



SUMMER 2022

# boomers

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Offering the best value-driven lifestyle, residents at Chestnut Place will enjoy a broad range of amenities, events, outings, and opportunities designed to support an engaging and enriching lifestyle.

Residents not only enjoy a host of amenities but also have additional advantages such as underground parking, chef-prepared meals, and attractive, brand-new apartments. And should needs ever change in the future, residents have the added value of Chestnut Place assisted living and memory care options.

Don't wait to learn why older adults are choosing Chestnut Place! If you are ready to enjoy a lifestyle of comfort, convenience and companionship, call Rae today.

Call Rae Bunce today  
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Senior Living Community

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47 North Main Street, Suite 200, Barre, VT | www.timesargus.com | 800-498-4296

**FEAST Farm Stand**

Wednesdays 1 - 3 pm | Starting June 15th  
 Montpelier Senior Activity Center  
 58 Barre St, Montpelier

Low-cost, locally-grown produce offered to our own older adults. Is that you?  
 Join us!  
 FEAST Farmstand is here to serve you with fruits, veggies, music and arts.  
 Eat Healthy. Shop Local. Grow Community.

**Events Every Wednesday!**  
 Upcoming Events:

Music by Alec Ellsworth	1-2 pm	6/15
Tai Chi	1-2 pm	6/22
VT Fresh Cooking Demo	2-3 pm	6/22
Chair Yoga With Maddie	1-2 pm	6/29
Food as Medicine Cooking Demo	1-2 pm	7/6

Enjoy local, in-season produce grown at the FEAST Farm in Montpelier.




Thanks to our sponsors!



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## DIET



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# Changing Nutritional Needs

It's important to update your diet as you grow older.

**T**he message was the same for seniors, even after the traditional food pyramid was updated for a new era: Focus on nutrient-dense options and more fluids, while getting plenty of exercise, in order to improve mental health and lengthen your life. The USDA breaks their recommendations down into three vital areas: Fiber, fluids and supplements.

## FOCUS ON FIBER

Digestive health relies upon a recommended intake of fiber, which is found in whole-grain foods, dark-colored vegetables and brightly colored fruits. Experts recommend that we eat fresh as often as possible, but seniors should take advantage of frozen options, canned or dried vegetables and fruits needed in order to reach optimum intake levels. Canned and dried

foods are also handy when traveling or in the event of a natural disaster that makes traveling to an area grocer impossible. Limit sodium, in particular if you have been diagnosed with hypertension.

## FLUID INTAKE

Seniors should lower the risk of dehydration by drinking plenty of fluids. This is especially important, of course, when working or exercising outdoors and in the hotter summer months. But staying hydrated is important even if you're not spending extended periods of time outside. Water is recommended, rather than sugary drinks or sodas, which may actually have the opposite effect since they're diuretics. Fluids can also be obtained by eating various foods with a high amount of water content like vegetables, soups and lettuce. The USDA says to gauge what's needed by

listening to your body. If you're thirsty, that means you're not getting enough water.

## SUPPLEMENTAL NEEDS

As we age, certain additional needs emerge, as calcium, vitamin B-12 and vitamin D supplements are recommended — in particular if your diet doesn't include enough of these vital nutrients. The World Health Organization recommends that those over 50 get 1,200 milligrams of calcium a day, the equivalent of four cups of dairy or soy milk, or fortified orange juice. Omega 3 fatty acids serve to reduce inflammation, helping to fight cancer, heart disease and arthritis. You'll find it in walnuts, flaxseed and certain fish. Consult with a physician about integrating supplements into your daily regimen. They may also have helpful tips on dietary updates you can make that might eliminate the need for additional vitamins.

UVM HEALTH



Experience a new kind of Medicare Advantage plan.

# UVM Health Advantage

**Created with You. Guided by Doctors.**

If you're turning 65 or retiring soon, there's a lot to like about UVM Health Advantage. UVM Health Advantage was inspired by what people across Vermont and northern New York told us they want in a Medicare plan.

