New Hampshire State Commission on Aging

Aging Matters

January 2022

New Hampshire Commission on Aging

Honorable Polly Campion, Chair
Senator Ruth Ward
Representative James MacKay
Representative Charles McMahon
Wendi Aultman, Department of Health and Human Services
Janet Weeks, Department of Labor
Richard Lavers, Department of Employment Security
Elizabeth Bielecki, Department of Safety
Patrick Herlihy, Department of Transportation
Sunny Mulligan Shea, Office of the Attorney General
Lynn Lippitt, NH Housing Finance Authority
Susan Buxton, Long Term Care Ombudsman
Rebecca Sky, Commission Executive Director

Governor Appointed Citizen Commissioners

Roberta Berner, Clerk
Suzanne Demers
Susan Denopoulos Abrami
Susan Emerson
Ken Gordon
Kristi St. Laurent
Daniel Marcek
Susan Nolan
Susan Ruka
Carol Stamatakis, Vice Chair
Harry Viens

If You Have the Privilege of Being Seventy, Don't Waste It!

by Carrie Knowles

Old is hot. Hot flashes. Hot ticket. Hot. Being old and hot is in the news. In *"Younger Longer: Can We Age Better? Or Even Stop the Process of Aging?"*, Adam Gopnik raises an interesting question: What if modern medicine and aging research could hold the clock steady on being middle aged, thereby allowing us to get older without growing old? Think of being seventy or even eighty without worrying about climbing a flight of stairs or apologizing for "a senior moment."

On May 16, 2019, the New York Times published two articles in the Styles section about aging with style: *"Polishing the Silver"* by Ruth La Ferla and *"Take That Graying Mane and Add a Burst of Fun"* by Crystal Martin. Both articles made growing old and going gray sound like an invitation to a dress-up party.

I'm all for getting older with a little style in my step. For the first time in my life, thanks to the miracle of double cataract surgery, I can see well enough without glasses to artfully apply eye shadow and draw on a smooth bit of eyeliner. And you better believe I intend to fancy on some makeup every day for the rest of my life. It looks great. Makes me feel a touch glamorous and, most importantly, well armored to go out into the world and have my say. You see, getting older, is no longer the voice-silencing, invisibility-inducing sentence it used to be.

Being 70, con't next page

IN THIS ISSUE

Name the Newsletter Contest Winners 2
Health-Related Resolutions Top List for 2022 3
Prevent Elderspeak 4
Meals On Wheels Needs Delivery Drivers 6
Community Organizations Receive Momentum Fund Grants 7
Check Your Medical Bills for Errors 8
Applications Open for 2022 NH Senior Leadership Series..... 10
SCAM of the Month Alert..... 9
How Men Adapt to Being Solo Agers.....11
Special Event Planned at NH State Veterans Cemetery..... 12
Unclaimed Property May Be Waiting for You..... 13
Property Tax Relief Information 14
2022 Legislative Session Opens January 5th 15
2022 Older Adult Volunteer Award Nominees Sough 16

How to Contact the NH State Commission on Aging

Rebecca Sky,
Executive Director
Rebecca.L.Sky@nhcoa.nh.gov

Polly Campion, Chair
Pkc441@outlook.com

Carol Stamatakis,
Vice Chair
carol@justicenh.org

Roberta Berner, Clerk
bernerabel@aol.com

NH Commission on Aging Newsletter
NHCOAnews@gmail.com

Thanks to everyone who helped us find a name for the newsletter!

Our new name, Aging Matters, evolved from a name initially suggested by Louisa Simpson, SHIP/SMP/MIPPA Program Director for the NH Department of Health and Human Services, Office of Human Services, Elderly & Adult Services.

Congrats, also, to Julia Kaplan of Brookline, who participated in the naming contest and was selected as the winner of the four age-friendly greeting cards offered in the contest. You'll be receiving your cards soon!

Being 70, con't

Seventy is about more than feeling and looking good.

Seventy is the new outspoken.

And, it's about time.

Seventy is a privilege. It's a gift. It's about time we embraced that gift and used our years of making mistakes while doing some things right to be something better, do something bigger, and live larger, as though we don't have enough time left to do anything else.

You think being seventy is hard? Try being eighteen. Can you imagine? Have you ever known such chaos? Such uncertainty? The stock market is bobbling at every tweet and tariff. Unemployment is up, then it's down. Getting a college education costs more than ever before and many are left paying off student loans for decades after graduation, making it impossible to get ahead, buy a house or start a family. There's climate change riding the winds of terrifying hurricanes, tornados and flooding rains. There are whispers of war here, there, everywhere. School shootings…and guns…don't get me started.

Too much is happening for us to be silent…and those of us lucky enough to be seventy have the protection of age to speak up. It's time for us to step up to the plate, be the elders, the wise ones, the ones who have lived long enough to speak truth to power.

It's time to find new ways to "act your age."

1. **Be a mentor.** Find someone who can use your expertise, your help. It won't be hard. Have coffee with them. Talk. Listen; especially listen. Offer support, direction, whatever is needed. It's that helping hand thing and it works. When was the last time you had a conversation? A real one that mattered? This is your chance.
2. **Pick an issue.** Dealer's choice. The environment. Politics. School lunches. Classroom size. Money for the arts. Guns. Voting rights. Climate change. Transportation. Health care. Pick one; then, do something about it. Now.
3. **Find a new hobby.** It doesn't matter whether it's baking cakes, planting a garden, building birdhouses or writing poems. Share what you love with someone. That's how we build stronger communities. Make new friends. Create a kinder world.
4. **Take care of yourself.** Exercise even if you have never exercised before. Exercise your body, and your voice. Be strong. Be focused. Raise a little hell. Have a little fun, and don't ever think for a minute that there's nothing you can do to change things.

