

# Cummington Council on Aging

## November 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

*You are invited to the COA's*

### Thanksgiving Potluck

Wednesday, November 16th, 12-1:30pm  
Cummington Community House  
Dining Room



Please join us for a Thanksgiving potluck! The COA will be serving turkey, mashed potatoes, squash, green bean casserole, stuffing, cranberry sauce, rolls and dessert. Please bring a dish to share. We invite you to also share stories of your Thanksgiving traditions.

### Yoga

**Chair & Mat Yoga/Heart, Spine & Mind –  
2 levels being offered**

Instructed by Yoga Therapist and Personal Trainer Judy Messer. Judy will gently guide you through a transcending yoga flow designed to open your heart, relax your mind and emotions into your body, and to move your spine in safe, rhythmic movements for enhancing your mobility.

**Level I class: Wednesdays 9:30-10:45 a.m.** - your choice of chair or mat work, beginners to intermediate level.

**Level II class: Mondays 6-7:15 p.m.** -will include chair, floor and standing work, all levels. The classes will be held at the Community House and will be limited to 6-8 students.

The week of Nov. 7, the COA will offer a complementary yoga class for students to meet Judy. Judy's first session of 6 classes will run from Nov. 14 to Dec. 21. Your cost is \$66. Registration is required. For more information and to register, contact Judy at 413-221-3012 or [heartcoloration@gmail.com](mailto:heartcoloration@gmail.com)



### Art class

The COA continues to sponsor an acrylic art class, taught by Jeanne Johns. **There is space for one more participant.** The COA provides the supplies, while you pay \$10 per class for instruction. If you are interested, please contact the COA at 634-2262 or [croumeliotis@cummington-ma.gov](mailto:croumeliotis@cummington-ma.gov).

### Community art gatherings

Every Wednesday from 11-3, a group of folks gather at the Village Church on Main Street to practice and enjoy their art. Any medium is welcome! Please bring lunch and use the back door to enter the building. Cost is \$4-8 per participant, depending on attendance. For questions, contact Barbara at 634-2209.

### Resource cart

Next time you are in the Community House, take a peek at the cart located to the left of the COA office. You will find puzzles and games available for borrowing, walking maps for neighboring towns, Elder Law education guide, hilltown fall tourism brochures, and other resources.

### Update to newsletter funding

Please be sure to read the article on page 4 in the regional section to learn about where we stand with our ongoing efforts to obtain funding **to keep this newsletter in print.** While you're at it, don't forget to read the other articles on pages 3-6: they are full of interesting, useful info and resources.

### Fuel Assistance

If you are a recent fuel assistance customer, you should receive an application in the mail. If this is your first time applying or you haven't had fuel assistance in a few years, you will need to schedule an intake appointment. Call Community Action at **413-774-2310** to schedule an appointment. Income eligibility guidelines are \$42,412 for a household of one and \$55,462 for a household of two.

### Ongoing Programs, Activities & Resources

*For more information on any of these programs, activities and resources, contact the COA at [croumeliotis@cummington-ma.gov](mailto:croumeliotis@cummington-ma.gov) or 634-2262.*

#### Grab and Go Hot Meal

The next meals will be distributed on **Tuesday, November 8 and Tuesday, November 22**. Pick up your meal between noon and 12:30 at the Community House. If you are interested in either or both meals, leave your name and phone number with the COA at 634-2262 or [croumeliotis@cummington-ma.gov](mailto:croumeliotis@cummington-ma.gov) by **November 1st**. There is a suggested donation of \$3 per meal, which goes to Highland Valley Elder Services.

#### 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— NOTE CHANGE IN SCHEDULE

This group now meets on Wednesdays, 1-4pm.

#### Foot Clinic

**Tuesday, November 8** with Piper Sagan at the Community House, \$50 per session. Contact the COA to make an appointment.

### Living Fully, Aging Gracefully

The next Zoom meeting for this group is **Tuesday, November 8th**. For more information on this program, contact directly Wynne or Lucy at 634-5576 or [wynlucy@gmail.com](mailto:wynlucy@gmail.com); or Annie at [annieb@crocker.com](mailto: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.