## Featuring:

- Prescription drug, dental, vision and hearing coverage
- Virtual care services and free rides to and from medical appointments
- Your choice of an extensive regional network of doctors and hospitals, including the UVM Health Network



**4.5 Stars**

Out of 5 Stars  
Overall by Medicare 2022

**Plans start at \$0 a month!**

**Call 1-833-368-4622 (TTY 711)**

Monday - Friday, 8 a.m. - 8 p.m. Eastern Time

**[UVMHealthAdvantage.com/ready](https://UVMHealthAdvantage.com/ready)**



MVP Health Plan, Inc. is an HMO-POS/PPO/MSA organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal. For accommodations of persons with special needs at meetings call, 1-800-324-3899 (TTY 711). MVP virtual care services through Gia are available at no cost-share for most members. In-person visits and referrals are subject to cost-share per plan. Every year, Medicare evaluates plans based on a 5-star rating system. MVP Health Care is proud to be named a Best Insurance Company for Medicare Advantage plans in 2022 by U.S. News & World Report. Other physicians/providers are available in the MVP Health Care network.

Y0051\_7237\_M

## STAY SAFE

# Avoiding Senior Scams



© ADOBE STOCK

Here's how to keep yourself safe in the internet age.

**S**enior scams are an increasing problem, whether it's health care fraud, counterfeit prescriptions or extortion schemes. Here's how to guard against, and what to do if it happens to you or someone you love.

## HEALTH CARE FRAUD

Scam artists can easily target those over 65 for health care fraud, since all Americans and permanent residents of that age are eligible for Medicare. Information about the government-backed insurance program is also readily available, allowing them to pose as Medicare representatives while sounding completely knowledgeable. The National Council on Aging warns seniors to be wary of anyone seeking personal information on the phone or over the internet. Ask anyone who asks for confidential information for their credentials, then contact a local agency to confirm their identity.

## FUNERAL SCAMS

Beware of those who try to upsell you on expensive caskets or package deals. The FTC confirms that there's no law requiring one. Neither are you forced to embalm your loved one, unless the body isn't buried or cremated within a certain timeframe. Scammers have also begun to take advantage of the grieving. They often extort money from relatives by claiming to hold fake

debts, according to the Federal Bureau of Investigation. Some have been known to attend funeral services of strangers based on published obituaries in order to find unknowing victims.

## COUNTERFEIT PRESCRIPTIONS

As seniors seek out better prices on their medications, online drug scams have become an increasing issue. The Food and Drug Administration now investigates dozens of cases per year, when there were only a handful annually a few decades ago. Seniors risk losing their precious savings to these scammers, and may also be at risk of serious health issues if they receive fraudulent or incorrect medications. Use trusted websites with long histories of sales when purchasing any medications. If you're unsure, consult your personal physician. They can help direct you to the safest online options.

## WHAT TO DO

Have you or someone you know been the victim of a senior scam? Immediately report it via the toll-free number for the U.S. Department of Justice's National Elder Fraud Hotline at (833) 372-8311. The AARP also hosts a Fraud Watch Network Helpline at (877) 908-3360. You can also keep up with all of the latest news through the AARP Fraud Watch Network's scam-tracking map, which includes nationwide reports.

# READY FOR MEDICARE



## TURNING 65?

You don't have to give up the cross and shield on your health insurance card because you're turning 65. The Vermont Health Plan has products that can supplement your Medicare coverage and help you avoid out-of-pocket costs.

The Vermont Medigap Blue program offers competitively priced Medicare Supplement plans. Ask us about coverage for prescriptions, too.

For more information visit our website or give us a call.



## The Vermont Health Plan

An independent licensee of the  
Blue Cross and Blue Shield Association.

[bluecrossvt.org/medicareVT](http://bluecrossvt.org/medicareVT)  
(800) 255-4550

# Financial Planning

It's never too late to create a road map for your future.



© ADOBE STOCK

**P**rotecting and growing your assets in retirement is an on-going process. Some wait too long to begin planning for the future. But even those who felt they had a handle on these things as a career person will find that financial planning changes as we grow older. Life events, volatile markets, medical issues and updates in benefits packages come into play. That's why it's best to regularly reevaluate your plan.

## GET ORGANIZED

Most people retire with various savings plans, mutual or stock fund, retirement account and other benefit packages. Start any financial planning journey by getting all of these things in order. A consolidated portfolio gives you the best understanding of

where you stand. You'll also be in a better position to stay on top of changes in the market which can have a huge impact on any 401(k) benefits.

