

Chesterfield Council on Aging

December 2023 Newsletter



Chesterfield COA & Community Center
400 Main Road, PO Box 7
Chesterfield, MA 01012

Jan Gibeau, Director
coa@townofchesterfieldma.com
413-296-4007

December Calendar of Events

<u>Monday</u>	<u>Tuesday</u>	<u>Wednesday</u>	<u>Thursday</u>	<u>Friday</u>
				1 Smooth Moves 9am Strength for Life 10am
4 Advanced Tai Chi 9:30am Grab' N' Go Meal 11:30am	5 Chair Yoga 10am Mah-Jongg 1pm	6 Consortium Mtg 10am Tai Chi 1:30pm	7 Blood Pressure Clinic 11am Grab' N' Go Meal 11:30am Happy Hannukah!	8 Smooth Moves 9am Strength for Life 10am
11 Advanced Tai Chi 9:30am Grab' N' Go Meal 11:30am	12 Chair Yoga 10am Mah-Jongg 1pm	13 Holiday Breakfast 9am Tai Chi 1:30pm	14 Brown Bag 11:30am Grab' N' Go Meal 11:30am	15 Smooth Moves 9am Strength for Life 10am
18 Advanced Tai Chi 9:30am COA Board Mtg 10am Grab' N' Go Meal 11:30am	19 Chair Yoga 10am Mah-Jongg 1pm	20 Tai Chi 1:30pm	21 Grab' N' Go Meal 11:30am	22 Smooth Moves 9am Strength for Life 10am
25 Merry Christmas!	26 Chair Yoga 10am Mah-Jongg 1pm	27 Tai Chi 1:30pm Fiber Friends 7pm	28 Grab' N' Go Meal 11:30am	29 Smooth Moves 9am Strength for Life 10am

December Classes & Events

Mondays:

Tai-Chi 9:30am
Grab and Go 11:30am

Tuesdays:

Chair Yoga 10am
Mahjong 1pm

Wednesdays:

Tai Chi 1:30pm
Fiber Friends 5-7pm 4th Wednesday

Thursdays:

Grab and Go 11:30am
Blood Pressure Clinic 11:30am, 1st Thurs
Brown Bag 11:30am, 2nd Thurs

Fridays:

Smooth Moves 9am
Strength For Life 10am



COA Holiday Breakfast

Wednesday, December 13th at 9am
Chesterfield Community Center

RSVP: Dec. 8
Call 296-4007

FREE! Come celebrate the season with us.



Have sand on hand?

With winter snow and ice closing in, TRIAD in collaboration with the Chesterfield COA, is offering to deliver free buckets of sand to senior citizens' homes to prevent falling injuries this season. If you sign up now you can have a bucket of sand deliv-

ered to your home to spread on your driveways, doorsteps and for some, walks to the bird feeder. If you are interested in receiving a delivery, contact the COA (coa@townofchesterfieldma.com) or call **413-296-4467** by December 10. We are making a list to submit to TRIAD so they can set up a delivery date. The information should include your name, address, and telephone number (home or cell).



New Program Coming: Sign Up Now

Easy Tai Chi Exercise

If you would like to learn a little about Tai Chi but don't feel ready to tackle the memorizing of the 108 movement sequence, this class is for you. It will include warm-ups, breathing practices, some of the ancient 5 Animal Frolics qigong, and a few of the most important moves in the long form taken individually. These will increase balance, strengthen muscles gradually, and enhance blood flow through relaxation. It's fun!

January 3rd until March 13th, 2024
12:00 to 1:15

People interested must call the COA to register: **413-296-4007**

A minimum of five people must express interest for the class to run.



Chesterfield Church Christmas Bake Sale

The Chesterfield Congregational Church will be having its third annual Christmas bake sale,

December 23rd from 10AM to 5PM and Sunday, December 24th from 1 to 4PM. There will

be a huge array of items including fancy cakes, pies, coffee cakes, cookie platters, breads, whoopie pies, regular and gluten-free cookie boxes, fruit, vegetable, and sausage casseroles, white chocolate bark, and many other items. This will be a great chance to get all your holiday baked items by coming early to the bake sale. The Church is located in the center of Chesterfield on Route 143. All proceeds will benefit the Church. If you have any questions or specific requests, please **contact Lynne Scott at 238-4264.**

