



WILBRAHAM SENIOR NEWS

Pumpkin Contest

Let's get creative and decorate pumpkins any which way you want! You can carve, paint, shave, or bedazzle. It's up to you! Submit your pumpkin by October 23rd. The last day to vote for pumpkins is on Halloween! The winner will receive a gift prize provided by Serenity Care PACE. Please register at 596-8379.

Town Wide Flu Clinic

If you missed the clinic at the senior center. The town will be holding another clinic at the Wilbraham Public Library on October 13th from 10a-6p.

Senior Center update

Our new senior center is going up fast and we would love to share our updates with you. Join senior center building committee members on **Oct 30 at 10:30** to learn what's going on inside. Call 596-8379 to register.

Grief Support Counseling— FREE 3 times a month

2nd, 3rd, & 4th Tuesday at 11
Drop ins welcome. Free

Owner and Founder, Liane Smola will be joining us monthly to discuss topics such as; the nature of grief, managing difficult emotions, self-care, remembering the person who has passed, coping with the stress of change, handling special occasions, reaching out for support, and finally share some ideas on how to support others in your life who also may be faced with grief. This course will also allow you a space to share the story of your lost loved one, and will offer soft guidance and support for your continued grief journey.

October Special Lunch

Happy Halloween! Members from all communities can sign up for our October Special Lunch by calling 596-8379. Country Bank is providing our meal. Musical entertainment by Laura Hicks. Free **October 24th @12**. Doors open at 11:30. Costumes are encouraged.



Elder Financial Abuse

Workshop by Polish National

Thursday, Oct 5 @ 12-2

Financial Elder Abuse affect between 3 to 5 million seniors each year. During this workshop, You'll learn how to spot potential threats and what to do to avoid financial fraud. Lunch will be provided compliments of PNCU. Sign up at 596-8379.

TOUR: Armbrook Village Westfield

Friday October 13. Bus leave at 11.

Independent & assisted living—compass memory support. Armbrook Village offers a woodland setting, with many outdoor amenities including an outdoor dining terrace, raised garden beds, a gazebo and more. Our exceptional building with its wide array of dedicated community spaces has been designed to support a vibrant community of individuals doing the things they love.

Serenity Care PACE & Foot Care for Seniors

Join us for an informational presentation by serenity care and foot care nurses to discuss senior foot health. They will be here to present changes in foot care as we get old and what you can do about it. **October 16th at 10:30am . Sign up at 596-8379.**

Songbirds Choir

Starting Wednesdays at 3pm

Rehearsals will begin Wednesdays 3pm. Join this group of passionate youth singers and lets make some music. This choir has been established since 2018, and now it needs is you. Please contact Kimberly Perteet at songbirdschilchildrenschoir@gmail.com with any questions. Come give it a try and see if this fun choir is right for you. **Sign up at 596-8379**

Money Management

Money Management is an in-home service which helps low income, frail older people who have difficulty with budgeting, paying routine bills, and keeping track of financial matters. The Program's overall objective is to help seniors stay independent and to make sure their bills are paid.

Individuals whose eyesight makes it difficult to read clearly, with a physical disability who are unable to write checks for the bills they receive, Persons who cannot maintain everyday banking activities because of frailty or disability or who are simply overwhelmed by the bill paying process. **October 23rd @ 10:30. Call 596-8379 to sign up.**

NEWS & EVENTS

SHINE Representative is now back for in-person and remote counseling. Please call 596-8379 to make an appointment.

ATTORNEY DOUGLAS PETERSON, FREE 20-minute consultations on **October 18** Call 596-8379 for appointments.

FRIENDS MEMBERSHIP MEETING Meetings are held in the Senior Center. Please give us a call if you are interested in becoming a member. 10/25

JEWELRY WORKSHOP– Wednesday, **Sept 20 @ 10 AM**. Cost for class is \$3, plus materials. Create new pieces or repair your broken jewelry.

BOOK CLUB, October 19 at 2:00 pm. All are welcome to join in the discussion. — October: Magnificent Lives by Margery Post. November: The Story of Arthur Truluv by Berg

BLOOD PRESSURE READINGS Every Tuesday from 10am-11am, we will have a volunteer available to take your blood pressure. Walk ins welcome

SENATOR OLIVIERA'S AIDE Jennifer Pickering will be at the Senior Center at 12:30 pm to meet with residents on **Wednesday, October 25**

TECH TIME By appointment only. Call Jen at the Wilbraham Senior center if you need basic help with your cell phone, tablet, or laptop.

