



Chesterfield Council on Aging Newsletter

October 2025



The purpose of the Chesterfield Council on Aging is to identify the needs of older adults ages 60+ in the community and to develop and carry out programs and services to meet those needs.

CoA Director: Eileen Theroux

Board of Directors

Marianne Drake, Chair
Bev Henrichsen, Vice Chair
Francine Frenier, Secretary
Lillian Bisbee
Lynn Hicks
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.....
Librarian: Dee Cinner
.....

Phone: 413-296-4007

email:

coa@townofchesterfieldma.com

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PO Box 7
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Follow us on Facebook
Chesterfield, MA Council on Aging

***Sign up to receive our
monthly newsletter
and the most up-to-
date information
about COA events!***

Email

***coa@townofchesterfieldma.com or call us
at 413-296-4007***

Did you know... the Chesterfield COA participates in the Brown Bag Program!

The Brown Bag Program is a program of the Food Bank of Western MA. This program offers a monthly supply of groceries for individuals 55 and older who meet income guidelines, or those under 55 with a disability receiving SSDI. This free service is provided by the Food Bank of Western MA. For more information or to apply, please contact the COA at 413-296-4007 or coa@townofchesterfieldma.com.



FOOD BANK
OF WESTERN MASSACHUSETTS

October Calendar of Events

Monday	Tuesday	Wednesday	Thursday	Friday
		1 Tai chi 1pm Bereavement support group 1pm	2 Grab 'N go 11:30am Oil painting 1-3pm	3 Mahjong 1pm
6 Advanced Tai chi 9:30am Grab 'N Go 11:30am	7 Chair Yoga 10am Tech Drop in 11-2 Mahjong 1pm Gentle yoga 3pm	8 Tai chi 1pm Bereavement support group 1pm	9 Blood pressure Clinic 8:30am Grab 'N go 11:30am Oil painting 1-3pm	10 Smooth Moves 9:00 Super Strength 10:00 Mahjong 1pm
13 Columbus Day Advanced Tai chi 9:30am	14 Chair Yoga 10am Tech Drop in 11-2 Mahjong 1pm Gentle yoga 3pm	15 Tai chi 1pm Bereavement support group 1pm	16 Grab 'N go 11:30am Oil Painting 1-3pm	17 Smooth Moves 9:00 Super Strength 10:00 Mahjong 1pm
20 Advanced Tai chi 9:30am Grab 'N Go 11:30am	21 Chair Yoga 10am Tech Drop in 11-2 Mahjong 1pm Gentle yoga 3pm	22 Tai chi 1pm Bereavement support group 1pm	23 Grab 'N go 11:30am Oil Painting 1-3pm	24 Smooth Moves 9:00 Super Strength 10:00 Mahjong 1pm
27 Advanced Tai chi 9:30am Grab 'N Go 11:30am	28 Chair Yoga 10am Tech Drop in 11-2 Mahjong 1pm	29 Tai chi 1pm Bereavement support group 1pm	30 Vaccine Clinic 8:30am Grab 'N Go 11:30am Oil Painting 1-3pm	

The HOPE (Health Outreach Program for Elders) Nurse will be at the COA Thursday October 9th at 8:30am. Come meet Stephanie and get your blood pressure checked!!

ARPA Federal Funding Severed Immediately Affecting COA Classes

For several years Highland Valley Elder Services (HVES) has generously provided funding to the Hilltown COAs to sponsor classes, paying the instructor fee and some supplies. These monies were made available to HVES through the American Rescue Plan Act of 2021 (ARPA), a federal stimulus bill to address economic and public health impacts on COVID-19. That funding resource has been discontinued immediately creating a huge challenge to HVES to continue to support COAs in their service area through what had historically been sub-grants for classes.

A requirement from HVES when the grants were awarded to the COAs was to ask participants of the classes to make a suggested donation. The rationale was for the COA in each town to use that money to help plan how to continue classes or add additional similar classes. Now, with the funding discontinued, the COA has to ask each participant in the class they will attend to pay a small fee to pay the cost of the instructor who teaches the program.