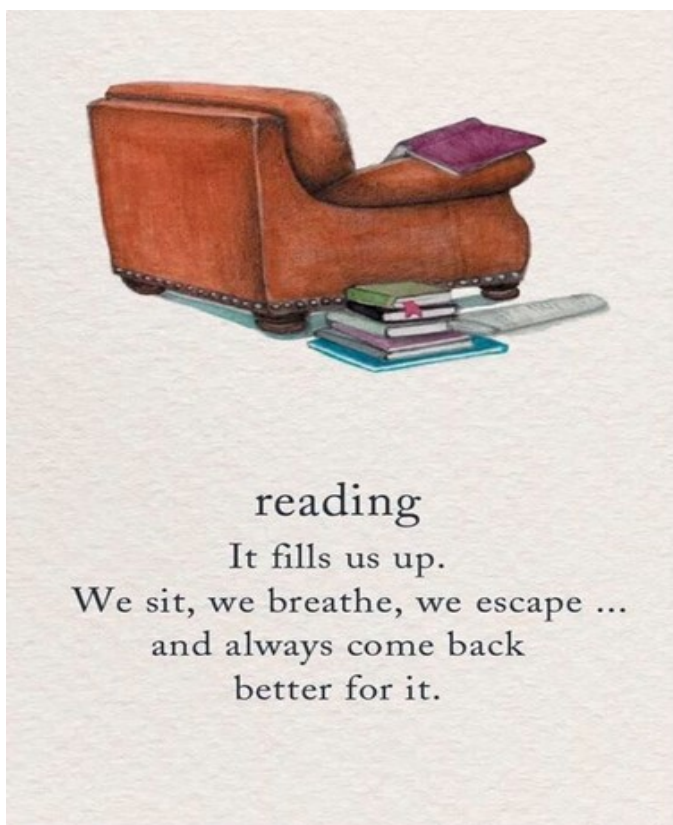


“Sorry, I’m getting sidetracked. It’s one of my biggest faults and something I’m trying to work on. (To be honest, I don’t like shutting it down entirely because sometimes, those tangents can end up being important and /or fun. For example, my honors thesis, Philosophy of Music and Algorithmic Programming: Locke, Bach and K-pop vs. Prokofiev, Sartre, and Jazz Rap, grew from a footnote in my original proposal. Also, I can’t help it, it’s the way my mind works. So here’s a compromise: I’ll put my side points in footnotes. If you love fun little detours like Dad and me, you can read them. If you find footnotes annoying (like John) or want to know what happened ASAP (like Mom), you can skip them. If you are undecided, you can try a few, mix and match.”

This paragraph gives you a good idea of how Kim charms us and gives us such details of family members even as she will get to the bottom of the mystery of a devastating tragedy. You will get to understand the title and learn some science and psychology of feelings. So don’t be put off if you are a footnote trauma survivor, there really aren’t a lot of them and you have the author’s permission to skip them.

The second book I am recommending this month is *The Art Thief: A True Story of Love, Crime, and a Dangerous Obsession*. No footnotes required, the whole story is factual and fantastic and takes place during the 1990’s to the present time.

Stephane Breitwieser has a brilliant mind and an obsessive appreciation of fine art. He pulled off over 200 art heists across several European countries, amassing a collection with an estimated worth of 2 billion dollars, yet he never sold any of it. Living off the support of his mother, he secreted the spoils in an attic room where he could feel like a king. At just 209 pages you might wind up as I did reading right through to understand why and how he did it and what has become of him, the art and his girlfriend and mother.



reading

It fills us up.

We sit, we breathe, we escape ...
and always come back
better for it.

Reading with Sarah

Do you remember having to write a term paper on some subject and being required to use footnotes? Usually that was to give the source of the facts in your work and sometimes to define or explain. I have a good read for you, a novel, fiction but it has footnotes! Not because it is historical fiction and needs back up. I’ll let the author of *Happiness Falls*, Angie Kim, explain:



Profile: Russ Plouffe

The winter cold has arrived but so has a new warmth at the Chesterfield Post Office. His name is Russ Plouffe. Russ became our new postal clerk on November 21st. We've all been glad to meet someone with such a welcoming and engaging way; someone who reaches out to help anyone who needs it; someone with a good sense of humor; someone who will help you even when you forgot your keys; and someone who makes you look forward to going to the post office.



