

Cummington Council on Aging

January 2020 Newsletter



Cummington Council on Aging
 P.O. Box 95, 33 Main St.
 Cummington, MA 01026

Chrisoula Roumeliotis
 413-634-2262
coa@cummington-ma.gov
 Office Hours: Tues 9-1, Thurs 4-8

January Calendar of Events

<u>Monday</u>	<u>Tuesday</u>	<u>Wednesday</u>	<u>Thursday</u>	<u>Friday</u>
		1	2 Exercise Class 9:30-10:30 COA Board Meeting 11:00	3
6 Veteran's Agent 9:00-11:00 Exercise Class 9:30-10:30 Coffee Hour 10:45-11:45 Needlework Group 1:00-4:00	7	8 Ladies Lunch Bunch Beaver Brook Golf Course Meet at church parking lot at 11:15 to carpool	9 Exercise Class 9:30-10:30 Coffee Hour 10:45-11:45	10 Friday Night Café at the Village Church 7:00-9:00 pm <i>Performance by Marc Fromm/Andrew Kingsley</i>
13 Exercise Class 9:30-10:30 Coffee Hour 10:45-11:45 Needlework Group 1:00-4:00	14 Living Fully, Aging Gracefully 1:00-3:00 in Library Room	15	16 Exercise Class 9:30-10:30 Coffee Hour 10:45-11:45	17
20 Veteran's Agent 9:00-11:00 Exercise Class 9:30-10:30 Coffee Hour 10:45-11:45 Needlework Group 1:00-4:00	21 Blood Pressure Clinic 11:30-12:00 Potluck Luncheon 12:00 Presentation by Lida Harkins on U.S. Census	22	23 Exercise Class 9:30-10:30 Coffee Hour 10:45-11:45	24 Friday Night Café at the Village Church 7:00-9:00 pm <i>Performance by The Old Fashioneds</i>
27 Foot Care Clinic Appts. start at 9 Exercise Class 9:30-10:30 Coffee Hour 10:45-11:45 Needlework Group 1:00-4:00	28	29	30 Exercise Class 9:30-10:30 Coffee Hour 10:45-11:45	31

Happy Birthday in January!

Eva Howes, Gerald Meyers,
Edith Morton, Monica Vandoloski,
Geoffrey Kenseth,
George Brownfield,
Donna Forgea, Elliot Ring,
Eric Hardendorff, Keith Jenkins,
Alma Owen, John Walker, Corinne Sharkey,
Mark Demaranville, Sheila Tower, Leni Fried,
Cynthia Cutter, Christine Earls, David Bartley,
Nancy Bean, Peg Cowan, William Miller,
Gregory Tonelli, June Lynds



Your COA board members are:

Elliot Ring, Chairman (634-5666)
Gail Roberge (634-0244)
Worth Noyes (634-8003)
Kathy Knox (634-8041)
Ann Eisenhour, Foot Care Coordinator (634-2243)
JoDee Simard, Treasurer (634-5051)
Anne Parsons, Recording Secretary (634-5707)

Potluck luncheon

In order to ensure that everyone knows what is contained in the dishes we are serving at the potluck, we will begin to label each dish. You can do this at home on a piece of paper or index card, or we can do it here for you. Because it is cumbersome to list all of the ingredients of every dish, we are looking to inform our potluck attendees of the following:

- 1. What is the dish?
- 2. Is it vegetarian?
- 3. Is it gluten free?
- 4. Is it dairy free?
- 5. Does it contain nuts? If yes, which?

As an example, if you are bringing a salad that contains walnuts, the note card could briefly state:

- Mixed green salad
- Vegetarian
- Gluten free
- Dairy free
- Contains walnuts

If you are able to create this note at home, that is great. If not, we can do it here for you when you arrive.

Luncheon and presentation

Please come to our monthly luncheon on January 21. We are planning to cook some chicken dishes. Bring a side dish, salad or dessert along with you.

