

Cummington Council on Aging

October 2023 Newsletter



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

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

Jack O' Lantern Carving

Thursday, October 26th from 3-6pm
Cummington Community House



Help us decorate pumpkins for trick-or-treaters!

Join us for pumpkin decorating – carving or painting!- on Thursday, October 26th from 3-6 p.m. at the Community House. These pumpkins will decorate Main Street in time for the rag shag parade and trick-or-treating on **Saturday, October 28th at 6 p.m.** Help us make Main Street look festively spooky for all the trick-or-treaters!

Art class resumes

The COA continues to sponsor an acrylic art class, taught by Jeanne Johns, on **Tuesdays from 9:30 to noon at the Community House.** Materials are provided. You pay the instructor's reasonable fee of \$50 for 5 sessions. All skill levels are invited and welcomed. If you are interested, please contact the COA: croumeliotis@cummington-ma.gov or 634-2262.

Gen Silent – a documentary

You are invited to attend a showing of the documentary Gen Silent on **Saturday, October 21st at 2 p.m. at the Anne T. Dunphy school** in Williamsburg. Gen Silent is a critically acclaimed documentary that explores the issues of aging in the LGBTQ community by speaking with older adults about their experiences accessing the medical field and trying to plan their futures.

The purpose of this event is to provide information in the context of all seniors' wellness. There will be time for discussion afterward. Please join us in being a welcoming community. For more information, contact the Williamsburg Senior Center at seniorcenterdirector@burgy.org or 413-268-8410.

Save the Date

The next potluck, featuring a turkey dinner, will be on **Wednesday, November 15th.** Put it on your calendars!



Transportation News

Hilltown Driver Pool – hiring drivers

The Hilltown CDC is looking to hire more drivers for the Driver Pool service. The pay is \$16/hour with \$0.585 per mile for gas reimbursement. This is a great opportunity to make your own hours, meet your Hilltown neighbors and make some extra money. If interested, contact the Hilltown CDC at ride@hilltowncdc.org or call 413-296-4232.



What is the Hilltown Driver Pool?

The Hilltown CDC provides the Driver Pool, along with the Easy Ride van. Locally hired drivers are available to take individuals to doctor appointments or other medical errands (such as picking up prescriptions). While rides for medical purposes take priority, other rides can also be arranged, such as for groceries.

Please go to the HCDC website for more information: www.hilltowncdc.org/transportation
To schedule a ride, call Ed Pelletier: 413-296-4232.

Ongoing Programs, Activities & Resources

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

Weekly Grab and Go Hot Meal– Every Tuesday

The next meals will be distributed on **October 3, 10, 17, 24 and 31** between noon and 12:30 at the Community House. Leave your name and phone number with the COA by **September 27th** to reserve your meal. Suggested donation of \$3 per meal goes to HVES.

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– Wednesdays, 1-4pm.

Technology Support- UPDATED INFORMATION/SCHEDULE. Peg Whalen offers drop-in tech support, individual tech support and laptop/computer classes. Turn to page 3 in the regional section of this newsletter for the details and information on how to contact Peg. Please note that the schedule for technology support, as well as her contact information, have changed.

Foot Clinic- The next foot clinic will be on **Tuesday, Nov. 7th** with Piper Sagan at the Community House. The cost is \$40 for Cumington residents and \$50 for non-residents. Contact the COA to make an appointment.

Living Fully, Aging Gracefully

The next Zoom meeting for this group is **Tuesday, Oct. 10th**. For more information on this program, contact directly Wynne or Lucy at **634-5576** or wynlucy@gmail.com; annieb@crocker.com.

Resource Cart– Located across from the Community House kitchen and to the left of the COA office. Stocked with Covid test kits, hand sanitizer, personal health care journals, walking maps, games & puzzles, greeting cards for various occasions, and more. Take what you need anytime the Community House is open.

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.

