



# Ageing Matters

New Hampshire State Commission on Aging

## New Hampshire Commission on Aging

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- Representative James MacKay
- Representative Charles McMahon
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- Janet Weeks, Department of Labor
- Richard Lavers, Department of Employment Security
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- 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

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- Harry Viens

## Telling Your Story May Be Good for Your Health

By the EDITORIAL TEAM at [BladderCancer.net](http://BladderCancer.net)

*"While writing about my health issues has not cured them, it has helped me develop better coping skills and even contributed to better management of my symptoms (and I could argue, at times helps decrease my symptoms, or at least distracts me from them and the attendant pain)."*

– Laura Kiesel, Community Advocate

The past few years have taken their toll. However, there is evidence that telling the story of what you have been through can be good for your health. Researchers have found that writing about our experiences – especially traumatic, emotional, or stressful experiences – can benefit both physical and mental wellbeing.

### Mental and physical health benefits

In a study on expressive writing, researchers asked 1 group of participants to select a personally traumatic experience and write about it for 15 minutes for 4 days in a row. The researchers then compared this group's responses with a group that wrote about neutral topics. Those in the first group reported an improved mood after writing, as well as long-term health benefits including improved memory, fewer intrusive negative thoughts or memories, and reduced blood pressure.

The study found that participants with serious health diagnoses

*Share Your Story, con't next page*

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## NH Commission on Aging Meeting Scheduled for Monday, April 25

The general public is invited to the April meeting of the New Hampshire State Commission on Aging scheduled for Monday, April 25, 2022 from 10:00am-12:00noon.

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

**NOTE:** Minutes from previous meetings of the NH State Commission on Aging are posted on the Commission's website after they have been approved.

To read past meeting minutes, and learn more about the NH State Commission on Aging, go to: <https://nhcoa.nh.gov/>

### **Sharing Your Story, con't**

showed more improvement than those in the control group. They reported improved sleep, reduced pain intensity, and even improvements to their immune system.

How does writing about traumatic experiences have a positive physiological effect? One theory is that bottling up thoughts and emotions related to a painful event requires work that can stress the body and mind. Bringing those feelings out through writing may reduce that stress and provide relief.

### **Tips for Getting Started**

#### **Schedule a Time and Place**

If you are someone who responds to a routine, schedule a time in your day to write. Find a peaceful place to write where you will not be interrupted.

#### **Try Different Ways**

Try writing freehand in different types of notebooks or journals, then try writing on your phone or computer. Some people write by speaking into a recorder and having it transcribed by a computer program or app. See what works for you.

#### **Do Not Edit as You Write the First Draft**

An important instruction the researchers in the expressive writing study gave participants was to disregard concern about spelling, grammar, or how their story might be perceived.

#### **Monitor Your Anxiety**

Be sure to check in with yourself emotionally as you are writing by ranking your anxiety on a scale of 1 through 10. Some events take a long time to process before you can write about them, and you may not be ready today. If you rate your anxiety at a high number while writing, put it aside, focus on self-care, and let yourself write when you are ready.

### **Writing Exercises**

#### **Morning pages**

Julia Cameron, author of the self-expression workbook *The Artist's Way*, describes an exercise called Morning Pages. She suggests writing for 3 pages without stopping the moment you wake up in an effort to express yourself without a filter and start the day with a clearer mind.

#### **Third-Person**

Some therapists suggest using creative techniques to provide distance from difficult topics. One such technique is to write about something that happened to you in the third-person perspective. For example: "[Insert your name here] walked into the waiting room feeling anxious and stared at the floor until they finally called her name."

#### **Share With Us**

The events we experience can sometimes make us feel lonely and isolated. While we know telling our stories can have positive benefits for our health, the change it can make for a reader can be just as strong. We invite you to share your story with our community.

# State of NH launches federally funded program to help struggling homeowners

By ETHAN DEWITT, New Hampshire Bulletin

The new program is available only to property owners who experienced a disruption to their income as a result of the pandemic.

New Hampshire homeowners struggling with mortgages or property taxes have a new assistance program available, with the launch of a state-run, federally funded relief program that was announced in late March.



The New Hampshire Homeowner Assistance Fund allows homeowners with incomes less than 125 percent of their area median income to apply for up to \$20,000 in aid for property-related expenses. Those expenses could include delinquent mortgage payments, homeowner insurance payments, property taxes, and homeowner association or co-op fees. The program also allows for up to \$3,000 in utility payments.

The new program is available only to property owners who experienced a disruption to their income as a result of the pandemic.

Administered by the New Hampshire Housing Finance Authority, the state program taps into \$40 million in housing funds allocated to the state by the American Rescue Plan of 2021, passed by Congress last March. New Hampshire began setting up its program and accepting applications a month ago, but is able to start distributing the money this week after receiving spending approval from lawmakers, said Rob Dapice, executive director of the Housing Finance Authority.

“There was broad agreement that these are the types of costs that can cause people to lose their housing stability,” Dapice said in an interview. “Somebody might own their home outright, you know, maybe an elderly resident, but have experienced a hardship, and have trouble keeping up with their property taxes. So they risk losing their home for that reason.”

The state’s program was designed after consultations with stakeholders, including New Hampshire Legal Assistance and affordable housing advocacy organizations, Dapice said.

The new fund comes a year after New Hampshire officials launched a similar, \$200 million program using federal recovery funds to help tenants falling behind on rent payments. That program has distributed \$119.1 million in funds as of March 13, 2021, according to the Housing Finance Authority, and has served a total of 14,459 households.

Dapice said the \$40 million Homeowner Assistance Fund is likely to be depleted much more quickly, especially if each household applies for the maximum level of assistance. The state’s program includes a

**Housing Program, con’t next page**

**AGE OF CHAMPIONS**  
Health and Wellness Fair  
*It's never too soon to age well!*

**SAVE THE DATE!**  
April 18-21, 2022  
<http://bit.ly/UNH-AgeOfChampions>

Learn, connect, and celebrate healthy, active aging at this virtual fair on ZOOM featuring community & UNH student resources and workshops!

