

# Chesterfield Council on Aging

## January 2024 Newsletter



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

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

### January Calendar of Events

<u>Monday</u>	<u>Tuesday</u>	<u>Wednesday</u>	<u>Thursday</u>	<u>Friday</u>
<b>1</b> <b>Happy New Year!</b>	<b>2</b> <b>Chair Yoga</b> 10am <b>Mahjong</b> 1pm	<b>3</b> <b>Tech. Drop In</b> 10am-2pm <b>Consort. Mtg</b> 10am <b>Easy Tai Chi Exercise</b> 12pm <b>Tai Chi</b> 1:30pm	<b>4</b> <b>Blood Pressure Clinic</b> 11am <b>Grab' N' Go Meal</b> 11:30am	<b>5</b> <b>Smooth Moves</b> 9am <b>Strength for Life</b> 10am <b>Mahjong</b> 1pm
<b>8</b> <b>Grab' N' Go Meal</b> 11:30am	<b>9</b> <b>Chair Yoga</b> 10am <b>Mahjong</b> 1pm	<b>10</b> <b>Easy Tai Chi Exercise</b> 12pm <b>Tai Chi</b> 1:30pm	<b>11</b> <b>Grab' N' Go Meal</b> 11:30am <b>Brown Bag</b> 11:30am <b>Computer Class</b> 1-3pm	<b>12</b> <b>Smooth Moves</b> 9am <b>Strength for Life</b> 10am <b>Mahjong</b> 1pm
<b>15</b> <b>Martin Luther King Jr. Day</b>	<b>16</b> <b>Chair Yoga</b> 10am <b>Mahjong</b> 1pm	<b>17</b> <b>Tech. Drop In</b> 10am-2pm <b>Easy Tai Chi Exercise</b> 12pm <b>Tai Chi</b> 1:30pm	<b>18</b> <b>Grab' N' Go Meal</b> 11:30am	<b>19</b> <b>Smooth Moves</b> 9am <b>Strength for Life</b> 10am <b>Mahjong</b> 1pm
<b>22</b> <b>COA Board Mtg</b> 10am <b>Grab' N' Go Meal</b> 11:30am <b>Winter Watercolor Class</b> 1pm	<b>23</b> <b>Chair Yoga</b> 10am <b>Mahjong</b> 1pm	<b>24</b> <b>A Brief History of Musical Instruments by James Kitchen</b> 9am <b>Easy Tai Chi Exercise</b> 12pm <b>Tai Chi</b> 1:30pm <b>Fiber Friends</b> 7pm	<b>25</b> <b>Grab' N' Go Meal</b> 11:30am <b>Oil Painting Class</b> 1pm <b>Computer Class</b> 1-3pm	<b>26</b> <b>Smooth Moves</b> 9am <b>Strength for Life</b> 10am <b>Mahjong</b> 1pm
<b>29</b> <b>Grab' N' Go Meal</b> 11:30am <b>Winter Watercolor Class</b> 1pm	<b>30</b> <b>Chair Yoga</b> 10am <b>Mahjong</b> 1pm	<b>31</b> <b>Easy Tai Chi Exercise</b> 12pm <b>Tai Chi</b> 1:30pm <b>iPhone Training Class</b> 10am		

## **January Classes & Events**

### **Mondays:**

COA Board Meeting: 10am, January 22nd  
Grab and Go: 11:30am  
Winter Watercolor Class: (starting 1/22), 1-3pm

### **Tuesdays:**

Chair Yoga: 10am  
Mahjong: 1pm



### **Wednesdays:**

Easy Tai Chi: 12-1:15pm  
Tai Chi: 1:30pm  
Tech Drop in: 10am-2pm  
(1st & 3rd Wednesdays)  
iPhone Training Class: 10am-11:15am, Jan. 31st  
Fiber Friends: 5-7pm, (4th Wednesday)

