

# Chesterfield Council on Aging

## February 2021 Newsletter



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### **Reflections on 2020 and Hopes for 2021: Voices from friends and neighbors on Coping with the COVID Pandemic**

#### ***Trish Colson Montgomery***

I found myself suffering from a lack of focus during 2020. On January 1, 2021, I was invited to join a makers' group on Facebook. Upon joining, I was inspired by the goal lists others were making. I promptly opened a Word doc and made my own list. I'm hoping this will improve my creative output this year!



#### ***Louise Spear***

As a newly retired person, I found that I had way too much time on my hands when everything shut down last March. Gradually, I found things that provided some structure to my days and limited social contact - Zoom exercise and yoga classes, libraries that were open for browsing, volunteer opportunities, and outdoor activities like bike riding and gardening. In 2021, I am looking forward to becoming a Master Gardener through URI (virtual program), continuing to volunteer and being able to do more things in person.

#### ***Mary Jane Miller***

My family and friends support me and keep in touch. Church zoom is the best part of 2020's outcome and we are blessed to have such talented folks who make it happen.

#### ***John Follet***

I would like to see continue, the human kindness we had for each other that emerged during this crazy year; and, that the spirit of social, racial, and environmental justice will grow. It is what got me through 2020.

#### ***Jim Brisbois***

My big hope for 2021 is to just be able to hug my grandkids again.



#### ***Amy Gavalis and Tim McElroy***

We were very thankful to be part of the Chesterfield community this past year. We're proud the town

responded in the way that it did to secure the safety of its personnel and residents and yet remain open enough to serve its population in the best way it could. Kudos to town office employees, Cindy at the library, Jan and Lorrie at the COA, town committees, emergency management and all first responders, the highway department, Sherry at the PO, and school and preschool teachers who all stepped up. It's been a tough year and people in Chesterfield smiled and worked hard. Special kudos to Greg at the General Store and our friends at the Community Cupboard who work hard to make sure people are fed and to all those individuals and organizations who gave donations. We feel so lucky to live here, step out our door to walk in nature, and look forward to high speed internet and vaccinations in 2021!

#### ***Francine Frenier***

It will be nice to recognize people again and not have your eye glasses fog up.

#### ***Nancy Rich***

I hope we can remember in 2021 how we have cherished our friends and family more and more as we have been unable to see them, hug them, eat with them. I hope we can remember how lucky we are in this town to have the outdoors in which to walk with our friends...(where) the river runs, the sun rises, and the trees prepare for another growing season. I hope we have thought enough about what holds meaning for us so that we can hang onto it as the pace of life picks up after the pandemic.



#### ***Deb Hollingworth***

Saying 2020 has been a difficult year doesn't begin to describe it. We have been more fortunate here in the hilltowns where Covid is less prevalent. We can still count on getting emergency medical care because our hospitals aren't overrun. As of this writing, we still have ICU beds, and can get care when we need it. About 30% of our population is retirement age, so job loss hasn't been as big a concern, but we worry about our families out of work, or trying to handle working remotely while taking care of kids at home. Because we live here, in the country, we have been able to be outside, in our yards and woods, able to hang on to some of our routine. So in a year of turmoil we have coped. And now there's reason to believe that a vaccine is close at hand.

My wish for 2021 is that we remain connected as a community, that we look out for our neighbors, keep in touch with our friends and families, and find ways to preserve what really makes America great.

**Joan Griswold, Health Promotion Director**

The past year has been challenging. I still find myself in awe that we have lived through such a wild time. Who would ever think we would endure a pandemic, wow!

Initially it was a shock! I am a social person who spent time with a variety of people in many places. On average I drove 25K miles a year. It all came to a screeching halt. It took me some time to come to terms with what was happening and when I did, I took on the challenge of reinventing myself and my services. I tried to adopt the headset of doing what I needed to do to take care of me. I adopted a rescue dog to join me in the woods. I learned how to use technology like never before and truly learned how to embrace being at home, alone most of the day. I think the hardest thing was sending my daughter off to college in Chicago, so far away from home.

We left her in June and did not see her again until December. So much has changed in the past nine months.



I now very much enjoy staying in the hills, working remotely, cooking, sewing and cleaning, enjoying my home. While I yearn to be social and see my family and friends, I have never been so thankful to live where we do. In the coming year I want people to be safe, take care of their health and cover their faces. Come spring I am hopeful we will all bloom again, like the flowers and trees that will thrive come April or May. The birds will return and the bees too, I look forward to nurturing a garden and reaping the rewards!

