# **Cummington Council on Aging**

# **SEPTEMBER 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

### HOW TO RECEIVE THE COA'S MONTHLY NEWSLETTER:

- 1. Via email. If you have not already done so, provide us with your email address so that we can send you the newsletter as a PDF. If you have asked for the newsletter to be emailed to you, and you are NOT receiving it, let us know.
- 2. Look for a PDF on the website for the Northern Hilltowns Consortium of COAs: <a href="https://northernhilltownscoas.org">https://northernhilltownscoas.org</a> or the website for the Town of Cummington: <a href="https://www.cummington-ma.gov">https://www.cummington-ma.gov</a>
- 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.

#### **ART SHOW**

An exhibition of oil-portraits of Hilltown people painted by Jeanne Johns will be on display at the Community House during the months of September and October. The opening reception will be Friday, September 12th, 5 to 7 p.m. Everyone is welcome!

#### SAVE THE DATE - VACCINE CLINIC:

We will be offering a vaccine clinic on Wednesday, October 22<sup>nd</sup>, from 10 a.m. to 1 p.m. Look for more details in the next newsletter.

#### **WALKING MAPS**

The updated walking map for Cummington is available. Look for paper copies at the Community House. The map includes 12 walking routes in Cummington of varying lengths and difficulty. For more information, and for PDFs of several Hilltown walking maps, go to <a href="Healthy Aging">Healthy Aging</a>— Hilltown CDC.

#### **POTLUCK LUNCH & TICK TALK**

Join us on Wednesday, September 17th for a potluck lunch. We will be serving ham, potatoes, mac & cheese, salad and rolls. Please bring a dessert or side dish to share if you are able. Social hour starts at 11:30 and lunch is served at noon.

Following lunch, Public Health Nurses from the Northampton Department of Health & Human Services will present an informational session on ticks and tick-born illnesses, with plenty of time for questions. They will also be available to take your blood pressure.

Cummington is a member community of the Hampshire Public Health Shared Services Collaborative hosted by the Northampton Department of Health and Human Services.

### REACH OUT TO OUR COMMUNITY 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. This program used to be run by TRIAD, but is now overseen by Cummington's Fire Department. For more information, and to request a sign, reach out to the Fire Department at: 413-923-8992 or adragon@cummington-ma.gov.

# HAMPSHIRE ELDER LAW PROGRAM\* (HELP)

HELP provides civil legal services at no cost to lowincome elders, sixty years old and older, who reside in Hampshire County. Services include bankruptcy, consumer protection, guardianship, health care proxies, powers of attorney, probate of estates and wills. Please reach out to the Hampshire County Bar Association with any questions: 413-586-8729 or hcba@crocker.com.

\*Funded by the Massachusetts Bar Foundation\*

# 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 Tuesday

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 –**

Mondays and Thursdays from 9:30 to 10:30 a.m.

#### Coffee Hour

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

#### **Needlework Group**

Thursdays, 1-4pm.

#### 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, September 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.

#### **Drop in Tech support**

Second Wednesday of every month, 10 a.m. to noon. 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

# 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; helpir

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

#### MassHealth/Medicaid

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

#### **Living Fully, Aging Gracefully**

The next Zoom meeting for this group is **Tuesday**, **September 9**. 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 September!**

Ida Pearce, Verna Ridel, Helen Larkin, Wynne Busby, Susan Forgea, Joe King, John Maruskin, Lawrence Panzeri, Elaine Drawe, Deborah Hoechstetter, Jane Adams, Cynthia Jirak, Carol Hoehne, David Simard, John Miller, Paula Zindler, Paul Streeter, Margaret Kelleher, Aliza Ansell, Maureen Lavigne, Linda Matuewezski, Roger Wolf, Kathleen Beaudin, Sarah Stockwell-Arthen, Mark Whelihan, Claudia Waite, Michelle Megna, Rosemary Wessell

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

Wow! It is already September and it is still hurricane season, which has already messed with us. With this in mind, here are a few ideas on how to prepare for any emergency.