## 9th Annual Age of Champions Health & Wellness Fair

**It's Never Too Soon to Age Well!**

It's that time of year again! The UNH Center on Aging and Community Living is excited to announce the 9th annual Age of Champions Health & Wellness Fair happening on April 18-21, 2022.

We invite you to join us to learn, connect, and celebrate healthy and active aging at this free virtual event.

In addition to the live Zoom sessions, vendors will also be able to share materials, including their own pre-recorded sessions, on the Age of Champions website.

Throughout the event, attendees will be directed to the vendor web pages to learn more about the resources available in their communities.

Follow this link for more information: <https://chhs.unh.edu/center-aging-community-living/university-engagement/age-champions>.

## Housing Program, con't

collaboration with a state nonprofit organization, Affordable Housing, Education, and Development (AHEAD), which will help homeowners connect with counseling and legal services to better understand their rights.

But the program will not likely change the overall picture of New Hampshire's housing market, which has seen home prices hit record levels and availability of affordable homes plummet, Dapice said.

"This is a program that is short term by design, and is designed to keep people stably housed," he said.

But as for the skyrocketing price of homes, and the increasing utility bills brought on by global instability and inflation: "This is not a program that will solve those problems," Dapice added.

"You know, that's something that we have to really come at from, I think primarily the supply side, but that's a different conversation," he said.

Homeowners interested in applying for the Homeowner Assistance Fund can go to <https://homehelpnh.org/>.

Source: *New Hampshire Bulletin* (<https://newhampshirebulletin.com>)

*Ethan DeWitt is the New Hampshire Bulletin's education reporter. Previously, he worked as the New Hampshire State House reporter for the Concord Monitor, covering the state, the Legislature, and the New Hampshire presidential primary. A Westmoreland native, Ethan started his career as the politics and health care reporter at the Keene Sentinel.*

## Fly Your Name Around the Moon!

You may have a slim chance of travelling to outer space, but at least your name can go. NASA is collecting names to be put on a flash drive and sent into space on the Orion spacecraft, which is scheduled to launch later this year.

The initiative is part of the agency's uncrewed Artemis I mission, which is the first mission of their Artemis program to eventually return astronauts to the moon.

It's free to add your name to the flash drive, said NASA spokesperson Kathryn Hambleton. "We hope this is a way to get people excited and to bring them along and inspire the next generation, the Artemis generation," Hambleton said.

Sign up at <https://www.nasa.gov/send-your-name-with-artemis/>.

On this particular mission, the flash drive needs to be packed on the spacecraft about a month before the launch date, which will determine how long NASA will accept submissions, she said.

A launch date has not been announced, but the space agency is shooting for a date in May or June. NASA plans to announce more details about the launch date in the coming weeks, Hambleton said.

Since opening the submissions earlier this month, NASA has already received over one million names, according to Hambleton.

"We're hoping ... to gather many more names and generate more excitement from people around the globe that are going to ride along virtually," she said.

Source: [WMUR.com](http://WMUR.com)

## 'Time to Care' Summit Scheduled for April 26

The Tri-State Learning Collaborative on Aging is holding their 2022 Virtual Summit on Tuesday, April 26, 2022 from 8:45am-4:00pm.

The "Time to Care" Summit will bring people together to learn about state and regional efforts to grow our formal "direct support workforce," and discuss ways we can design new systems of care that can fill care gaps.

Learn more here: [https://agefriendlycommunity/time\\_to\\_care\\_summit/](https://agefriendlycommunity/time_to_care_summit/).

## Share Your Thoughts & Ideas

New Hampshire's older adults have a story to tell. We welcome the opportunity Aging Matters gives you to share your story with others in hopes that your experiences will help, inspire and encourage someone else as we all look for answers and ideas on how to navigate the years ahead. Please use this as your way to share your personal experiences and points of view on living in New Hampshire as an older adult. We hope that in sharing, we are able to assist you and others in forming your own opinions.

Email your stories to [NHCOAnews@gmail.com](mailto:NHCOAnews@gmail.com) or send them to NHCOA Newsletter, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301.

# Can You Be a Lazy Gardener? You Bet!

By CRIS BLACKSTONE

Advanced Master Gardener, UNH Cooperative Extension

You may think back on having an expansive green lawn, with a border of some summer blooming shrubbery, and perhaps a hanging basket of petunias near your front door. Great seasonal memories, right? Well, think with a different focus and remember the cost of the seeds, fertilizers, mower tune-ups and all the things you lugged around the yard to keep it that way. Let's get lazy together!

## What is at the heart of lazy gardening?

Gardening considering your aging body is first and foremost. There's no need to give up gardening, just rethink each aspect of your garden goals. Are you facing a knee or hip replacement, recovering from surgery, or working with medications for an ongoing situation? Gardening is also an Rx for those of us with these aspects of life in mind. Learning a bit about how to keep our joints from working unnecessarily is what the Adaptive Gardening movement is all about.

And, as you look at your garden, consider not only what is going to be good for you as you age, but what is better for the environment! Let's start with the biggest part of some properties – the lawn. If you were to replace some of the lawn with perennials and shrubbery, your benefits are multi-layered.

You will benefit by not having to even think about keeping the grass ship shape. Whatever lawn area you maintain, keeping the grass taller will mean less mowing for you (less walking and less bending and twisting to reach the tough-to-mow areas) but also, you'll provide a better home for beneficial insects.

**So, Step 1 = less lawn, and taller grass where there is lawn.**

Next, what to do with the area formerly lawn? Consider shrubbery which will provide you with beautiful views of foliage, blooms, and interesting shapes of the plant during the winter when foliage is not apparent.

And who else besides your own body will thank you for the shrubbery? Many creatures will appreciate this habitat. Think about the songbirds, for instance, many of whom nest in shrubs at the edges of the open areas such as your lawn. From that vantage, they have protection and can also forage in the grass for the insects they feed on.



Your front yard - think twice! How much lawn do you need? Who could enjoy a front view such as this?

