

# Cummington Council on Aging

## February 2025 Newsletter



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

Coordinator: Chrisoula Roumeliotis  
COA Office Phone: 413-634-2262, menu option 8  
COA Email: [croumeliotis@cummington-ma.gov](mailto:croumeliotis@cummington-ma.gov)

## 2nd Annual Soup/Chili Cook-off

**Wednesday, February 19th, Noon-1:30pm**  
**Community House Dining Room**

We are hosting a soup/chili cook-off on Wednesday, February 19th from noon to 1:30 in the dining room of the Community House. Several COA board members will be entering the contest. You are also invited to enter a soup or chili in the contest or come to just eat and vote. Prize for the top vote-getter! The COA will provide crackers and cornbread.



### Living Fully, Aging Gracefully, Befriending Death

The Living Fully group welcomes new participants. We meet monthly, on the second Tuesday at 1pm, on zoom, to share conversation and support. The emphasis is on staying fully alive as we navigate the aging process. We talk about everything from the practical to the spiritual and just about everything in between. If you'd like a place to explore with others what you're living through, to share companionship grounded in compassion and authenticity, to laugh, cry, and wonder, this might be the supportive community you're hoping for.

Email [annieb@crocker.com](mailto:annieb@crocker.com) or [fandellaf@gmail.com](mailto:fandellaf@gmail.com) or call Lucy at 634-5576 to find out more and to be added to our list to receive the zoom link.

### Writing Group – looking for new members

Open to all, this writing group is a great place to explore and expand your writing. We meet the third Thursday of each month, on zoom, at 1pm. We write together to prompts (which can be ignored) and respond to each other's writing with

positive feedback. It's a supportive and encouraging group for writers (and not-yet writers) of all kinds. For questions and to receive the zoom link, email [annieb@crocker.com](mailto:annieb@crocker.com).

### Senior snowshoeing – Feb. 5 & 19

Hilltown Land Trust and All Out Adventures are offering a series of snowshoe treks on Wednesday mornings. Two treks per day, departing at 10 am and 12 pm on February 5 (Bullitt Reservation, Ashfield) and February 19 (DAR state forest, Goshen). Please arrive 15 minutes early. No cost; donation to All Out Adventures is appreciated. Snowshoes, poles and traction aids are provided for free. Registration is required – contact **413-584-2052** or [info@alloutadventures.org](mailto:info@alloutadventures.org). If you have questions, contact Sarah at [sarah@hilltownlandtrust.org](mailto:sarah@hilltownlandtrust.org)

### Scarves, neck warmers and bib/clothing protectors

We were generously gifted a supply of handmade scarves and neck warmers, as well as a large stack of home-sewn adult bib/clothing protectors. These are available for free on the resource cart. Help yourselves!

### Trip To Spring Bulb Show at Smith College

On **Wednesday, March 12th**, we are going to the Bulb Show at Smith College, followed by lunch at Spruce Corner. The van will leave the Community House at 9:15 and will return around 2 pm. The van and admission are free. You pay for your own lunch. Seating is limited; sign up now!



### Tai Chi – cancelled in Cummington

Tai Chi classes are offered in nearby towns with Marty Phinney. Chesterfield: Weds. 1pm; Williamsburg: Tues. 9:30 a.m. For more info, contact Marty: **268-3228** or [phinneypottery@gmail.com](mailto:phinneypottery@gmail.com)

## 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. Unless otherwise indicated, these programs take place in the dining room area of the Community House.

**Weekly Grab and Go Hot Meal– every Tuesday**  
Leave your name and phone number with the COA to reserve your meal. Suggested donation of \$4 per meal goes to HVES. **Interested in getting a meal, but can't pick it up? Let us know.**

**Healthy Bones and Balance– 4 TIMES A WEEK!** Mondays, Thursdays and Fridays from 9:30 to 10:30 a.m.; Tuesdays from 3 to 4 pm.

**Coffee Hour**  
Mondays and Thursdays from 10:30 to 11:30 a.m.

**Needlework Group**  
Thursdays, 1-4pm.

**Sand deliveries**  
Please let us know if you need a 5-gallon bucket of sand.

**Drop in Tech support**  
**Second Wednesday of every month, 10 a.m. to noon.** For more information, contact TechConnect at 413-296-5080.

**Shine counselor**  
Caroline Solan can be reached at 413-586-2000 or [csolan@lifepathma.org](mailto:csolan@lifepathma.org)

**Foot Clinic**  
The next foot clinic will be on **Tuesday, March 4th** with Piper Sagan at the Community House. The cost is \$40 for Cummington residents and \$50 for non-residents.