SOCIAL ART Every **Tuesday** from 1-3. Come bring whatever art project inspires you. Create your art while others work on theirs.

QUILTING CLUB Join us to make your own quilt. Bring all your own supplies. **Wednesdays at 10:30**. Stop in to check out this new program.

Council On Aging– Committee meeting on October 4 @ 10am

BUS TRIPS

Reservations made through the Hampden Senior Center

Atlantic City Tues – Thurs, Oct 10 – 12: Caesars Resort Hotel, 2 shows, \$50 food & slot bonuses; \$295/pp dbl, \$285/pp tripl, \$395/pp singl; \$50 deposit due @ sign-up. Payment deadline Sept 8. Cancellation Ins. Avail.

The Aqua Turf Club – *ELVIS IS IN THE BUILDING!* on Wed, Nov 8th; coffee/donuts, free drink, family-style lunch, show & door prizes, \$119/pp. Payment deadline Oct 18.

Please make check payable to Bobbi Grant. Mail to 36 Wehr Rd, Hampden, MA 01036 Questions? Call 566-8271 or email bobbiig2@charter.net



October 2: Meatloaf and mashed potato

October 9: CLOSED

October 16: Burgers

October 23: Grilled cheese and soup

October 30: Chili and cornbread

All homemade lunches served with coffee and dessert. Cost is \$3. Served at 11:45 on Mondays in community room.

Thanks to those who have donated to the Friends of Wilbraham Seniors, Building Fund and Senior Center:

Senior Center Donations
Friends of Wilbraham Seniors
Friends General Fund

Duquette, Roger
Levesque, Barbara
Mango, Ann Marie
McKinnon, Bruce
Tutty, Patricia

Donations to Building Fund

Sweryda, Diane



Thank you to all who have continued to support the Senior Center and the Friends. All donations made to the Friends & Building Fund will be listed in next months newsletter.



HEALTH & FITNESS PROGRAMS



HEALTH PROGRAMS

Foot Care Nurse | Oct 12

Cost is \$30, paid directly to our Foot Care Nurses. Call 596-8379 for an appointment.

Foot Doctor Cindy Galavotti | October 6

Cost is \$40. Call 596-8379 for appointment. Also available for home visits.

Baystate Hearing Aids | October 11

10 am - 11am, for free hearing aid cleanings & hearing screenings. Free in-home service also available. Call to sign up at 596-8379. Appointments needed.

Hiking Club

Sign up with Jen @ 596-8379 Please call Jen with your trail suggestions. Meet at the trail head

Tuesday, October 10th @ 9:15

Mount Marcy. 620 Glendale rd. Wilbraham. A few steep climbs.

Tuesday, October 24th @ 9:15

Rattle Snake Peak/ Tom Leary loop Trail. Park at the end of Highmoor Dr. Wilbraham. 3m loop



SPA PROGRAMS

Sole Food Reflexology

Dawn Dietrich, certified foot reflexologist, will be at the Senior Center on Fridays. For appointments call 596-8379 . Cost is \$10.



Chair Massage

Provided by Ann Ambrose on the 1st Friday of each month. Cost is \$10 for 10-minute massage. Call 596-8379 to register for appointment – October 6

Facials

Diane Neill, MA Licensed Aesthetician. Cost is \$35-\$45 for 50 min facial. **October 26** Call 596-8379 for appointments.

Reiki

Mondays. Call 596-8379 for an appointment. \$20 for 30 min session with Darcy.

FITNESS PROGRAMS

Tai Chi

Wednesdays at 9 am. FREE! Beginners welcome.

Chair Exercise

Tuesday & Thursday at 10 am. FREE! This is a video instructed class. Choice of standing or sitting exercises.

Line Dancing

Monday at 2:45pm \$5. Beginner level. Learn 1-2 line dances per week. Reviewing past dances each week.

What programs do you want to see?

As some of you may know, we are building a new senior center and we want to hear what you want for programs. Email or call Jen @ jcurtis@wilbraham-ma.gov 596-8379

Aerobics

Tuesdays & Thursdays @ 10:45. FREE CLASS. Weights will be available but bring your own if you prefer.

