

# Chesterfield Council on Aging

## January 2018 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>2</b>	<b>3</b> <b>Coffee &amp; Chat</b> 9-11am <b>Foot Clinic</b> 10am-12pm	<b>4</b> <b>Men's Breakfast</b> 9am	<b>5</b>
<b>8</b> <b>Advanced Tai Chi</b> 9:30-11am <b>Veterans' Agent</b> 11:30-1:30 <b>Feldenkrais</b> 7:00pm	<b>9</b> <b>Chair Yoga</b> 10-11am <b>Outreach Comm.</b> 11am	<b>10</b> <b>Coffee &amp; Chat</b> 9-11am <b>Blood Pressure Clinic</b> 10am <b>Mah-Jongg</b> 1-4pm	<b>11</b> <b>Brown Bag</b> 10am <b>Knitting Group</b> 10am <b>Beginner Tai Chi</b> 6:30-7:30pm	<b>12</b> <div><b>Sun. 1/14</b> <b>12:30pm</b> <b>International Potluck and James Kitchen &amp; Friends Concert</b></div>
<b>15</b> <b>Advanced Tai Chi</b> 9:30-11am <b>Feldenkrais</b> 7:00pm	<b>16</b> <b>Chair Yoga</b> 10-11am	<b>17</b> <b>Coffee &amp; Chat</b> 9-11am <b>Mah-Jongg</b> 1-4pm	<b>18</b> <b>Beginner Tai Chi</b> 6:30-7:30pm	<b>19</b> <b>New Hingham Breakfast &amp; Lunch</b> 8:20am, 12 & 12:30
<b>22</b> <b>Advanced Tai Chi</b> 9:30-11am <b>Veterans' Agent</b> 11:30-1:30 <b>Feldenkrais</b> 7:00pm	<b>23</b> <b>Chair Yoga</b> 10-11am	<b>24</b> <b>Coffee &amp; Chat</b> 9-11am <b>Mah-Jongg</b> 1-4pm	<b>25</b> <b>Beginner Tai Chi</b> 6:30-7:30pm	<b>26</b>
<b>29</b> <b>COA Board</b> 10am <b>Advanced Tai Chi</b> 9:30-11am <b>Feldenkrais</b> 7:00pm	<b>30</b> <b>Chair Yoga</b> 10-11am	<b>31</b> <b>Coffee &amp; Chat</b> 9-11am <b>Mah-Jongg</b> 1-4pm	<b>Winter Weather Reminder:</b> In these wintry months, please note that the Chesterfield Community Center will be closed to all functions if the Hampshire Regional School District is closed due to inclement weather. Check Channel 22 or 40 (TV), WHMP (radio) or cancellations.com (web).	
<b>Jan Gibeau</b> , Director. Office hours: Tues. 11-2, Wed. 8-11, Thurs. 10-12. <b>Lorrie Childs</b> , Data & Accounting Manager. <b>Kristen Estelle</b> , Publicity Assistant.				

# January Highlights

**Sun. January 14th, 8:30am-10:00am**  
Chesterfield Congregational Church break-fast. Come, bring friends. Donations received.

**Sun. January 14th**

**Third Annual**

## Ring in the New Year!

**International Food Potluck  
and Country, Folk and Bluegrass music by  
James Kitchen & Friends**

James Kitchen has gathered many past performers and has added many new, very talented people to the stage, including... **soprano Claudia Waite**. Claudia is an active soloist at the **Metropolitan Opera at Lincoln Center in New York City** and she will be one of the many talented performers raising money for the Northampton Survival Center and Hilltown Food Pantry.



**12:30pm Sunday, January 14<sup>th</sup>, 2018**  
(Music starts at 2pm)  
**Chesterfield Community Center**  
**400 Main Rd., Chesterfield, MA**

This community event brings the Hilltowns together with all generations enjoying warmth, friendship and great food. **Bring your favorite interna-**



**tional dish to share!** Food from any region is encouraged, from cherished family recipes to your favorite cuisine (*please label your dish w / ingredients.*) The whole family is invited to share in the food and the fun!

**Free and open to the public!**

*This event is a benefit for the Hilltown Food Pantry: all honoraria and donations received will go to them. Funded in part by a multigenerational grant awarded by Highland Valley Elder Services to the Chesterfield COA, which coordinates these programs in partnership with: the Westhampton COA, Chesterfield Public Library, CFCEs of Westhampton and Chesterfield, Davenport Child-care, and New Hingham PTO.*

## Volunteer Opportunities at New Hingham School!

**Do you have a skill** that you would be willing to teach and share with school children? New Hingham PTO is looking to offer enrichment classes this winter and spring.

