



BERKSHIRE SENIOR

 **Elder Services**
of Berkshire County, Inc.

**Apples and Autumn
Wellness**

Making Sense of Medicare

**Beating High
Heating Bills**

**The Joy of
Gratitude**

A Cure for Isolation: Small Talk

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The mission of Elder Services of Berkshire County, Inc. is to provide Berkshire elders, caregivers, and individuals with disabilities the opportunity to live with dignity, independence, and self-determination, and to achieve the highest possible quality of life.

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No Federal Funding Cuts, but State Home Care Changes Continue

by Christopher McLaughlin, Executive Director of Elder Services



Hoping all is well with you and that you are enjoying our wonderful fall weather here in the Berkshires.

In the April issue of Berkshire Senior, I made you aware of a \$50 million funding shortfall for State Home Care services in the Fiscal Year 2025 (July 1, 2024 – June 30, 2025) state budget. I also expressed concern about possible federal funding cuts and program eliminations. Federal funding provides about a third of the funding for our Meals on Wheels program and

funds many of our other programs. At the time I wondered how we could continue providing meals with a third less revenue when inflation increases the cost to produce and deliver meals month after month.

Since our last update, the Massachusetts legislature approved a supplemental budget that provided funding to address the Fiscal Year 2025 budget deficit. We, and other agencies like us, were able to continue providing State Home Care services through June 30, the end of the fiscal year. We are now in Fiscal Year 26, and this state budget also falls short of being able to fully fund State Home Care services. Fortunately, this deficit is considerably smaller than last year's, but it is too early in the fiscal year to know how the state plans to address it.

The update on the federal side is considerably better than we had feared. Despite an executive order in late January that froze federal funding, and the Trump Administration's dismantling of the Administration for Community Living (ACL), things are better than they might have been. With several ACL staff losing their jobs and responsibility for oversight of federal programs like Meals on Wheels, SHINE and the Family Caregiver Program transitioning to other agencies, we were notified that it was likely some programs would be eliminated while others would be subject to significant funding cuts. Much to our surprise, none of our federal programs (including Meals on Wheels, which many of you ask us about often) were eliminated or experienced significant funding cuts!

In response to the Fiscal Year 2025 state budget shortfall, the Executive Office of Aging & Independence (AGE) imposed a cap on March 1, 2025, on the number of individuals we can enroll in the state's Enhanced Community Options Program (ECOP). ECOP provides services and supports in the home for seniors who qualify for nursing home care. With the cap in place, we continue to limit the number of people we enroll in ECOP, and we believe this will continue for the near future. This is not to say individuals on the ECOP waiting list do not receive any home care services from us, but it does mean they are likely to receive fewer services than they would if they were enrolled in ECOP.

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Making Sense of Medicare – It’s about Knowing where to Start

by Elder Services Staff

In Florida, Carolyn Averill had been a Medicare recipient for more than a decade. She had her Florida Medicare Advantage plan, her Florida doctors, her Florida pharmacy. She knew the system, and how to work it. For her healthcare needs, she was all set.

Then last June, she moved from Tampa to Pittsfield to share a two-family home with her daughter and son-in-law. At almost 79, Carolyn suddenly found herself at square one, starting her Medicare journey all over again.

Although Medicare is a federal program, Washington leaves many of the details of administering Medicare up to the states. And states have a spotty track record when it comes to making enrollment simple for seniors and helping them understand their options.

According to a national Morning Consult poll released by Better Medicare Alliance, a majority of those enrolled in traditional Medicare say they do not understand the difference between Medicare and Medicare Advantage. And 76% of those enrolled in traditional Medicare do not understand the difference between Medicare Advantage and Medigap (Medicare Supplement Insurance).*

Carolyn’s move meant choosing and enrolling in a new Massachusetts-based Medicare plan – one that fit her budget, covered what she needed covered and was accepted by a sufficient complement of local physicians....

Then she needed to select and engage a new primary care physician (PCP)....

Then she needed to transfer her health records from her old PCP to her new one, all before her new Massachusetts PCP would even dream of making an appointment for her....



