



# Chesterfield Council on Aging Newsletter

November 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**

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Librarian: Dee Cinner  
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400 Main Road  
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## Honoring Those Who Have Served

When it comes to caring for our nation's military veterans, Massachusetts is unique in that it is the only state in the country which requires, by law, that every community employ its own veterans' agent. For smaller communities which may find it difficult to find/employee qualified agents, the state allows bordering communities to create districts with a central office. In the case of Chesterfield, the Central Hampshire Veterans' Services District (based in Northampton) provides this service. Our job is to assist veterans and their families with accessing available state and federal benefits, as well as to provide connection to food, housing, medical, legal, and educational/employment resources. In addition to Northampton and Chesterfield, the district serve 11 other communities across Hampshire County.

Steven Connor, District Director, is a Northampton native who served as a cook in the U.S. Navy from 1977-1979. He has served as the director of Veterans' Services for the city of Northampton, and subsequently the Central Hampshire Veterans Services' District since 2005.

Dan Nye, Veterans' Services Officer, grew up in Chesterfield and now resides in Williamsburg. He has served as a Military Intelligence and Civil Affairs Officer in the Massachusetts Army National Guard and U.S. Army Reserves since 2008, and is a veteran of the war in Afghanistan. Dan joined Central Hampshire Veterans Services' in 2022.

If you ever have any questions about available veterans' benefits, we hold office hours at the Chesterfield town offices on the third Wednesday of the month from 1:30 – 3:00 PM, or you can call or email us five days a week at main office: (413) 522-8358, [vetadmin@northamptonma.gov](mailto:vetadmin@northamptonma.gov).

You can also find more information on our office and available resources at our website:

[www.northamptonma.gov/194/Veterans-Services](http://www.northamptonma.gov/194/Veterans-Services).

*Sign up to receive our  
monthly newsletter  
and the most up-to-  
date information  
about COA events!  
Email  
[coa@townofchesterfieldma.com](mailto:coa@townofchesterfieldma.com) or call us  
at 413-296-4007*

~ Dan Nye

## November calendar of events

| Saturday/<br>Sunday                                                                                    | Monday                                                                                                     | Tuesday                                                                                                                                                            | Wednesday                  | Thursday                                                                                                                     | Friday            |
|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------------------------------------------------------------------------------------|-------------------|
| <b>1 Saturday</b><br><br><b>Craving Peace<br/>and Joy in Your<br/>Life</b><br>Community<br>Center 10am | 3<br>Advanced Tai Chi<br>9:30am<br><br>Grab 'N Go<br>11:30am<br><br>Tai Chi for Health<br>introduction 1pm | 4<br>Chair Yoga 10am<br>Tech Drop in 11-2<br>Mahjong 1pm<br>Gentle Yoga 3pm                                                                                        | 5                          | 6<br>Grab 'N Go 11:30am<br>Oil Painting 1pm                                                                                  | 7<br>Mahjong 1pm  |
| <b>9 Sunday</b><br><br><b>Veterans<br/>Breakfast</b><br><br>Chesterfield<br>General Store<br>10am      | 10<br>Advanced Tai Chi<br>9:30am<br><br>Grab 'N Go<br>11:30am                                              | 11<br>Chair Yoga 10am<br>Tech Drop in 11-2<br>Mahjong 1pm<br>Gentle Yoga 3pm<br> | 12                         | 13<br>Blood Pressure:<br>Know Your Numbers<br>10am<br><br>Grab 'N Go 11:30am<br>Brown Bag Program<br>1pm<br>Oil Painting 1pm | 14<br>Mahjong 1pm |
|                                                                                                        | 17<br>Advanced Tai Chi<br>9:30am<br><br>Grab 'N Go<br>11:30am                                              | 18<br>Tai Chi for Health<br>8:30am (zoom)<br>Tech Drop in 11-2<br>Mahjong 1pm<br>Gentle Yoga 3pm                                                                   | 19                         | 20<br>Blood Pressure<br>Clinic 11:30am<br><br>Grab 'N Go 11:30am<br>Oil Painting 1pm                                         | 21<br>Mahjong 1pm |
|                                                                                                        | 24<br>Advanced Tai chi<br>9:30am<br><br>Grab 'N Go<br>11:30am                                              | 25<br>Tai Chi for Health<br>8:30am (zoom)<br>Tech Drop in 11-2<br>Mahjong 1pm<br>Gentle Yoga 3pm                                                                   | 26<br>Fiber Friends<br>7pm |                                         | 28<br>Mahjong 1pm |

