

Chesterfield Council on Aging

September 2021 Newsletter



Chesterfield COA & Community Center
400 Main Road, PO Box 7
Chesterfield, MA 01012

Jan Gibeau, Director
coa@townofchesterfieldma.com
413-296-4007

September Calendar of Events

<u>Monday</u>	<u>Tuesday</u>	<u>Wednesday</u>	<u>Thursday</u>	<u>Friday</u>
		1 Beginner T'ai Chi 1pm	2 Chair Yoga 11am-12pm	3
6 Tai Chi 9:30-10:30am	7 Writing Group 11am-1pm Mah-Jongg 1-4pm	8 Beginner T'ai Chi 1pm	9 Chair Yoga 11am-12pm	10
13 Tai Chi 9:30-10:30am Peg Whalen iPhone Workshop 1-3pm	14 Writing Group 11am-1pm Mah-Jongg 1-4pm	15 Beginner T'ai Chi 1pm	16 Walk with History 10am Chair Yoga 11am-12pm	17
20 Tai Chi 9:30-10:30am Big E Trip	21 Writing Group 11am-1pm Mah-Jongg 1-4pm	22 Beginner T'ai Chi 1pm	23 Chair Yoga 11am-12pm	24
27 Tai Chi 9:30-10:30am COA Board Mtg 10am	28 Writing Group 11am-1pm Mah-Jongg 1-4pm	29 Beginner T'ai Chi 1pm	30	

Cancellations at the Community Center for September:

- ⇒ Coffee & Chat
- ⇒ Joan Griswold's Exercise Class is changed back to Zoom

Writing classes: Please contact the COA office (296-4007, coa@townofchesterfieldma.com) to sign up and provide contact information. The classes may need to be held on Zoom and we will need to know how to contact you.

What a "revoltin' development" this is"!

Anyone remember Norton (Art Carney) from the Jackie Gleason show? The term "revoltin' developments" he talked about seems to capture the nature of the consternations we are now facing with the Delta strain of COVID-19. The search is on for a crystal ball to help us predict by August 10th what we'll be doing in September.



For example, do we move events planned for September outside "under the tent" to the Community Center? So far, it looks like the hilltowns have not seen much of a change in COVID case, with 5 out of the 7 showing no current cases. Should we wear masks outside as well as inside if the audience includes people "from away"? Should we serve refreshments that are not individually packaged? Should we keep our exercise programs indoors or should we zoom back to Zoom?

Unfortunately, crystal balls don't always do the job. Predicting the weather in New England, for instance, is a tough job. Years ago, a huge billboard stood on the road north out of Boston saying: "Don Kent: your crystal ball is leaking". Don was a popular meteorologist at WBZ for several decades. Predicting events and Chesterfield COA programs this coming fall runs the same risks as Don's forecasts. Only the leaking is big time.

Despite the uncertainties, it seems clear that:

- getting the vaccine is more important than ever.
- Wearing masks inside is necessary
- Social distancing should continue in or outdoors.

At this point in time, Chesterfield has no cases of the virus. The town Emergency Management Team is meeting (met) on August 16th. To check

the latest update, you can find information on the town website (townofchesterfieldma.com), Chesterfield Facebook page, town sign and flyers. If there are questions, contact the COA: 296-4007 or email coa@townofchesterfieldma.com.

NOTE: Breakfast will have to wait. Because of the need for caution until the new Delta strain of COVID -19 dies down, Men's Breakfast has been rescheduled for October 5. We're exploring other ways to get together. Any ideas?

Take a walk with history in Chesterfield

This Historical Commission guided walk is primarily for seniors and will start at the Vet Park, go down South Street and return to the Vet Park for the Samuel Eddy presentation.