#### Puzzles and Games

Borrow and return when done. You will find these next to the COA office, accessible whenever the Community House is open.



### Happy Birthday in November!



Patricia Stout, Patricia Brundage, Donna Douglas, John Eisenhour, Dennis Forgea, Bob Arbib, Daniel Loux, Charles Marinus, Margaret Urbanowski, Lawrence Tower, Mary Dygert, Peg Daniels, Dann Emerson, David Gokey, Barbara Badner, Timothy Gibson, Allan Kidston, Barbara Konieczny, Gloria Robbins, Peter Watson, Victoria Valenza, Beth Lang, Kathleen Watson, Joseph Gomes, Georgann Matuewezski, Gail Roberge, Rich Roberge, Shevaun Keogh-Walker, Amy Pulley, Herbert Kellogg, Charles Porter, Lisa Gladu, Paula Pedersen, Alice Cozzolino, Robert Godfrey, Cynthia Lynds, Laura Sheppard, Kevin Higgins, Tina Crotty-Vandoloski, Philip Morin, Robert McNamara, John Warriner

***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

## Silly Thanksgiving Jokes for both young and old

Q: If pilgrims travel on the Mayflower, then what do college students travel on?

A: The Scholar Ships.

Q: Where did they take the Mayflower when it was sick?

A: The nearest doc.

Q: How did Mayflower sailors say hello to each other

A: They waved.

Q: What kind of music did the Pilgrims like to listen to

A: Plymouth Rock.

Q: What kind of cars would pilgrims drive today?

A: Plymouth.

Q: What do you use to make Thanksgiving bread?

A: May flour.



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

If so, please email Kristen at [regionalcoanews@gmail.com](mailto: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!

## Charitably thinking

It's the time of year when we sometimes consider charitable giving, knowing that the cold is coming, there are celebrations coming up, and we often see more "good will to men" and to women and children and pets. And April 15<sup>th</sup> will be here soon. Some of the items below may need some further research on your part. Tax consequences will be based on your situation and on current tax law, which is WAY beyond me. I'm just putting out some ideas. There are more options, a bit more complex. For instance, there are some planned gifts to a charity that will pay income. I can give you something to read on that.

**Annuity** – if you have some funds THAT YOU ARE SURE YOU WILL NOT BE NEEDING, buy an annuity from a legitimate source and make your grandchild or other favored person the beneficiary. You may also identify him or her as the beneficiary of your retirement plan or life insurance.

**Bequest** – this goes in your will and may be called a planned or deferred gift. This is a donation planned now and realized after your death by payment from your estate.

Note – we assume that the recipients of the above will not be bumping you off to get the money; I think that would pretty well negate your good will aspect.

### Contributions –

- One-time donation. Write a check the first of December, that's it. Then if you and the charity qualify, add it to your tax deduction column for next April.
- Recurring Gifts. You can set up a bank withdrawal every month to a favorite charity, knowing if you have to you can put a hold on that. Again, maybe a tax benefit.
- Stock Donations. If you give stocks you held over a year to a charity, you may avoid paying capital gains on the taxes on the stock's appreciated value.
- In-kind Donations. This is not monetary, but goods and services, your time, your expertise. No tax break for you, just satisfaction.

Gratefully yours,  
Jean O'Neil  
TRIAD Committee member  
[jeanoneilmass@gmail.com](mailto:jeanoneilmass@gmail.com); 413-268-2228

## Future Funding for Our Newsletter... To Be Continued?

Do you value the COA newsletter? Does it help you stay connected and informed? How would you feel about not having COA news at your fingertips?



These are questions to ponder while considering that the funding for this benefit may not be permanent.

