

Chesterfield Council on Aging

March 2021 Newsletter



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

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

Volunteers keep the Community Cupboard Going

It's often said that volunteers are unsung heroes. It's time to start singing their praises. If you'd like, you can meet some of them at the Community Cupboard, which is open every Tuesday and Friday from 9-11. Sending out a group photo of everyone with masks on would not help much, so for the next few months we plan to share photos of the other volunteers who have been the lifeblood as part of the Community Support Team.

Louise Spear



Amy Gevalis



Of all the people 60 and over who filled out our Age Friendly Survey, 40% said that they volunteer. The range of hours/month volunteered ranged 5.4 hours a week to 21.7/month.

Hilltown Bucks Still Available

Dear Hilltown neighbor,

We want to help make buying food at a local corner grocery store or farm stand easier to afford for Hilltown residents experiencing economic stress due to the COVID 19 pandemic. We also want to support local food retailers in a difficult time and are impressed by their commitment to the safety of their customers by offering curbside pickup or a less crowded shopping experience than the large chain grocery stores. But we know that small retailers can't match the prices of the large grocery chains -so we have created a short-term Hilltown Food Bucks program to help seniors and low-moderate income families stretch their food-buying dollars. For up to five months

(program ends May 31, 2021) program participants will be mailed Hilltown Food Bucks coupons which they can redeem for food purchases at the retailers listed below for discounts - \$5 off each \$10 worth of purchases. If you spend \$80 at a store or farm stand, you can use \$40 worth of coupons and pay \$40 from your own food budget, for example. Each eligible individual or family will receive \$100 - \$125 worth of Hilltown Food Bucks a month depending on household size. Program funding is limited, and will fill on a first come, first serve basis - we will let you know if a slot is available for you after we receive your application. In addition, at this time we are ONLY able to include residents of the following towns: Ashfield, Blandford, Chester, Chesterfield, Cummington, Goshen, Huntington, Middlefield, Montgomery, Plainfield, Williamsburg and Worthington. If you are interested, please complete the one page application found here:

www.hilltownncdc.org/news/2020/9/25/hilltown-food-bucks

For questions on the Hilltown Food Bucks program, please contact Kate Bavelock, Director of Community Programs, at kateb@hilltownncdc.org or 413-296-4536 x116.

New column: **Whatsit?**

Do you know what this is and where it comes from?



If you do, call the COA: 296-4007, send an email to coa@townofchesterfieldma.com or write a note to COA, Box 7, Chesterfield MA 01012.

Chesterfield Historical Commission Corner



What the heck is a Historic District?

We are so glad you asked! The National Register of Historic Places is the nation's official list of historic places worthy of preservation. As you can see, Chesterfield has, not one, but two Historic Districts! That means Chesterfield is special, but of course we all know that.

Being listed in the National Register (NR) means that the properties so designated are recognized for their *unique* and *irreplaceable* historic value - value that gives a sense of time and place to our neighborhoods, village centers, rural landscapes, and contribute to our communities' character. The NR is a National Park Service federal program administered in Massachusetts by the Massachusetts Historical Commission (MHC). The NR recognizes Chesterfield as one of those places that is *unique* and *irreplaceable*.

It is really a great honor that Chesterfield has so many properties listed in the National Register: Bisbee Mill on East Street, two cemeteries on Ireland Street- Gate Cemetery and Ireland Street Cemetery, along with the Chesterfield Center National Historic District and West Chesterfield Center National Historic District.

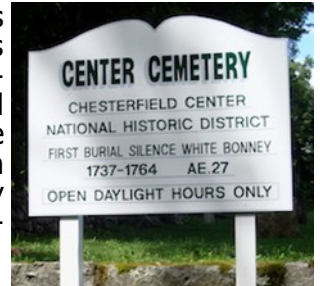
What value does being in the national register bring to our town?

In addition to making sure that our town center maintains its New England village appearance and character for perpetuity, all NR properties owned by municipalities and nonprofits are eligible to apply for matching grants (usually 50/50) administered by MHC. Since 2008, the Chesterfield Cemetery Commission has received several of these matching grants and has used them to rehabilitate some of our badly deteriorated cemeteries. For example, in the Center Cemetery parts of the south and east walls and holding tomb were repaired and over 300 gravestones in the Center Cemetery were conserved. Funding received in 2020 is currently being used to rebuild the north and west stonewalls at the Ireland Street Cemetery which will create a new burial ground from parcels recently donated there.