Retired nurse Carolyn Averill in her Pittsfield home

Then, at that first appointment that was still weeks away, she would need to kick off the referral process to find and book the specialists she would need....

And throughout the months it would take to leap through all of these flaming hoops, she needed to beg her Florida doctors to keep her prescriptions active.

A retired nurse, Carolyn knew the inner workings of the healthcare system better than most. Still, she found herself overwhelmed and frustrated by the task ahead of her.

Her son-in-law happened upon an ad for Elder Services of Berkshire County, and wondered whether that agency would offer advice on navigating the Medicare morass. Carolyn’s first call to Elder Services was picked up by one of the agency’s Information and Referral (I&R) Specialists, who quickly determined that what Carolyn needed was a SHINE counselor.

Within days, Carolyn was sitting at a table in the Elder

Services offices on Church Street with Pat Carlino, a certified SHINE counselor with more than six years’ experience advising seniors on healthcare options.

Because SHINE counselors deliver only unbiased advice, Pat could not recommend an exact course of action to Carolyn. Instead, she listened carefully to Carolyn’s unique needs, and then explained the various plans and options available that matched her requirements.

For example, Medicare Advantage plans are tied to limited pools of physicians. Given the chronically small number of Pittsfield-area PCPs accepting new patients and the sometimes long waits for appointments, Pat made sure to give Carolyn the lowdown not only on Massachusetts Medicare Advantage plans, but also on the various Medigap supplements available, and their varying costs.

“With a supplement, you can take that anywhere you want to go, as long as that doctor accepts

Medicare,” Pat explained.

One tip from Pat was especially valuable, given the Pittsfield doctor deficiency. “Instead of choosing a plan first,” Carolyn said, “Pat advised me to find a PCP I liked who was accepting new patients, and then to ask which plans that practice accepted. That was a big help.”

After less than an hour chatting with Pat, Carolyn had in hand all the web addresses, phone numbers and paperwork she needed to get started. She still had work to do, but thanks to Pat’s advice, she knew where to begin, and how to take each step that followed.

Today Carolyn has her Massachusetts healthcare services set up and looking after her, thanks to following the path Pat set her on.

Sometimes all you need is someone to point you in the right direction.

* <https://bettermedicarealliance.org/news/65-of-seniors-on-medicare-are-unfamiliar-with-medicare-advantage/>

SHINE is Everywhere, for Anyone

SHINE stands for “Serving Health Insurance Needs of Everyone.” Everyone in one state, that is, since not every state has SHINE. Massachusetts, Florida, and the District of Columbia all have SHINE programs, although Florida builds its program name from “Serving Health Insurance Needs of Elders.” Potato potathto.

SHINE programs are versions of State Health Insurance Assistance Programs (SHIPs), and while other states may not have SHINE, all have some form of SHIP, as required by the Older Americans Act of 1965.

State Home Care Changes
continued from page 3

On July 1, 2025, AGE instituted Managed Intake for the first time since 2016. Managed Intake prohibits Elder Services from enrolling clients in the State Home Care Program who are Priority Level 4 except under limited circumstances. Priority

Level 4 clients are individuals with limited formal/informal supports and a critical unmet need of meal preparation. In addition to meal preparation, these individuals may also have additional “non-critical” needs such as housework, laundry, non-medical transportation, or socialization. Our Meals on Wheels program is able to provide meals to these individuals. However, other “non-critical” needs go unmet since they are not enrolled in the State Home Care program. Essentially, Managed Intake creates wait lists, meaning seniors may wait longer to receive needed support, which also creates an additional burden for the caregivers they rely on.

We have been spared from significant changes to our federal programs, at least for now, and although these circumstances are not ideal, we will continue managing the ECOP cap and Priority Level IV Managed Intake as best we can. Of greater concern to us and to everyone living in Massachusetts is how President Trump’s reconciliation bill will drastically reduce Medicaid spending. Though a relatively small percentage of Elder Services’ budget is funded by MassHealth, we are concerned that when the Medicaid cuts occur, the Commonwealth will reduce our funding to shore up other services Medicaid no longer funds. I should note that about 70% of residents in Massachusetts nursing homes are covered by MassHealth, and Medicaid funding helps many

seniors afford their Medicare coverage.