Exercise Equipment

We have a treadmill, elliptical, and recumbent bike for use with medical permission. Ask Jen for a permission form today.

Walking group

Walks outside around post office park. Meet at the senior center on Wednesday mornings at 9:30am, please call Jen at the Senior center 596-8379.



OCTOBER 2023 CALENDAR OF EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2 9- Reiki 12:30—Bingo 1— Rug Making 2:45- Line Dancing Big Y Meat Loaf	3 10- Chair Exercise 10—Blood Pressure 10:45- Aerobics 1- Social Art 1:30— Pinochle Around Town	4 9 -Tai Chi 9:30— Walking group 10- COA Meeting 10:30—Quilting 12- PNCU Lecture 1—Scrabble 3- Songbirds Choir Walmart (Ware)	5 9- Dr. Galvotti 10-Chair Exercise 10:45—Aerobics 12:30- Mahjong 1—Knitting Stop & Shop	6 9-Massage 10:30-SHINE 1- Bridge
9 	10 9:15 Hiking Club 10- Chair Exercise 10—Blood Pressure 10:45- Aerobics 11—Grief Support Series 1:15- Red Hat Meeting 1:30— Pinochle Around Town	11 9 -Tai Chi 9:30— Walking group 10:30—Quilting 1—Scrabble 3- Songbirds Choir Target	12 8—Foot Care Nurse 10-Chair Exercise 10:45—Aerobics 12:30- Mahjong 1—Knitting Big Y	13 9- Reflexology 10:30-SHINE TOUR 1- Bridge
16 9- Reiki 10:30—Presentation 12:30—Bingo 1— Rug Making 2:45- Line Dancing Big Y Burgers	17 10- Chair Exercise 10—Blood Pressure 10:45- Aerobics 11—Grief Support Series 1:30— Pinochle Around Town	18 9 -Tai Chi 9:30— Walking group 10- Jewelry 10:30- Quilting 1—Attorney Peterson 1—Scrabble 3- Songbirds Choir Walmart (Chicopee)	19 10-Chair Exercise 10:45- Aerobics 12:30- Mahjong 1—Knitting 2- Book Club Stop & Shop	20 9- Reflexology 10:30-SHINE 1- Bridge 1—Brown Bag
23 9- Reiki 10:30— Presentation 12:30—Bingo 1— Rug Making 2:45- Line Dancing Big Y Grilled Cheese	24 9:15 Hiking Club 10- Chair Exercise 10—Blood Pressure 11—Grief Support Series 12- Special Lunch 1- Social Art 1:30— Pinochle	25 9 -Tai Chi 10:30- Quilting 12:30—Sen. Oliveira’s Aid 1—Scrabble 3- Songbirds Choir Randall’s Farm/ Ocean State	26 8- Facials 10-Chair Exercise 10:45- Aerobics 12:30- Mahjong 1—Knitting Aldi	27 9- Reflexology 10:30-SHINE 1- Bridge
30 9- Reiki 10:30—Presentation 12:30—Bingo 1— Rug Making 2:45- Line Dancing Big Y Chili	31 10- Chair Exercise 10—Blood Pressure 10:45- Aerobics 1- Social Art 1:30— Pinochle Around Town			

 <p>Vantage CARE</p> <p><i>The Care You Need. The Compassion You Deserve.</i></p> <p>413-373-4075 • www.myvantagecare.com</p>	<p>ADT-Monitored Home Security</p> <p>Get 24-Hour Protection From a Name You Can Trust</p> <ul style="list-style-type: none"> <li style="width: 50%;">● Burglary <li style="width: 50%;">● Flood Detection <li style="width: 50%;">● Fire Safety <li style="width: 50%;">● Carbon Monoxide <p>ADT Authorized Provider SafeStreets</p> <p style="text-align: right; font-size: 1.2em;">833-287-3502</p>
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NEWS & EVENTS

Red Hat Ya Ya Sisterhood of Wilbraham

Welcome Back to an exciting 2023-2024!! Our installation of Officers and Board of Directors took place on September 8th at the Villa Rose and we had a delicious luncheon.