## Exercise Programs

**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. Fee \$6.00

**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. Fee \$5.00

**Gentle Yoga:** Tuesdays 3 - 4pm beginning September 30<sup>th</sup>. Join Kris Mose-Libon for an 11 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](mailto:coa@townofchesterfieldma.com). To learn more about the instructor, visit [whirligigstudio.com](http://whirligigstudio.com) Fee \$5.00

**New! Tai Chi for Health:** Tuesdays 8:30am via zoom. Please join Deborah Yaffee, Senior Trainer for the Tai Chi for Health Institute for this new class - no experience required! This class focuses on principles of movement and health. Introductory presentation November 3<sup>rd</sup> at 1pm. Laptop or iPad required. Please contact the COA for more information or to register - 296-4007. Requested donation \$10-15/month. *Program funded in part by a grant from Highland Valley Elder Services.*



*Financial assistance is available for exercise programs. The COA does not want anyone left out of these programs because of a lack of funds. Assistance is available for eligible Chesterfield Seniors age 60+. Residents must meet income and residency requirements. Please contact COA Director 296-4007.*

**Did you know** ... Chesterfield is a member of the Northern Hilltowns Consortium of Councils on Aging. The Consortium is a collaborative that includes the town Councils on Aging of Williamsburg, Westhampton, Chesterfield, Worthington, Goshen, Cummington and Plainfield. Residents of the Hilltowns are welcome to attend events at any of the Consortium COAs. For more information, including a calendar of events, check out the website! <https://northernhilltownscoas.org/>

## Special Events

### ***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](http://liveyourgreatness.net)

**Location: Chesterfield Council on Aging  
Saturday November 1, 2025, 10am-12pm**

Please contact the COA to register 296-4007 or email [coa@townofchesterfieldma.com](mailto:coa@townofchesterfieldma.com)

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.

*Program funded in part by a grant from Highland Valley Elder Services*

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### ***Veterans Breakfast***

***We invite all local veterans to be honored at a  
Veterans Day breakfast at the***

***We will be joined by Special Guest  
Veterans Service Officer Dan Nye.***

***Sunday November 9<sup>th</sup> 10am  
Chesterfield General Store***

Please contact the COA to register 296-4007 or email [coa@townofchesterfieldma.com](mailto:coa@townofchesterfieldma.com)

*Event funded by a grant from Highland Valley Elder Services*

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### ***Public Health Presentations***

We are excited to have Kelly Hughes, Regional Public Health Nurse join us for a series of important health talks on Thursdays at 10am!

**November 13th, 10am: Blood Pressure: Know your Numbers**

**December 4th, 10am: Healthy minds, healthy aging: mental health for older adults**

A light meal will be served.

Please contact the COA to register: 296-4007 or email [coa@townofchesterfieldma.com](mailto:coa@townofchesterfieldma.com)

*This program funded in part by Highland Valley Elder Services.*

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### ***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](mailto:annieb@crocker.com) or [fandellaf@gmail.com](mailto:fandellaf@gmail.com) to find out more and to be added to our list to receive the zoom link.

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## Special Events

### *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!

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### *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](mailto:t.morton@jfswm.org).



## Community News

### **HELP PLAN FOR THE FUTURE OF CHESTERFIELD!**

Hosted by the Chesterfield Planning Board in partnership with the Pioneer Valley Planning Commission, this discussion will focus on the recent Master Plan survey and will provide you with an opportunity to voice your thoughts and ideas. Your participation is critical in developing Master Plan goals and implementation strategies. We invite everyone to come and participate.

**NEW DATE!** Wednesday, November 19, 6:30-8:30 p.m. (child care provided)  
\$50 VISA gift card drawing. Refreshments included.