It is safe to say some rough sailing lies ahead. We will, as we always have, find our way through it by remaining focused on doing what we can for those we serve. I will keep you updated on significant developments moving forward.

Until next time be good, be kind and be careful.



Open Enrollment Begins

October 15

Medicare Open Enrollment Starts Soon!

Thinking about making a change to your Medicare plan or coverage choices? The window for doing that – the annual Medicare Open Enrollment period – opens October 15 and closes December 7.

During that window, you can re-evaluate your Part C (Medicare Advantage) and Part D (Prescription Drug) plans, and add, drop or switch to another plan that better suits your needs and budget and ensures appropriate coverage for the upcoming year.

Our SHINE program is available year-round at Elder Services to assist Medicare beneficiaries with enrolling in Medicare, evaluating coverage for existing beneficiaries, making changes and screening for insurance-related public benefits.

There is no cost or eligibility criteria for making an appointment with a SHINE counselor, which you can do by calling Elder Services at 413-499-0524. We’re here to help.



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High Heating Bills a Worry? Here's Help

by Elder Services Staff

Many older adults feel a chill as winter comes on – a breeze having more to do with budget than blizzards.

Given the ever-rising cost of fuel to heat our homes – whether oil, natural gas or electricity – and the unpredictability of winter temps in the Berkshires, many older adults worry whether the funds they've earmarked for home heating will last until spring.

Fortunately, a wide range of programs offer ways to moderate or even reduce the cost of winter warmth. And the more acute your need, the more help you'll find available.

Some programs have specific eligibility requirements related to income, veteran status, participation in other assistance programs or other criteria. But regardless of their status, most older adults who need help can find help, through one or more of these programs.

Here are ways you can ensure a cozy winter on a budget.

Berkshire Community Action Council (BCAC) is the local agency that administers the federal Low Income Home Energy Assistance Program (LIHEAP), which helps low-income people pay for part of the cost of their primary source of heat from November 1 through April 30. Renters whose heat is included in their rent may also be eligible. To apply, visit the BCAC online customer portal at toapply.org/BCAC or call **413-445-4503**. BCAC typically starts taking telephone appointments for new applicants in mid-October.

BCAC is also the area administrator for the **Heating System Repair and Replacement Program (HEARTWAP)**, which provides emergency heating system repair and replacement services to low-income households. To apply, call BCAC (after October 1) at **413-445-4503**.

Green Energy Consumers Alliance is a statewide heating oil co-op offering members lower



prices than the typical consumer cost for a gallon of home heating oil. The basic membership fee for seniors is \$15 for 1 year, and the program is free for fuel assistance recipients. The alliance serves all of Berkshire County except Florida and North Egremont. Call **617-397-5199**.

Eversource offers discount gas or electric rates for income-eligible residential customers who participate in certain state and federal assistance programs (including Medicaid, SNAP, some VA programs and others) and whose income does not exceed 60% of the state median income. Eversource also offers payment plans to forestall service disconnections if you fall behind. Call Eversource at **877-963-2632** to learn more and apply.

Berkshire Gas Company (BGC) offers plans that average higher winter gas bills with lower summer bills for a steady, affordable payment year 'round. BGC also lets customers with overdue charges arrange an installment payment plan, and offers discounted fuel delivery charges to low-income customers who receive public assistance benefits and meet income limits.

For more information, call **800-292-5012**.

Salvation Army administers the **Good Neighbor Energy Fund (GNEF)**, which helps qualified Massachusetts residents pay electric, gas and oil bills when, due to temporary financial difficulty, they can't meet their energy expenses and aren't eligible for state or federal assistance. Those who qualify may receive up to \$500 per household, per heating season. The program is available from January 2 until funds run out. For more information, call Pittsfield Corps at **413-442-0624** or North Adams Corps at **413-663-7987**, or visit www.magoodneighbor.org.

