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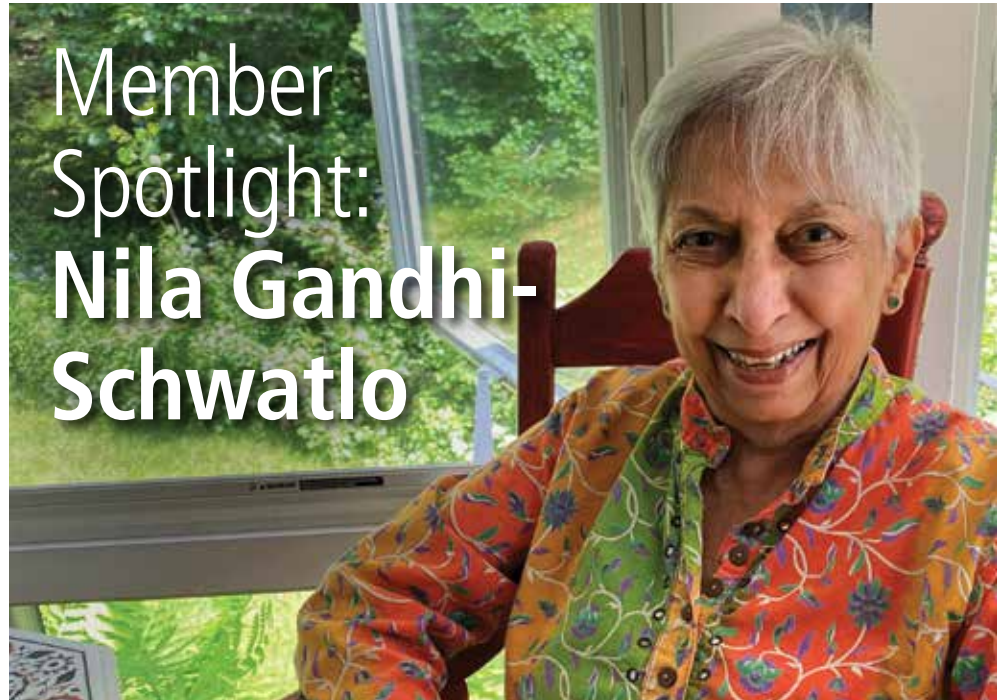
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atHome

Helping Seniors Live Independently



By Deanna Mullins, Member Service Coordinator

New Monadnock at Home member Nila Gandhi-Schwatlo is a big personality in a tiny four-feet eight-inch package! After an initial phone conversation to schedule a handyman visit, MaH volunteer Mark reported, “Planning on visiting on Friday. She sounds like a blast! I’m looking forward to it!”

Nila was born in Rangoon, Myanmar, and raised in India. She was brought up in both Catholic and Protestant boarding schools. In 1970, at the age of 30, Nila was still not married and people began to talk. As a result, her dad sent her on a trip around the world. Her father had friends in New York who invited her to visit because without an invitation you could not get a visa. They had a party where Nila met someone who said “You know they don’t have anyone at NYU in the Comparative Literature Department

who is from India.” Nila had taught college in India, so she went and interviewed with the chairperson. He took for granted that she would know Indian literature, but Nila had never studied Indian literature. As she says, she was a product of post-Imperial Britain, and in the well-off families there were colleges and boarding schools and so her first language became English. Nila spoke her own language, but she was not fluid in Indian literature. The chairperson said they would get her visa changed to a student visa and she studied for a while but needed to find a job to earn money. She was lucky to find out about a job at City University in the Bronx teaching English as a second language. Nila went to the interview and no one asked if she knew Spanish, they just assumed she did. She took the job and when she walked in on her first day she

Continued on page 2

Nila Gandhi-Schwatlo *Continued from page 1*

discovered all of her students spoke Spanish. Nila made a deal with her students – “you teach me Spanish, and I’ll teach you English.” It worked out and they became good friends.