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## Resources

**Community Connector** - Do you need help finding resources in the area such as:

- Obtaining benefits such as Fuel Assistance, SNAP, Social Security, etc.
- Help continuing to live independently in your home
- Repairs
- Connection to local groups / activities to prevent isolation
- Transportation assistance

Please contact Jen O'Connell!

email [communityconnectjo@gmail.com](mailto:communityconnectjo@gmail.com) or call 413-296-4536 ext.11

### **Brown Bag**

The Brown Bag program provides a bag of groceries for low-income adults who are age 55+ (or younger with a documented disability). Brown Bags are distributed on the 2nd Thursday of the month at the Community Center at 1pm. To apply, call the Food Bank of Western Massachusetts at 1-800-247-9632 or you can contact the COA for help with the application.

### **Transportation**

Hilltown Easy Ride Van services for seniors over 60 residing in Chesterfield and other hilltowns.

Regularly scheduled shopping trips to Northampton, rides to medical appointments.

Interested riders must be pre-approved for eligibility. More information, including an application for services can be found at: <https://www.hilltowncdc.org/transportation> or call 413-296-4232

### **Hilltown Food Pantry**

Located in Goshen, the Pantry is a program of the [Northampton Survival Center](#), and serves eligible residents of Chesterfield and other hilltowns. For more information, including eligibility requirements, visit the [Northampton Survival Center's website](#) or call the Hilltown Food Pantry at 413-268-7578 (Wednesdays between 1 – 3) or the Northampton Survival Center at 413-586-6564.

### **Fuel Assistance**

(aka Low Income Home Energy Assistance Program)

Community Action of Pioneer Valley is the designated processing center of Home Energy Assistance Program applications for Hampshire County. This free service help to pay for a portion of winter heating costs by making payments to your fuel or electricity provider. CAVP also provides emergency assistance for heating system failures for participants.

To apply, contact: Community Action Pioneer Valley  
Phone: 413-774-2310 or 800-370-0940  
Email: [fuelassistance@communityaction.us](mailto:fuelassistance@communityaction.us)

### **Veterans' Support Services**

Veterans' Service Officer: Daniel Nye  
Phone 413-587-1298 email: [vetadmin@northamptonma.gov](mailto:vetadmin@northamptonma.gov)  
Office hours: Chesterfield Town Offices 3rd Wednesday of the month from 1:15pm to 2:45pm. No need to wait for office hours - Dan is just a phone call or email away!

**SHINE:** Serving the Health Insurance Needs of Everyone. The SHINE Program provides free health insurance information, counseling, and assistance to people who are eligible for Medicare.. For info contact Caroline Solan at Highland Valley Elder Services 413-586-2000 ext 999 (option2) or by email [csolan@lifepathma.org](mailto:csolan@lifepathma.org)

**TRIAD Medical Equipment** - This program provides used medical equipment pick-up and delivery free of charge to seniors in Chesterfield. Call 413-582-7787

**Hilltown CDC's Housing Rehabilitation Program** provides eligible low- and moderate-income homeowners in eligible towns with deferred payment loans. These no-cost loans are meant to address code violations and improve living conditions for homeowners. For more information and an application to the program, contact Ashley Neveu, Housing Rehab Administrative Assistant at (413) 296-4536 ext. 112 or [ashleyn@hilltowncdc.org](mailto:ashleyn@hilltowncdc.org)

**Hilltown Elder Network (HEN) Program** provides eligible seniors with in-home services, such as home chores or transportation assistance. Seniors must be at least 62 years old, meet household income criteria, and are ineligible for other forms of assistance. For more information, please contact Helen Pelletier at 413-238-4418

**Mass 211:** 2-1-1 get critical health and human services information

**Elder Fraud hotline:** 1-833-372-8311

**LGBTQ & Elder Hotline:** 1-877-360-5428

**Senior Legal Hotline:** 1-800-342-5297

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\_\_\_\_\_

# Consumer Alert!



Concerned about identity theft?  
Consider **FREEZING YOUR CREDIT.**

A credit freeze limits outside access to your  
credit reports. It can help prevent someone from  
opening new accounts and loans in your name.

Call the credit agencies for a FREE credit freeze.