Russ came to us after working in the Williamsburg post office. He's no stranger to those who met him while he was working at services of the Williamsburg P.O. and his reputation as a "really nice guy" precedes him. High praise these days.

It's clear that Russ is a "people person". He cheerfully greets people with a warm smile and says he likes helping those who need it, often stepping forward to carry heavy packages to our cars when it's clear that we are struggling to manage things. Russ was born in Holyoke and currently lives in Chicopee but it's clear that his daily trip from the city to the country still brings with him a solid "know how" about life in the Hilltowns. He says he likes working in small towns where you personally get to know the people in the community. Russ, in a way, personifies the importance and benefits of staying connected to each other. It's been noted by many in the professional world of gerontology that staying connected goes a long way in reducing feelings of isolation, loneliness and depression. Taking time to chat with Russ and other friends coming in for their mail makes for a nice tonic for the day ahead. We are fortunate to have Russ become part of the Chesterfield community.

Isn't it grand to live in Chesterfield and be a senior?

The Council on Aging just approved a stipend for seniors who partake in any of the trips advertised in the Newsletter. For calendar year 2024, the stipend will be \$20 per person per trip. This funding is made possible through the generous donations that are received from those attending classes and events held at the Community Center. Thanks to everyone as this helps our seniors to socialize more, reduce isolation, see and do different things. Keep checking the trip section of the newsletter as trips are added.



Happy Birthday in December!

- Stephen Strong, Arleen Snape, Heather Wright, Robert Judd Jr., Mark Klitzke, Mark Puza, Peter Scully, Nancy Papillon, Sarah Donley, Joseph Gazillo, Stephen Liimatainen, Mary Guilmette, Donna Safford, Judith Lyons, Sharon Imig, Justin West, Richard Blais, Deborah Curtis, Laura Dimmler, Arthur Smith, Kathy Oneill, Michael Lucey, Michael Kuzmeski, Kathleen Brisbois, Mary Bancroft, Allan Lamere, Luther Curtis, William Coleman, Gail Judd, Kirke Henshaw, Mary Leake, Patricia Roberts, Geraldine Rogers, Bonnie Borst, Marguerite Hewes, Marjorie Jasmin, Marilyn Davidson



The Chesterfield Council on Aging benefits from your support for our programs for Chesterfield seniors!

I would like to contribute to the Chesterfield COA. My contribution of \$_____ is attached.
(Please make out your check to "Town of Chesterfield" and write "COA programs" in the memo line; mail to Janice Gibeau, Director, Chesterfield COA, PO Box 7, Chesterfield, MA 01012.)

Name _____ Telephone _____
Address _____
Email _____

Seniors Aware of Fire Education

The holiday season is upon us. Here are a few ways by which you can keep your celebration bright and safe:



- Buy lights and electric decorations that are listed by an approved testing service.
- Replace lighting that has frayed wire, broken plugs, sockets or switches.
- Never overload outlets. Use no more than three (3) strands of lights on a single extension cord.
- Never, ever use candles on trees, near live and other flammable decorations.
- Never leave a burning candle unattended.
- Consider using energy efficient LED lights that stay cool.

Keep the season bright SAFELY!

--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.

Would you like to receive your newsletter, in color, by email instead of snail mail?

If so, please email Kristen at **regionalcoanews@gmail.com** to be put on the email list. Include your address so I will know which mailing list to take you off of. Thanks!



December's Good News

By Deb Hollingworth

In time for the Holidays: some good news from Boston. Governor Healy came through on the proposed increase for the Circuit Breaker benefit. Doubled it! From \$1200 to \$2400. The Circuit Breaker is a "rebate" on your property tax for low income home owners. That was the original premise. But low income means you qualify if your property taxes represent more than 10% of your gross income. And you can add your water/sewer bill to that amount too if you are billed for that. Example: if your property taxes and water/sewer bill are \$5,000 and your income is less than \$50,000/year, then you'd qualify for the Circuit Breaker benefit. For more information, you can contact your senior center for details and they can help you apply. NOTE: to apply you must file a Massachusetts income tax return (whether or not you have taxable income) and include a Schedule CB. You tax return is processed, and you are sent a check!

And if that wasn't enough, there are more presents under the tree. Mass Senior Action has been working on this for years, and has succeeded in getting the asset eligibility limit removed for the MassHealth Buy-in programs. I'll say that again: assets will no longer be counted. This means that if your income is less than \$2,734/month, or, if you are married, less than \$3,698/month, the State of Massachusetts will pay your Medicare B premium and you will get a letter from social security saying your check will be increasing because they are no longer deducting for Medicare B.