While teaching, Nila had the opportunity to collaborate with three other colleagues on a book called *The Writing Experience*. She remembers it fondly as a wonderful way to learn about America as the four co-authors were so diverse. She feels that co-writing that book helped her understand the country more than anything else. Nila also said this was when she learned to “free write.” She recalls that in India at that time, things were so formal because they were influenced by British writing.

Nila was living on the Upper East Side in NYC and while playing squash she became friends with a very tall Irish woman. They enjoyed going to a restaurant called Curtains Up, which was owned by talk show host Sally Jessy Raphael. They used to go for drinks and became friendly with the bartender who looked out for them if anyone made a pass. Nila met her husband to be, Roy Schwatlo, who had worked at the restaurant and was also friends with the bartender. While dating, they talked about age. Roy told Nila his age and she said “You’re 17 years younger than me!” and Roy told her “So what? It’s the same difference between my parents!” At the time she did not realize that it was his mother who was the younger one, but they decided they would get married anyway. When they got married Nila told Roy “If I’m going to take your name, you have to take mine!” They had a lovely, happy life together. Nila said he was everything that she wasn’t – he was tall, she is short, he dropped out of college and she was teaching college. Roy was very well read, very polite, and liked to do his own thing. Friends helped them buy their first condo in New York and they became friends with the handyman who eventually helped them find a house in New Jersey where the taxes were lower. Nila said, “You sell a condo in New York and you can afford to buy a little lakefront



Little Nila in her boarding school uniform

house in New Jersey!” It was a 90-minute drive over the George Washington Bridge to get to work every day. When Nila decided to retire, Roy’s aunt, who lives in Keene, encouraged them to buy a house in the area because prices were good and

taxes were low. They moved to Dublin initially and after some time eventually settled in their current home in Hancock. Nila made chutney and enjoyed selling it with Roy at the local farmer’s markets. Traveling in her brightly painted car, Nila is known to many as “The Chutney Lady.”

Nila shared, “My husband died less than two years ago, which was strange because I always thought he was going to take care of me in my old age – I used to laugh about that! We had a very happy life together and the last two years have been difficult.” Nila said, “When I needed things to be fixed, I would call my neighbors – I didn’t know anybody else to call – because Roy used to take care of everything. A friend knew about Monadnock at Home and said why don’t you call them?” And then Nila heard about Monadnock at Home’s social programs and she thought “Maybe it’s time I start. I do have friends and can drop in on them, but I also like to meet new people.” Nila enjoyed attending our recent “Scam Awareness” program with the Jaffrey Police Department, and after attending our Coffee Group once she is looking forward to going again. “I would like to get to know them – they seem lively and interested in things! That’s what I like, I don’t want to become a passive elderly person!” Nila laughs.



OUR MISSION

The Mission of Monadnock at Home is to provide seniors of the Monadnock Region with the support and practical means to live and thrive in their homes and communities.

Village News

By Sandra Faber, Executive Director



18 years ago, when I brought my newborn daughter home from the hospital, my two-year-old son at the time was not too pleased about sharing his parents with this new little person. In fact, he showed us his displeasure in many ways and for what seemed like a very long time. Lamenting my woes to my mother-in-law, I would inevitably hear (over and over again), “this too shall pass.”

I wasn’t too happy with the response. I felt it trite and dismissive. Now I can see the truth and value in this statement and have passed the same wisdom on to my now young-adult children.

In these four words is the knowledge that better days are ahead, because we’ve been through tough times before. We are certainly experiencing better days since the start of the pandemic, and we are grateful.

We held our first in-person program since 2020. Please read all about it in the Scam Awareness program recap. We hope to do a similar program in the future. Our coffee group is going strong,

meeting twice per month and enjoying each other’s company. Members are requesting services and our volunteers and service providers are responding. We strive to fulfill all transportation rides, but have noticed that due to summertime vacations and the fact that our volunteer pool is smaller than pre-pandemic times, some rides have been harder to fill. Please give us as much notice as possible if you have an appointment and need a ride.

