



Aging Matters

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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Should We Be Grateful for Aging?

By **SARA BREINDEL**, Changing the Narrative

Being grateful for aging is often equated with being grateful to be alive. Many people have pointed out that being able to complain about aging is to a gift. (Not that complaining about aging is helpful.) Being alive is certainly a gift, but getting older has more to offer. We have so much more to be grateful for.

Perspective on What Matters

Think about how a toddler might start screaming over not being able to have the green crayon *absolutely right this minute*. It takes many years to learn how to deal with life's challenges and that crayon is just the beginning. Ever had someone older than you tell you that "this too shall pass"? Just hearing that doesn't work. You have to actually feel it pass yourself and that takes time. Only after years of experience do we learn how not to sweat the small things, and most importantly, which things are actually important. Being grateful for aging includes gratitude for gaining perspective.

Soft Skills & Uncommon Sense

Soft skills are a big topic in the workforce. These are the things we know how to do because we have lived and worked with other people for a long time, like how to communicate effectively and to work in a team. Think about how much common sense has really come from experience, not instinct. (Ever made any cringe-worthy missteps in your teen years? Perhaps borrowing the car without asking made that fender-bender an

Grateful, con't next page

IN THIS ISSUE

What Does Age-Friendly Mean in the Mount Washington Valley?	3
NH State Commission on Aging February Meeting Recap.....	4
NHSCOA Welcomes New Members	5
NH Maple Week - From Our Trees to Your Table	6
Time to Participate in Your Local Town Meeting	6
Advocate for Your Health.....	7
Choose a Tax Professional Carefully.....	8
Veterans Legal Justice Program.....	9
Scam of the Month: "Grandparent Scams"	10
Help in Adjusting to Daylight Savings Time Time Change.....	11
Older Adult Recognition Program Deadline Extended.....	11
Medicaid Expansion / SNAP Changes Critical to Older Adults.....	13
Links to Learn More.....	15

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Share Your Thoughts & Ideas

New Hampshire's older adults have stories 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 look for answers and ideas on how to navigate the years ahead.

Please use this Aging Matters as a way to share your personal experiences and points of view on living in NH as an older adult.

We hope that in sharing a variety of different points of view, we are able to assist you in forming your own opinions.

There are two ways to send articles —or to add your name to our newsletter mailing list.

1. Email it to: NHCOAnews@gmail.com

2. Mail it to: Aging Matters, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301

We hope to hear from you soon!

Grateful, con't

even worse offense in your parents' eyes.) It takes time and experience to become a useful, functional adult and our capacity for growth does not end at a certain age. Let's be grateful that we continue to grow better at playing well with others.

Growing Up & Growing Relationships

Then there are our deeper relationships. Loving and living with other human beings is hard. Learning to be a good friend and partner involves heartbreak after heartbreak, both the ones we experience and the ones we cause. We have to live through those things to know how to love and be lovable. As well as giving us time to grow as empathetic people, age can also bring us our deepest relationships, the people who really know us. Aging gives us the time and life experience to create relationships with real meaning.

Not Your First Rodeo

Many things about being young are wonderful. However, youth was not all great. It can be nice to have been there and done that. We can be grateful for having accomplished certain things and being done with others. Early adult life can be like a dive into the middle of the ocean. Comfort and security look so far away. We face one new adulting challenge after another – first job, first loan, first time finding a place to live, first time finding a relationship that could have lifelong potential – so many firsts that have big consequences. But since then, we have grown careers, raised families, survived health issues, lived through conflict. Gratitude for aging is also an appreciation of we have accomplished, seen and survived.

Passing It All On

We each leave a legacy. We have impact on everyone who knows us. Aging gives us the chance to pass on what we know, to help those we care about who are less far along in the journey. It is gratifying to be able to help others and as we age, we have something unique to offer. We can't teach things we haven't learned and it took us this long to learn some things. We can lead by example, living our values, and, ultimately, living on through those we care about.

You can have gratitude for aging not only because you are not dead. Carl Jung said, "Life really does begin at 40. Up to then, you are just doing research." Being older is a time to be grateful as all that research pays out.

*Sara Breindel is Chief of Staff of **Changing the Narrative**, the leading effort in the U.S. to change the way people think, talk and act about aging and ageism through evidence-based strategies, strategic communications and innovative public campaigns. Our end game? To end ageism.*

Source: <https://changingthenarrativeco.org/2019/11/25/grateful-for-aging/>

Next NHCOA Meeting is March 20, 2023

Please mark your calendars for Monday, March 20, 2023 from 10am-noon for the next meeting of the New Hampshire State Commission on Aging.