**Equifax 1-800-685-1111**

**Experian 1-888-397-3742**

**TransUnion 1-888-909-8872**

*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

## SENIORS AWARE OF FIRE EDUCATION

### ***“Charge into Fire Safety” ...***



... is the NFPA (National Fire Protection Association) theme for this year's Fire Safety Week. Its focus is on Lithium-Ion battery safety. This is a very timely topic, considering the folks who recently lost their house in Amherst due to a fire caused by a lithium-ion battery. Here are some important things for you to consider in safely using these batteries:

### **BUYING THEM**

Buy only devices and their batteries that are listed by a nationally recognized testing laboratory such as the Underwriter's Laboratory (UL) found on the packaging and the device.

### **CHARGING THEM**

- ~ Read and follow manufacturer's charging instructions.
- ~ Always use manufacturer's batteries, cords and power devices made for the device.
- ~ Plug the charger DIRECTLY into the wall outlet.
- ~ Do NOT leave device unattended while charging.
- ~ Disconnect charger when device is fully charged.
- ~ Do not overcharge the device.
- ~ Charge the device on a hard, stable surface.

### **USING THEM**

- ~ Read and follow the manufacturer's instructions for using these batteries' device.
- ~ Use ONLY the battery designed for your device.
- ~ Stop using the battery if it is damaged.
- ~ Stop using the battery if you notice an unusual odor, change in color or shape, leaking or odd noise. If you can do so safely, move the device away from anything that can burn and call the fire department.

### **STORING THEM**

- ~ Read and follow the manufacturer's storing guidelines.
- ~ Store the batteries and devices at room temperature.
- ~ Do NOT leave them in hot cars, direct sunlight, or in freezing temperatures.
- ~ Store them away from combustible materials.

### **DISPOSING THEM**

- ~ Do NOT throw batteries into the trash.
- ~ Always recycle used lithium-ion batteries.

Take charge of using lithium-ion batteries safely!

Worth Noyes

Fire and Life Safety Educator

Williamsburg and Cummington Fire Departments,

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## **GHOSTS?? REALLY?**

You thought it was past time for goblins and ghosts, right? Wrong. A couple of new scams have come up: ghosting.

First is ghost tapping. Courtesy of the Better Business Bureau, we learn that when you tap a debit or credit card on a machine to make a payment, you are using Near Field Communication (NFC). This allows data exchange between your card and the vendor's machine at very close range, i.e., about 4 inches or less. So this is usually safe.

NFC is also what allows you to share information with another phone without being physically connected, or to unlock a door, and many other options. A nice piece of technology.

Here is the ghost part. If you are being crowded by someone, they could snatch your card's bank information while you tap. They could also jostle you so you drop the card, they bend over to pick it up and do the steal.

Second is ghost touching. The thief places an electronic reader under a table, like in a coffee shop or library. You put your phone down and it lies over the reader. At a distance, the thief can access your phone's content. Not all phones are vulnerable to this.

So what to do to keep the ghosts away?

- Make sure you know where you are tapping and the amount.
- If you have any doubts, swipe or insert your card instead of tapping.
- Check for suspicious charges on your bank account especially after being in a crowd, or a public place with a table.
- Put your phone face upon the table so you can see if it becomes activated.

The <https://www.bbb.org/all/scam-prevention> page has links for more information if you want to get more techie informed.

As always, stay safe!

Jean O'Neil

TRIAD Committee member

jeanoneilmass@gmail.com; 413-268-2228

## On the Road Again...

### TRIPS IN 2025/2026



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

For more info call 413-296-4291

Email: [francine.frenier@gmail.com](mailto:francine.frenier@gmail.com)

**Mail to: 11 Stage Rd. Williamsburg, MA 01096**

**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 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. This trip quickly filled up. Please email to be added to the wait list.***

**Day Trip May 3, 2026, Sunday A Grand Night for Singing** at the Seven Angels Theater in Waterbury, CT. Pre-show lunch at San Marino's Restaurant. Price \$TBD. Make a payable to Landmark Tours and mail to the address above by March TBD.

**Day Trip June TBD Isle of Shoals Cruise and Lobster Lunch** Enjoy at 2.5-hour cruise from Portsmouth, NH to the Isles of Shoals. Pre-show lunch at Fosters in York Maine. Price \$TBD. Make a check payable to Landmark Tours and mail to the address above by April TBD.

