CITY OF PITTSFIELD, MA
You've Got...
Senior Spirit

COUNCIL ON AGING, Inc.
PITTSFIELD SENIOR CENTER
330 NORTH STREET
PITTSFIELD, MA 01201
413-499-9346 Fax # 413-442-8531

DECEMBER 2019

AARP tax preparation
Are You OK? wake-up program
Art Studio!
Berkshire Writers Room
Bingo
Breakfast Club
Brown Bag
Card Games, Bridge, Pitch
Ceramics
Chair Caning
Coffee Shop
Comedy Dungeon!
Community Outreach
Computer Workshop
Exercise Classes-Osteo
Flex Feet & Core Stability
Foot Clinic
From Stage to Screen
Gift Shop
“Hand and Foot” card game
Health Education Workshops
Income Tax Preparation
Information/Referrals
Knitting and Crochet
“Legal Education”
Line Dancing
Lunch Served Daily
Mah Jong
Meditation
Molari Blood Pressure Visits
Pinochle
Poetry
Pool Tables
Quilting
Seasonal Celebrations
Scrapbooking & Card Making
Scrabble
Shake Your Soul dance-exercise
SHINE Medicare Counseling
Supportive Day Program
Tai Chi, Tai Chi w/ weights
Transportation
Traveling Friends
TRIAD
Volunteer Opportunities
Woodcarving, Woodworking
Yoga

AN INSIDE LOOK AT......
Smorgasbord  Page 1
Grief  Page 2
Myth  Page 4
Future  Page 4
Alone  Page 5
Spirit  Page 7

Froio-tissiere!

Activity Social Info

Coolest Hot Spot Around!
The Power of Gratitude

Being grateful has been linked to health benefits such as improved mood, better sleep, and more satisfying relationships. Thank You Note Day on December 26 offers us a chance to use the power of gratitude. Researchers recently explored how writing thank-you's increases one's sense of well-being. Writers of thank-you notes often feel nervous about the task. They worry that they will not be able to find the right words or that the recipients of their notes would feel awkward or surprised to receive a letter. But these worries are completely unfounded. Recipients of thank-you notes are almost always grateful. In fact, recipients find thank-you notes to be warmer and more articulate than the writers expect. As long as the intentions of the writer are sincere and heartfelt, the contents of the note are always well received. Researchers believe that thank-you notes are prosocial: that is, they are an important type of social glue linking people together. Self-consciousness should never stand in the way of giving thanks. So, let us express our gratitude to the researchers for conducting their experiment.

Activity Connection, December 2019

Spinning Into the Season

As the holiday season approaches, children gravitate to toy store windows to stare longingly at the wonders on display. Rarely do spinning tops make children's wish lists anymore, yet these toys are some of the oldest known to human civilization. A clay top discovered by archaeologists in Iraq's ancient city of Ur dates back to the 35th century BC—that's nearly 6,000 years ago! A wooden top dated to 1300 BC was found in King Tut's tomb. During the medieval era in Europe, parish tops measuring eight inches high and weighing two pounds were kept in town squares for play, exercise, and competition. Cultures all over the world have fashioned tops from whatever materials they have on hand, including fruits, nuts, seeds, and seashells. What makes these toys so fascinating and enduring? It's not just their simplicity, but the way they seem to defy gravity as if by magic.

Every spinning top is an experiment in physics. The tops remain upright thanks to angular momentum. In fact, precision balanced tops spun perfectly upright would spin forever if there were no friction between their points and the surface. However, this hasn't stopped engineers from trying to build a top that could conquer the laws of physics.

Traditional tops are still hand-built using a lathe and a discerning eye. The best of these handmade tops can spin for several minutes and even hours. New technologies now allow precise and perfectly balanced tops to be made on computerized machines using top-of-the-line materials. These tops cost thousands of dollars and may spin for hours. One top called LIMBO recently broke the world record by spinning for 27 hours, 9 minutes, and 24 seconds. How was this feat achieved? Hidden inside the top was a battery, flywheel motor, motion sensor, and a computer chip designed to monitor the top's stability and correct the motion of the spin. While LIMBO is not technically a top but a gyroscope, it is a demonstration of how far engineers will go to perfect this simple toy in an attempt to defy gravity.

Activity Connection, December 2019

Making Meaning Out of Grief

“Loss is simply what happens to you in life. Meaning is what you make happen,” the author of a new book says.

It’s been nearly a decade since my husband died, but every detail of the day remains etched in my mind as if it were yesterday. I remember the call that came from the hospice facility at 2 a.m., then talking to the funeral parlor that was to retrieve his body and transfer it to the medical center where students could learn from it.

Not five hours later I was on a plane to South Carolina, where I’d been scheduled to speak on — of all things — end-of-life issues. When I said in the course of my talk that my husband had died that night, a man in the audience was incensed. How dare I? he challenged. How could I just up and leave on the day my spouse of 44 years had died?