Topic for the March meeting is Older Workers in the Workplace, including information on the benefits of creating a welcoming environment for older worker, age-bias and how to report incidents.

The NHCOA's website also includes information about the Commission, its work, past meeting minutes and latest Annual Report.

What Does Age-Friendly Mean in NH?

An article from the NH Commission on Aging – Age-Friendly State Task Force

Editor's Note: This is the 2nd article in a series of articles designed to showcase what NH communities are doing to make where they live more livable for people of all ages. Some towns engage in large planning initiatives while others target small changes. The Commission on Aging – Age-Friendly State Task Force hopes to capture the variety of experiences in the articles solicited for this series.

Mount Washington Valley Forging a New Path as an Age-Friendly Community

By **CHRIS DUGAN**

Director of Communications and Engagement, NHSCOA

A little more than four years ago, community leaders across the Mount Washington Valley took on a new initiative – they would combine the talents and resources from all 12 of the area's towns to further develop the Mount Washington Valley as a place for people of all ages and abilities to thrive.



<https://www.gibsoncenter.org/mwv-age-friendly-community/>

“Going into this, our vision was that citizens of all ages can say they would rather live here than anywhere else,” recalled Marianne Jackson, MD, Executive Director of the Gibson Center for Senior Services. “We just needed a framework to help us figure out what would work in our area. We chose to use the AARP Livable Community Framework (<https://www.aarp.org/livable-communities/about/>) to guide our efforts.”

Dr. Jackson explained that the community already had many strong attributes including a regional high school, Chamber of Commerce, newspaper, hospital, VNA, public health network, library council, pastor group and many athletic clubs. It is also a well-known draw for outdoor enthusiasts, has plentiful service organizations, and a community that was accustomed to collaborating. “Much of what was already occurring was consistent with AARP’s approach.” she said. The initiative quickly gained traction.

The Initiative began with a regional approach capitalizing on the assets in the area, supported by a multitude of well-coordinated non-profits. The Gibson Center for Senior Services acted as the convener of the Steering Committee whose 25 members were evenly split between public servants (selectmen or their designated representatives) and representatives of pertinent agencies. The group reviewed AARPs framework of that considers 8 Age-Friendly Domains of Livability deciding to focus on 5 - Housing, Health, Transportation, Community Connections and Outdoor Spaces. “We felt this was a manageable way to avoid overlap and develop inclusiveness, civic participation, communication, social respect, education, and living with meaning. Working groups were formed for each

domain. Participants reviewed community assets that contributed to community well-being in their assigned domain. Each worked from a common set of questions aimed at building an overall strategy. “We want to make sure we were addressing gaps in service, but also areas of the most acute need,” Dr. Jackson said.

1. What is working well but under-utilized, i.e., has more capacity and could serve more people?
2. What is working well but overutilized, i.e., has a waiting list or is understaffed, under-funded, etc.?
3. What is working locally in one or two towns and should be replicated?
4. What has been working well but is at risk of falling apart, i.e., needs more volunteers or leadership?
5. Where is there a gap and something needs to be created?

Over a period of 2 months, each Working Group drafted 1-5 SMART goals (Specific, Measurable, Achievable, Relevant and Timely) that also had a balance of Impact/Feasibility. Goals were based on the data and interviews with various community members who provided insight.

The Steering Committee then collected feedback from community leaders including police chiefs, mental and public health officials, and 211 providers. This resulted in 17 actionable goals and the resulting Action Plan won the NH State Planners Association Award for 2019. It can viewed at <https://www.gibsoncenter.org/mwv-age-friendly-action-plan-2019/>

Outcomes from the project included:

- 100% increase in the number of REAP mental health referrals
- Participation of every town in the Police/Sheriff Good Morning call program
- Identification and publication of the 44 Most Walkable Trails throughout the Valley
- Senior Resource kiosks and the Senior Resource Guide distributed in multiple libraries and on the website.
- A Stay Safe, Warm and Dry home modification and repair program, pairing a coordinator with

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Liveable Communities, con't

a contractor for “handyman” jobs that can be paid for by USDA Rural Development funds for those who qualify.

- A collaboration with the Energy Team of Tin Mountain Conservation Center to host the second Window Dressers build – a barn-raising style construction of 250 pine-framed, plastic covered window insulators saving homeowners over 30% of heating fuel costs.
- A multi-facility grant-funded effort to make the region Dementia Friendly.