You're seventy or maybe eighty or, hallelujah! Ninety!!

You're not old. You're one of the warriors.

All those years of living have prepared you for this chance to make a difference. Step out, step up, and speak up!

You'll be surprised who is waiting to hear what you have to say.

This essay first appeared in Carrie's Psychology Today column, Shifting Forward. A collection of the first 50 essays from her column, Shifting Forward: Fifty Reflections on Everyday Life, will be published in May 2022. You can learn more about her books at: **https://www.cjanework.com**

Health-Related Items Rise to Top of This Year's List of Resolutions

It may not be a surprise in light of the COVID-19 pandemic, but Kansas State University's Erin Yelland said recent reports indicating that health is Americans' most-common New Year's resolution does go against past years' trends.

"In the past," said Yelland, an assistant professor in the Department of Applied Human Sciences, "New Year's resolutions typically were focused on money. Regarding health, people have been more focused on losing weight or eating a healthier diet."

Instead, people are now more focused on overall health, she said, including hygiene, wearing a mask, social distancing and staying free of the coronavirus. After health, Americans' top resolutions are self-improvement, money and family.

Many New Year's resolutions are unlikely to be fulfilled. Research in 2019 by Strava, a social network that tracks human exercise, reported that most people are likely to give up on their New Years resolution by January 19.

"Lack of self control is the most reported reason for individuals not reaching their goal," Yelland said. "About 13% of people who make New Year's resolutions go into it knowing they likely won't accomplish their goal or follow through."

To increase the chance of success, Yelland suggests approaching New Year's resolutions with three thoughts in mind:

- Reduce the goal to something that is manageable. As an example, if your goal is to do 100 push-ups a day – but you haven't done push-ups for years – perhaps start by doing five push-ups each day.
- Implement a plan. Determine when progress toward the goal can be fit into your daily life. Exercise may be easier in the morning, or perhaps during a lunch break. Find a routine and stick with it.
- Celebrate accomplishments. Take the time to recognize success or progress, and do something that makes you happy about what you've been doing.

Yelland, who studies aging issues for Kansas State Research and Extension, notes that older people are less likely to make New Year's resolutions. "Researchers report that 89% of millennials (approximately ages 24 -39) have resolutions," she said. "But as you get older, the research notes that only 61% of Baby Boomers (ages 56-74) have resolutions."

Yelland said many older Americans who make yearly resolutions are more likely to follow through. Some of the resolutions that are most common include:

- Review legal documents, such as the Power of Attorney for health care; a Living Will; and financial documents.
- Get up-to-date on vaccinations, including a yearly flu shot.
- Make an inventory of current medications. Get rid of old medications, including expired over-the-counter medications.
- Try or learn something new. Technology is one option, and may allow older adults to spend more time with their children or grandchildren.
- Get rid of clutter around the house. Reduce your possessions so that you're not passing that chore on to the next generation. Removing clutter also reduces the risk of falls around the house.

"Making goals throughout the year is really a smart idea because we need to remind ourselves that we can't accomplish everything immediately," Yelland said. "Keeping something in mind, or working toward something, can be really valuable for you and your mental health and well-being. It gives you purpose and motivation to keep doing things."

When safe, Yelland said older adults should invite family members to help with New Year's resolutions. "Think about how they can help you go through medications or update legal documents," she said. "It makes those things more fun, and you can learn to play together."

Source: **K-State Research and Extension News**

Prevent 'Elderspeak' When Addressing Older Adults

Childlike language reinforces misconceptions about age, competency, independence

Have you experienced someone speaking to you more loudly and slowly than necessary? That person may have been using elderspeak, a term used to define when others speak to older adults in a simplified, childish way.

While many caregivers feel like speaking in a cheerful, simple way or using terms of endearment shows they care, many older adults are less than receptive to this manner of speech. Elderspeak often includes:

- Speaking slowly and loudly, or in a sing-song voice
- Using inappropriately intimate pet names, such as sweetie, honey or dear
- Using smaller words and shorter sentences
- Using pronouns like "we" and "us" instead of "you," such as, "How are we doing today?"
- Asking questions that assume role loss, idleness or powerlessness, such as "Who did you used to be?" or "What did you used to do?"

Avoid elderspeak, which is speaking in a childlike manner to an older adult. Instead, address people by their preferred name and use a normal tone at a normal pace.

Elderspeak can impact an older person's well-being and sense of belonging.

"I think it gets at the heart of ageism when we talk about this different kind of discrimination," said Julie Berndt, manager of talent management for Sanford Health. "Particularly when folks become frailer, our language can shift to a more childlike way instead of respecting the wisdom they have."

Negative perceptions about aging

Elderspeak reinforces misconceptions about age, especially around competency and independence. When the speaker uses childlike language, it assumes they have greater ability and knowledge than the listener.

"It conveys that sense that culturally, the older we get, the less able we are," Berndt said. "When we treat people that way, it's as though they're not full members of our community."

Elderspeak also assumes that all older adults experience the same health challenges, such as hearing and memory loss,

Elderspeak, con't next page

Challenging Ageism: A Guide to Talking About Aging

The Centre for Ageing Better, located in the United Kingdom has designed a guide to be used as a practical tool to support organizations in communicating about ageing and older age.

