

Cummington Council on Aging

January 2024 Newsletter



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

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Your COA coordinator, board of directors and volunteers wish you a happy and healthy New Year. We look forward to seeing you in 2024!



Potluck Luncheon

Please join us on **Wednesday, January 17th** from noon to 1:30 for a potluck luncheon. We will be serving three kinds of lasagna, along with salad and Italian bread. Please bring a dessert to share. *(In the case of inclement weather, we will re-schedule to January 24th and you will be notified via a robo call).* Following the potluck, someone from the Hilltown CDC will give a short presentation on the HCDC's housing rehab program (see below).

In need of home repairs?

The Housing Rehab Program is looking for homeowners in Cummington who need help with home repairs. Eligible homeowners will receive a 15 year deferred payment loan which has NO payments and NO interest. Homeowners over 70 years old receive a loan with accelerated forgiveness. Unforgiven loan balances are recaptured only if the property is sold or changes ownership within the loan period. Please contact Paula Bilodeau at **296-4536 ext. 109** or paulab@hilltowncdc.org for more information or

to request an application. A representative from the Hilltown CDC will be at our January potluck with more information and to answer questions.

Sand deliveries available

The Council on Aging is teaming up with the Fire Department to deliver sand to town residents who are 60 years old and over. The sand will be delivered to your home in a reusable 5 gallon bucket and can be refilled as needed and as we are able. This sand will be useful for spreading on your icy walkways and paths. If you are interested in this program, please contact the Council on Aging at 634-2262 **by January 15th**. Please leave your name, telephone number and street address. The COA will get back to you with a delivery date and time.

Hilltown Elder Network caregivers are needed for light housework in both Cummington and Plainfield. This helpful and gratifying work pays \$16/hour. If interested, please contact Sandy Powers, coordinator, for an application and CORI form at Ssndypwrs1@gmail.com or text **413-207-2944**.

Save the Dates

Soup/chili contest – we are planning a soup and chili contest for **Wednesday, February 21st** from noon to 1:30. Prizes will be awarded for the best soup/chili. Look for more details in the February newsletter.



Spring fling dance – we are planning a spring dance for all ages on **Friday, April 12th** from 7-9 p.m. More information coming soon!

Snowplowing

If you know of anyone who is available to plow residential driveways this winter, please let us know: 634-2262.

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 **January 2, 9, 16, 23 and 30** between noon and 12:30 at the Community House. Leave your name and phone number with the COA by **December 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

See the regional section of this newsletter for up-to-date information on technology resources, including computer classes, technology support and more.

Contact Peg Whalen: coaTechHelp@gmail.com or 413-296-5080 for additional information or with questions.

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, January 9th**. 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 *Look by the windows, too!*

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. **NEW ON THE CART:** Consumer calendars for 2024 and medical/surgical masks.

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 also available when the van isn't. Contact Ed Pelletier at **296-4232** for more information and to arrange a ride.

Happy Birthday in January!

Edith Morton, Stuart Carduner, Geoffrey Kenseth, George Brownfield, Donna Forgea, Elliot Ring, Eric Hardendorff, Keith Jenkins, Ana Busto, Alma Owen, John Walker, Corinne Sharkey, Mark Demaranville, Sheila Tower, Leni Fried, Cynthia Cutter, Christine Earls, Nancy Bean, Peg Cowen, Patricia Wilcox, June Lynds, Bobby Ann Higgins, Eamon Mohan



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



Good News for those suffering from Buyer's Remorse

By Deb Hollingworth

During Open Enrollment for Medicare, Oct. 15 - Dec. 7th, we were bombarded with advertising about those Flex cards and all the benefits they could provide—money for groceries, over the counter meds, some even said money for your utility bills? We got ads in our mailbox, on tv, in our email and on Instagram. It seemed relentless. And maybe you checked on "want more information" or maybe you even called the phone number on your screen and now you find you have enrolled in a Medicare Advantage Plan.



I'm guilty of having a bad attitude about Medicare Advantage plans. I know they offer additional benefits that you can't get with just "original Medicare A & B". Most offer Rx coverage and now these Flex card benefits, but like some good things, we should look this gift horse in the mouth.