NR listing in itself places no constraints on property owners. Having a historical designation on a property does not obligate owners to open their properties to the public, to restore them, or even to maintain them.

Federal tax provisions may apply for NR-listed income-producing properties. Owners of listed historic commercial, industrial and rental properties may qualify for a 20% Investment Tax Credit, in effect a 20% rebate. Who doesn't like a tax credit?

Being listed on the NR is not just an empty title. It is a national honor. In addition, being so designated has very real, concrete benefits for Chesterfield in the form of monetary grants and improved quality of life.



From Nanette's Corner

Nan sent this article from Tracy Dawson Greene

Rebellion!

"Nathaniel Healy turn off that television now and finish your homework before your grandfather comes for supper!"

"Oh mom, I'm too depressed, the Patriots just lost." Nate replied.

"Well you'll be more depressed if you don't turn in that project for history tomorrow." Mom snapped.

Nate and his family lived in Chesterfield, Massachusetts. His too many greats to count arrived in 1763 and some never left. Nate wished *he* was one of the ones that left.

"Listen to your mother and get going on that project. What is it anyway?"

"Dad, it's so boring. We have to bring in an object or picture off the internet showing what Chesterfield was like 250 years ago."

"Well being that you lost your internet privileges for that incident last week, you'd better go out to the barn and start looking. You know that the Healys have been here forever and rarely throw anything away. Grandpa Fred can help you figure out whatever it is. And leave your phone here." Mom demanded. Nate pulled up the hood of his John Deere sweatshirt and shuffled off.

The barn wasn't such a bad place to be; the hay in the loft still smelled like summer. Birds flew in and out of the windows and bats rested in the eaves. An assortment of both old and new resided contentedly including tools, tractors, baskets, boots, balls, bats, skis, bikes, and fishing poles. Finally Nate spied what he was looking for. Tucked on a bracket of the wall was a small wooden cedar chest with a tiny keyhole in the front. Nate held his breath as he opened the lid. Inside was a gray musket ball and a spool of yellow woolen yarn. Nate rolled the musket ball

between his fingers. Although it looked round, he could feel that it had a flat spot. Just as he was about to close the box, his grandpa pulled into the driveway.

"Grandpa, look what I found!"

Grandpa Fred put on his glasses and opened the box. "Oh my Lord! I've been looking for this for years!" Grandpa exclaimed. "This is the musket ball that could have killed your great (x 7) grandfather or grandmother in their sleep."

"Who would ever want to kill them?" Nate asked, intrigued.

"Well," Grandpa Fred mused as he leaned against a tractor's fender. "Great Grandpa Joshua was a relatively wealthy man back when the Revolutionary War ended and he was in a position to sell goods to folks in Chesterfield. Before the War farmers paid him however they could: a few chickens, some maple syrup, or hay a field. But that changed and farmers had to pay in cash so Joshua could pay the taxes or he'd lose his land. Some farmers banded together under Daniel Shays and took on the wealthy landowners. One night a group of them came here and fired this musket ball. It tore through some clothes hanging on the wall, passed 18 inches over their sleeping bodies, and lodged itself into the loom."

"So that explains the yellow yarn." Nate said.

"Right." Grandpa agreed. "I smell your mother's famous pot roast. Let's go inside: I'll tell you how they let the horses out and almost set fire to the barn."

"I was born during the boring time." Nate answered.

Works Cited:

Healy, Frederick Clark, Jr.

Seath Healy: A Retrospective Look at Some of the Events in His Life. Compiled in 1993.

Healy, Ralph. Personal Interview. October 21, 2018.



Happy Birthday in March!



Mary Snape, Mario Addabbo, Shirley Scott,
Hubert Larrivee, Thomas Tessier,
Frederica Chick, Laura Rauscher,
Wayne Carpenter, Rita Harris, Barbara Bak,
Jame Marra, Milenna Curtis, Thomas Gavin,
Marvin Manchester, Ellen Metxger, Jack Henry,
Mary Bisbee, Ralph Cleveland,
Dyanne Palmer, Carol Recore,
Elaine Henry, Christine Keefe, Alan Lavallee,
Susan Lavallee, Hubert Larrivee, Dee Cinner,
Ronald Imig, James Smith, Anne Zononi,
Carol Blanchard, James Fortini, Raymond Lequin,
Mary Wozniak, Elaine Keach, Jan Crest,
Diana Fuller