Ageism is widespread in society and can be found everywhere from our workplaces and health systems to the stereotypes we see on TV, advertising and in the media.

While directed at an audience based in Great Britain, the guide contains information and recommendations for anyone invested in addressing ageism.

The way people currently talk about ageing and older age is largely negative. To change this conversation we need to stop reinforcing these beliefs – and tell a new story. Small changes to the ways that we speak and write about ageing and older age, if applied consistently, could have a big impact.

The Centre for Ageing Better hopes the guide gives people the confidence to challenge ageism and champion positive and realistic representations of ageing and later life.

Download the guide at **https://ageing-better.org.uk/**

Elderspeak, con't

instead of recognizing each person's individuality.

Studies have shown that even people with mild to moderate dementia react negatively to elderspeak, causing them to act aggressively and reducing their cooperation.

"Particularly if someone has dementia, if you treat them like they have a diminished value, they can read into that," she said. "They know you're not treating them with a sense of respect."

According to Julie, showing respect for others can be as simple as inviting older adults into conversations. All it takes is recognizing that older adults deserve to be treated with the level of respect that comes from having a lifetime of experiences, stories and wisdom to share.

Avoiding elderspeak

There are simple ways to turn elderspeak into more meaningful conversations. Instead of viewing others by what they can't do, get to know them for who they are.

"If someone has dementia and they can't tell you the story of their life, learn it from their family, and soon you'll see what it means to know someone who lived a life as a leader, a mother or father, or as an individual with a wonderful story," Berndt said.

Here are some conversation tips to help you avoid using elderspeak:

- Address people by their preferred name
- Use a normal tone at a normal pace
- Speak to other adults as people you're building relationships with
- Ask questions to get to know others more deeply

Source: **Sanford Health**

Get Ready for 2022 Tax Season

There are steps people, including those who received stimulus payments or advance child tax credit payments, can take now to make sure their tax filing experience goes smoothly in 2022. They can start by visiting **What taxpayers can do now to get ready to file taxes in 2022**.

NHTaxHelp.org can help

Looking for information on getting help with your taxes in 2022? Work is in progress to update the **www.NHTaxHelp.org** site with listings and hours of tax prep sites for the upcoming tax season. Please check back in mid-January, when a list of locations and times will be posted.

Granite State 90-Day Winter Challenge

Registration is now open for The Granite State 90 Day Winter Challenge which challenges folks to be physically active for 30 minutes or more every day in the months of January, February and March. Walk, snowshoe, ski, build a snowman, join an online fitness class – move however you like for 30 minutes! Participants may register with a buddy or a team.

Participants can download Activity Calendars to check-off each day they exercise for at least 30 minutes. The calendar is for their own personal fitness tracking. They are also invited to post what they find during their activity on the Facebook page: share a great spot you never knew was so close or a positive experience you had during your activity.

To register and for more information: **90 Day Winter Challenge – NH Moves**

NH Commission on Aging Meeting Scheduled for January 24

The general public is invited to the January meeting of the New Hampshire State Commission on Aging.

The Monday, January 24, 2022 meeting will be held from 10:00am-12:00noon.

Information on how to access the meeting - either via Zoom or in person - is available on the Commission's home page at **https://nhcoa.nh.gov.**

Meals on Wheels Needs Your Help Delivering Meals

These days, we're finding all kinds of creative ways to stay active and engaged. Social distancing brought on by the coronavirus has changed the way we live and work, but it's still important to feel connected and involved.

If you find yourself with extra time on your hands or a more flexible work schedule, now might be a good time to explore opportunities to help others in your community.

One option is by becoming a deliverer with the Meals on Wheels program that serves your local community. If you have a couple of hours a day - Monday-Friday - to spare and want to get out of the house, Meals On Wheels might be the perfect fit.

Meals On Wheels drivers deliver meals to homebound seniors, people living alone, and people with disabilities. This role is vital in making sure our hidden homebound populations receive the meals they need to stay healthy and engaged in our community.

As a MOW Driver, you will be assigned to a route in the neighborhood where you live or work. Each delivery day you go to your assigned meal site location to pick up your meals and delivery route information. Initial training is provided to new drivers based on that Meals on Wheels agencies' system.

You deliver meals along your route until it is complete. You'll quickly find that you're delivering more than just a meal while out on your route. Often, the MOW driver is the only people that clients see all day. Putting a smile on the faces of seniors can be just as rewarding for the deliverer as it is meaningful to the clients. Once you are finished, you return the delivery equipment to the meal site and update your supervisor on any observations or issues with recipients on the route.

Why is volunteering important?

We need your help more than ever! People 85 and older represent the fastest growing group of Americans, and the number of seniors as a whole is projected to double in the coming decades. So even without the current labor shortage challenges these programs are going to need additional help for years to come.

It's also more important than ever for seniors to stay at home and avoid contact with the virus. Meals On Wheels provides a safe way for seniors to get the nutritious meals they need at home. It takes the dedication of community members to help ensure that no one is left hungry or alone.

Can you help us keep seniors safe and fed? If you have a couple hours a day to help make a difference in the lives of others, contact your local ServiceLink to locate the Meals on Wheels program in your area. We'd love for you to join us in the fight against senior hunger!

A complete list of ServiceLink locations and contact information can be found at **https://www.servicelink.nh.gov.**

Is Delivering Meals Safe During the Pandemic?