Seven years ago, in the Fall of 2015, our first regional newsletter for seniors was mailed. It went out to over 2,000 Hilltown households reaching seniors in Plainfield, Cummington, Goshen, Worthington, Chesterfield, Williamsburg, and Westhampton. The early newsletters carried a few pages of regional news, but in 2016 we embarked on our present format of 2-4 pages of news specific to each town followed by a 4 page regional section. Every month, you've received printed or digital information about events and activities in your town as well as important news concerning senior benefits, health, law, and food security regionally. Over six years, totaling 84 issues, and in all 168,000 mailed copies, news about what seniors are doing in the Hilltowns has been provided by a Service Incentive Grant from the Executive Office of Elder Affairs. This gift of over \$32,000 a year is going to end in 2023.

The newsletter has been our modern-day town crier and a way to bring us together, feel less isolated, and to let us know about important developments that may impact us. We are happy to be able to continue delivering it to you...but for how much longer? Your regional COA consortium has been pondering this question. We have many ideas for securing long term funding that we'd like to share with you in future newsletters. Your feedback about these ideas would be most valued.

In the meantime, any donations of support to sustain our town crier long term are most welcome! Donations can be made out to the "Northern Hilltown Consortium/Town of Chesterfield" and sent to: Chesterfield COA, PO Box 7, Chesterfield, MA 01012. A donation form is at the bottom of this page for your convenience. **Thank you for your support!**



### November's Good News

By Deb Hollingworth

This month's good news is short and sweet. If you haven't heard yet...it's looking like our social security benefit could be increasing by 8.7% this January. And the cost of our Medicare B premium is decreasing! Yes, it's going down from \$170/month coming out of our social security benefit, to \$165/month. This means a significant increase in our social security checks. Other benefit programs are also increasing. October 1st SNAP (food stamps) awards increased 12%. And the Governor's budget included an increase in the Circuit Breaker benefit, up to \$2,400 for those who qualify. Fingers crossed..... there's anticipation that fuel assistance will also be more generous this year.

While it doesn't wipe out the increases in prices we see at the grocery store, the gas pump, or the fuel oil prices, it still is welcome news in a year when stretching the budget is on our minds.

For information on any benefit programs, including how to apply, you can contact your senior center, and look for future articles in the Regional Section of your newsletter.

### ***The Regional COA Newsletter benefits from your support!***

I would like to contribute to the COA Newsletter. My contribution of \$\_\_\_\_\_ is attached.

*(Please make out your check to "Northern Hilltown Consortium/ Town of Chesterfield" and mail to: Chesterfield COA, PO Box 7, Chesterfield, MA 01012.)*

Name \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

***Thank you for helping support this vital resource for our seniors!***

## On the Road Again...

### 2022 & 2023 Upcoming Trips



Contact Francine Frenier to reserve your seat **before** mailing any payments: 413-296-4291 or francine.frenier@gmail.com. Mailing address: 11 Stage Rd., Williamsburg, MA 01096.

### 2023

*Multi Day April 23-29, 2023. Myrtle Beach Show Trip.* Five shows—Legends in Concert, Carolina Opry Show, The Man of a Thousand Voices, Anthems of Rock and an evening show at the Alabama Theater. There will be a stop at the Airborne and Special Operations Museum in Fayetteville, NC. Includes bus transportation, driver gratuities, all hotels and most meals for this seven day trip for \$829. Take a \$25 discount if paid in full by 1/30/23. Contact Francine to reserve your seat.

*Day Trip May 18. Beatles Ticket to Ride* - A 4-piece band that plays high quality, exacting renditions of songs written by the Beatles spanning their entire decade together. Self-Drive to the Log Cabin. Luncheon will include whole steamed LOBSTER, & chicken & ribs. Make payment to FNCS for \$TBD by February 1st, so we can get good seats. Mail to address above.

*Day Trip May 22, 2023. Staying Alive - A Tribute to The Bee Gees.* Five course luncheon included at the Aqua Turf in Plantsville, CT. Make payment to FNCS for \$TBD due by February 1st, so we can get good seats. Mail to address above.