**Could you help out** at the school library? The librarian would greatly appreciate some help, even just an hour here or there.

Please call or email April Judd for info:  
413-268-7109, newhinghampto@gmail.com

### Santa came to Chesterfield on December 2nd.

There were luminaries, hayrides, snacks, gifts, toys, games plus grandparents. Below is Nancy Henshaw and her grandchild.



**Coffee and Chat:** Where the action is; where the stories are. Join us Wednesdays, 9-11am!

### Help available to apply for Fuel Assistance and SNAP programs

Francine Frenier, a new member of the Chesterfield COA, is experienced in helping seniors fill out the applications for both SNAP and Fuel Assistance Programs. If you would like assistance in learning more about the eligibility for these programs and having her help you do the paperwork involved, she will be available on Tuesdays and Thursdays from 10-12, until the second week in January. Please call 413-296-4007 to make an appointment.



## Last Sawmill Standing

By Janice Gibeau

At Coffee and Chat last week, someone mentioned that the old sawmill at Berkshire Woods was finally coming down. Its demise represents the end of a series of sawmills built and lost since the mid 1700s. Following the incorporation of the town of Chesterfield in 1762, Pete Banister's great, great grandfather, Sylvanus Damon, built a mill at the southern end of Damon Pond in 1797.



The Sawmill at Damon's Pond in Chesterfield, Mass.  
1797. Sylvanus Damon, Jr. and Leon Damon - 1900.

Two other pre-1773 mills were built at Dead Branch and the southern outlet on Scout Pond. Elisha Bisbee, Bill Bisbee's great grandfather, built their first mill in 1818.



Known as an "up and down" vertical mill, it was powered by water. In 1873, Bill's father designed and converted it to a horizontal mill, still powered by water, but it burned down in 1946.



After the new one was built, it was powered by electricity. Bill recalled logging, with horses, on several pieces of land nearby in Chesterfield. "We pulled out some beautiful, big hemlocks back then". This second mill operated until 1962.

In 1841, Elisha deeded to Elisha Baker and Daniel Baker his sawmill on the west side of Dead Branch. Another mill was later built across the road, with ownership eventually changing to Rossi Inc in 1975, and finally in 1988 to Jeff Poirer of Berkshire Hardwoods. The land was subsequently sold to the Fish and Wildlife Preservation in 2014.

As with many towns in the area, history has brought a remarkable change in life and work in the Hilltowns. Chesterfield has lost several sawmills, gristmills, tanneries, clothing factories and woodworking businesses. Now that the last sawmill standing is vanishing, we should cherish the last gristmill standing. Thanks to the Bisbee family and the Historical Society, you can still visit the Bisbee Museum several times a year during special open houses. Though no longer a working, commercial mill, it is a beautiful monument to the past. It can use all the support we can offer. Like so many realities we face as small rural towns, we're not big enough to qualify for national grant preserving our roots, and frustrated by finding other sources of funding. If you would like to keep our gristmill from being literally the last mill standing, please consider making a donation to the Chesterfield Historical Society. If you want to hear more stories, come hang out with us at Coffee and Chat at the Community Center on Wednesdays at 9-11.

## Happy Birthday in January!

William Bisbee, Beverly Sunderland, Edward Breau,  
Judith Terry, Martha Liimatainen,  
Katherine Tessier, Judith Press, Noel Rogers,  
Eunice Maguire, Lucille Bartus, Charles Nugent,  
Carole Bergeron, William Michalowski, Jeane Anastas,  
Kris Celatka, Mary Ellen Frye, Pierre Brisson,  
Joseph Bartus, Georgeann Michalowski,  
H Brooke Ryder, Thomas Dawson-Greene,  
Carl Cignoni, James Kolodziej, Laine Wilder,  
Russell Peotter, Christine Ciccarello, Debra Blanchard,  
Eileen McGowan, Mary Heon, Susan Steenburgh,  
Lynn Hicks, Sally Kolodziej.

## Artist Profile:

### Helen Pelletier of Simply Elegant Quilts

Helen began sewing when she was a child under the tutelage of her grandmother. By the time she entered high school, she learned to make her own clothes and was becoming proficient with the sewing machine.

