

Cummington Council on Aging



NEW LOOK FOR THIS NEWSLETTER

We have been working behind the scenes at the COA to develop a new look for our newsletter. Since losing funding for our newsletter editor and designer, we have had the assistance of a gracious volunteer, who has been designing the 2 “local” pages of this newsletter. The plan, though, has been to do this ourselves. To that effect, we have been learning to do the design and are quite pleased with how it looks for now. It may continue to change as we become more adept at using the design software. As you can see, we have increased the “local” section to 4 pages, and added a calendar of events/activities. We hope to keep those two additions!

Our “regional” section continues to be designed and produced by our kind volunteer, Peg Whalen.

Please reach out with your thoughts and how we can best serve you. We are always happy to hear from you.

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P.O. Box 95
Cummington, MA 01026
413-634-2262, option 8
croumeliotis@cummington-ma.gov

<https://www.cummington-ma.gov>
<https://northernhilltownscoas.org>

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Fionnghuala Reagan
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**Make sure you are receiving
this newsletter
every month!**

- by email
- by picking it up at the post office, Hillside Terrace, Community House or the library
- by mail (if you are 80 and over)
- on the town or consortium website

**If you would like it emailed
or mailed to you, please let
us know!**

A Jeanne Johns Retrospective: Paintings from 1980 –2010

Jeanne’s two-month show at the Plainfield Shaw Memorial Library opens on Saturday, January 10th at 10 a.m. It will run through the end of February. The artist’s talk will take place on January 10th at 10:30 a.m. This is a wonderful opportunity to see the breadth of Jeanne’s work spanning the decades of her career.

The Arts at Shaw Memorial Library project is supported by the Plainfield, Cummington, and Worthington Cultural Councils.

DROP-IN TECH SUPPORT

Drop-in hours occur weekly at the Chesterfield Community Center – every Tuesday from 11 a.m. to 2 p.m. In-home tech support continues by appointment. Call or text 413-296-5080 or email coaTechHelp@gmail.com to arrange a home visit.

SAVE THE DATES

SOUP AND CHILI BUFFET
Wednesday, February 19^{t,h}

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PUBLIC HEALTH PRESENTATIONS  
(and coffee & muffins)

The Public Health nurses from the Northampton Department of Health and Human Services will offer a series of Health Talks in the spring, on March 24, April 21, May 19, June 16. More details coming soon!

**SAND DELIVERIES**

Deliveries of sand will continue through the winter as needed. Let us know if you need sand at any point.  
ALSO: Please hold onto your sand buckets. If you need more sand, they can be refilled. If not, they can be returned to us at the side entrance of the Community House or at the transfer station.

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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 \_\_\_\_\_

| Monday                                                  | Tuesday                                                                             | Wednesday | Thursday                                                                | Friday | Sat/Sun |
|---------------------------------------------------------|-------------------------------------------------------------------------------------|-----------|-------------------------------------------------------------------------|--------|---------|
|                                                         |                                                                                     |           | 1<br>9:30 Healthy Bones & Balance<br>10:30 coffee hour<br>1 Needlework  | 2      | 3/4     |
| 5<br>9:30 Healthy Bones & Balance<br>10:30 coffee hour  | 6<br>9 Foot clinic<br>9:30 art class<br>12 Grab & Go<br>4 Healthy Bones & Balance   | 7         | 8<br>9:30 Healthy Bones & Balance<br>10:30 coffee hour<br>1 Needlework  | 9      | 10/11   |
| 12<br>9:30 Healthy Bones & Balance<br>10:30 coffee hour | 13<br>9:30 art class<br>12 Grab & Go<br>1 Living Fully<br>4 Healthy Bones & Balance | 14        | 15<br>9:30 Healthy Bones & Balance<br>10:30 coffee hour<br>1 Needlework | 16     | 17/18   |
| 19<br>9:30 Healthy Bones & Balance<br>10:30 coffee hour | 20<br>9:30 art class<br>12 Grab & Go<br>4 Healthy Bones & Balance                   | 21        | 22<br>9:30 Healthy Bones & Balance<br>10:30 coffee hour<br>1 Needlework | 23     | 24/25   |
| 26<br>9:30 Healthy Bones & Balance<br>10:30 coffee hour | 27<br>9:30 art class<br>12 Grab & Go<br>4 Healthy Bones & Balance                   | 28        | 29<br>9:30 Healthy Bones & Balance<br>10:30 coffee hour<br>1 Needlework | 30     | 31      |

For more information on any of these events or activities, see the next page.

**ONGOING PROGRAMS, ACTIVITIES AND 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, option 8. Unless otherwise indicated, these programs take place in the dining room of the Community House.

**Weekly Grab and Go 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.; Tuesdays from 4-5 p.m.

**Coffee hour**

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

**Needlework group**

Thursdays from 1 to 4 p.m.

**Resource cart**

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

**Foot clinic**

The next foot clinic will be on Tuesday, January 6 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 13. For more information, contact [annieb@crocker.com](mailto:annieb@crocker.com) or [fandellaf@gmail.com](mailto: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.