MassSave offers no-cost home energy assessments to help homeowners make money-saving improvements that reduce electricity and heating fuel use. To see which rebates, loans, home energy assessments or other energy programs are available, call **866-527-7283** or visit www.masssave.com.

Veterans' Services offers **Chapter 115 benefits**, which provide cash and medical assistance to low-income

Massachusetts wartime veterans and their families who need immediate help, including help affording fuel. To determine eligibility, visit the Massachusetts Veteran Benefit Calculator at massvetben.org or call the Veterans Services Officer (VSO) in your area. You can find your VSO through the VSO finder at massvetben.org/find-your-vso.

If despite your best efforts you fall behind on your energy bills, try not to worry about a utility cutting off your service. Massachusetts law prevents utility companies from shutting off service to senior households and homes of people with serious illnesses who cannot afford to pay their utility bills, and shutting off tenants whose landlords are responsible for utility bills. Low-income people who would be without heat during the winter are eligible for shutoff protection. Beware of scammers who threaten immediate termination – bona fide regulated utility companies don't make such threats.

If you feel you are at risk of losing heat, call Elder Services at **413-499-0524** and tell us what's happening.

Thank You to Our Donors:

The following donations were received between July 1, 2025 and August 31, 2025.
Donations received on or after August 31, 2025 will appear in the next issue of Berkshire Senior.

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Small Talk Makes a Big Difference

by Peter Olsen

"I live in a retirement home with dozens of other folks, but still, I feel lonely and isolated. Why is that?"

"I used to have lots of friends, but since my husband died, they no longer keep in touch with me. I'm very lonely now."

Folks can become socially isolated for a variety of reasons: leaving the workplace, the death of a spouse or no longer being the hub of a family. Some find it difficult to reach out to friends and other people. There is a stigma around loneliness, and seniors tend not to ask for help because of pride.

"Seniors have spent a lifetime building charm and wisdom, but without practice, it fades away"

When was the last time you had a random chat with a cashier or joked with someone you met at the drug store? Or nodded at the neighbor watering his lawn? Or addressed a question to a stranger? Sounds small, right? Harmless little chats. But if you are living alone, these small conversations can do wonders for your heart and mind, more so than you might realize.

Small talk isn't just noise; it's nourishing. These random conversations can quietly stitch joy and purpose right back into your day. Small talk is not just a line, but a lifeline. My friend, who lives alone, told me he went almost a week without talking to anyone – no phone calls, no visits, just the creak of the floorboards and the hum of the refrigerator.



Then the mailman came with a package for him to sign. "Please sign here," the mailman said. My friend told me, "His acknowledgement of me landed softly, but for a moment, I was someone again."

Seniors have spent a lifetime building charm and wisdom, but without practice, it fades away. That's why conversation at the drug store or supermarket isn't just killing time – it's lubricating your brain gears. Small talk, or random conversations, get people to remember your name. It reminds your brain that you are still capable of connecting with other people.

Small talk opens doors to unexpected friendships. Even a throwaway comment next to the laundry detergent at the supermarket can change a day.

Small talk makes you vulnerable to new friends. When you are having small talk, even a simple, random comment kicks your brain into gear in all sorts of ways. And in a world where you start to feel like maybe you never matter, along comes some chance at small talk, and Ah! what a gift. It gives you another tiny chance to slip some of your own story into the chat.

Small talk forces your brain to stay awake. The moment you engage in it, the sharper you stay. Feeling sharp dismisses personal loneliness and feelings of isolation. You don't need to take a class; just engaging with a fellow human will do.

There is no shortage of funny stories, random facts, or personal opinions floating around in your mind, just waiting for a chance

to come out. A neighbor walks up and says, "Did you hear the thunder last night?" and just like that, you're pulled back into the present, away from lonely thoughts of the past.

Living alone, it sometimes feels like the world has forgotten you. You go from being someone's spouse, someone's parent or someone's coworker to being just someone. But small talk has a way of reintroducing you to the community.

You make eye contact, exchange some small talk, respond to a question, or make a comment, and suddenly, you have regained control of your life. You are once again in charge. You are no longer alone.

