

Cummington Council on Aging

December 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

Vaccine clinic

We are working on another vaccine clinic for early December and are hoping to offer flu, covid and RSV vaccines. Keep your eyes and ears open for flyers and robo calls with the details once we have them figured out.

Homebound and need a flu or covid vaccine?

Call **413-587-1314** and leave a message or go to www.northamptonma.gov/2487/
Homebound-Vaccination-Visits

A nurse will follow up with you directly within 1-2 weeks.



Save the Dates:

Potluck Luncheon— Our next potluck luncheon is scheduled for **Wednesday, January 17th** with a snow date of January 24th. We will be serving lasagna with assorted sides. Look for more details in the January newsletter!

Spring Fling Dance – We are planning a spring dance at the Community House for all ages on **Friday, April 12th from 7-9pm**. More information coming soon!

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 Pioneer Valley at **413-774-2310** (and choose option 1) to schedule an appointment. You can also apply online and find more information here:
www.communityaction.us/program/fuel-assistance/

Tax Assistance

Community Action Pioneer Valley offers tax assistance through their VITA (Volunteer Income Tax Assistance) program. Trained volunteers will prepare your return. Appointments are available January through April. Contact **413-376-1136** or go to www.communityaction.us/program/taxes to schedule an appointment or to get additional information. Income eligibility: one person, \$33,975; two people, \$45,775. Note that there are certain tax situations that they are not certified to complete.

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.

Weekly Grab and Go Hot Meal

The next meals will be distributed on **December 5, 12, 19 and 26** between noon and 12:30 at the Community House. Leave your name and phone number with the COA by **November 28th** 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 at the Chesterfield Community Center on the first and third Wednesdays of each month (except December). Upcoming hours: January 3 and 17 from 10 a.m. to 3 p.m. You can just stop in or, to reserve a time slot, email coaTechHelp@gmail.com or leave a message at **413-296-5080**.

Peg also offers **individual tech support**. Please call or email for assistance to schedule the best time and place to get you the help you need. Email coaTechHelp@gmail.com; phone **413-296-5080**.

Peg is also running **laptop/computer** classes on the second and fourth Thursdays each month. Sessions are open to every skill level. Join any time. Upcoming classes: December 14 and 28, January 11 and 25 from 1-3 p.m. Email or call to register before coming to ensure enough available laptops: coaTechHelp@gmail.com; **413-296-5080**.

Free equipment and broadband installation will be available soon, along with training.

Foot Clinic

The next foot clinic will be on **Tuesday, January 2nd** with Piper Sagan at the Community House. The cost is \$40 for Cummington 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, December 12th**. For more information on this program, contact directly Wynne or Lucy at **634-5576** or wynlucy@gmail.com; or Annie at annieb@crocker.com.

Resource Cart

Located across from the Community House kitchen and to the left of the COA office. Currently, it is stocked with covid test kits, hand sanitizer, personal health care journals, file of life forms, walking maps, games & puzzles, greeting cards for various occasions, the current Elder Law education guide, and much more. Anytime the building is open, you can come by to take what you need from this cart.

WHAT'S NEW ON THE CART?
(Look by the windows too!)



We have added a basket full of holiday cards, as well as many pamphlets and informational sheets on a variety of subjects including scams, fraud, volunteer opportunities, available services and more. Many of these pamphlets and sheets are located by the windows – be sure to look there too!

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.

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 and medical errands (such as picking up prescriptions) when the van is not available. Contact Ed Pelletier at **296-4232** for more information and to arrange a ride.

Happy Birthday in December!

Peter Lang, Lawrence Slezak, Steven Emerson, Michele Marcoux, Martin Dempsey, Jill Abrahamsen, Nancy Gokey, Peter Tessier, Bona Kidston, Marc Hoehstetter, Louise Dynok, Madelaine Zadik, Brenda Arbib, JoDee Simard, Daniel Dashnaw, Holly Anderson, John Goehring, Loredana Holmes, Theodore Lynds, Kevin Boissonnault, Ann-Marie Baronas, Paul Gariepy, Lorin Delisle, Antoni Sakowicz, Dale Griffith, Doris Frazier, Robert Ely



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

The holiday season is upon us. Here are a few ways by which you can keep your celebration bright and safe:



- Buy lights and electric decorations that are listed by an approved testing service.
- Replace lighting that has frayed wire, broken plugs, sockets or switches.
- Never overload outlets. Use no more than three (3) strands of lights on a single extension chord.
- Never, ever use candles on trees, near live and other flammable decorations.
- Never leave a burning candle unattended.
- Consider using energy efficient LED lights that stay cool.