**Exercise Equipment**

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

**Drop in Tech support**

Chesterfield Community House, every Tuesday, 11 a.m. to 2 p.m. 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](mailto:csolan@lifepathma.org)

**MassHealth/Medicaid**

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

**Community Connector program (services beyond health insurance)**

Jennifer O'Connell at 413-296-4536 ext. 110 or [communityconnectjo@gmail.com](mailto: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.

**Happy Birthday in January**

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



# Regional News

## SENIORS AWARE OF FIRE EDUCATION

Winter is here and many people will be out in the cold and on or near very cold water. They will be skating, ice fishing, and driving snowmobiles on lakes, ponds and rivers.



Accidents do happen. A lot of people experience cold emergencies resulting in HYPOTHERMIA — the extreme loss of body heat. If your core body temperature gets below 95 degrees, it can be fatal if untreated. Hypothermia caused by cold water draws away body heat 20-30 times faster than cold air. So here are a few things to help avoid or deal with cold related emergencies:

- Dress properly for cold weather activities. Wool insulates better when dry or wet than man-made fabrics. Keep your head covered. You lose your body heat 50% faster through your head. Keep your feet warm and dry by wearing snow boots and heavy-duty socks.
- If someone falls through ice or into cold water: Call 911 immediately. Many of our fire departments are trained for and have special equipment for cold water rescues. Our ambulances are equipped to care for hypothermic patients.
- Do NOT go out on the ice. You do not want to chance being a victim. REACH...THROW...or ROW. Try to REACH with a stick. Try to THROW a rope, life jacket or any thing that can float. Use an available boat to ROW to bring the victim to shore.
- Send someone to the nearest access point to guide emergency responders to the victim.

We do have a multitude of lakes, ponds and rivers in our hilltowns. Moving water can change the thickness of ice without you seeing it. The only really safe place to skate is at a skating rink. Be SAFE out on the cold water!

--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.*

## YOU MAY NOT PASS...

We want to say this to all who are trying to mess us up and steal our identity or hard-earned cash. With our increased dependence on computers of all sizes and types, we have learned that we need a good password system. Unfortunately, the common choice many are still using as a password is "12345678", or "Password", or a favorite pet's name after said pet has become famous on our social media.

So what are the current guidelines to tell a thief "Do Not Pass Go?"

1. Use twelve or more characters, including mixes of upper and lower case, numbers, and symbols. An alternate is to use even more characters, perhaps 4 words linked together with a hyphen, e.g., spoon-picnic-ants-cooler. I like this pattern with words that I can remember. When the site asks you for a mix, just add something in the middle.
2. Strategically place special characters or symbols to avoid patterns rather than grouping them at the end. Using "Password!@#" still doesn't cut it.
3. Use different passwords on each of your online accounts and don't repeat a password. A pain, you say? Yes, yes it is. Keep reading, tho.
4. Add another layer of protection, if available, such as getting a text with a security number, or answering security questions. Use multi-factor authentication any time it is offered.
5. Keep software updates current, including any antivirus protection service you have.

To reduce password pain, here are two suggestions. One, consider a password sentence. For example, "I will tell you that my Totally Favorite candy is \*hocolate-\*overed cashews" would be written as "lwtytmTFcic-cc". Yes, that is something like what I might use.

(cont.)

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Second, there are online “safes” that will hold passwords for you. You make passwords up just once and put them in the safe. You’ll need one good password to access all of these. Over the next month or two, I am going to try some. If any of you are using a safe, please tell me which one and how you like it.

As always, stay safe!

Jean O’Neil

TRIAD Committee member

[jeanoneilmass@gmail.com](mailto:jeanoneilmass@gmail.com); 413-268-2228

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## **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)

## **GOOD NEWS FOR DECEMBER 2025**

**By Deb Hollingworth**

At the risk of repeating myself.....I’m going to talk about how to handle buyer’s remorse.... again.

Many of you may have made health insurance decisions, during Open Enrollment to change your coverage. Some of you may have made changes because you got a “termination letter” saying your BlueCross PPO Advantage plan ended December 31st 2025.....or perhaps your Medicare Advantage plan’s network of providers “shrank” as was the case with United Health Care, and your doctors are no longer in network for United Health Care.

And many of us may have changed our Rx coverage, and signed up for a different Medicare D plan for next year. Whatever the reason, you may have changed your health insurance coverage. So the question is....what if it turns out you don’t like your new plan? Are you stuck with your new choice?

1. The answer is “no” you’re not stuck if you have a Medicare Advantage plan because Congress ‘adjusted’ the regulations governing Advantage plans and we now have from January 1st to March 31st to bail out of our Medicare Advantage plans and choose another, or revert to “original Medicare” and pick a Medicare D plan.

