

Cummington Council on Aging

September 2021 Newsletter



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

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Weekly Programs And Activities

Healthy Bones and Balance

This exercise class (led by Anne Parsons) is being held on Mondays and Thursdays from 9:30 to 10:30 a.m.

Coffee hour

Join us after exercise or come just for coffee on Mondays from 10:45 to 11:45 a.m.

Needlework group

This is being held on Mondays from 1 to 4 p.m.

Living Fully, Aging Gracefully

The next Zoom meeting for this group is Tuesday, September 14. For more information, please contact Wynne or Lucy at 634-5576 or wynlucy@gmail.com; or Annie at annieb@crocker.com.

Horseshoe Tournament and Lawn Games



Please join us for an all-ages fun day of assorted lawn games, including a horseshoe tournament, on **Saturday, September 11th** from **2-5 p.m.** at Pettengill Park. This event is being hosted by the Cummington Recreation Committee, as well as the Council on Aging. Please come and visit with your friends and neighbors and enjoy a refreshment. And, play a lawn game, if you'd like! If you would like to be in the horseshoe tournament, you will need to sign up by contacting **Peg Cowen at 634-5398 or pegcowen@yahoo.com**. This tournament is for fun, all levels are encouraged to join.

Art Class with Jeanne Johns

Jeanne Johns is planning to teach an art class starting in October. The final details are still being worked out. The preliminary information is that the class will run from about **October to March**, once a week, two hours each time. We are hoping to be able to fund the supplies, while you will have to pay for the instruction. Each weekly two-hour class will cost about \$10. The final information will be available in the October newsletter. The class will be limited to 8 participants. Covid safety precautions will be taken – masks will be required and participants will be seated six feet from one another. If you are interested, leave a message at the COA office at 634-2262.

Listen to John Bye's podcast "In These Hills"



Check out John Bye's podcast "**In These Hills**" and hear fellow Cummington residents share their thoughts about living in our town. Each episode is an interview with someone who lives here: maybe a friend, a neighbor, or someone you've seen around town but have never met. The aim is to find common ground in our divided time, through this place where we all live. "No soapbox, no speeches, just conversation about living...In These Hills." To listen, go to newruraladvocate.org click on Podcasts in the menu, then click on "In These Hills". 6 episodes so far - more on the way. If you like what you hear, spread the word.

Medical Equipment – in need of wheelchairs and rollator walkers with seats

Many types of medical equipment are available for your use -- including walkers, wheelchairs, shower

seats and tub transfer seats, toilet seat risers, and more. There is no charge; we only request that you return the item when you no longer need it. If you have borrowed a piece of medical equipment and are no longer using it, call the COA office to set up a time to return it.

If you have any equipment of this nature (in good, clean condition) that you would like to donate to our collection, call the COA office as well. We are especially in need of wheelchairs and rollator walkers with seats.

2021 Elder Law Education Guide

I have paper copies of the 2021 Elder Law Education Guide, which is the Massachusetts Bar Associations 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.

Looking for volunteers

From time to time, we need additional hands to help with various programs. If you are interested in being on our volunteer list, please leave a message at the COA office (634-2262).

We are also interested in knowing whether there are programs that you would like to see happening. Is there something – such as a book club, walking group, bird watching club – that you would like to participate in? Would you like to lead it? We are looking for your ideas.



Hilltown Mobile Market in Cummington

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

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 the COA office at 634-2262.

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

Happy Birthday in September!



Ida Pearce, Verna Ridel, Gregory Prentice, Helen Larkin, Wynne Busby, Susan Forgea, Jason Joel King, John Maruskin, Lawrence Panzeri, Elaine Drawe, Barbara Robb, Deborah Hoechstetter, Jane Adams, Cynthia Jirak, Dale Hoag, Carol Hoehne, David Simard, Mark Silverman, John Miller, Paula Zindler, Paul Streeter, Margaret Kelleher, Aliza Ansell, Maureen Lavigne, Linda Matuewezski, Roger Wolf, Kathleen Beaudin, Sarah Stockwell-Arthen

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

Seniors Aware of Fire Education



September is here; and that means that the local schools are opening up, and with them, school buses will be on the road mornings and afternoons. Why do I bring this up in the Senior SAFE column?

Every week somewhere in our state people are driving past school buses with their red lights blinking; some people run through the amber warning lights on school buses like they do trying to beat getting caught in a red light. That is not you, is it?

'Tis the season to be on the lookout for the school buses that stop on the roads in your community. Ambulances and fire trucks are not allowed to pass a school bus showing its red lights. Kids' lives are at stake.

Have a SAFE end of summer.

--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

9-21-11



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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!

Passwords!