### **Thursdays:**

Grab and Go: 11:30am  
Computer Class: 10am-2pm (2nd & 4th Thurs.)  
Blood Pressure Clinic: 11:30am, (1st Thurs.)  
Brown Bag: 11:30am, (2nd Thurs.)  
Oil Painting Class: (starting Jan. 25th)

### **Fridays:**

Smooth Moves: 9am  
Strength For Life: 10am  
Mahjong: 1pm

## **A Brief History of Musical Instruments by James Kitchen**

**Wednesday January 24th at 9am**

*New Hingham Regional Elementary School  
30 Smith Rd. Chesterfield, MA 01012*

Join the kids as James Kitchen presents a brief history of musical instruments at New Hingham Elementary School on Wednesday January 24th. You will learn about simple drums and flutes, including a 60,000-year-old Neanderthal flute! Along the way, you will also discover instruments made by Native Americans, hear Benjamin Franklin's glass harmonica, and learn how African Americans introduced the banjo. James will have instruments on hand to demonstrate, including a cigar box banjo, a variety of percussion instruments, and even a Theremin! He will also demonstrate how students can make their own one-string tin can banjo!



## **Winter Watercolor Painting Class with Lena Garcia**



**Mondays 1pm-3pm**

**Jan 22 - March 25 (9 classes) (No Class Feb. 19)**

Suggested Donation of \$10 per class

Chesterfield Community Center  
400 Main Rd, Chesterfield, MA 01012

Supply list provided upon registration  
Register at [www.lenagarcia.com](http://www.lenagarcia.com)

Come and play with Watercolor! Each class will have a demonstration time, and then will dive into a new project. Participants will learn techniques like wet into wet, wet on dry, dry brushing and washes. Geared toward beginners, the goal of the class is to explore this medium and try something new! All new projects each session, return students welcomed. People from all communities are encouraged to attend.

## **Oil Painting Class with Lena Garcia**

**Thursdays 1pm-3pm**

**Jan 25 - March 29th (No Class Feb. 22)**

Suggested Donation of \$10 per class

Chesterfield Community Center  
400 Main Rd, Chesterfield, MA 01012

All materials and supplies provided  
Register at [www.lenagarcia.com](http://www.lenagarcia.com)

Oil painting has a slow and relaxed tempo which is flexible and very forgiving. Often people avoid this medium thinking it is really hard to use and too expensive to make the investment. These hurdles can be removed, and participants can explore this medium with guidance and without a large financial investment. Using provided materials, new participants will create two paintings of simple still lifes and returning participants will work on more challenging still lifes and from photographs. Demonstrations of sketching still life, color mixing and painting with the oil paints will be given while participants explore all these skills and work on their paintings. The goal for participants is to try something new, and stretch their brains all while having a good time! People from all communities are welcome to attend.

## Easy Tai Chi Exercises

It's a Go: starts January 3rd

This class is for people interested in learning about tai chi without making the commitment of memorizing the sequence and the many moves in the "long form".

January 3 - March 13th, 12 to 1:15pm. Interested? Call the COA (413-296-4007) to register.



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## Chesterfield COA welcomes

**Brooke Bullock:**

### New Part-Time Administrative Assistant

We are happy to announce that Brooke has joined the team and has already been hard at work improving the operations of the COA and the Chesterfield Community Center. We have been steadily striving to increase all of the programs and events we offer and her help will be invaluable as we try to make Chesterfield an age livable town. She also lives in Chesterfield and is committed to being part of the community.

Brooke is a passionate community organizer who moved to Chesterfield with her partner and friends in January of 2022. Brooke is a farmer, dog-lover, and aspiring ceramicist. Brooke enjoys learning homesteading, traditional, health, and cooking skills, and sharing knowledge, information and ideas with her community.



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## Curious about your house?

Since the late 1960s the Chesterfield Historical Commission has been completing survey forms on Chesterfield buildings, cemeteries and other sites that are then submitted to the Massachusetts Historical Commission. MHC has posted all 319 of completed survey forms and also National Register of Historic Places registration forms on their website. This project is ongoing.



