

Living Well



Newsletter
FEBRUARY
2025

Williamsburg Senior Center – Programs & Services for Active Living at 60+

Senior Circuit Breaker Tax Credit - Overview

Residents **65 or older by December 31 of the tax year** may be eligible to claim a **refundable credit on their Massachusetts personal income tax return**. The Circuit Breaker tax credit is based on the actual real estate taxes or rent paid on the MA residential property you own or rent and occupy as your principal residence.

The maximum credit amount for tax year 2024 is **\$2,730**. If the credit you're owed exceeds the amount of the total tax payable for the year, you'll be refunded the additional amount of the credit without interest.

- You must be a **Massachusetts resident or part-year resident**.
- You must be **65 or older by December 31 of the tax year**.
- You must file a **Schedule CB** with your Massachusetts personal income tax return.
- You must **own or rent residential property in Massachusetts and occupy it as your primary residence**.
- For tax year 2024, your total Massachusetts income doesn't exceed:
 - **\$72,000 for a single individual** who is not the head of a household.
 - **\$91,000 for a head of household**.
 - **\$109,000 for married couples** filing a joint return

If you are a **homeowner**, your Massachusetts **property tax payments, together with half of your water and sewer expense, must exceed 10% of your total Massachusetts income for the tax year**.

If you are a **renter**, **25% of your annual Massachusetts rent must exceed 10% of your total Massachusetts income for the tax year**.

The assessed valuation of the homeowner's

personal residence as of January 1, 2024, before residential exemptions but after abatements, **cannot exceed \$1,172,000**.

The Schedule CB must be completed within 3 years from the last day for filing the return, without regard to any extension of time to file.

For more information, go to:

www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit

Fun Times with Friends



Practicing Yoga with Carol Conz

Hello! **Yoga** is now being offered at the town office building (auditorium) on **Mondays** at 10:30 am. Classes began on Jan. 6th of this year. One of the participants shared with me that Carol has been working with her and another individual in her home over the past year. They thought it best to share with other interested folks. Thanks, Carol, for reaching out to the Senior Center with this program! **Contact Carol at carolconz57@gmail.com or 413-531-7321.**

This hour-long class uses simple Yoga poses to stretch and strengthen muscles. We start with standing poses then finish on the floor. Most, but not all, can be modified using a chair to suit individual needs.

Williamsburg Senior Center – 141 Main Street, P.O. Box 447, Haydenville, MA 01039
Phone: 268-8407 or 8410 ~ Hours: Mon – Thurs, 8:30 – 2:00 ~ Email: seniorcenterdirector@burgy.org

Food Programs:

Brown Bag: Food for Elders

Eligible seniors can get a **free bag of groceries** on 2nd Thursdays at the Senior Center. Call the Food Bank at **413-247-9738** or **800-247-9632** or download an application at <https://www.foodbankwma.org>. Send applications to: The Food Bank of Western Massachusetts, P.O. Box 160, Hatfield, MA 01038.

Congregate Meals

Meals are served in the Senior Café **Mondays — Thursdays!** Fridays are by delivery only. On **Mondays and Thursdays we make fresh-cooked meals**, and **Tuesdays and Wednesdays we get meals from Highland Valley Elder Services** to eat in or ***Grab-n-Go!** **Please join us!** Contact Tamar at **413-338-2920** or tsmith@burgy.org, 2-3 days ahead to reserve a meal.

Grab-n-Go!

Meals prepared and packaged by Highland Valley Elder Services are free for anyone 60+! Tuesdays and Wednesdays between 11:30 and 12 noon. Contact Tamar at **413-338-2920**, tsmith@burgy.org to reserve a meal.

Take and Eat

Two area churches provide delicious, freshly-made meals—delivered every Saturday. Contact the Senior Center to find out more or to sign up: **413-338-2920**.

Transportation:

Medical Rides

Senior Center drivers are available for your medical rides *funded by PVTA*. Call us at least **3 business days ahead** and we will try our best to provide a driver: **268-8407**. (You can also use PVTA [Dial-A-Ride Services, 413-739-7436](#).)