Dare I say it? As I write this, knowing it will arrive at your house in March, I am pretty sure that, as you read this, 6 beta-testers in Chesterfield will be trying out the Broadband Chesterfield service! As you know, once TriWire completes its work in an FSA (Fiber Service Area), it releases it to Whip City for quality control. This takes about two weeks. Then they will hook up six beta-testers to make sure everything works for a week before beginning general installations. FSA 3 (Town center) is currently in the quality control phase but, by the first week of March, the beta-testing should have begun. One of the beta sites is the Town Offices, so the parking lot access should improve. FSA 2, FSA 1, and FSA 4 will follow. Only FSA 1 has the beta-testing phase – the other FSAs go right to installations once the quality control phase is complete. If you receive our email updates, I will be sending out an email when the first customer is hooked up in each of the FSAs.

We have a new website: www.medeus.net/bbc. You can get information there – particularly an updated section on TV options, telephone/alarm/medical alert information, and battery back-up options.

Video Conferencing

By Justin West

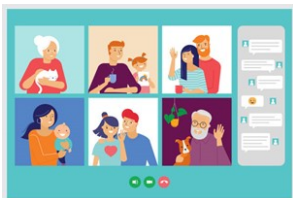
Video conferencing is just a fancy name for using both audio and video for a call. This means a call using a computer or smartphone rather than a conventional telephone. Any sort of video takes a lot of bandwidth and so is very difficult when you have a slow connection. You probably have experienced speed issues with watching movies, using Zoom, or downloading family videos. Once we

have broadband, those issues will be a thing of the past. So, what can we now do with video conferencing?

Remember when science fiction talked about "picture phones" where you could see the person as well as hear their voice? Well, that has come to pass with applications like Zoom, Skype, Facetime, and Microsoft Teams. These are applications that allow you to use your computer (or smartphone) over the internet to see the person you are talking to. I like it because they can also show me things (like their new dog) or share their screen to see pictures of their trip. All while we are talking. Many of these applications also allow more than one person to connect, allowing for a group get-together.



During the pandemic, we have all suffered from not being able to get together with family and friends. Many of you have discovered video conferencing as a way to share a meal, see the grandchildren, or talk to friends far away. I only wish we could have had faster internet a year ago, but at least it is here now. However, once the pandemic is over, we will still want to video conference with distant friends and family.



So, what are some of the things I use video conferencing for?

- Visiting with friends and family I cannot get together with either because of the pandemic or because they live far away. It is special to be able to see them as well as hear them. Because it is the internet, it is just as easy to video conference with someone in China as it is with someone in New York.

- Meeting with colleagues to discuss an issue. The screen share feature is great because it allows us all to review documents and make changes together – just as if we were all in the same room – which we are – it is just a "virtual room."
- Taking or teaching a class. My wife and I both use video conferencing to teach. You could also do a yoga class, take a financial planning seminar, or just have a friend show you how to use Photoshop.
- Telemedicine. You can video conference with your doctor for a "virtual visit." This allows you to show him or her exactly where your elbow hurts!
- My son recently renovated his apartment, and it was delightful to get a virtual tour as he carried his computer from room to room showing me all of the neat things he had done.
- Getting together with friends for a happy hour or to play a game together. I even heard of friends who couldn't get together for Thanksgiving, so they had dinner "together" on Zoom! Pass the gravy, please.

How does it work? It uses the camera and microphone on your smartphone or tablet or computer to capture your audio and video. These are then compressed and transmitted as data over the internet to the other computer, smartphone, or tablet. Some of the applications are free and some have a free version with limited time.

Remember, all of this is new stuff and will take time to become familiar with. Some of you may be old hands at using video conferencing and others may never have tried it. The main thing is, now that we have broadband, you can begin to explore and see what works for you. Also remember that you have friends and family eager to help you get started. Maybe you will even do that over a video conference call!

***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 _____

Thank you for helping support Chesterfield seniors!