(Our thanks to the "Golden Years" for additional information.)

The Joy of Gratitude

by Susan Guerrero

Some things in life are scary, while others bring a sense of gratitude and peace. The months of October and November offer both.

Now that the oppressive heat and high humidity of summer are history, Berkshire County residents can bask in the cool temps of autumn for several weeks, and then, in November, plunge into the chilly temps before winter arrives with glittery snow and face-freezing winds.

October brings the startling beauty of fall foliage. Seeing millions upon millions of leaves changing from green to brilliant orange, scarlet, rust, and yellow is quite a spectacular gift.

Roadside stands look like living works of art with a preponderance of orange pumpkins ranging from baseball-sized to gargantuan. They are often neatly arranged in precision order near decorative bunches of dried corn cobs that people hang on their front doors. There are also gourds in all kinds of shapes including some that look like long-necked geese.

Quaint bouquets of chrysanthemums in fall colors, and sunflowers, sometimes arranged in mason jars, call out to be purchased and placed on kitchen or dining room tables.

Who can forget getting dressed in homemade costumes on frosty Halloween nights, equipped with pillowcases ready to be filled with sweet loot? Bands of miniature cowboys, dinosaurs, ghosts, hobos, monsters, princesses and other creatures went up to houses with porch lights on and rang the doorbells. As soon as the homeowners opened the door, even a crack, small crowds screamed out “Trick or treat!”

What fun it was to get home, sit on the living room rug, and empty out those packed pillowcases. The mounds of candies would last at least a couple of weeks, even after sharing the faves with moms and dads.

When the howls, screams,



and frightfully delicious events of October end, people welcome November. While often cold and colorless, with bare-branched trees looking sad against gray skies, this month has a very special holiday to look forward to, namely Thanksgiving.

As inviting as this food-filled holiday is, for some people it invokes a feeling of loneliness, especially if they don't have family members nearby to share the holiday with.

One can wallow for a bit in the bittersweet recollections of the past. But then it's helpful to switch to a more positive mindset through gratitude and acknowledging the gift of the present.

Thanksgiving still reigns

supreme in November, even if one has passed the torch of cooking the big bird to someone else. The smell of turkey baking to crisp, golden perfection in the oven still makes mouths water. Just thinking about the fixings, too, makes a person look forward to Thanksgiving dinner. There's almost always fluffy whipped potatoes, thick and tasty gravy, delectable stuffing, green bean casserole with crispy onions on top, creamed onions or honeyed carrots, and sweet, deep-red jellied cranberry sauce, wiggling on a small plate.

As for desserts, who can pass up homemade apple pie with a plop of vanilla ice cream on top, or slices of date nut or banana

“As inviting as this food-filled holiday is, for some people it invokes a feeling of loneliness”

bread? Some households still go all-out with a variety of desserts such as pecan and pumpkin pies, coconut cake, or trays of all kinds of cookies.

Thanksgiving is no time to count calories, that's for sure. They can go out the window with the bare turkey carcass – unless, of course, one chooses to save the bones for soup.

It's an absolutely perfect time to think of inviting someone you know is going to be without family on the holiday. The joy of sharing company, as well as the meal, would spread to the giver as well as to the invited guest. It's always special to include others in such a thoughtful way, to assuage loneliness, and to forget, for at least a few hours, the chaos of the world.

There are still so many things for which to be thankful. Before Thanksgiving, with pen and paper in hand, it might be good practice to write down a few things for which to be thankful.

Some of these could be faith in God, the Creator and Master of the Universe; the gifts of eyesight and hearing; good aspects of one's current health; the ability to laugh and talk with children whose light and enthusiasm can lift the saddest heart; breath in one's lungs; good music; sweet memories; wind rustling through the trees; sunshine making shadowy patterns on the ground; and the absolute joy of still being very much alive on this earth.

Oh yes, and remember to be thankful for that delicious Tom Turkey dinner, even if someone else cooked it.