Following the luncheon, Lida Harkins from the Office of the Secretary of State will be speaking about the upcoming census. She will explain the process and why the census is important. She will also have a sample of the census forms. Bring your questions!

Ladies Lunch Bunch

The Ladies Lunch Bunch will be going to the restaurant at the Beaver Brook golf course in Haydenville on January 8. Their menu is online at gobeaverbrook.com/wp/restaurant/. Those interested in carpooling should meet at the Main St. church parking lot at 11:30 a.m. If the weather is bad, please call JoDee at 645-5051 to see if the luncheon will be cancelled..

Yoga

Darlene Graham holds a weekly yoga class at the church across from the Community House on Main Street. She teaches a gentle to moderate yoga, which is meditative and focuses on listening to your body. She emphasizes the breath and encourages warm ups. At the end of the class, she offers a little neck massage during relaxation. In order to participate, you need to be able to get onto a mat and have some previous experience with yoga. The class costs \$14 for drop-ins and \$104 for an 8 week commitment. The class runs on Tuesdays from 8:45 to 10 a.m. For more information, please call Darlene at 413-210-1038.

The Cummington Council on Aging counts on YOUR support to continue our important programs for local seniors!

I would like to contribute to the Cummington COA. My contribution of \$_____ is attached.
(Please write your check to the Cummington Council on Aging, and mail to Cummington COA, PO Box 95, Cummington, MA 01026)

Name _____

Address _____

Thank you for helping to Support Your Neighbors!

Seniors Aware of Fire Education



The New Year is a time to make and keep resolutions. Here are a few you might want to make and keep that will help keep you from falling. Resolve to:

- Get more exercise.
- Wear sturdy, slip-proof shoes.
- Wear slip-proof slippers; don't walk around the house wearing only socks on your feet.
- Get rid of scatter rugs or secure them to the floor so they won't scatter you.
- Sand ice on steps and walks.
- If you are having trouble with balance, talk to your doctor.

Have a S.A.F.E. new year!

~ Worth Noyes, SAFE Educator
Williamsburg & Cummington Fire Departments

*The Senior SAFE program is sponsored by many of
your fire departments and the
Massachusetts Department of Fire Services.*

**Would you like to receive your newsletter
by email instead of snail mail?**

If so, please email Kristen at
regionalcoanews@gmail.com to be put on
the email list. Include your address so I will know
which mailing list to take you off of. Thanks!



Cell Phone Static

For as helpful as cell phones have become, they sure do cause a lot of bother when all those unwanted calls come in. I assume you added your number to the "Do Not Call" registry a long time ago, and that helps a bit but there are things you can do in managing your phone.

A good first hint is to put everyone who might call you in your contact list. Give them a name and answer the call only if that name comes up on the screen. If someone else calls and really wants you, they can leave a message. You can also assign a ringtone to the folks in your contact list, then ignore other ring tones as they come in.

After spending some time with a beverage (hey – you might as well enjoy the process) and getting your contact list set up, ask your phone to block all other calls. You'll find that option in "Settings", and may also be able to set up the "Do not disturb" option to help block unwanted calls.

And some avoidance... when you do online shopping, try to opt out of phone calls. If a store clerk asks you for a phone number, find out if it is really necessary that they have it. Or just politely refuse to give it, gambling on whether they will give up on a sale or not.

There are services to block calls – too much to write in this space. But look at **clark.com/technology/phones-mobile-devices/how-to-stop-robocalls/** and **consumer.ftc.gov/taxonomy/term/919**

As always, if you do answer a robocall, do not engage in either a chat or tirade. Don't hit a key to "stop these calls". For real, do not say the word "yes". Just Hang Up!