Carpool Rides

Rides for shopping/errands can be scheduled through our **Carpool Program**. Call us at least **3 business days ahead** and we'll try our best to provide you a driver: **413-268-8407**. *Funded by Highland Valley Elder Services.*

Health/Wellness:

Foot Nurse

Piper Sagan is doing foot care at the Senior Center, **February 11th**, and the second Tuesday every month. Call us at **268-8407** to make an appointment, (\$50). Piper can also do foot care in your home, (\$80). Call her at **413-522-8432** for a home appointment.

Companion Program / Friendly Visits

Would you or someone you know benefit from a friendly visit or a regular companion? We can set it up for you! Contact us for more info. **413-338-2920**. *Funded by Highland Valley Elder Services.*

Wellness Calls

The Williamsburg Senior Center makes friendly calls. If you are feeling lonely, or would like check-up calls, we'll add you to our call list. **413-338-2920**.

Healthy Bones & Balance

Mary Bisbee leads HB&B, **Mondays at 1 pm** (except holidays) and **Thursdays at 9:30 am, in the Auditorium**. Call the Senior Center to sign up, or stop in to check it out! This **free class** is sponsored by RSVP.

Yoga Practice*

Carol Conz leads Yoga Practice on **Mondays at 10:30 am** in the auditorium. Contact her at **413-531-7321** or carolconz57@gmail.com for more information.

Tai Chi *

Marty Phinney offers Tai Chi **Tuesdays, 9:30 am**, outside or in the auditorium. Members or interested folks can contact her at **413-268-3228**.

Modern / Contemporary Dance*

Susan Waltner's dance class happens on **Wednesdays at 10:00 am** in the auditorium. You can contact her at swaltner@smith.edu if you would like to join.

Strength and Cardio Workouts*

Joan Griswold is leading workouts via Zoom **Thursdays at 10:15 am**. Visit her at www.bybhealth.com to sign up. Other hours may also be available.

**Donations gratefully accepted for these programs.*

Just for Fun:

Arts & Crafts Open Studio

Make your own art/crafts in good company! Bring your supplies and enjoy being with a group of folks who have shared interests. **This month, we meet on February 13th & 27th, 1-3 pm**. Contact Gloria Black at **413-268-7767** or Gloriosa05@yahoo.com.

Men's Breakfast Group

Meets at the Williamsburg Snack Shack on **3rd Thursdays at 8:30 am (February 20th)**. To join, email Larry West (landlwest3315@yahoo.com) or stop in!

Ladies Who Lunch

Meets at the Williamsburg Snack Shack on **3rd Fridays at 11:30 am (February 21st)**. Please stop in and join us or call **268-8407** for info. (Look for our sign!)

Other Services:

Technology Program

Need help using your cell phone, computer or other devices? The Senior Center can help! Volunteers work one-on-one with folks and arrange a time that works for both parties. Contact the office at **413-268-8410** to schedule an appointment.

Tech Connect: Tech Connect Drop-in Center at Meekins Library on the **2nd Tuesday, February 11th, 10 am — 12 noon**. Bring your device(s) and your questions! Call **413-296-5080** or for support available by email, contact: coaTechHelp@gmail.com.

SHINE

SHINE can help you with Medicare and Medicare-related insurance issues. For info, contact **Caroline Solan** at **Highland Valley Elder Services, 413-586-2000, ext. 999 (Option 2)** or email her at csolan@lifepathma.org

Hilltown Elder Network

Also known as the HEN Program, is available from the **Hilltown Community Development Corporation** for housekeeping and other duties. Call the coordinator, **Amy Phinney, 413-655-0123** for more info.

Stop in Mondays - Thursdays, 8:30 - 1:30

Guest Cook Program Continues With Cindy Foster & The American Legion

On **March 6,**th our in-house meal is being prepared and cooked by **Cindy Foster**, along with other **American Legion** volunteers. The menu: Pulled pork, butternut squash, corn bread, and for dessert: hummingbird cake!

Please contact Tamar at **413-338-3930** or tsmith@burgy.org to register.

Thank you, Cindy and the folks at the Legion, for reaching out to help with this new program.

Also, a warm thank you to **Miana Hoyt Dawson** and **Katie See from Pause & Pivot Farm** for January's meal! We enjoyed fabulous food and delightful company!



Fuel Assistance It's Not Too Late To Apply!

Community Action of Pioneer Valley is accepting applications for the 2024-2025 heating season. If eligible, the energy programs can assist with other heat related costs (weatherization, heating system repair/replacement, older adult home modification). More information found and applications can be done online at www.communityaction.us/program/fuel-assistance/ or by calling **413-774-2318**.

