

Living Well



Newsletter
February
2026

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

What is Circuit Breaker?

It's that time of year again when we begin collecting our tax documents to get ready to file. And it's that time of year when we are just getting our February property tax bill.

In my world, property taxes, utility bills, and health insurance are the BIG Three budget busters.

So as we gather up our information for the annual income tax filing... we should take a look at whether we qualify for a break on our property taxes!

The Massachusetts Circuit Breaker tax benefit for seniors over 65 remains one of the best kept secrets.

Very simply, if your property taxes and 1/2 your water/sewer bills, (if you get a water/sewer bill) equal more than 10% of your income...then you qualify for this benefit that comes in the form of a tax rebate. Both home owners and renters can apply.

This year, the maximum benefit for the 2025 tax year is up to \$2,820.

EXAMPLE: if your income is \$30,000 for the year, and your property tax and water/sewer bill add up to more than \$3,000 for the year, you'd be eligible for a Circuit Breaker rebate!

People with incomes of more than \$94,000 single, or more than \$112,000 married are not eligible. You have to be a Massachusetts resident. You have to be 65 years old before December 31st. The assessed value of your home must be less than \$1,172,000.

You have to file a Massachusetts income tax return whether or not you have taxable income. You have to include a Schedule CB with your tax return.

Renters can apply, as well, if their rent exceeds 25% of their income.

For more detailed information go to:

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

~Deb Hollingworth



Tax Help is Available

The April 15, 2026 tax deadline will be here before we know it! Tax filing help is available to seniors through VITA (Volunteer Income Tax Assistance), and the AARP Foundation. Don't hesitate to schedule appointments with them. Their timeslots fill up quickly.

VITA (Volunteer Income Tax Assistance), from Community Action Pioneer Valley, for income eligible seniors in Franklin and Hampshire County:

Phone: 413-376-1136 (to schedule a tax preparation appointment)

Email: Doris Zyra, Program Coordinator,
dzyra@communityaction.us

Locations:

393 Main St, Greenfield, 4th Floor, or
155 Pleasant St, Northampton

Website:

<https://www.communityaction.us/program/taxes/>

AARP Foundation

The AARP Foundation trains volunteers to assist both on-line and at many locations. On the Tax-Aide website below, you will find a link to the Tax-Aide site locator and On-Line Tax Assistance (OTA):

<https://www.aarp.org/money/taxes/aarp-taxaide/>

Not web-savvy?

Email **taxaide@aarp.org** or call toll free **1-888-227-7669**.

~Joy Moore

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

Melissa Wilson, Director ~ Email: seniorcenterdirector@burgy.org ~ www.burgy.org/senior-center

Food Programs:

* 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!** Contact Tamar, 2 or 3 days ahead to reserve a meal. 413-338-2920 or tsmith@burgy.org.

Take and Eat

Two area churches provide delicious, freshly-made meals, delivered every Saturday. Contact Carol Hendricks to sign up: 413-338-2920. Donations accepted.

* 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.

Transportation:

Medical & Carpool Rides

Senior Center drivers are available for your **Medical Rides** (funded by PVTA). Rides for shopping & errands can be scheduled through our **Carpool Program** (Funded by Highland Valley Elder Services). Call us at least 3 business days ahead and we will try our best to provide a driver: 268-8407. (Or you can call PVTA Dial-A-Ride at 413-739-7436.)

Health & Wellness:

Foot Nurse

Piper Sagan does foot care at the Senior Center on the second Tuesday every month (Feb. 10th). Call Carol at 413-338-2920 to make an appointment, (\$50). Piper can also do footcare in your home, (\$90). Call her at 413-522-8432 for a home appointment.

Companion Program Friendly Visits / Wellness Calls

Would you or someone you know benefit from a regular companion? Or would you like to receive wellness calls or a friendly visit now and then? Contact Carol for more info at 413-338-2920. *Companion Program is funded by Highland Valley Elder Services.*

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. You can contact her at 413-531-7321 or carolconz57@gmail.com for more information. Free class sponsored by RSVP.