NH Meals On Wheels programs have implemented social distancing and sanitizing practices to keep staff, volunteers, and the seniors they serve safe. All staff and volunteers in contact with clients must follow special precautions through the duration of the pandemic.

To prevent exposure to the virus, staff and volunteers must follow agency policies on pandemic protocols which may include wearing masks when picking up meals at the site, delivering to the clients' homes, and dropping coolers off at the end of the route. During the pandemic MOW drivers generally are not entering the participant's home unless individual needs require otherwise.

Sanitation supplies, such as hand sanitizer and face masks, are also provided when available.

RAISE YOUR VOICE!

Let us know what's on your mind and what's important to you. Email us today!

NHCOAnews@gmail.com

Community Organizations Receive Momentum Fund Grants

Tufts Health Plan Foundation has announced grants amounting to $500,000 for community organizations working to advance health equity and support community resilience. Fifty organizations, ten each in Connecticut, Maine, Massachusetts, New Hampshire and Rhode Island, will each receive a $10,000 Momentum Fund grant.

The grants were informed by more than 100 conversations with community members and support organizations working to improve nutrition security; make access to transportation more equitable; address social isolation and mental health; deliver reliable and clear COVID-19 information; support caregivers; and advance workforce solutions.

"Nonprofit organizations are delivering for communities and giving us hope that we can conquer systemic inequities. We must harness the community power and resilience demonstrated during the COVID-19 pandemic to show us a new way forward," said Nora Moreno Cargie, president of Harvard Pilgrim Health Care Foundation and Tufts Health Plan Foundation and vice president for corporate citizenship at Point32Health.

Grant recipients in New Hampshire are:

- **Gibson Center for Senior Services:** supports enrichment and nutrition programs and the launch of the Gibson Commons Internet Café for older adults
- **Interlakes Community Caregivers:** engages volunteers to provide rides to medical appointments, friendly visits and other services that help older adults to live independently
- **Meals on Wheels of Hillsborough County:** delivers healthy meals to older, homebound older adults and people with disabilities in Hillsborough County
- **Monadnock Family Services:** provides treatments, services and supports for older adults facing mental health challenges in Cheshire County and surrounding areas
- **Organization for Refugee and Immigrant Success:** supports older adult refugees and immigrants by providing assistance, training, resources, and opportunities that promote self-sufficiency and increase access to healthy, fresh local food
- **Overcomers Support Services:** provides case management, nutrition and mental health services for older adult refugees and immigrant communities in Concord
- **North Country Health Care Consortium:** supports a rural health network that addresses common issues through collaboration among health and human service providers serving older adults in Northern New Hampshire
- **Spark the Dream:** supports Manchester's African immigrant community with culturally appropriate information and access to basic needs
- **The Caregivers, Inc.** (program of Catholic Charities New Hampshire): provides food and transportation assistance to older adults and people with disabilities in the greater Manchester and greater Nashua regions
- **Willing Hands:** engages volunteers to harvest and deliver fresh food to older adult-serving organizations in the Upper Valley of New Hampshire

Chronic Disease Self-Management Programs Offered

Living and coping with a chronic condition and/or chronic pain can be very challenging. This winter, UNH Extension is offering evidence-based self-management programs designed to give you the skills, tools and confidence you need to help take control of your chronic condition(s) and live life to the fullest. Caregivers and loved ones of those who manage chronic conditions or pain can also participate.

Take Charge of Your Health! Put life back into your life! This course is designed for anyone ready to learn the skills and tools to manage their chronic disease such as Arthritis, Asthma, Diabetes, Fibromyalgia, Hypertension, Multiple Sclerosis or other chronic health condition.

Living Well with Chronic Pain. Dealing with constant pain and loss of good health is difficult to cope with. If you or someone you care for are experiencing chronic pain, this workshop can help!

Both 6-week programs are free and follow Stanford's Chronic Disease Self-Management Program curricula. Pre-registration is required. They are live and open to NH residents only at this time.

For more information, program dates and to register: https://extension.unh.edu/health-well-being/youth-family-resiliency/chronic-disease-self-management-program

The workshops are funded by a SAMHSA Rural Opioid Technical Assistant grant awarded to UNH Cooperative Extension.

Take These 5 Steps to Check Your Medical Bills for Errors

Make sure you give all your medical bills a thorough examination to avoid paying too much.

by Deb Hipp / Originally posted on **www.Debt.com**

Did you know that up to 80% of medical bills contain at least one error? Overbilling patients is likely unintentional on the part of your doctor's billing office, the hospital where you received care or another health care provider. It's just that billing mistakes happen easily when dealing with large numbers of patients, everchanging medical codes, payments crossed in the mail and health insurance companies.

So, how can you make sure you're not billed for a service you never received or for a procedure that should be covered by your health insurance? Fortunately, with a little time and effort, it's easier to check your medical bills for accuracy than you might think. And that time is well spent, potentially saving you hundreds, maybe even thousands, of dollars due to medical billing errors.

Below are five steps to take to make sure that you really owe the amount due on medical bills…

Review the itemized bill

Never pay a medical bill that doesn't itemize each charge. For example, the bill might show a charge of $160 for an office visit, another $160 for a biopsy and a separate $160 for a visit to the same doctor on a different date. Also keep in mind that a payment you made for a previously billed charge may not have been recorded until after the new bill with additional charges was sent. Make sure that each item on the itemized bill is one that you actually owe, since medical billing errors are common. If the doctor or hospital sends a bill that isn't itemized, request that they send you an itemized bill for your review.

