

Goshen Council on Aging

September 2026 Newsletter



Goshen Council on Aging
40 Main Street
Goshen, MA 01032

Kerry Normandin, Coordinator
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coa@goshen-ma.us

September Luncheon

*Tuesday, September 8th at Noon
John James Memorial Hall*

Please join us for our monthly luncheon at the Goshen Town Hall at 12pm on September 8th! This month we will have our lunch catered by Local Burgy in Williamsburg. We will be having pulled pork, macaroni and cheese, coleslaw, baked beans and potato salad. We will have delicious Apple Roll Ups from Ashley's Bakery Box for dessert. This month, please call Henrietta Munroe at 268-7465 by Sept. 1 to let her know you are joining us. Suggested donation to the COA of \$5 is greatly appreciated. *After lunch we are planning a fun game of **Left Center Right!** We would love to have you stay with us to play a few rounds. Please bring three quarters and your spirit of friendly competition!*



Sharing and Caring - A Memory Cafe

Starting Oct. 1 and continuing monthly

Do any of the following describe you or someone you care about: changes in my memory have made it hard to do the things I enjoy; my relationships have changed due to memory loss; I find it difficult to speak or write, but I want to tell my story; as a care partner, it is hard to find time for myself; I want to do more to support a loved one with memory loss; I want to meet others who understand memory loss.

This October, the Goshen Council on Aging is launching a supportive social group for people with memory loss and their care partners. "Sharing and Caring" will be run by two local speech-language pathologists who will provide education, strategies, and support to participants. The group will meet every first Thursday of the month at Goshen Town Hall from 1:00-2:30 pm to connect over afternoon activities and refreshments. Skilled facilitators will be available to help participants with Dementia and Mild Cognitive Impairment as they engage in the group. Are you interested? Reach out to Kerry: **413-268-8237 x118** or **coa@goshen-ma.us** to learn more and register.

Sept. 2- Games Group is back! We will meet in the library from 2-4 and decide which game to play. Left Center Right is one option for anyone who wants to know more about this fun game. We will also play LCR after our luncheon on Sept 8. Join us for some friendly competition!



We had a beautiful day for our Annual Picnic!

Among the inspiring honorees aged 90 and older were Liz Loven, Georgia Joanides, and Audrey Bissell.



Sept. 4- Community Connections- 10-11 am in the Goshen Community Park at the picnic table. Jennifer O'Connell will meet you there to play croquet! Let's enjoy the end of summer/start of fall outdoors. We had a lot of fun last time we played. We can also modify the game as we see fit. Everyone is welcome! Bring your own beverage and folding chair if you like.

Sept. 15 and 22- HVES grab and go lunches -this great program is back after our August break. HVES delivers meals to Goshen COA. Participants pick up their hot lunch at the Goshen Town Hall from 12:30-1:00pm. *(Continued on next page).*

The lunch for Sept. 15 is Macaroni and Cheese or Vegetable Quiche and for Sept. 22 the choice is Ham and Pea Carbonara or Vegetarian Chili. The meals also include milk, vegetables, and dessert. There is a suggested \$4 donation given to Highland Valley to offset the cost of the meal. Please call Kerry at 268-9354 if you would like to sign up to get these nutritious and delicious meals. We would love to increase participation in this program!

Sept. 16- Crafts Group is back after a summer break. We are changing the group a bit so that each month we will plan to create something unique together.



Of course, you are always welcome to join us and work on your own individual craft project as it is always fun to create with others! For September, we will supply everything you need to create a beautiful fall wreath for your home or to give away as a gift. All materials will be provided by the COA. If you would like to make a wreath, please contact Kerry or any COA member to sign up by Sept. 9 so we have enough supplies.

Sept. 17- Technology Help in the Library will be available from 12-2pm. You can ask questions regarding your computer, your phone, your tablet or any other technology related question and we will do our best to help. The Tech Connect page of this newsletter also has information about other technology related services.

Our condolences to the friends and family of
Arlene Harry, Brent Roberts Jr.,
David Silvia and Gloria Andrews.



Sept. 27 Hilltown Junior Olympics- Each year at the Hilltown Junior Olympics, the Goshen COA hands out popsicles to all the participants after lunch while they are awaiting award announcements. The kids love it! We will continue this tradition and welcome anyone who would like to help us pass out the popsicles. The time frame will be between 12 and 2 (it is difficult to pinpoint the exact time) but come any time that day and cheer on the kids from Goshen and all the Hilltowns who participate. This great event takes place at Tilton Town Field. It is always a fun-filled day!

