

Cummington Council on Aging

NOVEMBER 2025 Newsletter

Cummington Council on Aging
PO 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

THANKSGIVING POTLUCK

Please join us on **Wednesday, November 19th** for a Thanksgiving potluck. Come at 11:30 to socialize. Lunch will be served at noon. We will be serving turkey with mashed potatoes, squash, peas, stuffing, cranberry sauce, rolls and cornbread. If you are able, please bring a dessert to share. The HOPE nurse will be available to take your blood pressure.

ART CLASS EXHIBIT AND RECEPTION

The COA's art class, taught by Jeanne Johns, will be exhibiting their work at the Community House during November. They have been working on sketches and paintings of assorted subjects using varied materials. They also did a series on portraits. There will be a reception for the artists on **Friday, November 21st from 5-7 p.m.** at the Community House.

Everyone is welcome.

COOKIES & COCOA

Join us on **Wednesday, December 17th from 1-3 p.m.** for cookies (and other tasty treats) and cocoa (and other warm beverages – coffee, tea, warm cider). We will supply the goodies. Feel free to bring something to share. Mostly, bring your good cheer for a fun get-together!

SAND BUCKETS

Once again, we are working with the fire department to have 5-gallon buckets of sand delivered to you. If you would like sand delivered to your house, contact the COA. **Please do not assume that sand will be brought to you just because you have received it in previous years.** Also, let us know if you have an empty bucket to return.

LOTION BARS & LIP BALM MAKING WORKSHOP

Wednesday, December 3rd, 1-3 p.m.,
at the Cummington Community House
Open to all Hilltown residents, ages 12 and up

Cost: \$15

Pre-registration is required –

call 634-2262, option 8 or

email croumeliotis@cummington-ma.gov

to register or with any questions

Learn to make lotion bars and lip balm for your personal use or to give as gifts at this workshop led by Eliza Dragon. You will be making 2 shaped lotion bars (choosing from a variety of mold shapes and scent options) and 2 lip balms in tins or tubes (also with options for scent). There will be time to make labels and package your bars and balms for personal use or gift giving. You will receive detailed instructions to take home, as well as a list of ingredients and where to buy them.

HOUSE NUMBERING PROGRAM

The house numbering program consists of installing a sign with a reflective number, attached to a metal post, near the end of your driveway where it will be visible from the street. The visibility of your house number is critical to a quick response time in an emergency. For more information, and to request a sign, reach out to the Fire Department at: 413-923-8992 or adragon@cummington-ma.gov.

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, option 8. Unless otherwise indicated, these programs take place in the dining room area of the Community House.

Weekly Grab and Go Hot Meal – every Tues

Leave your name and phone number with the COA to reserve your meal. Suggested donation of \$4 per meal goes to HVES.

Healthy Bones and Balance ADDITIONAL CLASS TIME ADDED

Mondays and Thursdays from 9:30 to 10:30 a.m.;
Tuesdays from 4-5 p.m.

Coffee Hour

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

Needlework Group

Thursdays from 1:00 - 4:00 pm.

Resource cart

Everything on the cart is free; available whenever the Community House is open

Exercise Equipment

Pedal exercisers and sets of hand weights (1, 3 and 5 pounds) are available for you to borrow.

Foot Clinic

The next foot clinic will be on **Tuesday, November 4th** with Piper Sagan at the Community House. The cost is \$40 for Cummington residents, \$50 for non-residents. Contact COA to make an appointment.

Drop in Tech support

November 12th, 10 a.m. to noon. Community House Library. For more information, contact TechConnect at **413-296-5080**.
No appointment needed.

Shine counselor (Medicare related insurance issues)

Caroline Solan at **413-586-2000** or
csolan@lifepathma.org

MassHealth/Medicaid

Buliah Mae Thomas at the Hilltown Community Health Center: bthomas@hchcweb.org or 413- 238-5511.

Community Connector Program (services beyond health insurance)

Jennifer O'Connell at **413-296-4536 ext. 110** or
communityconnectjo@gmail.com

Services include assistance with obtaining benefits, such as Fuel Assistance, SNAP, Social Security; helping you live independently in your home; assistance with home repairs and transportation; and more.

Living Fully, Aging Gracefully

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

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; please reach out if you have something to donate.