Advantage plans used to be called Medicare Managed Care plans because that's what they do: they manage your Medicare benefit, which is why you need to get a referral from your doctor in order to see a specialist, or a referral for some medical procedures. But the most worrisome detail is that not all hospitals and not all doctors accept them. And you may have the unwelcome surprise if you sign up and then discover your doctor or hospital doesn't accept your Advantage Plan. So you would be charged an out of network co-pay for services, or in some cases, just billed for the whole cost of care because your Advantage plan doesn't cover that doctor, that hospital or that treatment.

Good News: from January 1st to March 31st each year we are given a time to dump our Medicare Advantage plan if we don't like it. And we can switch back to original Medicare A & B and enroll in a Medicare D plan for Rx coverage, or we can switch to another Advantage Plan where our doctor(s) and hospital(s) are in network.

NOTE: While Health New England and BlueCross Advantage plans have contracts with Baystate hospital and Baystate providers, other Advantage plans in our area do not.

If you want more information, you can contact your senior center and ask for a SHINE counselor appointment. Meanwhile, if you have signed up for an Advantage plan, check with your doctor to see if he/she is in network and can bill your Plan.

Seniors Aware of Fire Education

One New Year's resolution that can save your family's lives is to create your own home escape plan. Here are a few things to consider when you do this:



- Plan two ways out of each room in your house. Windows can be a way out if necessary. Draw the escape routes on graph paper and post where it can be seen.
- If you cannot get out the door safely, go to a window and get out if you can do so safely and, if not, signal for help at the window.
- Teach your grandchildren to never hide under the bed or in a closet, but to go to the window and signal for help.
- If you have to go through smoke, get low and go. The clearer, cleaner air will be up to 18 inches off the floor.
- Set up a meeting place outside the house where everyone should gather after getting out of the house. You will be happy and so would the firefighters knowing that everyone is safely out of the fire.
- Once out, stay out. Do not go back into a burning building for anything.
- Call the fire department (911) once you are outside, using your cell phone or a neighbor's phone.
- Put your home escape plan into action. Do a home fire drill twice a year, ending up at your meeting place.

Have a S.A.F.E. New Year!

--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.

Highland Valley Elder Services serves older adults and their families through collaboration, education, advocacy and a range of programs designed to support them where they live. One of the many ways we support older adults to live safely in the community is through administering the Frail Elder Waiver. This is a Home and Community Based Waiver Program designed to make in-home services and supports available to frail elders in Massachusetts, 60 and over, who meet the level of care for a nursing facility but prefer to remain in the community. These services and supports are available through the Medicaid plan. Individuals clinically eligible for this waiver will also have a higher income threshold for accessing Medicaid services in the state.

To learn more about the Frail Elder Waiver, or to schedule a free consultation with a Certified Application Counselor, please call:

413-586-2000.

For more information on the range of programs and services we offer, please visit our website

highlandvalley.org/



Highland Valley
ELDER SERVICES

The Book- Part 5. Wrap-Up

By Jean O' Neil and Deb Hollingworth

Here we are, grappling with New Year's resolutions, wanting to make THIS the year we get organized. Well, you may be quite pleased (or is that relieved?) to know we are almost done with this topic. In the past four newsletters we have attempted to lay out a road map to getting all our important information collected and sorted. If tackling all this was hard, let us suggest that the trick is to start with small bits at a time.

Maybe take each Part and divide it up. Set a goal of getting all our "Emergency Information" together in one place, and while we are at it, get the File of Life on our refrigerator. Then take a month and work on Assets, another month for Liabilities, another to dealing with the Wallet issue, then break up the House matters (Overhead, Management, Improvements). Get a print copy of all the previous Parts articles and check things off as you do them.

There are two other points to consider. First, for your circumstance, is there anything you think is useful that we didn't list?

And along the lines of final wrap-up planning, include documents on burial insurance, cemetery plots, and designated funeral home. Be very clear about how you want your body treated. Explain the location of any life insurance policy. Add any personal wishes that are not already recorded, perhaps some music you would like played at your farewell. On top of these folders or notebook sections should be contact information for who to call and their relationship to you.

