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Learn what Monadnock at Home can do to support you in your home and community.

Volunteering is a rewarding experience!  
Join us by becoming a volunteer.

To inquire about membership, volunteering, or to donate, contact us:  
603-371-0809

help@MonadnockatHome.org  
Monadnockathome.org



# atHome

## Helping Seniors Live Independently



*Francelia Clark & Cyndy Martell discuss Francelia's watercolor*

## Monadnock at Home's Got Talent!

In April, we were wowed by the talent among members at our Monadnock at Home's Got Talent Program. Held for the second time and surely to become an annual event, this program is an opportunity for members to showcase their creative side, discover new interests, and connect with others who share their passions. Members are welcome to come and present or support fellow members from the audience.

Storytelling and poetry are two great ways to learn about others and reflect on your own life experiences. Owen Houghton started us off with a story about his recent trip to Costa Rica where he tasted a delicious pineapple straight off the tree. Cyndy Martell captured the group's attention reciting her poem, "Mystical Music" — appreciating and anticipating the song of the hermit thrush and the mystical way it arrives in the early spring each year.

*Continued on page 7*

# Accessing Groceries with Monadnock at Home

Whether you are considering giving up driving and are looking for long-term help or perhaps you are recovering from a hospital stay, Monadnock at Home (MaH) offers a number of options to help members with groceries. Grocery shopping is an easy service to set up with just a few simple steps.

## Step 1:

Give MaH a call at 603-371-0809 at least 5 business days before you will need groceries. This will give us time to find the right volunteer to help meet your needs.

## Step 2:

Determine a schedule that will work well for your grocery shopping. All of our grocery services are set up on a recurring basis — some members shop weekly, some prefer every other week. Members and volunteers find grocery shopping on a set schedule to run quite smoothly.

## Step 3:

Talk with MaH staff to decide which grocery option will be the right choice for you.



## Options include:

### Ride to a Grocery Store

If you are able to do your own shopping but need a ride to the store, we will coordinate a volunteer driver to take you to Hannaford or Market Basket in Rindge or Shaw's in Peterborough.

### Ride to a Grocery Store w/ Assistance for Shopping

If you like to shop for yourself but need a ride to the store and would like some assistance while you shop, we will match you with a volunteer who will take you to Hannaford, Market Basket or Shaw's and help you shop for your groceries.

### Help with Online Ordering & Grocery Delivery

If grocery delivery is your preference, MaH can help with the delivery but also the ordering. Online ordering has become very popular and many stores offer this as an option. If you are computer savvy and able to set up an account online and order your own groceries but need delivery, MaH has volunteers who are able to pick up and deliver from Hannaford in Rindge or Shaw's and Nature's Green Grocers in Peterborough. If you need help ordering, MaH tech volunteers will help you set up an account and learn how to place an order.

Whatever your grocery needs are, Monadnock at Home has a solution.  
Give us a call at 603-371-0809 or email [Help@MonadnockatHome.org](mailto:Help@MonadnockatHome.org) to get started.

# Village News

By Sandra Faber, Executive Director



This newsletter is filled with photos and stories from our many programs since December. We have had a wonderful time — getting through winter and some rainy spring days — together.

We received tips from experts on estate planning and de-cluttering, showcased our talent, cheered on fellow members, completed a service project for End 68 Hours of Hunger, enjoyed ice cream, lunch and more. I hope these photos and stories will inspire you to join us, especially if you have not done so in the past.

In the last newsletter, I mentioned we were vetting many new volunteers. We have made great progress



and have brought on 11 new volunteers who are eager to meet members and provide a little help where needed. Sometimes things come up that make you think of us, like you need your air conditioner installed or you need a ride to the doctor, but I encourage you to also think about other ways we can help brighten your days. Many of our volunteers are volunteering because they have extra time on their hands and they would like to interact with others more often. Social interaction is so important for our mental and physical well-being. A friendly visit or walk is a win-win for both volunteers and MaH members and is a great way to meet others in your community.

Let us know if you would like a refresher on all the things volunteers can do for you! I hope to see you soon!

## Estate Planning – being prepared

In March, Stephanie Thomson from Upton & Hatfield LLP, Attorneys at Law, joined us for a discussion around the basics of estate planning; including wills, trusts, and beneficiaries.

