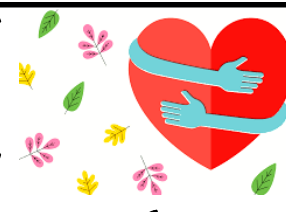


# Living Well



February  
2021  
Newsletter

Williamsburg Senior Center: Programs & Services for Active Living at 60+

## YOGA FOR YOU

Hello! Friends of our "Yoga for You" class. It has been quite a year! We made it! In the New Year we will continue to meet on Zoom. And it is with the hope that in-person classes will begin in 2021. Yeah!

Our class will continue to meet on Tuesdays at 6:00 pm weekly. The link will be sent to you to access the class via Zoom. While we miss the in-class instruction, this platform has allowed us to practice Yoga together. If you are interested in attending our Yoga For You classes please contact me at **413-250-8797**, or by email at [Morales.wolk@gmail.com](mailto:Morales.wolk@gmail.com). All are welcome.

Practicing Yoga these past several months has been at times a bumpy ride, though an incredible help as we adjusted to the "new normal." While taking care of our bodies and minds has always been important, it is even more so given the disruption we are experiencing in our lives.

*As you know, prior to the pandemic, donations were easily collected at each class at the Town Office building in a space made available by the Senior Center. During the pandemic, this is much more challenging. **Donations can still be made (and are strongly recommended if able) by mailing a check to Michele, or using VenMo.***

As always, I look forward to having class with you on Tuesday evenings. Again, thank you for your participation. Good health to all!

Michele Morales Wolk, Yoga Instructor  
Melissa Wilson, Senior Center Director

## Drop a Line, Brighten a Life!

My Mom has received a few notes from seniors she knows and misses, and wow—how they brighten her life! She would tell anyone who came in about her letter! Then she'd write back, a good and enjoyable activity.

If you'd like to brighten someone's life, it's easy to do. Contact us (268-8407) and we'll give you the name of someone who would like to hear from you (with their permission, of course). Receiving a note or a card from you just might make their day, and who knows, you might gain a new friend!

Of course if you already know someone who you think might like a note or card, don't hesitate to send one. You might really brighten their life!

## SHINE: Deb Hollingworth

Open Enrollment is often a stressful part of the year. Who among us can make yearly medical insurance decisions with ease? Not while being bombarded by insurance providers wanting our business. Not while trying to sort through insurance information online, by phone, in the mail. No way, no how. What would we have done without Deb Hollingworth this year?

Being trained to be a SHINE worker isn't easy. But Deb did it. She not only knows Medicare rules, she also knows how to decipher other insurances and medication plans as well as how to help each person decide what's best for them.

The feedback I've gotten is that "she is very good at what she does", "she is kind", "she explained things in a way I understood", "she put my mind at ease", and more. Additionally she does this with patience, kindness and without making anyone feel foolish – all during COVID.

This has been a hard 9 months for all of us. Deb's work eased the minds of so many. **Thank you so much, Deb.**

## A Heartfelt Thanks

A heartfelt thank you goes to Denise Wickland (Chesterfield) and her "Elf" supporters for the beautiful gifts donated to the Williamsburg Senior Center. We were very happy to give them to many seniors. It is this generosity that makes our community a caring community. Some of the comments received:

"What a beautiful gift"

"I loved the earrings and necklace"

"I have a hard time with my fingers fastening a necklace or bracelet so you can imagine how surprised I was to receive a lovely bracelet that I could just slip on. Please thank them for me."

"I loved my gift; it brightened my day."

"It felt like Christmas!"

"Denise and her Elves are so wonderful. The thought was as beautiful as the gift."

"My mom loved her necklace. It has yellow flowers."

"I felt so special."

"Thank them for thinking of me."

Williamsburg Senior Center - 141 Main Street, P.O. Box 193 - Haydenville, MA 01039  
Phone: 268-8407 - Hours: Mon - Thurs 8:30 - 1:30 - Email: [seniorcenterdirector@burgy.org](mailto:seniorcenterdirector@burgy.org)

## Currently Active Senior Programs

### SHINE

For insurance issues, call the Senior Center to make an appointment. Leave your name and phone number and we'll let an agent know to contact you.

### Veteran's Service Officer

The VA office is still open and available. Tom Geryk may be reached at his office at **413-587-1299**.

### Medical Rides

PVTA is providing medical rides in their vans with **Dial-A-Ride Services, (413) 739-7436**, for seniors 60 and over. Rides are available Mon-Fri from 6:30 AM to 5 PM during the pandemic. One-way rides are \$3 - \$5 depending on locations and distance. One-time advance PVTA registration is required before you can call for rides. Register for Dial-A Rides at (413) 739-7436 for a short intake or call the Senior Center at 413-268-8407 and we'll do it for you. If you want to purchase discounted tickets or need financial assistance, call us. We may be able to help.

### Foot Nurse

Piper Sagan is doing foot care at the Hadley Senior Center on Tuesdays and Thursdays. Call them at **413-586-4023** to make an appointment. Piper can also do foot care in your home, using safe practices (\$80). Call her at **413-522-8432** for an appointment.

### Podiatry

Dr. Coby can be reached at **413-774-4450**. He has an office at 7 Main Street, Florence.

### Modern/Contemporary Dance

Susan Waltner's dance class is on hold for the coldest months. Susan will be in touch with class members when class time looks promising.