## ASKING TOUGH QUESTIONS

A customized, updated financial plan has to take into account exactly where you are in retirement — that means where you are in life. How active will you continue? How is your overall health? Can you foresee serious issues arising in the near future? Will you work part-time and if so, for how long? Do you have plans to travel, or have you begun to stick closer to home? Do you foresee yourself downsizing, or moving into a shared-living environment? How will you disperse your estate? Discuss all of the options, while focusing on how changing your stock

plan or portfolio will impact your financial future.

## COMMON ISSUES

The goal is to save enough money in order to live comfortably into your golden years. If you made a comprehensive plan as a younger person, you may enter retirement with a sense of confidence. But life can throw you a curve ball, even during a period that's supposed to be about taking it easy after a lifetime of work. Continue working closely with a trusted financial advisor to make sure that the money you've saved is being smartly invested. Discuss options that will better protect you should an emergency happen. If you choose to continue working after drawing Social Security or Medicare benefits, discuss the tax implications.



# Hip Fractures: A Growing Problem

**M**any began to make jokes as a commercial ran for years where a woman cried out, “I’ve fallen and I can’t get up.” But it’s no laughing matter for those who’ve suffered a hip fracture. In fact, these injuries are associated with high rates of mortality among the elderly. Thankfully, there are preventative measures and improved treatments for those at risk of this potentially debilitating injury.

## WHO’S AT RISK

White women are the most susceptible to hip fractures, sustaining some three-quarters of these injuries. But age plays a huge role: Those 85 and older are up to 15 times more likely to suffer a hip fracture as those who are 60-to-65, according to the CDC. Osteoporosis is also a risk factor, since the disease weakens bones. More than 10 million Americans over the age of 50 already suffer from this disease, according to the

National Osteoporosis Foundation — and 34 million more have risk factors.

## SOARING NUMBERS

Hip fractures are projected to reach nearly 290,000 a year by 2030, according to the Centers for Disease Control and Prevention. More than 95% of these injuries involve falling, typically sideways onto the hip. Depending on the injured person’s age and overall health, a hip fracture may result in long-term impairment, lengthier admissions to a nursing home or even death.

## TREATMENT OPTIONS

Hip fractures typically involve hospitalization and surgery, with a one-week stay as the typical length of treatment. Many will then have to transfer to a rehabilitation center or nursing home in order to regain full mobility. As many as one in three

seniors who were living independently end up spending at least a year in rehab, according to the Journal of the American Geriatrics Society. Deaths associated with hip fractures continue at a worrying pace. But better treatment options, including advances in hip replacement, have shortened recovery times and improved outcomes. Some 400,000 hip replacements are completed each year in the U.S.

## AVOIDING FALLS

Daily exercise improves balance and increases leg strength, both of which factor into fall injuries.

Have your doctor review your prescriptions if you are having problems with drowsiness or experiencing dizzy spells. These side effects only increase the risk of a fall. Your diet should include the recommended amount of vitamin D and calcium.



## Assisted Living at its Best.

### Residents enjoy:

- A spacious apartment
- Chef-prepared meals with friends
- Games, entertainment, music
- Housekeeping & laundry services
- Daily planned activities
- Scheduled transportation
- Topnotch memory care program
- A tight-knit community that feels like family



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COMMUNITY

Assisted Living



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## WORKING LIFE

# 'Un-Retiring' and Your Benefits



© ADOBE STOCK

**THERE'S A  
RENEWED SENSE  
OF PURPOSE, BUT  
ALSO FINANCIAL  
CONSIDERATIONS.**

**P**revious generations looked at retirement as a destination, but more recently seniors have begun returning to some form of work. These so-called “encore careers” take advantage of special skills and a long-term knowledge base to keep us active and engaged. But the money you make is subject to IRS-imposed rules and limits on benefits.

## A GROWING TREND

As many as 40% of workers over 65 have recently reported retiring and then rejoining the workforce. Some are simply bored with sitting idly by, while others might have experienced a financial need.

In all, the number of seniors currently working or seeking employment has doubled in the last 30 years. But the extra income associated with these jobs can impact your Social Security and Medicare benefits, as well as pension payouts and other associated retirement accounts.

