

Living Well



Newsletter
OCTOBER
2024

Williamsburg Senior Center – Programs & Services for Active Living at 60+

Deb Hollingworth — Mentor & Friend

Deborah Hollingworth is retiring as the SHINE (Serving the Health Insurance Needs of Everyone) counselor for seniors in the Hilltowns (as part of a grant with Highland Valley Elder Services). SHINE folks help older adults choose a plan and sign up for Medicare. As most of you know, choosing health coverage is a complex and challenging process. Deb's case management approach, along with her knowledge, expertise and understanding of how the system works, has helped many, many seniors choose plans that work best for them.

I had the pleasure of having lunch with Deb the other day. I knew she had retired once before from The Greater Springfield Senior Services (GSSS) some years ago (2018), where she had worked for nearly 30 years as the Intake Department Supervisor. Deb is a licensed social worker. Among her many other accomplishments were leading workshops and trainings, advising and consulting in service to older adults in a variety of settings. No, she is not going to "unretire."

Among the other things I knew about Deb, were that her maiden name was Feiker and she grew up in town. During our conversation I learned so much more about her and her life!

She grew up on Nash Hill Road. I believe at the time, there were a lot fewer houses on the street! The home she grew up in with her parents and siblings was in need of a lot of work, which her father completed. Her grandparents also lived in the house (a separate household across the hall). Her other grandparents also lived in town. Deb said that she gained a strong "sense of self" by having grandparents so close by and all getting together (including aunts and uncles) for Sunday meals. She also shared that the family expectation was "You were always going to be good. You did not want to embarrass the family." And you were going to college...

Which she did for three years before dropping out of school, getting married and moving to New York City! She was in the epicenter of the art scene in Soho!

She went to a party of over 300 guests, and folks were smoking something. She had no idea what it

**** Do you need a ride for in-person voting on Nov. 5th? Call the Senior Center at 268-8410. We will do our best to get a driver for you.**

*** See page 4 for voting information. ***



was. There were famous people there and she did not know who they were! "I was so green and country." To state the obvious, I don't think anybody saw it coming!

While in NY City, which she recounts as a seminal time in her life, she developed and used her acumen (and hard work) to get by. After three years of living in a loft apartment in a five-story building, Deb learned that the landlord was terminally ill and the building was to be sold. This was 1969 and the asking price was \$140,000. Tenants in the building knew that once the property changed hands the rents would skyrocket. It was Deb who went to her uncle, who worked high up in the banking world in and around NY City. He was willing to teach her about banking and how to get what you wanted from that world (what's that saying about teaching someone to fish?). Deb was a quick study. (Did I tell you she had been on the debate team for Helen E. James High School and college at UMass, where she competed nationally.) After learning from her uncle, Deb made her pitch to Citibank. The bank approved the loan. It became a tenant owned co-op and proved to be a great investment. Deb also started a successful business, a children's baby boutique, while she was in Soho.

After seven years in NY City, Deb's family relocated to Chester, MA. Then after eighteen years of marriage and with three children, she divorced her husband. She owned a business "Quilt Works," with over 35 employees, that took orders for baby clothes. The employees (stitchers) were all women. Deb worked with each and every one of them to make it work, including starting a day care on site. In 1986 the business was no longer viable and it was closed. Deb entered a program that helped folks "retrain and return to work." (She also finished her UMass degree). At that point, a friend asked her to car-pool to Springfield at an agency called GSSS. It was there that Deb

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Williamsburg Senior Center – 141 Main Street, P.O. Box 193, Haydenville, MA 01039
Phone: 268-8407 or 8410 ~ Hours: Mon - Thurs, 8:30 - 2:00 ~ Email: seniorcenterdirector@burgy.org

Food Programs:

Brown Bag: Food for Elders

Eligible seniors can get a **free bag of groceries** on 2nd Thursdays at the Senior Center. Call the Food Bank at **413-247-9738** or **800-247-9632** or download an application at <https://www.foodbankwma.org>. Send applications to: The Food Bank of Western Massachusetts, P.O. Box 160, Hatfield, MA 01038.