To access this information, go to:

**[www.sec.state.ma.us/mhc/](http://www.sec.state.ma.us/mhc/)**

Under Learn & Research, choose Search MACRIS Database and agree to terms. Choose Refine by City and choose Chesterfield from the list. Click on INV to see the MHC inventory form for a property, or on NR to see the National Register document, if applicable. Narrow your search further by refining by location or resource type. There is a wealth of

historical information in these documents.

In addition, the Chesterfield Town website offers access to calendars, announcements, agendas, board and committee minutes, and more! Visit **[www.townofchesterfieldma.com/](http://www.townofchesterfieldma.com/)**

To view Chesterfield historical documents and photos, choose Boards and Committees then Historical Commission. Choose Historical Documents, then select complete document archive to access historical documents. Posted documents include the 1762 original land plots. The book *History and Genealogy of the Families of Chesterfield, MA 1762-1962* can also be accessed from the Commission home page.

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## Reading with Sarah

"Up Home" is the title of Ruth J Simmons' memoir published this year. Some of us may use that phrase in recounting events in our early lives. It has a comforting sound. However, this account of growing up black in Jim Crow East Texas in a sharecropper family of 11 is quite a contrast to my childhood in rural MA at around the same time.



This author's name may ring a bell as she eventually wound up as President of Smith College from 1995-2001 and served in that capacity at Brown University from 2001-2012.

The subtitle is "One Girl's Journey" and this slim volume details her early life up to graduation in June 1967 from Dillard University, a historically Black Christian affiliated college in New Orleans, LA. Here are her words about that occasion: "...having won the Fullbright and Danforth Fellowships as well as admission to Harvard. I was embarrassed but happy to have (him) celebrate my accomplishments in front of my family and the Lillies. I thought that nothing in the future could exceed my pride and happiness on that glorious day."

Told in a meandering style that evokes time in childhood, the reader can sense the confusion and fears and hunger that made up her days. Her devoted mother, suffering from the advancing kidney disease that would take her life when Ruth was just 15, kept her daughters tight to home. Ruth chaffed at this always wanting to know more of the world. Her father was with the family but not engaged with them even as he worked in the cotton fields with everyone who could hold a hoe or sack. When he went to work for the oil companies, he moved the family to Houston. He was called to also act in ministry and, embracing the patriarchy, expected his wife and then his daughters to serve

meals and keep house with no questions asked. Ruth managed to thrive due to loving older siblings and caring teachers (especially HS theatre in which she really got into role playing), and of course by reading library books!

In the Epilogue which begins: Students often ask me... This sentence stood out for me: "What ultimately matters in any life is whether, at every point we are sufficiently attentive to what has been lost and gained, and whether that knowledge usefully informs us about how to live out the rest of our lives."

You might compliment reading Up Home with checking out Memoir As Medicine by Nancy Slo-nim Aronie, published in 2022. Perhaps you will be inspired to start writing your story. Even if that's not your choice, and you skip the writing prompts at the end of each short chapter, Aronie's telling of the terrible losses and moments of healing and insights in her life makes for interesting reading.  
~Sarah Prince

## 2. Move Your Body:

Regular physical activity, even for 30 minutes, can boost your mood and energy levels. Explore activities you enjoy, like walking, dancing, or yoga.

## 3. Savor Small Joys:

Carve out time for activities that bring you joy, whether reading a chapter of a book, listening to music, or spending time in nature.

## 4. Seek Support:

Don't face challenges alone. Connect with friends, family, support groups, or therapists for emotional support and stress management.

## 5. Prioritize Sleep:

Aim for 7-8 hours of sleep each night. Restful sleep is crucial for physical and emotional well-being, helping you replenish energy and maintain focus. Remember, self-care is not selfish. It's an investment in your well-being, allowing you to continue providing quality care to those who depend on you.