**Carole Bergeron**

Well . . . Larry Cervelli and I did our share of eating through 2020. I like to bake, so we had delicious fresh bread every week. Then I perfected my pie crust skills and Larry became an expert at making quiches. Our garden was prolific, so we enjoyed fresh vegetables all summer and I managed to freeze lots of tomatoes for sauce; made and froze marinara sauce, made tons of jams and jellies, especially from our raspberry patch that decided to also be bountiful this year. I made jelly for my granddaughter Storey so she wouldn't have to deal with seeds in her braces. We sampled new wines with some different foods. It wasn't ALL about food though---we painted our pantry... my office... storage room in our Ell space, and several cabinets. The painting required us to sort through stuff and decide what we needed, but especially what we did NOT need---so we recycled lots of stuff and sent good things to Goodwill. We zoomed with our families---once we dis-

covered zoom. I haven't seen my sons and their families in over a year---they all live in San Francisco. I miss them terribly, but I imagine it will be quite a while still before I can visit them again.

My membership on the COA Board continues and engagement with the Community Cupboard on the Shopper Team has been most rewarding. Larry continues his volunteer activities advocating for veteran care and adoption of Medicare for All legislation. I imagine 2021 will look much like 2020 but with better national leadership. We will all eventually get vaccinated, but will need to remain cautious for most of the year, although perhaps with gradually lessening diligence.

**February 14th- Valentine's Day**

What did the stamp say to the envelope on Valentine's Day?  
I'm stuck on you.



What did the calculator say to the pencil on Valentine's Day?  
You can always count on me.

*Happy Valentine's Day*



**Happy Birthday in February!**



- Karen Laroche, James Lawson, Nathan Clark, William Dyer, Nancy Recos, Arthur Press, Louise Berniche, Bernard Greene, Sherill Redmon, Marion Baranowski, Elizabeth Smith, Sandra Renaker, Louise Hewes, Richard O'Connor, Sharyne Beredisuk, Robert Merkin, Dorothy Beaulieu, James Dilts, Cynthia Berube, Ernest Lyon, Linda Urban-Lyon, Conrad Rosinski, Sylvia Lapinski, John Chandler, Peter Turomsha, Jeffrey Freshetter, Eleanor Smith, Mary Jones, David Pruzynski, Robert Scott, John Steins, Paula Valencik, Margaret McWherter, Judith Leblanc

## Broadband Update

Justin West

The new year brings the exciting news that we can actually say "We will have broadband in Chesterfield THIS YEAR! The support strand is up in most all FSAs and the fiberoptic cable in most. MSTs are up in FSA 3 (center of Town) and a lot of FSA2.

Splicing is the next step. This is where a technician actually cuts the main cable and fuses the individual cables from each house into the trunk cable. Delicate work! Especially when you think of the TriWire crews working out in this weather. Speaking of weather, we have lost over a week to bad weather so far. This means that FSA 3 will not be certified until January 25 with installs beginning soon thereafter. The remaining FSAs may not be delayed as much, but it is all weather dependent. No one has gotten service yet, but the first customers in FSA 3 should be "lit up" in early February! I will keep you posted.

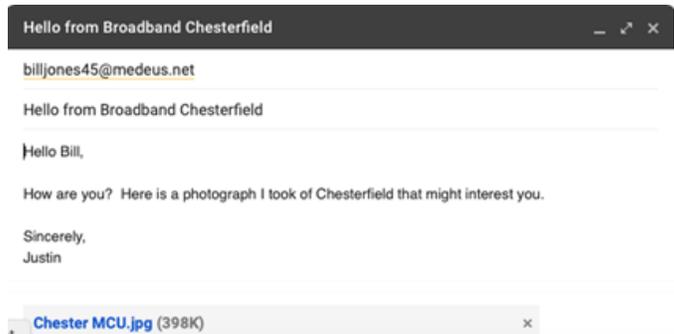
### How to Navigate the Broadband Landscape: Introduction to Email

Email is a way to use the computer to send messages, photographs, documents, and even video and voice recordings to someone else. Everything the computer processes is in digital form: that means it is translated into code and that code is sent from one computer to another. Here's a way to think about this idea: I have a cake I want to send to you, but I can't send the actual cake. So, I send you the recipe and you make the cake at your end. This is what the computer does. It takes your photograph, creates a "recipe" out of computer code that tells the computer on the other end how to reconstruct the photograph.