The Senior Center office can also help out with applications. Please call Melissa at **413-268-8410**.

Tax Assistance

AARP has an online tax program: Type in "**AARP Tax-Aide**" in your browser and click on the appropriate box. AARP also has a **Tax Aide Site Locator Tool** to find sites that can do in-person appointments. You can also call **888-687-2277**.

Folks can also make appointments with an AARP volunteer at the Northampton Senior Center, which serves as an in-person/drop off site. Call **413-587-1228** for more information or to make an appointment.

Community Action of Pioneer Valley offers free tax assistance through the **VITA** (Volunteer Income Tax Assistance) Program. This program has IRS-certified volunteers to help eligible taxpayers get the highest refund possible. They have online tax prep or in person sites in Northampton or Greenfield. The contact person is **Alyssa Rankin** at **413-376-1179**. Email arank-en@communityaction.us. To do taxes online with this program, type into browser: www.communityaction.us. Click on Community Services (in the menu bar across the top). A drop down will appear: **VITA Free Tax Assistance program**.

If you have more questions, please feel free to



Singing along with Voices of the Valley in December



News from the Transportation Desk

It takes a special type of person to drive for the Senior Center. Our drivers are there for the everyday and the not-so-fun trips. They are morning transport for procedures and sometimes the best visit of their rider's day. They truly like people and staying busy.

If this sounds like you, and you like hitting the road now and then, please reach out to me at **413-268-8407**.
~ Joy Moore



Our office staff wishes you a very



Our office help...Aska the Kitty!



February is American Heart Month

Wear Red Day ~ Friday, Feb. 7th

The Williamsburg Senior Center Thanks You for All Your Generous Contributions!

If you would like to donate, there are three ways to contribute:

1. Donate online via Unipay at www.burgy.org/senior-center;
2. Drop off your donation in person during business hours;
3. Mail a donation to Williamsburg Senior Center, **PO Box 447**, Haydenville, MA 01039.

The Williamsburg Senior Center counts on YOUR support to continue our programming for local seniors!

I would like to contribute to the Williamsburg Senior Center. My contribution of \$_____ is attached.
(Please write your check to **Town of Williamsburg** with "Senior Center program support" on the memo line.)

Name _____

Address _____

Phone _____ Email _____

Thank You for Helping Us Support Our Neighbors!

Hilltown Community Health Center Needs Assessment

You know what your community needs, and we want to hear from you! Hilltown Community Health Center is conducting a community health needs assessment to learn what you feel your community needs. This survey takes about 15 minutes to complete. If you have questions or would like to speak in person, please contact Debbie DiStefano at ddistefano@hchcweb.org or by phone at (413) 289-8214. Thank you for your consideration.



www.surveymonkey.com/r/HCHC2025

HVES – Good to Know!

If you don't know about Highland Valley Elder Services (HVES), let me tell you a little bit about them. One of their many programs is Money Management; I have volunteered there for several years and can recommend it.

Here's the deal. The first level of their program sets up assistance for elders who are still able to make financial decisions, but might be having some difficulty dealing with their budget, check book, mail, or bank accounts. A second level of the program has HVES provide supervision of individuals who are unable to manage their own financial affairs. An employee of HVES is appointed to manage participant's government benefits and is responsible for writing and signing checks.

What I do for people in the program at the first level is help sort their mail, write out checks for them to sign, and monitor their bank balances. If needed I will talk to their bank about a problem, and help them access HVES for help with fuel assistance, medical insurance, and other such needs. I'll make sure their credit report has been checked for errors and try to help them avoid scams. It's all designed to make their financial life a bit easier.

For all their programs, check out HVES online at highlandvalley.org/our-services/ or call 413-586-2000 ext. 113. Call me if you have questions about volunteering in the Money Management program.

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

Seniors Aware of Fire Education

Open Burning Season began on January 15th 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:

Senior 
SAFE

- 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 the burn.
- 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 and slowly add to it.
- 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.

Have an early and SAFE open burning season!

--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.

Tech. Help and Training for February



We Are Surviving into the Future!

TechConnect will continue providing services. Although we have fewer trainings going forward, drop-ins and tech support will continue. Please take advantage of ongoing service.

