

Moving Forward

Westhampton Council on Aging

Programs and Services for Active Living at 60+



February 2019 ~ Calendar of Events

MON	TUES	WED	THURS	FRI
				1
4 Knitting Group Library, 6:30-8pm	5 Board & Card Games , WW, 1:30pm	6 Coffee & Social Time Library, 10am	7 Foot Care Nurse WW, call Deb at 413-667-5363 COA Luncheon Church, Noon Scrabble Library, 5:30pm	8
11 Computer Class Library, 10am Knitting Group Library, 6:30-8pm	12 Board & Card Games , WW, 1:30pm Scrabble Library, 1:30pm	13 Coffee & Social Time Library, 10am	14 	15 COA Breakfast WW, 8am-9:30am Attention: Sat. Feb. 16th: Follow-up Age-Friendly Meeting
18 Library closed- Presidents' Day	19 Board & Card Games , WW, 1:30pm	20 Coffee & Social Time Library, 10am	21 Scrabble Library, 5:30pm New Retirees & 'Younger' Seniors Meeting Library, 2pm	22
25 Computer Class Library, 10am Knitting Group Library, 6:30-8pm	26 Board & Card Games , WW, 1:30pm Scrabble Library, 1:30pm	27 Coffee & Social Time Library, 10am	28	

Westhampton COA ✦ 3 South Road ✦ Westhampton, MA 01027 ✦ Seniors Helping Seniors
Coordinator: Julia Lennen 413-537-9880 ✦ westhamptoncoa@comcast.net

In Memoriam:

Elizabeth Anderson: 12/27/1938— 12/17/2018

Suzi Ledoux: 12/27/1954— 12/18/2018

Walter (Tobey) Kress: 5/23/1940—1/2/2019



Attention Baby Boomers and New Retirees

You might be asking yourself: I am not “old”... why does the COA send me this newsletter?

Massachusetts is unique among states – every town and city has a Council on Aging, funded by the state through a “Formula Grant” based on the number of residents aged 60 and older. Local funding is added to the budget as well. So, like it or not, you are served by the COA.

Mark your calendar: **Thursday, February 21 at 2:00** in the Judd Room at the Library (“One North”). Let’s meet each other, talk about what we can do for each other and how the COA might help.



Joanne Brooks, Janice Tracy, Shirley Raymond had January birthdays.

February Luncheon

On Feb. 7th, seniors will meet at the church at noon for their monthly luncheon. If you are able to come early, please do, so you can sign birthday cards for seniors celebrating in February. Also, a nurse will be available to check blood pressures. If you have a nonperishable item in your cabinet that you can spare, bring it along to add to our collection for the Easthampton Food Pantry. After we celebrate the February birthdays, we’ll be entertained by Fran Ryan with a wildlife presentation about our backyard animal friends and how they survive through the winter months.

New Foot Care Nurse

Diane Roeder has been our foot care nurse for a number of years scheduling appointments at

Westhampton Woods every other month. Unfortunately, she has decided to ease into retirement. She recommended another nurse, Debra Deane RN, BSN, to us who is interested in continuing to see Diane’s clients here in Westhampton. She met some of you at our January luncheon. Deb is from Huntington and has 35 years of nursing experience and over 15 years offering specialty nursing foot care services. She will be at Westhampton Woods on **Feb. 7th** and plans to continue making bi-monthly visits. You can reach Deb at 413-667-5363 to schedule an appointment.

Pickleball

Looking for a great way to get some exercise and to get out and meet new people this winter? Come play Pickleball! This is the wonderfully healthy game with the funny name that’s sweeping the nation. It’s like a combination of ping-pong, badminton and mini-tennis. It’s played with a plastic paddle, a very light ball and a low net in the middle of a small court. All you’ll need is a good pair of sneakers. For more information, you can call Dale or Alan Kasal at 413-842-6148. During January, there were games at the Town Hall on Wednesdays at 9:30am. Watch for more games to be scheduled in February. These games are open to ALL ages.

Board and Card Games

If you’re looking for more of a mental challenge, stop in at Westhampton Woods, Unit F, on Tuesday afternoons at 1:30pm. If you are more into Scrabble, there will be games at the library at 1:30pm on the 12th and 26th. Scrabble will also be played at the library at 5:30pm on Thursday, the 7th and 21st. Any of these groups would welcome more seniors to drop in.