Our Officers and Board of Directors:

Queen Mum	Ruth Chappel	Vice Queen	Donna Hick
Secretary	Maria Cacela	Treasurer	Arline Cambo
Advisor	Jane Soukup	Communication	Liz Setian
Events	Donna Hick	Handbook	Ruth Chappel
Historian	Janet Vitkus	Membership	Linda Nichols
Publicity	Ruth Chappel	Sunshine	Yvette Crogan



Our next event will be our Halloween Costume Party and Lunch on Friday, October 27th in the Brooks Room of the Wilbraham Public Library at 12 PM.



AGING WELL IN WILBRAHAM

We have had a couple of articles on aging in the last few months, addressing why we age and the physical changes that go along with it. But what happens to us emotionally and psychologically? Does our approach to relationships and life stresses affect how we age? If we live to an old age, we inevitably lose friends and family. How does this affect our own aging process? We have already covered what you can do for your physical self, but what about your emotional and psychological self?

Loneliness and daily forgetfulness are 2 major concerns as we age, and science is beginning to link them together. Many studies continue to show that social interaction and support are vital to both the mental and physical well being of older adults. Remember, we are not just concerned with how LONG we live but how WELL we live as we get older.

Daily forgetfulness is something we all fear. Will I forget where I live if I go to the store? Or my friend's name? Or where my doctor's office is? Or to pay a utility bill? Studies show that social interaction, even on a casual level such as eating a meal in a community center, attending an event, even a walk with friends improves our memory. Of course, proper diet and exercise help, but even for those who are disabled, the social aspect helps improve memory. Perhaps because seeing people on a regular basis makes us use our memory cells to remember names, times, dates, etc. When every day is the same, there is nothing to work our brain cells. Another boost to our memory is to never stop learning. Communities who encourage older adults to take a class, learn a new hobby or teach others something they excel in, have older adults with lower levels of cognitive decline.

Loneliness is a major risk factor for healthy aging. Some scientists believe it to be as great a risk as smoking 15 cigarettes a day. Studies show that social isolation caused a 50% increased risk of dementia, 29% for heart disease and 32% for stroke! We think about it as a risk for mental health, but it can affect our physical health as well. Why make a healthy meal for one when I can eat cereal for dinner? If you have no

one to speak with, is it important to remember events or the date? Unhealthy habits can build up. Emotional pain from loneliness causes increase in stress hormones the same as physical pain, damaging our bodies. There are factors we cannot change that increase our loneliness as we age. But there are things we can do to change our level of loneliness and isolation.

One important idea is to make staying connected to other people part of our routine on a regular basis. Meet friends for coffee once or twice a week. Schedule a weekly walk when the weather permits. Make a new friend. When you are retired and every day is the same, time can pass without us realizing we haven't spoken to another soul in days. Studies show that the more social interaction we have as older adults, the better our quality of life.

This is where senior centers and other community centers come in. Exploring new activities, eating a meal with others, making new friends, and even engaging in casual conversation improve your cognitive health. Join the library book club or the garden club. Explore volunteer opportunities at local schools or churches.

Most importantly, reach out to friends and family. Don't be too proud to say I would love to see you more, or get/make a weekly phone call, or can we get together for lunch once a month? Chances are good that your friends feel the same way you do. Our families might need reminding that we older adults are here, especially when they get busy with jobs and kids' activities. Everyone likes to be needed and feel important so make that call. It is good for your health and theirs!

As always, feel free to email at seniorinfo2021@gmail.com or call at 596-2800 Ext 315.

Diane Weston, RN BSN

Senior Center Building Committee

FRIENDS OF WILBRAHAM SENIORS

MESSAGE FROM YOUR FRIENDS CAPITAL CAMPAIGN UPDATE



FRIENDS OF
WILBRAHAM
SENIORS, INC.

I'm very pleased to report that the Capital Fundraising Campaign has received \$314,008 in donations and pledges since we started in mid-November. This combined with our previous commitments to the building committee and two prior state earmarks to the Town, the Friends have raised \$697,008 towards our goal of \$750,000 or 93%! We're getting there, and with the continued support and generosity of town residents and businesses in and around Wilbraham, we'll reach our goal and then some. ***If you already contributed, thank you on behalf of our seniors!*** If you haven't contributed yet, there's still time to donate. Ordering deadlines for donations that include personalized plaques are fast approaching, and we'll publish these dates very soon.