Source: Massachusetts COA Matters News

## Self Care is Not Selfish



*"There are only four kinds of people in the world: those that have been caregivers, those that are caregivers, those who will be caregivers, and those who will need caregivers." ~ Rosalynn Carter*

### 5 Practical Self-Care Tips for Caregivers:

#### 1. Take Time Out:

Give yourself permission to take short breaks throughout the day. 15 minutes of quiet time can help you recharge and de-stress.

## Happy Birthday in January!

Edward Breau, Beverley Sunderland,  
Martha Liimatainen, Judith Terry, Lucille Bartus,  
Eunice Dauterman Maguire, Noel Rogers, Judith Press,  
Charles Nugent, William Michalowski, Carole Bergeron,  
Jeane Anastas, Joseph Bartus, Mary Ellen Frye,  
Pierre Brisson, Beverley Henrichsen,  
Georgeann Michalowskii, William McVeigh,  
Carl Cignoni, H. Brooks Ryder,  
Thomas Dawson-Greene, Russell Peotter,  
Deborah Thibault, Eileen McGowan,  
Christine Ciccarello, Geoffrey Hitzig, Debra Blanchard,  
Mary Heon, Sally Kolodziej, Janet McCann,  
William Miller, Lynn Hicks, Beverly Pomeroy,  
Kent Hicks, Marianne Hoag, Bert Church Jr,  
Heidi Pruzynski, Lisa Martineau, Kevin Cotnoir



### ***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 \_\_\_\_\_





### Good News for those suffering from Buyer's Remorse

By Deb Hollingworth

During Open Enrollment for Medicare, Oct. 15 - Dec. 7th, we were bombarded with advertising about those Flex cards and all the benefits they could provide—money for groceries, over the counter meds, some even said money for your utility bills? We got ads in our mailbox, on tv, in our email and on Instagram. It seemed relentless. And maybe you checked on "want more information" or maybe you even called the phone number on your screen and now you find you have enrolled in a Medicare Advantage Plan.



I'm guilty of having a bad attitude about Medicare Advantage plans. I know they offer additional benefits that you can't get with just "original Medicare A & B". Most offer Rx coverage and now these Flex card benefits, but like some good things, we should look this gift horse in the mouth.

Advantage plans used to be called Medicare Managed Care plans because that's what they do: they manage your Medicare benefit, which is why you need to get a referral from your doctor in order to see a specialist, or a referral for some medical procedures. But the most worrisome detail is that not all hospitals and not all doctors accept them. And you may have the unwelcome surprise if you sign up and then discover your doctor or hospital doesn't accept your Advantage Plan. So you would be charged an out of network co-pay for services, or in some cases, just billed for the whole cost of care because your Advantage plan doesn't cover that doctor, that hospital or that treatment.

Good News: from January 1st to March 31st each year we are given a time to dump our Medicare Advantage plan if we don't like it. And we can switch back to original Medicare A & B and enroll in a Medicare D plan for Rx coverage, or we can switch to another Advantage Plan where our doctor(s) and hospital(s) are in network.

NOTE: While Health New England and BlueCross Advantage plans have contracts with Baystate hospital and Baystate providers, other Advantage plans in our area do not.

If you want more information, you can contact your senior center and ask for a SHINE counselor appointment. Meanwhile, if you have signed up for an Advantage plan, check with your doctor to see if he/she is in network and can bill your Plan.

### Seniors Aware of Fire Education

One New Year's resolution that can save your family's lives is to create your own home escape plan. Here are a few things to consider when you do this:



- Plan two ways out of each room in your house. Windows can be a way out if necessary. Draw the escape routes on graph paper and post where it can be seen.
- If you cannot get out the door safely, go to a window and get out if you can do so safely and, if not, signal for help at the window.
- Teach your grandchildren to never hide under the bed or in a closet, but to go to the window and signal for help.
- If you have to go through smoke, get low and go. The clearer, cleaner air will be up to 18 inches off the floor.
- Set up a meeting place outside the house where everyone should gather after getting out of the house. You will be happy and so would the firefighters knowing that everyone is safely out of the fire.
- Once out, stay out. Do not go back into a burning building for anything.
- Call the fire department (911) once you are outside, using your cell phone or a neighbor's phone.
- Put your home escape plan into action. Do a home fire drill twice a year, ending up at your meeting place.