Photo by Cris Blackstone

Small mammals will appreciate the cover those plants provide, and some of them are beneficial to us as they eat ticks and grubs which can be a problem for the lawn.

**So, Step 2 = plant shrubbery where there may have been lawn.**

**Step 3 is maybe the most fun.** Consider where you might want to replace some of your annual plants with perennial plants, and not just any perennial plants but consider how you can benefit the environment, by attracting pollinators while cutting the time you need to be working every spring on the annuals with not only their high cost in the initial purchase but also the high cost in time and effort to keep them adequately watered.

A major advantage of the native plant choices is that they are meant to be here, already hardy for all the types of weather we encounter and that they already have a lot of immunity to invasive species of bugs and pests.

The pests we see on native plants can often be held at bay without out chemicals, too. When we used to say, "monitor the plant", with an adaptive gardening mindset we can say, "amble around the garden and notice what is happening." Catching little pests early on means they will not overtake the plant and cause it any real damage.

## Make Adaptive Gardening work for you

Those are main steps about the garden – what about the main steps for an adaptive gardening mindset for US? Consider things going on with your body that are simply a part of aging, such as skin becoming more sensitive, so wear sunscreen, long sleeves of light weight fabric, and stay hydrated!

*Lazy Gardening, con't next page*

### **Lazy Gardening, con't**

Save an ice-cold drink for when you are relaxing and admiring your garden; instead drink frequently chilled water, so your body won't use a lot of energy warming up the ice-cold water while you are also working on the garden tasks you choose to do in twenty-minute spurts of time. Frequent breaks are essential. To avoid undue wear and tear, don't neglect proper warm up and cool down simple stretching exercises, too.

Does this seem like a lot to remember? I hope not – the adaptive gardening mindset is about being a lazy gardener, remember?

Finally, how can we increase our laziness factor while still enjoying greenery, colorful flowers and herbs? Try container gardening for example. With a container, you can have a large variety of plants, offering color and texture just as with a hanging planter. Containers are easy to prune and deadhead while standing upright. Squatting or sitting on the ground can get uncomfortable - if not dangerous – on joints with some types of injuries or arthritis considerations.

A hanging planter will offer you the enhanced opportunity to watch butterflies, hummingbirds, various moths, and even small songbirds depending on what you have in that container.

Practice thinking about how to adapt your gardening hobby to mirror what your changing body needs and wants, and the intersection of those two thoughts will equal many happy, productive hours for years to come, no matter what type of garden you choose.

*Cris Blackstone is an Advanced Master Gardener, with her focus on Adaptive Gardening. She is a NH Landscape Association Certified Landscape Professional, contributing articles monthly to their professional newsletter. As a member of Garden Writers International, and as a UNH Cooperative Extension Natural Resources Steward, her writing often includes travel tips to public gardens. She is an avid photographer, with nature and landscapes as her subject matter; her photos have earned awards from the Massachusetts Horticulture Society and the National Federation of Press Women. She offers workshops and presentations to garden clubs and library groups, on Adaptive Gardening, pollinators and Invasive Plants. Her favorite pastime is floral arranging, with material from her small family cut flower farm or other sourced materials.*

## **Use Less Gas With These Fuel Efficiency Tips**

Regardless of the vehicle you drive, these ideas from **State Farm** may help you save gas.

**Perform routine maintenance:** Your car needs the right proportions of air and fuel to run efficiently. A well-maintained vehicle will run at its best.

Keep tires rotated and inflated to ideal pressure. To help evenly distribute the wear and tear on your tires, the recommendation is to have your tires rotated every 5,000 to 8,000 miles. Under-inflated tires tend to decrease mileage. (They're dangerous, too.) Check manufacturers' recommendations and make sure your tires are inflated to the maximum PSI, measured when cold.

**Glide into your stops:** As you approach a stop sign or light, take your foot off the gas pedal and let your car downshift before applying the brake.

**Combine short trips:** Warm engines run more efficiently than cold ones. Planning your errands so you travel in a sequence instead of backtracking is an efficient way to save time, as well as gas.

**Drive at moderate speeds:** While every vehicle is different, mileage decreases quite rapidly over 50 mph in most cases. To save gas, stay at or under the speed limit, and drive at a consistent rate of speed. Use cruise control on long trips.

**Drive friendly:** Aggressive driving habits such as gunning the engine, speeding, screeching around

corners and jamming on the gas pedal are major fuel wasters. Avoid fast acceleration and generally drive in a measured and moderate fashion to achieve top fuel savings.

**Travel light:** Extra weight in the car creates a drag on the engine and consumes extra gas. Don't haul around heavy loads if you don't have to. Check the trunk and back of the vehicle for unnecessary items that may be safely stored elsewhere.

**Keep your car aerodynamic:** Good aerodynamics affect your car's fuel efficiency by reducing drag, especially at high speeds. Keep windows closed on the freeway. Keeping the car's exterior clean can make a difference.

**Avoid excessive idling:** Idling uses a surprising amount of fuel — more than restarting the engine. If you need to wait in your parked vehicle for more than a minute or two, switch off the engine and only start up again when you're ready to continue driving. In extreme weather, it's nice getting into a comfortable car but be conscious of how long the vehicle is idling so fuel isn't wasted.

**Ride share:** You'll cut per-person fuel consumption in half when you share a ride. Share a ride with friends and colleagues who live near you or frequent the same places you do. You can split gas costs as many ways as there are passengers.

# State-Run COVID-19 Vaccination Sites Now Closed

## Vaccines Available Through Medical Professionals, Pharmacies and Other Locations

The New Hampshire Department of Health and Human Services (DHHS) has announced that the State-managed COVID-19 vaccination sites have permanently closed as of March 31, 2022. Additionally, 4 of the 7 mobile vaccination teams demobilized the same day.

“The effort over the last one and a half years to get our residents vaccinated has been an immense success,” said Governor Chris Sununu.

“To our volunteers, members of our National Guard, local police, fire, and EMS departments, the people of New Hampshire say: Thank You!”

