



WORTHINGTON COUNCIL ON AGING NEWS

NOVEMBER, 2025

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Newsletter
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WORTHINGTON FIRE DEPARTMENT is offering free lockboxes to older adults (60+) in November. A lockbox is a small secure box with a combination that holds your house key. When an emergency call comes through 911, the dispatcher will inform the responding officer or paramedic (via secure format) of the location and combination of the lockbox, allowing quicker entry to your home. If you would like to participate in this offer, call 413-238-1557 and leave your name, address and phone number. A member of the Fire Department will call back to arrange details and answer all questions. Also, seniors who did not request a street address sign last May, and still want one, call 413-238-1557 and leave your name, address and phone number

This Newsletter will be distributed through the town's email service To be included in the town's e-mailings, please go to the town's website: www.worthington-ma.us to register.

WORTHINGTON COA EVENTS

BUS TRIP TO SALEM CROSS on October 8th to Brookfield, MA Everyone enjoyed a pleasurable day starting with a delicious lunch at the Salem Cross Inn, guided tour of Quabbin Reservoir, and completing the trip stopping at the Brookfield Orchards. Photo courtesy Deb Dreschnack



BINGO GAME ON OCTOBER

27th a great time was had by all
Next game Nov 17th hope to see you there! Photo courtesy of Charlie Rose

HOMEBOUND VACCINE PROGRAM

Homebound visit available for Covid, Flu vaccine only

Please have your insurance card available

Homebound includes persons with limited mobility and/or difficult getting out of the home.

Covid Vaccine-Pfizer, Flu Regular and High Dose

Call 413-587-4903

WEEKLY ACTIVITIES:

Sundays & Wednesdays

Yoga
Town Hall
9:30 – 10:30
Eileen Daneri-
238-4461

Mondays & Fridays

Bones & Balance
Town Hall
10:00-11:00
Marcia Estelle-
238-5554

Aerobic Training

Town Hall
Monday 4:00-5:00
\$10.00/class
walk-in \$12.00

Strength Training

Town Hall
Thursday 4:00-5:00
Judy Babcock
238-4457

TOWN NOTARY SERVICE



“Maybe you should go home and get some rest.”

COA board member, Jay Dreschnack Notary Public is available to notarize your documents. call (413)406-8884, to make an appointment. He will come to your house. There is no charge for this service for Worthington residents.

COMPUTER ASSISTANCE



COA board member, Eileen Daneri will be available to assist you with computer issues. Please call 238 – 4461 or email: [eadaneri @ gmail.com](mailto:eadaneri@gmail.com) to inquire.



MARK YOUR CALENDARS:

November 10 **VETERAN APPRECIATION POT LUCK** **Worthington Town Hall 12:00**

Dorset Anderson's son Norman, will give a presentation on her years in Vietnam as a Donut Dollie. Her stories are fascinating and he will have pictures of Dorset and a video. For additional information go donutdollies.com

Dan Nye from Veteran Services will be attending and will be available for questions.

Come meet and greet our local Heroes!

FOOT NURSE:

November 19th at the COA office

Nail clipping, warm foot massage. Discount price of \$25. Call Deb Deane for an appointment. 413-667-5363

SOCKS GALORE

It's that time again to start collecting unused socks to be donated to the Franklin Homeless in Greenfield.

We collected 91 pairs of socks in 2024!

There will be a box in front of the COA office to drop off at your convenience. Or you may call Phyllis 238 -5962.

There will be a container at the November Potluck and the holiday celebration in December

November 20, 2025 **Grab-n-go meals**

Enrollment forms must be completed before requesting a meal. These forms are available at all COA events Order deadline November 16th

Each month there will be two choices for dinner This month's Menu:

STUFFED SHELLS OR MEAT PIE, WITH BROCCOLI, BUTTERNUT SQUASH,

CHOCOLATE COOKIE AND MILK. Every third Thursday, meals that have been ordered, will be available for pick up at the Town Hall (12-1:00) We

suggest that you bring your own bag for easy transport. **If you or someone you know has not enrolled, contact Phyllis Dassatti (413) 238-5962 to arrange participation**



NOVEMBER 17^H
WORTHINGTON TOWN HALL
1:00 PM

Winners will have the opportunity to choose a *non-monetary* prize from the awards table