- Have a plan on how to get out of the house in 3 minutes or less.
- Keep eyeglasses, canes, walkers, hearing aids, masks near where you are sleeping
- Make sure pathways are clear of clutter.
- Install night lights (LEDs work well) throughout the house to prevent falls.
- Remember your smartphone has a flashlight built in.
- Make sure your house number is clearly visible from the road so first responders do not have to spend crucial time finding you.
- Get and fill out a FILE OF LIFE from your Council On Aging and post it on the refrigerator.
- Know where you can seek shelter and find sustenance. Stay strong and be SAFE!
- -- 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.

#### WHAT DO YOU WANT TO SEE?



Looking back, I've been writing this note since early 2014 and volunteering in the topic since 2007. It occurs to me that I could ask you what you want to read. That I can write, of course... Here is an alphabetical list of topics I would be happy to work on. Please note the list does not include tax or investment advice!

Some of these topics have been at least touched on before, but somehow new information or warnings keep coming up.

#### **Big Five and relatives**

Will, health care proxy, durable power of attorney, advance directive, living will, MOLST, POLST, HIPAA release. Add to this beneficiary designations.

#### **Budgeting**

What to include, format for planning and recording, tips for staying on track

#### Credit

Cards, credit bureau records, managing, correcting errors, raising your score

#### Death

Dealing with finances and related matters after this unfortunate occurrence

#### **Digital security**

Phone and email and internet safety

#### Financial literacy

Finances and our brain, useful facts

#### **Identity theft**

How it happens, how to avoid, how to recover from

#### Scams

Recognizing and avoiding and recovering from

#### Web resources

For financial topics

Please let me know your thoughts!

Yours in knowledge,

Jean O'Neil TRIAD Committee member jeanoneilmass@gmail.com 413-268-2228

#### TECH HELP AND TRAINING FOR SEPTEMBER



#### **GREAT NEWS!**

TechConnect is providing services through a partnership with Northampton Open Media. Although we have fewer trainings going forward, drop-ins and tech support will continue. Please take advantage of ongoing services.

# DELIVERING NOW & ACCEPTING NEW REQUESTS: 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 in learning more, please contact us by phone or email. Call 413-296-5080 or email to coatechdevices@gmail.com.

#### **TECH SUPPORT AVAILABLE BY APPOINTMENT**

Receive technology help by email, phone, drop-in, or by appointment:

<u>coaTechHelp@gmail.com</u> phone or text msg 413-296-5080. You can attend drop-in at all locations, except Nash Hill.

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

There is still time to join the Digital World while supplies last. We have received more PC laptops, desktop computers, refurbished Chromebooks, and a few iPads. If you need 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 by leaving a message at 413-296-5080, or use the online request form on our website, www.northernhilltownscoas.org

#### **DROP IN CENTERS:**

ALL WELCOME AT ANY LOCATION (no appointment needed)

<u>Chesterfield Community Center</u> 400 Main Rd. Weekly on all Tuesdays from 11:00 to 2:00

#### **DROP IN CENTERS: (CONTINUED)**

<u>Cummington Community House</u> Drop-In tech support, 33 Main Street, 10 to Noon, 2<sup>nd</sup> Wednesday 9/10

<u>Goshen Library</u>, Drop-In tech support from Noon to 2:00, 3<sup>rd</sup> Thursday, 9/18

<u>Plainfield Shaw Memorial Library</u> Drop-In tech support, from 5:30 to 7:30, 3<sup>rd</sup> Thursday 9/18

<u>Westhampton Library</u> Drop-In tech support, from 2:00 to 4:00, 4<sup>th</sup> Thursday 9/25

#### <u>Williamsburg</u>

Meekins Library Drop-In tech support from 10:30 to 12:30 2<sup>nd</sup> Tuesday, 9/9 Nash Hill Place Resident Drop-In tech support from 10:00 to Noon, 2<sup>nd</sup> Tuesday, 9/9