## **Living Fully, Aging Gracefully**

The next Zoom meeting for this group is **Tuesday, Feb. 11th**. For more information on this program, contact [annieb@crocker.com](mailto:annieb@crocker.com) or [fandellaf@gmail.com](mailto:fandellaf@gmail.com) or call Lucy at 634-5576.

**Resource Cart:** next to the COA office – everything on the cart is FREE and available whenever the Community House is open. **We have a new supply of covid test kits on the cart, as well as the 2025 Consumer Calendar. Please take what you need.** Stocked with covid test kits, the 2025 Consumer Calendar, medical/surgical masks, personal health care journals, file of life forms, walking maps, games & puzzles, greeting cards for various occasions, the current Elder Law education guide, pamphlets and informational sheets on a variety of subjects and much more. **Also Offering:** Depend and Attends brands incontinence tabbed briefs, size L. Please reach out if you need any.

## **Easy Ride Van**

Contact Ed Pelletier at 296-4232 for more information and to arrange a ride.

## **Happy Birthday in February!**

Carol Piacentini, Carolyn Wolf, Bernie Forgea, Joan Strong, Barbara Sprague, Ernie Strong, Christine Brandon, Bill Adams, Donn Boulanger, Geraldine Wilcox, Patricia Corley, Judith Pasko, Beth Eisenberg, Ken Howes, Debra Howes, Ed Konieczny, Barbara Cheda, Richard Frary, Deborah Gavito, Rox-Anne Kellogg, Michael Kolodny, Christopher Bagg, Frank Noel, Michael Tattan, James Nelson, Frank Quaglia, Russell Jordan, Donald Scheidel, James Ryan



***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!*



### Hilltown Community Health Center Needs Assessment

You know what your community needs, and we want to hear from you! Hilltown Community Health Center is conducting a community health needs assessment to learn what you feel your community needs. This survey takes about 15 minutes to complete. If you have questions or would like to speak in person, please contact Debbie DiStefano at [ddistefano@hchcweb.org](mailto:ddistefano@hchcweb.org) or by phone at (413) 289-8214. Thank you for your consideration.



[www.surveymonkey.com/r/HCHC2025](http://www.surveymonkey.com/r/HCHC2025)

### HVES – Good to Know!

If you don't know about Highland Valley Elder Services (HVES), let me tell you a little bit about them. One of their many programs is Money Management; I have volunteered there for several years and can recommend it.

Here's the deal. The first level of their program sets up assistance for elders who are still able to make financial decisions, but might be having some difficulty dealing with their budget, check book, mail, or bank accounts. A second level of the program has HVES provide supervision of individuals who are unable to manage their own financial affairs. An employee of HVES is appointed to manage participant's government benefits and is responsible for writing and signing checks.

What I do for people in the program at the first level is help sort their mail, write out checks for them to sign, and monitor their bank balances. If needed I will talk to their bank about a problem, and help them access HVES for help with fuel assistance, medical insurance, and other such needs. I'll make sure their credit report has been checked for errors and try to help them avoid scams. It's all designed to make their financial life a bit easier.

For all their programs, check out HVES online at [highlandvalley.org/our-services/](http://highlandvalley.org/our-services/) or call 413-586-2000 ext. 113. Call me if you have questions about volunteering in the Money Management program.

For financial safety,  
Jean O'Neil  
TRIAD Committee member  
[jeanoneilmass@gmail.com](mailto:jeanoneilmass@gmail.com), 413-268-2228

### Seniors Aware of Fire Education

Open Burning Season began on January 15th and will end on May 1st. You will need a permit from your town's Fire Department, which are given on days when it is safe to burn. It is not safe to burn on windy days or on "red flag" days. The Department of Fire Services recommends the following safe open burning practices:



- The fire area should be at least 75 feet from any dwelling.
- You can only burn from 10am until 4pm.
- You can burn brush, cane, forest debris, and pruning.
- You cannot burn grass, hay, leaves, stumps, tires or construction material and debris.
- An adult should always be present during the burn.
- Keep children and pets a safe distance from the fire.
- Start the fire with paper and kindling. Never use gasoline or any other flammable liquid.
- Build one small fire at a time and slowly add to it.
- Have fire control tools at hand — shovels, rakes and a pretested water supply.
- Be prepared to extinguish the fire if the wind picks up or the fire weather changes, before the town calls you to put it out.
- The safest time of the year is when the ground is wet, frozen or snowy. There are a whole lot of Red Flag days in April during which open burning is not allowed.
- Be aware that the fire towers are staffed during open burning season and they are quick to identify and call in unsafe burns.
- If the fire begins to get out of hand, immediately call 911 and have the Fire Department handle it before it gets to any buildings or woods.

Have an early and SAFE open burning 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.*

## Tech. Help and Training for February



### We Are Surviving into the Future!

TechConnect will continue providing services. Although we have fewer trainings going forward, drop-ins and tech support will continue. Please take advantage of ongoing service.