Easy Ride Van

The Hilltown Easy Ride van provides trips for shopping to Northampton on Tuesday and Thursday mornings and to Pittsfield once a month. Medical and other rides can be scheduled for Mondays, Tuesday afternoons, Wednesdays and Fridays from 8:30 to 4:30. The Driver Pool program is available for medical rides when the van is not available. Contact Ed Pelletier at **296-4232** for more information and to arrange a ride.

Happy Birthday in October!

Mildred Stevens, Ronald Wolf, Carolann Skaling, Judith Suriner, Ronald Woodland, Harriette Laurent, Jeffrey Matuewezski, Audrey Marcoux, David Wilcox, John Earls, Howard Meister, Marguerite Yamilkoski, Stephen Yoshen, Mark Malinak, Patricia Keith, James Messineo, Jerome Dwight, Jane Crosby, Robert Taylor, Bryan Morin, Ilse Godfrey



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

I would like to contribute to the Cumington COA. My contribution of \$_____ is attached.

(Please write your check to the Cumington Council on Aging, and mail to Cumington COA, PO Box 95, Cumington, MA 01026)

Name _____

Address _____

Thank you for helping to Support Your Neighbors!

The Cumington Council on Aging

Seniors Aware of Fire Education



October is "Fire Safety Month" and this year's theme is "Cooking Safety." Cooking fires are the number one cause of home fires. Here are a few safety tips to consider when cooking:

- **STAND BY YOUR PAN!** Do not leave food, grease or oil cooking on the stove unattended.
- Keep combustible items like pot holders, towels, paper, and plastic away from the burners.
- Do not put anything metal in the microwave.
- If you have a fire in a pan or pot, **PUT A LID ON IT.** If you have a grease fire, put a lid or a cookie sheet over the pot or pan. Do not move a burning pan, cover it. Do not use water to try to extinguish it; water will not put a grease fire out, but will likely spread the fire.
- In the case of a microwave or oven fire, keep the door closed, turn off the appliance, and call the fire department (911).

Have S.A.F.E cooking experiences!

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

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

The Good News about Triad

By Deb Hollingworth

Last week Hampshire County Deputy David Fenton and his partner John Denuco from Triad came to visit us at our Consortium meeting. Amazing what I had forgotten about all the resources Triad provides for seniors. And good to get a refresher, and to be brought up to date on how their programs are flourishing. Triad is a community policing initiative connecting seniors, law enforcement and services providers to increase safety through education and crime prevention. The District Attorney's office, Sheriff's Department and local police and fire departments all provide liaisons to each local SALT Council and attend their monthly meetings. Councils are able to collaborate on programs and initiatives that help

seniors by working together and sharing resources. The results are pretty amazing. The list includes: house numbering, community shred events, safe entry program/lock boxes, distribution of the File of Life, sand for seniors, Rx take back events, educational programs on scams, fire safety, in-home safety, prescription abuse, ways to obtain your credit report(s) and their medical equipment loan program.

Some details on this last item: If you have medical equipment that you no longer need, or if you need medical equipment, especially things that your health insurance doesn't cover, you should **call Dave Fenton at 413-584-5911**. They pick up and deliver. I'll say that again: they pick up and deliver....at no cost! This amazing program alone has been a life saver for thousands of seniors over the past couple decades.

For more details on any of the programs mentioned, you can get in touch with your senior center. Thanks to Triad for all their hard work on behalf of seniors!

Ongoing Tech Support & Computer Classes Starting with Peg Whalen

We're offering Drop-In Center Tech Support at the Chesterfield Community Center on the first and third Wednesdays of each month. **In October the Drop-In Center is open Wed., 10/4 and 10/18 from 10am to 3pm.** You can just stop in, or, to save a time slot, email coaTechHelp@gmail.com or leave a message at **413-296-5080**. Don't hesitate to stop by, especially if you "know nothing". We continue doing individual tech support for all the towns. Please call or email for assistance so we can decide together on the best way and place to get you the help you want.