HOLIDAY LUNCHEON

DECEMBER 8, 2025 at 11:30

COMFORT KITCHEN AND BAR, HUNTINGTON

Meal will be: garden Salad,

Entre choices GRILLED SALMON FILLET (with maple mustard)

OR (Kalamata olive, feta cheese, tomato relish)

OR YANKEE POT ROAST (with roasted root vegetables and rich beef gravy)

DESERT ~Limoncello Marsapone Cake

Please call 238-1999 by December 1st, and leave your name, address, phone number and meal choice per person



**SUPPORT AND SOCIALIZE WITH YOUR
WORTHINGTON NEIGHBORS:
CALL FOR THEIR SCHEDULES**

Golden Rod 238-0144

Old North Road



LAW Golf course 238-4464

Ridge Road



Liston's 238-3176

Old North Road



Sena's 896-262-7413

Buffington Hill





Regional News

SENIORS AWARE OF FIRE EDUCATION

“Charge into Fire Safety” . . .



... is the NFPA (National Fire Protection Association) theme for this year's Fire Safety Week. Its focus is on Lithium-Ion battery safety. This is a very timely topic, considering the folks who recently lost their house in Amherst due to a fire caused by a lithium-ion battery. Here are some important things for you to consider in safely using these batteries:

BUYING THEM

Buy only devices and their batteries that are listed by a nationally recognized testing laboratory such as the Underwriter's Laboratory (UL) found on the packaging and the device.

CHARGING THEM

- ~ Read and follow manufacturer's charging instructions.
- ~ Always use manufacturer's batteries, cords and power devices made for the device.
- ~ Plug the charger DIRECTLY into the wall outlet.
- ~ Do NOT leave device unattended while charging.
- ~ Disconnect charger when device is fully charged.
- ~ Do not overcharge the device.
- ~ Charge the device on a hard, stable surface.

USING THEM

- ~ Read and follow the manufacturer's instructions for using these batteries' device.
- ~ Use ONLY the battery designed for your device.
- ~ Stop using the battery if it is damaged.
- ~ Stop using the battery if you notice an unusual odor, change in color or shape, leaking or odd noise. If you can do so safely, move the device away from anything that can burn and call the fire department.

STORING THEM

- ~ Read and follow the manufacturer's storing guidelines.
- ~ Store the batteries and devices at room temperature.
- ~ Do NOT leave them in hot cars, direct sunlight, or in freezing temperatures.
- ~ Store them away from combustible materials.

DISPOSING THEM

- ~ Do NOT throw batteries into the trash.
- ~ Always recycle used lithium-ion batteries.

Take charge of using lithium-ion batteries safely!

Worth Noyes

Fire and Life Safety Educator

Williamsburg and Cummington Fire Departments,

GHOSTS?? REALLY?

You thought it was past time for goblins and ghosts, right? Wrong. A couple of new scams have come up: ghosting.

First is ghost tapping. Courtesy of the Better Business Bureau, we learn that when you tap a debit or credit card on a machine to make a payment, you are using Near Field Communication (NFC). This allows data exchange between your card and the vendor's machine at very close range, i.e., about 4 inches or less. So this is usually safe.

NFC is also what allows you to share information with another phone without being physically connected, or to unlock a door, and many other options. A nice piece of technology.

Here is the ghost part. If you are being crowded by someone, they could snatch your card's bank information while you tap. They could also jostle you so you drop the card, they bend over to pick it up and do the steal.

Second is ghost touching. The thief places an electronic reader under a table, like in a coffee shop or library. You put your phone down and it lies over the reader. At a distance, the thief can access your phone's content. Not all phones are vulnerable to this.

So what to do to keep the ghosts away?

- Make sure you know where you are tapping and the amount.
- If you have any doubts, swipe or insert your card instead of tapping.
- Check for suspicious charges on your bank account especially after being in a crowd, or a public place with a table.
- Put your phone face upon the table so you can see if it becomes activated.

The <https://www.bbb.org/all/scam-prevention> page has links for more information if you want to get more techie informed.

As always, stay safe!

Jean O'Neil

TRIAD Committee member

jeanoneilmass@gmail.com; 413-268-2228

On the Road Again...