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. Contact Susan at swaltner@smith.edu if you'd like to join.

Strength and Cardio Workouts**

Joan Griswold leads 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:

New! Weekly Game Sessions in the Café

Join us on Wednesdays, Noon—2 pm for game sessions. Bring a game, cards or activity to share. To sign up, contact Karen Mason at 268-7059, 413-522-2761 or mason@issr.umass.edu.

Arts & Crafts Open Studio

Led by Steve Lavalley on 2nd and 4th Thursdays, 1-3:00 pm. Bring your supplies and join us! Contact Steve at stevephal@gmail.com or 413-320-7624.

Men's Breakfast Group

Meets at the Williamsburg Snack Shack on 3rd Thursdays at 8:30 am (Feb 19th). 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 (Feb. 20th). Please stop in and join us or call 268-8407 for info. (Look for our sign!)

Other Services:

Technology Program

Drop-in Center at Meekins Library, second Tuesdays, will be on Feb. 10th this month, 10:30-12:30. Bring your device(s) and your questions! For additional help, including purchasing devices, call 413-296-5080 or coaTechHelp@gmail.com. More on Page 7.

SHINE

SHINE can help you with Medicare and Medicare-related insurance issues. For more info, contact Caroline Solan at Highland Valley Elder Services, 413-586-2000, ext. 999 or 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 new coordinator for Williamsburg, Barb Crane at 413-478-1696 or email barbcranehen@gmail.com.

Veteran's Service Officer

Stop in and see your VA rep, Dan Nye, on the 1st & 3rd Wednesdays, upstairs, from 11:30 am — 1:00 pm or call 413-587-1299 for an appointment.

All About Food!

Williamsburg Senior Center is on a mission to make sure our seniors are nourished – mind and body!

Our food programs are a cornerstone of our programming, and we encourage you to make use of them, and to share this information with other seniors (60+) who may need this information.

Please don't let transportation or finances be a roadblock to reaching us. Reach out to **Melissa Wilson** if you need assistance with this. **268-8410**

Congregate Weekday Meals: See page 2.*

Check out Congregate Meals* Meals are free, with donations gratefully accepted. **Come eat with us** (Mon & Thurs) or **Grab and Go!** (Tues & Wed)

Brown Bag:

Staples for the pantry, **free for eligible seniors.** 2nd Thursday of each month. (also on pg 2)*

Farm Share:

Pick up Farm-fresh vegetables each week at the Senior Center. Starts in June and runs 19 weeks. Less than \$10/week.

Special Events:

Don't miss ice cream socials, holiday meals, and other **free** fun events created to fill our bellies and hearts.

For more information on these programs, contact Tamar at tsmith@burgy.org or 413-338-2920.



*Happy
Valentine's
Day!*

There's Still Time to Get Fuel Assistance!

The Pioneer Valley Community Action office is still accepting Fuel Assistance applications, and will until April 30th. Even if you haven't applied before, you can apply anytime until April 30th in person, on the phone or online.

If you have applied in the last few years, Fuel Assistance should have sent you a recertification application between September and December. Please complete any updates to your information, sign the back, and mail it to their office.

The Williamsburg Senior Center is happy to help with folks needing to complete their recertification or a first-time application. Please contact **Melissa Wilson** at **413-268-8410** or email her at seniorcenterdirector@burgy.org.

Help Paying the Grocery Bill

~Melissa Wilson

Given the increasing high costs of groceries, energy, health care, and, in general, the cost of living, there is help for folks who might need assistance with meeting food costs. There are several **food pantries** available in the area. They are a great source of providing food to get someone through the month. We also have the **Brown Bag program** - a bag of groceries once a month provided by the Food Bank of Western Massachusetts. If you need information about these programs or other food options, please call **Tamar at 413-338-2920.**

In addition to the above, there is also the **SNAP Program** (formerly known as Food Stamp), which is run by the Department of Transitional Assistance (DTA). The application can be done on line, by mail or fax. **This office can help!** Please ask for **Melissa** at **413-268-8410.** Also, the SNAP program has a dedicated line for senior assistance. If you are 60 years or older, call **833-712-8027** to speak with a DTA worker.