I admit that it can strike some as uncaring, even cold-hearted. But what that man didn’t know is that weeks before he died, my husband asked me not to cancel any professional commitments for his sake. What I was doing by speaking in South Carolina that day was respecting his dying wish and honoring his memory.

We both had known his death was imminent, and I suppose I had experienced the acute stages of grief in the weeks prior. I felt lucky that I and my sons, daughters-in-law and grandsons had a chance to say goodbye and tell him how much he was loved and admired.

My getting on with the business of life after his death was what he expected of me and what I was pleased to be able to do. Respecting his wishes, and not capitulating to the expectations of outsiders who might behave differently, was my way of finding meaning in the wake of my loss.

In a new book, “Finding Meaning: The Sixth Stage of Grief,” David Kessler, a grief expert who himself needed to find meaning following the sudden death of his 21-year-old son, writes that “meaning comes through finding a way to sustain your love for the person after their death while you’re moving forward with your life. Loss is simply what happens to you in life. Meaning is what you make happen.”

In the best example I know personally, following the devastating loss of her 12-year-old son, Sammy Cohen Eckstein, who was killed by a car in front of his house, Amy Cohen co-founded a group called Families for Safe Streets to combat dangerous conditions and reckless driving on New York City streets. This Brooklyn mom has worked tirelessly to promote slower speeds and expanded use of speed cameras to spare other families such tragic losses.

Continued on insert page
Money Management Myths Exposed
Financial experts on the right and wrong ways to secure your future

Financial advisors reveal bad ideas they often hear from clients and their best advice for better money management.

Owning a car is always better than leasing.
A lot of people are stretching out the terms of their car loans to 72 months—that’s six years—in order to afford the payments. But if you do that, you have to keep your vehicle for at least seven years for the purchase to make sense. And the reality is that by six years, people get tired of their cars.

So if you’re going to take a 72-month loan, consider whether you’ll actually get to that seven- or eight-year point. If not, think about leasing. Even better, buy a car where you can make the shorter loan payment. You’ll own it quicker and you’ll save on interest.

—Ron Montoya — Senior Consumer Advice Editor, Edmunds.com

Watch out for estate taxes.
I see people thinking and worrying about estate taxes, and paying a lawyer to set up a trust in order to avoid them. For the majority of us, estate taxes are no longer an issue. They were a bigger deal 20 years ago when the Federal limits were lower, but now, the Federal limits are above $11 million per person. I would love for that to be a problem for you, but for most people, it’s not.

Instead of getting a trust, get the estate planning documents that really matter: a health care proxy, a living will, and a medical power of attorney. Making your wishes clear about your health care is more important than people realize and it’s something that affects everybody.

—Judy McNary, financial planner in Boulder, Colo.

Assign one household member to handle finances.
I often see one partner taking on the “financial management role,” because he or she enjoys it and the other person doesn’t. But you can never predict what’s going to happen to the person who is handling the finances. And if something does happen, the other person is left figuring it all out in a state of stress and grief.

Carve out time to have discussions about your money. Talk about what would need to happen if anything were to happen to the financial manager. Then rinse and repeat—by which I mean, set a regular time for discussion. These conversations aren’t always easy. But they’re important.

—Frank Paré, financial planner in Oakland, Calif., and chair of the board of directors of the Financial Planning Association (FPA)

Continued on insert page

Changing the Future of the Workplace
Age diversity will always be one of the greatest strengths

We’re at a unique time in our history, when increased longevity and technological innovation are changing how we age in ways that earlier generations could never have dreamed possible.

The way we view our jobs is also changing. Demographers talk about some businesses employing a five-generation workforce — stretching from the pre-1946 silent generation to boomers, through Generation X and the millennials, all the way to Generation Z, those born after 1997. People are living longer and often have less physically demanding jobs. Many need to continue earning a living well past the traditional retirement age or want to work as a way to be engaged and contribute to making society better.

We’ve grown up with a model in which retirement represented freedom from work. But for many today, a better model is the freedom to work.

Older people today are focused on what they need as well as on what they want. They want a job that not only pays the bills but allows them to pursue the kind of lifestyle they desire. Many have embraced new technologies that make it possible to work anywhere at any time.

Managing a multigenerational workforce can present challenges. But at AARP we’ve learned that an age-diverse workforce is a strength. Each generation brings benefits that enhance the workplace environment, and each has different ways of working and putting their skills to use. Mentoring and reverse mentoring — older workers learning from younger colleagues — boost morale and productivity. Those with many years on the job bring institutional knowledge, perspective, social maturity and stability, and they pass on critical knowledge and relationships to younger workers. Those who are beginning their careers bring a more collaborative mindset and a more intuitive understanding of a digital workplace.

Every part of our society has a role in building the workforce of the future. Think of it as the 3Ps:

Personal — Individuals have a responsibility to keep themselves employable.