Many Gift Opportunities are still available and start at \$250 for personalized bricks. An updated Gift Opportunities folder is available at the Senior Center or just drop us a request at Friends01095@gmail.com.

As a reminder, *shared sponsorships* for the first and second floor rooms, and/or various items (i.e. engraved patio bricks, planters, benches, windows, fire extinguishers, etc.) are welcomed. Donor contributions can be split accordingly.

A new list of all donors will be inserted in the TIMES by the time you read this. We're planning to have more Informational Meetings in the Fall. If your group, neighbors or organizations would like their own meeting, please let me know.

Any questions, please contact me. Thanks for being a Friend!

Matt Villamaino President, Friends of Wilbraham Seniors, Inc. .

Thank You from "Bushels of Fun Fest"

A terrific time was had on August 27 at the Bushels of Fun Fest and the Friends of Wilbraham Seniors Board and Fest sub-committee wish to express their heartfelt gratitude for the support from the folks of Wilbraham and surrounding communities. The event at Fern Valley Farms was a huge success, raising over \$20,000 that day in addition to the other promotional events leading up to the Fest. The committee succeeded in meeting several of their goals; such as spreading the word about the new Senior Center, supporting the wonderful services and programs the new Senior Center will be able to provide, along with raising funds for fixtures, furnishings and equipment for the new Center.

Without the community's support, none of this would have

SAVE THE DATES

- August 1 to September 30 - Flower Bulb Sale - An online event
- September 1 to October 15 Pies/Cookie Dough Sale - An online event. Scan QR Code in Article
- October 14 (Saturday) 50's Dance - Ludlow Polish Club 7-11 pm
- October 25 (Wednesday) Friends Membership Meeting - 1:30pm at Senior Center
- November 18 (Saturday) Holiday Bazaar - **NEW LOCATION: St. Cecilia Church, Wilbraham 9-3pm**

Mark Your Calendars Now!

Ease Your Holiday Stress This Year!



Select one or more of Lyman Orchards delicious old-fashioned pies from 10 different flavors, and your favorite cookie dough from 5 classic flavors. Simply place your order and pay on-line between 9/01 and 10/15/23. Your frozen order(s) will be delivered to the Wilbraham Senior Center on 11/15/23 and can be picked up there after 1:00pm. Or for a \$10 fee in Wilbraham or a \$12 fee outside of Wilbraham, the Friends will deliver your order to you. Just thaw, bake, serve & enjoy!

A Simply Shipped Collection of non-perishable items is also available and can be shipped across the country.

To place your order, simply scan the QR code or fill out the enclosed order form. Also available at the Wilbraham Senior Center. Contact Dee Mitchell at 413-813-9660 for info.



been possible! A huge thank you is extended to the volunteers, crafters, vendors, and the estimated 3,000 people that attended. In addition, a special thank you goes out to Fern Valley Farms for hosting the event, and the Sponsors & Community Partners for their tremendous support!

Maria Cacela and Chuck Pelouze Event Co-Chairs



SOCIAL SERVICES

Title III program information identifies the MA Executive Office of Elder Affairs and the Federal Administration for Community Living as funding

NEWS FROM BARBARA

SNAP Benefits

I am happy to announce that the Social Service Office has been approved to be a part of the SNAP Outreach Program partnering with the Department of Transitional Assistance (DTA) and the University of Massachusetts Medical School (UMMS). If you are a SNAP Participant or considering in applying for SNAP, this allows me to process new applications and recertify existing SNAP applicants directly to DTA.

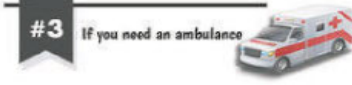
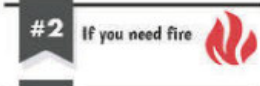
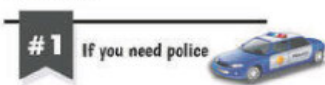
By helping you to apply and or recertify, this makes the process much more efficient and can alleviate benefit wait times.

Any questions or concerns please do not hesitate to contact me. 596-8379

The Silent Call Procedure

If you need to call 9-1-1 and you are unable to speak for any reason, once the call is answered:

Press



If the 9-1-1 dispatcher asks questions, press



Source: MA State 911 Department and the Executive Office of Public Safety and Security

www.mass.gov/e911

KNOX BOX PROGRAM

The Wilbraham Senior Center, in conjunction with the Wilbraham Fire Department, sponsors a Knox Box program for seniors in town. The box hangs on the outside of the front door and holds a spare key that the Fire Department can use to enter the home in case of emergency. The Fire Department is the only department authorized and capable to unlock the box to retrieve the spare key.