Stephanie emphasized the importance of putting thought into who you select to carry out your wishes — considering who might be best suited to make a tough decision if it were to become necessary. An Advanced Directive — a legal document that designates a power of attorney and provides instructions for medical care — only goes into effect if you cannot communicate your own wishes and goes away when one passes. Once the person passes, the Will goes into effect and the Executor executes the Will.

Stephanie also discussed Revocable Trusts and using them to avoid probate.

The group had some discussion over whether to have a trust or simply let your estate go through probate. Ultimately, it is up to you. Stephanie cautioned that probate can be expensive and can go on for up to a year.

Stephanie also fielded some questions regarding the use of documents that can be found online rather than having an attorney draft them. She explained that one common problem with online documents is that they might not comply with state law, even when the online site claims otherwise. The laws change frequently and online documents may not be up to date. Further, she has seen wills that were prepared online and improperly executed, causing the will to either be invalid or require a witness to attend a hearing to prove the will. Going

through an attorney is recommended, but if you choose to use an online source, do your due diligence to make sure the documents are current and executable.

Finally, you should review your estate plan every five years to confirm that it remains consistent with your current objectives and in accordance with the current laws. You should also review your estate plan after the occurrence of significant events including the birth of a child, the loss of a loved one, marriage, divorce, or a change in your health or financial circumstances.

If you would like to work with Stephanie Thomson, she can be reached at Upton & Hatfield, LLP Attorneys at Law, 20 Grove St., Peterborough; 603-924-3864; sthompson@uptonhatfield.com.

# Declutter Your Life

**D**eccluttering can be an overwhelming task. Accumulated possessions can hold sentimental value or evoke memories, making it difficult to let go of things. However, decluttering is an important process that can reduce stress, improve safety, and create a more organized and comfortable living space. In February, winter weather caused us to move our Declutter Your Life program to a Zoom meetup. This actually resulted in more people wanting to attend! The benefits of Zoom — staying in the comforts of your home during nasty weather and still seeing your friends!

We started by watching a webinar recording provided by Wellness Wednesdays, pausing the video throughout to discuss topics amongst the group and then ended with an open forum to share our decluttering struggles, triumphs and goals.

Have you ever taken a moment to think about why you accumulate and keep “stuff”? This simple exercise can help you understand why you hold onto things, why it is hard to let go, and maybe even help you with the purging part. Take a look below and see what resonates with you — it could be more than one.

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## ● Space Giver

Allowing others — many times your adult children — to keep their stuff at your house even though they don't live there anymore.

## ● Memory Keeper

Keeping things because you have memory attached to the “thing”.

## ● Money Minded

You buy items because they “are a good deal” and not because you necessarily need the item.

## ● The Just-in-Caser

You keep or buy items “just in case” you need them in the future.

## ● The Acquirer

You enjoy the thrill of the hunt — shopping is exciting and enjoyable.

## ● The Crammer-Jammer

You stack things and jam them into drawers — out of sight, out of mind mentality.

## ● The Aspirer

You aspire to do something with the items or become an expert at something, so you buy or keep all the supplies needed, hoping you'll do it one day.

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The presenter offered tips to help move past some of these reasons why you may struggle to declutter, such as assigning a date that your “space renters” need to remove their stuff and waiting until you are really ready to use an item, before you purchase it. As the

presenter said, “Let the store hold onto it until you are ready to use it!”

The first recommendation is to start small. Start with a drawer. Many of us have that drawer that we call the catch-all or junk drawer.

**Tackling a small space is doable and highly satisfying once completed.**

**Next, she explains the **THREE RULES** to keep in mind when setting out to declutter:**

# 1

## Own less

Sounds simple, but just deciding that you want to own less and keeping this in mind when faced with a purchase or purging is the first step.

# 2

## Assign a home for everything

Your items should have a place in your home where they belong. If they don't, then chances are, you don't need them.

# 3

## Maintenance

Once you declutter a space within the home, you will need to maintain the space. Once there is order, maintaining the order is easier.

By starting with a drawer or a single room rather than trying to tackle the entire house at once, you will keep from feeling overwhelmed, and the sense of accomplishment will increase your motivation.

You may also consider enlisting help from family members or friends. Decluttering can be a physically and emotionally taxing process, and having a support system can make the task more manageable. Additionally, loved ones can provide a fresh

perspective and can be a great resource for deciding what to keep and what to let go.