Eileen Theroux, Director, said "This is difficult news to absorb and pivot to be able to continue to offer these classes that provide an important service to Chesterfield and Hilltown residents. The HVES grant funding ends September 30th and classes are starting now. The COA Finance Working Group and I met to determine how we can continue the classes planned for the fall while working on a budget for new classes in 2026. It was clear with our very limited COA budget that a small fee would need to be charged to continue classes now. I am grateful for the funding HVES has given us in the last several years and appreciate the cooperation and assistance of our instructors as we work together to plan for the future. I am also grateful and thankful the Town of Chesterfield provides us with this special building and we are able to provide instructors a space to hold classes."

The following Fall 2025 classes will continue to be held and will require the fee as listed per class below to pay the instructor:*

Chair Yoga	\$5.00
Advance Tai Chi	\$6.00
Beginner Tai Chi	\$6.00
Smooth Moves	\$7.00
Gentle Yoga	\$5.00
Oil Painting	\$10.00

Super Strength Donations as requested by instructor

*Couples taking the same class pay \$10 per class

Eileen Theroux, Director, encourages anyone who may be challenged to pay this fee to get in touch with her by emailing coa@townofchesterfieldma.com or calling 413-296-2007 as scholarships are available. She also suggests those who have a supplementary health insurance besides Medicare to check with them to see if they will rebate you for attending classes. The COA will be happy to provide receipts showing the fee paid for the class to submit to your insurance plan.

**Donations for any COA program or equipment purchases may be made by using the form included in this newsletter. You can specify a program you would like the donation to be applied to if it is one currently scheduled. Thank you.

Exercise Programs

Tai Chi - Wednesdays 1 - 2:30pm. This class has detailed instruction in some of the early movements within the tai chi form, as well as practice in some of the basic components such as positioning of feet and hands. Open to new participants!

Advanced Tai Chi - Mondays 9:30 - 11am. This class practices the 3 parts of the Yang style long form on both the left and right side. There is no formal instruction. New participants are welcome to attend and observe, suggest arriving a few minutes early for introductions and orientation.

Chair Yoga - Tuesdays 10 - 11am. A modified version of traditional yoga, designed to be practiced while sitting on a chair or using the chair for support during standing poses. This is an ideal exercise for seniors, particularly those with limited mobility, balance issues, or health conditions that render traditional yoga poses challenging. The practice includes gentle stretching, strengthening exercises, and focused breathing. We keep it simple and fun, always time to share some laughs.

Smooth Moves - Fridays 9-10am. A dynamic fitness class for all levels. This routine focuses on building muscle strength and enhancing balance. The exercises are carefully structured to target key muscle groups while improving your body's overall balance and coordination and improve function for everyday activities. New participants, please reach out to the instructor prior to attending to complete a health questionnaire. Joan can be reached at joan@bybhealth.com. Dress comfortably, bring water; equipment is available for workouts.

Super Strength - Fridays 10-11am. This total body strength workout is designed to increase your overall muscle function and improve your core stability. Each class targets every major muscle group with standing and floor-based movements that challenge your strength, endurance and balance. This class is for all levels of fitness and offers variations to meet your needs. New participants, please reach out to the instructor prior to attending to complete a health questionnaire: Joan can be reached at joan@bybhealth.com. Dress comfortably, bring water, equipment is available for workouts.

New! Gentle Yoga: Tuesdays 3 - 4pm beginning September 30th. Join Kris Mose-Libon for an 8 week gentle yoga series. Bring your own mat (or purchase one at the COA) and bring any props you might need. Please register to reserve your spot call 296-4007 or email coa@townofchesterfieldma.com. To learn more about the instructor, visit whirligigstudio.com

Special Programs

FALL VACCINE CLINIC
sponsored by
Northampton Regional Public Health Nurses

Flu - all ages
COVID for ages 65+
Chesterfield Community Center
8:30am-11:30am
To register call 413-587-4903 or email
nurses@northamptonma.gov



Special Programs

Oil Painting Class

Oil paints are surprisingly versatile and the long length of time you have to work with them is unique and worth investigating. Come experience this fascinating medium in a calm and supportive atmosphere. The class will experiment with value and glazing while creating 2 different paintings from still lifes. This class is a multi-level class meant to be taken over and over again. There will be different projects for each level of student.