Private — Employers have a responsibility to provide opportunities for older workers to remain on the job and to implement policies and procedures that are fair and address the needs of all employees.

Public — Governments at all levels need to enforce policies against age discrimination and adopt age-
S.H.I.N.E.  
(Serving Health Insurance Needs of Everyone)  
Call for appt. 499-9346  
Tuesdays @ 12:00

Foot Clinic  
By Appointment  
499-9346  
Thurs Dec 5th 9:00

Brown Bag Day  
Special Date!  
Mon Dec 9th 10:30 a.m.

December Breakfast Club  
Say what?  
Audiologist Pam O’Bert sounds an alarm that we should all heed: pay attention to your hearing!  
Thurs Dec 12th 8:00 a.m. $3.00

Pittsfield Tree Watch  
Grow your tree interest!  
Thurs Dec 12th Coffee Shop 4:00 p.m.

MOLARI Blood Pressure Clinic  
By Appt.  
499-9346  
Tue Dec 17th 9:00

New Member Day  
Find your way.  
Let us know you’re coming  
Wed Dec 18th 10:00 a.m.

Christmas Party  
@ Meal Site  
Thurs Dec 19th 11:30  
Reserve By Day Ahead

December Card Party  
Pick a card, any card!  
Thurs Dec 19th 1:00 p.m.  
Four-somes are best. $2.00

Legal Education  
Have legal questions evaluated.  
Thurs Dec 19th 1:00 p.m.  
By Appt 499-9346
Why You Should Find Time To Be Alone With Yourself

Continued from page 5

Time with your thoughts sans social distractions can also be restorative, build your confidence and make it easier for you to maintain boundaries, Ms. Roberts said. In addition, it can boost productivity, engagement with others and creativity, and a study published in Current Directions in Psychological Science found that brainstorming was enhanced when participants alternated between brainstorming alone and with a group.

How to do it

In a twist on the golden rule: treat yourself as you would treat others. Don’t flake. Be open to exploring new interests. Make space in your life and put in the time, even if it’s just spending 30 minutes a week reading at a cafe.

If you’re just getting started, “take small steps,” Dr. Grice suggests. Time spent alone is a great opportunity to explore new interests, but it doesn’t mean you have to totally push yourself outside of your comfort zone. And if the thought of spending time alone is especially stressful or triggering, that could be an important sign that you may need professional support, Dr. Grice adds.

But if you’re at a loss as to how to jump in, “plan out something that you know that you will enjoy doing, maybe something that helps you feel more productive, or helps you be more relaxed,” Dr. Nguyen said.

If you’re having an especially hard time listening to the thoughts inside your head, journaling can be a great way of working through and evaluating those emotions, Ms. Roberts said. And though it’s tempting, “try not to be on your phone, because it’s too big of a distraction.” Instead, Dr. Coplan suggests reading, making crafts, going to a movie, grabbing a meal, visiting a park, trying to learn a new skill or any one of the infinite options available besides making your alone time about other people and obsessively checking social media.

Ultimately, each person will have a different ideal balance between how much time they spend alone and with others, but “nobody is going to be optimally served by doing only one or the other,” he said.

Above all, the most important step in being able to reap the benefits of time alone is simple, Dr. Nguyen said: “Take the opportunity to say, ‘This is the time where I can give something to myself,’ and just endorse that, in this moment, you are your first choice.”

By Micaela Marini Higgs, Smarter Living column, New York Times, Oct. 28, 2019

Making Meaning Out Of Grief

Continued from page 2

It took seven years, but last May, Gov. Andrew M. Cuomo signed a law that will increase the number of speed cameras in school zones to 750 from 140 “so that other mothers will get to raise their children, so that other children can grow into adults themselves,” she said.

Mr. Kessler had worked with Elisabeth Kuebler-Ross, who in 1969 immortalized what she called the “five stages of grief” in her best-selling book “On Death and Dying.” Then, with Mr. Kessler in 2004, she wrote a second classic, “On Grief and Mourning,” discussing how we deal with those five stages: denial, anger, bargaining, depression and finally acceptance.

In his new book, Mr. Kessler said that following the death of his son, “I knew I couldn’t and wouldn’t stop at acceptance. There had to be something more.”

That “more,” he concluded, is meaning. He calls it “the sixth stage of grief, the stage where the healing often resides.” It can take any one or more of many forms. It can, as Ms. Cohen has done, strive to keep others from being killed by a vehicle, or in Mr. Kessler’s case, from dying of an accidental drug overdose like the one that killed his son.

Some people find meaning through belief in an afterlife; for others it comes from recalling fond memories of the loved ones they lost. In my eulogy at the funeral for my father, who died of a heart attack in a Brooklyn supermarket in 1982, I said, “He died with his boots on, doing what he loved the most: shopping for food.”

Although there were many things wrong with how my mother’s death was handled 24 years earlier, this then 16-year-old found meaning in visiting her in the hospital every afternoon after school and being at her side when she took her last breath.