As you know, our referral network of providers spans over 40 categories. Some industries are experiencing a shortage of workers. Some are still backlogged from two years of adjusting to pandemic protocols. When thinking about seasonal tasks especially, providers may have a longer than usual wait time. We encourage you to give us a call as soon as you decide you need work done, so you can be sure you are on their list.

Although there are still some pandemic-related issues that we know will pass in time, we are grateful to experience these better days and look forward to talking with members on the phone and spending time with you at our programs. We hope to see you at our next outing!

Tips to Alleviate Loneliness and Isolation

Approximately 14 million older adults in the U.S. are living alone, according to the Administration on Aging and many find themselves “solo aging.” They may have never had children, never married, or their spouse has passed. Unfortunately, these circumstances can put one at greater risk for loneliness and isolation. Although two distinct phenomena, loneliness and isolation can be connected through cause and effect; social isolation can lead to loneliness and loneliness can lead to social isolation. The pandemic has only made it more difficult to make or foster connections with others.

The good news is, there are practical steps that one can take to help prevent feelings of loneliness and isolation. Belonging to Monadnock at Home is a great example of a way you can find connections with others, whether through volunteer help, a social program, a check-in call, or a ride to the doctor. There are many opportunities to build on your social network.

In an article published by Forbeshealth.com, board-certified geriatrician Ankur

Patel, MD offers the following tips to stay better connected and reduce your risk of feeling lonely and isolated. We witness Monadnock at Home members incorporating many of these tips into their lives on a daily basis.

Cultivate positivity. It is not always easy, but studies show that people who find the positive in the face of adversity are healthier and happier.

Practice gratitude. A daily gratitude journal can help one recognize the positivity in their lives even when things seem bleak.

Join social clubs. Whether it’s a book club, chess club, or other community programs, joining a group is an effective strategy to find and socialize with like-minded people.

Find your faith. No matter your affiliation, great connections and activities can be found within religious organizations.

Start volunteering. Helping others provides a sense of purpose, which does the mind and body good.

Take classes. Try a new fitness class, explore a new hobby, or take advantage of adult education classes at a local school or college.

Encourage friends and family to visit.

In-person visits that have been missed during the pandemic can do a great deal for a person’s mental health.

Consider a roommate. There are organizations that can help make finding a compatible roommate easier.

Adopt a pet. If you are able, a furry friend is great company.

Get tech savvy. Be open to learning new technologies to stay connected. Communication tech advancements, such as video chats and smart speakers, can minimize loneliness and isolation, especially if mobility issues make it hard to leave your home.

Although we cannot give you a puppy, Monadnock at Home is just one call away ready to help you get tech savvy, find fitness class options, be social, make friends, and more – all ways to help you keep a healthy outlook and foster belonging. We encourage you to join us for our social offerings and give us a call if you need assistance from one of our volunteers or providers.



Scam Awareness with the Jaffrey Police Department

By: Deanna Mullins, Member Service Coordinator

On Tuesday, May 24 Monadnock at Home members took part in our first in-person program since March 2020. Guest speaker Lieutenant Christopher LaBrecque of the Jaffrey Police Department presented on Scam Awareness. Lt. LaBrecque shared a wealth of information on different types of scams from telephone fraud, pyramid schemes, census fraud – to name a few. One of the best pieces of advice that Lt. LaBrecque offered was to take a moment, do not act immediately on emotion, and do a little quick research before proceeding. For example, in the case of the “Grandparent Scam,” where you might receive a call from someone sounding like a relative or friend in need requesting monetary help, Lt. LaBrecque suggests saying you need a number to call them back and then quickly calling your relative or friend to verify the story. As he told our

group, if it really is a true story your friend or relative will be happy that you want to help them, and if it is a scam you have saved yourself a lot of trouble! Lt. LaBrecque said that scammers play on people’s emotions and they also use intimidation to take advantage of their targets. Another important tip that Lt. LaBrecque shared was that the IRS will never call and ask for information over the phone – they will always mail you a letter and give you instructions on how to contact them.