Age Friendly Westhampton- Feb. 16 Meeting

An age-friendly world enables people of all ages to actively participate in community activities and treats everyone with respect, regardless of their age. It is a place that makes it easy for older people to stay connected to people that are important to them.

Learn more about what Westhampton residents want and need to age in place and how those community connections will make Westhampton better for everyone! Join the discussion at the Library, **February 16th at 11:00 AM.**

Chair Yoga with Sarah Prince

We’re planning to have a 6-week session beginning in mid-February at Unit F of Westhampton

Woods. The dates are still being negotiated so watch for announcements in early February.

Computer Classes

Seniors still meet at the library on the 2nd and 4th Mondays each month to deal with any computer problems they might be dealing with or to just have a quiet place to work with their computer. Bob Miller is there from 10 until noon to give out encouragement and help to anyone who is having a problem or wants to learn more. Often others are able to learn tips from someone else's problem, too. (Computers can save us a lot of time but also can cause us a lot of frustration!)

February COA Breakfast

The 3rd Friday of the month will fall on the 15th of February. Come to Unit F of Westhampton Woods anytime between 8:00 and 9:30am for a light breakfast with other seniors. There will be coffeecake as well as hot cereal along with lots of varieties of coffee, tea, hot cocoa and milk. Come join the conversation (or just listen) and start your day with a smile. You might even find an interesting book to borrow for a snowy February day.

Coffee 'n' Chat

Seniors gather at the library on Wednesday mornings at 10:00 for coffee or other beverages. It's a great way to get some inspiration from others. Also, amazing what you can learn from others when it comes to tackling almost any project!



Connie Dragon and Pat Miller at Coffee & Chat.

Lynn Cooper and Rita Horn at Coffee & Chat



Free Groceries from the Western Mass Food Bank Brown Bag Program

The Brown Bag Food for Elders program provides a free bag of healthy groceries to eligible seniors

once a month at local senior centers and community organizations. The food items are specifically selected to meet seniors' special dietary requirements to help them stay healthy and active.

If you qualify, the Westhampton COA will arrange delivery to your home or, if you prefer, you can pick up the groceries on the first Tuesday of the month at the Easthampton Community Center at 12 Clark Street, between 10:30 AM and 12:30 PM.

Eligibility: The Brown Bag program is for people over the age of 55 who meet certain income guidelines. If you qualify for SSI, Medicaid, Fuel Assistance, Veteran's Aid or have a documented disability for which you receive SSDI, you probably qualify to receive Brown Bag monthly groceries.

To Apply:

www.foodbankwma.org/get-help/brown-bag-food-for-elders/ or call the Food Bank at 413-247-9738 or 1-800-247-9632. If you want your groceries delivered to your home, please let the Food Bank know and also let the COA know (Julia, 413-537-9880).

Library News for February

February 9, 10-12: Take a peek inside our local history and genealogy closet! Drop in anytime between 10 and noon and see what resources we have for genealogy and local history research. Lynn will be on hand to answer any questions. From family histories to histories of local roads, town reports (back to the late 1800's!) and obituaries- we have a lot to look at!

February 11, 6-7:45- Hot Chocolate Bar- the famed hot chocolate bar is back. Stop by the lobby this evening to enjoy a hot chocolate with all the toppings! Catch up with friends and neighbors and warm up on a chilly February evening.

February 28: 6:30pm- Genealogy: U.S. Federal Census- Stop by to learn about the US census and how it can be used in genealogical research.

Services at the Westhampton Public Library:

The library is pleased to announce we have a growing large print book collection. Current titles are added each month. We also have a large collection of audiobooks for those who prefer listening to books. For anyone who is unable to make it to the library, we invite you to ask us about our Homebound Delivery service. Call us at 413-527-5386 or email westhampton@cwmmars.org and we'll be happy to chat with you about the options we offer. We'll gladly deliver books, audiobooks, movies, and magazines to Westhampton residents.





