

Cummington Council on Aging

June 2022 Newsletter



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

Chrisoula Roumeliotis
413-634-2262
croumeliotis@cummington-ma.gov

Ongoing Programs, Activities & Resources

For more information on any of these programs, activities and resources, contact the COA at croumeliotis@cummington-ma.gov or 634-2262.

Healthy Bones and Balance

Mondays and Thursdays from 9:30 to 10:30 a.m.

Coffee Hour

Mondays and Thursdays from 10:45 to 11:45 a.m.

Needlework Group

Thursdays from 1 to 4 p.m.

Boxed Lunches

The meal will be distributed on **Tuesday, June 21st**. (See below for more information).

Living Fully, Aging Gracefully

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

Medical Equipment

Walkers, crutches, shower seats and tub transfer seats, toilet seat risers, and more are available for your use. We also accept donations of clean equipment in good condition.

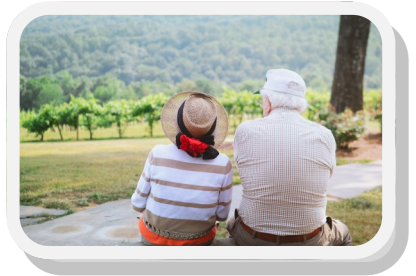
Exercise Equipment

Pedal exercisers and sets of hand weights (1, 3 and 5 pounds) are available for you to borrow.

Chromebooks

We have a few available for you to borrow.

sets from nursing homes. She is a shareholder with the regional law firm of Bacon & Wilson, P.C. and practices in Estate Planning, including Estate Planning for Pets, Asset Protection/Medicaid Planning, Elder Law, Probate and Trust Administration, Guardianships, Conservatorships, and Residential Real Estate. She says: "Of all Americans aged 65 or older, approximately 43% will enter a nursing home during their lifetime. Given that the average yearly cost of nursing home care is \$150,000, planning for this need is crucial, as long-term care costs will deplete your nest egg at an alarming rate. Planning ahead will



mean the difference between spending your nest egg to finance your care and preserving your nest egg for your family. This presentation will explain the rules associated with obtaining government benefits to pay for nursing home level care and the most common planning options for preserving assets for your family."

This presentation will be on Wednesday, June 8th at 10:30 a.m. It will be via Zoom. In order to accommodate those who do not have easy access to Zoom at home, we will be setting up a computer and monitor at the Community House and will Zoom in to the presentation from there. If you are interested, call or email the COA at 634-2262 or croumeliotis@cummington-ma.gov. Please indicate whether you would like the Zoom link so that you can participate from home or if you would like to participate at the Community House.

Elder Law Education Program **Wednesday, June 8 at 10:30 a.m.**

The Massachusetts Bar Association is, once again, sponsoring its Elder Law Education program. Attorney Gina Barry will be speaking on the topic of planning for long term care/protecting as-

Sign up for a hot lunch -- still the third Tuesday of the month PLUS we are adding another day!

Due to the overwhelming success of this lunch program, we will be offering a hot lunch twice each month starting in July. For June, the meals

will be distributed on **TUESDAY, JUNE 21st from noon to 12:30 at the pavilion at Pettingill Park.** You are invited to stay at the pavilion to eat your meal! The June 21st meal will be followed by a performance by Davis Bates. More details on that performance are below. If you are interested, leave your name and phone number with the COA at 634-2262 or croumeliotis@cummington-ma.gov by **June 13th.** We will be in touch shortly thereafter to confirm and to give you the menu options. You will make your choice at that time. There is a suggested donation of \$3 per meal, which goes to Highland Valley Elder Services, the agency that prepares these delicious meals.

You are invited to a performance – Celebrating New England with Davis Bates

The Cummington Council on Aging will celebrate the first day of summer and the diverse heritage of the New England region by presenting a performance by Parents' Choice Award winning singer & storyteller Davis Bates. Entitled "Celebrating New England", the program will involve the audience in a variety of cultural traditions. It will include traditional songs and tales from Native American and immigrant cultures, sea songs & chanteys, farming songs & stories and family tales. There will also be plenty of sing-alongs! The performance will take place at the pavilion at Pettingill Park on **Tuesday, June 21st at 1 p.m.** All ages are invited and refreshments will be provided! For more information, call 634-2262. This performance is funded, in part, by a grant from the Cummington Cultural Council, a local agency supported by the Massachusetts Cultural Council.

