

Winter 2013 / Issue No. 12

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Memberships are now being accepted. For more information call (603) 371-0809 or visit our web site www.monadnockathome.org



with Seniors in the Eastern Monadnock Region



MaH Members Enjoy Connecticut Riverboat Cruise

By Cynthia Sue Martell

One of life's pleasant surprises is to be introduced to new and fascinating travel destinations — some unexpectedly close to home! An excellent example of this was MaH's trip to Northfield Mountain, and our riverboat adventure on the Connecticut.

On Friday, October 4, 2013, twenty-eight MaH members savored a yummy (as always) group lunch at Northfield Mountain Visitor's Center in Northfield, MA.

After lunch, braving uncertain weather, we drove to the boat docks where we were welcomed aboard the Quinnetukut II — Algonquin for Connecticut.

One member of our group pointed out that the Quinnetukut II reminded him of the African Queen — the riverboat in the 1951 epic film of Hepburn and Bogart fame. "Our" wonderful riverboat seated 44 passengers and was open on all sides for better viewing. Overhead was displayed a virtual "ceiling" of pumpkin -orange life vests on hyperalert.

The gregarious on-board interpreter shared her extensive knowledge of the culture, habitats and natural history of this spectacular stretch of river. At one point, she circulated a stone with preserved dinosaur tracks embedded in it discovered in a local quarry!

When we cruised into beautiful Barton Cove, the boat's "salty"-looking skipper pointed out a large Bald Eagle nesting site. Then he guided our collective eyes to an eagle in flight. We watched in delight as its noble white head wove in and out of colorful fall foliage along the rivers steep shoreline.

We were thrilled to catch sight of yet another Bald Eagle perched on a tree

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limb near the river. So close it could be distinguished with the naked eye. For a better look, we excitedly shared binoculars (what are friends for?). Meanwhile, the camera buffs among us captured the spectacular visual image of a rare raptor and American icon.

During the 12 –mile round trip we cruised back and forth beneath the magnificent French King Bridge. This architecturally impressive three span arch style bridge, constructed in 1932, is 782' long and 140' high. Truly awesome.

Everyone agreed this outing was so enriching they'd happily do it again!





Holiday Self Care

By Sandra Faber, Local Coordinator

The holidays should be a time to relax and take in all the joy that the season brings, but it can also be a stressful time. Travel, family and friends visiting, and shopping can throw our schedules off as well as our eating habits and our mood. In the midst of all the hustle and bustle, be sure to take time to care for yourself and your needs.

In support of that notion, MaH has many service providers and member supporters that can help. To start, take out your "Member Perks" list and take advantage of what our member supporters offer. Here are some ideas to get you started:

- Keep up your fitness in the winter months by attending an exercise class or set up a "walking date" with a friend and go to the "Bubble" at Franklin Pierce.
- Get into the holiday spirit! Think about bringing a friend to a performance by the Monadnock Chorus.
- Give yourself a break from cooking! Dine at one of our member supporter restaurants.
- Take time for you! Why not treat yourself to a relaxing massage?

Besides member supporters, we also have many service providers geared to address your winter needs. For instance, a house cleaning service can help you keep up with the winter grime and snow plowing/shoveling providers can keep the outdoors cleared. Too busy to prepare meals? We have providers who will prepare portion sized "home cooked" meals catered to your needs for your freezer. The list goes on!

Enjoy the holidays, but most importantly, get plenty of rest and maintain a healthy diet during this busy season and don't forget to ask us for assistance with any of your needs!

Read About Us in New Hampshire Magazine!

Check out the October 2013 issue for an article about the "village movement" — a phenomenon expanding both in NH and nationwide that supports seniors who choose to remain in their own homes as they grow older. Specific mention is made of MaH, including input from our current Chair, Rick Harnden (http://www.nhmagazine.com/October-2013/The-Village-Movement-Senior-Care/).



Qualified Charitable Distributions and Your IRA

By Sandy King, MaH Board Member

You may know that if you have a traditional IRA and are of age 70 ½ or older, you must withdraw a minimum amount each year. This amount is called your required minimum distribution (RMD) which is subject to taxes. In addition, failure to take your RMD by year-end can result in a stiff IRS penalty—50% of the amount you should have withdrawn.

The good news is that earlier this year, and applicable to all of 2013, Congress reinstated taxpayers' ability to take RMD's and direct those withdrawals to qualified charitable organizations (up to a limit of \$100,000 per taxpayer), treating them as taxfree distributions for 2013! This provision, called the Qualified Charitable Distribution (QCD) rule, is a convenient way to satisfy IRA distribution requirements, support worthy causes, and receive a tax break all at the same time.

If you are considering a QCD this year, please keep Monadnock at Home in mind. Although we are a membership driven organization, member fees only account for two thirds of our expenses. Your contribution would be greatly appreciated as we support seniors who have chosen to remain in their own homes as they grow older.