## SOCIAL SECURITY

“Un-retiring” shouldn’t involve jobs with wages that jeopardize your benefits. Many choose to begin drawing on their Social Security at age 62, rather than the full retirement age

— and that has a direct impact on how much you can earn in an encore career. Early retirees can only take home around \$19,500 before their benefits change. Social Security checks go down \$1 for every \$2 earned after that threshold is met. So a person who began drawing Social Security at 62 then got part-time job making \$25,000 a year will see their annual benefits reduced by \$2,720. If you wait until full retirement, which is 66 for those born before 1960, allowable outside earnings rise to around \$52,000. Benefits are only reduced \$1 for each \$3 earned.

## MEDICARE AND PENSIONS

If you find lucrative work after age 65 but choose to keep Medicare, you might face surcharges by moving into a different income bracket. By law, high earners pay more for Part B and D coverage. Certain tax rules also apply to your pension or retirement accounts. Retirement accounts like 401(k)s and IRA require a minimum distribution of funds beginning at age 72, whether you “un-retire” or not. Those who don’t could incur a potential tax penalty of 50%. Roth IRAs are an exception. Some businesses suspend benefits if you return to work; check with the human-resources department at your former employer to find out more.

# Stay Engaged, Stay Connected, Stay Healthy!



## Participate in a **free exercise class or wellness program!**

The Central Vermont Council on Aging (CVCOA) offers a variety of evidence-based wellness programs to help older Vermonters age at home and in their communities.

These volunteer-led opportunities encourage healthy aging and enhance social connection.



## Make a difference in your community!

Become a volunteer class leader today and take advantage of free training from certified instructors and support from our volunteer coordinators.

AmeriCorps Seniors volunteers (age 55+) make a tremendous impact in the lives of older adults. Put your talent and experience at the service of Central Vermonters and make giving back your second act!



RSVP

Contact Anne Greshin, RSVP Program Coordinator,  
to learn more about participating in a class or  
becoming a volunteer class leader!

agreshin@cvcoa.org or call

# 802-241-4840

**Central Vermont Council on Aging**

59 N. Main Street, Suite 200

Barre, VT 05641-4121

[www.cvcoa.org](http://www.cvcoa.org)

## AT HOME

# How to ‘Age In Place’

Some of us have already found our forever homes.

**S**eeing independence, even later in life? Changes can be made now to ensure that you’ll always remain in the place where you’ve lived and loved.

## WHAT DOES IT MEAN?

The U.S. Centers for Disease Control and Prevention defines “aging in place” as living in “one’s own home and community safely, independently and comfortably, regardless of age, income or ability level.” If you want to extend your independence, rather than moving in with family members or shifting to a care facility, you’ll need to ready the house now with senior-focused remodeling projects meant to ease the worries that accompany growing older. The National Association of Home Builders recommend that you focus on the kitchen and laundry areas, the general floor plan, exterior of the home and the bathroom.

## KITCHEN AND LAUNDRY

Consider installing pull-down shelving in the easiest-to-reach upper cabinets in your home, in order to make food, dishes and other stored goods more accessible as you age. Roll-out trays or a Lazy Susan should also be placed in base cabinets. Side-by-side refrigerators limit the amount of bending that must be done when retrieving things. The same goes for your washer and dryer configuration, where you should also switch to a top-loading option.

## EXTERIOR IDEAS

Switch to low-maintenance siding, which doesn’t require the same kind of regular attention as natural woods like cedar. Shift your outdoor plantings to shrubs and bushes that do not need continual pruning or shaping, rather than flowering options. Natural landscaping can limit, or even eliminate the need for regular lawn care. If you’re downsizing anyway, consider one-story homes in order to avoid using stairs in your daily activities. Brick homes are also very low maintenance.

## BATHROOM PROJECTS

Surveys say almost 90% of seniors want to remain at home as they age. Unfortunately, the bathroom can become one of the most dangerous places in the home. Install additional bracing and handle bars around the shower, toilet and tub. Consider purchasing a shower seat, to limit the amount of time standing. Replace the toilet with a height-adjustable model, or the taller versions that make sitting and standing easier. Proof the area against falling with rubber matting in the shower, and bathroom flooring that’s slip resistant.

# COME JOIN US!

*The Gardens has **immediate** availability of a one or two bedroom apartment!*



The Gardens is a three-story, elevator assisted, residence designed for people 55 years of age and older that opened in 2000 and expanded in 2005. There are 51 apartments of various sizes: studios, one bedrooms, two bedrooms and two bedroom/two bath suites. In addition there are 4 one-room suites; two are used for respite or short-term stays and two are rented as "Hotel" rooms.

