

# Cummington Council on Aging

## July 2021 Newsletter



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

**Chrisoula Roumeliotis**  
**413-634-2262**  
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### A slow re-opening

Happy summer to all! Many of you may already know that the Community House has re-opened. Covid safety protocols remain in place. That means that masks, social distancing and hand sanitizing are required. Our library has also re-opened. It is open on Mondays and Wednesdays from 6-9 p.m. and Saturdays from 8:30 a.m. to 12:30 p.m. Covid safety protocols are in place at the library as well.

Although we are unable to host our annual July picnic again this year, we are working on a social gathering for August. Stay tuned!

### Millie Stevens recognized as town's oldest resident

At town meeting on June 4th, Elliot Ring, chairperson of the COA's board, presented Millie Stevens with the distinction of being the oldest resident in Cummington. Below is the speech that he presented in her honor.



*Millie Stevens recognized as town's oldest resident. COA Board chair Elliot Ring presents her with certificate and flowers, while select board looks on.*

I am very pleased to honor our oldest citizen, Millie Stevens, with the Gold Headed Cane Award. Millie will be 92 years young in October. Here are just a few facts about Millie that most folks may not know.

Millie was born in Pittsfield at the House of Mercy Hospital on October 21, 1929, just 2 days after the great stock market crash of October 19, 1929. Millie grew up in East Windsor and went to Dalton High School, graduating in June 1947. Upon graduating High School, Millie worked in potato fields in Cummington and Plainfield so she could earn the \$200 to pay for tuition, room and board to train as a nurse at Pittsfield General Nursing School.

When she completed her nursing courses, she worked at the Pittsfield General Hospital until she left

to raise her four kids with her husband, Stub, with whom she was married to for 67 years.

She first saw Stub when she went to a dance held in West Cummington in 1949 and didn't speak to him that night but was asked by a friend if she would like to go on a blind date. She agreed and sure enough Stub was her date and soon after they were married on February 9, 1950.

She and Stub moved to West Cummington, and to quote Millie, "never left". Millie raised her family in the same home that she lives in today. Along with her husband, Stub, they raised four kids -- Martha, Arlin, Danine and Lonelle. They also had a goat and a pig, along with a small garden from which they harvested their own food.

During her life she worked at the Worthington Health Center where she contributed to writing the bylaws for the Center, taught Sunday School at the Cummington Church, worked for the 4H group, worked on the Cummington Zoning Board, and was an EMT for the Cummington Fire Department. She was always active and made sure she could transit in the snow, shoveling her own driveway every winter.

She and Stub were members of a well-known square-dancing group called the Country Cousins. They traveled all over the Finger Lakes Region of New York State and other parts of New England. When I asked her the key question: "What contributed to your longevity?", she answered: "Hard work, exercising and square dancing."

It is therefore a great honor to award this Gold Headed Cane Award to our town's oldest and a very active member of our community, Millie Stevens.

### 2021 Elder Law Education Guide

I have paper copies of the 2021 Elder Law Education Guide, which is the Massachusetts Bar Association's 12th Annual resource guide on a wide range of legal issues affecting the lives of older adults. I also have this guide in pdf form. In addition, the Mass. Bar Association's Elder Law Advisory Committee created three podcasts. The topics are: Reverse Mortgages as a Retirement Tool; Older Adults and Driving; and Medicare Explained. If you would like the guide emailed to

you, or would like to receive a paper copy, or you would like the links to the podcasts, please leave a message at 634-2262.

### Hilltown Mobile Market in Cummington

The Hilltown Mobile Market will return to the Kingman Tavern (41 Main Street) on Thursdays from 4:30-6 p.m. starting on July 22 and ending on October 7. Many forms of payment are accepted, including cash, credit, debit, SNAP, HIP, WIC and Senior FMNP Coupons.

You can also purchase an affordable Hilltown Community Farm Share on an income-based sliding scale, ranging from \$5-20 per week. Households with SNAP/HIP can have the cost of the share fully reimbursed.