For Harriet Klein, a retired speech-language pathologist in New York, meaning came by compiling a book of poems called “Mourning Muse” she wrote following the death of her husband of 50 years. Likewise, Leslie Gerber of Woodstock, N.Y., immortalized his partner’s loss with a book of poems he called “Losing Tara: An Alzheimer’s Journey.”

Many families take great comfort in being able to donate organs of their deceased loved ones to save the lives of others. In his book, Mr. Kessler describes an extraordinary coincidence: The man who came to paint a family’s apartment turned out to have received a life-saving kidney from the family’s 17-year-old son, who had succumbed to spina bifida four years earlier.

Mr. Kessler, who works as a grief counselor, speaker and author, wrote: “I found great meaning in knowing that I had turned my loss into a vocation that helps thousands survive the worst moments of their lives.”

This is not to say that being able to find meaning can erase grief, merely that it can assuage the anguish of grief and help people move forward. The pain of grief is a natural reaction to the loss of someone you love. But, as Mr. Kessler points out, suffering “is what our mind does to us,” and it can be mitigated by finding meaning in what we’ve lost.

Sometimes people whose child or pet died are reluctant to have another for fear that history and its resulting pain will repeat itself. Ms. Cohen and her husband, Gary Eckstein, took a more courageous, rewarding and meaningful route. Several years after their son’s death, they adopted two boys from China, giving these children a far better life than they had in their native country.

Perhaps the most challenging loss to live with is a death by suicide. Grieving survivors typically receive far less support from others than if the death had occurred as a result of cancer or a traffic accident, for example.

Too often, suicide is viewed as a death people bring on themselves and thus less worthy of being mourned. But that hardly makes the loss less agonizing for their survivors. Suicide is usually the result of a severe mental disorder — think of it as Stage IV brain disease — and no less worthy of empathy than a fatal accident. Survivors of suicide victims sometimes find meaning by participating in suicide prevention programs or raising awareness of its warning signs.

By Jane E. Brody, New York Times Personal Health column, November 4, 2019
**DECEMBER SENIOR CENTER EVENTS**

**Everyday!** 11:30 a.m. **Meal Site**
The nineteenth century Scottish writer Robert Louis Stevenson said “Everybody, soon or late, sits down to a banquet of consequences.” For daily Meal Site clientele, that means interacting with a bounty of socialization, nutrition, order and good will. Reap the benefits! Reserve a day ahead. 1-800-981-5201.

**Tuesdays!** 12:00 p.m. **SHINE (by appt.)**
S.H.I.N.E. (Serving Health Insurance Needs of Everyone) counselors help you navigate the oft treacherous maze of health insurance programs. Call Froio at 499-9346, or Elder Services directly at 499-0524.

**Thursday, December 5** 9:00 a.m. **Foot Clinic ...kickin’ it!**
Step by step, the Foot Clinic is alive and kickin’! In the capable hands of Lisa Christman, R.N., you’ll find that all of your foot care needs are thoroughly managed. Her attentive ministrations are good for the sole, and the soul! Please call for appointment, 499-9346.

**Monday, December 9** 10:00 a.m. **The Councilman is In!**
The Froio Center hosts councilman Kevin Morandi’s invaluable “open office” sessions. His informal Q & As take place a day before City Council meetings, maximizing the potential for a responsive “public-to-council” conduit.

**Monday, December 9** 10:30 a.m. **Brown Bag (SPECIAL DAY!)**
Be a part of this monthly nutritional grocery program. Inquire about Brown Bag and SNAP benefits.

**Thursday, December 12** 8:00 a.m. **Breakfast Club**
Audiologist Pam O’Bert makes one of her periodic Breakfast Club visits to sound the alarm: take care of you hearing!! Breakfast Club: always informative, always delectable.

**Thursday, December 12** 4:00 p.m. **Pittsfield Tree Watch**
Tree Watch explores your deep-rooted tree interests. Keep counsel with a cabal of committed tree enthusiasts. 4:00 p.m. in the Coffee Shop

**Tuesday, December 17** 8:45 a.m. **Blood Pressure Clinic (SPECIAL DAY!)**
MOLARI Health Care monitors your blood pressure. Call 499-9346 for an appointment.

**Wednesday, December 18** 10:00 a.m. **New Member Day Tour (Tour du Jour! )**
Unerth the basic facts, and the nuances, of the Senior Center. There’s more than meets the eye and we relish the opportunity to convey the full essence de Froio. Let us know you’re coming. 499-9346.

**Thursday, December 19** 11:30 a.m. **Christmas Party at Meal Site!**
A Ghost? A goblin? A levitating, glowing pumpkin head? That’s a pretty tall order. What we can guarantee, however, is a rollicking good time replete with god food, good cheer and good atmosphere!

**Thursday, December 19** 1:00 p.m. **Legal Education**
Attomeys from Pittsfield Family and Probate Court evaluate your legal issues and offer helpful direction. By appointment, 499-9346.