When she was out of school, she worked for a dressmaker and learned more about fitting and making patterns. At the same time, she was making clothes for her children (before they discovered Levis). Through the years she made household items such as curtains, throw pillows, bedspreads and shower curtains.

A decision to make a wedding quilt for her son and daughter-in-law sparked a strong interest in quilting. That was more than 20 years ago. She delights in finding the right fabrics and incorporating them into her quilts. Whether the quilt pattern is a simple block or more complicated, it is important to her that the colors and fabric patterns create a pleasing element. She also wants to create an atmosphere of coziness and home with her quilts. There is nothing like seeing a quilt on a bed or resting on the back of the sofa.

Helen lives in Worthington with her husband, Ed. As a team, they run a video and photography business, Berkshire Hills Productions. They videotape dance and theater performances, historical interviews, family histories and events. They photograph "tomorrow's stars" in dance and little league sports.

*In addition to presenting profiles of people from Chesterfield, we look forward to profiling a range of other people who contribute to life in our community. Do you have any suggestions? Email Kristen: [chesterfieldcoanews@gmail.com](mailto:chesterfieldcoanews@gmail.com).*

**Art Gallery:** The next exhibit, which will be quilts by Helen Pelletier, (see bio at left), will run from January until the end of February. Below is one of Helen's quilts.



If you have any suggestions for the type of exhibits you would like to see, or a suggestion about artists, please contact Gigi Kaeser (296-4799) or Dee Cinner (296-4337).

**Thank You for Your Donations!** Thank you for supporting our Council on Aging programs when you attend fitness, Mah Jongg, Men's Breakfast, Coffee & Chat, basket and gourd classes, and COA monthly events! We greatly appreciate your donations, which make it possible for us to continue offering a wide array of activities and to create new events and programs that respond to your needs and interests. We also offer our continuing gratitude to Chesterfield residents who have given so generously to the Senior Housing Fund. Please use the form below to make a donation to the Chesterfield COA or Chesterfield Senior Housing Fund! ~ Jan Gibeau

***The Chesterfield Council on Aging and the Chesterfield Senior Housing Initiative  
benefit from your support for our programs and to create in-town housing  
for Chesterfield seniors!***

I would like to contribute to the Chesterfield COA \_\_\_\_\_ Chesterfield Senior Housing Fund \_\_\_\_\_

*(Please make out your check to "Town of Chesterfield" and designate "Senior Housing Fund" or "COA programs" on the check; mail to Janice Gibeau, Director, Chesterfield COA, PO Box 7, Chesterfield, MA 01012.)*

Name \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

***Thank you for helping support Chesterfield seniors!***



## Regional News

### Seniors Aware of Fire Education

Senior   
SAFE

Happy New Year!

Among other things, January is the beginning of "burning season," which begins on January 15th. Here are a few ways to have a safe and legal burning season:

- burn only brush. It is illegal to burn building materials
- clear a burn-free area around your brush pile
- have water, rake, and broom at hand in case the wind comes up or the fire spreads so you can extinguish it immediately.
- do not wait until windy April to burn.
- get a permit from your fire department the day you burn.

--Worth Noyes, SAFE Educator  
Williamsburg & Cummington Fire Departments

*The Senior SAFE program is sponsored by many of  
your fire departments and the  
Massachusetts Department of Fire Services.*



"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."

**Would you like to receive your newsletter  
by email instead of snail mail?**

If so, please email Kristen at  
**regionalcoanews@gmail.com** to be put on  
the email list.

### Credit Reports – yes, again,

So I yammer on about us checking our credit reports, and it finally dawned on me that you might be happy to have some ideas on what to look for after you get the things in hand!

1. Check all personal information for accuracy, i.e. spelling of name, social security number, past addresses, work history. For awhile one of the bureaus had Ed's and my social security numbers combined and otherwise messed up. Quite the bother.
2. Look for anything that is not yours! Do you recognize credit cards, a mortgage holder, phone bill company, medical bill, collection item? Is information about all of these correct, including whether any are delinquent?
3. Old information is to be removed by the bureau after a certain amount of time, so check that an old nasty such as a civil judgment is gone after 7 years.
4. Hard inquiries – these indicate someone is trying to access your report to give you credit in some fashion, OR to do mischief. Make sure you recognize these.

Each of the bureaus has a process to follow for correcting errors. Start here for how to do this: [www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports](http://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports). If you have to send them anything with your social security number on it, please send it from the post office in a secure fashion.