For more information, contact Seva Water at [sevat@hilltowncdc.org](mailto:sevat@hilltowncdc.org) or 413-824-1840 or visit [hilltownmobilemarket.info](http://hilltownmobilemarket.info).

### Vaccine appointments at HCHC

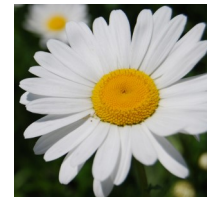
Free Covid-19 vaccinations are being offered to Cummington residents ages 18 and older by the Hilltown Community Health Center at its Huntington vaccination clinic. To schedule an appointment, or for more information, call 413-667-3009 ext. 261. If you are having difficulty making an appointment or figuring out transportation to your appointment, please call Chrisoula at 413-320-0663.

### Chromebooks and Pedal Exercisers

If you are interested in borrowing a Chromebook or a pedal exerciser, leave a message at the COA office at 413-634-2262 with your name and phone number or send an email to [croumeliotis@cummington-ma.gov](mailto:croumeliotis@cummington-ma.gov)

### Living Fully, Aging Gracefully

The next Zoom meeting for this group is Tuesday, July 13. For more information, please contact Wynne or Lucy at 634-5576 or [wynlucy@gmail.com](mailto:wynlucy@gmail.com); or Annie at [annieb@crocker.com](mailto:annieb@crocker.com).



### Your COA board members are:

- Elliot Ring, Chairman (634-5666)
- Gail Roberge (634-0244)
- Worth Noyes (634-8003)
- Kathy Knox (634-8041)
- Ann Eisenhour, Recording Secretary, Foot Care Coordinator (634-2243)

### Happy Birthday in July!



- Arnold Simmel, Patricia Lorda, Ruth Dexheimer, Allan Douglas, Richard Wolf, Worth Noyes, Russell Clark, Jean Schreier, Thomas Jay, Paula Gottlieb, Janice Loux, Sandra Shapiro, Gerald Howes, Joseph Pagano, Richard Fournier, Kristin Jay, Delia Nash, William Hoehne, William Dynok, Heather Allan, Edward Stempniewicz, Michael Holden, Michael Daniels, Peter Sloan, James Wettereau, Dennis Carr, Althea Frary, Laura Wetzler, Christopher Mesmer, Steve Schiff, Shaun Hebert, Mark Yamilkoski, Roger Huebner, Bryna Greenspan, Delbert Robbins, Pamela McLean, Wayne Higgins, James Toomey, Martin Pixley

***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!*

The Cummington Council on Aging



# Senior SAFE

Here comes the Fourth of July, released from most of the COVID restrictions! But along with July 4th celebrations are injuries from the use of fireworks. Every year children and adults are severely injured using illegal fireworks.

People of all ages lose fingers, hands and eyes because of the careless use of fireworks. Fireworks also cause structure and brush fires and keep firefighters, EMTS and police way too busy.

Even sparklers are very dangerous. Before putting one in the hands of your children or grandchildren, consider this: sparklers burn at 1200 degrees Fahrenheit. Water boils at 212 F, wood burns at 575 F, glass melts at 900 F. So don't put something that burns at 1200 degrees into the hands of anyone and risk severe 3rd degree burns or worse.

So, skip the trip out of state for purchasing fireworks that are illegal in our state; and enjoy the fireworks displays put on by licensed professionals.

Have a SAFE 4th,

--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.*

Crabby Road

8-19-11



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**Would you like to receive your newsletter, in color, 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!

## How DO they do it?

If you think of a scammer as being a professional – meaning that is what they do for an income, you can see why they get clever. How do they do what they do?

Well, there is the direct “just steal it” approach to assuming your identity. They lift your wallet and within half an hour make a new driver’s license and valid credit card. In my case, several years ago, they went to my credit union and took out \$5,000 in cash “for a funeral”. I filed a police report (so I wasn’t out any money) within an hour of knowing my wallet was gone, but the damage was done. They were never caught and my credit union was stiffed.

