

Cummington Council on Aging



SOUP AND CHILI BUFFET
Wednesday, February 18th
11:30: social time
noon: lunch

Join us on Wednesday, February 18th for a soup and chili buffet. We will be serving assorted soups and chilis, including split pea soup, white bean chicken soup, beef chili, chicken chili and more. We'll have bread, cornbread and crackers. Please bring a dessert to share, if you are able.



SAVE THE DATE: ST. PATRICK'S DAY LUNCH

Wednesday, March 25th
Featuring: Corned Beef, Cabbage,
Potatoes, Carrots and Irish Soda Bread
*Singer & Storyteller Davis Bates will
perform "A Celtic Celebration"*



HOMEBOUND VACCINE PROGRAM Home visits available for Covid or Flu (regular and high dose) vaccine. Homebound includes persons with limited mobility and/or difficulty getting out of the home for any reason. Call the Northampton Dept. of Health & Human Services for more information and to make an appointment: 413-587-4903.

33 Main Street
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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Chrisoula Roumeliotis

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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!

GOOD NEWS!

TechConnect will resume computer workshops with our partner TechHub beginning in March. Workshops are one hour beginning at 10:30 am. All classes will be held at 400 Main St., Chesterfield, downstairs. Call 413-296-5080 and leave a message to register.

March 6 - Zoom Basics

March 20 - Social Media Basics

April 3 - Online Safety Basics

April 17 - Avoiding Misinformation

April 1 - Cloud Basics

May 15 - MS Excel

May 29 - Windows Operating System Basics

June 5 - Designing with Canva

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**Program highlight – Exercise equipment**

Looking to increase your strength, mobility, and flexibility at home? We have several pedal exercise machines and hand-weight sets available for you to borrow. A pedal exerciser is essentially a portable exercise bike that is placed on the floor and engages your lower body, while you sit in your own chair. You can also set it on a table and pedal with your arms. It is easy to use, and folds up quite small when not in use. Each weight set includes 1-pound, 3-pound and 5-pound hand weights that sit in a rack stand when not in use. Call us for more information.

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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 \_\_\_\_\_

**PUBLIC HEALTH PRESENTATIONS**

Public Health Nurses from the Northampton Dept. of Health and Human Services will be joining us for a series of important health talks, starting with *Healthy Minds, Healthy Aging: Mental Health for Older Adults*, on **Tuesday, March 24<sup>th</sup> from 9-11 a.m.** There will be a short presentation, plenty of time for questions, and blood pressure readings. *Refreshments will be served.*

**Upcoming presentations:**

April 21: Health Advocacy & Healthcare Proxies

May 19: Step Safely: Caring for Your Feet to Prevent Falls

June 16: Health Impact of Heat on Older Adults

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Program highlight – Grab & Go meals

Every Tuesday, tasty to-go meals are picked up at the Community House. These meals are prepared by Highland Valley Elder Services. Some upcoming meals for February include chicken cordon bleu, chicken fajitas, sausage quiche, and goulash. Milk is always provided, as well as either fruit or desert. Please reach out if you would like more information or to sign up. These meals are free, although there is a suggested donation of \$4, which goes to HVES.

FEBRUARY 2026

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
					1
2 9:30 Healthy Bones & Balance 10:30 coffee hour	3 9:30 art class 12 Grab & Go 3:45 Healthy Bones & Balance	4	5 9:30 Healthy Bones & Balance 10:30 coffee hour 1 Needlework	6	7/8
9 9:30 Healthy Bones & Balance 10:30 coffee hour	10 9:30 art class 12 Grab & Go 1 Living Fully 3:45 Healthy Bones & Balance	11	12 9:30 Healthy Bones & Balance 10:30 coffee hour 1 Needlework	13	14/15
16 9:30 Healthy Bones & Balance 10:30 coffee hour	17 9:30 art class 12 Grab & Go 3:45 Healthy Bones & Balance	18 SOUP & CHILI BUFFET 11:30 - social time noon - lunch	19 9:30 Healthy Bones & Balance 10:30 coffee hour 1 Needlework	20	21/22
23 9:30 Healthy Bones & Balance 10:30 coffee hour	24 9:30 art class 12 Grab & Go 3:45 Healthy Bones & Balance	25	26 9:30 Healthy Bones & Balance 10:30 coffee hour 1 Needlework	27	28

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 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 3:45-4:45 p.m.