P.S. The fourth credit bureau, Innovis, should also be checked; go to [Innovis.com](http://Innovis.com). There is also a bureau that financial institutions use to verify bank account management history: [ChexSystems.com](http://ChexSystems.com). I requested a report from both, which were free, and will look at a freeze after I receive the reports. My source - Washington Post Personal Finance column.

As always, give a call if I can help you,  
Jean O'Neil, TRIAD Committee Member  
413-268-2228, [jeanoneilmass@gmail.com](mailto:jeanoneilmass@gmail.com)

## Navigating the murky waters of Medicare drug plans

*Adapted from article by Steve Maas  
Boston Globe Correspondent,  
November 11, 2017*

Massachusetts Medicare beneficiaries can change supplement and drug plans until January 23. Massachusetts offers over 20 private drug plans under Medicare Part D. Each plan has its own premium, deductible, and copay, and each has its own list of covered drugs (formulary). About two dozen other plans are offered to members of private Medicare Advantage plans that contract with the government to provide Medicare medical coverage. So why consider a private Part D provider? Medicare cannot negotiate prices with pharmaceutical companies, but private insurers that offer Medicare plans can.

Sometimes, switching plans can save you thousands. Retail drug prices vary widely among plans, even within plans. If you don't review your coverage by January 23 you may be surprised when you first fill a prescription in 2018. You may find a 2017 Tier 1 drug, the cheapest category, has increased to a higher tier and has a higher copay. Or, a drug you once paid at a set copay may now be based on a percentage of a new insurer's negotiated drug price. And, if a manufacturer raises a drug price midyear, your copay can go up.

Having assistance can help with baffling complexities of Medicare, such as varying enrollment dates, penalties for late sign-ups, and a vast choice of subsidy programs. You can get free help navigating Medicare & related health programs by making an appointment directly with a SHINE counselor; everything is confidential. Bring your drug list (including dosages and strengths) and Medicare card.

However, if you're a do-it-yourselfer, Medicare offers an online tool for comparing drug plans on Medicare.gov. You can compare Part D choices using your Medicare number or plugging in your zip code, your pharmacy preferences, and medications. For each plan the Medicare Plan Finder calculates how much you would pay over the course of a year for your medications at your local pharmacies or mail order. The calculation includes premiums, and changing drug copays over time; including the coverage gap (or "doughnut hole"); and for extremely high drug expenditures, the catastrophic phase, when copays drop significantly. Or, you can search a drug-price comparison site, such as goodrx.com, and find less costly options for filling RXs.

The doughnut hole, which will shrink annually until it disappears in 2020, occurs when the combined amount that you and your insurer have paid for drugs has exceeded a preset amount, this year, it's \$3,700. Since private drug plans negoti-

ate different prices, you may hit the doughnut hole under one plan but never come close under another.

If your income & assets are too high to qualify for one of a dozen or so special exemptions you can switch plans mid-year. You may qualify for a program that allows you to switch plans one time outside of the open enrollment period. If you are married with a joint income less than \$48,720, you can sign up for the state-run Prescription Advantage program for free. If your combined income is no more than \$81,200, you can join for a \$200 annual fee. Assets are not considered. Prescription Advantage plans also may limit out-of-pocket expenses and can save you from the perils of the doughnut hole.

*For more information contact your COA, pharmacy or visit [mass.gov/health-insurance-counseling](http://mass.gov/health-insurance-counseling).*

### Furnace Repairs and Replacements

If you are eligible for the Fuel Assistance program, you are also eligible for The Heating System Program through Community Action.



**The Heating System Program** is available to all Fuel Assistance-eligible homeowners. The program can pay for emergency heating system repairs, which eliminates the need to obtain and pay for an annual service contract. For systems that are unsafe/inoperable and not repairable, the program can usually pay for entire system replacement. For systems that are inefficient but still operable, Community Action (CA) can often replace when funding and time allows.

Community Action will call the heating system company with an authorization, and the company will bill Community Action directly for the work.

In the heating months of October to (about) April:  
~During regular business hours, call 413-376-1115 and leave a message. This line is checked often throughout the day.

~During non-business hours, call your regular servicer and ask if they have a service contract with Community Action (not just a Fuel Assistance contract). If they do, schedule the repair and ALSO leave CA a message. If they do not have a service contract with Community Action, call around to find one who does, or wait until the regular business hours to call CA.