Stay safe,

Jean O'Neil, TRIAD committee member
413-268-2228, jeanoneilmass@gmail.com

Circuit Breaker Tax Relief

There is a state income tax credit for eligible Massachusetts residents age 65 or older who paid rent or real estate taxes during the tax year. The credit is for senior homeowners and renters who meet income limits and other eligibility requirements. Homeowners may claim the credit if they paid more than 10% of their total income for real estate taxes, including water and sewer debt charges. Renters can count 25% of their rent as real estate tax payments. If you have not filed for Circuit Breaker before, you may file for the current year and the two years previous. You must file a Massachusetts state income tax return to claim the Circuit Breaker Credit, whether or not you normally file one. You must include Schedule CB, Circuit Breaker Credit, with form 1. For additional information, contact:

**Massachusetts Department of Revenue
Customer Service Bureau
800-392-6089
617-887-MDOR
www.mass.gov/dor**

Notes from MCOA

Massachusetts Council on Aging

* **New Veteran's Services Benefit Calculator from Harvard Law School**

In November, the Veterans Legal Clinic at the Legal Services Center of Harvard Law School launched a new online tool to help Massachusetts veterans and survivors who are struggling financially. The tool, called the **Massachusetts Veteran Benefit Calculator**, is an easy to use online calculator and can be accessed at MassVetBen.org. The Mass Vet Benefit Calculator helps veterans, their families, and service providers determine potential eligibility for financial assistance through the Massachusetts Veterans' Services Benefits Program—known as Chapter 115. Chapter 115 can provide critical monthly assistance to low-income veterans, as well as their survivors and dependents, with monthly payments ranging over \$1000 depending on need.

The Mass Vet Benefit Calculator can be completed by the veteran, or with the aid of a family member, service provider, or advocate. It takes only a few minutes and can be done on a desktop computer, a smartphone, or a tablet. The Calculator asks a series of questions about income and expenses and at the end indicates if the user appears to be eligible for assistance through Chapter 115, along with an estimate of how much they are likely to receive. The Calculator also provides information about how to apply for Chapter 115,

including contact information for the user's local Veterans' Service Officer (VSO), who will submit a formal application. The Mass Vet Benefit Calculator was created to help reduce financial insecurity, homelessness, and hunger in the Commonwealth's veteran community, and we hope it will be of use in your vital work with veterans and survivors.

* **Medicare Savings Programs (MassHealth Buy-In programs)**

On January 1, 2020 the income and asset limits for the Medicare Savings Programs (also known as "MassHealth Buy-in" programs) are increasing. Under these new limits some Massachusetts residents with Medicare may be newly eligible for these programs, and existing members may be eligible for other Buy-In benefits.

Medicare Savings Programs (MSP)

Medicare Savings Programs are federally funded programs administered by each individual state. These programs are for people with limited income and resources and help pay some or all of their Medicare premiums, deductibles, copayments and coinsurance.

In Massachusetts, you'll recognize this program as the "MassHealth Buy-In" Programs. As part of the Medicare Savings Programs, Massachusetts offers three different coverage types.

- * MassHealth Senior Buy-In for Qualified Medicare Beneficiary (QMB)
- * MassHealth Buy-In for Specified Low-Income Medicare Beneficiaries (SLMB)
- * MassHealth Buy-In for Qualifying Individuals (QI)

For current income and asset/resource limits please visit: mass.gov/service-details/program-financial-guidelines-for-certain-masshealth-applicants-and-members



Stronger than Yesterday



Chair Yoga

Yoga is for everyone, and this form is gentle and relaxing. It improves your flexibility and may offer relief from arthritis and insomnia.

Tues. 10am, Chesterfield Comm. Ctr
Led by Sarah Prince
Requested donation: \$5/class.

Thurs. 10:45am, Williamsburg Senior Ctr.
Chair Stretch and Strengthen
Led by Alexandra Mello. \$10/class.*

Yoga for You

*Taught by Michelle Wolk, this class is geared for active adults. Any adult can join. Class is \$12 or 6 classes for \$60.**

Tues. 6-7pm, Williamsburg Senior Ctr.