Seniors Aware of Fire Education



The State Fire Marshall tells us that electrical fires are the second leading cause of fire deaths in the Commonwealth. Here are some ways to avoid an electrical fire:

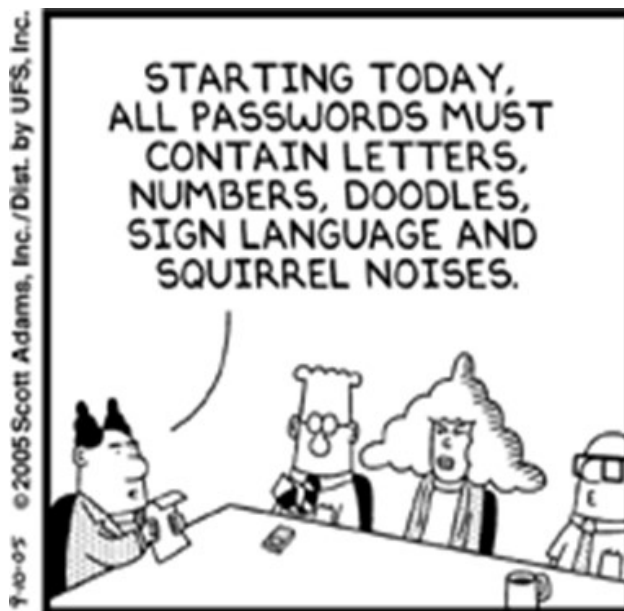
- Plug major appliances like space heaters and air conditioners directly into wall outlets. Do not use extension cords or power strips.
- Charge laptops and cell phones on hard surfaces, not on soft surfaces like beds or upholstered furniture.
- Unplug any device powered by lithium-ion batteries when charged. Do not over charge them or leave them charging unattended or over night.
- Turn heating pads, electric blankets and space heaters off before sleeping.
- Learn how to deal with a fire in your microwave oven -- hint: keep the microwave door closed, turn off and unplug it if you can do so safely.
- Store batteries the way they come -- not loosely in a baggie.

Have a sweet Sugar Season and stay SAFE!

--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.

Regional News



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!

Big Five plus Relevant Information

Assuming you have done a Letter of Instruction following last month's suggestion, you have quite a jump on this month's item. Good on you!

I can think of three categories of Relevant Information to keep and file. One is related to taxes, you know, "keep tax records for 3 years unless something else pops up to bite you in the ahem." We go to the horse's mouth for that guidance and type in a search question, e.g., at IRS.gov, "how long do I keep tax records". I find the major tax preparing firms such as TurboTax and H & R Block have still accurate but even more useful information.

The second category of information comes from making a good bet that files related to the contents of that Letter of Instruction will be needed. This means current insurance policies, real estate deeds, bank statements, vehicle titles, tax files, warranties, contracts, and, I'm afraid, more and more. There are lots of suggestions online for organizing these, such as files for employment, financial, health, identity, insurance, real estate, and vehicle. Let me know if you want some suggestions.

The third category is personal. Family marriage, birth, and death certificates will be useful in genealogy. Some medical records could be very helpful. Records of a significant achievement may get passed on in the family. Embarrassing photos of babies will want to be available for embarrassing those adults. Well, I did say personal. You have to figure out what this means to you.

Happy sorting,
Jean O'Neil, TRIAD committee member
413-268-2228, jeanoneilmass@gmail.com

Good News!

By Deborah Hollingworth

Spring officially starts, March 22nd! And the operative word, as the vaccine roll-out continues, is **patience**.



The online sign up for appointments continues to improve. There are a number of ways you can get assistance to sign up online at the state website, www.Mass.gov. Volunteers are being recruited to help, there are promises of making the website easier to navigate, and more vaccination sites continue to be opened in our area. Best way to get current information is to call your senior center where we are attempting to stay on top of developments as they happen.

The Massachusetts Scheduling Resource Line 877-211-6277 opened last month and is able to book an appointment for you. You can call and speak to a person. They are aware of availability for all sites statewide. Patience and perseverance are recommended in order to get through. All calls are free and confidential. The TTY number is 508-370-4890. Thanks to all those who helped get this much needed resource in place for those of us with limited, or no internet access.

NOTE: if you receive a phone call about the Covid-19 vaccine, know that the Board of Health, Council on Aging and others who might be volunteering to assist you **will never ask for your social security number, your credit card or bank information**. We will ask only for your name, date of birth, address, and Medicare insurance card number. There are some scammers who are using vaccine registration to get your information. **The Covid-19 vaccine is free**. If you have any concerns about the legitimacy of a phone call you receive, please hang up and call your local Board of Health or Council on Aging.

In other good news, the freeze on MassHealth benefits continues through April 24th, when the Governor will review it again. MassHealth benefits have been "frozen" since March last year. This means if you have had MassHealth, you haven't lost it, even though you may no longer be eligible. Coverage has not ended, and will remain in place until the Governor makes the decision to resume normal MassHealth processing.