To use email, you need an email address. This takes the form of your name, an @-sign, and a host name. For example: johndoe@gmail.com. Each name must be unique, so if there is another johndoe on the gmail.com host, the second one might have to add something to make his name unique: for example, johndoe55. There are many hosts such as gmail.com, comcast.net, smith.edu, or townofchesterfieldma.com. To get an email account, you have to contact a host, like gmail, and register your name there. Once you have an email account, you can send and receive messages. Photographs, documents, video and audio can be sent as attachments.



Here is an example of an email message sent from mlpmanager@townofchesterfieldma.com to billjones45@medeus.net with a text message and a photograph of Chester attached:



Email accounts can be accessed from any computer. So, when you get broadband internet, you can keep using your email account. The only exception is if the host is the same as the internet provider, e.g., comcast.net. If you close your Comcast account, you will lose your email account with it. You can get a new email account, like gmail.com, and transfer your old emails over to the new account. If your email host is not the same as your internet provider, e.g., gmail.com, medeus.net, etc., you don't need to do anything.

Just like the postal service, email is subject to ads, scams, and junk mail. You need to be very careful to make sure you only open emails from people you know or are sure are legitimate. Also, sometimes scammers send emails pretending to be an official organization, like your bank or the IRS, and requesting personal information. Here are some email safety tips:

#### 1. Don't Open Unexpected Attachments.

- ⇒ Do not open an attachment unless you are expecting it AND you know who it is from.
- ⇒ If you receive an attachment from someone you don't know, delete it immediately without opening it.

#### 2. Use anti-virus software and keep it updated.

**3. Beware of Spoof Emails or Phishing.** Phishing emails are an attempt by thieves to lure you into divulging personal information for their profit. Legitimate organizations will never ask for sensitive information by email. If in doubt, contact the organization and ask if they sent the email.

**4. Don't Send Sensitive Data in Email.** When you send a message, you no longer have control over what is done with it or to whom it is forwarded.

**5. Avoid clicking on links in the body of an email message.** While these links may not be a phishing attempt, they may not go to the site you intend. Unless you are completely comfortable that the email is legitimate, it is best to copy and paste the link or type it in directly in your browser.

**6. Password.** Make sure your password is not easy to guess. Avoid easily guessable passwords like your birthdate, your children's names, or things like "password123." Also change your password regularly.

## Chesterfield Historical Commission Corner



*West Chesterfield post office as it appears today*

This landmark building in West Chesterfield was built in 1921 by Herbert Franklin Dunham as a study and reference library for himself. Mr. Dunham (1850-1933) was the son of Chesterfield residents Alvin F. Dunham (1822-1904) and Sarah Kinney (Kinne) Dunham (1825-1890). Herbert Franklin Dunham was a civil engineer who lived in Florida and New York but spent summers with his family in Chesterfield. Upon their deaths, he inherited his parent's property in West Chesterfield. Mr. Dunham should be remembered as a benefactor to the people of Chesterfield. He left his study to the town, as well as the money that would be received from the sale of the rest of the property (including 30 acres along the Westfield River) for the maintenance and improvement of the institution by adding "books of scientific interest and literary character." The inscription on the façade reads "For Students and Children."

Dunham also left to the town a fund (originally \$400) toward maintenance of the Mount and Gate cemeteries, and yet another fund (the proceeds of the sale of his Florida property) for tax abatement and other assistance for worthy Chesterfield citizens "who may have been unfortunate." Dunham was cremated and his ashes buried next to his parent's graves in Mount Cemetery.

One resident recalls that there were child-sized tables and chairs in the Herbert Franklin Dunham Library in the 1920s, probably when the building was used for a year as a public school, and that while Herbert was still alive, he sponsored a secretarial class in the building, hiring a teacher and renting typewriters for the participants. Since Dunham bequeathed the property to the

town, it has been used for several purposes: World War II rationing board, Assessors Office, and for meetings of the Conservation Commission and the Board of Health.

In 1992, when after 38 years Jean Shaw retired as the West Chesterfield postmistress, the post office was moved from her home to the Dunham Library. The building was rented to the US Postal Service until the USPS decided to close the West Chesterfield post office in 2012. This was the first time in 163 years that West Chesterfield had been without a post office.

