Worthington Corners February 2025 COA Newsletter



Worthington Council on Aging 2 Packard Common Worthington, MA 01098

Welcome February!

"Probably more pests can be controlled in an armchair in front of a February fire with a garden notebook and a seed catalog that can ever be knocked out in hand-hand combat in the garden"

~ Neely Turner



February 20th, 12pm-1pm Grab N' Go Meals Pick up at Town Hall

Choices for the free monthly meal (every third Thursday) will be Breaded Fish and Tartar Sauce, or Butternut Squash Soup, Brussel Sprouts, French Bread, dessert, milk. RSVP at **238-1999 by Sunday, Feb. 16th**, with name, phone number and the names of the additional people receiving the meal. One time enrollment forms are available at the Town Hall and COA bulletin board. You may drop off the completed form in the Town Office and COA drop box. You will need to RSVP, and you can fill out the form when you pick up the meal by reservation. Bringing your own bag will be helpful. A donation to the Highland Valley Elder Services would be appreciated.

You May Not Want To Miss This...

St. Patrick's Catered Luncheon

March 10th at Noon at the Town Hall

The Chesterfield Store and Café will be serving their amazing St Patrick's Corned Beef and Cabbage luncheon. A Robo Call will go out to you

Phyllis Dassatti, COA Coordinator Phone: 413-238-5962 coa@worthington-ma.us

on or before February 21 to **RSVP by February 28th: 238-1999**. This event is by reservation only with limited seating.

Come and listen to Worthington Fire Department representatives Janine Modestow and Nancy Brown describe how to get free property address markers. This initiative is a joint effort of the COA, Fire Department, and town volunteers. Address markers make 911 calls more efficient, reducing the time it takes for caregivers and emergency personnel to find your house. This is a free offer. Sign ups will begin in Spring 2025.



Photo courtesy Charley Rose

Our January 13th Potluck was enjoyed by all. We heard interesting presentations from Rachel Webber, Elders and Persons with Disabilities Abuse Unit Coordinator and Anita Wilson, Director of the Consumer Protection Unit, both from the Northwest District Attorney's Office, about various types of phone and computer scams that target senior citizens. They provided us with advice about how to detect scams, how to respond to them, and how to report them.

Does anyone know a good Groundhog Day joke?

I keep hearing the same one over and over again.

Senior Snowshoeing

Hilltown Land Trust is partnering with All Out Adventures to offer a series of senior snowshoe treks this winter. Join us Wednesday mornings for one-to-three mile snowshoe walks along the beautiful trails through the DAR State Forest in Goshen. In the event of insufficient snow, we will hike together instead.

The following Wednesdays at 10am and 12pm:February 5March 5February 19March 19

RSVP required by phone or email: **413-584-2052**, **info@alloutadventures.org**

Questions? Email Sarah: sarah@hilltownlandandtrust.org

***There is no cost to attend, although a donation of \$5-20 in support of All Out Adventures programing is appreciated. Snowshoes, poles, and traction aids provided free of charge.

Calendar of Events



Healthy Bones & Balance Class

Monday and Friday 10:00-11:00, Town Hall *Call Marcia Estelle at 238-5554 for more info.*

Yoga Class

Sunday and Wednesday 9:30-10:30,Town Hall "First timers": call Eileen Daneri at 238-4461 to check on any schedule changes.

Exercise Class

Monday 4:00-5:00 pm Aerobic Training Thursday 4:00-5:00 pm Strength Training At the Town Hall *Cost: \$10 per class; \$12 per class for walk-in. Call Judy at 238-4457 for more info.*

Tech Help

Eileen Daneri can make home visits for tech help until a designated meeting time is set at the COA office. You may contact her at **238-4461** or **eadaneri@gmail.com**

Living Fully, Aging Gracefully, Befriending Death

The Living Fully group welcomes new participants. We meet monthly, on the second Tuesday at 1pm, on zoom, to share conversation and support. The emphasis is on staying fully alive as we navigate the aging process. We talk about everything from the practical to the spiritual and just about everything in between.

If you'd like a place to explore with others what you're living through, to share companionship grounded in compassion and authenticity, to laugh, cry, and wonder, this might be the supportive community you're hoping for.

Email annieb@crocker.com or

fandellaf@gmail.com to find out more and to be added to our list to receive the zoom link.

All COA Events are Fragrance Free.

Transportation can be provided.

Contact Phyllis: 413-238-5962, coa@worthington-ma.us



The Worthington Council on Aging counts on YOUR support to help build important programming for local seniors!

I would like to contribute to th	e Worthington (Council on Aging. I	My contribution of s	is attached.

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Please write your check to The Town of Worthington and send to Worthington COA, PO Box 7, Worthington, MA 01098)

Name _____

Address _____

Thank You for Helping to Support Your 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 mange 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:

- 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, dropins 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:

<u>Must pre-register for training</u> 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. **Winnipesaukee Railroad.** Enjoy a complete turkey dinner, prepared by Hart's Turkey Farm Restaurant, aboard the train while touring the shores of Lake Winnipesaukee. 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**. <u>Passports required.</u> 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. <u>There are a few open seats.</u>

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 Woo Sox vs Philadelphia Phillies Lehigh Valley IronPigs** at Polar Park, Worcester, MA. A pregame 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. <u>As of February 2025, Diamond</u> <u>Tours is expecting this trip to go, despite the hurricane damage around the area. Please stay</u> <u>tuned.</u> *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-seniorcircuit-breaker-tax-credit

Worthington Council on Aging Attn: Phyllis Dassatti PO Box 7 Worthington, MA 01098

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