*Multi Day September 29 through October 9, 2023. Mt. Rushmore, Crazy Horse - S. Dakota & Devils Tower - Wyoming.* 11 days. Stops at Corn Palace, Wall Drug, National Museum of Great Lakes, Iowa Museum of Natural History, Des Moines Art Center, and Eck Visitors Center at Univ. of Notre Dame. Cost \$1,178, \$25 discount if paid in full by June 22, 2023. Contact Francine to reserve your seat.



## Workshops for Working the Digital World



Peg Whalen continues to offer free workshops on how to use iPhones, Androids, computers, tablets, internet etc. through December. If you would like to sign up, **contact Peg at 413-296-0314 or [pegwhalenworkshops@gmail.com](mailto:pegwhalenworkshops@gmail.com)**

### Fall 2022 Computer Class Schedule October 31 -December 5

**Windows 10/11 Computer/Laptop Class,**  
**6 Sessions** - Mondays, Oct 31 to Dec 5, 2-4pm

**iPhone basics workshop**  
Friday, November 18, 12-2pm

**How to use Telehealth and Zoom**  
Saturday, December 3, 10-11:30am

**Android basics workshop**  
Monday, December 12, 2-4pm

Computer class participants may bring their own Windows 10/11 laptop to learn on or use one of the four COA computers. All sessions held at the Chesterfield Community Center, 400 Main Rd, Chesterfield, MA 01012.

### **CHOICES: Managing your Medicare online**

If you are a Medicare beneficiary, you should have a secure, online account to manage your Medicare information. It's quick and easy to create an account. Simply go to [medicare.gov](http://medicare.gov) and click on create my account. Have your Medicare card handy. Once you have an account you can use it to: save your prescriptions and pharmacies; sign up to go digital; get your yearly "Medicare & You" handbook electronically, instead of by mail; and view and print a copy of your official Medicare card.

Don't be concerned about losing access to the account if you forget your password. You can click on the "forgot my password" link and they'll instantly send you a code that will let you reset the password.

Having your Medicare information organized in one digital file will save you time and frustration when you have to produce a list of your medications; or you've misplaced the Medicare card and can't locate it the day you're visiting a new health care provider. Just think about the piles of paper that pile up around you that can be reduced or even eliminated by going digital. Reminder: Open enrollment runs from October 15-December 7. This is your opportunity to review your plan and make sure it still is the right fit. *Shared by the Southern Connecticut Area Agency on Aging.*

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

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Greenfield MA

**Cummington  
Council on Aging**

Chrisoula Roumeliotis,  
Coordinator  
634-2262

Worth Noyes, Chairperson  
634-8003

Ann Eisenhour,  
Recording Secretary,  
Foot Care Coordinator  
634-2243

Gail Roberge, Treasurer  
512-0660

June Lynds, 695-4893

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Kristen Estelle,  
Newsletter Designer  
regionalcoanews@gmail.com

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

**Need Help With Your Housing Repairs?**  
**The Housing Rehab Program may be able to help!**

Eligible homeowners will receive a deferred payment loan with zero interest and no monthly payments, and all repair work is done by a licensed contractor. Please don't delay, funding is available and you may be surprised to find out you qualify.

**Household Income Guidelines/Limits:**

Household Size    Maximum Gross Annual Income

1	\$52,750.
2	\$60,250.
3	\$67,800.
4	\$75,300.
5	\$81,350.



**Work that may be performed under the  
Housing Rehab Program:**

Septic Repairs  
Sewer Tie-in  
Accessibility Work New Wells Drilled;  
Pumps Repaired  
Windows Replaced  
Roof Repairs  
Heating System Repairs  
Plumbing & Electrical Repairs  
Lead Paint & Asbestos Removal

Hilltown CDC is accepting applications from homeowners who live in: **Chesterfield, Cummington, Goshen, Peru, Plainfield, Williamsburg and Worthington**. Please contact the Program Manager, Marjorie Liscombe, for more information: **(413) 296-4536, ext. 109** or email **marjoriel@hilltowncdc.org**. You can also visit our website: **www.hilltowncdc.org**

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