Foot clinic

The next foot clinic is scheduled for **Tuesday, July 5th** with Piper Sagan at the Community House. The cost is \$50 per session. If you are interested in making an appointment or have any questions, contact the COA at croumeliotis@cummington-ma.gov or 634-2262.

The Cummington Council on Aging presents:

Celebrating New England

Songs & Stories for Everyone



Tuesday, June 21
1:00 pm

Pavilion at
Pettingill Park
Main St.
Cummington, MA

An engaging participatory program
presented by DAVIS BATES
Award-winning Singer & Storyteller

Funded, in part, by a grant from the Cummington Cultural Council, a local agency supported by the MA Cultural Council.



Happy Birthday in June!



Helen Griffith, Judith Hinton, Linda Gero,
Pamela Howland, Nancy Jamison,
Judith Jenkins, Douglas Bailey, Lawrence Pesko,
Daniel Smith, Rosemary Graf,
Maureen Tumenas, Carolyn Urekew,
Thomas Tear, Robin Robbins, George Fenton,
Jeffrey Vanasse, Stefanie Wondriska-Clark,
Lisa Edson, Jeffrey Guiel, Michael Witt,
Elise Scheidel, Stephen Buckley

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

It is that time of year again. Our lawns are growing. So, here are my annual tips on gasoline and lawn mowers:

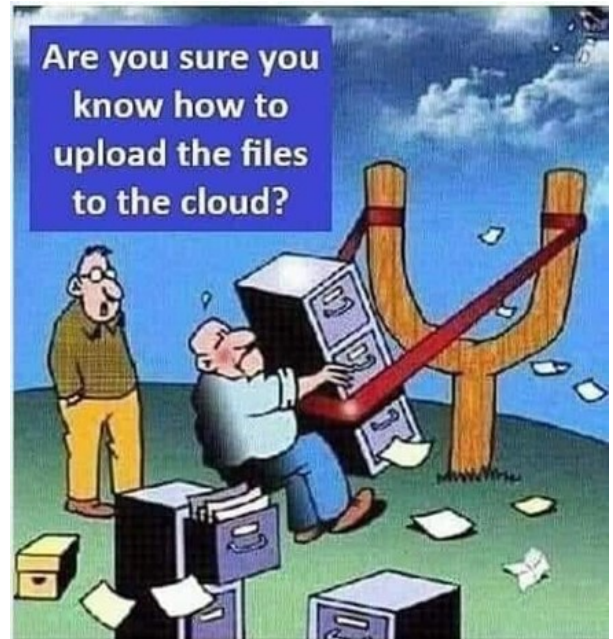


- ⇒ Remember, gasoline vapors are highly flammable. They stay on your clothing and can ignite if you light a match for any reason.
- ⇒ Store gasoline only in approved containers. Store them outside or in a building not attached to your house. Never keep gasoline inside your house.
- ⇒ Keep gasoline away from all heat sources such as grills, campfires, fire pits and smoking materials.
- ⇒ Never fuel a lawn mower while it is hot. Let it cool off first.
- ⇒ Do not use gasoline to start a cooking fire, camp fire or pit fire.
- ⇒ Keep hands and feet away from a mower while it is running. If you have to clean grass out from under the mower, detach the spark plug wire and wait for the mower to cool down before up ending it to get the grass out.

Have a SAFE mowing season!

--Worth Noyes, SAFE Educator
Williamsburg & Cummington Fire Departments

The Senior SAFE program is sponsored by many of your fire departments and the MA Dept. of Fire Services.



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!

What DOES my POA do?

You know how I nag on the Big Five... Let's say I am in a coma and unable to take care of anything in my life. Or both arms got broken so I can't use my hands, or I have a tick-borne disease with total brain fog. Or here's an option: I won a four-month world cruise and will be going! What happens to my business / routine part of life? Happily, I arranged for a trusted friend to have my Durable Power of Attorney (POA) and I make sure that is activated before I go.

What does the POA do to benefit me? Let me count the ways. They can:

- ⇒ pick up my mail and read my email.
- ⇒ pay the bills that come in the mail.
- ⇒ monitor my bank account to make sure that automatically-paid bills are in fact paid and paid correctly.
- ⇒ monitor my bank account for anything that looks wrong.
- ⇒ file my taxes.
- ⇒ receive the notice that a CD is coming due and either cash it in or invest it again, depending on what they know my wishes are.
- ⇒ renew my house and car insurance policy.
- ⇒ watch my medical bills to make sure that charges are valid.
- ⇒ keep an eye on my benefits programs such as Medicare.
- ⇒ go online at annualcreditreport.com once a quarter and check my credit reports for anything that looks wrong.