Peg Whalen is starting a laptop/computer class on the second and fourth Thursdays each month. Sessions are open to every skill level. Join any time, starting **Thursday 10/12, continuing 10/26, 11/9, 12/7, 12/21**. Email or call to register before coming to ensure enough available laptops. Tech support, class registration or other questions should be made to our new tech support line, **413-296-5080**, or email coaTechHelp@gmail.com.

The Book- Part 2. Assets & Liabilities

By Jean O' Neil and Deb Hollingworth

There, Part 1 wasn't so bad, was it? We always mean to collect that information for emergencies, and now we've done it. And we hope you that you never have to use it!

Next we will tackle making an inventory of Assets and Liabilities.

Start with your **income**. Income is anything the IRS might consider income. This would include a copy of your social security benefit statement, a copy of your pension statement, and any other income generated from annuities or other investments. A drawdown or Required Minimum Distribution from an IRA would count. Perhaps you have rental income, in which case you could include a copy of your tenant's lease, or a note indicating the amount of rent charged. If you are still employed, include a copy of your W-2 or 1099. **IMPORTANCE:** these are all documents you might need for a bank loan, car loan, or to verify income for public benefits like fuel assistance, SNAP, or subsidized health insurance.

Next we can look at **assets**. Include a copy of your deed if you own your home or any other property. Make a copy of the title for your vehicle. Include a copy of savings account statements, CDs, life insurance, investment accounts, and a copy of the most recent bank statement. Other assets might include jewelry, antiques, books, art work, and other collections like tools, or equipment, even your prepaid burial contract. **IMPORTANCE:** If you are surprised at your net worth, you might take another look at your home owner's insurance to see if you have enough to cover replacement value. You might also revisit your will and make sure assets are going where you want them to.

Move on to **liabilities**, meaning what you owe. Please take a deep breath, this is a long list. Include any outstanding loans, mortgages, car loans, student loans, or equity lines of credit. NOTE: don't forget to include mortgages or loans where you are a co-signer for someone else. Add on the ongoing household overhead bills: utilities like phone and cable, electric, water/sewer, oil or propane, snow removal and mowing. If you have recurring bills like for a credit card or medical payment plan, include the latest statement. Show health insurance like your Medicare supplement, or Rx insurance plan. Other insurance documentation may include home owners or rental insurance, life insurance, and long-term care insurance. Include taxes, both property and potential income tax responsibilities. You might include a copy of your most recent IRS and state return in this section. You may want to list recurring donations. **IMPORTANCE:** Having a copy or sample of your bills can be a tremendous help for anyone who might have to take care of things for you in the event you are incapacitated.

OK, you've done it! You've made a profit and loss statement of your personal business. If you update this information annually or whenever things change, you will always be able to put your hands on what you need, e.g., the title to your car, last quarter's water/sewer bill, or last year's home owner's insurance.

There can be a pay off for becoming more organized! A case in point... when Deb received her home owner's insurance bill this year, she compared it with last year. This resulted in a call to her agent and subsequent reduction of several hundred dollars! And then there was the accountant who billed her twice for doing her income tax return.....and so it goes. And does anyone still do a budget? Does anyone still think that is a useful document? You need all the above information to do a budget.

But wait, what do I do with these things?

Good question. Everyone thinks differently, and approaches problems from a different background. Deb and Jean have tackled their versions of The Book in two different ways.

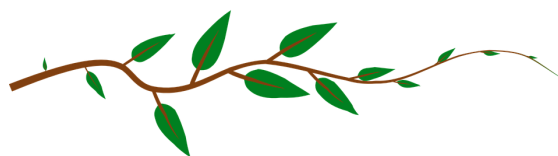
Jean works with file folders (labeled, dontcha know) and finds them easy to use and store. The downsides? One really needs to do the labels in a clear and consistent manner for this to work. In an emergency, like a fire, it would not be possible to gather all the folders that are needed. She also uses computer files for many papers and her instructions to her durable power of attorney and executor describe where to find the relevant files. She has also started taking a photo of documents and filing them.