### DELIVERING NOW AND ACCEPTING NEW REQUESTS: Internet Hotspots

It's not too late if you need affordable internet access! Have you already requested affordable internet? We have a solution that may work for you. Hotspots are small cellular devices you can use to access the internet. Hotspots work in most areas in the hilltowns. If you are interested in learning more, please contact us by phone or email. If you requested affordable internet and were not contacted please reach out to us again.

Calls to **413-296-5080** are now returned and emailing **coatechconnect@gmail.com** is also a great way to reach us.

### Tech Support Available by appointment

Receive technology help by email, phone, drop-in, or by appointment: **coaTechHelp@gmail.com**, phone or text msg **413-296-5080** or check the website, **www.northernhilltownscoas.org**, for locations and time. You can attend drop-in at all locations, except Nash Hill.

### Devices for you: PC laptops, refurbished Chromebooks, iPads and Android tablets

Please remind us if you requested one and are still waiting. There is still time to join the Digital World. Ky Martus continues distributing devices. We have more PC laptops, refurbished Chromebooks and iPad and Android tablets. If you need or are waiting for a device to connect to the internet, have something so old it is not working effectively, or need a different type of device, please contact us. Email **coatechconnect@gmail.com**, leave message at **413-296-5080**, or use online request form on our website, **www.northernhilltownscoas.org**

### Drop in Centers: All are Welcome at Any Location! (no appointment needed)

- Chesterfield Community Center, 400 Main Rd. Weekly on all Tuesdays from 11:00 to 2:00  
Two Fridays, 11:30-1:30 (2/7 and 2/21)

- Cummington Community House, 33 Main St. Drop-In tech support, 2nd Weds. 10-12 (2/12)
- Goshen Free Public Library, 42 Main St. Drop-in tech support, 3rd Thurs. 12pm-2pm (2/20)
- Plainfield Shaw Memorial Library, 312 Main St. Drop-In tech support, 3rd Thurs. 5:30-7:30pm (2/20)
- Westhampton Library, 1 North Rd. Drop-in tech support, 4th Thurs. 2-4pm (2/27)
- Williamsburg  
Meekins Library Drop-In tech support  
2nd Tuesday 2/11 from 10 to Noon  
Nash Hill Place Resident Drop-In tech support  
2nd Tuesday 2/11 from 10 to Noon
- Worthington: drop-in tech support at COA office. Call COA for date & time: 413-238-5962.

### Tech Training:

Must pre-register for training no later than one week before the scheduled training date. All classes held at the Chesterfield Community Center, 400 Main Rd, lower level. To register, email **coaTechTrainer@gmail.com**, call or text **413-296-5080**, or sign up through the website **www.northernhilltownscoas.org**

### Tech Workshops:

- 2/7, 10:30-11:30 Using Chromebooks
- 2/19, 10-11:30 iPhones (rescheduled from 1/29)
- 2/21, 10:30-11:30 Understanding & Using Zoom

### Computer Classes:

No ongoing computer classes are scheduled. An alternate online resource for basic training can be accessed, with help from us, at **www.digitalliteracyassessment.org/login/?location=17640-MG8N-techconnect**  
We can set up your access to this website and help you begin to train yourself for very basic to more advanced beginner digital literacy.



## On the Road Again...

### 2025 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 May 6.* One day at **Encore Casino**. Free Slot play. Lunch on your own. Restaurants on site. Cost TBD. I need 40 to sign up to make this trip affordable.

*Day Trip May 19.* **Isabella Stewart Gardner Museum & Maggiano's Little Italy**. Enjoy a delicious family-style lunch at Maggiano's. Tour three floors of galleries at the Isabella Stewart Gardner Museum on your own. Price \$144. Make check payable to Landmark Tours and mail to the address above by March 24.

*Day Trip June 8.* **Winnepesaukee Railroad**. Enjoy a complete turkey dinner, prepared by Hart's Turkey Farm Restaurant, aboard the train while touring the shores of Lake Winnepesaukee. Price \$137. Make check payable to Landmark Tours and mail to the address above by April 8.

*Multi Day Trip June 22-26.* **Montreal & Ottawa. Passports required.** Visit the Biodome, Notre Dame Basilica, Montreal's Underground City, Parliament Hill, Cruise on the St. Lawrence River. Price \$1,052. Discount of \$25 if paid in full by March 26. Make the check payable to Diamond Tours and mail to the address above. **There are a few open seats.**

*Day Trip July 16.* **FDR Homestead & Library and Hudson River Cruise**. Take a scenic cruise on the Hudson River. Enjoy a boxed lunch on board. Tour the home of Franklin D. Roosevelt and the first Presidential Library. Price \$140. Make check payable to Landmark Tours and mail to the address above by May 28.