This is huge. And many of you will qualify.

We may have to wait a while until MassHealth is able to process ourready for this?....2 page application! The regulation change goes into effect January 1st, 2024, and hopefully we won't have to wait long before they are up and running, ready to process our applications. Stay tuned for updates.

Who knew we'd get two such great benefits to start next year! Happy Holidays!

The Book- Part 4. Household Matters

By Jean O' Neil and Deb Hollingworth

Our home may be our castle (Sir Edward Coke, 1604). But Jean and Deb do not have serfs to run things, and we assume neither do you. Therefore, we have to do it all.

Some of these items will not apply to renters but many will, so use what fits you.

Household Overhead

What does it take each month, each quarter, to keep things running? Include information on utilities, heat, electricity, phone and internet. Who is the provider, how to contact them, what is the monthly cost, how is the bill paid (write a check, automatic from bank?). You might repeat information on house or renter insurance. It doesn't hurt to double count, meaning you may have already provided a password for an account reading from one of our previous articles, but adding it here may be helpful to someone else trying to arrange to keep things going.

Household Management

What has to happen to keep things running? Change the water filters, change the air filters, clean the water softener, clean the washing machine and clothes dryer vents, check and replace fire and smoke detectors. Outdoors: oil the garage door, clean the gutters, refresh a deck finish, clean the grill pan. Just in case anyone else was irritated by the huge invasion of Asian lady beetles this year – no, they are not ladylike – add in a check of places around the house where bugs and larger animals (mice, anyone?) can get in.

Both Jean and Deb keep a file of potential contacts, meaning folks who might come in useful. That might include a backup for snow clearing, or a new person to clean gutters.

Computers have become indispensable to many of us in managing our affairs. Include who you get to fix or update your computer. And again, it doesn't hurt to repeat the password to open the computer. Add appropriate backups to your Book file, meaning the location of a backup hard drive and any password for access.

Household Improvements

It is really useful to keep records of major home improvements, both for warranty purposes and possible tax credits. Consider if you have done a heating system upgrade, installed solar power, done ra-

don mitigation, made major roof repairs, added insulation or new windows and doors, made handicap modifications, or other major renovations.

Specific to you

Do you have a plant that came from your grandmother? Include watering instructions.

So about that heirloom clock – when Jean's husband's father and stepmother got married, they each had pieces and parts of the same old striking kitchen clock. They assembled a single clock and got it working. We now have it and enjoy it. But if you don't hold your mouth right when you wind it and if you don't wind it twice a week, it gets quite petulant. So the directions for running the clock are in our instructions on household management.

And P.S. We know this is a lot, truly we do. Next month, the last month, is a wrap-up with suggestions for taking bites of the elephant (or whatever large image you want to use). So be brave and of good cheer – the end is in sight!



**NATIONAL ELDER
FRAUD HOTLINE**
1-833-FRAUD-11
1-833-372-8311

If you or someone you know is age 60 or older and has been a victim of fraud, help is standing by at the National Elder Fraud Hotline.

1-833-FRAUD-11

1-833-372-8311

www.justice.gov/stopelderfraud

10:00 a.m.–6:00 p.m. eastern time, Monday–Friday

English/Español/Other languages available

Reporting is the first step.

Reporting can help authorities identify those who commit fraud and can also prevent others from becoming victims. Our experts will help victims navigate this process.

No fear, total understanding.

The hotline is staffed by professionals who know how to support victims of fraud. Callers can count on our case managers to be caring and understanding.

Personalized service at no cost.

Callers will reach a case manager who will help them through the reporting process at the federal, state, and local levels. Victims will also be connected with other resources on a case-by-case basis.

Providing Help, Restoring Hope

Financial scams and abuses that target older people are happening more and more. This hotline is a free resource created by the U.S. Department of Justice Office for Victims of Crime to help people report elder fraud.

What to expect when calling 1-833-FRAUD-11 (1-833-372-8311).



We will respond quickly.
We will connect you to a live contact as soon as possible.

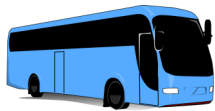


Victims will be assigned a case manager.



Callers will always be treated with understanding and respect.