CA cannot pay for a repair if the service company does not have a contract with Community Action. Please feel free to call CA to determine which servicer you should call in case of emergency. For more information, please call Community Action Energy Programs at: 413-774-2310 or 800-370-0940. Their website is: [www.communityaction.us/heating-system-repair.html](http://www.communityaction.us/heating-system-repair.html)

## On the Go!

The Northampton Senior Center has arranged the following outings, and you are welcome to join!



\*Please make your reservations early as these trips fill up fast!\* **Call Francine Frenier at the Northampton Senior Center: 413-587-1228.**

*April 26- Thursday: **Sister Act***, a musical comedy, will be performed at Westchester Theater in Elmsford, NY. A full luncheon is included. Cost is \$125. There is a \$10 discount if paid in full by March 15.

*May 8- Tuesday: **Maggiano's Cooking Demo & Lunch, and JFK Library Centennial Celebration***. Learn tricks of the trade and enjoy a three course family-style luncheon. Then visit the JFK Library for its 100th celebration exhibit. Cost is \$114. There is a \$10 discount if paid in full by March 27.

*May 25-June 4: **Mt. Rushmore and the Black Hills of South Dakota***, 11 days, via bus, \$950 with double occupancy. Roommates available. Fourteen attractions and sites galore. Pay in installments or pay in full by Feb. 1 and receive a \$25 discount. \$100 Deposit. Trip insurance available.

*June 21-Thursday: **The Gilded Age of the Berkshires***. Tour Ventfort Hall and The Mount. Buffet lunch on terrace at The Mount. Cost is \$112. There is a \$10 discount if paid in full by May 7.

*June 26-28: **Three Day Tour to Lancaster, PA***. Two shows, Jesus at Sight & Sound and The Wizard of Oz at Dutch Apple Dinner Theater and more. \$434 with double occupancy. Pay in installments or pay in full by April 5th and receive a \$25 discount. \$50 Deposit. Trip insurance available.



## Hilltown Easy Ride Updates

### Shopping in Pittsfield

Our Tuesday Big Y trip to Northampton is popular, but did you know on Thursdays we take shoppers to Pittsfield? For many folks on the Western edge of the Hilltowns such as West Cummington, West

Worthington and Plainfield, getting their groceries in Pittsfield makes for a shorter ride.

We would be happy to take suggestions on which stops to make - but once we poll riders, we will have to go with the majority to make it an efficient trip. If you are interested in going on the Pittsfield ride Thursdays for shopping, please let us know at 413-296-4232. We would love to get a core group of 5-7 shoppers on Thursdays just as we have for our Tuesday to Northampton trip; sign up with a friend and save yourself the drive. If you need some assistance shopping, you may have a caregiver, family or friend go with you at no extra cost.

### COA Group Outings

We are pleased to announce that we are able to keep the cost of group outings for our COA partners down to \$3-\$5 per person with the generosity of a Highland Valley Elder Services grant. While FRTA subsidizes the driver and gas costs for local shopping and medical rides, we found passing on the full cost of social outings to riders was discouraging use of the van when a trip's true cost came to around \$10-\$12 per person. Using the Highland Valley Elder Services grant to fill that gap is a wonderful solution - we are asking the riders to pay \$3 for a three hour trip, \$4 for a four hour trip, and capped at five hour outings for \$5 per person. Please consider using the van for holiday outings!

### **Hilltown Easy Ride Regular Schedule:**

**Monday** – medical rides prioritized

**Tuesday** – Big Y in Northampton

(we still do medical rides whenever possible on this day)

**Wednesday** – medical rides prioritized

**Thursday** – shopping in Pittsfield

(we still do medical rides whenever possible on this day)

**Friday** – best day to schedule group social outings (we still do medical rides whenever possible on this day)

You must be 60+ to be eligible for the van and fill out a Demand Respond Application with FRTA. We would gladly help you with that process, or you may go on the FRTA website and download an application. It takes about a week to process, and once you get the acceptance letter you can start booking rides.

We are happy to answer questions:  
**413-296-4536 or [ride@hilltowncdc.org](mailto:ride@hilltowncdc.org).**

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

PRSRT STD  
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Newsletter Editor & Designer:  
Kristen Estelle

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

***The Chesterfield Council on Aging invites Hilltowners of all ages to:***

# Ring in the New Year!

International Food Potluck and Country, Folk and Bluegrass music  
by James Kitchen & Friends

**12:30pm Sunday, January 14<sup>th</sup>, 2018**

**(Music starts at 2pm)**

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**400 Main Rd., Chesterfield, MA**

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