Compare the Explanation of Benefits

Most insurance companies send an explanation of benefits (EOB) after receiving your claim from a hospital, doctor or other healthcare provider. The EOB may look like a bill and even show an amount owed under "patient responsibility" or a similar term. But don't pull out your credit or debit card yet, since the EOB isn't a bill. The insurance company sends the EOB so that you can understand the bill you'll receive from your healthcare provider.

The EOB may look intimidating (and boring) at first glance, but it's actually a simple document to read and understand. Information to verify on the EOB includes the service description,

Medical bills, con't next page

Questions to Ask Your Doctor About Exercise

Are you considering adding exercise to your daily routine or increasing your level of activity? Talk to your doctor about the physical activities that are best for you.

Are there any exercises or activities I should avoid? Your doctor can make recommendations based on your health history, keeping in mind any recent surgeries or ongoing health conditions such as arthritis, diabetes, or heart disease. This would be a great time to check with your doctor about any unexplained symptoms you've been experiencing, such as chest pain, joint pain, dizziness, or shortness of breath. Your doctor may recommend postponing exercise until the problem is diagnosed and treated.

Is my preventive care up to date? Your doctor can tell you if there are any tests you might need. For example, women over age 65 should be checked regularly for osteoporosis.

How does my health condition affect my ability to exercise? Some health conditions can affect your exercise routine. For example, people with arthritis may need to avoid some types of activity, especially when joints are swollen or inflamed. Those with diabetes may need to adjust their daily schedule, meal plan, or medications. Your doctor can talk to you about adjustments you need to make to ensure that you get the most out of your exercise routine.

Source: **How Older Adults Can Get Started with Exercise**
National Institute on Aging

the amount your healthcare provider bills, the medical billing code, the amount your insurance company reimburses and how much you will owe. Wait until you receive the medical bill and compare it to the EOB for accuracy before sending payment. Also, if you receive a medical bill before your health insurance provider sends the EOB, hold off on paying that bill until you receive the EOB to avoid overpayment.

Ensure accuracy of medical codes

Make sure that the coding, the numerical and/or alphabetical code used to specify the visit, procedure or other service received, is correct on your EOB and/or the medical bill from the doctor, hospital or other health care provider, since that code tells the billing office how much to bill. Chances are, you won't know what those codes mean, but you can look them up online to make sure you're not being billed for a service you didn't receive.

Keep an eye out for duplicate bills

Depending on the nature of the doctor's visit, hospital stay or procedure, you could have medical bills rolling in for months afterward from multiple doctors, pathology labs and other health care providers. With so many different bills, it's easy to just want to pay them all right away to ease your medical bill headache. However, rushing to pay every medical bill that arrives in the mail could mean paying duplicate bills if you're not careful.

Keep all medical bills for doctors' visits, hospital stays and services and related physicians and health care providers in one place, preferably a hardcopy file that you can access easily. Then sort the bills, making you haven't received duplicate bills for specific dates and services.

Watch out for canceled work

Doctors' offices are busy places, and if your doctor ordered a shot, vaccine or other procedure and then canceled it for some reason, you could still be billed for the canceled work if the order wasn't changed in your records. If you see a charge for work that never occurred, call the billing office and explain. Once the billing office person checks with the doctor, they should remove the charge, adjusting the amount owed.

Deb Hipp is a full-time freelance writer based in Kansas City, Mo. Deb went from being unable to get approved for a credit card or loan 20 years ago to having excellent credit today and becoming a homeowner. Deb's personal finance and credit articles have been published at Credit Karma and The Huffington Post.

We welcome all points of view and invite your submissions. To send articles or to add your name to our mailing list, contact:
NHCOAnews@gmail.com

Tips to Prevent Winter Falls

These eight tips can help you to maintain your balance and move confidently across snowy, icy, or wet surfaces:

1. Wear shoes with good traction.
2. Dress warm. If you're warm, your muscles will stay relaxed. Tense muscles can adversely affect your balance.
3. Be careful getting out of your car. Plant both feet firmly on the ground before moving. Steady yourself on the door frame until you have your balance.
4. Don't take shortcuts. Stay on cleared sidewalks and paths, and don't walk between parked cars. Remember that grassy slopes can be as slippery as snowy steps.
5. Take extra time. Don't rush. Take short steps with your toes pointed slightly outward to maintain a stable base of support.
6. Pay attention. Stay aware of the surfaces ahead of you. Look down with your eyes only. If you move your head downward, you may shift your balance.
7. When walking in the dark or in shadowy areas, stay alert for black ice. It is treacherous and extremely slippery.
8. Keep your driveway and walkways clear. Pay someone to do this if necessary.

Source: American Bone Health

Applications Open for the 2022 New Hampshire Senior Leadership Series

Are you an older adult, a caregiver, family member or friend who is passionate about aging issues?

Do you have leadership skills and an interest in state and federal advocacy?

Do you want to make a difference and ensure that we have livable communities and options as we age?

If you answered yes, then consider becoming a NH Senior Leadership member!

The New Hampshire Senior Leadership Series is now taking applications for the 2022 class. A collaboration among AARP NH, Center on Aging and Community Living at UNH and Dartmouth Centers for Health and Aging, the program is designed for older adults, caregivers, and family members who want to advocate for older adults in New Hampshire.

The goal of the series is to provide support and training in the advocacy and leadership skills necessary to promote livable communities, including community-based systems of support for Granite Staters as they age.