Between December 2021 and January 2022, the State opened the 11 fixed-vaccination sites to increase access to vaccine and booster doses for New Hampshire residents and visitors 5 years-old and older.

As part of statewide efforts to meet the state’s vaccination needs, mobile vaccination teams were increased during this period to make vaccinations as convenient as possible for residents.

As the percentage of New Hampshire residents receiving their vaccines and booster doses increased, the demand for vaccines has waned and the necessity for the fixed sites and extra mobile vaccination teams decreased.

The State-managed vaccination locations in Ashland, Berlin, Claremont, Concord, Keene, Laconia, Manchester, Nashua, Rochester, Salem and Stratham ceased operations at 7:00 pm on March 31. Additionally, 4 of the 7 mobile vaccination teams will not be operational after that date.

COVID-19 vaccines remain easily accessible across the State through medical providers, pharmacies, urgent care centers and the mobile vaccination clinics. You can get information on where on upcoming clinics and mobile clinic locations at <https://www.Covid19.nh.gov>.

## Caring for COVID-19 at Home

As the pandemic continues, it is important to know how to care for someone who tests positive for COVID-19. Use these tips from the CDC to help care for people in your home who are diagnosed or show symptoms of the virus.

**Limit contact.** Isolate the person who is sick to separate bedrooms and bathrooms if possible. If not, make sure your space has good air flow. Open windows and vents.

**Provide basic care and support.** Get any medications, groceries or supplies that the person requires. Make sure they are getting plenty of rest and drinking lots of fluids.

**Avoid sharing personal items.** Do not share items like dishes, cups, towels and electronics with a sick person.

**Track your own health when caring for your loved one.** Be aware of common symptoms like fever and cough. Follow guidance to end home isolation. Have your doctor’s phone number in hand.

*More information on how to care for someone with COVID-19 can be found at: <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/care-for-someone.html>*

## Learn Your COVID-19 Community Levels

The CDC’s Know Your COVID-19 Community Levels tool lets you glance at the COVID situation in your area. It classifies every county in the US into low, medium or high, with recommended prevention measures for each level. Knowing the COVID-19 level in your area will determine the prevention measures you need to take to protect yourself and your loved ones.

- Search for the COVID-19 level in your community, or one you plan to visit nationwide at <https://www.cdc.gov>.
- Enter your state and county information to find the specific community level in your area; OR
- Check the county map for COVID-19 community levels across all counties in the US.
- Learn prevention steps based on the three levels. Measures include wearing a mask and getting up-to-date on vaccines.

# New 'Guide to Getting Health Records' Now Available

Are you changing doctors? Do you need your immunization records for a new school? Getting copies of your medical records can be a real challenge if you've seen different providers throughout your life. If you can't easily access your medical records online, you'll likely have to request the records from your medical provider in writing. Each one may need you to follow a different process when asking for your record.

You have a right to your health record — and it can help you take control of your health, well-being, and safety.

## Learn How to Get Your Health Record

The Guide to Getting & Using Your Health Records is for patients who want to get their health records. This guide is also for people who need the record of someone they represent or care for, like a child, an elderly parent, or an adult with a disability. A health record (also known as a medical record) is a written account of a person's health history. It includes medications, treatments, tests, immunizations, and notes from visits to a health care provider.

The Office of the National Coordinator for Health Information Technology (ONC) in the U.S. Department of Health and Human Services (HHS) created this guide to help you through the process of getting your health record. We'll show you how to make sure your records are correct and complete — and how to use them to get the most out of your health care.

This guide won't provide you with your health record but instead will teach you how to request it from your health care provider.

## You Have a Right to Your Health Record

A federal law called the Health Insurance Portability and Accountability Act (HIPAA) gives you the right to see and get a copy of your health record. Most health insurance plans and health care providers — including doctor's offices, clinics, hospitals, pharmacies, labs, and nursing homes — must follow this law.

Yet it can be a real challenge to get your health record if you've seen providers in different places. Each one may require you to follow a different process when asking for your health record.

In this guide, you'll learn how to:

- Ask for the information you need the way you need it — like part or all of your record, a paper or electronic record, and the number of copies you need
- Request a copy of your health record from your provider — including how to fill out a form asking for your record
- Find and fix mistakes in your health record — like what to look for and how to have a mistake fixed
- Use, share, and manage your health information — including what to look for in a health app

The Guide to Getting & Using Your Health Records can be found at <https://www.healthit.gov/how-to-get-your-health-record/>.

## Child Tax Credit Helps with the Cost of Raising Grandchildren

You could get cash benefits of up to \$3,600 per child under 6 years old and up to \$3,000 per child between 6 and 17 years old from the government.

The Child Tax Credit is not a loan.

**Who qualifies?** Almost all families qualify for the Child Tax Credit. Even families that don't normally file a tax return or don't have recent income.

Any legal guardian with a child who has a Social Security number can get the Child Tax Credit, even if the grandparent doesn't have a Social Security number themselves. The Child Tax Credit doesn't count against your federal benefits (SNAP, housing, health care).

**When will I get the money?** You will get the money after you file your 2021 tax return.

**How do I get the credit?** File a tax return even if your normally don't file taxes and even if you got advance Child Tax Credit payments in 2021. Beware of scams. The IRS will NOT contact you by phone, email, text or social media.

Visit <https://www.childtaxcredit.gov/> for more information.

*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](mailto:NHCOAnews@gmail.com)

# Why You Should Establish a Trusted Contact

Your financial firm may request that you give them the name and contact information of a trusted contact.

While it is not mandatory that you do so, FINRA, the North American Securities Administrators Association (NASAA) and staff from the SEC Office of Investor Education and Advocacy urge you to consider providing the name of someone you trust as a contact on your accounts.

**What is a Trusted Contact?** A trusted contact is a person you authorize your financial firm to contact in limited circumstances, such as if there is a concern about activity in your account and they have been unable to get in touch with you.

A trusted contact may be a family member, attorney, accountant or another third-party who you believe would respect your privacy and know how to handle the responsibility. You may establish more than one trusted contact.