Congregate Meals

Meals are served in the Senior Café Mondays — Thursdays! Fridays are by delivery only. On **Mondays and Thursdays we make fresh-cooked meals, and Tuesdays and Wednesdays** we get meals from Highland Valley Elder Services to eat in or ***Grab-n-Go! Please join us! Contact Tamar at 413-338-2920, 2-3 days ahead to reserve a meal.**

***Grab-n-Go!**

Meals prepared and packaged by Highland Valley Elder Services are free for anyone 60+! Tuesdays and Wednesdays between 11:30 and 12 noon. **Contact Tamar at 413-338-2920, 2-3 days ahead to reserve your meal.**

Take and Eat

Two area churches provide delicious, freshly-made meals—delivered every Saturday. Contact the Senior Center to find out more or to sign up: **413-338-2920.**

Transportation:

Medical Rides

Senior Center drivers are available for your medical rides *funded by PVTA*. **Call us at least 3 business days ahead** and we will try our best to provide a driver: **268-8407**. (You can also use their **Dial-A-Ride Services, 413-739-7436**.)

Carpool Rides

Rides for shopping/errands can be scheduled through our **Carpool Program**. **Call us at least 3 business days ahead** and we'll try our best to provide you a driver: **413-268-8407**. *Funded by Highland Valley Elder Services.*

Health/Wellness:

Foot Nurse

Piper Sagan is doing foot care at the Senior Center October 8th, and the second Tuesday every month. Call us at **268-8407** to make an appointment, (\$50). Piper can also do foot care in your home, (\$80). Call her at **413-522-8432** for a home appointment.

Companion Program/Friendly Visits

Would you or someone you know benefit from a friendly visit or a regular companion? We can set it up for you! Contact us for more info. **413-338-2920**. *Funded by Highland Valley Elder Services.*

Wellness Calls

The Williamsburg Senior Center makes friendly calls. If you are feeling lonely, or would like check-up calls, we'll add you to our call list. **413-338-2920.**

Healthy Bones & Balance

Mary Bisbee leads HB&B, Mondays at 1 pm (except holidays) and **Thursdays at 9:30 am, in the Auditorium**. Call the Senior Center to sign up or stop in to check it out! This **free class** is *sponsored by RSVP*.

Tai Chi

Marty Phinney offers Tai Chi Tuesdays, 9:30 am, outside or in the auditorium. Members or interested folks can contact her at **413-268-3228**. Donations are gratefully accepted.

Modern/Contemporary Dance

Susan Waltner's dance class happens on Wednesdays at 10:00 am in the auditorium or on the lawn. Contact her at swaltner@smith.edu if you would like to join. Donations gratefully accepted.

Strength and Cardio Workouts

Joan Griswold is leading workouts via Zoom Thursdays at 10:15 am. Visit her at www.bybhealth.com to sign up. Other hours may also be available.

Just for Fun:

Arts & Crafts Open Studio

Make your own art/crafts in good company! Bring your supplies and enjoy the camaraderie of being with a group of folks who have shared interests. **This month, we'll meet on October 10 & 24th, 1-3 pm.** Contact **Gloria Black** at Gloriosa05@yahoo.com or **413-268-7767**.

Men's Breakfast Group

Meets at the **Williamsburg Snack Shack** on **3rd Thursdays at 8:30 am (Oct. 17th)**. To join, email **Larry West** (landwest3315@yahoo.com) or stop in!

Ladies Who Lunch

Meets at the **Williamsburg Snack Shack** on **3rd Fridays at 11:30 am (Oct. 18th)**. **Please stop in and join us or call 268-8407 for info.** (Look for our sign!)

Other Services:

Technology Program

Need help using your cell phone, computer or other devices? The Senior Center can help! Volunteers work one-on-one with folks and arrange a time that works for both parties. **Contact the office at 413-268-8410 to schedule an appointment.**

Tech Connect: You can also attend the Tech Connect Drop-in Center at **Meekins Library on the 2nd Tuesday, October 8th, 10 am — 12 noon**. Bring your device(s) and your questions! Call **413-296-5080** or for support available by email, contact: coaTechHelp@gmail.com.

SHINE

SHINE can help you with Medicare and Medicare-related insurance issues. If you want to speak to a SHINE agent, call the Senior Center to make an appointment. **268-8407.**

Veteran's Service Officer

VA office hours are back! Stop in to see our rep, **Dan Nye** on 1st & 3rd Wednesdays, 11:30—1:00, or call **413-587-1299** for appointments.

Hilltown Elder Network

Also known as the **HEN Program**, is available from the **Hilltown Community Development Corporation** for housekeeping and other duties. Call the coordinator, **Amy Phinney, 413-655-0123** for more info.