Then there is the “put together a puzzle” approach. They can steal your identify by assembling a puzzle. Say you post your birth date on social media, and then a photo saying here I am at my high school reunion! High school yearbooks are online for the reading. Scammers now probably know when and where your social security number was issued, and therefore can get your first five numbers.

“Games” on social media give them more clues, e.g., what was your first car, the name of your first pet? Where did you meet your spouse? These may be part of your various online security questions, giving the scammer more pieces of the puzzle.

The last four digits of your social security number are unique and random, which is why you really need to protect them. That may be the last piece of info the scammer needs to get you. Remember: they, he or she is a pro.

Carefully,

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

## July's Good News

By Deborah Hollingworth

I get a lot of questions from people saying they have trouble being able to afford their prescription drugs, so this month's good news is about possible ways to lower your costs, save money, or get your Rx free!

**1. Let's talk about generic Rx.** I refer to this as the "400 List" which is a list of about 400 generics the Walmart started offering about 10 years ago for \$4 a month or \$9 for a 90 day supply. Soon after Walmart began this program, Stop & Shop, Big Y, Price Chopper, Target, Walgreens, and most all major pharmacies began to do the same. NOTE: this does not lower your insurance co-pay, does not use your Rx insurance, but is a retail cost. You can check to see if your prescription is on the list, or ask your pharmacist.

**2. Diabetes medication.** Price Chopper and Walmart both have started programs to help patients who need diabetes medication. In addition, this year there were five Medicare D plans that drastically reduced the cost of some insulins. We expect this to continue. This option uses your Rx insurance and lowers the cost.

**3. The Rx Outreach Program** is a mail order program, not insurance. To qualify, your income must be less than \$47,960/ year, or less than \$67,640/ year if married. For more information, you can Google to learn what Rx are covered.

**4. Good Rx Coupons** are another option which you use instead of your insurance. You would need to Google to see what Rx have the largest discounts. It's a surprisingly extensive list.

**5. Co-pay Foundations** offer support for specific diseases that require expensive Rx.

**6. Free Trial offers.** Sometimes your doctor's office can give you free samples. Trial offers are also available from the drug manufacturer, especially for newer medications like Eliquis. Eliquis has a whopper co-pay if you are using your Medicare D plan insurance which most likely has a \$450 annual deductible. So initial refills of your medication can put a real crimp in your budget. Eliquis offers a free 30 day trial offer which you can download online.

**7. Which brings us to Manufacturers Patient Assistance Programs.** Bristol Myers-Squibb makes Eliquis. Their Patient Assistance Program will greatly reduce the cost if your income is less than \$38,640/ year or less than \$52,260/ year if married. You can download their application form online, provide income verification, have your doctor complete their portion and submit.

OK, that's 7 ways to reduce your cost.....how do you know that will work best for your situation? Thank heavens we have experts we can turn to for guidance.

The Pharmacy Outreach Program is a free information help line for Massachusetts residents. This is a non-profit program that I may have mentioned before in previous Good News columns. Run by the Massachusetts College of Pharmacies and the Executive Office of Elder Affairs, they are available M-F 8-5 at 866-633-1617. They can help with applications for the Manufacturers Patient Assistance programs. They know the pharmaceutical manufacturers and can help you determine which program will help with your Rx cost.

Another information resource is Needy Meds which you can learn about online, or call at 800-503-6897.

I can't say enough about these two resources in their ability to help you sort through the maze of what's out there for your particular situation. The take-away today is: if your income is limited to the guidelines mentioned above (programs don't ask about assets) there is probably help available to reduce the cost of your Rx.

## Need Help With Your Housing Repairs?

Hilltown CDC received funding for the FY20 Housing Rehab Program for the towns of **Chesterfield, Cummington, Goshen, Peru, Plainfield, Williamsburg and Worthington**, and we're currently applying for the FY21 grant that may include the following communities: Chesterfield, Cummington, Goshen, Peru, Plainfield, Westhampton, Williamsburg, and Worthington. Homeowners who live in these towns are encouraged to apply now if you need help with your housing repairs.