Easy Ride Van & Driver Pool

The Hilltown Easy Ride van and the Driver Pool program provide rides for medical appointments, medical errands and shopping to Northampton and Pittsfield. Contact Ed Pelletier of the Hilltown CDC Transportation program at **296-4232** for more information and to arrange a ride.

Happy Birthday in November!

Patricia Stout, Patricia Brundage, Donna Douglas, John Eisenhour, Dennis Forgea, Bob Arbib, Daniel Loux, Charles Marinus, Margaret Urbanowski, Mary Dygert, William Millington, Peg Daniels, Dann Emerson, David Gokey, Barbara Badner, Allan Kidston, Barbara Konieczny, Peter Watson, Jonathan Ginzberg, Beth Lang, Kathleen Watson, Joseph Gomes, Georgann Matuewezski, Gail Roberge, Rich Roberge, Shevaun Keogh-Walker, Amy Pulley, Herbert Kellogg, Alice Cozzolino, Robert Godfrey, Cynthia Lynds, Laura Sheppard, Kevin Higgins, Philip Morin, Robert McNamara, John Warriner, Mark Irzyk, Mary Hubert, Tracy Granger

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 make out your check to Cummington Council of Aging and mail to

Cummington COA, PO Box 95 Cummington, MA 01026.)

Name _____ Telephone _____

Address _____

Email _____



Regional News

SENIORS AWARE OF FIRE EDUCATION

“Charge into Fire Safety” ...



... is the NFPA (National Fire Protection Association) theme for this year's Fire Safety Week. Its focus is on Lithium-Ion battery safety. This is a very timely topic, considering the folks who recently lost their house in Amherst due to a fire caused by a lithium-ion battery. Here are some important things for you to consider in safely using these batteries:

BUYING THEM

Buy only devices and their batteries that are listed by a nationally recognized testing laboratory such as the Underwriter's Laboratory (UL) found on the packaging and the device.

CHARGING THEM

- ~ Read and follow manufacturer's charging instructions.
- ~ Always use manufacturer's batteries, cords and power devices made for the device.
- ~ Plug the charger DIRECTLY into the wall outlet.
- ~ Do NOT leave device unattended while charging.
- ~ Disconnect charger when device is fully charged.
- ~ Do not overcharge the device.
- ~ Charge the device on a hard, stable surface.

USING THEM

- ~ Read and follow the manufacturer's instructions for using these batteries' device.
- ~ Use ONLY the battery designed for your device.
- ~ Stop using the battery if it is damaged.
- ~ Stop using the battery if you notice an unusual odor, change in color or shape, leaking or odd noise. If you can do so safely, move the device away from anything that can burn and call the fire department.

STORING THEM

- ~ Read and follow the manufacturer's storing guidelines.
- ~ Store the batteries and devices at room temperature.
- ~ Do NOT leave them in hot cars, direct sunlight, or in freezing temperatures.
- ~ Store them away from combustible materials.

DISPOSING THEM

- ~ Do NOT throw batteries into the trash.
- ~ Always recycle used lithium-ion batteries.

Take charge of using lithium-ion batteries safely!

Worth Noyes

Fire and Life Safety Educator

Williamsburg and Cummington Fire Departments,

GHOSTS?? REALLY?

You thought it was past time for goblins and ghosts, right? Wrong. A couple of new scams have come up: ghosting.

First is ghost tapping. Courtesy of the Better Business Bureau, we learn that when you tap a debit or credit card on a machine to make a payment, you are using Near Field Communication (NFC). This allows data exchange between your card and the vendor's machine at very close range, i.e., about 4 inches or less. So this is usually safe.

NFC is also what allows you to share information with another phone without being physically connected, or to unlock a door, and many other options. A nice piece of technology.

Here is the ghost part. If you are being crowded by someone, they could snatch your card's bank information while you tap. They could also jostle you so you drop the card, they bend over to pick it up and do the steal.

Second is ghost touching. The thief places an electronic reader under a table, like in a coffee shop or library. You put your phone down and it lies over the reader. At a distance, the thief can access your phone's content. Not all phones are vulnerable to this.

So what to do to keep the ghosts away?

- Make sure you know where you are tapping and the amount.
- If you have any doubts, swipe or insert your card instead of tapping.
- Check for suspicious charges on your bank account especially after being in a crowd, or a public place with a table.
- Put your phone face up on the table so you can see if it becomes activated.