A stroll to our gazebo, a walk through the Arbor, or perhaps sit and enjoy one of our two outside patios is to your liking. If you're feeling active or want to entertain the family, play a game of bocce, croquet or shuffleboard or just enjoy sitting on one of the benches scattered over our five, flat and manageable, acres. If you are a gardener of any sort, you will love the abundance of our perennial gardens or can watch the vegetable gardens bounty come to harvest. Visit our photo gallery for a glimpse of our beautiful grounds.

**INDEPENDENT LIVING** – Residents can choose to live with total independence in a comfortable and secure environment. Staff is available 24 hours a day to offer just the right amount of assistance to make life easier and provide peace of mind.

**SUPPORTIVE SERVICES** – If one chooses, we offer a variety of service including meals, housekeeping and bed linens, personal laundry, medical transportation, shopping and personal transportation, medication reminders, and access to our Social and Activity program.

**RESPITE** – We have furnished rooms that are available for the occasion when one needs additional help while recovering from a procedure or accident.

**SHORT-TERM STAYS** – We offer the option of furnished suites for Summer Visits or for those who don't want to face the challenges of living at home during the winter.



The Gardens

## CALL FOR A TOUR.

**MARY NORMAN - 802-433-1600**

2844 VT RTE 14, WILLIAMSTOWN, VT 05679

THEGARDENS@MYFAIRPOINT.NET

## ABUSE

# Keeping Safe as a Senior

**A**s many as five million older Americans are abused annually, according to the National Council on Aging. That's one in 10 Americans over the age of 60. The good news is, a broad spectrum of advisors, caregivers and law-enforcement personnel stand ready to come to your aid.

## DEFINING ELDER ABUSE

Elder abuse may be perpetrated by children, spouses or other family members, along with staff members at assisted living facilities, nursing homes or hospitals. It may include emotional or physical abuse, exploitation and neglect, sexual abuse or abandonment. The first steps in keeping safe as a senior involve self-care: Stay active and connected, since social isolation can put you at risk. Familiarize yourself with the rights you hold, and the resources at your disposal. There's

help available, both locally and nationally, if you've been verbally assaulted, willfully deprived of needed assistance or financially exploited.

## NATIONWIDE RESOURCES

Federal law enforcement agencies are designed to investigate, detect and apprehend alleged offenders, including those who have committed elder abuse. Find out more here: <https://ovc.ojp.gov/program/elder-fraud-abuse/overview>. The U.S. Department of Justice hosts a searchable index for helpful agencies in your area, along with special hotline numbers depending on the situation: <https://www.justice.gov/elderjustice/find-support-elder-abuse>. The National Adult Protective Services Association provides a state-by-state map of care providers: <https://www.napsa-now.org/aps-program-list/>. Unsure of your rights? Head to the National Center on Law and Elder Rights to find out

There is help if you've become part of a growing statistic.

more: <https://ncler.acl.gov/>. The Elder Justice Coalition is also a valuable resource for those in need of help: <http://www.elderjusticecoalition.com/>.

## FINDING LOCAL HELP

Area agencies on aging are designed to address a range of needs for those age 60 and older, providing services to help seniors remain at home into their golden years. Local domestic violence organizations focus on securing your safety, holding abusers accountable and promoting public awareness. Legal aid services provide courtroom assistance to those in need by offering advice and representing seniors in individual cases. You may also be able to rely on local arms of national agencies meant to combat Medicaid fraud, sexual abuse and other issues specific to aging. Long-term care ombudsmen work as your advocate in finding a facility and getting the best care, but also in filing local complaints.