Game Time Has Started At the Senior Center Café!

On Jan 21st, we held our first Game Time in the Café. Six folks had a great time playing cribbage and card games. We will be holding this group activity **every Wednesday** from **Noon to 2 pm**.

If you are missing the camaraderie of playing cards or games with folks, this is your chance! You are welcome to bring your favorite games or teach the group a new game. Someone recently expressed an interest in Mahjong. It is an option too! We have plenty of room to expand—this group can be whatever you make it!

Questions? Contact **Karen Mason** at mason@issr.umass.edu or **413-522-2761** or stop in and check it out.

Refreshments are served and a good time is waiting for you!

Let's Revive the Arts & Crafts Open Studio!

Come and bring your favorite projects - drawing, painting, knitting or crocheting, journaling, etc. Or, maybe you'd like to offer to share a craft with the group? All while enjoying the company of others!

Open Studio is led by local artist, **Steve LaValley** on the **2nd & 4th Thursdays, 1 - 3:00 pm**.



Bring your supplies and your ideas and join us!

Contact **Steve** at stevephal@gmail.com or **413-320-7624**, or stop in to check it out.

The HEN Program has a new Coordinator for Williamsburg! Her name is **Barb Crane**.

If you want to get some help at home, you can contact her at **413-478-1696** or barbcranehen@gmail.com

See **Hilltown Elder Network** on Pg 2 for more info.

The Williamsburg Senior Center Thanks You for Your Generous Contributions!

Please mail your donation to Williamsburg Senior Center, **PO Box 447**, Haydenville, MA 01039.

Or donate on-line via Unipay: www.burqy.org/senior_center.

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!



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:

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
Fire and Life Safety Educator
Williamsburg and Cummington Fire Department

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



Good News February 2026

~Deb Hollingworth

This is just a reminder for folks who have a Medicare Advantage plan...if you don't like your plan, or if 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 hilltowns. 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 on Monday or Thursday mornings 268-8407.**

Housing Rehab Available!

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, Cumington, 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.or**



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, Sunday, May 3rd: A Grand Night for Singing at the Seven Angels Theater in Waterbury, CT. Pre-show lunch at San Marino's Restaurant. **Price \$132. Make a payable to Landmark Tours and mail to the address above by March 6, 2026.**

Day Trip, June TBD (to be determined): Enjoy a cruise (TBD) and lunch in Foster's in York, Maine. Choice of lobster, BBQ chicken or vegetarian option. **Price is also TBD. Checks to be 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. Check to be payable to Landmark Tours and mailed 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, mail to the address above by May 6, 2026. Wait list only.**

Day Trip August and September: Encore Casino and Big E. Stay tuned for more information.

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

** Join us for a trip & leave the planning to us! **



TechConnect Technology Help for February

Tech Support home visit available by appointment.

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

Devices for you: Refurbished PC laptops 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. Leave a message at 413-296-5080.

Drop-in Centers (no appointment needed):

- **Chesterfield Community Center**, 400 Main Rd. Chesterfield. Weekly, All Tuesdays, 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, 2nd Tuesday, 10:00 to Noon, 2/10.
- **Worthington Tech Support** - contact Eileen Daneri eadaneri@gmail.com.

NOTE: Plainfield and Cummington residents should call for an appointment or use the Chesterfield site.

Internet Hotspots

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

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 our main number above and leave a message to register.

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

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Our Many Volunteers



Your Community Connector

Jennifer O'Connell is working for the Hilltown COAs as the Community Connector. She is available to help Hilltown residents who 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

You'll enjoy meeting your neighbors for great home-cooked meals in our Café Mondays & Thursdays!



Call for Reservations: 413-338-2920