On the Road Again... 2024 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 Tuesday, May 14. Neil Diamond -The Tribute from Las Vegas - Rob Garrett, known as the King of Diamonds, performs at the Aqua Turf Club, CT. Family style meal of Chicken ala Kathryn & Broiled Scrod included. The \$137 Payment to FNSC is due by March 12. Please mail them to the address above. **ONLY FIVE SEATS AVAILABLE.**

Nine Day Trip May 29- June 6, 2024. Nova Scotia, Prince Edward Island & New Brunswick. Passport required. Check your expiration date. Cost \$1,644, per person dbl. occupancy - \$25 discount if paid in full by **February 20th.** Make payment to Diamond Tours and mail next year to the address above. **Wait List Only.** Going on the waitlist is encouraged on this date.

Day Trip June TBD. Lake Sunapee Luncheon Cruise- Vermont Country Store. A two hour luncheon cruise on Lake Sunapee in New Hampshire. This trip includes Luncheon buffet and a stop at the Vermont Country Store.

Day Trip July TBD. Encore Casino. Boston Harbor casino trip. Lunch on your own, options available on site.

Day Trip August 7th. Resorts World Casino-- Catskills, NY trip. Can you get enough of Elvis? Enjoy a lovely ride to the Catskills. Included: King in Concert show, Buffet Lunch and \$25 free slot play, driver gratuity. The \$145 Payment to FNSC is due by May 5. Please mail to the address above. Please include your date of birth for the player card.

Four Day Trip September 30- October 3. Lancaster, PA. Sight & Sound production of the biblical show Daniel. Cost \$646, per person dbl. occupancy - \$25 discount if paid in full by **June 20th.** Includes: Sight & Sound Theater show, tour of Philadelphia, time in Hershey's Chocolate World, 6 meals, hotels, driver gratuity. **Make payment to Diamond Tours and mail next year to the address above. Call now to reserve your spot.**

Day Trip October TBD. Lake George Cruise- Take a 2½ hour luncheon cruise through the vistas of Lake George. The Captain's Luncheon Buffet will be served on board. Danny Lombardo performs on the keyboard.

Technology Help and Training for December and January

December **DROP-IN** Center hours canceled. Tech support can be scheduled **by appointment.** See **contact numbers below.**

DROP-IN will be continuing in January on the 1st and 3rd weeks of each month, on Wednesdays, 10am–3pm, at the Chesterfield Community Center. DROP-IN or pre-schedule a time slot online at northernhilltownscoas.org. More DROP-IN days to be added as we identify volunteers willing to commit to time for support. 1/3, 1/17, 2/7, 2/21

Second and fourth weeks computer classes:

Continuing in December on Thursdays from 1-3pm, in the Computer room at the Chesterfield Community Center, lower level. Classes scheduled for 12/7, 12/23, 01/11, 01/25, 2/1, 2/15. Class size limited. Please call 296-5080 or email coatechhelp@gmail.com.

Get answers to your tech questions by phone: 413-296-5080, and leave a message. Calls returned within 1 day or sooner. Same day support coming as volunteers are identified.

Get help with your technology questions by email at coatechhelp@gmail.com. Same day response is often provided.

December Tech Talk

Scammers have found a new way to exploit our technology. With the growth in smartphone use, iPhone and Android, our text messages have been invaded. This form of scam is called "Smishing" or "SMS phishing". This has occurred because texting is low cost for scammers and it works just often enough to keep them doing it. This is what you need to know: No bank will EVER ask for banking info by text message. Report any text like this to your bank and then to the FTC (ReportFraud.ftc.gov). Never click a link or make a call in response to a text claiming to be from your bank. If you do click, immediately call your bank's fraud/security number. Learn more at www.banksneveraskthat.com/

You can block text message senders, similar to blocking unwanted callers. The way to block differs by the type of device. Contact us for help by emailing us at coatechhelp@gmail.com, calling or texting **413-296-5080**. Someone will help you block the annoying texts and calls.

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PRSRT STD
US POSTAGE
PAID
PERMIT 183
Greenfield MA

Chesterfield COA

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Bev Henrichsen, Vice Chair
Francine Frenier, Secretary &
Treasurer
Laura Dimmler
Marianne Drake
Lynne Hicks
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HVES Rep: Jan Gibeau
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Dee Cinner



Jan Gibeau, Director
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