Thursday, September 16 at 10am

Rain Date : Thursday, September 23

Pre-registration required. Contact Dee Cinner: 413-296-4337 or emmadeecinner@gmail.com



Reading Bibliophiles from several of the Hilltowns came to hear **Ellen Prentiss Campbell** talk about writing her latest novel, *Freida's Song*, on Sunday August 1st. Copies of it and her previous novel *The Bowl With Gold Seams*, are available to borrow from the Chesterfield Library.

Ellen also writes short stories and has donated a copy of her excellent collection, *Known By Heart*, which was published last year at the beginning of the quarantine and did not receive the usual promotions that get the attention of the public. These stories really do get to the heart of challenges and joys of our everyday lives. I remember being amused years ago at the beginning of the 15 years I worked in the large Montgomery County, Maryland, library system by remarks made by an elder librarian at a Reader's Adviser training. She was probably only around 65- funny how our concept of old changes as we ourselves become older. She encouraged us to offer short stories to el-

ders because she herself enjoyed being able to find out the ending before falling asleep with the book on her face! There are several short story collections at our library. I hope you will check some of them and also Ellen's new collection out soon. ~ Sarah Prince



Jazz on a Sunday Afternoon

Susan Willard, vocalist; Dave Christopolis, bass; Francis Curley, percussion; David Bartley, key board

"Under the Tent" in Veteran's Park was the spot to be Sunday afternoon, on August 8th. Dave Christopolis and his jazz quartet filled the air with rich jazz arrangements of old and traditional songs. The musical journey evoked memories of many songs and artists from years when, in our youth, were new. It was an afternoon best expressed by Francine Frenier, a member of the Chesterfield COA and volunteer: "All I can say is lovely, lovely concert, lovely weather, lovely venue, lovely refreshments. I am so glad I went."



Chesterfield General Store and Café Offers Food and COVID-19 Vaccinations

Thanks to the Hilltown Community Health Center and the Chesterfield General Store, free vaccinations, plus \$25 gift certificates were available on August 13. Greg Monette, owner of the store, generously agreed to have a large tent set up in the parking lot, so people could come by for their shot and be in the fresh air at the same time. In what other town can you go to the grocery store and pick up a vaccination and a special treat all at the same time? It gives new meaning to "one stop shopping". Many thanks to Greg and his staff, the Hilltown Community Health Center and all of the volunteers.



Just failed my driving test. When the examiner asked me "what sign would you expect to see down a narrow country road?" Apparently 'fresh eggs for sale' wasn't the answer...

Happy Birthday in September!



Lawrence Johnson, Jennifer Peotter, Janet Mathison, Jean Weller, Thomas Hilton, John Cherry, Carol Jolly, William Blanchard, Diane Cennamo, Lori Hathaway, Diane Douville, Susan Jarrett, Paul Sarafin, Stephen Vaznis, Mark Castro, Daniel Kirouac, John Lynch, Marianne Drake, Anna Schnepf, George Hinton, Roslyn Malkin, Thomas Donnelly, Roger Fuller, Francine Frenier, George D'Astous, Marianne Ryan, Denise LeDuc, Linda Baronowski, Maryanne Severance-Rys, Winthrop Stone, David Vilbon, Wendy Emerson-Sysko, Julia Freedgood, Kevin Ladd, Sharon Whitmore, Sharon Dunfield, Cynthia Squire-Klein

As time goes on...

I was young once... to all my female friends 40 years and up... most of us are going through the next phase of our lives. We're at that age where we see wrinkles, gray hair and extra pounds. Menopause may have appeared or just waiting around the corner. We see the cute 25-year-olds and reminisce. But we were also 25, just as they will one day be our age. What they bring to the table with their youth and zest, we bring with our wisdom and experience. We have raised families, run households, paid the bills, dealt with diseases, sadness and everything else life has assigned us. We are survivors... we are warriors in the quiet... we are women...like a classic car or a fine wine. Even if our bodies may not be what they once were, they carry our souls, our courage and our strength. We shall all enter this chapter of our lives with humility, grace and pride over everything we have been through and should never feel bad about getting older. It's a privilege that is denied to so many. Unknown author: Age: 70.