Thursdays 1-3pm
10 classes: Sept 18- Nov 20
Fee - \$10 per class
All materials and supplies provided
Register at www.lenagarcia.com



Living Fully, Aging Gracefully, Befriending Death

The Living Fully group welcomes new participants. We meet monthly, on the second Tuesday at 1pm, on zoom, to share conversation and support. The emphasis is on staying fully alive as we navigate the aging process. We talk about everything from the practical to the spiritual and just about everything in between. If you'd like a place to explore with others what you're living through, to share companionship grounded in compassion and authenticity, to laugh, cry, and wonder, this might be the supportive community you're hoping for. Email annieb@crocker.com or fandellaf@gmail.com to find out more and to be added to our list to receive the zoom link.

Building Resilience from Within

Jewish Family Service of Western Massachusetts is offering this popular online self-care series offering simple, accessible practices to manage stress and build resilience

Our popular six-week virtual self-care series for caregivers and anyone experiencing heightened stress in their lives. Learn simple techniques to build core resilience, balance the nervous system and deepen a healthy connection to your body. The free program takes place on Zoom, is open to all, and no experience is required. To ensure accessibility, all exercises can be done seated or standing and every session is recorded so participants can watch or rewatch at their convenience. For more information and/or to register scan the QR code or if viewing flyer online: [click here](#). Questions? Please call 413-737-2601 or contact Tammy Morton: t.morton@jfswm.org



Special Programs

Hilltown Strummers

Ukulele strum-along for players of all experience levels! We'll be meeting at Belding Library in Ashfield. A limited number of ukuleles will be available to borrow, if you don't have your own.

Contact Donna Sarro if you are interested in joining:
donnasar24@gmail.com; phone 413-214-8311
Call or text!

Craving a Little Peace and Joy in Your Life?

Come and discover with Roslyn new ways to use writing, drawing, humor, self-compassion and more to bring greater peace and joy into your life and relationships. With guest appearances by the dolphins and whales!

Presenter: Roslyn Malkin. Ph.D. Roslyn is a personal and spiritual mentor, author, family business consultant, world traveler, and lover of bad puns. Visit: liveyourgreatness.net

Location: Chesterfield Community Center, 400 Main Road
Saturday November 1, 2025, 10am-12pm

Free Workshop for ages 16 to 106. Light snacks and beverages will be provided.
Optional: Bring a small object to help create our sacred space.

COA Library

Have you forgotten our lovely library downstairs?
Come browse our collection of fiction, biography, classics, prize winners, and non-fiction with a sprinkling of guides and poetry.

Return at your convenience or pass along to a friend.
Donations are accepted except textbooks, magazines and damaged or smelly books. If you have a large donation, please call first.



Community News

ALL-COMMUNITY DISCUSSIONS

Hosted by the Chesterfield Planning Board in partnership with the Pioneer Valley Planning Commission, these meetings will focus on the results of the recent Master Plan survey and provide you with the opportunity to discuss town priorities—including housing, transportation, economic development, and town facilities.

Your participation is critical in developing Master Plan goals and implementation strategies.

We invite everyone to come and participate.

- Thursday, October 23, 6:30-8:30 p.m. (child care provided)
- Thursday, November 20, 6:30-8:30 p.m. (child care provided)

Refreshments included.

Community News

**The Worthington Health Center
is Celebrating 75 years!!**

***Please join as the HCHC celebrates 75 years of care and
50 years as a Federally Qualified Health Center!!***

***Where: Worthington Historical Society
6 Williamsburg Rd, Worthington
When: October 4, 2025, 11:00am-1:00pm***

In 1950, Hilltown Community Health Center was founded by Florence Bates RN, and a group of local residents and supporters who believed that even the most rural communities deserved access to compassionate, high-quality care. Their mission remains steadfast: to create access to high-quality, integrated health care and promote well-being for individuals, families, and communities.