Residential Lockbox Criteria*

1. Individual has been identified as having multiple conditions: obvious physical frailty (e.g. problems w/mobility and/or balance, history of falls), existence of other health problems, lives alone, prior emergency calls.

2. Individual has/needs Personal Emergency Response System.

Annual donation of \$12.00 for the lease of a Knox Box. Fee may be waived by the Senior Center if there is financial hardship. Questions/concerns please call Barbara Harrington at 413 596-8379.



Eligibility Guidelines for Heating Season 2023-2024

Household Size	Maximum Income Level
1	\$45,392
2	\$59,359
3	\$73,326
4	\$87,294

Items needed for **NEW APPLICANTS**

- Social Security Card for each household member
- Photo Id or Birth certificate
- Earned Income: Four consecutive pay stubs
- Other Income: Most recent copy of Social Security check/Copy of Social Security Award Letter
- Proof of unemployment compensation, worker's compensation, pension, child support or alimony.
- Self Employment: Most recent federal tax return (Schedule C Form)
- Rental Income
- Lease Rental
- Mortgage Statement
- Real estate tax
- Homeowners Insurance
- Water & Sewer Bills
- Food Stamp Award Letter
- Heating Bill
- Electric Bill
- Telephone Bill

To make an appointment or questions please call Barbara 596-8379

Save the Date!

Dementia Live

October 14th 12pm to 2 pm and 4 pm to 6pm

Orchard Valley 2387 Boston Road Wilbraham

"Dementia Live® is a high impact, dementia simulation experience that immerses participants into life with dementia, resulting in a deeper understanding of what it's like to live with cognitive impairment and sensory change."

There will be 15-minute time slots and 8 people can participate in each time slot. Folks are free to come any time and be fit into sessions or they can sign up for a particular time slot. Without signing up please note that a 15 minute wait may result in joining a session.

To register please call Orchard Valley at 413 284 3527. Registration is strongly suggested.

Any questions please feel free to call Barbara Harrington 596 8379

The Benefits of Lifelong Learning

Lifelong learning is by definition "the use of both formal and informal learning opportunities throughout your life in order to foster the continuous development and improvement of the knowledge and skills needed for employment and personal fulfillment."

If you've thought about going back to school but never felt like you had the opportunity due to career and family obligations, now is a great time to pursue your interests. By continuing your education, you'll not only expand your knowledge, but you'll also receive benefits above and beyond what you learn in class.

Lifelong Learning Doesn't Have to Mean College Courses

Not all-lifelong learning needs to happen on a college campus. You can receive the same social, cognitive, health and happiness by taking up a stimulating hobby like quilting, painting, digital photography, learning to play an instrument, keeping up with the latest technology, and so much more. Our Senior Center also provides educational programs and presentations.

"Never too old to learn something new!"

Quote of the month

"I choose to make the rest of my life the best of my life." —Louise Hay

Massachusetts Equipment Distribution Program

Do you or someone in your household have a disability that makes it difficult to access the telephone in your home? If you are having issues with hearing, vision, speech, this phone is a great asset. MassEDP is offering specialized phones for **FREE** if your income is LESS than \$50,000 per year. Please contact me regarding this great program.

24 Hour Mobile Notary

Acknowledgments, oaths and affirmations, jurats, signatures witnessing, copy certs, summonses, and subpoenas. Shayvonne A. Plummer (413) 308-1448/ Call or Text

(E)shayvonneplummer@gmail.com

Fuel Assistance Renewal

Fuel Assistance Recipients, your renewal applications will be arriving for the 2023-2024 heating season.

It is important that your application is submitted in a timely manner. For assistance, please call Barbara 596-8379

Did you know?