I did warn you last time this was coming... these irritating strings of letters and numbers and symbols are part of life that we didn't used to have to deal with, but, boy howdy, they are here now! And the more careful we are with them to be safe, the more work it is. Passwords and passcodes open our computer and phone and let us into our financial and life management web pages. It is tempting to use a simple password and always the same one, but that makes access to your information much easier for the hackers and scammers. What to do?

First, set up different passwords for different access, e.g., the bank has one and your insurance company has another, social media still another. Second, avoid the most obvious passwords such as any of your personal information, favorite pet, abc123, the word "Password". There are lists of the top 50 passwords to avoid. Hint – those lists are part of the computer program the scammers run to figure you out.

Third, add some difficulty for the schmuck trying to get into your accounts. One way is to use a sentence in abbreviated form. Example: Gmtvborc! MyPrahgia4s. Translation: Grandma made the very best oatmeal raisin cookies! My Parents raised a huge garden in all 4 seasons. Note to any scammer reading this – while these sentences are true for me, I am NOT using them as passwords!

There may be improved password management options for us in the future, but we need to be proactive now. Please check your passwords.

Still Again, Carefully,

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

September's Good News

By Deborah Hollingworth

I think sometimes we forget that because we are Massachusetts residents, we have access to affordable health insurance. If you are under 65, not eligible for Medicare, and have limited income, then you can enroll in a subsidized health insurance plan through the Massachusetts Connector. If you are 65 or older, and eligible for Medicare, you can enroll in a Medicare plan that will cover our Rx, hospitalizations and other medical services.

Let's talk about the Connector. You can check this out online. Just Google: Massachusetts Health Connector. Connector plans monthly premium costs are on a sliding fee scale, pegged to your income. Eligibility requirements do not count assets. This has been particularly helpful this past year with several callers asking what they can do for insurance if they decide to quit working, or reduce their employment hours to the point where they wouldn't have insurance coverage. In Massachusetts, we do not have to wait until we are 65 to retire and get Medicare for health insurance. We can choose to give up our employment, check out the Connector Marketplace and enroll in a Connector plan. Because it's based on your earnings, your plan will be affordable. Check with your doctor's office to see which Connector plan they bill.

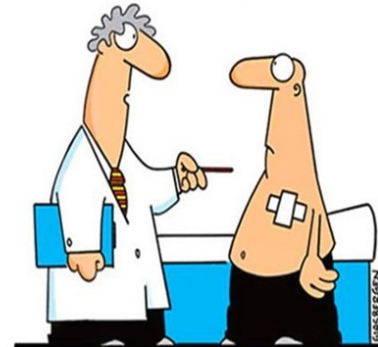
Let's talk about Medicare. If you are 65 or older, and have paid into social security for 40 quarters (10 years) you will be eligible for Medicare. If you are 65 or older and haven't paid into social security, but are married to someone who has, you will be eligible for Medicare through your spouse's work history. (Just like being eligible for a social security retirement benefit based on your spouses work history.)

Medicare pays for about 80% of your medical expenses, except for Rx. You are mandated to have Rx coverage. So if you are a veteran, you might get your Rx as part of your VA benefits. If you have a retirement pension that has Rx coverage, you're all set. But if not, you still have to have Rx coverage...so you can enroll in a Medicare D plan. The least expensive plan this year is \$7.20/month. There are 27 plans for our area, and all have different monthly premiums. A SHINE counselor can help you sort out which Medicare D plan works best for you, depending on what Rx you take.

But you can also enroll in a Medicare Advantage plan that enhances your Medicare benefits and also offers Rx coverage. There are Medicare Advantage plans that have a zero monthly premium. Doesn't get more affordable than that.

What's IMPORTANT here is that neither of these options, the Connector, or Medicare....count assets. So whether you are over 65, or not yet 65....as long as you are a Massachusetts resident, and you have limited income.....there's affordable health insurance for you.

A SHINE counselor can help you sort through the options. You can contact your senior center to find a SHINE counselor nearest you.



"It's a pacemaker for your heart.
Plus, you can download apps for your liver,
kidneys, lungs, and pancreas!"

September is Fall Prevention Awareness Month

6 Steps to Prevent a Fall

Every 11 seconds, an older adult is seen in an emergency department for a fall-related injury. Many falls are preventable. Stay safe with these tips!

- Find a good balance and exercise program to build balance, strength and flexibility. Contact your local senior center. Find a program you like and take a friend.
- Talk to your health care provider. Ask for an assessment of your risk of falling. Share your history of recent falls.
- Regularly review your medications with your doctor or pharmacist. Make sure side effects aren't increasing your risk of falling. Take medications only as prescribed.
- Get your vision and hearing checked annually and update your eyeglasses. Your eyes and ears are key to keeping you on your feet.
- Keep your home safe. Remove tripping hazards, increase lighting, make stairs safe, install grab bars in key areas.
- Talk to your family members. Enlist their support in taking simple steps to stay safe. Falls are not just a senior issue.