Breaking News from Deb Hollingworth

As of October 1st, if you go through Mass General Brigham Women's/Cooley Dickinson for your Primary Care Physician and you have a BlueCross BlueShield HMO Medicare Advantage Plan, your PCP will no longer be able to bill your BlueCross. If you have a BlueCross BlueShield PPO Medicare Advantage Plan, you should expect an increase in co-pays when you see your PCP. All other medical providers, like hospitals or specialists are still covered.

Open Enrollment is coming up Oct. 15- Dec.7. This is our annual opportunity to change plans. Folks with the BlueCross HMO should definitely plan on a change. Folks with the Blue Cross PPO should probably consider a switch. Stay tuned for more info in this newsletter next month. Meanwhile, you can email coa.volunteer@burgy.org with your questions.

Save the date:

Oct. 6, 11:30am, Goshen Town Hall

The Consumer Protection Unit of the Northwestern District Attorneys office will do a presentation on how to protect ourselves from the latest scams. Light lunch will be provided.

A Fall / Winter Clothing Exchange will be held on **Saturday, Sept. 19th, 9am-3pm** at the Goshen Congregational Church, 45 Main St. Keep your family warm without spending a cent! Drop off your washed, gently-used men's, women's and children's fall/winter clothing and accessories at the church on Wednesday 9/16 from 6-8pm or Friday 9/18 from 9am-3pm, then come back to shop on Sat. the 19th from 9am-3pm! All are invited to participate whether you donate clothes or not.

Happy Birthday in September!



Stewart Parsons, Andrew Bothwell, Judy Dunn, Lorraine Brisson, David McCulloch, Lauren Therkelsen, Michael Lehan, Stuart Wood, Edouard Beauvais Jr., William O'Riordan, James Dunn Jr., Gary Griswold, Helen Reynolds, Karen Cherry, Nitza Hidalgo, Charles Amo, Joan Griswold, Brian Moriarty, David Sharpe, Maureen Krok, Kate Swol, Sandra Wentzel, Brenda Roberts, Theresa Healy, Mary Freund, Dianna Jablonski, Barbara Babij, Christine Mortensen, Eleanor Tennyson, Lynn Werthamer, Jeffrey Hewes, Giovanna Bellesia-Contuzzi, William Celatka, David Packard, Janet Briere, Nadine Salem, Kathleen Berrena, Theodore Kolodziej

The Goshen Council on Aging counts on YOUR support to continue our important programming for local seniors!

I would like to contribute to the Goshen COA. My contribution of \$_____ is attached.

(Please make out your check to "Goshen Council of Aging" and write "Program Support Fund" in the memo line; mail to Goshen COA, 40 Main St. Goshen, MA 01032.)

Name _____ Telephone _____

Address _____

Email _____



Regional News

Seniors Aware of Fire Education



September is Fall Prevention Month, a great reminder to take steps to reduce the risk of falls. As first responders, we receive many calls each year to assist older adults who have fallen. While some falls result in only minor injuries, others can lead to broken bones, head injuries, or a loss of independence. The good news is that many of these incidents can be prevented with a few simple changes.

To help reduce your risk:

- Keep walkways, stairs, and entryways free of clutter.
- Secure or remove loose rugs.
- Improve lighting throughout your home, especially at night.
- Install and use handrails on stairs and grab bars in bathrooms.
- Wear sturdy, slip-resistant shoes and avoid walking in socks on smooth floors.
- Have your vision and hearing checked regularly.
- Stay active with exercises that improve strength, flexibility, and balance.

A few minutes spent making your home safer today can help you remain independent, active, and confident for years to come. If you have concerns about fall hazards in your home, don't hesitate to ask a family member, friend, or caregiver for assistance.

Have a safe start to autumn!

Capt. Steve Estelle,
SAFE Educator
Goshen Fire Department



TECH HELP FOR SEPTEMBER

TechConnect will be offering **Q&A style classes this fall on the second Tuesday of each month** at the Chesterfield COA Community Center. Bring your questions and contributions to our roundtable discussion. Hosted by Lizzy Canady from 1-2pm on the following dates:

9/8/2026: Artificial Intelligence: Trends & Topics

10/13/2026: Putting your digital house in order

11/10/2026: TBD

12/8/2026: TBD

No registration necessary.