TRIAD COUNCIL

Seniors, Police, and Support Services Together — Learning ~ Informing ~ Empowering
Contact: Ginny Curtis – 529-9873 — westhamptontriad@comcast.net

2018 Senior MA Circuit Breaker Tax Credit

Certain seniors who own or rent residential property as their primary residence are eligible for a refundable MA tax credit up to \$1,100. This tax credit is based on the actual real estate taxes paid on the MA residential property you own or rent. You may qualify if:

- You were 65 or older on or before December 31st.
- Owner or tenant (no federal/state rent subsidy) in Massachusetts as your primary residence
- If you are a homeowner, your MA property tax payments must exceed 10% of your total MA income for the tax year
- If you are a tenant, 25% of your annual MA paid rent must exceed 10% of your total MA income for the tax year

Your total 2018 MA income does not exceed:

- Single \$58,000.
- Married Filing Jointly \$88,000.
- Head of Household \$73,000.

The 2018 assessed real estate valuation (w/ 1 acre prorated) does not exceed \$778,000.

APPLY: simply fill out a Schedule CB, the Circuit Breaker Credit form: mass.gov/dor/forms or phone: DOR Tax Dept. 617-887-6367 Toll Free: 800-392-6089 (8:30 a.m. - 4 p.m.)

New Federal Tax Law / Medical Deductions

AARP estimates Medicare beneficiaries spend on average \$5,680 yearly on health expenses Medicare doesn't cover. To obtain this deduction, filers must itemize their taxes. Note: the Tax Cuts and Job Act now doubles the standardized deduction, \$12,000 for individuals/ \$24,000 for joint filers.

If you have high medical deductions, the new law preserves the ability to deduct those costs that exceed 7.5% of your income only in 2017 & 2018. In 2019, the threshold increases to 10% of income and filers must itemize eligible deductions. A few that may surprise you:

- Premiums for long-term care insurance, payments to nursing homes
- Inpatient alcohol / drug treatment programs
- Transportation to/from medical appointments (taxi, bus, personal car, parking)
- Copays for prescription drugs, physical or occupational therapist
- Payments for dentures, eyeglasses, hearing aids, wheelchairs, medical equipment
- Out of pocket fees to doctor, dentist, chiropractor, podiatrists not covered by health insurance or Medicare
- Health insurance premiums you pay: Medicare Part B, Advantage Plan, Medigap policy, Part D Prescription

Due to many changes in the recent tax laws, AARP and common sense dictates seeking a Tax-Aide through their volunteer program or a tax preparer of your choosing.

The Westhampton Council on Aging counts on YOUR support to continue our important programming for local seniors!

I would like to contribute to the Westhampton COA. My contribution of \$_____ is attached.

(Please write your check to The Friends of the Westhampton Council on Aging, write "program support fund" in the memo line, and mail to Charlotte Wood, 14 Perry Hill Rd. Westhampton, MA 01027.)

Name _____

Address _____

Thank You for Helping to Support Your Neighbors!



Regional News

Seniors Aware of Fire Education



There is a reason that February is the shortest month of the year. The weather can be brutal. A February no'easter can bring down power lines, leaving you without heat for an extended time. Here are a few things you should consider having close at hand to stave off the cold:

- warm jacket or coat.
- long pants and long-sleeve shirts and sweaters
- sweatshirts and sweatpants
- over-the-ears hat, mittens and scarf
- sturdy shoes
- sleeping bag or a pile of warm blankets

Stay warm and SAFE!

--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.

Free Tax Prep

Household income must be \$54,000 or less.

Put money back in your pocket!

See if you qualify for the Senior real estate tax credit. Free tax prep by IRS-trained volunteers.

Sites in Chester, Chesterfield & Williamsburg.
Call to make your appointment:
413-296-4536 ext. 100



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

If so, please email Kristen at regionalcoanews@gmail.com to be put on the email list.

The Big Five! A Will

It is now firmly 2019, and on to those resolutions! From last month – “a will lets you determine what happens to your money, other assets, and Special Things. The alternative is that the state will do it for you.”

If you already have a will and it is current, great, but you are in the minority. In 2014, 64% of Americans did not. I found some good suggestions for getting going: <https://money.usnews.com/money/personal-finance/family-finance/articles/steps-to-writing-a-will>. Feel free to share this with someone else who needs a jumpstart.

That was a long URL to type in. You can also search your browser for “steps in writing a will” and the above article by Geoff Williams from June 2018 should come up. If you want, contact me and I’ll get you a copy of the article, either paper or electronic.