The Wilbraham Senior Center:

- Sells dumb bags for the town recycling center \$27.50
- Sells discount PVRTA bus tickets
- Has a medical equipment loaning closet
- Baked goods from big Y available on Wednesday AND Fridays. \$1-\$2 donation requested
- Has an extensive lending Library. Current hard cover books for you enjoyment
- Has exercise equipment (recumbent bike, elliptical, treadmill)

COMMUNITY NEWS

Open Enrollment for Medicare

To all Medicare beneficiaries, Open Enrollment for Medicare is just around the corner, October 15–December 7, 2023. This is your opportunity to make changes to your Medicare plans for the year 2024. Our staff will be booking in-person appointments with our SHINE representative on Thursday afternoons and Fridays during Open Enrollment to assist you. Please take note of the following guidelines to make your appointment as smooth as possible;

- 1) you must already be enrolled in Medicare A and B to schedule an Open Enrollment appointment
- 2) you will need your Medicare card as well as all other health insurance and prescription drug cards
- 3) you must have your most recent Prescription drug list with accurate name of the drug, dosage and frequency with which you are taking the medication
- 4) please check with your providers ahead of time to verify which Medicare plans they accept
- 5) if you use a computer we recommend setting up a [Medicare.gov](https://www.medicare.gov) account BEFORE your SHINE appointment. Go to www.medicare.gov and select Log-In/ Create an Account to get started
- 6) if you already have a [Medicare.gov](https://www.medicare.gov) account please bring your user name and password to your appointment. Use the retrieval tool on Medicare .gov if you have forgotten your user name and/or password
- 7) if you need to cancel your appointment please call 48 hours ahead of time so we can fit someone else into your time slot.
- 8) appointments take about 1 hour; husband and wife should each schedule their own individual appointment

Other SHINE issues not related to Open Enrollment will be referred to our SHINE counselor to schedule separate appointments.

VETERAN NEWS

Wilbraham Veterans and their Families! The Veteran Tax Exemptions of Massachusetts General Laws Chapter 59, Section 5 provide exemptions to some veterans, their surviving spouses, and some surviving parents and spouses of active duty military personnel who died during or due to military service.

The information needed to qualify include, but is not limited to:

1. Evidence of residency, ownership, domicile and occupancy.
2. Certification of a service-connected disability or death from the U.S. Department of Veterans Affairs (VA) or branch of U.S. military service from which discharged or in which served.

Eligibility Requirements:

You must meet all eligibility requirements as of July 1 of the tax year. There are several clauses but the two most popular are:

Clause 22 - \$400

1. Veterans with a service-connected disability of 10% or more.
2. Veterans awarded the Purple Heart.
3. Surviving parents of military personnel who died in military service (Gold Star Parents).
4. Spouses (where the domicile is owned by the veteran's spouse), and surviving spouses (who have never remarried), of veterans

entitled to exemption under Clause 22.

5. Surviving spouses (who have never remarried) of World War I veterans as long as their assets (whole worth), less any mortgage on the property, do not exceed \$20,000.

Clause 22E - \$1,000

1. Veterans who have a service connected disability of 100%.
2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22E.

My hours are Monday through Friday, 8 am to 4 pm. It is best if you call to set up an appointment with me as I have many Veterans that I tend to. I can be reached by calling the Wilbraham Senior Center at 596-8379. You can email me at jsasen@wilbraham-ma.gov. Please like our Wilbraham Veterans Services Page on Facebook

@veterans01095.



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Financial Advisor
2141 Boston Rd Suite G
Wilbraham, MA 01095
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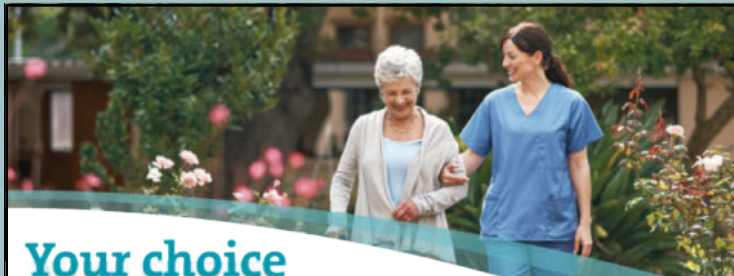


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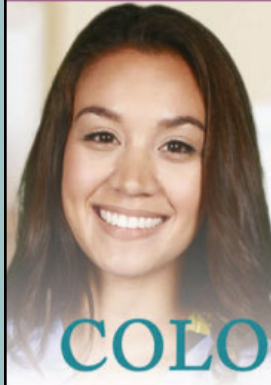
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