

QTC 55 NEWSLETTER

A newsletter insert for members
who are age 55 years and older.

QUALITY TIME CLUB
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OCTOBER 2020 ISSUE



Graduation

Dick Belair

All the fuss COVID-19 caused for high school graduates brought to mind my own graduation from Pittsfield High School in 1951 and the twelve years that led up to it. It began with eight years of grammar school at Notre Dame the French School. Catholic schools had eight years of grammar school and four years of high school. Public schools had six years of grammar school, three years of junior high school and three years of high school. So I started my high school career at St. Joseph's in the college prep course. I knew college was not in my future so I transferred to Pittsfield High School in 10th grade for their vocational program. I became a 'Vokie' to learn the metals trade. I did so well learning my trade that I was allowed to leave school in April of my senior year to work for a coppersmith.

Vocational students had little interface with other students. We were in none of their classes and they were in none of ours. I did however decide to return to school to join in with them for graduation.

So on that hot sunny day in June on the front steps of Pittsfield High School, what began twelve years earlier came to a successful conclusion.



It's that time of year again...

Courtesy of Elder Services of Berkshire County, Inc.

The Annual Medicare Open Enrollment Period is fast approaching. If you have a Medicare Prescription Drug Plan (Part D) or a Medicare Advantage Plan (Part C), you should have received information from your plan at the end of September. It is important to understand and save this information because it explains the changes in your plan for 2021. Changes can include premium increases or decreases, altered deductible costs and policies, or changes to the plan's formulary.

During the annual Medicare Open Enrollment Period (October 15 – December 7), you will have the opportunity to change your plan for next year. Elder Services of Berkshire County's SHINE Counselors can help you understand your plan changes, as well as other options you may have. It is estimated that 72% of Medicare beneficiaries could save on their insurance costs by selecting plans that are more appropriate to their needs. Everyone should have their plan evaluated every year regardless of plan satisfaction, health situation, or financial circumstances.

Trained SHINE volunteers offer free, confidential counseling on all aspects of Medicare and related health insurance programs. Because of COVID-19 all appointments will be conducted over the telephone. Contact your local Council on Aging or Elder Services in early October to reserve your spot.

New this season, SHINE will be offering Zoom webinars providing updates regarding open enrollment and any additional policy changes starting in October. SHINE will also be offering our two-hour 'Welcome to Medicare' seminars for pre-retirees via ZOOM. Check the Elder Services of Berkshire County, Inc. website at www.esbci.org or their Facebook page for additional information.

See you in the funny papers!

A kid found a magic lamp. When he rubbed it, a genie appeared. "What is your first wish?" he asked.

The kid thought for a moment and said, "I want to be rich!"

The genie replied, "It is done! What is your second wish, Rich?"

A photon walked into a hotel. "I'd like a room, please."

"Of course," the desk clerk said. "Can we help you with your luggage?"

The photon said, "No, thanks. I'm traveling light."

A man walked into a library, approached the librarian, and said, "I'll have a cheeseburger and fries, please."

The librarian said, "Sir, you know you're in a library, right?"

"Sorry." He lowered his voice to a whisper. "I'll have a cheeseburger and fries, please."

Mission Statement

The QTC 55 NEWSLETTER provides helpful information on matters of universal concern to members of the Club who are age 55 years and older. Readers are encouraged to send comments or input to QTC/GFCU, 150 West Street, Pittsfield, MA 01201, Attn: JamieEllen. Newsletter input is intended to best satisfy readers' interests and the mission of the Club.

413-236-4000

<http://www.greyllock.org>

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Construction of Greylock's first branch in New York state is proceeding on schedule. The site work at 464 Fairview Avenue in Greenport (Hudson) has been completed and the walls and roof systems are being built. The final design is shown in the drawing below.



QTC 55 NEWSLETTER

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Social isolation can be risky to your mental health.

Social distancing during the COVID-19 pandemic is essential to maintaining your health, but isolation can have a profound impact on one's mental health. People age 60 and up may be especially vulnerable to depression, loneliness, and other problems. The Conversation's website (www.theconversation.com/us) has some useful advice for not giving in to the negative effects of staying at home:



Plan your day. If you're not working and your home is already as clean as it's going to get, you may be tempted to just stay in bed and binge on Netflix. Resist the urge. Set up a routine to give your day some structure. Take up some hobbies to occupy your time—gardening, jigsaw puzzles, online classes, and the like. A schedule can give your otherwise empty days some meaning.



Stay active. Exercise, do yoga, or just walk around your home for 20 minutes at a time instead of just sitting in your chair (or on your sofa) all day. If possible and safe, take a walk or bike ride around your neighborhood, while staying socially distant, of course. Keeping your blood pumping helps your heart, but also boosts your endorphins and overall mental health.



Know your risk factors. The AARP Foundation has a tool called Connect2Affect to help you measure the impact of your social isolation. If you're at an elevated risk, seek out a therapist or other support services available in your area.



Get out of the house—safely. Whether you're going to the store or just taking a walk, don't take any chances. Wear a face mask and bring hand sanitizer. Stay clear of other people who aren't taking necessary precautions. A change of scenery can improve your state of mind.



Reach out to others. Stay in contact with your family and friends with phone calls, email, Zoom meetings, and other options. Look for opportunities to volunteer online. And don't be afraid to ask for help if you need it.