#### Have a S.A.F.E. New Year!

--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.*

**Highland Valley Elder Services** serves older adults and their families through collaboration, education, advocacy and a range of programs designed to support them where they live. One of the many ways we support older adults to live safely in the community is through administering the Frail Elder Waiver. This is a Home and Community Based Waiver Program designed to make in-home services and supports available to frail elders in Massachusetts, 60 and over, who meet the level of care for a nursing facility but prefer to remain in the community. These services and supports are available through the Medicaid plan. Individuals clinically eligible for this waiver will also have a higher income threshold for accessing Medicaid services in the state.

To learn more about the Frail Elder Waiver, or to schedule a free consultation with a Certified Application Counselor, please call:

**413-586-2000.**

For more information on the range of programs and services we offer, please visit our website  
**highlandvalley.org/**



Highland Valley  
ELDER SERVICES

## The Book- Part 5. Wrap-Up

By Jean O' Neil and Deb Hollingworth

Here we are, grappling with New Year's resolutions, wanting to make THIS the year we get organized. Well, you may be quite pleased (or is that relieved?) to know we are almost done with this topic. In the past four newsletters we have attempted to lay out a road map to getting all our important information collected and sorted. If tackling all this was hard, let us suggest that the trick is to start with small bits at a time.

Maybe take each Part and divide it up. Set a goal of getting all our "Emergency Information" together in one place, and while we are at it, get the File of Life on our refrigerator. Then take a month and work on Assets, another month for Liabilities, another to dealing with the Wallet issue, then break up the House matters (Overhead, Management, Improvements). Get a print copy of all the previous Parts articles and check things off as you do them.

There are two other points to consider. First, for your circumstance, is there anything you think is useful that we didn't list?

And along the lines of final wrap-up planning, include documents on burial insurance, cemetery plots, and designated funeral home. Be very clear about how you want your body treated. Explain the location of any life insurance policy. Add any personal wishes that are not already recorded, perhaps some music you would like played at your farewell. On top of these folders or notebook sections should be contact information for who to call and their relationship to you.

Now, why have we spent so much time on this, as in Why Bother?! Surely there must be something more interesting and fun to do? Well, yes, but we need this information to:

1. Keep us safe and functioning. It aid a friend or family member in helping us if we are incapacitated.
2. Apply for benefits like affordable health insurance, Circuit Breaker property tax rebate, SNAP, or fuel assistance.
3. Have this information in case we need to check on household bills or budget when they get paid. So when you get billed twice for your tax prep, you can quickly locate the "paid" receipt. Or when your home owners insurance bill doesn't arrive, you can put your hands on last year's bill and the name/phone number of your agent.
4. If we want to do estate planning or if we have a financial planner, some of this information is necessary for them to work with us.
5. Being more organized can be a major stress reducer.

If you make this your New Year's resolution and want copies of past chapters or the Table of Contents for getting organized, you can ask your senior center. In Goshen, you can ask for a "critical information" binder.

Good luck and know that just getting started is the hard part.

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

If so, please email Kristen at [regionalcoanews@gmail.com](mailto: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!



## TECH CONNECT

SUCCESS FOR OLDER ADULTS



A new program from the Northern Hilltowns  
COA's offering technology access and education

### BROADBAND & DEVICE FUNDING

Support for device and internet access

### TECHNOLOGY SUPPORT

Dedicated help from trained  
tech coaches

### CLASSES AND EVENTS

Tech exploration events, targeted  
trainings, and more



413-296-5080



[coatechhelp@gmail.com](mailto:coatechhelp@gmail.com)

## 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 April 5 or 15th. Culinary Institute of America--* Enjoy a "CIA" experience with lunch at Catarina DeMedici. Free time to explore the bookstore and bake shop. The \$125 Payment to Francine Frenier is due by February 20th. Please mail a check to the address above. This trip will depart from S. Hadley.