2. The answer is “no” you’re not stuck if you have been approved for the Medicare Savings Plan....which automatically gave you Extra Help which subsidizes your Rx costs. (Remember the purple letter from social security?) Extra Help lets you change your Medicare D plan quarterly, so you can choose another D plan that you think might work better for you.

3. The answer is “no” you’re not stuck with your new plan if an error was made during your Open Enrollment sign up. That requires help from Medicare to confirm....but it may be possible to switch plans if an error during sign up occurred.

If you have questions....you can call your senior center to see if a SHINE appointment is needed. Sometimes a simple call to your health insurer provider can “fix” a problem. Always start by first calling the 800 number on the back of your card.



## On the Road Again...

### TRIPS IN 2026



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

For more info call 413-296-4291

Email: [francine.frenier@gmail.com](mailto:francine.frenier@gmail.com)

**Mail: 11 Stage Rd. Williamsburg, MA 01096**

**Multi Day Trip April 17-21, Washington DC** 5 days, 4 nights Admission to the 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.**

**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 \$132. Make check payable to Landmark Tours and mail to the address above by March 6, 2026

**Day Trip June 17, 2026 Isle of Shoals Cruise and Lobster Lunch** Enjoy at 2.5-hour cruise from Portsmouth, NH to the Isles of Shoals. Before the cruise, enjoy lunch at Fosters in York Maine. Price \$160. Make a check payable to Landmark Tours and mail to the address above by April 6, 2026.

**Day Trip June TBD, Million Dollar Quartet play.** In the planning stages. Theater is in New London, NH. Includes luncheon. Price \$TBD. Make a check payable to Landmark Tours and mail to the address above by April 6, 2026.

**Day Trip July 1st FDR Homestead & Library and Hudson River Cruise.** Take a scenic cruise on the Hudson River. Enjoy a boxed lunch of gourmet sandwiches on board. Tour the home of Franklin D. Roosevelt & the first Presidential Library. Price \$140. Make check payable to Landmark Tours and mail to the address above by May 6, 2026. Wait list only.

**Day Trip August and September Encore Casino and Big E.**

**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 has quickly filled up. Please email to be added to the wait list.***

## Hilltown CDC Announces Availability of Housing Rehabilitation Funds and Begins Work on FY26 Community Development Block Grant Application

Hilltown Community Development Corporation (Hilltown CDC), on behalf of the Town of Chesterfield, is moving forward with the expenditure of existing Community Development Block Grant (CDBG) funds while also preparing a new FY26 grant application to bring additional resources into the region.

At this time, **income-eligible single-family homeowners** in Chesterfield may apply for assistance through the Housing Rehabilitation Program. Eligible rehabilitation work includes septic system and well replacement, heating system replacement, lead paint remediation, siding, windows, doors, insulation, roof, and the correction of state building and sanitary code violations.

In addition to Chesterfield's available funds, CDBG awards from fiscal years **FY24 and FY25** provide housing rehabilitation funding for homeowners in **Chesterfield, Cummington, Goshen, Plainfield, Peru, Savoy, Westhampton, Williamsburg, and Worthington**.

Hilltown CDC has also been contracted to prepare the **FY26 Chesterfield CDBG application**, which will include continued Housing Rehabilitation funding. As part of this process, the organization is seeking community input on additional **social service programming** that could benefit residents of the communities listed above.

Community members, local partners, and service providers are invited to share ideas or request more information by contacting:

**Faith Williams, Associate Director,  
Hilltown CDC**

Phone: 413-296-4536 ext. 123

Email: [faithw@hilltowncdc.org](mailto:faithw@hilltowncdc.org)

## TECHNOLOGY HELP FOR JANUARY



**Call 413-296-5080 for any of the TechConnect services. Leave a message and we will return your call.**

**Tech Support home visits are available by appt.**

We can visit your home to troubleshoot home-based tech issues (like printers, networks, desktops, TVs).

**Devices for you: Refurbished PC laptops, 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. We have received a new shipment and have plenty of inventory. 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

Chesterfield Community Center 400 Main Rd.

Weekly on all Tuesdays from 11:00 to 2:00

Goshen Library, Drop-In tech support from 12:00 to 2:00, 3<sup>rd</sup> Thursday, 1/15

Westhampton Library Drop-In tech support, from 2:00 to 4:00, 4<sup>th</sup> Thursday 1/22

Williamsburg

Meekins Library Drop-In tech support from 10 :30 to 12:30 2<sup>nd</sup> Tuesday, 1/8

Nash Hill Place Resident Drop-In tech support from 10:00 to Noon, 2<sup>nd</sup> Tuesday, 1/8

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

**NOTE:** *Plainfield and Cummington Drop-in Centers have been discontinued due to low demand. Residents of these towns should call for an appointment or use the Chesterfield site.*

**Internet Hotspots**

If you have been given a hotspot from the project, your data plan will be expiring in either December or February. The grant can no longer fund the plan. You can keep the device but you must purchase a SIM card for \$30/month from Mint Mobile or a carrier of your choice. Call us with any questions you have.