Elder Services' 2025

On the afternoon of August 15, Elder Services staff and volunteers gathered on the shore of Onota Lake for our annual picnic, featuring a delicious lunch in the shade, words of wisdom from Executive Director Chris McLaughlin, Ben & Jerry's ice cream, relaxing conversations in the breeze off the lake, and as always, a fiercely contested game of cornhole!



25 Summer Picnic



The Healing Harvest: Apples and Autumn Wellness for Seniors

by Sheri Iodice, Registered Dietitian Nutritionist

Autumn is a feast for the senses as it brings sparkling blue skies, cooler nights and golden leaves. A New England autumn begins too soon and ends too fast. Nevertheless, the hearty smell in the air that rides on a cool breeze is so delightful.

As is customary, the birds will head south and the harvest will come in, and we will again celebrate the best of this season. Fortunately for us, the comforting and fragrant taste of apples, either freshly picked or baked in a pie, are here to amuse our taste buds. For older adults, this season offers more than just beauty – it's a time to nourish the body and soul.

Apples, in particular, are a seasonal superfood that can support wellness in aging, offering both nutritional benefits and opportunities for joyful connection.

The nutritional power of apples

Apples are more than a fall favorite – they're packed with health benefits that are especially valuable for seniors:

- **Heart Health:** Rich in soluble fiber (especially pectin), apples help lower cholesterol and support cardiovascular health.

- **Blood Sugar Regulation:** The fiber in apples slows digestion, helping to stabilize blood sugar levels.

- **Brain Boost:** Antioxidants like quercetin may protect brain cells and reduce the risk of cognitive decline.

- **Digestive Support:** Apples aid digestion and can help prevent constipation, a common issue among older adults.

- **Hydration & Satiety:** With high water content, apples help keep you hydrated and feeling full.

Tip: Choose softer apple

varieties like McIntosh or bake apples to make them easier to chew for those with dental concerns.

Easy, elder-friendly apple recipes

Cooking with apples doesn't have to be complicated. Here are a few simple, nutritious recipes tailored for older adults.

Warm baked apples

1. Core apples and fill with cinnamon, raisins, and a touch of honey.
2. Bake or microwave until soft and fragrant.
3. Serve warm with a dollop of Greek yogurt.

Homemade applesauce

1. Peel and chop apples, simmer with a splash of water and cinnamon.
2. Mash or blend to desired consistency.

3. No added sugar needed – let the apples shine!

Apple oatmeal

1. Stir chopped apples into oatmeal while cooking.
2. Add walnuts or flaxseed for extra omega-3s.
3. Enjoy a cozy, heart-healthy breakfast.

Apple & cheese snack plate

1. Pair apple slices with mild cheeses like cheddar or brie.
2. Add whole grain crackers for a balanced snack.

Apples in daily wellness routines

Incorporating apples into daily life can be both nourishing and joyful:

- **Morning rituals:** Start the day with a warm apple tea or apple-infused water.

- **Mindful eating:** Savor

the texture, flavor, and aroma of apples – great for sensory stimulation.

- **Social connection:** Host apple-themed gatherings, like a tasting party or baking afternoon, to foster community.

- **Gardening & picking:** If mobility allows, visiting orchards or growing apple trees can be therapeutic and fun.

Embracing the season with purpose

Autumn is a season of reflection, warmth, and harvest. By embracing apples as part of a wellness routine, anyone can enjoy improved health, deeper connections, and the simple pleasures of the season. Whether through a bite of a crisp apple or a shared story over cider, the healing harvest is a gift worth savoring.



'Tis the season to be wary, Fa la la la la, la la la la

By Perry Burdick

One of the wonders of the written word is that it often sounds a lot better in your head than it would if I actually sang it out loud. Singing is not one of my strong points.

You may have noticed the word wary. With the holiday season rapidly approaching, now is the time – once again – to be alert for the many scammers trying to separate you from your money.

I'm taking a different approach in this article. Instead of listing every current scam, I'll focus on how to avoid any scam. Let's start with how scammers try to reach you: by phone (cell or landline), email, postal mail, text message, social media, or – less commonly – face to face. The goal is always the same: to create urgency so you react recklessly.