What You Can Expect:

- Participants will meet five times over eight months and receive intensive training on a wide variety of educational and community topics. The series will take place in Portsmouth, Manchester, Concord and Lebanon.
- Five interactive sessions will be presented by respected leaders in community organizing, leadership development, and best practices in older adult advocacy issues.

The sessions will cover the following topics:

- Aging and Society – NH and National Impacts: April 21 and 22, 2022--Portsmouth
- Community Engagement and Livable Communities: May 12, 2022--Manchester
- The Legislative Process: June 9, 2022--Concord
- Aging Well in our Communities: September 22, 2022--Lebanon
- Group Presentations and Graduation: November 17, 2022--Concord

Upon acceptance, each participant is asked to pay a $45 contribution to the program; it will be the only cost to participate. People needing additional supports (e.g. respite care, transportation, interpreter, physical assistance) will be assisted in every way possible to facilitate their attendance and participation.

Application deadline is February 11, 2022. Candidates will receive notifications by March 11, 2022.

Follow this link for more information and to apply: **https://states.aarp.org/new-hampshire/apply-for-the-nh-senior-leadership-series-2022**

To enhance learning and connection among participants, sessions are intended to be in-person learning sessions only, however, sessions will move to a virtual setting if necessary due to Covid-19.

FIND HELP!

Do you need help with your Social Security or VA benefits? Do you have questions about the IRS or Medicare? If so, your NH Congressional Delegation can help! Each member's office have staff equipped to help New Hampshire residents with issues, concerns or questions related to the federal government.

Reach Out When You Need Assistance!

Senator Jeanne Shaheen
Manchester: (603) 647-7500
Claremont: (603) 542-4872
Dover: (603) 750-3004
Keene: (603) 358-6604
Berlin: (603) 752-6300
Nashua: (603) 883-0196
www.shaheen.senate.gov

Senator Maggie Hassan
Manchester: (603) 622-2204
Portsmouth: (603) 433-4445
Nashua: (603) 880-3314
Berlin: (603) 752-6190
Concord: (6030 622-2204
www.hassan.senate.gov

Rep. Chris Pappas
1st Congressional District
Dover: (603) 285-4300
Manchester: (603) 935-6710
https://pappas.house.gov

Rep. Annie Kuster
2nd Congressional District
Concord: (603) 226-1002
Nashua: (603) 595-2006
North Country: (603) 444-7700
https://kuster.house.gov/

Who is My Legislator?

Use this link to find and contact your local State Representative and Senators and get current information on pending legislation: **http://www.gencourt.state.nh.us/**

Visit your town or city's website to find contact information for your local elected officials.

SCAM of the Month Alert

Social Security Scam

How do scammers get you? How do scammers suck you in? They instill fear. No one wants to hear that their Social Security number has been linked to criminal activity, that their Social Security number is going to be frozen, or that they will not receive the benefits they rely on. But this is precisely what scammers call and say to obtain your personal information or money. They threaten you, and even if you don't answer the phone, they demand that you call them back.

Avoid falling victim to the Social Security scam! Know that an official from the Social Security Administration will never threaten you. They will not "suspend" your Social Security number. Do not give your Social Security number out over the telephone. Social Security will not ask for payment by gift card, pre-paid debit card or wire transfer.

If you suspect a call from Social Security is fraudulent, hang up immediately. Do not give your Social Security number out over the phone. If you are still concerned or worried about your benefits, use a reliable number to call Social Security, (not the number provided by the caller), make a report, and verify that your benefits are not in jeopardy.

Don't let them scare you, take a deep breath, and think before you act.

If you receive a suspicious call, text or email that mentions Social Security, ignore it and report it to the SSA Office of the Inspector General (OIC) using this link: **https://secure.ssa.gov/ipff/home.**

'How to Advocate for Yourself at the Doctor' Email Course Offered

Are you getting the runaround at your doctor's office? Are you feeling like you're not being heard by your primary care physician.

As common as these scenarios are, they're also incredibly frustrating — not to mention potentially damaging to your health.

That's why self-advocacy is one of the best skills you can have when navigating the health care system. It's a skill Next Avenue can help you cultivate.

Next Avenue's new 4-part email course takes you through a variety of real-life situations that may require self-advocacy and provides you with strategies for dealing with each of them.

To sign up and for more information: **https://www.nextavenue.org/how-advocate-doctor-email-course/**

Help Us Spread the Word!

If you like this newsletter, please share it with your family, neighbors, friends, and colleagues. Have the newsletter delivered right to your inbox each month.

Follow this link to sign up on the NH Commission on Aging webpage:

https://nhcoa.nh.gov/

Public Invited to Special Event at New Hampshire State Veterans Cemetery

Members of the general public are invited to assist removing the “Wreaths for Boscawen” from headstones after the holidays at the New Hampshire State Veterans Cemetery.

The event is scheduled at start at 10:30am on January 8, 2022. The cemetery is located at 110 Daniel Webster Highway in Boscawen.

Wreaths Across America got its start in 1992 at Arlington National Cemetery and has since spread to all 50 states. The graves of veterans in American cemeteries are decorated with wreaths symbolizing the remembrance of their sacrifices for the country.

The New Hampshire State Veterans Cemetery was established in 1997 on 104 acres of previous state forest land in Boscawen as a dignified resting-place for all Veterans and their eligible dependents. It was the first state cemetery east of the Mississippi River to allow the interment of nonresident Veterans. Currently 15 acres are in use with future expansion projects planned to accommodate Veterans and their dependents for many years to come.