Thank you to Lt. LaBrecque for presenting and to the Jaffrey Police Department for providing the following numbers to call (see page 5) if you believe you have been a victim of a scam or fraud. And of course, you can always contact your local police department – not 911 – and Monadnock at Home for guidance.

More Helpful Tips from the Jaffrey Police Department

Avoid sharing personal information over social media, as a thief will use this to their advantage. In the case of the “Grandparent Scam,” a thief can use social media to obtain information about a family member and then use that information to trick their potential victim.

In the case of the “Green Dot or Gift Card Scam” scammers will use a variety of reasons to try to get their victims to make payments using gift cards. There is NO debt collection agency, utility company, bail commissioner, or correctional facility that will accept gift cards as payments! If ANY person instructs you to make payment for something that is owed by gift card, it is a scam.

Scammers will try to use intimidation to get what they want – no matter how mad they get or how much they may threaten, do NOT give them any money or any personal information.

SCAM AWARENESS: Who to Contact

National Do Not Call List: Avoid phone scams by registering your home and cell phone numbers with the National Do Not Call Registry or by calling 888-382-1222.

Report Telephone Fraud: File an online complaint with the Federal Trade Commission (FTC) at reportfraud.ftvc.gov or by phone at 877-382-4357.

Charity Fraud: Report to the FTC at 877-382-4357. Although the Do Not Call Registry does not apply to charities, you can ask an organization not to contact you again.

Investment Scams: Report to the Securities and Exchange Commission (SEC) at 800-732-0330 or the NH State Securities Administrator's office at 800-994-4200.

Pyramid Scheme: File a complaint with the NH Consumer Protection Office at 603-271-3641 or the Better Business Bureau (BBB) at 603-224-1991. If the scheme involved securities, you should also follow the instructions for reporting investment scams.

Tax-Related Identity Theft: If you suspect someone used your Social Security number (SSN) for a tax refund or a job – or the IRS sends you a letter or notice indicating a problem – take these steps:

- File a report with the FTC. You can also call the FTC Identity Theft Hotline at 877-438-4339 or TTY 866-653-4261.
- Contact one of the 3 major credit agencies to place a fraud alert on your credit records:
 - Equifax: 888-766-0008
 - Experian: 888-397-3742
 - TransUnion: 800-680-7289
- Contact your financial institutions and close any accounts opened without your permission, or tampered with.
- Respond immediately to any IRS notice; call the number provided. If instructed, go to the Identity Verification Service.
- Complete IRS Form 14039, Identity Theft Affidavit; print, then mail or fax according to instructions.
- Continue to pay your taxes and file your tax return, even if you must do so by paper.

Census Related Fraud: To verify if a survey is from the U.S. Census Bureau:

- Call your regional U.S. Census Bureau office 800-991-2520 if someone wants to visit your home to conduct a survey.
- Call the National Processing Center 800-923-8282 if you receive a survey by phone or mail.

IRS Scams: Has an IRS imposter contacted you? Report it at FTC.gov/imposters.

Peanut Butter Snack Bites

Here is an easy and delicious recipe to try for a healthy snack. Cooking Matters[®] at Home, part of NH Catholic Charities' Food Bank program, demonstrated this recipe for Monadnock at Home members during our "Making Recipes Work for You" Zoom program this Spring.



Place all ingredients, except for the chocolate chips, in a bowl and mix with a spoon. The mixture will be quite thick. Just keep mixing and pressing down the mixture. Next, mix in the chocolate chips. Using an ice cream scoop or your hands, form 1 ½ inch size balls. Refrigerate for 15 minutes and enjoy! Have fun experimenting with different nut butters and other add-ins such as coconut flakes. You can also toast the oats first, for deeper flavor.