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

Needlework group
Thursdays from 1 to 3 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, March 3 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, February 10. For more information, 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.

Sand deliveries
Contact COA if you need a bucket of sand for your icy walkways.

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

Drop in Tech support (no appointment needed)
Chesterfield Community Center, every Tuesday, 11 a.m. to 2 p.m. For more information, contact TechConnect at 413-296-5080.

In-home Tech Support (by appointment)
Call or text 413-296-5080 or email coaTechHelp@gmail.com to arrange a home visit.

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 at 413-238-5511 or bthomas@hchcweb.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; helping you live independently in your home; assistance with home repairs and transportation; and more.

Happy Birthday in February
Carol Piacentini, Carolyn Wolf, Bernie Forgea, Joan Strong, Barbara Sprague, Christine Brandon, Bill Adams, Geraldine Wilcox, Patricia Corley, Judith Pasko, Arthur LaFontaine, Beth Eisenberg, Ken Howes, Debra Howes, Ed Konieczny, Barbara Cheda, Richard Frary, Deborah Gavito, Tamara Thayer, Rox-Anne Kellogg, Michael Kolodny, Christopher Bagg, Frank Noel, Michael Tattan, James Nelson, Susan Gillan, Russell Jordan, Donald Scheidel, James Ryan



Regional News

SENIORS AWARE OF FIRE EDUCATION

Open Burning Season began in January 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 burns.
- 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 adding to it slowly.
- 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.

--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.

ALL THOSE PAPERS!

So you know how you throw something out and the next day wish you had it? Sadly, that can happen with papers! You ask, Do I HAVE to keep them ALL?? The good news is short, No!. The bad news, you have to figure out which to keep. Some of these decisions are personal, some are not. Personal – should you keep old love letters? First car registration? You decide. Not personal – here I'll explain taxes, or rather, the IRS explains succinctly. I used this link - www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records

Taxes: Keep tax returns and associated documents, like 1099s, or other documents filed with returns or that could effect your future returns. "The length of time you should keep a document depends on the action, expense, or event which the document records. Generally, you must keep your records that support an item of income, deduction or credit shown on your tax return until . . . you can amend your tax return to claim a credit or refund, or the IRS can assess additional tax." In short, the IRS explains that you should keep records:

- 3 years if the last two bullets below do not apply to you.
- 3 years from the original filing date or 2 years from your tax payment date, whichever is later, if you later refile a claim for credit or refund.
- 7 years if you file a claim for worthless securities or bad debt deduction.
- 6 years if you do not report income that you should, and it is more than 25% of the gross income shown.
- Indefinitely if you do not file a return.

Whew!

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

ARE YOU TURNING 65 THIS YEAR?

By Melissa Wilson, Director,
Williamsburg Senior Center

If so, do you know you are eligible and should sign up for Medicare 3 months before your 65th birthday?

Most people become eligible for Medicare when they turn 65. Your Medicare enrollment steps will differ depending on whether or not you are collecting retirement benefits when you enter your Initial Enrollment Period (IEP).

If you are receiving Social Security retirement benefits or Railroad Retirement benefits, you should be automatically enrolled in both Medicare Part A and Part B. Here is a link for more information: [Medicare How to enroll in Medicare if you are turning 65](#)

For example, if you turn 65 on July 4, 2026, the enrollment window is open from April 1 to October 30. If you miss this deadline, you may have to pay higher premiums for Medicare Part B, which covers doctor bills, outpatient fees and other medical expenses: [AARP-65-this-year-When-should-I-apply-Medicare](#)

Although there is a 7-month window to sign up for Medicare (3 months before your birthday, your birthday month, and 3 months after your birthday)...if you wait and sign up in those 3 months after your birthday, there is a delay in when your coverage will start. If you sign up before your birthday, your coverage will start the first day of your birthday month.

You do not have to worry about incurring a penalty for late sign up if you are still working and covered by your employer's health insurance, or if you are married and covered under your spouse's work insurance.

GOOD NEWS FOR FEBRUARY 2026

By Deb Hollingworth

This is just a reminder for folks who have a Medicare Advantage plan...if you don't like your plan, or you received a termination notice that your plan was ending, you have until March 31st to switch.