Chesterfield Cultural Council

is seeking proposals for
community-oriented science, arts, and
humanities programs for 2026

Grant applications are due by:
OCTOBER 16 11:59 PM

For more information and to apply:
<https://massculturalcouncil.org/local-council/chesterfield/>



The Chesterfield Cultural Council is seeking proposals for community-oriented science, arts, and humanities programs for 2026. Grant applications open September 2nd and are due by October 16 at 11.59PM. For more information and to apply, go to:
<https://massculturalcouncil.org/local-council/chesterfield/>

The Chesterfield Council on Aging benefits from your support
for our programs for Chesterfield seniors!

I would like to contribute to the Chesterfield COA. My contribution of \$_____ is attached.

Please make your check payable to "Town of Chesterfield" and write "COA programs" in the memo line; mail to Eileen Theroux, Director, Chesterfield COA, PO Box 7, Chesterfield, MA 01012

Name_____Telephone_____

Address_____

email_____

Scam Alert!



*If someone knocks on your door saying they have "leftover asphalt" and they offer to pave, repair, or seal your driveway today, **it's a scam!***

- Resist the pressure to act quickly even if it sounds like a good deal.
- Get a written contract even for small repair projects.
- Never pay for the entire project up front.
- Get at least 3 written estimates before hiring someone to do work at your home.
- Report suspicious paving crews to police.

If you have a consumer problem or question, contact the

**Northwestern
District
Attorney's
Consumer
Protection Unit**

**Greenfield
(413) 774-3186
Northampton
(413) 586-9225**

**Working in cooperation
with the Office of the MA
Attorney General**





Regional News

STOLEN IDENTITY! HOW DO WE KNOW?

You may have read about the recent, very large hack by China of many US government and corporate computer systems, and possible exposure of our data via the DOGE effort. Because we are now so digital, no one is totally safe from being hurt by an identity theft. If our identity is stolen, it is Really Irritating and causes a Lot of Bother to fix. Even worse, of course, there may be horrid financial consequences.

So how do we know if our identity has been stolen or even just messed with? Here are some ways to ferret out if your identity has been compromised in some way.

- Your credit report shows activity you didn't authorize or initiate.
- Someone has opened a credit card account, or started charging medical bills to you.
- Perhaps your credit score drops without apparent reason.
- You get a message from your bank that something is wrong. Or when you get your bank statement, you find that an expected deposit has not been made or a very small withdrawal has been made that you don't recognize. (This could be a test on their part.)
- You receive a bill for something you did not buy.
- You receive merchandise you didn't order, again a test on their part. You have automatic bill paying set up and all of a sudden that action is denied.
- Your tax return or payment is rejected.
- There is increased spam on your phone, perhaps calls about suspended benefits such as VA or Social Security.
- You realize mail has stopped coming to you.

A good online resource page for us is
<https://www.usa.gov/identity-theft>

Stay safe!!

Jean O'Neil

TRIAD Committee member

jeanoneilmass@gmail.com; 413-268-2228

GOOD NEWS FOR OCTOBER 2025

By Deb Hollingworth

Open Enrollment time again for folks who have Medicare! DO YOU NEED TO BOTHER?

October 15th - December 7th every year is our opportunity to review our health insurance coverage.

You can stop reading here

- IF you are still working and covered through your employer or through your spouse who is still working OR
- IF you get your health insurance through your retirement pension OR
- IF you use the VA because you're a veteran

IF you don't have any of those options, then it's a good idea to review coverage during Open Enrollment. Why? Because annually Medicare plans change their monthly premiums, change co-pays for medical treatment(s) and change co-pays for prescriptions. Especially co-pays and premiums for prescriptions Medicare D plans.

This year Rx coverage might be less expensive through a Medicare Advantage plan? While I'm cautious about recommending Advantage plans because of all their copays for medical services, and because you have to get referrals...and in some cases, approval for certain treatments and because not all doctors (especially here in the hilltowns) will accept some Advantage plans....it's looking like this year some Advantage plans may do a better job covering your Rx. It depends on your prescriptions. Which is why it's a good idea to have your prescriptions list reviewed by a SHINE counselor.