### Yoga for You

Yoga classes are led on Zoom Tuesdays at 6 pm. Donations are appreciated and go directly to Michele. Contact her at [morales.wolk@gmail.com](mailto:morales.wolk@gmail.com). (See article on page 1.)

### Tai Chi

Instructor Marty Phinney is still offering outdoor Tai Chi. Details and times may vary. Group members or interested others can contact her at **413-268-3228**.

### Strength and Cardio Workouts

**Joan Griswold** is leading workouts via Zoom Thursdays at 10:15am. Visit her at [www.bybhealth.com](http://www.bybhealth.com). Contact the Senior Center to sign up! Donations gratefully accepted.

### Third Thursday Men's Group

Meets via zoom meeting on 3rd Thursdays @ 8:30 am. This ongoing group meeting has been very popular. Email Larry ([landwest3315@yahoo.com](mailto:landwest3315@yahoo.com)) to get on the contact list. Join in the conversation!

### Highland Valley Meals

Packaged meals are delivered by volunteers Mon-Fri. Call the Senior Center to register. Suggested donation of \$3 per meal. (can be paid weekly or monthly)

### Brown Bag: Food for Elders

This program provides a free bag of healthy groceries to eligible seniors once a month at the Senior Center. Call The Food Bank at **413-247-9738 or 800-247-9632** or download a printable application at [www.foodbankwma.org](http://www.foodbankwma.org). (Click on the Get Help tab and select Brown Bag.) Send applications to: The Food Bank of Western Massachusetts, P.O. Box 160, Hatfield, MA 01038.

### Take and Eat

Two area churches are providing freshly made meals delivered every Saturday. The program is looking for other groups that might want to participate. Contact the senior center to find out more or to sign up.

### Wellness Calls

The Williamsburg Senior Center is making calls weekly or monthly to see how you are doing. If you are feeling lonely, or would like a check-up call, we'd be glad to add you to our call list. **(268-8407)**

**The Senior Center is grateful for all the generous donations you have given us!** Thank you for your financial and your volunteer donations which keep our programs running and enable us to serve the community! If you would like to contribute, please fill out the form below and send your donation to **Williamsburg Senior Center, P.O. Box 193, Haydenville, MA 01039**. Again, we thank you!

### The Williamsburg Senior Center counts on YOUR support to continue our programming for local seniors!

☐ I would like to contribute to the Williamsburg Senior Center. My contribution of \$\_\_\_\_\_ is attached.  
(Please write your check to **Town of Williamsburg** with "Senior Center program support" on the memo line.)

Name \_\_\_\_\_

Address \_\_\_\_\_

**Thank You for Helping Us Support Your Neighbors!**



## 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.*

## Regional News



**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.

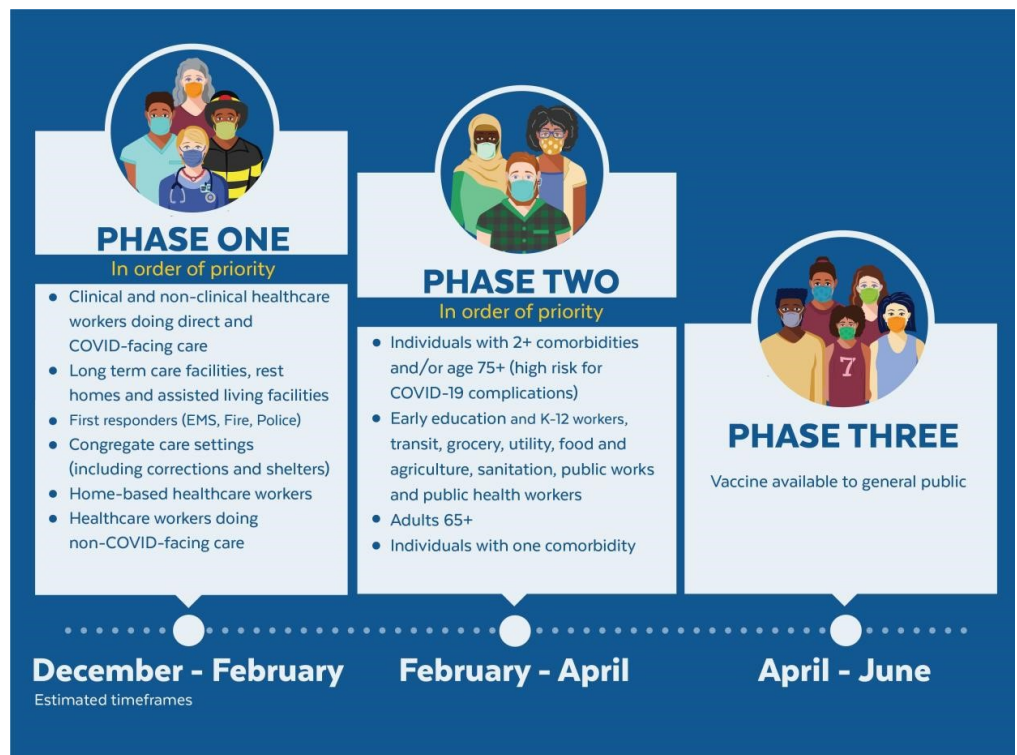
In a publication entitled "Pumping Irony" Craig Cox reports a number of research findings on how older adults have managed to cope as well as it has with the psychological challenges the pandemic presents. Excerpts below:

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



**Williamsburg Senior Center**  
**141 Main Street**  
**P.O. Box 193**  
**Haydenville, MA 01039**

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

## **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.