“While no outcome alone feels earth shattering, we know that lives are being impacted because we are working together,” said Dr. Jackson. “Recently, a Gibson Center patron met me in the lobby to exclaim, ‘Adam (a contractor who is part of the Stay Safe, Warm, and Dry program) saved my life. Because of him, I don’t have to move away from the Valley, out of my house. My husband now feels secure that we have light, railings, repairs and our house can be safe.’”

What changes would you like to see in your community to make it an even better place to live as you age?

Tell us by answering the following questions:

1. If you could spend \$1 Million dollars on something to improve your community, what would it be?
2. If you had limited funds, but could organize people to make a change, what would that change be?
3. Please share what other changes you believe could make your community more livable as you age?

Use this link to share your thoughts with the Commission on Aging:

<https://www.surveymonkey.com/r/NHlivability>, or send your answers by March 31, 2023 to Survey, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301

“That in a nutshell, is why this work matters.”

To arrange for a speaker from the Age-Friendly Communities Speakers Bureau for your community event please contact any of the following:

- Ashley Davis, AARP New Hampshire (603) 230-4113 / addavis@aarp.org
- Rebecca Sky, NH State Commission on Aging (603) 848-4024 / Rebecca.l.sky@nhcoa.nh.gov
- Jennifer Rabalais, NH Alliance for Healthy Aging (603) 228-2084 x14 / Jennifer.Rabalais@unh.edu

February Meeting Recap: NH SCOA

Presentations from several prominent aging advocacy organizations were among the highlights of NH State Commission on Aging’s February Meeting. Commission members and the community heard excellent overviews from **Christina FitzPatrick**, NH AARP; **Heather Carroll**, NH Alliance for Healthy Aging; **Jessica Eskeland**, Massachusetts/ NH Alzheimer’s Chapter; **Brendan Williams**, NH Healthcare Association, and **Gina Balkus**, Home Care, Hospice and Palliative Care Alliance of NH.

Each speaker laid out their organization’s legislative priorities. Critical themes included: initiatives to address the state’s caregiver shortages, concerns around the wait times for those in need to qualify for state benefits, and older adult housing issues.

The Commission received a written overview from the Meals on Wheels providers across the state which described the numbers of clients served, congregate dining statistics, and numbers of rides provided from clients. The agencies are anticipating a 32% increase in service requests over the next 8 years. Among the data shared was a sobering statistic that about 40% of MOW’s state-wide clients shared that the MOWS

driver is the only person they see all week.

Commission Member Polly Campion provided the NHCOA Policy Update and shared an overview of the bills the Commission is tracking this session. Chief among the proposals is Senate Bill 36 that would expand the state’s system of care for healthy aging.

Beth Quarm Todgham, lead for the 2023 Older Adult Volunteer Awards, provided an update on the process to date. Commission members and the public are encouraged to nominate older adult volunteers their community and submit nominations to the Commission. The deadline for nominations is Friday, March 3rd. She also asked for volunteers from the Commission to review nominations for the award; a committee will be formed and meet in the second part of March.

Wendi Aultman, Bureau Chief for BEAS, provided an update on the State Plan on Aging listening sessions and surveys. The state held 10 listening sessions (mix of in-person and remote). The survey closed on Friday, February 17th.

Approved meeting minutes will be available after they are approved at the March 2023 meeting.

NH State Commission on Aging News

Two New Members Join NH State Commission on Aging

A decade ago, Senator **William Gannon** got a first-hand look at the needs of older adults when taking care of his aging parents.



"In their late 80s my parents needed more help and fortunately my wife, my four children and I lived next door, and we could be there for them as their care needs increased. After my dad passed from cancer, we took my mom in so we could be with her round the clock as she needed round the clock company and care."

Senator Gannon joined the NH State Commission on Aging earlier this year. He says it was that his experience as a caregiver that has spurred his efforts in sponsoring Senate Bill 36 (Systems of Care bill). The proposal, which would shore up supports for older adults and provide additional investments in programs such as ServiceLink, would enable older adults to better age in place.

Social isolation among older adults is also a critical issue, according to Senator Gannon. "When I visit older constituents, many don't have a lot of outside contacts. Others lack for meals. We need to do better by our seniors."

In addition to his past experiences as a caregiver, his interactions with constituents has given him deeper insights into the needs of older adults. "We need a real system in place to help our seniors, what we have now is failing them."

"We can't forget our past."