There are many benefits to decluttering your life. Donating or selling items rather than throwing them away can be a great way to give back to the community while also generating income. Decluttering can also reduce stress, increase safety, and create a more organized living space. **So, go tackle that drawer and see how you feel!**

## Monthly Coffee Hour Update

The MaH Member Coffee Group is now meeting outside at The United Church of Jaffrey, 54 Main St., Jaffrey at 10:00 AM on the first and third Tuesday of each month.

Members gather in a screened-in gazebo in the back parking area. A bench spans the interior of the gazebo, but you are welcome to bring your own lawn chair or cushion if you desire. This is a welcoming group that encourages members to stop by. If you have questions or would like to receive updates regarding possible changes due to weather, please contact MaH at 603-371-0809.



# New Medicare Prescription Drug Benefits

By Sandy King, Newsletter Volunteer

The Inflation Reduction Act, passed in August of 2022, includes provisions aimed at lowering drug costs for seniors. Some of these provisions are already in place while others will be phased in over the coming years. This is good news for those of us over a certain age!

A summary of the changes is presented below.

## In Effect Now

Drug companies will pay a penalty for any drug whose price increase exceeds the rate of inflation. For example, if the inflation rate is 6% and a drug price increases by 10%, the drug company must pay the 4% difference for all Medicare sales of that drug back to the government. This provision is expected to decrease out of pocket drug spending for seniors as well as limit drug plan premium costs.

Co-pays for insulin products are limited to \$35/month without regard to your deductible. For 2026 and beyond, monthly insulin co-pays will be the lesser of \$35 or 25% of the negotiated price for insulin.

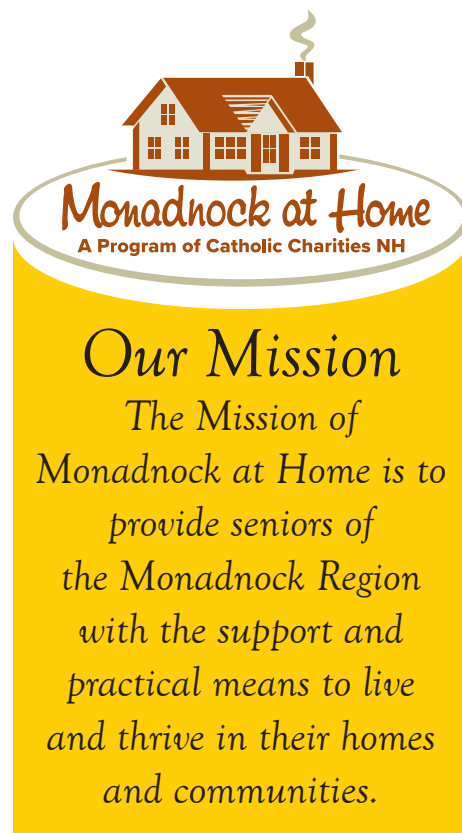
Currently, there is no co-pay for any vaccine that is covered by Medicare Part D and recommended by the Advisory Committee on Immunization Practices. In the past, certain vaccines, such as shingles, required some level of cost sharing for each of its two associated shots. Eliminating cost sharing is expected to increase the uptake of vaccines by seniors and lower expenses that may have otherwise been incurred by experiencing an illness that might have otherwise been prevented.

## Years 2024 to 2026 *Beginning in 2024:*

- Medicare Part D premiums cannot increase by more than 6% per year.
- There will be no cost sharing of drugs during the catastrophic coverage phase, which is incurred once out-of-pocket costs exceed a certain threshold. For instance, in 2022 the threshold was \$7,050. Previously when you were in the catastrophic phase, you had to pay 5% of drug costs with no upper limit.
- Eligibility has been expanded for extra help in paying out-of-pocket drug costs for low income seniors.

In 2025 there will be a \$2,000 cap on out-of-pocket drug costs and in 2026 seniors will benefit from Medicare's price negotiations with pharmaceutical companies on certain drugs.

Overall, the Inflation Reduction Act benefits the well-being of seniors by reigning in out-of-pocket costs. The anticipated result is that seniors will not be tempted to forego insurance coverage, medications or vaccines due to cost and in the end, we will all be healthier!