The <https://www.bbb.org/all/scam-prevention> page has links for more information if you want to get more techie informed.

As always, stay safe!

Jean O'Neil

TRIAD Committee member

jeanoneilmass@gmail.com; 413-268-2228

On the Road Again...

TRIPS IN 2025/2026



**Contact Francine Frenier to reserve your seat
BEFORE mailing payments.**

For more info call 413-296-4291

Email: francine.frenier@gmail.com

Mail to: 11 Stage Rd. Williamsburg, MA 01096

**Hamilton at the Bushnell on Wednesday,
November 12 with the Holyoke Senior Center.
Call 413-322-5625 for more information. Tickets
are going fast.**

**There are day trips to Radio City Rockettes,
Craft Festival at Mohegan, NYC on your own--
all leaving from Chicopee. If interested, call
413-296-4291 or 413-593-3939 for more
information.**

~~~~~ 2026 ~~~~~

**Multi Day Trip April 17-21, Washington DC 5 days, 4 nights** Visit or tour George Washington Mount Vernon Estate, Garden & Memorial, Arlington National Cemetery, Smithsonian Institution, Capitol Building, World War II Memorial and more. Price \$790. Take a \$25 discount if paid in full by January 26, 2026. Make the check payable to Diamond Tours and mail to the address above.

***No money is due until early January.***

**Multi Day Trip September 27- October 3, Mackinac Island,** the quaint Michigan island where no vehicles are allowed. Trip is for 7 days, 6 nights. Tour the island by horse & carriage, cruise the Soo Locks, visit Bronner's Christmas Wonderland, Frankenmuth Bavarian Village and much more, not to mention the plentiful fudge shops. Price \$959. Take a \$25 discount if paid in full by June 27, 2026. Make the check payable to Diamond Tours and mail to the address above.

***No money is due until next year. This trip quickly filled up. Please email to be added to the wait list.***

**Day Trip May 3, 2026, Sunday A Grand Night for Singing** at the Seven Angels Theater in Waterbury, CT. Pre-show lunch at San Marino's Restaurant. Price \$TBD. Make a payable to Landmark Tours and mail to the address above by March TBD.

**Day Trip June TBD Isle of Shoals Cruise and Lobster Lunch** Enjoy at 2.5-hour cruise from Portsmouth, NH to the Isles of Shoals. Pre-show lunch at Fosters in York Maine. Price \$TBD. Make a check payable to Landmark Tours and mail to the address above by April TBD.

**Day Trip July TBD 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 \$TBD. Make check payable to Landmark Tours and mail to the address above by May TBD. Those on the cancelled trip from July 2025 will be given first chance to sign up.

## GOOD NEWS FOR NOVEMBER 2025

By Deb Hollingworth

### What's in your mailbox?

This time of year, we get mail from our Medicare insurance plans with all the changes for next year. This could be letters from your Medicare D plan, or Medicare Supplement or Medicare Advantage plan letting you know about increases in monthly premiums and any increases in co-pays. This is done so you can change your coverage, if you want, during Open Enrollment.

Recently some folks have received letters from BlueCross saying they were closing Advantage plans in our area. The BlueCross PPO advantage plan with zero monthly premium has been a popular option the past few years, especially for younger Medicare beneficiaries or those "healthy" folks without ongoing chronic medical conditions. It was a good choice. Those of you who received a letter saying the Plan would be "no longer available" after December 31st....can pick up a Medicare D plan during Open Enrollment, before December 7th ....and revert to original Medicare A & B.

If you develop a change in medical conditions where you anticipate needing to use a number of medical providers, (all those co-pays for services) you can pick up a GAP plan (also called Supplement Plan) anytime during the year. To figure out your best option....you call BlueCross they may suggest a Plan with them that costs \$50 x month and gives you similar benefits to the PPO. Call the number on your BlueCross card to speak with their marketing people who can explain the options.

### Why is this happening?

Simply put, these Advantage plans do not generate enough profit.

### What are your choices if you wish to switch now?

1. You can drop your Advantage plan, and return to original Medicare A & B which gives you about 80% coverage for medical goods and services. You will also need to enroll in a Medicare D plan for Rx coverage.