Stop in Mondays-Thursdays, 8:30-1:30

Island Vacation!



Featuring

Roger Tincknell

Thursday, October 24 at 12:30 pm

At the Senior Center Café,
Town Office Bldg., 141 Main Street, Haydenville

"From Hawaii to the Caribbean"

Songs from the Islands and Seas

Please join us to dream your way to the Islands,
stretch your singing muscles, & bring joy to your day!

Contact us at 413-268-8410 to sign up



Mass Cultural Council
This program is supported in part by a grant from the Williamsburg Cultural Council, a local agency, which is supported by the Massachusetts Cultural Council, a state agency.

"Music is the language of the spirit. It opens the secret of life bringing peace, abolishing strife."
~ Kahlil Gibran



The Senior Center is having a
Flu Vaccine Clinic for Seniors (60 +).

Walgreens of Florence will be administering the vaccine.

When: Thursday, October 10th, 9 am–12 pm

Where: Anne T. Dunphy School

If you haven't already registered, please call 413-268-8410 to register asap.

Outside, rain or shine.

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excelled at helping people and getting them the services they needed. She helped develop (with the IT specialist) the first client database which became the model for the state to use in the state home care program. She remained with the GSSS for 30 years. Deb relocated to Williamsburg to care for her parents about twenty years ago.

Deb has had the ups and downs life has in store for all of us. She describes it this way: divorce, single mom with three kids, adoption, owning a business, bankruptcy, employee, remarriage, stepmom, caregiver and volunteer. She has met them all with grace, fortitude, and perseverance. She referred to herself as a "tumbleweed." Deb gives new meaning to the word "tumbleweed."

Deb has a strong commitment to helping folks in need; she has that drive and passion to make a difference in people's lives. She would describe it as, "I'm just doing my job - it's just what you do when you say you're providing a service". I say it's a lot more than that. We will miss Deb and the work she has done for folks in the community. We have been lucky to have her, and I wish her the best!

~Melissa Wilson



New & Exciting- Meal Site Guest Cook!

The Senior Center has been exploring ways to expand our in-house meal program. To that end, we are introducing our new **Guest Cook program!** And we are excited (actually more than excited – ecstatic!) to have folks from **Village Green** (93 Main St., Haydenville) sponsoring and preparing the meal on **Thursday, October 17th in the Senior Center Café.**

The meal will be lasagna with salad, bread, dessert and beverages (non-alcoholic!). **This is a big thank you to Mark and Annette Larareo for helping us out!** We look forward to continuing this program in November. As I like to say, our community is a caring community.

Our congregate meals are not just about the food. They are also about conversation and friends. Not sure if anyone noticed, but **the lunch hour is a magical hour of good food, fun, and friends.** Please join us! To register for lunch on this day (or any day or to sign up to get a monthly menu), please contact **Tamar Smith at 413-338-2920.** Thank you.
~MW



Your Voice Matters

The Senior Center wants to play an active role in assisting seniors who want to vote in the Nov. 5th election. Our Town Clerk, Brenda Lessard, has provided the following information:

- **Oct. 26, 2024:** Deadline to register to vote for general election
- **Oct. 29, 2024:** Deadline to apply for vote by mail ballot for general election
- **Nov. 5, 2024:** General election. Polls will be open from 7 a.m. to 8 p.m.

Vote by mail:

- Voters are entitled to vote by mail for any reason, as long as you're already registered to vote. You should be sent an application in the mail before the election and you can also apply online at www.burgy.org.
- If you prefer to vote in person, you can get a head start and vote early, no reason needed. Early voting for the general election will take place between Oct. 19th and Nov. 1. *Actual dates and hours have not been finalized. In-person early voting will be done in the Town Clerk's office.*

Vote in person on Election Day:

- You can always vote in person on Election Day, Nov. 5 for the general election. Polls will be open from 7 am to 8 pm. Voting will take place at the Town Offices in Haydenville. In most cases, you will not be asked to show an ID to vote.

Help Wanted

The Hilltown Elder Network (H.E.N.) Program managed by Hilltown Community Development Corporation (see page 2) offers a variety of services to folks who live in town. The agency is looking for part-time workers to help elders in their homes with house cleaning, household chores or occasional transportation to appointments.

Please call **Amy Phinney at 413-655-0123** for more information or if you are interested.



Thank You!