**Day Trip July TBD FDR Homestead & Library and Hudson River Cruise.** Take a scenic cruise on the Hudson River. Enjoy a boxed lunch on board. Tour the home of Franklin D. Roosevelt and the first Presidential Library. Price \$TBD. Make check payable to Landmark Tours and mail to the address above by May TBD. Those on the cancelled trip from July 2025 will be given first chance to sign up.

## GOOD NEWS FOR NOVEMBER 2025

By Deb Hollingworth

### What's in your mailbox?

This time of year, we get mail from our Medicare insurance plans with all the changes for next year. This could be letters from your Medicare D plan, or Medicare Supplement or Medicare Advantage plan letting you know about increases in monthly premiums and any increases in co-pays. This is done so you can change your coverage, if you want, during Open Enrollment.

Recently some folks have received letters from BlueCross saying they were closing Advantage plans in our area. The BlueCross PPO advantage plan with zero monthly premium has been a popular option the past few years, especially for younger Medicare beneficiaries or those "healthy" folks without ongoing chronic medical conditions. It was a good choice. Those of you who received a letter saying the Plan would be "no longer available" after December 31st....can pick up a Medicare D plan during Open Enrollment, before December 7th ....and revert to original Medicare A & B.

If you develop a change in medical conditions where you anticipate needing to use a number of medical providers, (all those co-pays for services) you can pick up a GAP plan (also called Supplement Plan) anytime during the year. To figure out your best option....you call BlueCross they may suggest a Plan with them that costs \$50 x month and gives you similar benefits to the PPO. Call the number on your BlueCross card to speak with their marketing people who can explain the options.

### Why is this happening?

Simply put, these Advantage plans do not generate enough profit.

### What are your choices if you wish to switch now?

1. You can drop your Advantage plan, and return to original Medicare A & B which gives you about 80% coverage for medical goods and services. You will also need to enroll in a Medicare D plan for Rx coverage.

2. If you want more coverage, especially if you anticipate surgery, or needing more doctor appointments...you could switch to a Medicare supplement plan and pick up a Medicare D plan to cover Rx. A SHINE counselor can help you sort through what might work best for Rx coverage and /or supplement.

3. You could enroll with another Medicare Advantage plan. The caution here is to check with your doctor to see which of the Advantage plans they can bill.

Who can help you if you decide to switch plans? SHINE counselors are available at: Highland Valley Elder Services....586-2000, ask for Caroline Solan. Or Life Path in Greenfield....773-5555 (LifePath is the Supervising agency for Hampshire/Franklin county SHINE volunteers.) If you are not able to get an appointment during Open Enrollment...let your local COA/Senior center know.

### 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](mailto:communityconnectjo@gmail.com)

# CREDIT FREEZE FAQs



By Northwestern District Attorney's Consumer Protection Unit

If you're concerned about identity theft, data breaches, or someone gaining access to your credit report without your permission, you might consider placing a credit freeze on your report.

## What is a credit freeze?

Also known as a security freeze, this free tool lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

## Does a credit freeze affect my credit score?

No. A credit freeze does not affect your credit score.

A credit freeze also does not:

- prevent you from getting your free annual credit report
- keep you from opening a new account. But to open one, you'll need to lift the freeze temporarily. It's free to lift the freeze and free to place it again when you're done accessing your credit.
- keep you from applying for a job, renting an apartment, or buying insurance. The freeze doesn't apply to these actions so you don't need to lift it.
- prevent a thief from making charges to your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

## Can anyone see my credit report if it is frozen?

Yes, certain entities still will have access to it.

- your report can be released to your existing creditors or to debt collectors acting on their behalf.
- government agencies may have access in response to a court or administrative order, a subpoena, or a search warrant.

## How do I place a freeze on my credit reports?

Contact each of the nationwide credit bureaus:

Equifax

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)

800-685-1111

Experian

[Experian.com/help](https://www.experian.com/help)

888-EXPERIAN (888-397-3742)

Transunion

[TransUnion.com/credit-help](https://www.transunion.com/credit-help)

888-909-8872

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

## How do I lift a freeze?

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau.

Otherwise, you need to make the request with all three credit bureaus.