Keep the season bright SAFELY!

--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!



December's Good News

By Deb Hollingworth

In time for the Holidays: some good news from Boston. Governor Healy came through on the proposed increase for the Circuit Breaker benefit. Doubled it! From \$1200 to \$2400. The Circuit Breaker is a "rebate" on your property tax for low income home owners. That was the original premise. But low income means you qualify if your property taxes represent more than 10% of your gross income. And you can add your water/sewer bill to that amount too if you are billed for that. Example: if your property taxes and water/sewer bill are \$5,000 and your income is less than \$50,000/year, then you'd qualify for the Circuit Breaker benefit. For more information, you can contact your senior center for details and they can help you apply. NOTE: to apply you must file a Massachusetts income tax return (whether or not you have taxable income) and include a Schedule CB. You tax return is processed, and you are sent a check!

And if that wasn't enough, there are more presents under the tree. Mass Senior Action has been working on this for years, and has succeeded in getting the asset eligibility limit removed for the MassHealth Buy-in programs. I'll say that again: assets will no longer be counted. This means that if your income is less than \$2,734/month, or, if you are married, less than \$3,698/month, the State of Massachusetts will pay your Medicare B premium and you will get a letter from social security saying your check will be increasing because they are no longer deducting for Medicare B.

This is huge. And many of you will qualify.

We may have to wait a while until MassHealth is able to process ourready for this?....2 page application! The regulation change goes into effect January 1st, 2024, and hopefully we won't have to wait long before they are up and running, ready to process our applications. Stay tuned for updates.

Who knew we'd get two such great benefits to start next year! Happy Holidays!

The Book- Part 4. Household Matters

By Jean O' Neil and Deb Hollingworth

Our home may be our castle (Sir Edward Coke, 1604). But Jean and Deb do not have serfs to run things, and we assume neither do you. Therefore, we have to do it all.

Some of these items will not apply to renters but many will, so use what fits you.

Household Overhead

What does it take each month, each quarter, to keep things running? Include information on utilities, heat, electricity, phone and internet. Who is the provider, how to contact them, what is the monthly cost, how is the bill paid (write a check, automatic from bank?). You might repeat information on house or renter insurance. It doesn't hurt to double count, meaning you may have already provided a password for an account reading from one of our previous articles, but adding it here may be helpful to someone else trying to arrange to keep things going.

Household Management

What has to happen to keep things running? Change the water filters, change the air filters, clean the water softener, clean the washing machine and clothes dryer vents, check and replace fire and smoke detectors. Outdoors: oil the garage door, clean the gutters, refresh a deck finish, clean the grill pan. Just in case anyone else was irritated by the huge invasion of Asian lady beetles this year – no, they are not ladylike – add in a check of places around the house where bugs and larger animals (mice, anyone?) can get in.

Both Jean and Deb keep a file of potential contacts, meaning folks who might come in useful. That might include a backup for snow clearing, or a new person to clean gutters.

Computers have become indispensable to many of us in managing our affairs. Include who you get to fix or update your computer. And again, it doesn't hurt to repeat the password to open the computer. Add appropriate backups to your Book file, meaning the location of a backup hard drive and any password for access.

Household Improvements

It is really useful to keep records of major home improvements, both for warranty purposes and possible tax credits. Consider if you have done a heating system upgrade, installed solar power, done ra-

don mitigation, made major roof repairs, added insulation or new windows and doors, made handicap modifications, or other major renovations.

Specific to you

Do you have a plant that came from your grandmother? Include watering instructions.

So about that heirloom clock – when Jean's husband's father and stepmother got married, they each had pieces and parts of the same old striking kitchen clock. They assembled a single clock and got it working. We now have it and enjoy it. But if you don't hold your mouth right when you wind it and if you don't wind it twice a week, it gets quite petulant. So the directions for running the clock are in our instructions on household management.

And P.S. We know this is a lot, truly we do. Next month, the last month, is a wrap-up with suggestions for taking bites of the elephant (or whatever large image you want to use). So be brave and of good cheer – the end is in sight!



If you or someone you know is age 60 or older and has been a victim of fraud, help is standing by at the National Elder Fraud Hotline.

1-833-FRAUD-11

1-833-372-8311

www.justice.gov/stopelderfraud

10:00 a.m.–6:00 p.m. eastern time, Monday–Friday

English/Español/Other languages available

Reporting is the first step.