*Jean F. Shaw, West Chesterfield's former postmaster, tries her new box during the opening Saturday of the village's new post office.*

*Image taken by Carol Lollis, Daily Hampshire Gazette*



The Historical Commission had its offices in the building starting in 1999 and made what was supposed to be a temporary move to the Town Offices in 2010. We would *very* much like to move back to the Dunham Library owing to the confined space in our current office in the former boys' bathroom. Most recently the Town rented the building as office space for the Department of Transportation supervising engineer for both the Route 143 project and the Ireland Street Bridge project.

The building itself is a gem, but is now due for painting (at least of the peeling trim) and minor windowsill repair. Although it is small in stature, it is monumental stylistically. It is in the Colonial Revival style (1880-1955), a style wholly American and comprised of many different architectural styles. The building is one story and constructed of two sections, each with a separate hipped roof. Each section creates a separate room in the building. The larger is a 15'x30' room and the smaller consists of a bathroom and the former library lobby later partitioned to hold a bank of brass mailboxes which were removed by the USPS.

This building has certainly earned its place as an important and unique part of the Chesterfield's history and a fitting memorial to one of Chesterfield's benefactors.

### ***The Chesterfield Council on Aging benefits from your support for our programs for Chesterfield seniors!***

I would like to contribute to the Chesterfield COA. My contribution of \$\_\_\_\_\_ is attached.

*(Please make out your check to "Town of Chesterfield" and write "COA programs" in the memo line; mail to Janice Gibeau, Director, Chesterfield COA, PO Box 7, Chesterfield, MA 01012.)*

Name \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

***Thank you for helping support Chesterfield seniors!***

Seniors Aware of Fire Education

Senior  SAFE

Here we are, almost 11 months struggling with COVID-19. It has been a long haul, but there is light at the end of this dark tunnel. There are now vaccines that can make us immune to the COVID virus. We will all be informed about when and how we can be vaccinated. This is all very good news. With all the different things being said and posted by people who fear and deride vaccination, here are a few things for everyone to consider:

- ⇒ The vaccine will help our bodies develop immunity to the virus that causes COVID-19 without us getting the illness.
- ⇒ The vaccine does not cause COVID-19; it fights against it.
- ⇒ It takes the body about a week to convince itself that it is immune to the virus; so keep up the good work of social distancing, mask wearing and staying safe.
- ⇒ Sometimes, the process of building immunity can cause symptoms like a fever. These are signs that your body is at work building immunity.
- ⇒ Pay attention to what the real health officials are saying. They are trying to save lives.

Be SAFE and stay strong.

--Worth Noyes, SAFE Educator  
Williamsburg & Cummington Fire Departments

*The Senior SAFE program is sponsored by many of your fire departments and the Massachusetts Department of Fire Services.*



**Would you like to receive your newsletter, in color, by email instead of snail mail?**

If so, please email Kristen at [regionalcoanews@gmail.com](mailto:regionalcoanews@gmail.com) to be put on the email list. Include your address so I will know which mailing list to take you off of. Thanks!

**Big Five plus Letter of Instruction**

Last month I added a Letter of Instruction to the tasks of keeping up with your financial and administrative life. Sorry to do that... Now, I guess I better explain.

Your will is a legally binding document but may be more helpful if accompanied by a Letter of Instruction which is not legally binding. The Letter is a document you prepare to help guide your Executor and others in following your wishes. It is not a substitute for a will nor should it set up any conflict with a will. It can be quite informal, even handwritten, (legibly, please), but needs to be readily available upon your death.

What goes in the Letter? Anything you think would be helpful. Think about a list with your banker, insurance agent, lawyer, and phone and account numbers. Write down where things are like tax files, real estate papers, social security documents, passwords, keys to a safety deposit box.

You might want to account for how pets will be cared for. You could specify how your funeral will go, e.g., musical selections. Sentimental items can be included, for instance I use several kitchen utensils that my Grandmother used and they still have life, so I would like them to go to a family member but am certainly not going to clutter my will with them.

The Letter of Instruction is a way for you to express your preferences and to make things easier on others. Just think about what someone would need to know to be able to easily close out your life. Then keep on living!