Deb has a 3-ring binder, a big one, with plastic sheets that hold the papers. She adds sheets as she adds information. The Goshen COA has started a similar project for Goshen seniors with their Critical Information Binders. This is a practical way to gather up important documents, and in a portable format.

Other options include putting papers in labeled magazine boxes or plastic storage boxes that you can buy at an office supply store. In the end, use whatever works for you.

What you don't want to do is store all this information in a safety deposit box, UNLESS you have another person who is authorized to open the box in your absence. Otherwise, the bank will have to drill the lock out and will charge you. There will also be a delay in getting the documents out.

In the next chapter we'll tackle "Personal Documents", in case you want to get a jump on finding your Medicare card and other insurance documents, your Health Care Proxy, birth certificate, passport, etc. Wouldn't it be nice to have those handy in one place?



On the Road Again... 2023 and 2024 Trips



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

Day Trip November 4. Elvis- A Musical Revolution- North Shore Theater. An exciting musical in Beverly, MA where you will hear 40 of Elvis' hits. Lunch at Danversport Yacht Club included. Make \$259 payment to First Choice **NOW**. Mail to the address above. A few seats remain.

~~COMING IN 2024~~

Multi Day Trip May 29- June 6, 2024.
Nova Scotia, Prince Edward Island & New Brunswick. Passport required.

Check your expiration date.
Cost \$1,644 per person dbl. occupancy,
\$25 discount if paid in full by **February 20th**.

This 9 day trip includes: 8 nights lodging including 5 nights in Canada, two night stay in Maine. 15 meals including: 8 breakfasts, 6 dinners, 1 lunch. Guided Tour of Acadia National Park, Halifax, Peggy's Cove & Prince Edward Island

~If you have called in the past and are on the list for this trip, please call or email Francine again to confirm you are still interested.~

~~Since Lake George and Lake Sunapee were so popular and sold out in 2023, I will run these two trips in 2024.~~

Looking for day trip ideas for 2024. Please email Francine at address above.

“
AND ALL AT ONCE,
SUMMER COLLAPSED
INTO FALL.
-OSCAR WILDE”

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!

Your State Representatives

State Senator Paul Mark

Email: paul.mark@masenate.gov

Phone: 413-464-5635

Mail: 773 Tyler Street
Pittsfield, MA 01201

Nearby local office hours:

Williamsburg Town Hall
2nd and 4th Tuesdays from 1-3pm

State Representative Lindsay Sabadosa

Email: Lindsay.Sabadosa@mahouse.gov

Phone: 413-270-1166.

Mail: 76 Gothic Street
Northampton, MA 01060



Last week, we took a moment to celebrate the fact that funding for the Newsletter for the upcoming year has been secured! Thanks in no small part to the efforts of **Paul Mark and Lindsay Sabadosa** who persevered in their advocacy on our behalf to get funds earmarked in this year's budget and then took time to visit with us to celebrate.

Thank you, thank you, thank you!

*Thank
You!*

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

Worth Noyes, Chairperson
634-8003

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

Gail Roberge, Treasurer
512-0660

June Lynds, 695-4893

Kristen Estelle,
Newsletter Designer
regionalcoanews@gmail.com

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

Fundraiser Craft Fair
Sunday, October 22nd, 10am-3pm

40 Main St., Goshen
Behind the Goshen Town Offices



Please join us for a fall fundraiser craft / vendor fair to raise money for the Chesterfield-Goshen Children's Fund and support some amazing local vendors and crafters! This will be an outdoor event behind the Goshen town offices building.

For more information, please contact
Amy Wickland at amyw55@hotmail.com or
413-231-3682 (text preferred).

What makes a community
healthy & strong?

Your voice.

When you take the MA
Community Health Equity
Survey, you're sharing valuable
experience that can help build
a healthier community.
The survey is available in
11 languages, easy to take,
and anonymous.



Take the survey now at
[Mass.gov/Healthsurvey](https://www.mass.gov/healthsurvey)



This survey is part of the Community Health Equity Initiative of the
Massachusetts Department of Public Health.



Scan to take survey