TRIPS IN 2025/2026



**Contact Francine Frenier to reserve your seat
BEFORE mailing payments.**

For more info call 413-296-4291

Email: francine.frenier@gmail.com

Mail to: 11 Stage Rd. Williamsburg, MA 01096

**Hamilton at the Bushnell on Wednesday,
November 12 with the Holyoke Senior Center.
Call 413-322-5625 for more information. Tickets
are going fast.**

**There are day trips to Radio City Rockettes,
Craft Festival at Mohegan, NYC on your own--
all leaving from Chicopee. If interested, call
413-296-4291 or 413-593-3939 for more
information.**

~~~~~ 2026 ~~~~~

**Multi Day Trip April 17-21, Washington DC 5 days, 4 nights** Visit or tour 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.

***No money is due until early January.***

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

**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 \$TBD. Make a payable to Landmark Tours and mail to the address above by March TBD.

**Day Trip June TBD Isle of Shoals Cruise and Lobster Lunch** Enjoy at 2.5-hour cruise from Portsmouth, NH to the Isles of Shoals. Pre-show lunch at Fosters in York Maine. Price \$TBD. Make a check payable to Landmark Tours and mail to the address above by April TBD.

**Day Trip July TBD 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 \$TBD. Make check payable to Landmark Tours and mail to the address above by May TBD. Those on the cancelled trip from July 2025 will be given first chance to sign up.

## GOOD NEWS FOR NOVEMBER 2025

By Deb Hollingworth

### What's in your mailbox?

This time of year, we get mail from our Medicare insurance plans with all the changes for next year. This could be letters from your Medicare D plan, or Medicare Supplement or Medicare Advantage plan letting you know about increases in monthly premiums and any increases in co-pays. This is done so you can change your coverage, if you want, during Open Enrollment.

Recently some folks have received letters from BlueCross saying they were closing Advantage plans in our area. The BlueCross PPO advantage plan with zero monthly premium has been a popular option the past few years, especially for younger Medicare beneficiaries or those "healthy" folks without ongoing chronic medical conditions. It was a good choice. Those of you who received a letter saying the Plan would be "no longer available" after December 31st....can pick up a Medicare D plan during Open Enrollment, before December 7th ....and revert to original Medicare A & B.

If you develop a change in medical conditions where you anticipate needing to use a number of medical providers, (all those co-pays for services) you can pick up a GAP plan (also called Supplement Plan) anytime during the year. To figure out your best option....you call BlueCross they may suggest a Plan with them that costs \$50 x month and gives you similar benefits to the PPO. Call the number on your BlueCross card to speak with their marketing people who can explain the options.

### Why is this happening?

Simply put, these Advantage plans do not generate enough profit.

### What are your choices if you wish to switch now?

1. You can drop your Advantage plan, and return to original Medicare A & B which gives you about 80% coverage for medical goods and services. You will also need to enroll in a Medicare D plan for Rx coverage.

2. If you want more coverage, especially if you anticipate surgery, or needing more doctor appointments...you could switch to a Medicare supplement plan and pick up a Medicare D plan to cover Rx. A SHINE counselor can help you sort through what might work best for Rx coverage and /or supplement.

3. You could enroll with another Medicare Advantage plan. The caution here is to check with your doctor to see which of the Advantage plans they can bill.

Who can help you if you decide to switch plans? SHINE counselors are available at: Highland Valley Elder Services....586-2000, ask for Caroline Solan. Or Life Path in Greenfield....773-5555 (LifePath is the Supervising agency for Hampshire/Franklin county SHINE volunteers.) If you are not able to get an appointment during Open Enrollment...let your local COA/Senior center know.

### 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:

- Obtaining benefits such as Fuel Assistance, SNAP, Social Security, etc.