**Nobody grows old
merely by living a
number of years. We
grow old by deserting
our ideals. Years may
wrinkle the skin, but to
give up enthusiasm
wrinkles the soul.**

heartfeltquotes.blogspot.com

Retired

**I know it all
I just can't
remember it
all at once**

EVERYTHING I KNOW I LEARNED FROM MY MOM:

My MOTHER taught me **RELIGION**:
You'd better pray that will come out of the carpet.

My MOTHER taught me **LOGIC**:
Because I said so, that's why.

My MOTHER taught me **FORESIGHT**:
Make sure you wear clean underwear in case you're in an accident.

My MOTHER taught me **IRONY**:
Keep crying and I'll give you something to cry about.

My MOTHER taught me about **STAMINA**:
You sit there until all that spinach is gone.

My MOTHER taught me about **RECEIVING**:
You are going to get it when you get home.

My MOTHER taught me about **MEDICAL SCIENCE**:
If you don't stop crossing your eyes, they are going to freeze that way.

My MOTHER taught me about JUSTICE...

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



September is here; and that means that the local schools are opening up, and with them, school buses will be on the road mornings and afternoons. Why do I bring this up in the Senior SAFE column?

Every week somewhere in our state people are driving past school buses with their red lights blinking; some people run through the amber warning lights on school buses like they do trying to beat getting caught in a red light. That is not you, is it?

'Tis the season to be on the lookout for the school buses that stop on the roads in your community. Ambulances and fire trucks are not allowed to pass a school bus showing its red lights. Kids' lives are at stake.

Have a SAFE end of summer.

--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.

Crabby Road

9-21-11



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

If so, please email Kristen at **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!

Passwords!

I did warn you last time this was coming... these irritating strings of letters and numbers and symbols are part of life that we didn't used to have to deal with, but, boy howdy, they are here now! And the more careful we are with them to be safe, the more work it is. Passwords and passcodes open our computer and phone and let us into our financial and life management web pages. It is tempting to use a simple password and always the same one, but that makes access to your information much easier for the hackers and scammers. What to do?

First, set up different passwords for different access, e.g., the bank has one and your insurance company has another, social media still another. Second, avoid the most obvious passwords such as any of your personal information, favorite pet, abc123, the word "Password". There are lists of the top 50 passwords to avoid. Hint – those lists are part of the computer program the scammers run to figure you out.

Third, add some difficulty for the schmuck trying to get into your accounts. One way is to use a sentence in abbreviated form. Example: Gmtvborc! MyPrahgia4s. Translation: Grandma made the very best oatmeal raisin cookies! My Parents raised a huge garden in all 4 seasons. Note to any scammer reading this – while these sentences are true for me, I am NOT using them as passwords!

There may be improved password management options for us in the future, but we need to be proactive now. Please check your passwords.

Still Again, Carefully,

Jean O'Neil, TRIAD committee member
413-268-2228, jeanoneilmass@gmail.com

September's Good News

By Deborah Hollingworth

I think sometimes we forget that because we are Massachusetts residents, we have access to affordable health insurance. If you are under 65, not eligible for Medicare, and have limited income, then you can enroll in a subsidized health insurance plan through the Massachusetts Connector. If you are 65 or older, and eligible for Medicare, you can enroll in a Medicare plan that will cover our Rx, hospitalizations and other medical services.

Let's talk about the Connector. You can check this out online. Just Google: Massachusetts Health Connector. Connector plans monthly premium costs are on a sliding fee scale, pegged to your income. Eligibility requirements do not count assets. This has been particularly helpful this past year with several callers asking what they can do for insurance if they decide to quit working, or reduce their employment hours to the point where they wouldn't have insurance coverage. In Massachusetts, we do not have to wait until we are 65 to retire and get Medicare for health insurance. We can choose to give up our employment, check out the Connector Marketplace and enroll in a Connector plan. Because it's based on your earnings, your plan will be affordable. Check with your doctor's office to see which Connector plan they bill.