Keep reading on the next page for more information on Medicare Open Enrollment from the Assistant Director of the SHINE Program at LifePath.

MEDICARE KICKS OFF OPEN ENROLLMENT OCTOBER 15TH, ARE YOU READY?

By Kyra DeCarlo Assistant Director, SHINE Program at LifePath

The Medicare Annual Open Enrollment Period (OEP/AEP), takes place each year from October 15th to December 7th, for plans starting January 1. Keep an eye on your mail for important plan change information. Your opportunity to change plans for 2026 ends December 7th!

During September and early October, your current Medicare Advantage Plan (HMO, PPO, POS) with Part D drug coverage sends you information about changes to your coverage in 2026. This document is the Annual Notice of Change. This information allows you to make an informed decision about either keeping your current coverage or making a change.

The Open Enrollment period is your opportunity to re-evaluate your current plan and compare it to other available options. By comparing your options you may find a plan that offers you better coverage or saves you money. If you are happy with your current coverage and it still meets your needs, you don't have to make any changes.

Plans automatically renew for 2026. However, it is important to be aware of any changes to premiums, deductibles, cost sharing, provider networks, covered prescription, drug restrictions, etc.

If you do not review your plan and make changes during this time, SHINE counselors can still review coverage with you after Open Enrollment. To help you switch mid-year, we try to find a Special enrollment period option, but you may have to wait until the next Open Enrollment Period to make changes.

During Annual Open Enrollment Medicare beneficiaries can make the following changes to their health and prescription drug coverage for the following year:

- Enroll in or review and switch your Medicare Prescription drug plan
- Switch from Original Medicare to a Medicare Advantage plan
- Switch from one Advantage plan to another
- If you are already in a Medicare Advantage Plan, you can use the Open Enrollment to switch back to Original Medicare with a Medicare Prescription Drug Plan and add a Supplemental Medigap Plan.

The SHINE program, Medicare Health Insurance Counseling Program, provides confidential and unbiased health insurance counseling for Medicare beneficiaries. This is a free service, though contributions are welcome and will go a long way to help support this vital program.

For assistance with any Medicare issue, reach out to SHINE. **Contact Highland Valley Elder Services at 586-2000** to book an appointment with SHINE counselor Caroline Solan. If all her appointments are booked up through December 7th call Life Path which is the **Regional SHINE office in Greenfield. 773-5555 ext 1220**. If they get completely booked up for appointments, you might try the **Pharmacy Outreach Project at 866-633-1617**. And if you still can't get an appointment, call your senior center to get the latest information on how SHINE is handling the possible overload of Open Enrollment calls.

Your Community Connector

Jennifer O'Connell is working for the Hilltown COAs as the Community Connector. She is available to help Hilltown residents that are experiencing challenges, hardship and/or need assistance.

Jennifer can help you meet a variety of your needs to make life easier.

Some examples are:

- Obtaining benefits such as Fuel Assistance, SNAP, Social Security, etc.
- Getting help so you can continue living independently at home
- Arranging for repairs
- Connecting to local groups / activities to prevent isolation and have fun with other community members
- Transportation assistance
- Being unsure of what you need or where to turn

Any and all inquiries are welcome. Call Jennifer at 413-296-4536 ext.110 or email communityconnectjo@gmail.com

On the Road Again...

TRIPS IN 2025



**Contact Francine Frenier to reserve your seat
BEFORE mailing payments.**

For more info call 413-296-4291

Email: francine.frenier@gmail.com

Mail to: 11 Stage Rd. Williamsburg, MA 01096

Day Trip Dec7, Sunday

A Holiday Event in Waltham, MA

Reagle Music Theater Players beloved Christmas extravaganza -- 100 performers, live orchestra, dancers, living nativity, and yuletide tunes. Pre-show lunch at the Chateau Restaurant. Price \$160. Make a check payable to Landmark Tours and mail to the address above by October 13. Call or email above to be added to the **Wait List**.