<u>Worthington</u> Drop-In tech support at COA office – call COA for date/time

#### **TECH TRAINING CLASSES AND WORKSHOPS:**

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 <a href="mailto:coaTechTrainer@gmail.com">coaTechTrainer@gmail.com</a>; call or text 413-296-5080, or sign up through the website <a href="mailto:www.northernhilltownscoas.org">www.northernhilltownscoas.org</a>

#### TECH TRAINING CLASSES AND WORKSHOPS:

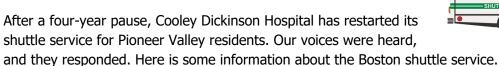
There are no workshops or classes scheduled for September.

# TECH CONNECT CONTINUES THROUGH OUR REFILIRTION WITH





#### THE BOSTON SHUTTLE IS BACK!!





The shuttle leaves Monday - Friday at 6:30 am from the parking lot across from 8 Atwood Drive, Northampton, and travels to Boston with stops at Mass. General Hospital, Mass. Eye & Ear, and Brigham & Women's Hospital. You must have an appointment scheduled at any of those facilities between 10 am and 1:30 pm. The shuttle departs Boston at 3 pm.

- The shuttle is wheelchair-accessible, is complimentary, and seats 28.
- Each patient may bring one companion.
- You must register at least 24 hours in advance by calling 413-966-8011. They have people
- to reserve seats/answer questions from 8 am 12 pm, Monday-Friday. If you call outside of those hours, press "1" to leave a message.

We hope that you can make good use of this service so that the shuttle will continue to run well into the future. Please share this information with your friends. There is a parking lot at Atwood Drive to leave your vehicle until you return.

https://www.cooleydickinson.org/2025/06/cdh-to-restart-weekday-round-trip-shuttle-service-for-patients-seeking-care/

# On the Road Again... 2025 TRIPS



Contact Francine Frenier to reserve your seat **BEFORE** mailing payments. For more info call 413-296-4291 Email: <a href="mailto:francine.frenier@gmail.com">francine.frenier@gmail.com</a> Mail to: 11 Stage Rd. Williamsburg, MA 01096

Day Trip Sept. 15th The BIG E, an annual favorite, with free entertainment at The Court of Honor Stage. The Stylistics perform hits from the 70's. Cost \$18 for Northampton Seniors, all other seniors \$20. Make your check payable to Barbara Kaczenski & send to 39 Leeno Terr. Florence, Ma 01062. Due Now. NO REFUNDS due to bargain price. The bus leaves from Sheldon Field. NOTE check info and mailing address.

NEW Day Trip WED. October 8 Historic Salem Cross Inn. Includes luncheon, choices available. Tour of Quabbin and Stop at Brookfield Orchards. Discounted price for Worthington Seniors over 60 and \$103 for other seniors. Call Phyllis 413-238-5962 or email <a href="mailto:coa@worthington-ma.us">coa@worthington-ma.us</a> for details & to reserve a seat. Limited seating.

Day Trip Oct 9 A Chorus Line. Center orchestra seating for the 50<sup>th</sup> Anniversary Production at the Goodspeed Opera House in East Haddam, CT. Lunch at The Gelston House. Price is \$177. Make your check payable to Landmark Tours and mail it to the address above NOW. A few seats are available.

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. Make the check payable to Diamond Tours and mail to the address above. Wait list.