**Who Should Have a Trusted Contact?** We suggest a trusted contact for anyone who has an investment account.

**Why Would You Add a Trusted Contact to Your Account?** Among other things, having one or more trusted contacts provides another layer of safety on your account and puts your financial firm in a better position to help keep your account safe. Naming someone as a trusted contact does not give that person any authority to act on your behalf, execute transactions or engage in activity in your account.

**How Would Having a Trusted Contact Help Me?** Maybe you are travelling. Maybe you have been displaced by a natural disaster. Maybe there is a concern about fraud. Or maybe you are having a health issue. A trusted contact can help your firm connect with you.

A trusted contact may be asked to confirm your current contact information, health status or the identity of any legal guardian, executor, trustee or holder of a power of attorney. U.S. broker-dealers are required to provide and other financial firms may provide a written disclosure that lays out these details.

**What Authority Does a Trusted Contact Have on Your Account?** Designation as a trusted contact does not provide the designated person with authority to make transactions in your account and does not make that person a power of attorney, legal guardian, trustee or executor.

By designating a trusted contact, you are authorizing the firm to contact someone you trust and disclose information about your account only in limited circumstances. A firm may only disclose reasonable categories of information with a trusted contact, including information that will assist the firm in administering the customer's account.

Unless separately authorized, a trusted contact:

- cannot make trades in your account and
- cannot make decisions about your account.

A trusted contact is simply someone who can help your financial firm help you, if needed.

**How Can You Add a Trusted Contact to Your Account?** You can contact your financial firm or investment professional and ask to add a trusted contact to your account at any time! You can also ask your financial firm to change or update your trusted contact information at any time.

You may be asked to add a trusted contact when you log on to your investment account online. Your financial firm may send notices to you, via email or regular mail, that include instructions for adding a trusted contact to your account.

Before clicking on any link in an email notice about a trusted contact, make sure you verify that your firm sent the email.

If you decide to name a trusted contact, you might want to reach out to them in advance to let them know.

Source: <https://www.finra.org/investors/learn-to-invest/brokerage-accounts/establish-trusted-contact>

## Your Local Resources

- **ServiceLink Aging & Disability Resource Center:** (866) 634-9412, [servicelink.nh.gov](https://www.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 Referrals Specialists. 211 NH is available 24 hours, 365 days a year. Multilingual assistance and TDD access are also available, <https://www.211nh.org>

# 2021/2022 Fuel Assistance Program Ends April 30

If you are having trouble paying for your heat this winter season, the New Hampshire Fuel Assistance Program (FAP) may be able to provide you with some relief.

The NH Department of Energy distributes federal Low Income Home Energy Assistance Program (LIHEAP) funds to New Hampshire's five Community Action Agencies (CAAs), which in turn take applications, determine benefits, and distribute FAP payments to vendors on behalf of eligible New Hampshire households throughout the state.

The Fuel Assistance Program provides benefits to qualified New Hampshire households to assist with heating costs from December 1st through April 30th. Applications can be submitted through April 30th. Both renters and homeowners may qualify for the Fuel Assistance Program.

FAP benefits may also be used to help households in a heating emergency by securing an emergency delivery of fuel or by delaying a utility disconnection or eviction notice if heat is included in the rent and the rent is not subsidized.

**FAP benefits are a grant; they do not have to be paid back and they are not counted as income when applying for other assistance programs.**

Fuel bills that have already been paid by the applicant can be submitted and repaid through the awarded benefit, creating a credit on the applicant's account.

## Am I Eligible?

Eligibility for the Fuel Assistance Program is determined by gross household income (i.e. total before taxes), the number of people in the household, the type of fuel used, and the energy burden to the household. Income limits are surprisingly high (i.e.: \$49,295.00 annually for a 2-person household).

## How Do I Apply?

- Contact your local CAA office to learn how to apply for FAP. (See the list of CAA office phone numbers in your county on the side panel.)
- The CAA staff will tell you what information you will need to supply to process your application. To prevent delays in processing, be sure to provide all requested documents.
- If you are homebound or unable to visit a Community Action Agency office, it may be possible to arrange a home or telephone interview.

**HOUSEHOLD INCOME GUIDELINES  
PY 2021-2022 - 60% of State Medium Income**

| Household Size | 30 Days  | 365 Days  |
|----------------|----------|-----------|
| 1              | \$ 3,098 | \$ 37,696 |
| 2              | \$ 4,052 | \$ 49,295 |
| 3              | \$ 5,005 | \$ 60,894 |
| 4              | \$ 5,958 | \$ 72,493 |
| 5              | \$ 6,912 | \$ 84,092 |
| 6              | \$ 7,865 | \$ 95,691 |

## NH Community Action Agencies

### BELKNAP COUNTY

(CAPBM)  
Laconia (603) 524-5512  
Meredith: (603) 279-4096

### CARROLL COUNTY

(TCCAP)  
Tamworth: (603) 323-7400

### CHESHIRE COUNTY

(SCS)  
Keene: (603) 352-7512  
or (800) 529-0005

### COOS COUNTY

(TCCAP)  
Berlin: (603) 752-3248

### GRAFTON COUNTY

(TCCAP)  
Ashland: (603) 968-3560

### HILLSBOROUGH COUNTY

(SNHS)  
Milford, Peterborough & Hillsborough  
(603) 924-2243 or (877) 757-7048  
Manchester: (603) 647-4470  
or (800) 322-1073  
Nashua: (603) 889-3440  
or (877) 211-0723

### MERRIMACK COUNTY

(CAPBM)  
Concord: (603) 225-6880  
Suncook: (603) 485-7824  
Warner: (603) 456-2207

### ROCKINGHAM COUNTY

(SNHS)  
Derry: (603) 965-3029  
or (855) 295-4105  
Portsmouth: (603) 436-3896  
or (800) 639-3896  
Raymond: (603) 895-2303  
or (800) 974-2303  
Salem: (603) 893-9172  
or (800) 939-9172  
Seabrook: (603) 474-3507  
or (800) 979-3507

### STRAFFORD COUNTY

(CAPSC)  
Dover, Farmington & Rochester:  
(603) 435-2500

### SULLIVAN COUNTY

(SCS)  
Claremont: (603) 542-9528

# ‘Veterans Flags & Flowers’ event at NH State Veterans Cemetery on April 14

In April, the New Hampshire Department of Military Affairs and Veterans Services is hosting an event that honors Veterans and their service. The public is invited to join Preston Sharp’s “Veterans Flags and Flowers” non-profit organization on April 14, 2022 at the New Hampshire State Veterans Cemetery in Boscaawen.