Reporting can help authorities identify those who commit fraud and can also prevent others from becoming victims. Our experts will help victims navigate this process.

No fear, total understanding.

The hotline is staffed by professionals who know how to support victims of fraud. Callers can count on our case managers to be caring and understanding.

Personalized service at no cost.

Callers will reach a case manager who will help them through the reporting process at the federal, state, and local levels. Victims will also be connected with other resources on a case-by-case basis.

Providing Help, Restoring Hope

Financial scams and abuses that target older people are happening more and more. This hotline is a free resource created by the U.S. Department of Justice Office for Victims of Crime to help people report elder fraud.

What to expect when calling 1-833-FRAUD-11 (1-833-372-8311).



We will respond quickly. We will connect you to a live contact as soon as possible.



Victims will be assigned a case manager.



Callers will always be treated with understanding and respect.

On the Road Again... 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 Tuesday, May 14. Neil Diamond -The Tribute from Las Vegas - Rob Garrett, known as the King of Diamonds, performs at the Aqua Turf Club, CT. Family style meal of Chicken ala Kathryn & Broiled Scrod included. The \$137 Payment to FNCS is due by March 12. Please mail them to the address above. **ONLY FIVE SEATS AVAILABLE.**

Nine 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.** Make payment to Diamond Tours and mail next year to the address above. **Wait List Only.** Going on the waitlist is encouraged on this date.

Day Trip June TBD. Lake Sunapee Luncheon Cruise- Vermont Country Store. A two hour luncheon cruise on Lake Sunapee in New Hampshire. This trip includes Luncheon buffet and a stop at the Vermont Country Store.

Day Trip July TBD. Encore Casino. Boston Harbor casino trip. Lunch on your own, options available on site.

Day Trip August 7th. Resorts World Casino-- Catskills, NY trip. Can you get enough of Elvis? Enjoy a lovely ride to the Catskills. Included: King in Concert show, Buffet Lunch and \$25 free slot play, driver gratuity. The \$145 Payment to FNCS is due by May 5. Please mail to the address above. Please include your date of birth for the player card.

Four Day Trip September 30- October 3. Lancaster, PA. Sight & Sound production of the biblical show Daniel. Cost \$646, per person dbl. occupancy - \$25 discount if paid in full by **June 20th.** Includes: Sight & Sound Theater show, tour of Philadelphia, time in Hershey's Chocolate World, 6 meals, hotels, driver gratuity. **Make payment to Diamond Tours and mail next year to the address above. Call now to reserve your spot.**

*Day Trip October TBD. Lake George Cruise-*Take a 2½ hour luncheon cruise through the vistas of Lake George. The Captain's Luncheon Buffet will be served on board. Danny Lombardo performs on the keyboard.

Technology Help and Training for December and January

December **DROP-IN** Center hours canceled. Tech support can be scheduled **by appointment.** See **contact numbers below.**

DROP-IN will be continuing in January on the 1st and 3rd weeks of each month, on Wednesdays, 10am–3pm, at the Chesterfield Community Center. DROP-IN or pre-schedule a time slot online at northernhilltownscoas.org. More DROP-IN days to be added as we identify volunteers willing to commit to time for support. 1/3, 1/17, 2/7, 2/21

Second and fourth weeks computer classes: Continuing in December on Thursdays from 1-3pm, in the Computer room at the Chesterfield Community Center, lower level. Classes scheduled for 12/7, 12/23, 01/11, 01/25, 2/1, 2/15. Class size limited. Please call 296-5080 or email coatechhelp@gmail.com.

Get answers to your tech questions by phone: 413-296-5080, and leave a message. Calls returned within 1 day or sooner. Same day support coming as volunteers are identified.

Get help with your technology questions by email at coatechhelp@gmail.com. Same day response is often provided.

December Tech Talk

Scammers have found a new way to exploit our technology. With the growth in smartphone use, iPhone and Android, our text messages have been invaded. This form of scam is called “Smishing” or “SMS phishing”. This has occurred because texting is low cost for scammers and it works just often enough to keep them doing it. This is what you need to know: No bank will EVER ask for banking info by text message. Report any text like this to your bank and then to the FTC (ReportFraud.ftc.gov). Never click a link or make a call in response to a text claiming to be from your bank. If you do click, immediately call your bank's fraud/security number. Learn more at www.banksneveraskthat.com/

You can block text message senders, similar to blocking unwanted callers. The way to block differs by the type of device. Contact us for help by emailing us at coatechhelp@gmail.com, calling or texting **413-296-5080**. Someone will help you block the annoying texts and calls.

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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

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