2. If you want more coverage, especially if you anticipate surgery, or needing more doctor appointments...you could switch to a Medicare supplement plan and pick up a Medicare D plan to cover Rx. A SHINE counselor can help you sort through what might work best for Rx coverage and /or supplement.

3. You could enroll with another Medicare Advantage plan. The caution here is to check with your doctor to see which of the Advantage plans they can bill.

Who can help you if you decide to switch plans? SHINE counselors are available at: Highland Valley Elder Services....586-2000, ask for Caroline Solan. Or Life Path in Greenfield....773-5555 (LifePath is the Supervising agency for Hampshire/Franklin county SHINE volunteers.) If you are not able to get an appointment during Open Enrollment...let your local COA/Senior center know.

### Your Community Connector

Jennifer O'Connell is working for the Hilltown COAs as the Community Connector. She is available to help Hilltown residents that are experiencing challenges, hardship and/or need assistance.

Jennifer can help you meet a variety of your needs to make life easier.

Some examples are:

- Obtaining benefits such as Fuel Assistance, SNAP, Social Security, etc.
- Getting help so you can continue living independently at home
- Arranging for repairs
- Connecting to local groups / activities to prevent isolation and have fun with other community members
- Transportation assistance
- Being unsure of what you need or where to turn

Any and all inquiries are welcome. Call Jennifer at 413-296-4536 ext.110 or email [communityconnectjo@gmail.com](mailto:communityconnectjo@gmail.com)

# CREDIT FREEZE FAQs



By Northwestern District Attorney's Consumer Protection Unit

If you're concerned about identity theft, data breaches, or someone gaining access to your credit report without your permission, you might consider placing a credit freeze on your report.

## What is a credit freeze?

Also known as a security freeze, this free tool lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

## Does a credit freeze affect my credit score?

No. A credit freeze does not affect your credit score.

A credit freeze also does not:

- prevent you from getting your free annual credit report
- keep you from opening a new account. But to open one, you'll need to lift the freeze temporarily. It's free to lift the freeze and free to place it again when you're done accessing your credit.
- keep you from applying for a job, renting an apartment, or buying insurance. The freeze doesn't apply to these actions so you don't need to lift it.
- prevent a thief from making charges to your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

## Can anyone see my credit report if it is frozen?

Yes, certain entities still will have access to it.

- your report can be released to your existing creditors or to debt collectors acting on their behalf.
- government agencies may have access in response to a court or administrative order, a subpoena, or a search warrant.

## How do I place a freeze on my credit reports?

Contact each of the nationwide credit bureaus:

Equifax

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)

800-685-1111

Experian

[Experian.com/help](https://www.experian.com/help)

888-EXPERIAN (888-397-3742)

Transunion

[TransUnion.com/credit-help](https://www.transunion.com/credit-help)

888-909-8872

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

## How do I lift a freeze?

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

## Questions?

Call the Northwestern District Attorney's Consumer Protection Unit  
Greenfield (413) 774-3186  
Northampton (413) 586-9225

## TECHNOLOGY HELP FOR NOVEMBER



### Tech Support home visit available by appointment

Call or message 413-296-5080 to arrange a home visit or email [coaTechHelp@gmail.com](mailto:coaTechHelp@gmail.com) for appt.

**Devices for you:** *Refurbished PC laptops, Window desktops, Chromebooks, and iPads*

If you need a device to connect to the internet or have something so old it is not working effectively, please contact us. Leave a message at 413-296-5080, or use the online request form on our website, [www.northernhilltownscoas.org](http://www.northernhilltownscoas.org).

### Drop in Centers *(no appointment needed)*

Chesterfield Community Center 400 Main Rd. Chesterfield, every Tuesday from 11:00 to 2:00  
Cumington Community House Drop-In tech support, 33 Main Street, from 10:00 to Noon, 2nd Wednesday 11/12

Goshen Library, Drop-In tech support from 12:00 to 2:00, 3rd Thursday, 11/20