The foundation of the organization began when Preston Sharp was 10 years old at his grandfather’s gravesite on Veterans Day 2015. He honored his grandfather’s service in the Navy by placing an American flag and flowers on his gravesite. Preston noticed that there were no flags or flowers on any of the Veteran’s graves in the cemetery and was upset because Veterans were not being honored on Veterans Day.

Determined to do something positive, he earned money by doing chores and odd jobs so that he could purchase American flags and red carnations. Every Sunday, Preston would have his mother take him to a local cemetery in his home state of California to place an American flag and flower on every Veteran’s grave. Their ritual for each Veteran’s gravesite would include trimming the grass, washing the headstone, placing a flag and flower, and Preston would stand and say the Veteran’s name out loud and thank them for their service.

After Preston honored Veterans in cemeteries across his California community, he decided to extend his tribute. Preston has expanded his goal to honor Veterans in every state for their service by placing the nation’s flag and a flower on every Veteran grave in at least one cemetery in every state of our country.

Preston has held his Flag and Flower Challenge in 37 states and the District of Columbia. He is visiting a cemetery in each New England state the second week of April and welcomes assistance from the public.

The Flag and Flower Challenge is scheduled for April 14 at the New Hampshire State Veterans Cemetery, 110 Daniel Webster Highway, Boscaawen. Opening remarks begin at 10:00am. Please be aware that parking for the general public will be across the street from the Cemetery.

“If you come out and help Preston Sharp you have to say the veteran’s name out loud and then thank you for your service, place the national flag and an artificial red carnation. He says that you have to say the veteran’s name out loud because a veteran’s name not said out loud is a veteran forgotten.”

More info is available at: “Veterans Flags & Flowers”  
<https://prestonsharp.net>

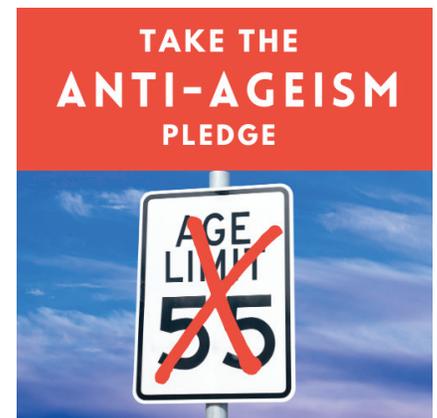


## Don’t Hang Up

NH 9-1-1 handles dozens of accidental calls every day. If you accidentally call 911, don’t try to hang up before it rings.

You can’t hang up fast enough! PLEASE stay on the line and tell the telecommunicator that you do not have an emergency.

By hanging up, you tie the emergency lines up longer because the telecommunicator will try to re-establish a connection to make sure that the calling party is all right and that there is no emergency.



Click on the graphic above or go to <https://agefriendly.community/anti-ageism-pledge/> to add your name.

*“I stand for a world without ageism, where all people of all ages are valued and respected. I acknowledge that ageism is harmful to me and others around me, and to our workforce, communities, and economy. I know that the struggle to eliminate ageism will not end with a pledge, and that I must act to transform my own bias, and the bias in our institutions and systems. I will speak out against the age injustices I see, call attention to ageist language and stereotypes, and educate myself, my family, friends, co-workers and peers about the importance of being actively anti-ageist and promoting age equity in all aspects of life.”*

# How Volunteering Can Help Your Mental Health

**According to new research, people become happier over time after they start volunteering.**

By ELIZABETH HOPPER, The Greater Good Center

The coronavirus pandemic has led to the practice of social distancing, creating feelings of stress and isolation in many of us. Some groups have been hit particularly hard, including the elderly, parents juggling work and child care, and people who have lost their jobs. Against this backdrop, many people have turned to volunteering to help make a difference, even at a distance.

New research suggests that volunteers aren't just helping the communities they serve. People who volunteer actually experience a boost in their mental health—good news at a time when more than a third of Americans are experiencing symptoms of anxiety or depression.

In a study published in the *Journal of Happiness Studies*, researchers examined data from nearly 70,000 research participants in the United Kingdom, who received surveys about their volunteering habits and their mental health, including their distress and functioning in everyday life, every two years from 1996 to 2014.

Compared to people who didn't volunteer, people who had volunteered in the past year were more satisfied with their lives and rated their overall health as better. Additionally, the researchers found that people who volunteered more frequently experienced greater benefits: Those who volunteered at least once a month reported better mental health than participants who volunteered infrequently or not at all.

But does volunteering make people happy, or are happy people simply more likely to volunteer? The researchers found the same results even when they accounted for participants' initial levels of well-being before they started volunteering. In other words, people who started to volunteer became happier over time.

Although it's true that people who are happier do tend to spend more time volunteering, the current study suggests that you don't need to already feel happy in order to benefit from it. In fact, some research suggests that people who start out with lower levels of well-being may even get a bigger

boost from volunteering.

To get a sense of how large the benefits of volunteering were, the researchers compared it to the effects of people's income. They found that, for a participant earning an average middle-class salary, volunteering was essentially "worth" approximately \$1,100 per year: that is, volunteering would make someone as happy as having an extra \$1,100.

Why does volunteering support our mental health? According to Ricky Lawton, associate director at Simetrica Research Consultancy and lead author of the paper, a combination of factors is likely at play. First, volunteering appears to be intrinsically rewarding—when we help others, we tend to experience what researchers call a "warm glow." Second, volunteering is likely to help boost our sense of social connection. In particular, for older adults, volunteering can be a way to stay connected to others after retirement.