For example, you might get a call from your "grandson": "Gramma, I'm in jail and need \$500 for bail." It sounds like him, and the caller ID even shows his number. Your knee-jerk reaction is to help. That's exactly what scammers count on. What should you do? Stop – just stop – and think clearly.

In fact, that approach will help prevent all scams. Here's a list of things to remember:

Verify before you help. If someone calls claiming to be a family member in trouble, hang up and call them back on their real number, or confirm with another relative. Don't use call history to redial. Dial the number yourself.

Banks and government agencies won't call or email asking for account numbers, passwords, or Social Security numbers. If someone does, it's a scam.

Never trust caller ID. Scammers can spoof phone numbers to make it appear



as though a family member, a business, or even law enforcement is calling.

Be suspicious of urgency. "Act now," "limited time," "your account will be closed," or "your loved one is in danger" are all designed to make you panic and bypass clear thinking.

Don't click on suspicious links. Emails or texts with urgent warnings or "click here to verify" messages often lead to fake sites that steal your login info.

Type the address yourself. If you get a message from your bank, Amazon, PayPal, or any company, open a browser and type the official website address instead of clicking a link.

Don't pay with gift cards, cryptocurrency or wire transfers. Legitimate businesses and government offices don't ask for

those. Scammers do.

Ignore random tech support calls. Microsoft, Apple, or "your internet provider" won't call you out of the blue to say your computer has a virus.

Shred sensitive documents. Bank statements, medical bills, or anything with personal details should be destroyed before going in the trash. Avoid the dumpster divers!

Use strong, unique passwords and enable two-factor authentication (2FA). Even if a scammer gets one password, they won't be able to unlock everything.

Trust your gut. If something feels "off," it probably is. Stop, think, and verify before acting.

Keep these facts in mind and act accordingly the next time a scammer contacts you.

And now, I'll leave you with this little jingle (to the tune of Jingle Bells):

🎵 Don't get scammed,
don't get scammed,
Pause and check the source!
🎵 Banks won't ask for gift card
codes,
Be safe and stay on course!

🎵 Don't get scammed,
don't get scammed,
Check the call you take!
🎵 Numbers on your screen
can lie,
So hang up for safety's sake!

Have a happy and safe holiday season.



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Ombudsman: A Wingman for Long-Term Care Residents

Let's get this out of the way: There are indeed wonderful nursing homes, facilities where residents are happy and healthy, and where their loved ones feel good about the caregiving they observe. But we all know there are facilities that could do better.

In 2020, the Committee on Quality of Care in Nursing Homes took a deep dive into how the United States delivers nursing home care. Their study concluded that the nursing home sector has suffered for decades from both underinvestment in ensuring quality of care and a lack of accountability for how resources are allocated.¹

No one knows more about the quality of care in a home than the residents themselves. But how does a resident experiencing a problem go about fixing it?

Enter the ombudsman, the resident's wingman, BFF and ride-or-die in long-term care settings. Trained in areas like facility regulations and negotiating, an ombudsman visits nursing home residents to learn about any concerns they may have, big or little.

Ombudsmen are assigned to specific nursing homes, visiting each weekly. Their services are free of charge, completely confidential, and available not only to residents, but to their family members and caregivers, as well.

Be an Ombudsman

Do you like looking out for people who need your help? Do you have free time, and a way to get around? Make a difference – consider training to become a volunteer ombudsman. Elder Services can tell you how. Call 413-499-0524.

Under the federal Older Americans Act, every state is required to have an ombudsman program that addresses complaints and advocates for improvements in the long-term care system. Elder Services manages a team of volunteer ombudsmen deployed to 13 facilities throughout Berkshire County.

Residents or their loved ones may talk to an ombudsman about their rights and responsibilities, loss of personal items, conflicts with staff or complaints about facility policies. Sometimes ombudsmen hear about more serious problems, such as abuse or neglect, poor quality of care, inadequate food, medication errors, improper transfer or discharge, and violations of residents' rights, dignity and privacy.