# Parent A Second Time Around **With**



## KINSHIP: Family Redefined ..

### **Parenting a Second Time Around Participants Say...**

*"I liked the give and take of information; I felt I wasn't the only one who is going through tough problems."*

*"Some of my ideas on discipline were refreshed: I am now going to use different tactics - not spanking or slapping hands."*

*"I am becoming a better advocate for my grandchild; in regards to the laws, I understand the system more."*

*"At last there is practical information to help me raise my teen grandchildren!"*

*"Thank you for letting me know that there are others in my situation and that there is support & help available."*

### **Parenting a Second Time Around Group Leaders Say...**

*"Relative caregivers have so many needs; this resource does a wonderful job of choosing the most important to highlight."*

*"Having worked for many years in adult literacy, I was pleased to see the effort to make the text easy to read and understandable. Even materials from other sources were thoughtfully chosen with a concern for clear communication."*

*"This is an excellent program and can be easily used to train those who work with kinship care families across the nation."*

*"After the local program, two grandparent caregivers emerged as leaders to initiate an ongoing support group that will meet monthly."*

*"We are so pleased that there are new workshops on raising teens. This is a growing issue for our families."*

**(802) 871-5104**



Support & training model studied at

**Cornell University  
Cooperative Extension**

# Carrying On A Caring Tradition

The O.M. Fisher Home, Inc. is a private and charitable foundation established in 1914, which for over a century has been recognized for its strong tradition of caring.

**Residential  
Care Apartments  
currently available!**



## The Gary Residence

149 Main St.  
Montpelier, VT 05602  
802-223-3881

The Gary Residence is located in a stately brick Victorian building on Main Street in Montpelier, just a short walk from downtown. Established in 1941, The Gary Residence was named after Dr. Clara E. Gary, the first Vermont woman to become a physician. Dr. Gary, who was raised on a Montpelier farm in the mid 1800s, directed in her will that The Gary Residence be built. Carefully maintained and tastefully decorated, this gracious home offers a comfortable homelike setting.

Life here incorporates the most important and comforting elements of living in one's own home. There are only thirteen resident suites, each with their own private bath. Three meals are served daily in the beautifully appointed dining room. Other comfortable, elegant common areas include a sunroom, sitting room, and library. The Gary Residence's residents also enjoy the beautifully landscaped grounds with paved walkways, a gazebo,

*"You're awesome! Thank for going above and beyond. Did I tell you how much I love you and all the wonderful staff of The Gary Residence?"*

- Cynthia D.

patio, and wonderful perennial flower gardens.

The Gary Residence is licensed as a Level III Residential Care Home. While it is not a nursing home, residents enjoy

the security of 24-hour staffing, providing assistance with personal care, general supervision, and medication management. A nurse is also available to provide nursing oversight. To learn more about The Gary Residence please visit our website [www.thegaryresidence.com](http://www.thegaryresidence.com) or call 802-223-3881.



## Westview Meadow

171 Westview Meadows Rd.  
Montpelier, VT 05602  
802-223-1068

Westview Meadows is located off Northfield Street, at the end of Independence Green. Situated on a hillside offering dramatic views of Camel's Hump and surrounding mountains, Westview Meadows idyllic setting on 25 acres in Montpelier is the perfect place for relaxed, rewarding retirement living.

To maintain a sense of intimate community, Westview Meadows has just 52 apartments; 36 for independent living, and 16 with residential care services provided. All independent living apartments have a spacious living room, fully-applianced kitchen, washer/dryer, and comfortable dining area. Apartments are available with one or two bedrooms, with one, one and a half, or two baths. Every apartment has its own four-season sun room, and many of these offer truly spectacular Vermont mountain views. Twenty-four hour emergency response service provides carefree independent living. For everyone's enjoyment, West-

*"It is clear that a lot of thought and care has gone into the decisions being made with the health of our loved ones at the forefront."*

- Lawless Family

view Meadows offers a pleasantly appointed library, fitness studio, hair salon, and dining room. There's even a private dining room, which may be reserved for those very special get-togethers. Weekly housekeeping, regularly scheduled local transportation, and dinner

served nightly are included in the monthly fee.

Westview Meadows recognizes that some residents may require an increased level of service and support. To provide that, we have



16 one bedroom apartments that will include Level III Residential Care services. Staff is available around the clock to provide daily assistance with personal care, general supervision, and medication management. However, while help is always close at hand, we also have great respect for our residents' desire for privacy and independence.

Members of our Residential Care community will enjoy participating in frequent organized activities, both cultural and recreational. Some events will take place in the country kitchen or library, while others involve outings to interesting destinations. We will work with our residents to maximize their good health by offering regular nursing assessments, wellness programs, as well as gentle fitness classes.

If you wish to learn more about Westview Meadows at Montpelier please visit our website [www.westviewmeadows.com](http://www.westviewmeadows.com) or call 802-223-1068.