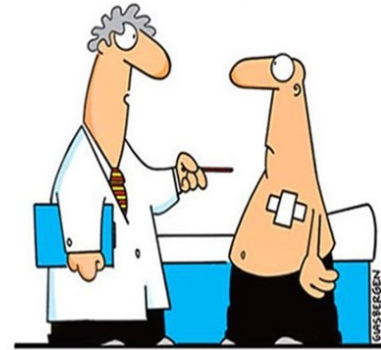
Let's talk about Medicare. If you are 65 or older, and have paid into social security for 40 quarters (10 years) you will be eligible for Medicare. If you are 65 or older and haven't paid into social security, but are married to someone who has, you will be eligible for Medicare through your spouse's work history. (Just like being eligible for a social security retirement benefit based on your spouses work history.)

Medicare pays for about 80% of your medical expenses, except for Rx. You are mandated to have Rx coverage. So if you are a veteran, you might get your Rx as part of your VA benefits. If you have a retirement pension that has Rx coverage, you're all set. But if not, you still have to have Rx coverage....so you can enroll in a Medicare D plan. The least expensive plan this year is \$7.20/month. There are 27 plans for our area, and all have different monthly premiums. A SHINE counselor can help you sort out which Medicare D plan works best for you, depending on what Rx you take.

But you can also enroll in a Medicare Advantage plan that enhances your Medicare benefits and also offers Rx coverage. There are Medicare Advantage plans that have a zero monthly premium. Doesn't get more affordable than that.

What's IMPORTANT here is that neither of these options, the Connector, or Medicare....count assets. So whether you are over 65, or not yet 65....as long as you are a Massachusetts resident, and you have limited income.....there's affordable health insurance for you.

A SHINE counselor can help you sort through the options. You can contact your senior center to find a SHINE counselor nearest you.



"It's a pacemaker for your heart.
Plus, you can download apps for your liver,
kidneys, lungs, and pancreas!"

September is Fall Prevention Awareness Month

6 Steps to Prevent a Fall

Every 11 seconds, an older adult is seen in an emergency department for a fall-related injury. Many falls are preventable. Stay safe with these tips!

- Find a good balance and exercise program to build balance, strength and flexibility. Contact your local senior center. Find a program you like and take a friend.
- Talk to your health care provider. Ask for an assessment of your risk of falling. Share your history of recent falls.
- Regularly review your medications with your doctor or pharmacist. Make sure side effects aren't increasing your risk of falling. Take medications only as prescribed.
- Get your vision and hearing checked annually and update your eyeglasses. Your eyes and ears are key to keeping you on your feet.
- Keep your home safe. Remove tripping hazards, increase lighting, make stairs safe, install grab bars in key areas.
- Talk to your family members. Enlist their support in taking simple steps to stay safe. Falls are not just a senior issue.

NCOA, National Council on Aging
To learn more, visit ncoa.org/FallsPrevention.

On the Road Again..



Here is a brief outline of upcoming bus trips. Please know nothing is written in stone and things can change. Some trips are originating from the Southampton Council on Aging, but Francine will be the contact person for all trips mentioned below.

The Chesterfield COA is offering a \$20 refund on any non-sponsored Chesterfield trips listed here (*) to folks 60 years of age and older.

If you would like to share your email address with Francine so we can keep in touch, please send a short message to francine.frenier@gmail.com or call 413-296-4291. Please make your interest known 4-6 weeks prior to the trips so plans can be confirmed.