## Questions?

Call the Northwestern District Attorney's Consumer Protection Unit  
Greenfield (413) 774-3186  
Northampton (413) 586-9225

## TECHNOLOGY HELP FOR NOVEMBER



### Tech Support home visit available by appointment

Call or message 413-296-5080 to arrange a home visit or email [coaTechHelp@gmail.com](mailto:coaTechHelp@gmail.com) for appt.

**Devices for you:** *Refurbished PC laptops, Window desktops, Chromebooks, and iPads*

If you need a device to connect to the internet or have something so old it is not working effectively, please contact us. Leave a message at 413-296-5080, or use the online request form on our website, [www.northernhilltownscoas.org](http://www.northernhilltownscoas.org).

### Drop in Centers (no appointment needed)

Chesterfield Community Center 400 Main Rd.

Chesterfield, every Tuesday from 11:00 to 2:00

Cumington Community House Drop-In tech

support, 33 Main Street, from 10:00 to Noon, 2nd Wednesday 11/12

Goshen Library, Drop-In tech support from 12:00 to 2:00, 3rd Thursday, 11/20

Plainfield Shaw Memorial Library Drop-In tech support, from 5:30 to 7:30, 3rd Thursday 11/20

Westhampton Library Drop-In tech support, from 2:00 to 4:00, 3<sup>rd</sup> Thursday 11/20 -SESSION MOVED ONE WEEK DUE TO THANKSGIVING

Williamsburg Meekins Library Drop-In tech support from 10 :30 to 12:30 2nd Tuesday,

CLOSED ON 11/11 for Veterans' Day

Nash Hill Place Resident Drop-In tech support from 10:00 to Noon, 2nd Tuesday, 11/11

Worthington tech support - contact Eileen Daneri [eadaneri@gmail.com](mailto:eadaneri@gmail.com).

### Internet Hotspots

If you need affordable internet access, we have a solution that may work for you. Hotspots are small cellular devices you can use to access internet and work in most areas in the Hilltowns. If you are interested, please contact us by phone 413-296-5080. Unlimited data plans are available through February.



**Men's and women's haircuts, manicures, colors, facials, and other hair care options are being offered at Smith Vocational High School. Appointment times have changed to Tuesday and Thursday from 9- 11 am. Appointments are available now through mid-May.**

\$5.00 is the cost for a haircut. Please call for other prices. The Smith Vocational Cosmetology students provide the services with their teacher Ms. Daniels alongside.

Simply call 413-587-1414 ext. 3531 for an appointment.

The Salon is located Smith Vocational High School in Room 124 of Building A at 80 Locust St., Northampton.

**ALL ARE WELCOME**



**NO APPOINTMENT REQUIRED  
PRE-REGISTER BY CALLING**

**ALL ARE WELCOME**  
pediatric, regular & high dose flu  
COVID - Moderna

## FLU & COVID VACCINATION CLINIC

**Goshen Town Hall  
40 Main Street  
Goshen, MA  
November 19th, 2025  
1:30 PM - 4:30 PM**

### **PLEASE BRING YOUR INSURANCE CARD**

### **QUESTIONS?**

There is no charge to you for your vaccination, but your insurance will reimburse the service provider. Please bring your ID with you.

**Joan Griswold**  
Director of Community  
Programs

(413) 296-4536 x 102  
joang@hilltowncdc.org

### **WANT TO PRE-REGISTER?**

If you would like to pre-register for this clinic please reach out to Colleen Kicza at

(413) 296-9763 or email [ckicza@hchcweb.org](mailto:ckicza@hchcweb.org)

This event is being coordinated by Hilltown Community Development  
in partnership with the Hilltown Community Health Center

## Wellness on Wheels (WOW) Bus at Town of Goshen Vaccine Clinic



### > The "Wellness on Wheels" (WOW) team will be on site to offer free:

- Prevention Screenings for High Blood Pressure and Diabetes
- Healthy Eating and Active Living education & resources
- At-home Blood Pressure cuffs for eligible individuals
- Resources & answers to your health questions

**Wednesday, November 19, 2025 |**

**1:30PM to 4:30PM**

**Parking lot across from 40 Main St  
Goshen, MA 01032**