Live Recipe Demo

¾ cup whole grain oats

¼ cup peanut butter

¼ cup chocolate chips

¼ cup honey

Optional sprinkle of cinnamon

Update on Medicare Coverage for COVID-19 Tests

By Sandy King, MaH Volunteer

In our last issue of *At Home*, we discussed the convenience and availability of rapid COVID-19 tests that can be purchased over the counter (OTC) at most drug stores. The problem at the time the previous article was written (February 2022) was that Medicare was not covering the cost of such OTC tests. In this issue of *At Home*, I'm happy to report that as of April 4, 2022, Medicare began to cover the cost of said tests.

Specifically, as long as you have Medicare Part B or are a member of a Medicare Advantage plan, you are eligible for free coverage of up to eight OTC COVID-19 tests per month. Keep in mind that multiple tests are often bundled in a single box so, depending on the

manufacturer, you'll likely need fewer than 8 boxes to reach your limit.

In order to obtain your monthly allotment, you can go to any participating pharmacy. A partial list of participating pharmacies can be found on the following Medicare webpage:

[medicare.gov/covid-19-tests-participating-pharmacies](https://www.medicare.gov/covid-19-tests-participating-pharmacies)

Note that both CVS and Rite-Aid partici-

pate in this program as well as the pharmacies at Hannaford, Shaw's, and Walmart.

In general, you'll need to go to the pharmacy window, request your allotment of tests, and show your Medicare card if you are not already a customer there. The pharmacy will then bill Medicare for the tests and not charge you. Be mindful of the eight tests per month limit; any OTC COVID-19 tests over that threshold will be at your own expense.

It's also important to note that these OTC tests are in addition to the two sets of four free at home COVID-19 tests that all Americans can continue to order at [covidtests.gov](https://www.covidtests.gov) or by calling 800-232-0233.

Since living with COVID-19 in our communities seems to be the new normal, at-home testing is an important tool in keeping this disease from spreading out of control. Consequently, the ability to obtain a sufficient number of tests on an ongoing basis for no cost is welcome news. Cheers to your health!



The Pleasant Tradition of Monadnock at Home's Coffee Group



By Cynthia Sue Martell, MaH Member

I'm probably eight or nine. As I pass by my grandmother Melinda's open kitchen door, the enticing aroma of freshly brewing coffee beckons to me. I hear a deep, rhythmic "gurgle, gurgle, gurgle" as it efficiently flows through the shiny blue-speckled percolator sitting on top of her stove. I smile to myself because it reminds me of the embarrassing noise an empty tummy makes in a quiet room.

But the most wonderful thing I remember hearing from that special time is the lilting laughter and hushed chatter between grandmother and her much-loved sisters. Their demonstration of devoted companionship over a simple cup of coffee will forever stay nestled in the history of my heart.

When Monadnock at Home's Coffee Group meets twice a month, I always sense a welcoming, warm feeling simi-



lar to the one I describe above from my childhood. Members comfortably share their life experiences. They can be as varied as methods of pumping water out of a flooded basement to the rugged lifestyle of 1950's Puerto Rico. They may include tales of daring adventures experienced on horseback, motorcycle, and foot to the rigors of milking cows for a living. But most important, we laugh loud and often.

Over the many years the Monadnock at Home Coffee Group has been gathering, one of the greatest rewards is creating special bonds between members.

Hopefully more members will consider stopping by for a cup of coffee (or not) to enjoy the pleasant tradition of camaraderie that a coffee group can provide!

Monthly Coffee Hour



The MaH Member Coffee Group meets outside at the Jaffrey Civic Center, 40 Main St., Jaffrey at 10 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 Members

We are excited to welcome 12 new members since January!

Linda, Bennington
 Sharon, Greenfield
 Roberta, Hancock
 Donna, Jaffrey
 Ann Marie, Jaffrey
 Velma, Jaffrey
 Claire, Peterborough
 Lois, Peterborough
 Elizabeth, Peterborough
 Elaine, Peterborough
 Mary Carol, Peterborough
 Mary, Temple

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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.

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