Tech Support home visit is available by appt. Call or message 413-296-5080 to arrange a home visit.

Devices for you: Refurbished PC laptops

We have free refurbished laptops while supplies last. Please call 413-296-5080 and leave us a message if you are interested. If you received a device from us and are not using it, please call us to arrange a return so someone else can use it.

Drop-in Centers *(no appointment needed)*

Sites open to residents of all towns
(except Nash Hill location)

Chesterfield Community Center 400 Main Rd.

Weekly on Every Tuesday from 11:00 to 2:00

Goshen Library, Drop-In tech support from

12:00 to 2:00, 3rd Thursday, 9/17

Westhampton Library Drop-In tech support, from

2:00 to 4:00, 4th Thursday 9/24

Williamsburg

Meekins Library Drop-In tech support (call library for latest information) 413-268-7472

Nash Hill Place Resident Drop-In tech support from 10:00 to Noon, 2nd Tuesday, 9/8

Worthington tech support - contact

Eileen Daneri eadaneri@gmail.com.



GOOD NEWS FOR SEPTEMBER 2026

By Deb Hollingworth

From time to time, I get questions about MassHealth's "Estate Recovery" from folks who might be eligible for MassHealth benefits but are worried that "MassHealth will take my house" or any and all other assets. Eligibility rules for MassHealth are different depending on whether you are dead or alive.

If you are alive, and want MassHealth benefits, your countable assets must be less than \$2,000.

- Countable is the key word here. MassHealth does not count a car if you have one registered in your name, or a prepaid funeral contract, or term life insurance or your home if it is your primary residence.
- MassHealth does count a car if you have more than one, does count a home if you do not live in it, does count a whole life insurance policy if it has a cash surrender value, does count savings and retirement investments. (IRAs are uncountable if you are still actively contributing to them)

Excess Assets

If you have more than the allowed \$2,000 in countable assets, you may be able to transfer excess assets out of your name.

As of this writing in 2026, you can transfer \$160,000 of countable assets to your spouse. If your assets are more than that, or you own assets jointly with other family members, or friends, you should probably do asset preservation work with an elder law attorney.

MassHealth will count the asset if you are able to access it. If you no longer own the asset, or cannot access it in your life time, the asset becomes uncountable.

Asset Transfers

If you are not dead but want MassHealth to pay your nursing home bill, the infamous 5 year look back rule applies. Which means MassHealth looks at any/all asset transfers for the 5 years prior to your entering a nursing home.

- If you are married, MassHealth allows you to transfer up to \$160,000 of countable assets to your spouse. This asset limit changes/increases each year.
- Remaining countable assets will be used to pay your nursing home bill until you have "spent down" to the \$2,000 asset limit.
- If yours is the only name on the deed to your home, MassHealth may put a lien on your property which would be paid when sold.

If you are dead, with an Estate that will go through Probate, MassHealth will present a bill to Probate for services rendered during the last 10 years of your lifetime. MassHealth starts keeping track of your "bill" after you turn 55, and does not bill estates valued at less than \$25,000.

For more detailed information, you might Google MassHealth Estate Recovery.





LGBTQ+ LUNCH

Join us to share a meal together, see folks you know, and meet those you don't.
Hilltowns LGBTQ+ residents and allies welcome!

Wednesday, September 23rd
12 PM

400 Main Rd, Chesterfield, MA 01012

Register by Sep. 18th to join!

413-296-4007
coa@townofchesterfieldma.com
<https://www.townofchesterfieldma.com/council-aging>

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**

Day Trip September 28, Monday. The Big E. An annual favorite, with free entertainment at The Court of Honor Stage. Frankie Avalon performs his hits. Cost \$18 for Northampton Seniors, all other seniors \$20. Make your check payable to Francine Frenier and mail to the address above. Due Now. NO REFUNDS due to bargain price. The bus leaves from Sheldon Field.

NEW Day Trip Monday October 12th Worthington COA Fall Foliage Bus Trip. Hudson River Narrated Cruise aboard the Rip Van Winkle II, choice of gourmet boxed lunch on board, and Market stop.

Discounted price for Worthington Seniors over 60 and \$140 for other seniors.