*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. **Wait list only.**

*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 to the address above. **Wait List Only.** Going on the waitlist is encouraged.

*Day Trip Thursday June 13. Timeless Music Pop to Broadway* – Luncheon and Show at Storowton Tavern Carriage House in W. Springfield. Self-drive or carpool. Cost is \$77 made out to Chesterfield COA and mailed to address above. Chesterfield seniors: please call for pricing.

*Day Trip Thursday, July 11th. 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. The \$118 Payment to Landmark Tours is due by May 10. Please mail to the address above. **This trip sold out last year, so reserve early.**

*Day Trip Wednesday, 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. **TEN MORE PASSENGERS NEEDED before February 15th.**

*Day Trip October TBD. Lake George Cruise-* Take a 2½ hour luncheon cruise through the vis-

tas of Lake George. The Captain's Luncheon Buffet will be served on board. Danny Lombardo performs on the keyboard. Scenic stop at Prospect Mountain.

*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 Friday December 13. Festival of Trees and Red Rose Lunch.* Enjoy the uniquely decorated Christmas Trees at the Mass Mutual Center in Springfield. Enter a chance to win a tree and associated gifts. Some are worth hundreds of dollars. Then walk over to the Red Rose Italian Restaurant for lunch: pizza, salad and bread. The \$TBD Payment is due by October 25. Please mail to the address above.

## Technology Help and Training for January



**Drop in Hours:** 1st and 3rd Wednesdays of the month from 10am–2pm at the Chesterfield Community Center. Please call **413-296-5080** or email **coatechhelp@gmail.com** to reserve a time.

**Computer Class:** 2nd and 4th Thursdays of the month from 1- 3pm, in the Computer room at the Chesterfield Community Center, lower level. More classes coming soon.

**iPhone Basics Class:** Wednesday, January 31st at the Chesterfield Community Center, Upper Level from 10am-11:30am.

### Tech Help:

Meekins Library: Tues. 1/9, 10am-12pm,  
open to all

Nash Hill Place: Fri. 1/19, 10am-12:30pm,  
for Nash Hill Place residents





**Chesterfield Council on Aging**  
**400 Main Road, P.O. Box 7**  
**Chesterfield, MA 01012**

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*Financial Advisor: Nancy Hewes*  
*Librarian: Dee Cinner*  
*HVES Rep: Jan Gibeau*  
*Art Com: Gigi Kaeser, Chair;*  
*Dee Cinner*



Jan Gibeau, Director  
Lorrie Childs, Data/Financial  
Accounting Manager  
Kristen Estelle,  
Newsletter Designer

This Newsletter is sponsored in part by a grant from The Executive Office of Elder Affairs.



## Need help with your home repairs?

**Hilltown CDC has funding for the Housing Rehab Program.** We're accepting applications from homeowners who live in Chesterfield, Cummington, Goshen, Plainfield, Peru, Westhampton, Williamsburg, and Worthington who need help with their housing repairs. Here's a sample of some the work that can be performed under the Housing Rehab Program:

**Roof and Foundation Repairs**  
**Septic Systems and Sewer Tie-in**  
**Heating System Repairs**  
**Handicap Accessibility Work**  
**Plumbing and Electrical Repairs**  
**New Wells Drilled; Pumps Repaired**  
**Windows and Doors Replaced**  
**Lead Paint and Asbestos Removal**

These are NO Interest/NO payment loans which may be entirely forgiven (if you are over 70 years of age the loan is forgiven faster), and all repair work is completed by a licensed contractor of your choice. Please don't delay, funding is available and you may be surprised to find out you qualify. Contact Paula Bilodeau, Program Manager, at (413) 296-4536, ext. 109 or email [paulab@hilltowncdc.org](mailto:paulab@hilltowncdc.org) for more information and an application.

*Funding is provided by the US Dept of HUD/ EOHLC and MA CDBG Programs via a Town of Chesterfield grant.*