We want to take this opportunity to thank members of TRIAD* for the **Senior Safety Presentation** on Sept. 26th. There were many helpful hints on how to make our houses safer and easier to navigate. We'd like to also thank the seniors who attended and were willing to participate. It is reassuring to know we live in a caring community. Thank you!

Also, TRIAD is looking for members of the community to join their group. Please email Larry West at landlwest3315@yahoo.com.

**TRIAD, a community policing initiative bringing together law enforcement, seniors and elder care providers seeking to prevent crime and educate seniors about how to stay safe.*

The Williamsburg Senior Center Thanks You for All Your Generous Contributions!

If you would like to donate, there are three ways to contribute:

1. Donate online via Unipay at www.burgy.org/senior-center;
2. Drop off your donation in person during business hours;
3. Mail a donation to Williamsburg Senior Center, PO Box 193, Haydenville, MA 01039.

The Williamsburg Senior Center counts on YOUR support to continue our programming for local seniors!

I would like to contribute to the Williamsburg Senior Center. My contribution of \$_____ is attached. (Please write your check to **Town of Williamsburg** with "Senior Center program support" on the memo line.)

Name _____
 Address _____
 Phone _____ Email _____

Thank You for Helping Us Support Our Neighbors!

A WILLIAMSBURG FORUM ON OUR CLIMATE AND ENERGY FUTURE

Sunday, October 6, 2 pm

How to Save Money with Energy Upgrades

Learn about Federal and state incentives and programs to help residents and businesses save money.

Sunday, October 20, 2 pm

Your Electricity Bill 101

Understanding your bill, why rates change, energy sources for electricity in our area, "community choice" aggregation. Bring a copy of your bill to follow along!

Sunday, November 3, 2 pm

Our Electricity Future

Learn about interconnectivity, Community Choice 2.0, micro-grids, and power sharing.

Events are at Anne T. Dunphy School,
1 Petticoat Hill Rd, Williamsburg
Childcare & light refreshments provided.

Position Available: Community Connector

The Northern Hilltowns Consortium of Councils on Aging seeks outreach worker to serve as the "Connector" to help older adults and their family caregivers find and connect with the best resources to:

- Find and join programs that will support independent living in their own homes
- Answer questions about eligibility for benefits: health insurance, pharmacy subsidies, fuel assistance, SNAP benefits, property tax rebates
- Identify services or programs that are the best fit to individual or family needs
- Help manage changes in medical conditions, or finances, or housing
- Guide people through the required processes to successfully obtain and/or enroll in services they require

Flexible hours: 18/month. Work from home. Some home visits when necessary.

Looking for a person with experience working with older adults, knowledge of aging resources, excellent communication skills, experience using computer and internet services.

Driver's license required
Salary: \$21 /hour

If interested, please submit resume and/or contact:

COA Director, Chesterfield Council on Aging
413-296-4007 or
coa@townofchesterfieldma.com

Seniors Aware of Fire Education

October is **FIRE SAFETY MONTH** and the topic is how to make and practice a home escape plan when your smoke alarm wakes you up.

Senior 
SAFE

First, make a HOME ESCAPE PLAN:

- Make a plan that includes TWO WAYS out of every room.
- Draw a floor plan of your house. Include doors, windows, halls, stairs and fire escapes. Use arrows to show escape routes — two ways out of every room.
- Make sure the windows in your plan open easily and are not painted shut.
- Keep pathways free of obstacles.
- Choose a MEETING PLACE safely outdoors.

Second, PRACTICE your home escape plan. Plans only work if practiced.

- Hold a FIRE DRILL at least twice a year; one day drill and one night drill.
- Plan on how to help anyone who may need to be assisted after the drill, make any necessary adjustments to your plan.

Third, WHEN THE ALARM SOUNDS:

- Get out of bed and go to your bedroom door.
- Feel the door with the BACK OF YOUR HAND.
- If it feels cool, open the door slowly. If the way out is clear of fire, get low and go.
- Do not open the door if it is hot. Go to your window, open it. If you can not get out safely, shout and signal for help. One of the first firefighters there will walk around the whole building, checking to see if someone is trapped.
- Once you are out, STAY OUT! Do not go back in.
- Call 911 from your cell phone.
- Go to your family MEETING PLACE.
- Let the firefighters know if everyone is safely out of the house.

Hope you never need your HOME ESCAPE PLAN. But having one which every one in your home knows, will make all the difference.

Have a great fire SAFE month,

--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.