Listed below is the work that can be performed under the Housing Rehab Program:

Siding ~ Roofs and Chimneys ~ Windows and Doors  
~ Floor Joists ~ Flooring ~ Insulation  
Walls ~ Ceilings ~ Handicap Accessibility Work  
Septic Systems and Sewer Tie-in's ~ Plumbing and  
Electrical Updates ~ Wells, Pumps, and Hot Water  
Tanks ~ Porches, Decks, and Stairs ~  
Lead Paint Removal ~ Asbestos Removal

These are **NO Interest/NO payment loans** which may be entirely forgiven, and all work is completed by a licensed contractor of your choice. Please don't delay, funding is available, and you may be surprised to find out you qualify! Please contact Paula Bilodeau, Program Manager, at **(413) 296-4536, ext. 123** or email **paulab@hilltowncdc.org** for an application.

### Household Income Guidelines/Limits:

Household Size	Maximum Gross Annual Income
1	\$47,850
2	\$54,650
3	\$61,500
4	\$68,300
5	\$73,800
6	\$79,250
7	\$84,700

*Funding is provided by the US Dept. of HUD/DHCD and MA CDBG Programs.*

## On the Road Again..



### Francine Frenier teams up with area COA Trip Planners

Here is a brief outline of future bus trips for 2021. Please know nothing is written in stone and things can change. Some trips are originating from the Southamptton Council on Aging, but Francine will be the contact person for all trips mentioned below. All trips include taxes and tips.

If you would like to share your email address with Francine so we can keep in touch, please send a short message to [francine.frenier@gmail.com](mailto:francine.frenier@gmail.com) or call 413-296-4291. Please make your interest known 4-6 weeks prior to the trips so plans can be confirmed.

- ⇒ **October 8-18.** 11 day bus trip to **Colorado Springs**. Sit back & relax and enjoy the beautiful scenery. Activities almost every day. Many meals included. \$1,190 due 7/15. Only 6 seats left.
- ⇒ **July 27.** Visit **York Village**, southern gateway to Maine and stop at Nubble Lighthouse, Down East Clambake @ Fosters, shop at Kittery Outlets -\$94 due NOW.
- ⇒ **September TBD.** Big E, date to be determined, \$12 for Chesterfield residents, \$15 for out of towners. An interest list is needed prior to more planning. Please contact Francine by July 31. Door to door service, two pickup locations, no parking fee, driver tip included.
- ⇒ **August 17.** **Indian Princess Mississippi River Paddlewheel boat ride** on Lake Chaubunagungamaug in Webster, MA. Lunch choice aboard ship, shopping at Graf-ton Country Store - \$83.
- ⇒ **September 21.** Guided tour of **Quabbin Reservoir** & Lunch at Salem Cross Inn, shopping stop at Oakwood Farm Christmas Barn- \$67.
- ⇒ **October 19.** **Green Mountain Flyer Vermont** scenic fall train ride with lunch at New England House, stop at Vermont Country Store - \$90.
- ⇒ **November 4.** **Plymouth 400th Anniversary** program & Thanksgiving buffet luncheon \$133 *if paid in full by 9/30/21 Seating is limited.*
- ⇒ **December 9.** Pizza & Salad early dinner prior to tour of **Bright Nights**, Springfield, MA. Cost to be determined.



### Save the Date:

#### **Freida's Song**

**Meet the Author: Ellen Prentiss Campbell**

**Sunday, August 1st at 4pm**

**Chesterfield Community Center  
400 Main Rd.**

Ellen Prentiss Campbell is the author of the novel *The Bowl with Gold Seams* (2016, winner of the Indie Excellence Award for Historical Fiction) and the short story collections *Known By Heart* (2020) and *Contents Under Pressure* (2016, nominated for the National Book Award). Ellen spoke to us in 2016 about writing her first novel and will come to Chesterfield to talk about her new book.