Other not so good news...some of you may have received letters from MassHealth saying they will no longer be paying your Medicare B premium. You are not alone, 1800 Massachusetts residents received this (Federal) subsidy which will end February 28th. If this has happened to you, or someone you know, you can contact your SHINE counselor for details. You will not lose your other MassHealth benefits, just the Part B subsidy. If you have questions about medical insurance, you can always contact your senior center for a SHINE appointment anytime.



Tax Assistance

Hilltown Community Development unfortunately will not be offering community tax prep assistance this year due to ongoing safety concerns for our volunteers, staff and clients.

However, Community Action Pioneer Valley is providing FREE tax assistance to clients who live in Hampshire or Franklin counties with incomes of \$31,900 or less (for a single filer). Clients will need to be able to scan and email their documents to participate this year. Those who do not have that ability are encouraged to wait until after March 1st, since Community Action is working on a possibility of a "drive through" scanning of documents. For additional information and to schedule an appointment please visit Community Action at www.communityaction.us/freetaxassistance or call 413-376-1136.

An additional resource is AARP's free online tax assistance website. There is no income limits or other restrictions for people to utilize the AARP self-prepared service.

Please note that the IRS is not accepting 2020 tax returns until February 12th this year.

AARP recently put out the following article "**Ten things to know about your 2020 tax returns**" that discusses some tax changes for 2020, what to do if you haven't received the stimulus checks, and other relevant topics:

www.aarp.org/money/taxes/info-2021/getting-ready-to-file-2020-taxes.html

Cummington Fair photos



April Judd is working on a Cummington Fair history book and is looking for photos. If you have any that you would like to include in the book, contact April: 413-268-7109, cummingtonfair@gmail.com. You can email the photos to April or she can borrow them, scan them and return them to you.



On the Go!



A hearty hello from your trip leaders, Lorraine, Barbara, Betty, Karen and Francine.

With the vaccine in view, the Friends of Northampton Seniors travel group would like to give you a brief outline of future bus trips that are being contemplated for late summer and fall of 2021. Please know nothing is written in stone and things can change.

If you'd like to share your email address with Francine so we can keep in touch, please send a short message to:

francine.frenier@gmail.com

Watch for more details in upcoming newsletters.

- ⇒ August MGM Casino
- ⇒ September Big E
- ⇒ Late September Niagara Falls, if border is open, 5 days
- ⇒ October 8-18 Colorado, 11 Days
- ⇒ Late Oct/Nov Plymouth, 400th Anniver. Program
- ⇒ December Bright Nights & Red Rose



"The barking could be boredom, fear, separation anxiety, or just wanting attention. But most likely it's because he's a dog."

—A. Mimi's Life—

The time is approaching and we couldn't be more excited!



Smith Vocational Culinary students and the chefs are firing it up in the kitchen.

Check out the school website for the menu:

www.smithtec.org/culinary-arts

and look for them on Facebook and Instagram. Each post will have more details. This will be a safe, fun and delicious experience for everyone!

The Oliver Smith Restaurant drive-thru!

FIRST LETS GO OVER A FEW DETAILS TO START:

1. VERY IMPORTANT, CALL FIRST to make sure the restaurant is open that day. Our menu & schedule may vary week to week.
2. The daily menu can be found on our school website, and I will post it on Facebook & Insta, SO FOLLOW US!
3. All orders MUST be in by 10a.m!



**OPENING DAY: 2/8/21
TO PLACE ORDERS CALL:
413-587-1414 x3522**

KEEP AN EYE out for the rest of the IMPORTANT DETAILS!

THANK YOU FOR YOUR PATRONAGE!

Chesterfield COA

Lillian Bisbee, Chair
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Bev Pomeroy, Secretary
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Milenna Curtis
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*Travel Group: Mary Ann Coleman,
Francine Frenier*

Outreach Com:

Jan Gibeau, Lorrie Childs



Newsletter Designer:
Kristen Estelle

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

Money Wiring



Money wiring scams come in many variations. Scammers like to get paid using wire transfer services because it's fast, the money is often available within minutes, not leaving the consumer time to cancel the transaction once they realize it is a scam. The money is usually picked up in cash and in person making it hard to recover.

Remember...

- **Never wire money to claim a prize**
- **Never wire money to someone you don't know**

Watch out for these **MONEY WIRING SCAMS**

- Lottery & sweepstakes scams
- Overpayment scams
- Relationship scams
- Mystery shopper scams
- Online purchase scams
- Apartment rental scams
- Advance fee loan scams
- Family emergency or friend-in-need scams
- IRS scams

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