- Getting help so you can continue living independently at home
- Arranging for repairs
- Connecting to local groups / activities to prevent isolation and have fun with other community members
- Transportation assistance
- Being unsure of what you need or where to turn

Any and all inquiries are welcome. Call Jennifer at 413-296-4536 ext.110 or email [communityconnectjo@gmail.com](mailto:communityconnectjo@gmail.com)

# CREDIT FREEZE FAQs



*By Northwestern District Attorney's Consumer Protection Unit*

If you're concerned about identity theft, data breaches, or someone gaining access to your credit report without your permission, you might consider placing a credit freeze on your report.

## What is a credit freeze?

Also known as a security freeze, this free tool lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

## Does a credit freeze affect my credit score?

No. A credit freeze does not affect your credit score.

A credit freeze also does not:

- prevent you from getting your free annual credit report
- keep you from opening a new account. But to open one, you'll need to lift the freeze temporarily. It's free to lift the freeze and free to place it again when you're done accessing your credit.
- keep you from applying for a job, renting an apartment, or buying insurance. The freeze doesn't apply to these actions so you don't need to lift it.
- prevent a thief from making charges to your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

## Can anyone see my credit report if it is frozen?

Yes, certain entities still will have access to it.

- your report can be released to your existing creditors or to debt collectors acting on their behalf.
- government agencies may have access in response to a court or administrative order, a subpoena, or a search warrant.

## How do I place a freeze on my credit reports?

Contact each of the nationwide credit bureaus:

Equifax

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)

800-685-1111

Experian

[Experian.com/help](https://www.experian.com/help)

888-EXPERIAN (888-397-3742)

Transunion

[TransUnion.com/credit-help](https://www.transunion.com/credit-help)

888-909-8872

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

## How do I lift a freeze?

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

## Questions?

Call the Northwestern District Attorney's  
Consumer Protection Unit  
Greenfield (413) 774-3186  
Northampton (413) 586-9225

## TECHNOLOGY HELP FOR NOVEMBER



### Tech Support home visit available by appointment

Call or message 413-296-5080 to arrange a home visit or email [coaTechHelp@gmail.com](mailto:coaTechHelp@gmail.com) for appt.

**Devices for you:** *Refurbished PC laptops, Window 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. Leave a message at 413-296-5080, or use the online request form on our website, [www.northernhilltownscoas.org](http://www.northernhilltownscoas.org).

### Drop in Centers (no appointment needed)

Chesterfield Community Center 400 Main Rd. Chesterfield, every Tuesday from 11:00 to 2:00  
Cumington Community House Drop-In tech support, 33 Main Street, from 10:00 to Noon, 2nd Wednesday 11/12

Goshen Library, Drop-In tech support from 12:00 to 2:00, 3rd Thursday, 11/20

Plainfield Shaw Memorial Library Drop-In tech support, from 5:30 to 7:30, 3rd Thursday 11/20

Westhampton Library Drop-In tech support, from 2:00 to 4:00, 3<sup>rd</sup> Thursday 11/20 -SESSION MOVED ONE WEEK DUE TO THANKSGIVING

Williamsburg Meekins Library Drop-In tech support from 10 :30 to 12:30 2nd Tuesday, CLOSED ON 11/11 for Veterans' Day

Nash Hill Place Resident Drop-In tech support from 10:00 to Noon, 2nd Tuesday, 11/11

Worthington tech support - contact Eileen Daneri [eadaneri@gmail.com](mailto:eadaneri@gmail.com).

### Internet Hotspots

If you need affordable internet access, we have a solution that may work for you. Hotspots are small cellular devices you can use to access internet and work in most areas in the Hilltowns. If you are interested, please contact us by phone 413-296-5080. Unlimited data plans are available through February.



**Men's and women's haircuts, manicures, colors, facials, and other hair care options are being offered at Smith Vocational High School. Appointment times have changed to Tuesday and Thursday from 9- 11 am. Appointments are available now through mid-May.**

\$5.00 is the cost for a haircut. Please call for other prices. The Smith Vocational Cosmetology students provide the services with their teacher Ms. Daniels alongside.