I don’t recommend following either the ads that pop up at the beginning of the search results, or the instructions to do a hand-written will. If you cannot find an attorney to help, there are online forms to fill out for our state. I’m also trying to see what local resources exist to help with a will and will let you know... I will, yes I will.

Willfully, - ok, I’ll quit-
Jean O’Neil, TRIAD committee member
413-268-2228, jeanoneilmass@gmail.com

Goshen Senior Housing

Applications to get on the waitlist for the new senior apartments at Highland Village Circle, 41 Main Street in Goshen, are now available at the Goshen Town Offices or by calling Cindy Thibeau, Housing Services Coordinator at the Hilltown CDC, 413-296-4536 x105. You can also download the application from our website: hilltowncdc.org/housing.

Goshen Senior Housing is available for seniors age 62 and older who need affordable and/or accessible housing. Some income restrictions apply. For more information about availability of units please contact us.



DID YOU KNOW? Medicare Patient's Rights

Important thoughts about going to the hospital or emergency room.

Many people can find that they can feel overwhelmed when either going to an emergency room or being admitted to a hospital. It helps to know what your rights are and to expect to discuss them fully before signing the various consent forms you may receive.

You should expect to:

- Discuss and be informed of the status of your inpatient stay and whether it will be for observation. They do not have to make that decision prior to your entering the hospital but you should ask for an explanation and other options that may be available. They have financial implications.
- Receive considerate and respectful care. You should expect respect for your cultural, psychosocial, spiritual and personal values, beliefs and preferences. If you have special needs, let people know.
- Have a family member (or other representative of your choosing) and your own physician notified promptly of your admission. Know the name of the physician/provider who has primary responsibility for coordinating your care and the names and professional relationships of other physicians and non-physicians who will see you.
- Receive information about your health status, diagnosis, course of treatment, prospects for recovery and outcomes of care (including unanticipated outcomes) in terms you can understand. Insist on communication that is clear and complete enough for you to participate in the development and implementation of your plan of care.

(Continued on next page)

Need help with your housing repairs?

On behalf of the town of Chesterfield, the Hilltown CDC received funding for the FY18 Housing Rehab Program, and we're currently applying for the FY19 Housing Rehab Grant. We're accepting applications from homeowners who live in **Chesterfield, Cummington, Goshen, Peru, Plainfield, Williamsburg, and Worthington** who need help with their housing repairs. Here's a sample of some the work that can be performed under the Housing Rehab Program:

Possible Repairs:

Siding	Roofs and Chimneys
Windows and Doors	Floor Joists, Flooring
Insulation, Walls, Ceilings	
Foundation Work	
Septic Systems and Sewer Tie-in's	
Handicap Accessibility Work	
Plumbing and Electrical Updates	
Wells, Pumps, and Hot Water Tanks	
Lead Paint Removal	
Asbestos Removal	



HOUSEHOLD INCOME GUIDELINES/ LIMITS:

Household Size	Gross Annual Income
1	\$45,200
2	\$51,650
3	\$58,100
4	\$64,550
5	\$69,750
6	\$74,900
7	\$80,050

Funding is provided by the US Dept. of HUD/DHCD and MA CDBG Programs.

These are **NO interest/NO payment loans** which are forgiven over 15 years, and all work is completed by licensed contractors. Please don't delay! Funding is available right now, and you may be surprised to find out you qualify! Contact Paula Bilodeau, Program Manager, at (413) 296-4536, ext. 123 or email paulab@hilltowncdc.org for an application.

On the Go!



The Northampton Senior Center has arranged the following outings, and you are welcome to join!

Please make your reservations early as these trips fill up fast! **Call Francine Frenier at the Northampton Senior Center: 413-587-1228.**

April 13: MGM & Majestic Theater Combo. Spend the morning at the MGM casino. Receive a \$10 free bet. Following lunch on your own, spend the afternoon at the Majestic Theater and receive a \$3 snack coupon. Enjoy the musical "The Marvelous Wonderettes." Cost is \$61. There is a \$10 discount if paid in full by February 1st.