DELIVERING NOW AND ACCEPTING NEW REQUESTS: Internet Hotspots

It's not too late if you need affordable internet access! Have you already requested affordable internet? We have a solution that may work for you. Hotspots are small cellular devices you can use to access the internet. Hotspots work in most areas in the hilltowns. If you are interested in learning more, please contact us by phone or email. If you requested affordable internet and were not contacted please reach out to us again.

Calls to **413-296-5080** are now returned and emailing **coatechconnect@gmail.com** is also a great way to reach us.

Tech Support Available by appointment

Receive technology help by email, phone, drop-in, or by appointment: **coaTechHelp@gmail.com**, phone or text msg **413-296-5080** or check the website, **www.northernhilltownscoas.org**, for locations and time. You can attend drop-in at all locations, except Nash Hill.

Devices for you: PC laptops, refurbished Chromebooks, iPads and Android tablets

Please remind us if you requested one and are still waiting. There is still time to join the Digital World. Ky Martus continues distributing devices. We have more PC laptops, refurbished Chromebooks and iPad and Android tablets. If you need or are waiting for 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. Email **coatechconnect@gmail.com**, leave message at **413-296-5080**, or use online request form on our website, **www.northernhilltownscoas.org**

Drop in Centers: All are Welcome at Any Location! (no appointment needed)

- Chesterfield Community Center, 400 Main Rd. Weekly on all Tuesdays from 11:00 to 2:00
Two Fridays, 11:30-1:30 (2/7 and 2/21)

- Cummington Community House, 33 Main St. Drop-In tech support, 2nd Weds. 10-12 (2/12)
- Goshen Free Public Library, 42 Main St. Drop-in tech support, 3rd Thurs. 12pm-2pm (2/20)
- Plainfield Shaw Memorial Library, 312 Main St. Drop-In tech support, 3rd Thurs. 5:30-7:30pm (2/20)
- Westhampton Library, 1 North Rd. Drop-in tech support, 4th Thurs. 2-4pm (2/27)
- Williamsburg
Meekins Library Drop-In tech support
2nd Tuesday 2/11 from 10 to Noon
Nash Hill Place Resident Drop-In tech support
2nd Tuesday 2/11 from 10 to Noon
- Worthington: drop-in tech support at COA office. Call COA for date & time: 413-238-5962.

Tech Training:

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 **coaTechTrainer@gmail.com**, call or text **413-296-5080**, or sign up through the website **www.northernhilltownscoas.org**

Tech Workshops:

- 2/7, 10:30-11:30 Using Chromebooks
- 2/19, 10-11:30 iPhones (rescheduled from 1/29)
- 2/21, 10:30-11:30 Understanding & Using Zoom

Computer Classes:

No ongoing computer classes are scheduled. An alternate online resource for basic training can be accessed, with help from us, at **www.digitalliteracyassessment.org/login/?location=17640-MG8N-techconnect**
We can set up your access to this website and help you begin to train yourself for very basic to more advanced beginner digital literacy.



On the Road Again...

2025 Trips



Contact Francine Frenier to reserve your seat **before** mailing any payments to determine availability: 413-296-4291, francine.frenier@gmail.com. Mailing address: 11 Stage Rd., Williamsburg, MA 01096.

Day Trip May 6. One day at **Encore Casino**. Free Slot play. Lunch on your own. Restaurants on site. Cost TBD. I need 40 to sign up to make this trip affordable.

Day Trip May 19. **Isabella Stewart Gardner Museum & Maggiano's Little Italy**. Enjoy a delicious family-style lunch at Maggiano's. Tour three floors of galleries at the Isabella Stewart Gardner Museum on your own. Price \$144. Make check payable to Landmark Tours and mail to the address above by March 24.

Day Trip June 8. **Winnepesaukee Railroad**. Enjoy a complete turkey dinner, prepared by Hart's Turkey Farm Restaurant, aboard the train while touring the shores of Lake Winnepesaukee. Price \$137. Make check payable to Landmark Tours and mail to the address above by April 8.

Multi Day Trip June 22-26. **Montreal & Ottawa. Passports required.** Visit the Biodome, Notre Dame Basilica, Montreal's Underground City, Parliament Hill, Cruise on the St. Lawrence River. Price \$1,052. Discount of \$25 if paid in full by March 26. Make the check payable to Diamond Tours and mail to the address above. **There are a few open seats.**

Day Trip July 16. **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 \$140. Make check payable to Landmark Tours and mail to the address above by May 28.