Tech. Help and Training for October



THANK YOU TO EVERYONE THAT PARTICIPATED IN THE TECH CONNECT FAIR ON 9/21! The event was a success, with many new demonstrations, exhibitors, and a silent tech auction.

Tech Support Available by Appointment

Receive technology help by email, phone, drop-in or appointment: coaTechHelp@gmail.com, phone or text msg **413-296-5080**. Response within a day.

Drop in Centers: All are Welcome at Any Location! (no appointment needed)

- Chesterfield Community Center, 400 Main Rd.
Weekly on all Tuesdays from 11:00 to 2:00
Bi-Weekly on Fridays, 11:30-1:30 (10/4 and 10/18)
- Cummington Community House, 33 Main St.
Drop-In tech support, 2nd Weds. 10-12 (10/9)
- Goshen Free Public Library, 42 Main St.
Drop-in tech support, 3rd Thurs. 12-2 (10/17)
- Plainfield Shaw Memorial Library, 312 Main St.
Drop-In tech support, 3rd Thurs. 5:30-7:30pm (10/17)
- Westhampton Public Library, 1 North Rd.
Drop-In tech support, 4th Thurs. 2-4pm (10/24)
- Williamsburg
Meekins Library Drop-In tech support
2nd Tuesday 10/8 from 10 to Noon
Nash Hill Place Resident Drop-In tech support
2nd Tuesday 10/8 from 10 to Noon
- Worthington Library, 1 Huntington Rd.
Call COA for date & time: 413-238-5962.

Tech Training:

Must pre-register for classes no later than one week before the scheduled training date. All classes held at the Chesterfield Community Center, 400 Main Rd, lower level. To register, email coaTechConnect@gmail.com; call or text **413-296-5080**, or sign up through the website www.northernhilltownscoas.org

Computer Classes:

Beginner's Windows Laptop Class will restart on Thursdays 1-2:30pm, on 10/3 for 4 weeks

Intermediate Windows Laptop Class starts Wednesdays 10:30 – Noon, on 10/23 for 6 weeks

Tech Workshops:

- Facebook – Fri, 10/4, 10:30 – 11:30
- What does THAT mean: tech terms – Wed, 10/9, 11:00 - 12:00pm
- MS Excel – Fri, 10/18, 10:30 – 11:30
- Streaming – Sat, 10/26, 10:30 - 12:00pm
- Internet Basics– Fri. 11/1, 10:30-11:30am
- Using Medical Portals & Telehealth– Thurs. 11/14, 10:00-12:00pm
- Microsoft Word– Fri. 11/15, 10:30-11:30

Internet Hotspots, PC laptops, refurbished Chromebooks and iPad and Android tablets available: Our staff member Ky Martus, is distributing devices. Please remind us if you requested one and are still waiting. We have more PC laptops, refurbished Chromebooks and iPad and Android tablets. If you need or are waiting for a device to connect to the internet, have something so old it is not working effectively, or need a different type of device please contact us.

Email coatechconnect@gmail.com, leave message at **413-296-5080**, or use online request form on our website, www.northernhilltownscoas.org

Need affordable internet access?

We now have a way for you to affordably connect to the internet using an internet "Hotspot" device. They work like WIFI without cable or fiber service. If you are interested in learning more about how these devices work and how they could benefit you, please contact us by phone or email.

All Those Papers! Part 2

By Jean O'Neill

It is a myth that piles of paper will procreate. I think... I could be wrong. This note was hard to write – lots of individual situations. If I have missed something you are particularly interested in, let me know. A basic rule of thumb is to keep paper for a year unless you have a reason for longer. I know – a mealy-mouth answer. Another rule of thumb is anything that you deem important that would be hard to replace should be kept. This might include correspondence with the Social Security office on a specific matter.

Really Important Stuff. You could write this paragraph. Keep these indefinitely - birth and death certificates, marriage licenses, divorce decrees, adoption papers, Social Security card, property deeds, estate documents, and military discharge papers.