How an ombudsman responds often depends on the nature of the complaint and other factors, such as the residents' ability or inability to speak on their own behalf.

An ombudsman may choose to educate residents about their rights and empower them to resolve their own concerns, so they can look after their interests even when the ombudsman isn't around. When that's not enough to resolve a resident's problem, the ombudsman may investigate the complaint and mediate directly with the facility on the resident's behalf.

According to the Administration for Community Living, ombudsmen resolve more than 200,000 complaints annually, nationwide.² On top of that, the presence of ombudsman volunteers helps to reduce the isolation and loneliness experienced by many residents who have no family or friends coming to visit.

Ombudsmen are there to help. Rely on them.

BERKSHIRE SENIOR NEWSPAPER EDITORIAL BOARD VOLUNTEERS NEEDED

Do you look forward to reading Berkshire Senior? Do you have an interest in issues or information that are important to older adults and their caregivers?

We need volunteers who can share their creativity and writing skills to provide input and content to Berkshire Senior.

We would love to have you serve on our Editorial Board. We meet (virtually) every other month for about 45 minutes to decide on the content of the next Berkshire Senior issue.

To learn more, contact Executive Director Christopher McLaughlin at 413-499-0524 or (cmclaughlin@esbci.org). We look forward to hearing from you.



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Isaac Share, ESBCI Supervisor of Home & Community Based Programs discusses volunteering with the Director of RSVP, Lisa Torrey.

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Thank you to our friends at PCTV for all their help in making Berkshire Senior TV accessible to our community.





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**NUTRITION PROGRAM
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DINING CENTERS**

The status and offerings of the Senior Community Dining Centers are likely to evolve. Please call for the latest update.

CITY/TOWN PHONE	ADDRESS	MEAL TIMES	DAYS MEALS SERVED
ADAMS 743-8333	ADAMS VISITOR CENTER 3 Hoosac Street	11:30 am	Mon thru Fri
BECKET 623-8934	TOWN HALL Route 8	11:00 am	Tue, Thu
CHESHIRE 743-9719	SENIOR CENTER 119 School Street	11:30 am	Mon thru Fri
DALTON 684-2000	SENIOR CENTER 40 Field Street. Ext.	12:00 pm	Mon, Thu
GT. BARRINGTON 528-4118	CLAIRE TEAGUE SENIOR CTR. 909 South Main Street	11:30 am	Mon thru Fri
LANESBOROUGH 448-2862	TOWN HALL 83 North Main Street	11:30 am	Tues, Thu
LEE 394-4160	SENIOR CENTER 21 Crossway Village	11:45 am	Mon thru Fri
LENOX 637-5535	COMMUNITY CENTER 65 Walker Street	12:00 pm	Mon thru Fri
NORTH ADAMS 662-3125	SPITZER CENTER 116 Ashland Street	11:45 am	Mon thru Fri
PITTSFIELD 499-9346	RALPH J. FROIO SENIOR CTR. 330 North Street	11:30 am	Mon thru Fri
PITTSFIELD-KOSHER* 442-2200	CONG. KNESSET ISRAEL 16 Colt Road	12:00 pm	Mon, Tue, Thu
SHEFFIELD 229-7037	SENIOR CENTER 25 Cook Road	12:00 pm	Wed & Fri
STOCKBRIDGE 298-4170 x263	SENIOR CENTER 50 Main Street	11:30 am	Tues, Wed
STOCKBRIDGE 298-3222	HEATON COURT 5 Pine Street	11:30 am	Thu
WILLIAMSTOWN 458-8350	HARPER CENTER 118 Church Street	11:30 am	Mon, Wed, Fri

Eligible seniors 60 years or older are welcome to attend any Senior Meal Site. Reservations are requested 24 hours in advance. The suggested donation is \$3.00 per meal. All contributions are returned to the community toward the cost of the Senior Nutrition Program. Those 59 or under are welcome at the required fee of \$8.00 per meal.

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Elder Services now provides medically tailored meals (MTMs). MTMs help meet the nutritional needs of seniors with health conditions that require specific diets such as diabetes and heart or kidney disease.

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