Simply call 413-587-1414 ext. 3531 for an appointment.

The Salon is located Smith Vocational High School in Room 124 of Building A at 80 Locust St., Northampton.

**ALL ARE WELCOME**



**NO APPOINTMENT REQUIRED  
PRE-REGISTER BY CALLING**

**ALL ARE WELCOME**  
pediatric, regular & high dose flu  
COVID - Moderna

## FLU & COVID VACCINATION CLINIC

**Goshen Town Hall  
40 Main Street  
Goshen, MA  
November 19th, 2025  
1:30 PM - 4:30 PM**

### PLEASE BRING YOUR INSURANCE CARD

### QUESTIONS?

There is no charge to you for your vaccination, but your insurance will reimburse the service provider. Please bring your ID with you.

**Joan Griswold**  
Director of Community  
Programs

(413) 296-4536 x 102  
joang@hilltowncdc.org

### WANT TO PRE-REGISTER?

If you would like to pre-register for this clinic please reach out to Colleen Kicza at

(413) 296-9763 or email [ckicza@hchcweb.org](mailto:ckicza@hchcweb.org)

This event is being coordinated by Hilltown Community Development  
in partnership with the Hilltown Community Health Center

## Wellness on Wheels (WOW) Bus at Town of Goshen Vaccine Clinic



### > The "Wellness on Wheels" (WOW) team will be on site to offer free:

- Prevention Screenings for High Blood Pressure and Diabetes
- Healthy Eating and Active Living education & resources
- At-home Blood Pressure cuffs for eligible individuals
- Resources & answers to your health questions

**Wednesday, November 19, 2025 |**

**1:30PM to 4:30PM**

**Parking lot across from 40 Main St  
Goshen, MA 01032**





CHESTERFIELD COUNCIL ON AGING  
400 MAIN ROAD, P.O. BOX 7  
CHESTERFIELD, MA 01012

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Bev Henrichsen, Vice Chair  
Francine Frenier, Secretary  
Lillian Bisbee  
Laura Dimmler  
Lynn Hicks  
Jim Martin  
Tim McElroy

\*\*\*\*\*

**EILEEN THEROUX,  
DIRECTOR**

# Consumer Alert!



Concerned about identity theft?  
Consider **FREEZING YOUR CREDIT.**

A credit freeze limits outside access to your credit reports. It can help prevent someone from opening new accounts and loans in your name.

Call the credit agencies for a FREE credit freeze.

**Equifax 1-800-685-1111**

**Experian 1-888-397-3742**

**TransUnion 1-888-909-8872**

*If you have a  
consumer problem or  
question, contact the*

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

Greenfield  
(413) 774-3186  
Northampton  
(413) 586-9225

**Working in cooperation  
with the Office of the MA  
Attorney General**

**CUMMINGTON COUNCIL ON AGING**  
**P.O. BOX 95**  
**CUMMINGTON, MA 01026**

Cummington COA

Chrisoula Roumeliotis,  
Coordinator 634-2262\_

Your COA board members are:

Worth Noyes, Chairperson  
(634-8003)

Ann Eisenhour, Recording  
Secretary (634-2243)

JoDee Simard, Treasurer

Brenda Emerson-Camp

Fionnghuala Reagan

Associate member:  
June Lynds

Newsletter supported by the Cummington Council on Aging

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

**Goshen COA Board:**

Kerry Normandin, Coordinator  
Suzanne Krebs  
Henrietta Munroe  
Pat Wheeler  
Nancy Wood  
Patti Woodward

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Kristen Estelle  
regionalcoanews@gmail.com

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PLAINFIELD COUNCIL ON AGING  
304 MAIN ST.  
PLAINFIELD, MA 01070

PLAINFIELD COA  
POLLY RYAN, COORDINATOR 413-212-  
1581 PRYAN@TOWN.PLAINFIELD.MA.US  
SHIRLEY TODD, CHAIR  
GINGER237MA@YAHOO.COM  
413-634-2134  
MARY POTTER, SECRETARY  
MARY@POTTERHOMEBUILDERS.COM  
413-734-5430  
SUSAN HONNEUS 413-743-5345  
STORMPETREL22@GMAIL.COM  
BONNIE PHILLIPS 413-634-2290  
BFILLUPS21@ICLOUD.COM

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**WILLIAMSBURG SENIOR CENTER  
141 MAIN STREET  
P.O. BOX 447  
HAYDENVILLE, MA 01039**

**WILLIAMSBURG  
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WORTHINGTON COUNCIL ON AGING  
ATTN: PHYLLIS DASSATTI PO BOX 7  
WORTHINGTON, MA 01098

WORTHINGTON COA  
PHYLLIS DASSATTI,  
COORDINATOR  
COA@WORTHINGTON-MA.US  
413-238-5962

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PAT KENNEDY  
SUSAN VANBUREN  
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