April 27-May 5: Memphis-Home of the Blues & Tunica-Casino Capital of the South. Cost is \$798 per double. There is a \$25 discount if paid in full by Jan. 15. This 9 day trip includes: 8 nights lodging including 4 consecutive nights at a Tunica area Casino Resort. 14 meals including: 8 breakfasts and 6 dinners. Admission to the Tunica Museum, free time on Beale Street in Memphis. Guided tour of Memphis. Admission to Memphis Rock N' Soul Museum. Mansion Tour of Home of Elvis Presley – 'Graceland' . . . and Sun Studio.

May 21: Mamma Mia, the musical with Abba's greatest hits woven into the story, is performed at Warner Theatre in Torrington, CT. Pre-show lunch at La Cupola Ristorante & Inn is included. Cost is \$109. There is a \$10 discount if paid in full by March 1.

May 21: Enjoy a carousel ride and tour the **New England Carousel Museum** in Bristol, Ct. Bring your own lunch from home. Dessert and beverage will be provided at the Carousel Museum. Then on to the **Hill-Stead Museum** in Farmington, CT for an art tour with time to explore the gardens and grounds on your own. Time for shopping and/or catch a quick bite to eat at West Farms Mall. Cost is \$77. There is a \$10 discount if paid in full by March 4.

May 29-31: Ogunquit, Maine. Two night getaway at the Meadowmere, city tour of Portland, Nubble Lighthouse Cruise, time to stroll Perkins Cove, and much more. Cost is \$460 per double. There is a \$25 discount if paid in full by Feb. 11. Sign up early; only 22 seats available.

June 21: Chesterwood/Naumkeag. Enjoy a guided tour of Chesterwood, home of artist Daniel Chester French. Then on to Naumkeag for lunch and a tour of Joseph Choate's 44 room cottage. Take some time to tour the gardens. Lunch will be provided by the Red Lion Inn and include a

choice of sandwich and accompaniments. Cost is \$123. There is a \$10 discount if paid in full by April 1.

June 11-13: Island Hopping. Stay in Hyannis for two nights. Take the high speed ferry over to Nantucket one day and Martha's Vineyard on the other. Enjoy the free time, lunch on each island. Stop in Edgartown. Includes 2 breakfasts. Cost is \$550 per double. There is a \$25 discount if paid in full by Feb. 25.

August 8: Museum of Russian Icons & Worcester Art Museum. Enjoy a guided tour of the Russian Icon museum in Clinton, MA. Lunch is on your own at O'Connor's Restaurant in Worcester. Then on to the Worcester Art Museum for a guided tour. Cost is \$86. There is a \$10 discount if paid in full by June 3.

What fun adventures are you going to make time for this year?

(Continued from previous page– Medicare)

- Participate actively in making decisions regarding your medical care, and receive information about any proposed treatment or procedure in order to give informed consent or to refuse a course of treatment.
- Participate in any and all ethical questions that arise in the course of your care, including issues of conflict resolution, withholding resuscitative services and forgoing specified emergency interventions in accordance with state law.
- Be provided with an appropriate assessment and management of your pain, information about pain, pain relief measures, and to participate in pain management decisions.
- Participate actively in planning for your discharge and fully discuss your readiness to return home or to another recommended setting. Should you feel uncomfortable and at risk with the plan that is presented, you may also immediately request a review by the Quality Improvement Organization. If such a review is requested, you will have the right to remain in the hospital until noon of the following day.
- For more detailed information about hospital discharges and related issues, a good source is the Center for Medicare Advocacy website: medicareadvocacy.org. Your current Medicare booklet is also very helpful.



Westhampton Council on Aging
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PRSR STD
US POSTAGE
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Greenfield MA

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This Newsletter is sponsored in part by a grant from The Executive Office of Elder Affairs.

Please Join Us for the...

Wild & Scenic Film Festival

Tuesday, February 12, 2019
6:30-8:30pm
Snow date: February 19

Chesterfield Community Center
400 Main Rd. Chesterfield



**Celebrate the 50th anniversary of the Wild & Scenic Rivers Act
and the Westfield River's 25 years as a National Wild & Scenic designated river.**

**Be inspired, rejuvenated and awed as you watch these 6 short films submitted from all over
the world and touring in this annual film festival.**

Suggested donation \$5 (kids free).



Sponsored by The Westfield Wild & Scenic Committee and The Chesterfield Cultural Council