Banking. Keep either paper or electronic bank statements for a year. You might want some of them longer for convenience on reminders about an expenditure, but the bank keeps these electronically
(continued on page 8)

On the Road Again... 2024 & 2025 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 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 \$30 Payment to Francine Frenier is due by October 25. Please mail a check to the address above. NO REFUNDS due to bargain price. Waitlist available.

~~~~~2025~~~~~

*Multi Day Trip June 22-26. Montreal & Ottawa.* Passports required. Visit the Biodome, Notre Dame Basilica, Montreal's Underground City, Parliament Hill, Cruise on the St. Lawrence River. Price \$1,052. Discount of \$25 if paid in full by March 26, 2025. Make the check payable to Diamond Tours and mail to the address above.

*Day Trip TBD. Winnepesaukee Railroad.* Enjoy a delicious turkey dinner, prepared by Hart's Turkey Farm Restaurant, aboard the train. Tour the shores of Lake Winnepesaukee. Price TBD.

*Multi Day Trip October 12-18. Biltmore Estate & Smoky Mountains, Asheville, NC.* Seven days, six nights. Visit the Biltmore Estate, the St. Lawrence Basilica, historic Gatlinburg, TN & Asheville, NC. Guided tour of the Smoky Mountains National Park. Price \$1,099. Discount of \$25 if paid in full by July 18, 2025. Make the check payable to Diamond Tours and mail to the address above.

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More to come! Any new ideas or special events are always welcome. Please email Francine at **francine.frenier@gmail.com**. Any interest in a Woosox game? Please email me.

THANK YOU to all the passengers who joined the trips. I hope you enjoy travelling to various places and meeting new friends as much as I do.

~ Francine



October's Good News By Deb Hollingworth

The Good News this month is about changing of the guard. We have a **new SHINE counselor** for Highland Valley which includes our 7 hill towns! Her name is **Caroline Solan** and you can make an appointment to see her in person at Highland Valley (320 Riverside Drive in Florence). She will be working Wednesdays every week. Or you can call her there at **413-586-2000** and leave a message, or book an appointment for a phone call, or visit. Email works too. She can be reached at **csolan@lifepathma.org**.

The best way to reach Caroline depends on why you need to speak with her. If you have a "time sensitive" question, like an impending nursing home discharge, or a termination of coverage from your health plan, or questions about enrolling in a Medicare supplement because you have a new medical condition that you think might require hospitalization, the best strategy might be to email her. Because then she can get back to you as soon as she's able.

If you have questions about Open Enrollment and whether or not you should keep your current Medicare supplement plan or switch, then the best strategy might be to call Highland Valley and schedule a Wednesday appointment. Ask for the Intake department for a SHINE appointment.

When you call you will be asked for: your name, date of birth, zip code and reason you are calling. If you have MassHealth, then they should also ask for your MassHealth ID number which is on your blue MassHealth card. You may have to wait a while for an in person appointment. Asking for a phone call might be a shorter wait and sending an email might be the most expedient way to get in touch.

For folks who have issues with their MassHealth coverage and have home care services through Highland Valley: you can call and ask the Intake department if it's possible to leave a message for Scott or Oognah.

If you have MassHealth issues, but don't get homecare services from Highland Valley, you can contact Buliah Mae Thomas at the Hilltown Health Center: call 413-238-5511, or email **bthomas@hchcweb.org**

Remember you can always call your local senior center who will have all this information.

We are so lucky to have Caroline joining the SHINE team!

Williamsburg Senior Center
141 Main Street
P.O. Box 193
Haydenville, MA 01039

**WILLIAMSBURG
COUNCIL ON AGING**

**ADVISORY BOARD
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Sherry Loomis
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Tamar Smith
Toni Boughton
&
Our Many Volunteers

("All those Papers" continued from page 6)

and you can retrieve them. Canceled checks can go after a year.

Bills. Our utility bills, phone bills and the like can be discarded after you verify they are paid.

Credit card receipts. After a purchase shows up and you verify it, you can usually discard the receipt. Keep it if needed for proof of purchase such as a warranty claim.

Insurance. Keep your active policy documents, and a year's worth of billings. Older billings can go away.

Investments. Inquire with your broker or whomever holds your investments. They may keep all the paperwork, or it may be your responsibility. If it is up to you, keep transaction items until the investment item is sold and the taxes settled.

Loans including Co-Signs. Paperwork for a loan should be kept until the loan is settled and any tax paperwork dealt with.

Property. You should hold records that relate to property until the period of limitations expires for the year in which you dispose of the property. In general, keep property papers for three years to allow some dust to settle.

Purchases. Keep receipts as long as the warranty period, and manuals as long as you have the item and it still works. Hope it's a long time...

Again, Whew!
Jean O'Neil
TRIAD Committee member
jeanoneilmass@gmail.com
413-268-2228