In short, they keep my life going until I get back to it! There are several types of POAs, so a person should read further before assigning one. This note is about the financial POA, stay tuned for the health POA.

All is well!
Jean O'Neil
TRIAD Committee member
jeanoneilmass@gmail.com; 413-268-2228

June's Good News

By Deb Hollingworth

Are you thinking about housing options? House too big, or are you feeling isolated in your apartment? Are you thinking about your homeowners property taxes, or the price of heating oil, or whether you want to be at the beck and call of your wood stove? Maybe it's time to think about moving to a less demanding, more socially interesting living situation. If you are concerned about health issues, ready to downsize and never want to move again, an assisted living residence might be a good choice. An assisted living residence is an apartment with support services which usually include: meals, housekeeping, laundry service, personal care and social activities. We have a number of them (over two dozen) in our area. Cost is a determining factor, but food, social activities, and the sense of community are key issues that usually influence the decision to move.

Let's talk about cost.

Assisted living apartments are expensive until you begin to add up what your current monthly overhead is. What if you didn't have to pay homeowners insurance, or utilities, or taxes, or the grocery bill? Would the monthly assisted living rent seem that expensive by comparison?



Many folks sell their home in order to finance several years rent in an assisted living. But what if you don't have a home to sell? Or your home has a mortgage that has to be paid and the remains of your sale might be meager? Some assisted living apartments are subsidized by MassHealth. There's also a VA benefit if you are a veteran or were married to a veteran, and most Long Term Care insurance policies also will pay a portion of your rent in an assisted living.

To determine which assisted living residences offer subsidized apartments, or to see if you might qualify for any of these subsidies, you might call your Senior Center for a start, or call Highland Valley Elder Services and ask to speak to their Options counselor. (413-586-2000).

Let's talk about other factors that influence your decision where and when to move, such as food and social activities.

I had a volunteer work in my department for 20 years. He started when he turned 70 and "retired"

at 90. His wife died before then and the house they had lived in seemed empty. While it was well kept and in a good neighborhood, it began to need more attention. And he had to find someone to plow the driveway in winter, mow the lawn in summer, replace the water heater, put in the air conditioner. Life wasn't getting less complicated, so he sold his home and moved to an assisted living. Shortly after that, he invited me to lunch. The menu had two choices for entrees with a good selection of vegetables. Meals were sensibly sized. The dessert menu, however, had 24 choices. I approved because when you reach a certain age, the tough decisions should be about what to have for dessert.

Moving is a Big decision. And often is predicated by deteriorating health, loss of spouse or concern about becoming isolated and not having much mental stimulation. Assisted living residences might be the answer.

The COA newsletters roll for one more year!

Everyone is pleased and relieved to know that the Executive Office of Elder Affairs has approved our request to extend the Service Incentive Grant to cover the cost of keeping up the production of the newsletter that goes to over 2400 households in seven Hilltowns for one more year, allowing us to keep the written word alive. We are grateful and appreciative of support from not only EOEa but from so many people who made this possible -- each of you who wrote letters about the importance of receiving hard copies every month; the COA Coordinators from each town who advocate and work hard to reduce the isolation that comes when access to important information is not accessible; all of the COA board members who made their voices heard; support from the Hilltown CDC and other nonprofit organizations in exploring options; and especially our state representatives, Lindsey Sabadosa and Natalie Blais, whose strong support led to the decision to keep the written word alive and our rural towns "Hilltown Strong".



On the Road Again...



2022 Trip Lineup

These are the bus trips being planned for 2022 with various travel groups. Most trips are limited to 36 passengers. *Friends of Northampton Senior Center* is helping with the cost of some trips. Contact Francine Frenier if interested or want more information by calling 413-296-4291 or emailing francine.frenier@gmail.com.

Day Trip June 15. Encore Boston Harbor Casino. Cost is \$37 which includes \$20 free slot play. Meals on your own. Meet the bus at Sheldon Field, Old Ferry Rd, Northampton at 7 a.m. *time subject to change. Make payment to Francine Frenier and mail to: Francine Frenier, 11 Stage Rd. Williamsburg, MA 01096. Due NOW.