Finally, for those still working, volunteering can be a way to build professional skills and try out leadership opportunities, which is especially relevant to young adults. In the current study, the researchers found that participants ages 16-24 and 55-74 were especially likely to benefit from volunteering, perhaps because of the opportunity to build social connections and new skills.

Many nonprofit organizations are offering opportunities to volunteer remotely from home during the pandemic. While research hasn't directly compared this to traditional in-person volunteering, Lawton suspects that remote volunteer opportunities are likely to also benefit our well-being. So, if you've been feeling overwhelmed or out of sorts lately, volunteering can be a way to help bring you a sense of control in a stressful situation—a happy side effect of the vital work volunteers do.

**Source:** [https://greatergood.berkeley.edu/article/item/how\\_volunteering\\_can\\_help\\_your\\_mental\\_health](https://greatergood.berkeley.edu/article/item/how_volunteering_can_help_your_mental_health)

*About this story's source: The Greater Good Science Center studies the psychology, sociology, and neuroscience of well-being, and teaches skills that foster a thriving, resilient, and compassionate society.*

**Elizabeth Hopper, Ph.D.**, received her Ph.D. in psychology from UC Santa Barbara and currently works as a freelance science writer specializing in psychology and mental health.

# SCAM of the Month Alert

## Ukrainian Relief Donations

Attorney General John M. Formella warns New Hampshire citizens to avoid scam charities seeking to profit from the crisis in Ukraine. Bad actors may target well-intentioned people who simply want to make donations for Ukrainian relief. In addition, while most charities are well-intentioned, some may not have the infrastructure needed to deliver the promised assistance to the people of Ukraine. Donors should take the time to research charities before giving.

The Attorney General's Charitable Trusts Unit offers the following tips when donating for relief aid:

**Check the Registration Status:** Charities operating in New Hampshire must register and submit reports to the Charitable Trusts Unit. To determine whether a charity is properly registered and in good standing with the Charitable Trusts Unit, search the Registered Charities list on the Charitable Trusts Unit website: [www.doj.nh.gov/charitable-trusts/registered-charities](http://www.doj.nh.gov/charitable-trusts/registered-charities).

**Check the Experience of the Charity and Check if Ukraine Crisis Relief Matches its Purpose:** Charities that formed overnight or charities that shift their direction overnight to respond to a crisis may not have the experience, contacts, or staff to address the challenge. Look for charities that have both a track record in the region and a good reputation. Consult watchdog organizations like Charity Watch (<https://www.charitywatch.org/>) or Charity Navigator (<https://www.charitynavigator.org/>) that evaluate the track records of charities.

**Be Cautious of Online Fundraising:** Before making gifts using charity websites or online giving portals, review the Charitable Trusts Unit's Online Giving Guide: [www.doj.nh.gov/charitable-trusts/documents/giving-guide](http://www.doj.nh.gov/charitable-trusts/documents/giving-guide). Avoid making online gifts to individuals unless you know them.

**Do Not Be Pressured or Share Personal Financial Information Over the Phone:** Do not share your credit/debit card or bank account information over the phone. Send donations directly to the charity. A legitimate charity will not pressure you to make a donation immediately. Take the time to research the charity before committing to a gift.

For more information, visit the website of the Charitable Trusts Unit of the New Hampshire Attorney General's office: [www.doj.nh.gov/charitable-trusts](http://www.doj.nh.gov/charitable-trusts).

### RAISE YOUR VOICE!

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

[NHCOAnews@gmail.com](mailto:NHCOAnews@gmail.com)

## Aging Resource Center Announces April Programs

The Dartmouth Aging Resource Center hosts events for older adults, families, and community member. Classes are held online so anyone across the state can join. The Center is offering a full schedule of programs for April 2022.

You need to pre-register and obtain the link to attend a class.

Check out the program listing and register for a class at <https://events.dartmouth-hitchcock.org/organizer/aging-resource-center/>

## NE Conference for Dementia Care Professionals

Registration is now open for the NE Conference for Dementia Care Professionals scheduled for April 4-8, 2022.

The conference will be held virtually and feature presentations from professionals in the field of Alzheimer's and dementia.

This year's event is a combination of the previously-held "A Map Through the Maze" and the Connecticut Dementia Education Conference.

Those interested in attending can register at <https://www.alz.org/manh/events/necdcg>.

If unable to attend, conference material will be available on the MA/NH Chapter's website following the conference.

Information and session recordings from the 2022 Family Conference held in early March are now available at <https://www.alz.org/manh/events/family-conference>.

## Advocacy Update by the NH Alliance for Healthy Aging

# New Hampshire Legislative Crossover

By MARTHA McCLOUD, Interim VP of Community Engagement, New Futures

We have reached the midpoint of the legislative session, or “Crossover,” as it is called. March 31st was the deadline or last day for a bill to pass out of the legislative chamber in which it was introduced and to move forward for consideration in the other chamber. The bills that pass one body by the crossover date are considered viable and will move to the other chamber. Bills that are voted Inexpedient to Legislate (ITL) at crossover or sent to study in this second year of the session are considered ‘dead.’ Bills that are laid on the table have a high bar to come back into play and are most likely dead for this session. A bill must be passed in identical form by both chambers of the legislature before it can become law.

NH Alliance for Aging is tracking bills in the state Legislature of interest to older adults, including:

**HB1337** is a bill that will reduce the number of weeks that someone can receive unemployment benefits. NHAHA opposes this bill because older adults have more difficulty re-entering the workforce. The potential is that when unemployment is low (5% or below) unemployment insurance would only be available for 12 weeks. This is significantly less than is now available and would adversely impact older adults who are usually unemployed for longer periods of time. NH benefits have been the same since 2007 (\$427/week) and this replaces only 31% of wages. The goal of our unemployment program should be to provide enough weeks for a worker to find a new job. HB1337 would punish older workers through no fault of their own.

HB1337 passed the House and will have a public hearing next in the Senate Executive Departments and Administration Committee.