The Cemetery is a hallowed ground to pay respect to our Veterans; and through generous donations has become an environment for school students and the public to learn about our honored Veteran heroes. The Veterans Heritage Learning Center, Memorial Walkway and Twenty Points of NH Military History Walkway were created for all to understand the selfless service and sacrifice of NH military Veterans and our nation’s distinguished military history.

The Veterans Heritage Learning Center located at the NH State Veterans Cemetery opened in 2018 to as a multimedia environment to learn about New Hampshire Veterans, their families, and history of service to our nation from the 1600s to present day.

The New Hampshire State Veterans Cemetery and Veterans Heritage Learning Center are located at 110 Daniel Webster Highway, Boscawen, NH 03303. Please contact the Administration Building at (603)796-2026 or info@nhsvc.com to arrange a tour of the Veterans Heritage Learning Center prior to your visit. The cemetery grounds, vestibule and restrooms are open to the public seven days a week during daylight hours.

For further information please visit: NH State Veterans Cemetery **www.nhsvc.com** and NH Veterans Heritage Learning Center **www.vhlc.org**.

Unclaimed Property May Be Waiting for You

If a business, government office, or other source owes you money that you do not collect, it's considered unclaimed

Businesses send money to state-run unclaimed property offices when they can't locate the owner. The unclaimed funds held by the state are often from bank accounts, insurance policies, or your state government.

While the federal government doesn't have a central website for finding unclaimed money, you don't need to hire a company to find unclaimed money for you. You can find it on your own for free, using official databases to do searches both within New Hampshire and across the country.

Searching For Unclaimed Property in New Hampshire

The State of New Hampshire Treasury maintains an Abandoned Property Division with offices in Concord. Searches within New Hampshire can be started at **https://newhampshire.findyourunclaimedproperty.com/**

The state publishes a list each October in the Union Leader of current unclaimed property. The list includes only items received in the past year, not the entire database of unclaimed property that is searchable on the state's website.

The original owner of the funds is eligible to claim funds directly by using the form on the website and supplying the required documents. Claims can also be started by calling the office toll-free in NH at (800) 791-0920 or (603) 271-2619. Office hours are 8am-4pm daily, Monday through Friday.

If the individual has died, their heirs are eligible to recover the fund by following specific guidelines related to the circumstances under which other assets passed to heirs upon their death.

The Unclaimed Property Division has up to 90 days to review a claim when all documents are received. Payment could be as early as 30 days, especially if the individual making the claim has always lived in New Hampshire.

Depending on its source, the Unclaimed Property Division holds the property for a set period after which it is transferred to the State's General Fund. The funds are transferred back to the Division if a claim is made after the transfer.

According to the website, the NH Unclaimed Property Division has returned over $153,022,099 in unclaimed property to individuals. Thomas P. McAnespie, New Hampshire's Abandoned Property Director, indicated that nationwide, one in eight individuals have unclaimed property.

Searching For Unclaimed Property Outside New Hampshire

If you – or other family – have lived in other parts of the country, you can search for unclaimed property at **https://www.missingmoney.com/en**. Maintained by the National Association of Unclaimed Property Administrators, those interested in searching for unclaimed property in other areas of the United States, Puerto Rico and Canada can do so for free starting at this site. Different states have different guidelines; contact information for each state is included to allow you to contact them directly should you find unclaimed property there.

Your Local Resources

- **ServiceLink Aging & Disability Resource Center:** (866) 634-9412, **servicelink.nh.gov**
- **2-1-1 NH** is the connection for NH residents to the most up-to-date resources they need from specially trained Information and Referral Specialists. 211 NH is available 24 hours, 365 days a year. Multilingual assistance and TDD access are also available, **https://www.211nh.org**

Property Tax Relief Information

If you are a person who is age 65 or older, a Veteran, or blind, or have low income or disabilities you may qualify for reduced or deferred property taxes.

What sort of relief is available?

New Hampshire state law allows for property tax exemptions for certain individuals who are elderly, disabled, or Veterans. State law allows for the abatement (forgiveness) of prior years' taxes and/or interest for "good cause" such as financial hardship or poverty. There are expanded tax credits for certain Veterans and their surviving spouses.

State law also allows for property tax deferrals for certain elderly or disabled individuals. Each of these programs has specific requirements. Cities/towns may choose whether to adopt some forms of tax relief, and impose different income and asset limits. Check with your city or town's tax collector or the Department of Revenue Administration (DRA) to see what the specific requirements are in your city/town.

The State has a low & moderate income tax relief program that can reduce property taxes for those making under a certain income level. You can apply for this program even if you have already applied for tax relief from your city/town.

This article is a reprint from one that ran in the January 2019 edition of the EngagingNH newsletter.

Additional information about property tax relief will published in our February edition.

What is the difference between a credit, deferral, and an exemption?

A **credit** is a reduction in the amount of property taxes you owe in a given year.

An **exemption** is a reduction in the value of the property which is taxed.

A **deferral** allows you to pay your property taxes at a later time at a reduced interest rate.

An **abatement** is a forgiveness of taxes based on an error in the assessment calculation, a disproportionate assessment, or poverty and an inability to pay.

Where do I obtain an application form?