Dance Class (Modern / Creative)

Contemporary dance for adults, taught by Susan Waltner. Donations gratefully accepted.

Weds. 10am, Williamsburg Senior Ctr.

Feldenkrais

Create flexibility, strength and balance, with trained instructor Michele Morales-Wolk. Open to all ages.

Mon. 7pm, Chesterfield Comm. Ctr.
Requested donation: \$5/class

Healthy Bones and Balance

Designed to increase participants' strength, mobility, flexibility and balance, H B & B classes are a free, fun way to exercise and socialize. Medical clearance is required.

Mon. & Thurs. 9:30am
Cummington Comm. House

Mon & Fri. 10:30am
Worthington, Maples I Comm. Room

Williamsburg classes are on hold for a short while. Watch the newsletter for re-start dates.

Hiking

Chuck Horn and Ray Fontaine organize hikes around the Westhampton / Easthampton area. To get on their email list, email Ray: westhamptoncoahikers@comcast.net

Muscle Strengthening Classes

Strength training keeps your bones strong and helps maintain muscle mass. Led by Joan Griswold.

Mon. 10am, Plainfield Town Hall
Weds. 10am, Goshen Town Hall
Fri. 10am, Chesterfield Comm. Ctr.

T'ai Chi

T'ai Chi is a wonderful activity known to increase balance, centeredness within oneself, and an enhanced relationship with the natural world.

Mon. 9:30am, Chesterfield Comm. Ctr.
(Advanced; \$5/class)

Thurs. 6:30pm Chesterfield Comm. Ctr.
(Beginner; \$5/class)

Fri. 9:30am Williamsburg Senior Ctr.
*\$10/class**

Zumba!

*Led by Melissa Tee. All levels welcome. \$10/class.**

Mon. 6pm, Williamsburg Senior Ctr.

To find out more, and to register, please contact the appropriate COA:

Chesterfield:

Janice Gibeau, 296-4007,
coa@townofchesterfieldma.com

Cummington:

Chrisoula Roumeliotis, 634-2262,
coa@cummington-ma.gov

Goshen: Evelyn Culver, 268-3316, ematk@aol.com

Plainfield: Susan LaRock, 413-743-5345,
slarock@town.plainfield.ma.us

Westhampton:

Amy Landau, 203-3086, westhamptoncoa@comcast.net

Williamsburg:

Sherry Loomis, 268-8407, sloomis@burgy.org

**Financial aid may be available for Wburg residents.*

Worthington:

Shelley Rice, 413-238-5532, coa@worthington-ma.us

Cummington Council on Aging
P.O. Box 95
Cummington, MA 01026

PRSR STD
US POSTAGE
PAID
PERMIT 183
Greenfield MA

**Cummington
Council on Aging**

Chrisoula Roumeliotis,
Coordinator
634-2262

Elliot Ring, Chairman
634-5666

Worth Noyes, 634-8003

Gail Roberge, 634-0244

Kathy Knox, 634-8041

JoDee Simard, 634-5051

Ann Eisenhour, 634-2243

Anne Parsons, 634-5707

Kristen Estelle,
Newsletter Designer
regionalcoanews@gmail.com

This Newsletter is sponsored in part by a grant from The Executive Office of Elder Affairs.

Out and About in January

Sun. January 5th at 1pm
Ring in the New Year: International Potluck
Chesterfield Community Center
400 Main Rd. Chesterfield

You are invited to come ring in the new year with us!
Share your family's traditional holiday dish!* Food.
Family. Fun. Music by Jerry Noble.

**Not required. Donations also welcome.*



Weds. January 22nd, 6-9pm
Wild and Scenic Film Festival
Chesterfield Community Center
400 Main Rd. Chesterfield

Sponsored by Wild and Scenic Westfield River Committee and the Chesterfield Cultural Council. Hosted by Chesterfield Council on Aging. Snow date January 29.