Day Trip August 3. Triple A affiliates, **Boston Red Sox vs Philadelphia Phillies Lehigh Valley IronPigs** at Polar Park, Worcester, MA. A pre-game tour of Polar Park and a ballpark-fare buffet are included. Cost \$90.00. Make check payable to Francine Frenier and mail to address above by June 1.

Day Trip Sept. TBD. **The BIG E**, an annual favorite, with free entertainment at The Court of Honor Stage.

Day Trip Oct. 9. **A Chorus Line**. Center orchestra seating for the 50th Anniversary Production on stage at the Goodspeed Opera House in East Haddam, CT. Lunch at The Gelston House. Price \$177. Make a check payable to Landmark Tours and mail to the address above by August 1. Note date change.

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. Discount of \$25 if paid in full by July 18. Make the check payable to Diamond Tours and mail to the address above. **As of February 2025, Diamond Tours is expecting this trip to go, despite the hurricane damage around the area. Please stay tuned.**

Day Trip Nov-Dec. **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 TBD. Sundays.

Good News for February 2025

It's that time of year when we begin to gather up tax documents, just like 140 million other tax payers. You might add some additional documents for your MA tax return. Massachusetts is one of 25 States to offer the Circuit Breaker Tax refund designed to help low income home owners. **This year the MA Circuit Breaker maximum benefit has increased to \$2,730... so it's worth taking the time to figure out if you are eligible!**

The Circuit Breaker benefit was 'invented' back in the late 1960s. Massachusetts began offering in it the mid-1990s. Now the program has grown to 25 States plus the District of Columbia. Here in New England- Maine, Vermont, and Connecticut- have Circuit Breaker programs. Programs vary from State to State, but all offer a tax refund to seniors who are low income home owners.

To be eligible:

1. You need to be a Massachusetts resident, meaning your primary residence is here, in MA.
2. You need to be 65 or older.
3. Your property tax needs to be more than 10% of your income. EXAMPLE: property tax is \$5,200, income would need to be less than \$52,000/year.
4. You can file for Circuit Breaker in any year(s) that at least one homeowner in the household was 65 or older by December 31st.
5. Your income must be less than \$72,000 single, or \$109,000 married filing jointly. (Each year this income figure changes/increases for cost of living.)
6. Your property cannot be worth more than \$1,172,000 (this figure also increases each year)

To apply:

1. You file a Massachusetts income tax (whether or not you have taxable income) and include a Schedule CB with your tax return.
2. You will need to provide proof of property tax paid. Usually a copy of your property tax bill is sufficient, but they can ask to see cancelled checks to prove payment. (You need to be current with your property tax payments)
3. You can also count 1/2 of your water/sewer bill(s) in which case you would need to include copies of those bills
4. You need to provide income information which includes: taxable income like social security, pension, employment. Gross, not net income. (Circuit breaker does not count one time income like life insurance payments, inheritance, property sale.)

For more information, visit www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit

Williamsburg Senior Center
141 Main Street
P.O. Box 447
Haydenville, MA 01039

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Senior Circuit Breaker Tax Credit Info Session

Thursday, February 6th from 3-4:30PM

Hilltown CDC, 387 Main Road, Chesterfield (in the conference room)

Presented by Denise LeDuc

DID YOU KNOW seniors over the age of 65 can get a Senior Circuit Breaker Tax Credit on their tax return in Massachusetts? Even if you do not need to file a MA tax return- file one and include schedule CB to receive up to the maximum of \$2,730 for 2024. This is a refundable credit, which means even if you do not owe MA taxes you can get this sent money to you. To be considered, 2024 total income for a single cannot exceed \$72,000, head of household \$91,000 and \$109,000 for married filing a joint return. Your property taxes must exceed 10% of your Massachusetts income for the year. If you did not file the CB form you can go back and file for the past three years!

For more information, visit

www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit

ALSO if you are over 70 and meet income requirements you may qualify for some exemptions through the town- you will need to file for this by March 31st annually.

Please join us for this important program!

Questions? Contact Joan Griswold: 413-296-4536 x102