Day Trip Dec 7, Sunday 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 \$160. Make a check payable to Landmark Tours and mail to the address above by October 13. Call or email above to be added to the Wait List

There are day trips to Bronx Zoo, Radio City Rockettes, Craft Festival at Mohegan

\*\*\*\*\* 2026 Multi Day trips to Washington DC and Mackinac Island\*\*\*\*\*



#### **ACRYLIC PAINTING CLASS**

JOIN US!! GOSHEN COA SPONSORED ACTIVITY

Acrylic Painting Class Goshen Town Hall - Upstairs Dining Hall 42 Main St, Goshen, MA 01032

Learning to capture an object through painting, to see its shape, value, lighting, line is a satisfying practice. Participants will work on developing traditional painting methods including color mixing/theory, value, line, shape, and "seeing" what they are painting. Students will complete 2-3 paintings during this class time, and will be allowed to work at their own speed and move onto the next project when they are ready. Inspiration will come from still life's of every day objects and photos.

Thursdays 10am-Noon 9 classes: Sept. 18 -Nov. 13 Suggested Donation of \$10 per class All materials and supplies provided Register at <a href="https://www.lenagarcia.com">www.lenagarcia.com</a>

#### **GOOD NEWS FOR SEPTEMBER 2025**

#### By Deb Hollingworth

I confess... sometimes I struggle finding Good News with our current events...and this month especially I am so tempted to call this column Bad News because a perfect storm is brewing which looks like it will result in substantial increases in your monthly premiums, deductibles and co-pays for Medicare D plans.

Do you care, will this effect you? That depends. The answer is No....if you get your Rx through the VA because you are a veteran.

The answer is No... if you get your health insurance through your retirement pension plan, or your spouse's pension plan. (like municipal or State employees)

The answer is No, not as much....if you don't take any Rx...or if your Rx are just generics.

But the answer is Yes....if you are one of those Medicare beneficiaries who take brand name Rx and have a "stand alone" Medicare D plan. Which means you do not have a Medicare Advantage plan where your Rx are included.

Of the 70 million Medicare beneficiaries...there are a lot of us who like traditional Medicare and who have resisted enrolling in a Medicare Advantage plan, so we have a "stand alone" Medicare D plan.

AND, Open Enrollment is coming up... October 15th—December 7th where we have to decide to stick with our D plan that we've had this year.....or change plans because the cost for premiums, co-pays and deductibles will be lower if we switch plans?

In 2006 when Medicare D plans were "invented".....there were 22 Medicare D plans for New England residents. This past year we were down to 14. That number may shrink again for

2026 ... as Health insurance companies that offer Medicare D plans are looking at their bottom line and determining there's not a large enough profit margin to continue to offer them.

What's making the cost of Medicare D plans increase this year?

- rising cost of RX.....we have some remarkable new RX on the market now, but they come with significant co-pays as many of us taking blood thinners have discovered.
- regulatory changes which allow D plans to increase their monthly premiums as much as \$50 x month where before they were limited to \$35 x month increases.
- cutbacks in subsidy that these health insurance companies were getting as part of the Deficit Reduction Act passed in the summer of 2022. A recent Wall Street Journal article said subsidy cutbacks expected to be as much as 40%.

All these factors impact profit margins....so we anticipate changes in D plan costs as we help folks during Open Enrollment this year.

The Good News is that there are Medicare familiar counselors who can help you sort through your options. Suggest you call early for **an appointment!** 

**SHINE counselor** Caroline Solan at Highland Valley Elder Services ... 413-586-2000

Pharmacy Outreach Program ... 866-633-1617

LifePath regional SHINE office ... 413-773-5555



Trip to Polar Park where the group watched the WooSox play on August 3<sup>rd</sup> in Worcester

# 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

Newsletter supported by the Cummington Council on Aging

# Scam Alert!

Government & Business Imposter Scams



They say they want to help, but they just want to steal your money!

- Someone is using your account, or they found suspicious activity.
- Your information or Social Security # is being used to commit crimes.
- There's a security problem with your computer.

### WHAT TO DO

**Do not respond**. Just hang up!

**Do not** call the phone number they provide.

Don't click on links in text or email messages.

Verify the information.

Call your bank using the phone number on your card or statement.

Get help for tech issues from someone you trust. 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

www.NorthwesternDA.org

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