**Thursday, December 19** 1:00 p.m. **December Card Party**
Playwright Neil Simon once opined, in typically pithy fashion, that “If no one ever took risks, Michelangelo would have painted the Sistine floor.” On the playing fields of monthly Card Party your adventurous gambits will steer rewards in your direction. At the very least you’ll find bottomless coffee, prizes and snacks! Unless otherwise arranged, foursomes are best.

**Tuesday, Wednesday December 24, 25** **Senior Center CLOSED** **Christmas Holiday**
Money Management Myths
Continued from page 4

You can figure out which stocks or mutual funds will do well by looking at their past performance.
What did well last year is just not the same as what’s going to do well this year, or next year, or in 10 years. Companies and economies go in boom and bust cycles. By the time investors identify the hot sector, asset or mutual fund—by the time stories get published in the media and people are talking about it—the cycle is already turning.

So don’t worry about what the future will hold. Just keep it simple, keep it cheap, own a little bit of everything, and expect ups and downs in the market. If you own a diverse, low-cost portfolio and once a year rebalance your holdings (that is, buy or sell stocks, bonds or other investments as necessary to maintain their target proportions in your portfolio), you’ll be fine in the long run.

—Barry Ritholtz, chairman and chief investment officer of Ritholtz Wealth Management

If you downsize, you’ll save money.
Often when people downsize from a big house where they had children, they then buy a smaller, better appointed place that fits their aging needs. And they forget about the costs involved in selling and buying a home. They also forget about maintenance costs, which rise as you age because you wind up paying someone else to do the work for you.

It’s possible to pay less for your housing, but you have to make sure that the place you want to buy will actually cost you less. In particular, we tell our clients to watch out for the Southern states. They’re no longer as cheap as people think!

—Bonnie Sewell, financial planner, Leesburg, Va.

If you win the lottery or inherit a bunch of money, all your problems will be gone.
In reality, you’ll have more problems. People in your life often become resentful. Friends and family will suddenly reach out and ask for help. More often than not, people who inherit money wind up spending it quicker than they thought.

If you come into some money, put a strategy in place. It’s okay to spend some right away, but try to stay within your lifestyle. If you want to help somebody it’s okay, but decide how much in total you want to use for helping people, and divide that by how many people there are you want to help. Then you’ll know what you can give each person.

—Scott Kahan, financial planner, New York City

You can purchase Medigap, or supplemental Medicare coverage, anytime.
This is false. In most states, unless you have a special circumstance, the only time you are guaranteed to be able to purchase Medigap coverage—at the lowest possible cost—is during your six-months Medigap Open Enrollment Window, which begins when you enroll in regular Medicare. Once that period passes, health insurance companies can sell you Medigap policies at a higher rate if you don’t pass their medical underwriting requirements, or even deny you a policy altogether.

The best time to purchase Medigap is when you first become eligible.

—Danielle Roberts, Medicare expert and co-owner of Medicare insurance firm Boomer Benefits

If you don’t need to borrow, your credit rating doesn’t matter.
It’s a big mistake to get lax about your credit score just because you think you have all the credit you’ll ever need. What if your car gets totaled in an accident and your insurance company balks at replacing it? You might need to finance a new set of wheels.

Other financial shocks, like job loss or divorce, can affect your finances later in life, too, possibly requiring you to apply for a loan or for a new job—both of which require good credit. But even if you don’t need credit or loans of any kind, your credit score can still impact your finances and your ability to save money. In most states, for example, car insurance companies can legally charge higher premiums to people with low credit scores. In fact, drivers with bad credit scores often pay about twice as much for auto insurance as people with high ones. Bottom line: don’t neglect your credit!

—Lynnette Khalfani Cox, author of Perfect Credit: 7 Steps to a Great Credit Rating

It’s too late to save for retirement.
It’s never too late. It’s a scary feeling when retirement is around the corner and you don’t think you have enough money saved for that chapter of life. But don’t be paralyzed by fear. Instead, have a plan. Beginning at age 50, the IRS lets you make annual “catch-up” contributions. Consider selling things you don’t need, or take on an extra job temporarily to earn some extra income. Cut down your “extras” and put the money toward your savings. The sooner you get started, the more time you have for compound returns to work their magic!

—Chris Hogan, speaker and author of “Everyday Millionaires”

When the stock market goes down, you’ve lost money.
I heard this almost non-stop during the meltdown of 2008. People were cashing out their 401(k)s and selling their stock as quickly as they could just because they saw red numbers. But the only people who lost a penny in the meltdown were those who panicked and sold. Those of us who didn’t freak out and didn’t sell fully recovered and then some. When the market goes down, keep in mind that you don’t lose until you sell something. And if you’re not ready to lock in the losses, just wait.