Hamilton at the Bushnell on Wednesday, November 12 with the Holyoke Senior Center. Call 413-322-5625 for more information. Tickets are going fast.

There are day trips to Radio City Rockettes, Craft Festival at Mohegan, NYC on your own -- all leaving from Chicopee. If interested, call 413-296-4291 or 413-593-3939 for more information.

******* 2026 Multi Day trips to Washington DC and Mackinac Island *******

Multi Day Trip April 17-21, Washington DC 5 days, 4 nights

Visit or tour George Washington Mount Vernon Estate, Garden & Memorial, Arlington National Cemetery, Smithsonian Institution, Capitol Building, World War II Memorial and more. Price \$790. Take a \$25 discount if paid in full by January 26, 2026. Make the check payable to Diamond Tours and mail to the address above.

No money is due until early January.

Multi Day Trip September 27- October 3, Mackinac Island, the quaint Michigan island where no vehicles are allowed. Trip is for 7 days, 6 nights. Tour the island by horse & carriage, cruise the Soo Locks, visit Bronner's Christmas Wonderland, Frankenmuth Bavarian Village and much more, not to mention the plentiful fudge shops. Price \$959. Take a \$25 discount if paid in full by June 27, 2026. Make the check payable to Diamond Tours and mail to the address above.

No money is due until next year.

Day trips for 2026 being planned: Isle of Shoals Cruise and Clam Bake, FDR Homestead & Library and Hudson River Cruise.

TECHNOLOGY HELP FOR OCTOBER



TechConnect 2.0 is providing free services through a partnership with Northampton Open Media. We offer free devices, drop-ins and one-on-one tech support. Please take advantage of ongoing services.

Internet Hotspots

If you need affordable internet access, we have a solution that may work for you. Hotspots are free prepaid cellular devices used to access internet in most areas in the hilltowns. To learn more please contact us by phone or email. (see contact below)

Tech Support Available by appointment

Receive technology help by email, phone, drop-in, or by appointment at coaTechHelp@gmail.com phone call or text msg **413-296-5080**. You also may attend drop-in at any location.

Devices for you

PC laptops, refurbished Chromebooks, iPads
There is still time to join the Digital World while supplies last. If you need a device to connect to the internet, have something so old it is not working effectively, or need a different type of device please contact us. Call and leave a message or use the online request form on our website, www.northernhilltownscoas.org

Tech Support Drop in Centers:

(no appointment needed)

Chesterfield Community Center

Weekly on all Tuesdays, 11:00 to 2:00

Cummington Community House, 10 to Noon,
2nd Wednesday 10/8

Goshen Town Hall, 12:00 to 2:00, 3rd Thursday, 10/16

Plainfield Shaw Memorial Library, 5:30 to 7:30, 3rd
Thursday 10/16

Westhampton Library, 2:00 to 4:00, 4th Thursday
10/23

Williamsburg

Meekins Library, 10 to Noon 2nd Tuesday, 10/14

Nash Hill Place (Resident onl), 10:00 to Noon, 2nd
Tuesday, 10/14

Worthington COA office – call COA for date/time



"Given the right framing, a "difficult" conversation does not need to be difficult. It can be liberating. It can even be transformative," Michael Hebb. Death Doula Stacey Mackowiak will lead us through a "guided conversation that transforms a seemingly difficult conversation into one of deep engagement, insight, and empowerment."

A discussion series around the book "Let's Talk about Death over Dinner," by Michael Hebb, will be offered at the Cummington Community House in October and November.

Michael's book will be provided at an introductory session on Thursday October 16 from 4-5pm. On Thursdays November 6 and 13 two dinners will be held from 4-6:30pm to share our thoughts on questions posed in the book. Participation is limited to 15 individuals. Please RSVP with Polly at pryan@town.plainfield.ma.us or call 413-212-1581.

All individuals in the 7 COA consortium hilltown's are welcome to participate. (Williamsburg, Goshen, Cummington, Plainfield, Worthington, Chesterfield, and Westhampton).

This is an event funded by a grant from the Massachusetts Council on Aging (MCOA)