A father of four and an active volunteer in his community, Senator Gannon shared that Senate Bill 36 represents a collective approach to helping older adults. "This truly has been a partnership among the NH State Commission on Aging, the NH Alliance for Healthy Aging, and multiple like-minded organizations across the state. It provides a reliable road map to serve more individuals in a less costly and more preferred community-based manner."

Gannon represents District 23, which includes the towns of Brentwood, Chester, Danville, East Kingston, Epping, Fremont, Kensington, Kingston, Newton, Sandown, Seabrook, and South Hampton.

New to the Commission and a few months into her role as an Attorney For the NH Department of Labor,

Tracy McGraw is enjoying her deep dive into the issues around aging in the Granite State.

"While it's fairly early in the game, I can't help but be impressed by the number of communities, organizations, and individuals working toward a common goal-providing the best possible environment for older adults," she said. "There's a lot of expertise as well as passion for the work."



McGraw joined the Department of Labor four months ago after a 19-year career as an attorney in the private sector where she focused on Workers' Compensation, Trials, Appeals, and Mediations. In her new role at the State of NH, she frequently interacts with the state legislature on labor issues.

McGraw also touched upon a critical part of the Commission's work - the issue of family caregivers. "Whether one is caring for a family member or a friend, people need support and respite."

"Most older adults want to age at home and these caregivers are an important part of that. . .but they need resources."

When you see McGraw at Commission meetings or around the state house, you'll also see her four-legged companion, Barley. Now fully trained as a service dog, the schnauzer-beagle mix was rescued from Arkansas. "He's a special part of my life," she said.

When it comes to collective efforts around aging in NH, she sees a lot of opportunities for people to work together and share best practices. "There's so much knowledge out there that I don't think we need to reinvent the wheel toward problem solving, rather we can learn together," McGraw said.

Prefer a Printed Copy of Aging Matters?

The NH State Commission on Aging has a limited ability to provide printed copies of AgingMatters to individuals who are unable to connect to the Internet to read a copy online or download it from the Commission's website.

Please email your request to NHCOAnews@gmail.com or send it to NHCOA Newsletter, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301.

New Hampshire Maple Month

From Our Trees to Your Table!

NH Maple Producers Association Celebrating 80 Years!

It's that time of year: follow your favorite sweet treat from the local sugarbush to your table this March by taking part in New Hampshire Maple Month. In addition, the New Hampshire Maple Producers Association is celebrating 80 years of educating the public and promoting the maple industry in the Granite State and beyond!

Local maple producers all over the state will host open houses to share their sweet products and show-off the maple-making process throughout the month, but especially on Maple Weekend March 18 and 19. Visitors will have the opportunity to experience one of New Hampshire's most beloved traditions as local producers offer demonstrations of the boiling process, as well as giveaways and sales of products like syrup, maple popcorn, candies, cotton candy, ice cream, and more.

"From backyard kitchen producers to those with a hundred-thousand taps, we all share a common passion for this New Hampshire tradition dating back centuries," said Andrew Chisholm, President of the New Hampshire Maple Producers Association. "Our Association has grown significantly in 80 years. Working together, all of us can contribute to the New Hampshire maple industry, ensuring we pass down this proud tradition for future generations."

Maple producers have been busy getting their trees

tapped and lines run and now are getting into collecting and boiling. While it's never a sure bet what the season will bring, the summer of 2022 was not as dry as the summer of 2021 and this winter has had some cold nights, both of which are good for maple-producing trees.

Maple is one of the top ten agricultural crops produced in the state, and, in 2022, New Hampshire produced about 3% of the United States' total maple crop. While sugarbushes produce sap for maple syrup during the maple season, all year round they contribute to a healthier environment, are habitat for many animals and birds, and provide recreation opportunities for people.

To find a producer near you, visit <https://nhmapleproducers.com/directory/>. Each sugarhouse will have their own hours and offerings so be sure to check their listings or call ahead for details before visiting.



Running a new dropline from the tree to a mainline. Photo courtesy Goosebrook Meadows Sugar House

Time to Participate in New Hampshire's Town Meeting Tradition

March brings with it a tradition for those residents of many New Hampshire towns...the annual town meeting.

For some SB2 towns, the process has already begun with deliberative sessions held in February. In March, those towns and others who govern by town meeting have the opportunity to vote on their leaders, budgets and other matters of concerns in their community.

An article written by H. Bernard Waugh, Jr., offers **16 Things Every Citizen Should Know About Town Meeting**. It appeared in the New Hampshire Municipal Association's *Town and City Magazine* in February 1990 and was updated in 2015 by Cordell Johnson, NHMA Government Affairs Counsel, where necessary.