—John Ulzheimer, credit expert, formerly with Equifax and FICO

A call from the IRS saying you owe money is bad news.
Those calls are often frauds, as are calls from the Social Security Administration saying they have benefits waiting for you. Federal agencies do not call you out of the blue; they typically write a letter. And they will never demand you to give out login information or your Social Security number over the phone.

If you get one of these calls, ignore it. Even if you get a letter that looks like it’s from a Federal agency and requires you to call, don’t call immediately. Go online and independently verify that this is a legitimate number or email for that agency. Fraudsters will use an impressive logo and all the right lingo. And by telling you very good or bad news, they’re trying to get you into an emotional state where you become excited or afraid and lose rationality. So no matter what the person on the phone tells you, don’t give out information. Stay calm and verify everything.

—Gerri Walah, Senior Vice President of Investor Education at the Financial Industry Regulatory Authority (FINRA)

By Cybele Weiss, AARP, October 7, 2019
New report says average household loses $111,000 by claiming early

Those who claim Social Security before their full retirement age already know that they won't get the maximum benefit. Now a new report says those who claim at a less than "optimal" time are losing $111,000 per household on average.

The report underscores what many other Social Security experts say: Those who begin taking Social Security benefits earlier than their full retirement age lose significant money in the long run.

About 79 percent of eligible adults in the report's sample — some 2,000 individuals from the University of Michigan's Health and Retirement Study — claimed benefits between ages 62 and 64, though it is optimal for only about 8 percent of adults to claim that early, according to the report, "The Retirement Solution Hiding in Plain Sight: How Much Retirees Would Gain by Improving Social Security Decisions."

Your "financially optimal" claiming age means "looking at the entire picture of income you have and your wealth," says report co-author Jason J. Fichtner, former chief economist and former associate commissioner for retirement policy at SSA, now an associate director of the International Economics and Finance program at Johns Hopkins University School of Advanced International Studies. "Early claiming is not always the wrong decision," he says. For example, people with a terminal illness or other costly health conditions, those who don't have significant assets in a 401(k) plan and those who have other pressing financial needs may need to claim earlier.

But for others, Fichtner advises: "Delay Social Security benefits until you need them."

Average Social Security recipients would gain 9 percent more income in retirement if they figure out the best time to claim their benefits, the report says.

"Retirees will collectively lose $3.4 trillion in potential income that they could spend during their retirement because they claimed Social Security at a financially sub-optimal time," the report says.

The earliest age at which Americans can claim Social Security benefits is 62, but they can wait until full retirement age — 66 for those born between 1943 and 1954 — to receive higher monthly benefits. Beginning in 2020, full retirement age will increase incrementally. For those born in 1960 or later, the full retirement age is 67.

If you wait until your full retirement age, your monthly benefit will be about 30 percent more than if you claimed at 62. If you wait until you're between age 66 and 70, you'll receive about eight percent more per year or 32 percent more in total, according to SSA.

Waiting to claim can be a strategy that works. "We do encourage people to delay claiming to the extent that they can," says Gary Koenig, vice president, financial security, AARP Public Policy Institute. "In many instances it is a good financial decision that will increase retirement security. We recognize that not everybody can delay. If you can delay, you should delay for as long as possible. If you can't make ends meet with what you have you should claim Social Security benefits."

"Most retirees will lose wealth in their 60s and 70s if they choose to optimize Social Security, but will be wealthier in their late 70s through the rest of their lives," the report says.

By Harriet Edleson, AARP, July 26, 2019
Will Your Heirs Get the Cash You Want Them to Have?

Blank or missing paperwork can send pension, IRA and 401(k) money astray

You're probably tired of my yammering about having the correct beneficiaries listed on your retirement plans. If you die suddenly, will the right people inherit your money, as opposed to the people (maybe now dead, maybe no longer married to you) that you listed 20 years ago? But there's another important issue that I haven't spoken about. What if you haven't filled out your beneficiary form at all? What if the plan's custodian misplaces it (that happens!) and your heirs don't have a copy?

What started me wondering was the dreadful experience of a multiple sclerosis patient, the wife of a New Mexico State University employee. After her husband's sudden death at 66, she was denied his pension because no one could find the beneficiary form. The state wouldn't accept his will as proof that he wanted her to inherit the money. More than two years into her struggle, and after a newspaper ran a story about her, the state agreed that she really was her husband's pension beneficiary. Finally, she is being paid — but only after a painful struggle.

So if your beneficiary forms are blank or missing, will your spouse get the money in your pension, 401(k) or individual retirement account (IRA) after your death?

That depends. One key factor is whether your retirement plan is covered by the federal Employee Retirement Income Security Act. Most private-sector pensions are covered by ERISA, which requires that the spouse get the pension in the case of an early death, before benefits begin. Depending on the plan, this protection might take effect on the day you marry, unless the spouse signs his or her rights away. (A divorced spouse can receive all or part of the pension if the legal divorce agreement included a qualified domestic relations order duly sent to the plan administrator.)