Now, why have we spent so much time on this, as in *Why Bother?!* Surely there must be something more interesting and fun to do? Well, yes, but we need this information to:

1. Keep us safe and functioning. It aid a friend or family member in helping us if we are incapacitated.
2. Apply for benefits like affordable health insurance, Circuit Breaker property tax rebate, SNAP, or fuel assistance.
3. Have this information in case we need to check on household bills or budget when they get paid. So when you get billed twice for your tax prep, you can quickly locate the "paid" receipt. Or when your home owners insurance bill doesn't arrive, you can put your hands on last year's bill and the name/phone number of your agent.
4. If we want to do estate planning or if we have a financial planner, some of this information is necessary for them to work with us.
5. Being more organized can be a major stress reducer.

If you make this your New Year's resolution and want copies of past chapters or the Table of Contents for getting organized, you can ask your senior center. In Goshen, you can ask for a "critical information" binder.

Good luck and know that just getting started is the hard part.

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!



TECH CONNECT

SUCCESS FOR OLDER ADULTS



A new program from the Northern Hilltowns
COA's offering technology access and education

● BROADBAND & DEVICE FUNDING

Support for device and internet access

● TECHNOLOGY SUPPORT

Dedicated help from trained
tech coaches

● CLASSES AND EVENTS

Tech exploration events, targeted
trainings, and more



413-296-5080



coatechhelp@gmail.com

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 April 5 or 15th. Culinary Institute of America-- Enjoy a "CIA" experience with lunch at Catarina DeMedici. Free time to explore the bookstore and bake shop. The \$125 Payment to Francine Frenier is due by February 20th. Please mail a check to the address above. This trip will depart from S. Hadley.

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. **Wait list only.**

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 to the address above. **Wait List Only.** Going on the waitlist is encouraged.

Day Trip Thursday June 13. Timeless Music Pop to Broadway – Luncheon and Show at Storowton Tavern Carriage House in W. Springfield. Self-drive or carpool. Cost is \$77 made out to Chesterfield COA and mailed to address above. Chesterfield seniors: please call for pricing.

Day Trip Thursday, July 11th. 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. The \$118 Payment to Landmark Tours is due by May 10. Please mail to the address above. **This trip sold out last year, so reserve early.**

Day Trip Wednesday, 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. **TEN MORE PASSENGERS NEEDED before February 15th.**

Day Trip October TBD. Lake George Cruise- Take a 2½ hour luncheon cruise through the vis-

tas of Lake George. The Captain's Luncheon Buffet will be served on board. Danny Lombardo performs on the keyboard. Scenic stop at Prospect Mountain.

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 Friday December 13. Festival of Trees and Red Rose Lunch. Enjoy the uniquely decorated Christmas Trees at the Mass Mutual Center in Springfield. Enter a chance to win a tree and associated gifts. Some are worth hundreds of dollars. Then walk over to the Red Rose Italian Restaurant for lunch: pizza, salad and bread. The \$TBD Payment is due by October 25. Please mail to the address above.

Technology Help and Training for January



Drop in Hours: 1st and 3rd Wednesdays of the month from 10am–2pm at the Chesterfield Community Center. Please call **413-296-5080** or email coatechhelp@gmail.com to reserve a time.

Computer Class: 2nd and 4th Thursdays of the month from 1- 3pm, in the Computer room at the Chesterfield Community Center, lower level. More classes coming soon.

iPhone Basics Class: Wednesday, January 31st at the Chesterfield Community Center, Upper Level from 10am-11:30am.

Tech Help:

Meekins Library: Tues. 1/9, 10am-12pm, open to all

Nash Hill Place: Fri. 1/19, 10am-12:30pm, for Nash Hill Place residents



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Need help with your home repairs?

Hilltown CDC has funding for the Housing Rehab Program. We're accepting applications from homeowners who live in Chesterfield, Cummington, Goshen, Plainfield, Peru, Westhampton, Williamsburg, and Worthington who need help with their housing repairs. Here's a sample of some the work that can be performed under the Housing Rehab Program:

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

These are NO Interest/NO payment loans which may be entirely forgiven (if you are over 70 years of age the loan is forgiven faster), and all repair work is completed by a licensed contractor of your choice. Please don't delay, funding is available and you may be surprised to find out you qualify. Contact Paula Bilodeau, Program Manager, at (413) 296-4536, ext. 109 or email paulab@hilltowncdc.org for more information and an application.

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