Call Phyllis at 413-238-5962 or email coa@worthington-ma.us for details & to reserve a seat by September 1st.

Trips in 2027

Multi Day Trip April 25- May 1

Savannah, Jekyll Island & Beaufort, SC.

Seven days, six nights. Visit Savannah, "The Belle of Georgia," Magnificent Beaufort, SC "The queen of the Carolina Sea Islands," and Port Royal Sound Maritime Museum and more. Includes hotels, breakfasts and 4 dinners. Price \$987 per person, double occupancy. A \$25 discount is given if paid in full by January 25, 2027. Sign up NOW and pay later. Make the check payable to Diamond Tours and mail to the address above after the first of the year.

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Please email Francine NOW so she can see if there is enough interest to make either of these trips a go:

**\*\*3-day/2 nights trip to Baltimore to see the Red Sox play a game against the Baltimore Orioles along with some sightseeing and visit the National Aquarium. Waiting for the 2027 MLB schedule to come out in December to determine dates.**

**\*\*Seven day trip to Chicago, partial itinerary includes a tour of Chicago, a skyline cruise on Lake Michigan, visit historic Navy Pier and museums. Possible date: October 17, 2027.**

## FALL VACCINE CLINIC

### Cummington Community House

33 Main St, Cummington, MA 01026

Wednesday  
October 21, 2026  
10:00am – 1:00pm



#### OR REGISTER ONLINE:

[northamptonma.gov/2219/vax](http://northamptonma.gov/2219/vax)



Hampshire Public Health  
Shared Services Collaborative  
Prevent. Promote. Protect.



**FLU VACCINE**  
Regular (6mos +)  
High Dose (65+)



**COVID Vaccine**  
Pfizer (65+)  
18+ & considered high risk.

\*If you are 18+ and unsure about getting a COVID vaccine, talk with your primary care provider. If they recommend vaccination, we can provide it at our clinic after you complete a vaccine eligibility screening questionnaire.



**NEED HELP REGISTERING?**  
Call: 413-587-4903  
[nurses@northamptonma.gov](mailto:nurses@northamptonma.gov)

- Please bring your insurance card, vaccines are free to you
- Limited Walk-ins, pre-registering is recommended



## HOMEBOUND VACCINE PROGRAM

Amherst, Chester, Chesterfield, Cummington, Easthampton, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Plainfield, Southampton, Worthington



#### SCAN THE QR CODE



#### OR REGISTER ONLINE

[northamptonma.gov/2219/vax](http://northamptonma.gov/2219/vax)



Hampshire Public Health  
Shared Services Collaborative  
Prevent. Promote. Protect.



**NEED HELP REGISTERING?**  
Call: 413-587-4903



**COVID VACCINE**  
Pfizer



**FLU VACCINE**  
Regular and High Dose  
(available during flu season)

- Homebound visit available for Covid, Flu vaccine for ADULTS only
- Homebound includes persons with limited mobility and/or difficulty getting out of the home and their caretakers.
- Please have your insurance card available



## Sharing and Caring: A Memory Cafe

A group led by two speech-language pathologists  
for adults with memory loss and their care partners.



Every 1st Thursday, 1pm-2:30pm, Oct 2026-Jun 2027  
John James Memorial Town Hall, 42 Main St. in Goshen, MA  
Contact Kerry at [COA@goshen-ma.us](mailto:COA@goshen-ma.us) or (413) 268-8236, ext. 118

**GOSHEN COUNCIL ON AGING  
TOWN OF GOSHEN  
40 MAIN STREET  
GOSHEN, MA 01032**

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# SCAM ALERT!

Scammers are increasingly targeting older adults by convincing them to deposit cash into **cryptocurrency kiosks** (Bitcoin ATMs) located in convenience stores, package stores, gas stations, and other businesses.

**How the scam works:**

- You receive a phone call, text, or email claiming to be from law enforcement, a government agency, your bank, a utility company, or even a family member in trouble.
- The scammer creates a sense of urgency and instructs you to withdraw cash from your bank.
- They then direct you to a cryptocurrency kiosk and tell you to deposit the money.
- Once the money is sent, it is extremely difficult, often impossible, to recover.

**No government agency or public utility**  
will ask you to pay with cryptocurrency.

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

Northampton  
(413) 586-9225

Greenfield  
(413) 774-3186

Working in cooperation with the Office of  
the Massachusetts Attorney General