NCOA, National Council on Aging
To learn more, visit ncoa.org/FallsPrevention.

On the Road Again..



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

The Chesterfield COA is offering a \$20 refund on any non-sponsored Chesterfield trips listed here (*) to folks 60 years of age and older.

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 or call 413-296-4291. Please make your interest known 4-6 weeks prior to the trips so plans can be confirmed.

- ⇒ **September 20.** Big E, \$12 for Chesterfield seniors age 60 and older, \$15 for other adults from Chesterfield and any other community. Free entertainment: Rainer Martin in ***The Donna Summer Experience***. Door to door service, 2 pickup locations COA & Elks Lots, no parking fee, driver tip included. Payment due now.
- ⇒ **September 21.** Guided tour of **Quabbin Reservoir** & Lunch at Salem Cross Inn, shopping stop at Oakwood Farm Christmas Barn- \$68 due now.* (Price correction).
- ⇒ **October 6.** Spend a day at **Mystic Seaport**. \$15 for Chesterfield seniors age 60 and older. \$25 for other adults from Chesterfield and any other community. Lunch on your own at onsite cafeteria. Fee for guided tour or boat rides not included. Payment due by September 17.
- ⇒ **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 **now**. Only 2 seats left.*
- ⇒ **November 4.** **Plymouth 400th Anniversary** program & Thanksgiving buffet luncheon \$133 *if paid in full by 9/30/21*. Seating is limited.*
- ⇒ **December 7.** **Nashville Christmas Show** & luncheon at the Log Cabin. Country Jamboree performs. **Self-drive**. \$25 for Chesterfield seniors age 60 and older. \$59 for other adults from Chesterfield and any other community. Payment due by November 1st.

- ⇒ **December 9.** Pizza & Salad late lunch prior to tour of **Bright Nights**, Springfield, MA. Cost to be determined.*

Chesterfield Council on Aging DAY TRIP A Visit to Mystic Seaport Museum and Nautical Village

Wednesday October 6, 2021



Chesterfield Seniors (age 60 or over) **\$15**

Other Chesterfield adults **\$25**

Open to adults from all communities for **\$25**

Vaccination Strongly Recommended/CDC Covid

Protocols at the time will be followed

No refunds due to bargain price

Seating is Limited to 30

**Trip includes round trip transportation,
entrance fee to the Seaport grounds,
driver gratuity. Other fees listed below.**

Join us at the Mystic Seaport Museum in Connecticut, the largest maritime museum in the U.S. for a private tour of the Restoration Shipyard to see antique wooden sea-going vessels under restoration. Wander the seaport on your own, enjoying the history and ambiance of an 1800s working seaport with more than 60 historic buildings. Sit on the common and listen to the Seaport Sea Shanty Singers belting out old sea shanties.

Watch the lowering of a whaleboat from the Charles Morgan, the oldest existing whaling ship in the world, and watch a crew maneuver the whaleboat. Observe a blacksmith working iron to create tools and artworks or tour vessels on site at the nautical village.

Take a sail on the Breck Marshall Catboat or go for a row on the antique classic rowing boat. There is something at Mystic Seaport for everyone to see and do.

Lunch on your own -- onsite cafeteria,
reasonable prices, many food choices

**Meet the Bus: 7AM COA parking lot
400 Main Rd. Chesterfield, Ma**

**2nd Pickup: 7:45AM Elks Parking Lot
17 Spring St. Florence, MA**

Arrive @ Mystic around 10AM

**Bus Leaves: 4PM Mystic Seaport with
expected return of 6:30PM**

For reservations: call Francine Frenier @ 296-4291
or call the COA @ 296-4007

Cash or checks payable to COA due
by **September 17.**

Cummington Council on Aging
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· This Newsletter is sponsored in part by a grant from The Executive Office of Elder Affairs.

Saturday, September 25th, 9-3pm

Fall / Winter Clothing Exchange

Goshen Congregational Church
45 Main St., Goshen

Keep your family warm without spending a cent! Drop off your washed, gently-used men's, women's and children's fall/winter clothing and accessories at the church on Wednesday and Friday mornings (call Laura at 268-7005 to arrange a time), then come back to shop on Sat. the 25th from 9am-3pm! All are invited to participate whether you donate clothes or not.



"Please hold while we bring you the complete works of Johann Sebastian Bach."