Forget Me Not Calendars Make Great Gifts!

A permanent "Forget Me Not" calendar with beautiful photography of the Monadnock region is now on sale for \$12. It provides an attractive place to record all the yearly dates we want to remember such as birthdays, anniversaries, car inspections, flu shot, time to change smoke detector batteries, etc. The idea for this calendar came from one of our members, who said that at any age, but especially now, it is handy to have something to "tickle our memory". These calendars make wonderful,



inexpensive holiday gifts. Call 603-371-0809 to purchase your gift calendars and at the same time support MaH.

Cindy's Corner

Hello everyone and welcome to the winter 2013 issue of "at Home"! As we head into the coldest months of the year, do keep in mind that your MaH membership offers you access to pre-screened service providers and volunteers that are ready to assist you. As a reminder, MaH has a "Storm Preparedness Checklist" posted on our website; hard copies are also available by request. If you find that you need support in any way, just give us a call (371-0809) and we will be glad to help. We are always here for you!

Looking for a last minute holiday or hostess gift?? Check out the article on MaH's "Forget Me Not Calendar" in this issue. They're reasonably priced at \$12 and make a

great gift! And while you're out and about during the holiday season, don't forget to use your "Handy Wallet Card" for member discounts at area restaurants.

MaH is always ready to accept new members. If you're happy with the services and benefits of membership, please spread the word to your friends and neighbors whom you think would benefit from our support. One of the primary ways that our membership has grown is through word of mouth. If you know a few people that might be

By Cindy Bowen, Executive Director

interested, why not consider hosting a coffee hour in your home. I'd be glad to join you as you explain the benefits of membership. Staff and volunteers are available to do presentations for such an event. For more information, call 371-0809 or visit our website www. monadnockathome.org.

A REMINDER! Please keep in mind that occasionally when I'm out of the office, one of MaH's Local Coordinator's will respond to your call. The Local Coordinators have been trained to respond to member calls and are happy to serve you!

Best wishes, be safe and stay warm this winter season!

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Kudos to Good Shepherd for Quality Award

Good Shepherd Rehabilitation & Nursing Center (GS), owned and managed by our Premier Partner, NH Catholic Charities, has been selected on a national level as a 2013 recipient of the Silver – Achievement in Quality award for its outstanding performance in the health care profession. As a recipient of this prestigious award, GS has demonstrated systematic advancements in quality, plans for continual improvement, and sustainable organizational goals.

This competitive award program highlights facilities across the nation serving as models of excellence in providing long-term health care. Monadnock at Home is proud to be associated with GS and its Administrator, Ann Nunn, who serves as Secretary on our Board of Directors and Chair of our Program Committee. Congrats to all at GS!



Eleanor Cogswell is another satisfied member who has been with Monadnock at Home since the beginning! She appreciates the reassurance her membership continues to provide her. Over the past 3 years, Eleanor has received assistance from MaH's vetted service providers and volunteers. She also enjoys MaH member discounts at local restaurants and frequently participates in MaH's program/events to enjoy the company of our congenial members who join in!

Medical Alert Device Scams!

Time and again, many of us have received phone calls about "great deals" on or even free medical alert devices. According to AARP this is a scam and an attempt to obtain some of our personal information. AARP suggests:

- 1. Hang up on unsolicited offers (Don't even ask for information).
- 2. Flee from "free" (They won't be)!
- 3. Reject "robo" calls (They are illegal).
- 4. Don't respond to offers to "opt out" of future calls (That alerts caller to a working number).
- 5. Don't pay for anything you didn't order, even if they threaten to sue.

Medical Alert Devices can provide a wonderful sense of security as they allow us to get immediate help if we have an accident. Many of us will find that at some point in our lives it will be a good idea to have one. If and when you want more information about how best to get one, talk to Cindy (603-371-0809). MaH has several reputable, vetted companies who can help set you up with a medical alert device, and they give discounts to MaH members!

Volunteers Needed

By Bill Graf, Volunteer Committee Chair

Our volunteers have had a busy fall providing the following services: computer assistance and repair, driving to local medical appointments, stacking wood, and performing various "handyperson" tasks. However, as our membership grows and expands into new towns, we need to increase the amount of volunteer hours available, and this requires additional people.

Specifically there is a need for volunteers in all categories in Peterborough and Harrisville, and for a handyperson in Hancock.

Volunteer drivers need to register through the Red Cross, as they provide liability insurance. This requires a background check by the State Police, but Monadnock at Home will cover the \$10 fee.

Volunteers need not be members of Monadnock at Home. If you know of a neighbor or friend who might be interested, please refer them to Cindy Bowen at (603) 371-0809.



OUR MISSION

Monadnock at Home is a non-profit organization that seeks to provide residents in the eastern Monadnock region with the support, the practical means and the community that enables them to remain in their homes as long as possible as they grow older.