Plainfield Shaw Memorial Library Drop-In tech support, from 5:30 to 7:30, 3rd Thursday 11/20

Westhampton Library Drop-In tech support, from 2:00 to 4:00, 3<sup>rd</sup> Thursday 11/20 -SESSION MOVED ONE WEEK DUE TO THANKSGIVING

Williamsburg Meekins Library Drop-In tech support from 10 :30 to 12:30 2nd Tuesday, CLOSED ON 11/11 for Veterans' Day

Nash Hill Place Resident Drop-In tech support from 10:00 to Noon, 2nd Tuesday, 11/11

Worthington tech support - contact Eileen Daneri [eadaneri@gmail.com](mailto:eadaneri@gmail.com).

### Internet Hotspots

If you need affordable internet access, we have a solution that may work for you. Hotspots are small cellular devices you can use to access internet and work in most areas in the Hilltowns. If you are interested, please contact us by phone 413-296-5080. Unlimited data plans are available through February.



**Men's and women's haircuts, manicures, colors, facials, and other hair care options are being offered at Smith Vocational High School. Appointment times have changed to Tuesday and Thursday from 9- 11 am. Appointments are available now through mid-May.**

\$5.00 is the cost for a haircut. Please call for other prices. The Smith Vocational Cosmetology students provide the services with their teacher Ms. Daniels alongside.

Simply call 413-587-1414 ext. 3531 for an appointment.

The Salon is located Smith Vocational High School in Room 124 of Building A at 80 Locust St., Northampton.

**ALL ARE WELCOME**



**NO APPOINTMENT REQUIRED  
PRE-REGISTER BY CALLING**

**ALL ARE WELCOME**  
pediatric, regular & high dose flu  
COVID - Moderna

## FLU & COVID VACCINATION CLINIC

**Goshen Town Hall  
40 Main Street  
Goshen, MA  
November 19th, 2025  
1:30 PM - 4:30 PM**

### PLEASE BRING YOUR INSURANCE CARD

### QUESTIONS?

There is no charge to you for your vaccination, but your insurance will reimburse the service provider. Please bring your ID with you.

**Joan Griswold**  
Director of Community  
Programs

(413) 296-4536 x 102  
joang@hilltowncdc.org

### WANT TO PRE-REGISTER?

If you would like to pre-register for this clinic please reach out to Colleen Kicza at

(413) 296-9763 or email [ckicza@hchcweb.org](mailto:ckicza@hchcweb.org)

This event is being coordinated by Hilltown Community Development  
in partnership with the Hilltown Community Health Center

## Wellness on Wheels (WOW) Bus at Town of Goshen Vaccine Clinic



### > The "Wellness on Wheels" (WOW) team will be on site to offer free:

- Prevention Screenings for High Blood Pressure and Diabetes
- Healthy Eating and Active Living education & resources
- At-home Blood Pressure cuffs for eligible individuals
- Resources & answers to your health questions

**Wednesday, November 19, 2025 |**

**1:30PM to 4:30PM**

**Parking lot across from 40 Main St**

**Goshen, MA 01032**



**CUMMINGTON COUNCIL ON AGING**  
**P.O. BOX 95**  
**CUMMINGTON, MA 01026**

Cummington COA

Chrisoula Roumeliotis,  
Coordinator 634-2262\_

Your COA board members are:

Worth Noyes, Chairperson  
(634-8003)

Ann Eisenhour, Recording  
Secretary (634-2243)

JoDee Simard, Treasurer

Brenda Emerson-Camp

Fionnghuala Reagan

Associate member, June Lynds

**HOW TO RECEIVE COA MONTHLY  
NEWSLETTER:**

1. Via email. If you have not done so, provide us with your email address. We will send it as a PDF. If you have asked for the newsletter to be emailed, and you are NOT getting the COA newsletter, let us know.
2. Look for a PDF on the Consortium website:  
<https://northernhilltownscoas.org> or the website for the Town of Cummington:  
<https://www.cummington-ma.gov>
3. Look for paper copies at the post office, library, Hillside Terrace and Community House.
4. If you are 80 and over, we will mail the newsletter to you. If you are receiving the newsletter by mail and would prefer to receive it via email, let us know.

*Newsletter supported by the Cummington Council on Aging*

# Consumer Alert!



Concerned about identity theft?  
Consider **FREEZING YOUR CREDIT.**

A credit freeze limits outside access to your credit reports. It can help prevent someone from opening new accounts and loans in your name.

Call the credit agencies for a FREE credit freeze.

**Equifax 1-800-685-1111**

**Experian 1-888-397-3742**

**TransUnion 1-888-909-8872**

*If you have a  
consumer problem or  
question, contact the*

**Northwestern  
District  
Attorney's  
Consumer  
Protection Unit**

**Greenfield  
(413) 774-3186  
Northampton  
(413) 586-9225**

**Working in cooperation  
with the Office of the MA  
Attorney General**