Anyone who has a Medicare Advantage plan during this "disenrollment" period (January 1st - March 31st) can switch to another Advantage plan, or disenroll and go back to original Medicare A & B and pick up a Medicare D plan for Rx coverage. You can check with your SHINE counselor to determine the best option. So...after Open Enrollment...October through December 7th each year when you can review your Medicare options and change coverage...there's a "disenrollment period" where you can dump or change your Advantage plan.

For the curious or those looking for a challenge...

Our annual SHINE training is this April. We are always looking for volunteers who would like to learn about and help others understand more about their health insurance. I have to say that SHINE training was the most important information I received over the past 30 years. If you're looking for a volunteer opportunity where you can really make a difference, you should consider becoming a SHINE counselor.

We really need a couple counselors for the hill-towns. If you tried to schedule an appointment to go over your options during Open Enrollment this year, you know the problem. Too many folks need help, not enough counselors to meet the need. "I could never do that" you say? "Too complicated for me to understand? Not so!

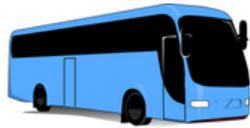
You don't have to know everything.

There are between 40-45 SHINE counselors who cover Hampshire/Franklin County. And fortunately we work together and help each other, operating kind of like a "hive" mind. So if you get a call, or meet with someone needing help, and you're not sure of the information, help is just an email away. You don't need to know absolutely everything, you just need to know where to get answers.

If you want to know more...feel free to get in touch. Contact coa.volunteer@Burgy.org or call the Williamsburg Senior Center Monday or Thursday mornings 268-8407

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**

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.

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 TBD, Cruise and Lobster Lunch

Enjoy a cruise TBD. Before the cruise, enjoy lunch at Fosters in York Maine. Choice of lobster, BBQ chicken or vegetarian option. Price TBD. 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.

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 assistance with:

- Benefits such as Fuel Assistance, SNAP, Social Security, etc.
- Living independently at home
- Arranging for repairs
- Connecting to local groups / activities to have fun with others
- Transportation
- Discussing what you may need

Any and all inquiries are welcome.

Call Jennifer at 413-296-4536 ext.110 or email communityconnectjo@gmail.com

TECHNOLOGY HELP FOR FEBRUARY



Tech Support home visits are available by appt.

Call or message 413-296-5080 to arrange a home visit or email coaTechHelp@gmail.com for help.

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

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, 3rd Thursday, 2/19

Westhampton Library Drop-In tech support, from 2:00 to 4:00, 4th Thursday 2/26

Williamsburg

Meekins Library Drop-In tech support from 10 :30 to 12:30 2nd Tuesday, 2/10

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

Worthington tech support - contact Eileen Daneri eadaneri@gmail.com.

NOTE: *Plainfield and Cummington residents should call 413-296-5080 for an appointment or use the Chesterfield Community Center drop-in site.*

Internet Hotspots

Funding for hotspots data will end this month. Call 413-296-5080 for help on finding the right low-cost internet plan for you.



FREQUENTLY ASKED QUESTIONS ABOUT MEDICARE

By Deb Hollingworth

Who is eligible for Medicare?

- You become eligible for Medicare when you turn 65 and have paid into social security for 40 quarters or 10 years.
- You become eligible at any age.... if you have ALS/Lou Gerich's disease or End Stage Renal Disease
- You also become eligible if you have been disabled for 2 years, collecting social security disability.

What does Medicare cost?

- Medicare A is free.
- Medicare B has a monthly premium which this year (2026) is \$202 / month. If you are collecting social security benefits this is usually deducted from your monthly benefit.
- If you are 65, but not collecting your retirement benefit yet...you can be billed for the Part B premium.

Do I have to enroll when I turn 65?

- Most folks enroll in Medicare A when they become eligible, because it's free.
- You can delay enrolling in Medicare B if you are still working, and covered under your employer's insurance or your spouse's employer's insurance.
- There is a penalty for late sign up.

What if I have MassHealth, or a Connector Plan...do I need to get Medicare?

- Yes, you do. Because the State mandates you sign up for Federal (Medicare) coverage when you become eligible.
- MassHealth has a team that helps you expedite this.

Contact your SHINE counselor for details.