You can obtain an application from your city/town's tax collector. You must seek out and ask for a deferral application (form PA-30) or an exemption / credit form (PA-29). These forms and the application for the low moderate income tax relief can also be downloaded from the Department of Revenue's website (**www.revenue.nh.gov**) or requested by calling the department at (603) 230-5920. To apply for a tax abatement, use the "Taxpayer's RSA 76:16 Abatement Application to Municipality" available by calling the Board of Tax and Land Appeals at (603) 271-2578, or on its website at **https://www.nh.gov/btla/.**

When is the filing deadline?

ALWAYS check with the Department of Revenue Administration in any given year as the due date may change, and forms may have been updated. Past deadlines for tax deferral and abatement applications have been March 1 following the date of notice of tax. In years previous, exemption/credit forms needed to be filed by April 15th and applications for the low moderate income tax relief program must be filed between May 1st and June 30th following the final property tax bill.

What happens next?

The town/city will have until July 1 to make decisions. If the taxpayer disagrees with the town/city's decision or there is no decision, the taxpayer may file an appeal with either the Superior Court or the Board of Tax and Land Appeals by September 1 of the year following the tax bill.

2022 Legislative Session Opens January 5th

The 2022 legislative session is right around the corner, and to start the session off legislators will consider retained bills held over from the 2021 session. Retained bills (the Senate uses the term 're-referred bills') are bills that needed further work and remained in the House or Senate committee rather than be voted on by the full body. Both bodies will also consider bills that were vetoed by the Governor at these early sessions.

The House will convene their session on Wednesday, January 5th and Thursday, January 6th at the DoubleTree by Hilton in Manchester. This location will provide more space for social distancing. The Senate will convene in Representative's Hall in the State House.

One of the retained bills that the Alliance for Healthy Aging (AHA) is watching is HB 255, which now includes an amendment that could weaken New Hampshire's public health system. HB255, as amended, proposes to allow any employee to request a conscientious exemption for the COVID-19 vaccine and prohibits New Hampshire entities from requiring a COVID-19 vaccine for employment. If passed, this would tie the hands of businesses, organizations and schools and limit their ability to adopt policies that are recommended by public health experts.

The NH House of Representatives is scheduled to vote on this bill when it reconvenes on January 5th and January 6th. This is an opportunity to contact your legislator about this important issue and let them know the impact on older adults of the Covid pandemic. If you are concerned about this amended bill and the more than thirty other anti-vaccine bills that will be heard in the 2022 session, you can contact your Representative to express your view. You can find your Representative at this link:
http://www.gencourt.state.nh.us/house/members/

If you are against HB255, an anti-vaccine bill, let your Representative know:

- Vaccines and immunizations are a critical part of supporting the health and wellness of our state.
- Protecting yourself with vaccinations protects those around you, such as people at increased risk of severe illness and older adults, and those who can't get vaccinated, including infants and those with weakened immune systems.
- The COVID-19 pandemic has taught us that vaccines are important for everyone, regardless of age.
- State government should not prevent a business, organizations and schools from making choices based on public health and safety concerns. This is especially true for hospitals and other health care providers.

Advocacy Training

Another way to prepare for the 2022 Legislative Session includes participating in an advocacy training. Our partner, New Futures, is holding an online advocacy training on Monday, January 10th from 12-1 PM to learn how to effectively advocate for issues you care about in NH.

Topics covered include how a bill becomes a law in New Hampshire, best practices for engaging with legislators, and practical advocacy skills. This training will help you feel more confident in your ability to communicate your advocacy message, to call your lawmaker, to testify for or against bills that matter to you, and to navigate the legislative process.

You can register here: **https://new-futures.org/trainings/advocacy-training**

Learn About Food-Related Policy

Kick off the new year with a solid understanding of food-related policy in the pipeline! Join the NH Farm and Food Policy Roundup as part of the NH Food Alliance's 2022 Network Cafe Series on Friday, January 7, 12-1PM. NH's food system policy stakeholders and advocates will review, discuss, and network around the proposed agricultural legislation for the state's 2022 legislative session. You will hear about a variety of state policy, from climate and energy bills, and learn how you can get involved and support bills important to you and our food system at large.

Follow this **LINK** or call (603) 862-8564 to register.

Nominations Now Open For 2022 Older Adult Recognition Program

The nomination period is now open for the NH State Commission on Aging and EngAGING NH annual "Older Adult Volunteer" awards!

The recognition program's goal is to celebrate and recognize individuals or couples over the age of 60 who are volunteering in ways that serve to build strong communities. Through engaging ourselves and others we weave connections that contribute to and strengthen our communities.

Celebrating the contributions of people demonstrates the difference any one of us can make at any point in our lives on the lives of others. This year more than ever, we need to celebrate each other. Please take the time to make a nomination!

It's been another challenging year. Please use this opportunity to contribute to a celebration of people in our community who helped us to persevere through it.

Nomination submissions will be accepted up until Friday, March 4, 2022.

The Process:

1. Email Rebecca Sky, NH State Commission on Aging executive director to request a nominatinon form. Once completed, return the form to Rebecca at **Rebecca.Sky@nh.gov**
2. The deadline to return the nomination is **Friday, March 4, 2022.**
3. A joint committee of the NH State Commission on Aging and EngAGING NH will review all nominations and select one person or a couple from each county to be honored.
4. An Awards Ceremony will be scheduled during the month of May in observation of Older Americans Month. Governor Sununu will be invited to participate in the presentation of the awards, schedule permitting.
5. Every nominee (not only the award recipients) will receive a letter of commendation to let them know that they are appreciated by their community.