Jean O'Neil, TRIAD committee member  
413-268-2228, [jeanoneilmass@gmail.com](mailto:jeanoneilmass@gmail.com)

## Good News!

By Deborah Hollingworth

"Do you know what that's going to cost?" the pharmacist asks me when I went to pick up a new Rx the month before last. "No", I said, "my doctor just prescribed it for me." "That will be \$600" she said and waited to see if I still wanted the prescription. Nationwide, 50% of older adults do not take their prescribed Rx: 30% never even go to pick up the script. Because they can't afford to.

These statistics have remained consistent, even when we have Medicare D plans, or health insurance through our pension benefits to subsidize the cost of our drugs. Some co-pays are unaffordable.

So what's the Good News? Who can help?

There are programs that help with medication costs. Let's start with the **Manufacturer Patient Assistance Programs** which give you your Rx free or at greatly reduced cost. Pharmaceutical companies are required by Federal regulation to offer patient assistance programs. Many will offer this assistance to those who have a Medicare D plan, but have high co-pays which represent a financial hardship. After you determine who manufactures your Rx, you can go to their website, see what the eligibility requirements are, download an application, have your doctor complete their portion and submit. Eligibility guidelines vary, typically you will qualify if your income is less than 250% of Federal Poverty Level which is \$31,900 for an individual, \$43,100 for a married couple.

Next, **Manufacturer Free Trial offer**. This also requires that you figure out who manufactures your Rx and go to their website to see if they offer free samples. Your doctor may also be able to give you free samples, but this is a short term solution. You shouldn't count on it for months at a time.

**Co-payment Foundations** are non-profit charitable organizations set up to help patients with specific medical conditions. You must be covered, have health insurance that covers your Rx, but this is to help for exorbitant co-pays for certain medications. To see if you might benefit, you can call the **Pharmacy Outreach Program** that we talked about in the November Good News article. This program is a free service provided by the University of Massachusetts and the Executive Office of Elder Affairs: 866-633-1617. The feedback I've gotten from those of you who have contacted them has been excellent. They are experts in sorting out all these options and determining what might be the best approach to lowering your Rx costs.

**Low Cost Generic Medications.** While these Rx might not have high co-pays, if you are taking 8-12 different Rx monthly, the cost can add up. Remember that Walmart, Stop & Shop and Price Chopper have their "400 list". This is a listing of over 400 medications you can purchase for \$4 a month, or \$9 for a 90 day supply. Their websites have a listing of medications covered.

**Discount Rx cards**, like Good Rx. There are many available. Ask your pharmacist for suggestions as to which might be helpful. Usually these cards are for people who do not have any Rx coverage, or...and this is important...if your insurance plan's formulary does not include the Rx you need to take.

**Prescription Advantage**, which we talked about in the March Good News last year, subsidizes the cost of your Rx when you reach annual out of pocket spending limits which are determined by your income.

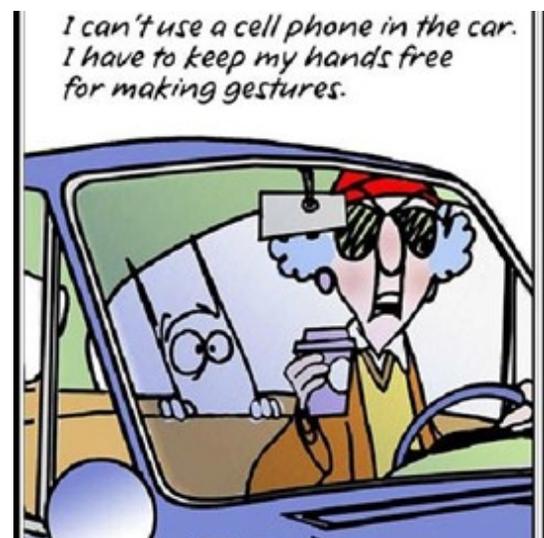
And, finally, **Health Safety Net**, which we talked about just last month, covers Rx for those who qualify. Your income needs to be less than \$3,190 for an individual, \$4,320 for a married couple.

NOTE: eligibility for all these resources is *income based*, and does not count assets.

### Who can help sort all this out for you?

**Needy Meds**, a national non-profit resource dedicated to helping people locate assistance programs. Check out their website for more information.

Remember both **The Pharmacy Outreach Program**, and your **SHINE** counselor can also help search for resources.



## When can I get the vaccine?

Printing a timely update in a monthly newsletter is a challenge, but especially now in trying to keep up with vaccination updates.