*Frieda's Song*, a work of historical fiction, is inspired by the life of renowned psychiatrist Frieda Fromm-Reichmann. Fleeing Nazi Germany in 1935, she came to the Chestnut Lodge Sanatorium in Rockville, Maryland. She practiced there for the rest of her life, establishing the Lodge's reputation for innovative treatment of mental illness. Fromm-Reichmann lived next door to the hospital in her custom-built home, Frieda's Cottage, dying there under mysterious circumstances in 1957. The Lodge closed in 2001; several years later fire destroyed the abandoned hospital building. Frieda's Cottage survived. Campbell explores the dual mysteries of Frieda's death and the destruction of the Lodge. The novel spans seventy years and is told by Frieda; current-day psychotherapist Eliza Kline; and Eliza's teenage son Nick. The story explores the tension between love and work, the strength and limits of relationship, and what healers must do to heal themselves. Rich in detail of time and place, *Frieda's Song* is a dramatic tale of the way history and chance, and the work and people we love, shape our lives—and how the past is always present, haunting us.

Mark your calendars to join us on **Sunday, August 1, at 4PM** in welcoming Ellen to Chesterfield again. Light refreshments will be served. *Copies of Frieda's Song are available to borrow from The Chesterfield Public Library.*

**Cummington  
Council on Aging**

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Elliot Ring, Chairman  
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Worth Noyes, 634-8003

Kathy Knox, 634-8041

Ann Eisenhour, 634-2243

Ann Parsons, 634-5707

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Kristen Estelle,  
Newsletter Designer  
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**This Newsletter is sponsored in part by a grant from The Executive Office of Elder Affairs.**

**General Contractors**

***Are you are interested in steady, local work?***

Hilltown CDC is currently seeking General Contractors who are interested in bidding on Housing Rehabilitation projects funded by the Community Development Block Grant. We recently received funding for the FY20 Housing Rehab Program with an anticipated 18 projects. In addition, we're in the process of applying for the FY21 grant for another anticipated 18 projects.

Projects are planned in the towns of Chesterfield, Cummington, Goshen, Peru, Plainfield, Westhampton, Williamsburg, and Worthington with an average project cost of \$35,000.00 - \$40,000.00. Contractors working on Housing Rehab projects are guaranteed payment for all work with a quick turnaround on invoices as well as a steady source of local, year around work.

**GC's must possess a valid Contractor Supervisor's License and a Home Improvement Contractor's License. Lead certification is preferred, but not required. General Liability coverage as well as Workmen's Compensation insurance (if applicable) is required.**

*HCDC is an EEO/Section 3 Employer.  
Women & minorities are encouraged to apply.*

Please contact Paula Bilodeau, Program Manager, at (413) 296-4536, ext. 123 for an application or email [paulab@hilltowncdc.org](mailto:paulab@hilltowncdc.org).

**Last Chance:**

**Two ways to stretch your food budget**

Something for everyone: You can use the program by signing up for an affordable Hilltown Community Farm Share, use your SNAP, HIP, WIC, and Senior FMNP Coupons or pay on your own but still benefit from a sliding scale. It's also possible to purchase great veggies at regular, affordable prices and shop locally and support the program at the same time.

For more information, visit [hilltownmobilemarket.info](http://hilltownmobilemarket.info) or contact **Seva Water** at [sevat@hilltowncdc.org](mailto:sevat@hilltowncdc.org) or **413-824-1840**

**July 22-October 8, 2021**

The **Hilltown Mobile Market** is back for a third season this summer and fall. Come and get your Hilltown-grown lettuce, squash, potatoes, peaches, and so much more! We welcome many forms of payment including cash, credit and debit. The market is supported by Healthy Hampshire, Hilltown Community Development and the Hilltown Community Health Center.