- ⇒ **September 20.** Big E, \$12 for Chesterfield seniors age 60 and older, \$15 for other adults from Chesterfield and any other community. Free entertainment: Rainer Martin in ***The Donna Summer Experience***. Door to door service, 2 pickup locations COA & Elks Lots, no parking fee, driver tip included. Payment due now.
- ⇒ **September 21.** Guided tour of **Quabbin Reservoir** & Lunch at Salem Cross Inn, shopping stop at Oakwood Farm Christmas Barn- \$68 due now.* (Price correction).
- ⇒ **October 6.** Spend a day at **Mystic Seaport**. \$15 for Chesterfield seniors age 60 and older. \$25 for other adults from Chesterfield and any other community. Lunch on your own at onsite cafeteria. Fee for guided tour or boat rides not included. Payment due by September 17.
- ⇒ **October 8-18.** 11 day bus trip to **Colorado Springs**. Sit back, relax and enjoy the beautiful scenery. Activities almost every day. Many meals included. \$1,190 due **now**. Only 2 seats left.*
- ⇒ **November 4.** **Plymouth 400th Anniversary** program & Thanksgiving buffet luncheon \$133 *if paid in full by 9/30/21*. Seating is limited.*
- ⇒ **December 7.** **Nashville Christmas Show** & luncheon at the Log Cabin. Country Jamboree performs. **Self-drive**. \$25 for Chesterfield seniors age 60 and older. \$59 for other adults from Chesterfield and any other community. Payment due by November 1st.

⇒ **December 9.** Pizza & Salad late lunch prior to tour of **Bright Nights**, Springfield, MA. Cost to be determined.*

Chesterfield Council on Aging DAY TRIP

A Visit to Mystic Seaport Museum and Nautical Village

Wednesday October 6, 2021



Chesterfield Seniors (age 60 or over) **\$15**

Other Chesterfield adults **\$25**

Open to adults from all communities for **\$25**

Vaccination Strongly Recommended/CDC Covid Protocols at the time will be followed

No refunds due to bargain price

Seating is Limited to 30

Trip includes round trip transportation, entrance fee to the Seaport grounds, driver gratuity. Other fees listed below.

Join us at the Mystic Seaport Museum in Connecticut, the largest maritime museum in the U.S. for a private tour of the Restoration Shipyard to see antique wooden sea-going vessels under restoration. Wander the seaport on your own, enjoying the history and ambiance of an 1800s working seaport with more than 60 historic buildings. Sit on the common and listen to the Seaport Sea Shanty Singers belting out old sea shanties.

Watch the lowering of a whaleboat from the Charles Morgan, the oldest existing whaling ship in the world, and watch a crew maneuver the whaleboat. Observe a blacksmith working iron to create tools and artworks or tour vessels on site at the nautical village.

Take a sail on the Breck Marshall Catboat or go for a row on the antique classic rowing boat. There is something at Mystic Seaport for everyone to see and do.

Lunch on your own -- onsite cafeteria, reasonable prices, many food choices

Meet the Bus: 7AM COA parking lot

400 Main Rd. Chesterfield, Ma

2nd Pickup: 7:45AM Elks Parking Lot

17 Spring St. Florence, MA

Arrive @ Mystic around 10AM

Bus Leaves: 4PM Mystic Seaport with expected return of 6:30PM

For reservations: call Francine Frenier @ 296-4291

or call the COA @ 296-4007

Cash or checks payable to COA due by **September 17.**

Chesterfield Council on Aging
400 Main Road, P.O. Box 7
Chesterfield, MA 01012

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Newsletter Designer:
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Saturday, September 25th, 9-3pm

Fall / Winter Clothing Exchange

Goshen Congregational Church
45 Main St., Goshen

Keep your family warm without spending a cent! Drop off your washed, gently-used men's, women's and children's fall/winter clothing and accessories at the church on Wednesday and Friday mornings (call Laura at 268-7005 to arrange a time), then come back to shop on Sat. the 25th from 9am-3pm! All are invited to participate whether you donate clothes or not.



"Please hold while we bring you the complete works of Johann Sebastian Bach."