The Baker-Polito Administration and the Department of Public Health developed a vaccine distribution timeline. The timeline reflects several priorities: protecting the commonwealth's most vulnerable including the commonwealth's 1.7 million older adults, maintaining the health care system capacity, and addressing inequities in health care access and COVID-19 burden.

For general overall information on the vaccine program, go to:

[www.mass.gov/info-details/covid-19-vaccination-program#weekly-covid-19-vaccination-report](http://www.mass.gov/info-details/covid-19-vaccination-program#weekly-covid-19-vaccination-report)

This report is updated every Thursday by 5pm.

## Aging, COVID and Crisis Competence: Another check on Anti-Ageism

I continue to be struck by a paradox in the views people hold about older adults in our country. We're often defined as frail but also resilient, needing caregivers but often the ones providing care to grandchildren, spouses, siblings and friends; sick but living for 90-100 years. Yes, we are vulnerable to the spread of COVID, but the most concentrated risks can be found in long term enclosed settings. No, we do not make up the largest number of victims found on national charts. Let's face it: we are both strong and at risk; reasonably anxious, but usually careful about exposure and have picked up experiences over

the years that have prepared us to be able to cope. Mark Brennan-Ing, PhD., Hunter College Brookdale Center for Healthy Aging calls this crisis competence, "As we get older, we get the sense that we're going to be able to handle it, because we've been able to handle challenges in the past. You know you get past it. These things happen, but there's an end to it, and there's a life after that." The elderly have in many cases defied expectations even as the virus has decimated their ranks. "There are some older adults who are doing quite well during the pandemic and have actually expanded their social networks and activities... but you don't hear about them because the pandemic narrative reinforces stereotypes of older adults as frail, disabled, and dependent." says Brian Car-

penter, PhD, Washington University.

In a publication entitled "Pumping Irony" Craig Cox reports a number of research findings on how older adults have managed to cope as well as it has with the psychological challenges the pandemic presents. Excerpts below:

Older folks take the virus seriously. "The vast majority of respondents changed their behavior in response to public-health warnings, limiting their exposure by declining invitations to family gatherings and public events, reducing their shopping trips, and even canceling doctor appointments".

We've discovered new sources of joy and comfort. A University of Michigan-Dearborn survey conducted with people 60 years and older during the early weeks of the pandemic found that older people were more resourceful than expected when faced with long periods of sequestration. About a third of those polled said they'd enjoyed connecting with friends and family via digital platforms, while about 20 percent reported leaning on hobbies, pets, spouses, and religious faith to ease their anxiety.

The older you are, the less stress you feel. When researchers asked nearly 7,000 people 55 and older how they were coping with the novel coronavirus, they found most (64 percent) were concerned. Almost a third of respondents (31 percent) noted depressive symptoms while 29 percent reported serious anxiety. But those numbers fell by about half among those 75 and older.

It's time to push the anti-ageism envelope and remind people that, as the saying goes, "We don't get to be old by being sissies." Crisis Competence rules. ~ Jan Gibeau



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## **COVID Vaccine Scams!**

Federal and state organizations are advising everyone to stay vigilant about COVID-19 scams related to vaccines, treatments, test kits and clinical trials.

Here are five key points that state and federal officials want the public to understand.

1. Initially, the vaccine will be available in limited quantities, so people should turn to trusted resources — their doctor or local health department — for guidance.
2. People should not buy any kind of coronavirus vaccine or treatment on the internet or from an online pharmacy.
3. Doses of vaccine that were purchased with U.S. taxpayer dollars will be provided to patients at no cost. Providers, though, may charge an administration fee and have that fee reimbursed by private and public insurance companies. There's also a means of reimbursement for uninsured patients.
4. Consumers should not respond to any solicitations about the vaccine. "Fraudsters are using telemarketing calls, text messages, social media platforms and door-to-door visits to perpetrate COVID-19-related scams," HHS officials said in the Dec. 3 fraud advisory.
5. People should not give cash or any other form of payment to suspicious callers, nor should they divulge personal, medical or financial information, which criminals can use to fraudulently bill federal health care programs and to commit medical identity theft.

There will be strict protocols for the order in which certain groups of people, such as nursing home residents and health care workers, will be inoculated. Watch for announcements from federal and state governments. For more information, consult online resources like the Centers for Disease Control and Prevention webpages and the FDA's vaccine webpages.