## Monadnock at Home's Got Talent!

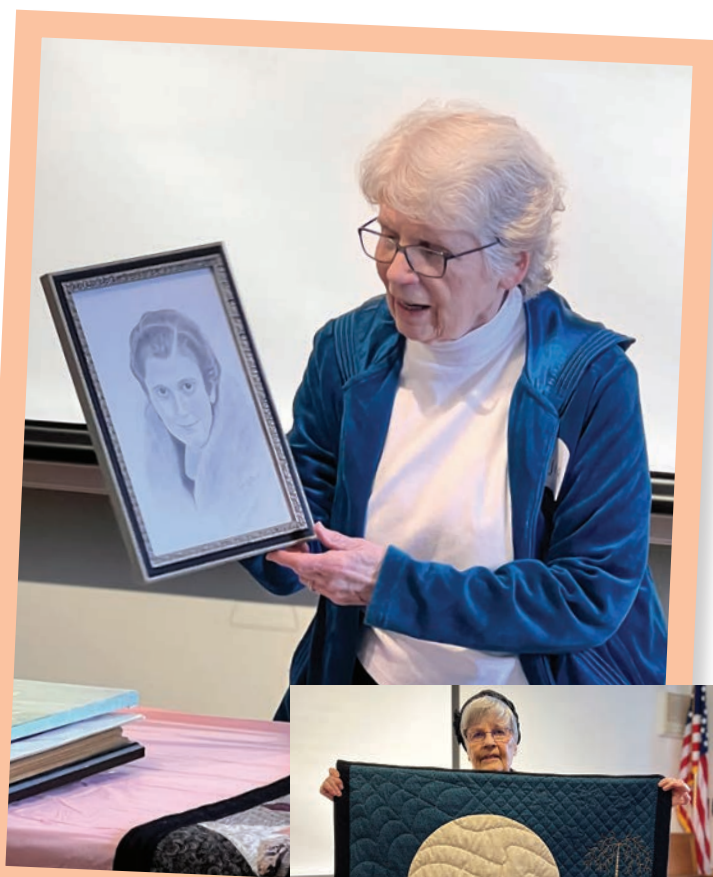
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The visual arts were well represented at our gathering. Our members are rich with talent when it comes to paintings, drawings, and photography. Sonjia McNear shared a beautiful pencil sketch of her mother as well as paintings and photographs — one of which she explained took quite a bit of patience to capture — the moment a pelican snagged its next meal. The love of animals and nature shone through in many ways. Francelia Clark captured her hiking explorations in her paintings — sharing her paintings of waterfalls, fields, and a beaver pond — and capturing our hearts with her sweet painting of her kitty resting atop her woodstove. Polly Pierce's painting of her pup laying at her feet, had us thinking of the relaxing moments in life we so enjoy. Next, the group's thoughts wandered to Autumn as Pat Hummel displayed her beautiful fall scene applique quilt. Larry Davis, a MaH volunteer who recently moved back to this area, explained how he continues to use film as opposed to digital for his photography. Larry showed his photographs of Mt. Monadnock and abstract photos taken through icicles on the mountain.

As they say — music is the universal language. Monadnock at Home member Ann Curtis, treated us to a few songs including, "When the Saints Go Marching On", on piano. Ann also shared her homemade jam with the group, giving the opportunity for all to taste.

Pat Martin brought home the finale with an inspiring and high energy tap dance routine. Pat has been taking tap for years and it shows. But Pat was quick to tell the group that anyone at any age can take part and is welcome to join in with her and her fellow tap dancers.

At the conclusion, members connected and got a closer look at the wide display of talent among us. Members also enjoyed social time and lunch provided by Monadnock at Home. The afternoon was pure joy- and one I hope you all come and experience next year.



*Above: Sonjia with her pencil sketch of her mother.*



*Right: Pat Hummel displays her quilt. Below left: Polly presenting her painting.*



*Left: Pat Martin gets ready to tap dance. Above: Sonjia talks about capturing the pelican and fish photo.*



*MaH members enjoying ice cream at Kimball Farm in Jaffrey, NH*



## Why Become a MaH Member?

- You gain peace of mind.
- Your worries of living alone are eased.
- You become an active part of a bigger community.
- You gain the security of knowing you can get help on issues that arise — big or small.

Contact us to see how MaH can help you live and thrive in your home and community.

**CALL** 603-371-0809

**EMAIL** [help@monadnockathome.org](mailto:help@monadnockathome.org)

**VISIT** [www.monadnockathome.org](http://www.monadnockathome.org)

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