ERISA also protects spouses of workers with 401(k)s. Surviving spouses almost always get the money and can roll it into an IRA. (If you wanted your children to inherit, that's too bad. You should have said so.)

The law, however, has gaps in its protections, as the widow in New Mexico discovered. ERISA does not cover spouses in pension plans run by federal, state and local governments, or by the military, churches and church-related entities such as hospitals. How surviving spouses qualify for pension benefits earned in these plans depends on each one's rules.

IRAs work differently, too. Absent a signed form, each plan has its own rules. Sometimes the money passes to a surviving spouse or children. More likely, the funds will be paid to the IRA owner's estate and distributed according to his or her will (or the state's intestacy laws, if there isn't a will). The IRA will be subject to probate, which wouldn't have happened had there been a beneficiary form. Spouses can roll the money into a personal IRA (although some custodians will require extra proof that the transfer is legal). Other heirs might find that they have to take the money (and pay the taxes) within a more limited number of years.

So here I am, yammering again. I'll let attorney Bruce Steiner, of Kleinberg, Kaplan, Wolff & Cohen in New York, say it for me: "Choose beneficiaries. Sign the forms. Check back to be sure that's still what you want." And keep a copy! Please.

By Jane Bryant Quinn, AARP, October 10, 2019

Changing the Future of the workplace

Continued from page 4 inclusive policies. Those include job retraining to ensure that older workers who lose their jobs get the skills and help they need to find new ones.

AARP is partnering with the World Economic Forum, the Organization for Economic Cooperation and Development (OECD) and other organizations in an initiative called Living, Learning and Earning Longer. The goal is lofty: to help shape the workforce of the future in ways that will benefit both individuals and their societies.

This fall we will hold a series of workshops aimed at producing a set of digital learning tools for employers that will be launched at the 2021 World Economic Forum Annual Meeting in Davos, Switzerland. Our goal is to share what we’ve learned about making workplaces better for all generations. To find out more about AARP work initiatives, go to aarp.org/work.

AARP is excited about tomorrow’s opportunities for older workers, and we want to make sure we play a role in shaping that future. The workforce many of us will spend the balance of our productive years in will be diverse. It’ll span several generations. And it’ll call on everyone to be flexible in adapting to new technological challenges.

By Jo Ann Jenkins, CEO, AARP, September 4, 2019

FRIENDS-a-poppin'
Why You Should Find Time to Be Alone With Yourself

Don’t confuse loneliness with time by yourself.

Being lonely hurts — it can even negatively impact your health. But the mere act of being alone with oneself doesn’t have to be bad, and experts say it can even benefit your social relationships, improve your creativity and confidence, and help you regulate your emotions so that you can better deal with adverse situations.

“It’s not that solitude is always good, but it can be good” if you’re open to rejecting the idea — common in the west — that time by yourself is always a negative experience you’re being forced into, according to Thuy-vy Nguyen, an assistant professor in the department of psychology at Durham University, who studies solitude.

“We have some evidence to show that valuing solitude doesn’t really hurt your social life, in fact, it might add to it,” she said, pointing out that because solitude helps us regulate our emotions, it can have a calming effect that prepares us to better engage with others.

Choosing to spend time doing things by yourself can have mental, emotional and social benefits, but the key to reaping those positive rewards comes from choosing to spend time alone. In a culture where we often confuse being alone for loneliness, the ability to appreciate time by ourselves prevents us from processing the experience as a negative thing. In fact, getting better at identifying moments when we need solitude to recharge and reflect can help us better handle negative emotions and experiences, like stress and burnout, said Emily Roberts, a psychotherapist.

Why It’s hard to spend time alone

“Historically, solitude has had a pretty bad rap” because it is sometimes used as a form of punishment, said Robert Coplan, a developmental psychologist and professor of psychology at Carleton University.

The problem is that we forget solitude can also be a choice — and it doesn’t have to be full time. Because there is so much research demonstrating that humans are social creatures who benefit from interacting with others, “people will try to dismiss that it’s also important to spend time alone,” he said. “It’s hard for them to imagine that you can have both.”

“Some people make their solitude experience entirely about other people,” Dr. Nguyen added. Research has shown that people often feel inhibited from enjoying activities alone, especially when they think others are watching them. Overestimating how much other people are paying attention to us, and worrying that we’re being judged, can stop us from doing things that would otherwise bring us joy.

Being alone with your thoughts, and giving yourself the space and unstructured time to let your mind wander without social distractions, can also sometimes feel intimidating, said Angela Grice, a speech language pathologist who has conducted research on executive functions and neuroscience at Howard University and the

Neurocognition of Language Lab at Columbia University.

“There have been studies that show when we are by ourselves, what is uncomfortable is the lack of stimuli, that you can’t rely on other people to shape your experience in a certain way,” Dr. Nguyen said.

Our aversion to being alone can be quite drastic: A quarter of the women and two-thirds of the men in a University of Virginia study chose to subject themselves to an electric shock rather than do nothing and spend time alone with their thoughts.