Day Trip June 23. Zooma Trattoria with pasta demonstration and Little Italy Tour in Providence RI. Includes lunch: Chicken Piccata and lots of Italian sides. \$94 due NOW. Payable to Landmark Tours. Mail to Francine Frenier, 11 Stage Rd, Williamsburg, MA 01096 Flyer available.

Day Trip July 28. Winnepesaukee Railroad luncheon and train ride. Turkey dinner aboard the train catered by Hart's Turkey Farm. \$102 due by June 23rd. Payable to Landmark Tours. Mail to Francine Frenier, 11 Stage Rd, Williamsburg, MA 01096 Flyer available. WAIT LIST ONLY.

Day Trip August 20. Red Sox Triple A affiliate, **Woo Sox** vs Rochester Red Wings in Worcester, MA. Tentative Date Saturday 8/20/22. Private buffet for our group included. Cost to be determined.

Day Trip August 25. Lobster Luncheon at George's of Galilee and Shopping in Newport. Includes 1.25 lb. lobster at Georges of Galilee Waterfront Seafood Restaurant. \$101 due by July 23rd. Payable to Landmark Tours. Mail to Francine Frenier, 11 Stage Rd, Williamsburg, MA 01096. Flyer available.

Multi Day Aug 15-17. Kennebunkport & Portland Maine Coastal Tour. 3 days. Lobster meal included. Nice relaxing sightseeing trip. Cost \$359. Payment due NOW. Flyer available.

Day Trip Aug 10. The Jersey Tenors, a musical tribute to Frankie Valli & the Four Seasons at Aqua Turf in Plantsville, CT. Includes lunch: Chicken Parmesan & Broiled Scrod. Cost \$114, \$10 discount if paid by June 30th. Flyer Available.

Day Trip September 10. Thomaston, Connecticut. **Naugy Scenic Train Ride.** Stop at Fascia's Chocolate Factory. \$120.00. \$10 discount if paid by July 30. Lunch entrée choices: Chicken Marsala, Salmon or Pork Tenderloin at Black Rock Tavern. New Date Saturday, 9/10/22.

Day Trip Sept. The Big E. Free Entertainment at Court of Honor Stage. Date & Cost TBD.

Day Trip September 22. Norman Rockwell Museum & Studio tour with Lunch at Red Lion Inn. Lunch choice: Chicken Pot Pie or Jack's Meatloaf or Fish & chips. \$100 due by August 23rd. Payable to Landmark Tours. Mail to Francine Frenier, 11 Stage Rd, Williamsburg, MA 01096. Flyer available.

Day Trip Late Sept. Wareham, MA. Cranberry Bog Tour. Date & Cost TBD.

Day Trip Oct 4. Octoberfest! The Schnitnel Brothers perform. Self Drive to the Log Cabin. Luncheon and Cost to be determined.

Multi Day Oct 14-23. Nashville, Memphis & Rock & Roll Hall of Fame—10 days. \$1,205, \$25 discount if paid by July 2nd. Flyer available. Only a few seats remain.

2023

Multi Day April 24-30. Myrtle Beach Show Trip. 7 days. Cost \$TBD, \$25 discount if paid early.

Multi Day October. Mt. Rushmore & Devils Tower. 11 days. Cost \$TBD, \$25 discount if paid early.

YOU'RE INVITED LAURA WETZLER RETURNS



**Sunday, June 5th at 2pm
Chesterfield Community Center**

**Singer, Songwriter, Guitarist Laura Wetzler
Songs of Resistance, Hope & Love**

**Partly funded by
Highland Valley Elder Services**

Cummington Council on Aging
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Cummington, MA 01026

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

HOME IMPROVEMENT



If you're going to hire a Home Improvement Contractor...

- Make sure they're registered or licensed with the state
888-283-3757 www.mass.gov/consumer;
- Make sure the payment schedule is broken into 3 payments: 1/3rd at the start of the project, 1/3rd in the middle and 1/3rd when the work is complete;
- Make sure the contractor takes out the building permit in their name;
- Make sure you check the contractor's references;
- Make sure you have a written contract;
- Make sure you have a copy of the contractor's insurance;
- Make sure you check to be sure there are no complaints against the contractor.

*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
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