*Day Trip August 3.* Triple A affiliates, **Boston Red Sox vs Philadelphia Phillies Lehigh Valley IronPigs** at Polar Park, Worcester, MA. A pre-game tour of Polar Park and a ballpark-fare buffet are included. Cost \$90.00. Make check payable to Francine Frenier and mail to address above by June 1.

*Day Trip Sept. TBD.* **The BIG E**, an annual favorite, with free entertainment at The Court of Honor Stage.

*Day Trip Oct. 9.* **A Chorus Line**. Center orchestra seating for the 50th Anniversary Production on stage at the Goodspeed Opera House in East Haddam, CT. Lunch at The Gelston House. Price \$177. Make a check payable to Landmark Tours and mail to the address above by August 1. Note date change.

*Multi Day Trip October 12-18.* **Biltmore Estate & Smoky Mountains, Asheville, NC**. Seven days, six nights. Visit the Biltmore Estate, the St. Lawrence Basilica, historic Gatlinburg, TN & Asheville, NC. Guided tour of the Smoky Mountains National Park. Price \$1,099. Discount of \$25 if paid in full by July 18. Make the check payable to Diamond Tours and mail to the address above. **As of February 2025, Diamond Tours is expecting this trip to go, despite the hurricane damage around the area. Please stay tuned.**

*Day Trip Nov-Dec.* **A Holiday Event in Waltham, MA**. Reagle Music Theater Players beloved Christmas extravaganza--100 performers, live orchestra, dancers, living nativity, and yuletide tunes. Pre-show lunch at The Chateau Restaurant. Price TBD. Sundays.

## Good News for February 2025

It's that time of year when we begin to gather up tax documents, just like 140 million other tax payers. You might add some additional documents for your MA tax return. Massachusetts is one of 25 States to offer the Circuit Breaker Tax refund designed to help low income home owners. **This year the MA Circuit Breaker maximum benefit has increased to \$2,730... so it's worth taking the time to figure out if you are eligible!**

The Circuit Breaker benefit was 'invented' back in the late 1960s. Massachusetts began offering in it the mid-1990s. Now the program has grown to 25 States plus the District of Columbia. Here in New England- Maine, Vermont, and Connecticut- have Circuit Breaker programs. Programs vary from State to State, but all offer a tax refund to seniors who are low income home owners.

### To be eligible:

1. You need to be a Massachusetts resident, meaning your primary residence is here, in MA.
2. You need to be 65 or older.
3. Your property tax needs to be more than 10% of your income. EXAMPLE: property tax is \$5,200, income would need to be less than \$52,000/year.
4. You can file for Circuit Breaker in any year(s) that at least one homeowner in the household was 65 or older by December 31st.
5. Your income must be less than \$72,000 single, or \$109,000 married filing jointly. (Each year this income figure changes/increases for cost of living.)
6. Your property cannot be worth more than \$1,172,000 (this figure also increases each year)

### To apply:

1. You file a Massachusetts income tax (whether or not you have taxable income) and include a Schedule CB with your tax return.
2. You will need to provide proof of property tax paid. Usually a copy of your property tax bill is sufficient, but they can ask to see cancelled checks to prove payment. (You need to be current with your property tax payments)
3. You can also count 1/2 of your water/sewer bill(s) in which case you would need to include copies of those bills
4. You need to provide income information which includes: taxable income like social security, pension, employment. Gross, not net income. (Circuit breaker does not count one time income like life insurance payments, inheritance, property sale.)

For more information, visit [www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit](http://www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit)

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**Cummington  
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**Senior Circuit Breaker Tax Credit Info Session**

**Thursday, February 6th from 3-4:30PM**

***Hilltown CDC, 387 Main Road, Chesterfield (in the conference room)***

***Presented by Denise LeDuc***

**DID YOU KNOW** seniors over the age of 65 can get a Senior Circuit Breaker Tax Credit on their tax return in Massachusetts? Even if you do not need to file a MA tax return- file one and include schedule CB to receive up to the maximum of \$2,730 for 2024. This is a refundable credit, which means even if you do not owe MA taxes you can get this sent money to you. To be considered, 2024 total income for a single cannot exceed \$72,000, head of household \$91,000 and \$109,000 for married filing a joint return. Your property taxes must exceed 10% of your Massachusetts income for the year. If you did not file the CB form you can go back and file for the past three years!

For more information, visit

**[www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit](http://www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit)**

ALSO if you are over 70 and meet income requirements you may qualify for some exemptions through the town- you will need to file for this by March 31st annually.

**Please join us for this important program!**

**Questions? Contact Joan Griswold: 413-296-4536 x102**