Why it’s good to spend time alone

An online survey called The Rest Test showed that the majority of activities people defined as most restful are things that are done solo.

Despite the social stigma and apprehension about spending time alone, it’s something our bodies crave. Similar to how loneliness describes being alone and wanting company, “aloneliness” can be used to describe the natural desire for solitude, Dr. Coplan said. Since we’re not used to labeling that feeling, it can easily be confused for, and feed into, other feelings like anxiety, exhaustion and stress, especially since “we might not know that time alone is what we need to make ourselves feel better,” Dr. Coplan added.

Enjoying the benefits of time alone isn’t a question of being an introvert or extrovert, Dr. Nguyen said. More consistently, people who value solitude and who tend not to ignore their own desires in the pursuit of pleasing others will find time alone more enjoyable, she said.

The freedom of not having to follow the lead of others, with “no pressure to do anything, no pressure to talk to anyone, no obligation to make plans with people,” is a great way to process and decompress, even for highly social individuals, Ms. Roberts said. It also helps us discover new interests and ideas without having to worry about the opinions of others — one study even showed that teens are less self-conscious when they’re alone.

“Cultivating this sense of being alone and making the choice to be alone can help you to develop who you are, your sense of self, and what your true interests are,” Dr. Grice said. Knowing oneself makes it easier to find other people who share your passions, and can improve your empathy. It can also help you re-evaluate “filler” friendships: relationships you maintain because you’d rather do anything on a Friday night besides staying at home by yourself, even at the cost of spending time with people whose company you don’t enjoy.

Continued on insert page
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By Victoria Passier
Senior Center Poetry Group

My Father's Ghosts

My father saw ghosts.
He saw them clearly, nearly always interfacing on the clean screen of his best days growing up on Richmond Pond with spirits of spring and summer gone, the red sumac of autumn past, depression winters that would last and last.

He sensed the hidden world and dared it into words.

His father, the ice man, strong, lifted heavy cakes of ice, a heavy price, to earn a depression living.

My father swam across the pond under his mother’s watchful eyes, following his strides as she gathered berries for jam.

His first ghost was a friend, window beckoning him to come on in, even though he’d died of pneumonia over a frozen span of winter.

My father stopped, knob in hand. He remembered and he ran.

Later, floating through kitchen space with unaccustomed grace, Uncle David’s stoic face appearing and disappearing after he died in a kerosene fire.

Aunt Mary’s tragedy was her son who died at 21, run over by a trolley car as he ran to catch it.

My father saw him many times still waiting for his ride, lounging by the side of Burbank Hill.

These specters walked the paranormal edges of his life.

During years of WWII in a South Pacific mop up crew of marines he saw spirits rising from bodies spent before their time, Imploring eyes, their reign of pain would never end.

He married at 22, his bride dead in childbirth within a year. She visited him often with a scent of “Evening in Paris,” a quick silk movement of white evaporating into night.

So many came and went my father felt he lived between two worlds.

Still he loved to tell his ghostly tales.

He'd share them with a Dobler's ale, his voice mellow as the night, offering us a second sight.
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<thead>
<tr>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
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<tbody>
<tr>
<td>9:00 Advanced Osteo</td>
<td>9:00 Woodworking 10:00 Beginner Chess</td>
<td>9:00 Woodworking</td>
<td>9:00 Foot Clinic</td>
<td>9:00 Knitting</td>
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<td>10:00 Brand New Line Dancing</td>
<td>10:15 Meditation</td>
<td>9:00 Beginner Osteo</td>
<td>9:00 Beginner Osteo</td>
<td>9:00 Pitch</td>
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<td>10:00 Poetry</td>
<td>12:00 Tai Chi w/weights</td>
<td>10:30 Tai Chi</td>
<td>9:00 Ceramics</td>
<td>11:00 Comedy Dungeon</td>
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<td>11:00 Ladies Pool</td>
<td>12:00 SHINE</td>
<td>11:30 Flexible Feet &amp; Core Stability</td>
<td>12:30 Chair Caning</td>
<td>11:45 Flexible Feet &amp; Core Stability</td>
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<td>12:00 Scrabble 12:00 Pinochle</td>
<td>1:00 Bridge, Canasta!</td>
<td>12:30 Tai Chi</td>
<td>1:15 Tai Chi w/weights</td>
<td>12:30 Quilting</td>
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<td>12:45 Hand &amp; Foot! (New Time!)</td>
<td>1:30 From Stage to Screen</td>
<td>1:00 Scrapbooking &amp; Cardmaking</td>
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<td>1:00 Art Studio!</td>
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<td>9:00 Advanced Osteo</td>
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<td>9:00 Woodworking</td>
<td>8:00 Breakfast Club</td>
<td>9:00 Knitting</td>
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<td>10:00 The Counselman is In!</td>
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<td>10:30 Brown Bag Day (That's right!)</td>
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