**HB1526** would require the department of health and human services to amend the income eligibility standard for the Medicaid “in and out medical assistance” policy. The bill also makes an appropriation to the department of health and human services to implement the revised income eligibility standard. In and Out Medical Assistance (Medicaid) helps individuals whose income is not enough to pay their medical bills but is too high to qualify for regular Medicaid. Those who qualify have a spenddown which is to a deductible. Once the spenddown is met, you become eligible for Medicaid

and will be covered for the rest of your spenddown period. This program supports older adults who are in their homes and community.

HB1526 passed the House policy committee and went to the House Finance Committee where they have amended the bill to reduce the funding appropriation.

**SB385** is a bill related to financial exploitation of vulnerable adults. The bill establishes procedures and legal protections for a financial institution that suspects a vulnerable adult is being financially exploited. For example, a financial institution could delay a disbursement from an account pending an investigation into financial exploitation. A “vulnerable adult” would include anyone over age 65 as well as any adult without the physical, mental, or emotional ability to manage financial affairs in his or her own best interest.

SB 385 passed the Senate with an amendment and has crossed over to the House and will have a public hearing in the House Commerce Committee.

You can find more about the status of these bills on the General Court Website at: <http://www.gencourt.state.nh.us/>

*All of the bills that the NH Alliance for Healthy Aging (AHA) Advocacy team is following can be found [here](#), which includes links to bill language, the prime sponsor, and the status of the bill.*

### Contact Information for NH Members of the U.S. Congress

U.S. Rep. Chris Pappas, (202) 225-5456

<https://pappas.house.gov/>

U.S. Rep Ann Kuster, (202) 225-5206

<https://kuster.house.gov/contact/>

U.S. Senator Maggie Hassan, (202) 224-3324

<https://www.hassan.senate.gov/content/contact-senator>

U.S. Senator Jeanne Shaheen, (202) 224-2841

[www.shaheen.senate.gov/contact/contact-jeanne](http://www.shaheen.senate.gov/contact/contact-jeanne)

### Who is My Legislator?

Use this link to find and contact your

- State Representative: <https://www.gencourt.state.nh.us/house/members/>
- State Senator: <https://www.gencourt.state.nh.us/senate/members/wml.aspx>

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

# Links to Learn More

The following is a sample of information regarding older adults that came across our desk this month. We thought our readers might find this information interesting. Please follow the links for the complete story.

## **New Video Series Provides New Tools to Advance Well-framed Language**

The Reframing Aging Initiative has announced the first two videos in their Frame of Mind video series which shows how changing the way we talk can shift attitudes about aging. They hope “Frame of Mind: The Why and How of Reframing Aging,” and “Frame of Mind: Reframing Aging From ‘Them’ to ‘Us’” will be used in education and outreach efforts. The videos can also be found on their website at <https://www.reframingaging.org/> for easy access. Please share the video on social media and be on the lookout for the next video.

## **AARP Releases “Future of Social Security” Report**

Americans may not see eye-to-eye on many things, but fully 96 percent of us agree on the importance of Social Security. And no wonder: The program, now 86 years old, has become the bedrock of our retirement finances. Which begs the question: Why are its finances not more secure? To answer that, AARP Bulletin reporters talked with dozens of experts about Social Security and its future viability. In the link below, you’ll learn of its challenges and also some potential solutions. Also provided are a range of advice and resources to make sure you maximize the benefits you’ve earned. Read the study at <https://www.aarp.org/retirement/social-security/info-2022/benefits-current-status-future-stability.html>.

## **How to Get Help Paying for Food, Housing, and Healthcare**

Thousands of public and private programs are available to help eligible low-income older adults pay for health care, prescriptions, food, and utilities. Yet millions of eligible older adults are missing out on these benefits because they don’t know about the programs or how to apply.

Assistance may come in the form of a voucher, discount for goods, and free or reduced-price services. Many of these resources are offered through federal, state, and local benefit programs and nearly all are available nationwide.

The “You Gave, Now Save” guide provides detailed information about the benefits programs

available, who may be eligible, and how to get further information and application assistance. Developed in partnership with USAging (formerly the National Association of Area Agencies on Aging or n4a),

The guide was updated in December 2021 with new information and contact details and available at <https://ncoa.org/article/how-to-get-help-paying-for-food-housing-and-healthcare>

## **Get Your Tax Questions Answered**

If you’re getting ready to file your federal tax return, you may have questions about the forms to use or what your filing status is. Get help with the Interactive Tax Assistant (ITA) tool. Select from various tax topics and respond to questions to get the answers about a variety of tax-related topics at <https://www.irs.gov/help/ita>.

## **United Healthcare Champions**

UnitedHealthcare is celebrating New Englanders age 65 and older who make extraordinary contributions to the community that lead to happier, healthier people. They are looking for people who impact the health and well-being of those around them for UnitedHealthcare Champions.

Nominations are being taken until April 30. The Champions Celebratory Event will take place June 30, and a donation to a local charity will be made in each Champion’s name. Nominees don’t have to be UnitedHealthcare members.

More information is available at <https://uhcchampions.com/>

## **Silver Linings Healthy Living Expo Scheduled May 14 in Meredith**

The 5th Annual Silver Linings Senior Healthy Living Expo will be held on Saturday, May 14 at the Meredith Community Center, 1 Circle Dr., from 9:30am-1:30pm. The free event is for seniors and caregivers and will showcase many of the services available to the older adult population. It will include information and demonstrations from vendors and discussions on a variety of topics. Light refreshments will be available. Please come discover all of these exciting opportunities!

For more information, go to [https://www.unionleader.com/union\\_leader\\_events/silver\\_linings/](https://www.unionleader.com/union_leader_events/silver_linings/).



# AGE OF CHAMPIONS

Health and Wellness Fair

*It's never too soon to age well!*



**SAVE THE DATE!**

**April 18-21, 2022**

**<http://bit.ly/UNH-AgeOfChampions>**

Learn, connect, and celebrate healthy, active aging at this **virtual** fair on **ZOOM** featuring community & UNH student resources and workshops!