Although this article was first written before the adoption of "SB 2," and therefore contemplated

only the "traditional" form of town meeting, almost everything in it applies to SB 2 town meetings as well.

The "things" noted in the article are interesting and informative – and perhaps most important is **Number 16: Democracy – Use it or Lose It**.

It states that "In a town meeting, more than any other form of government on earth, your community and the services it provides emanate not from some "they" in the sky, but from you, the voters. If you haven't been to town meeting lately, this is a good year to inform yourself, attend, vote, and make it work."

The article can be found at the NH Municipal Association's website at <https://www.nhmunicipal.org/town-city-article/16-things-every-citizen-should-know-about-town-meeting>

ADVOCATE FOR YOUR HEALTH

HOW TO SPEAK WITH YOUR HEALTH CARE PROVIDER AS AN OLDER ADULT

PROVIDER SAYS:

It's normal to feel depressed (or another health concern) at your age.

So, what is the health concern? (Healthcare provider ignores the patient and speaks only to the accompanying friend/relative/spouse).

That pain is to be expected at your age.

Sweetie, let's take off our jacket so we can take your blood pressure.

PATIENT RESPONDS:

I know many people my age, and they aren't all experiencing this. Can you please help me find answers?

You can speak directly to me instead. My friend/relative/spouse is here to support and I will let them know if I need their input.

I realize certain conditions can develop with age, but I'd like to continue doing what matters to me. What are my options?

Thank you for the sentiment, but I prefer being called Linda.

Do these sound familiar? Words make a difference. Ageism, even with positive intent, diminishes our health and wellbeing, taking years off our lives.

Learn more about age-friendly healthcare at:
changingthenarrativeco.org/age-friendly-healthcare/



Changing the Narrative hosts monthly virtual coffee chats on Zoom – every 3rd Wednesday of the month from 12:00 PM to 1:00 PM MT. It's a time to connect and meet others motivated to take actions large and small to end ageism and to create a more age-inclusive society. In each chat, there is time to meet others, and to brainstorm ideas in small groups on the specific challenge or question. The next coffee chat is scheduled for Wednesday, March 15. The topic up for discussion is **age-positive birthday cards** and how they relate to fighting ageism. Learn how you can make a difference. Register at <https://actionnetwork.org/events/change-agent-coffee-chat-march-15?>

Choose a Tax Professional Carefully

The Internal Revenue Service is reminding taxpayers to choose a tax return preparer with care. Even though most tax return preparers provide honest, quality service, some may cause harm through fraud, identity theft and other scams.

When hiring an individual or firm to prepare a tax return, filers need to understand who they're choosing and what important questions to ask.

A taxpayer's needs will determine which kind of preparer is best for them. Whether taxpayers regularly use a tax professional to help them file a tax return or have decided to work with one for the first time, choosing a tax professional carefully is important. Taxpayers are ultimately responsible for all the information on their income tax return, regardless of who prepares the return.

When choosing a tax professional, the IRS urges taxpayers to visit the Choosing a Tax Professional page (<https://www.irs.gov/tax-professionals/choosing-a-tax-professional>) on IRS.gov. It has information about tax return preparer credentials and qualifications. The IRS [Directory of Federal Tax Return Preparers with Credentials and Select Qualifications](#) can help identify many preparers by type of credential or qualification.

Warning signs

By law, anyone who is paid to prepare or assists in preparing federal tax returns must have a valid [Preparer Tax Identification Number](#). Paid preparers must sign and include their PTIN on any tax return they prepare.

Not signing a return is a red flag that the paid preparer may be looking to make a quick profit by promising a big refund or charging fees based on the size of the refund. Taxpayers should avoid these unethical "ghost" tax return preparers.

A ghost preparer is someone who doesn't sign tax returns they prepare. Unscrupulous ghost preparers often print the return and have the taxpayer sign and mail it to the IRS. For electronically filed returns, a ghost preparer will prepare the tax return but refuse to digitally sign it as the paid preparer.

Tips for selecting a tax return preparer

Here are a few tips to consider when choosing a tax return preparer:

- **Look for a preparer who's available year-round.** If questions come up about a tax return, taxpayers may need to contact the preparer after the filing season is over.
- **Review the preparer's history.** Check the Better Business Bureau website for information

about the preparer. Look for disciplinary actions and the license status for credentialed preparers. For CPAs, check the State Board of Accountancy's website, and for attorneys check with the State Bar Association. For enrolled agents go to IRS.gov and search for "verify enrolled agent status" or check the IRS Directory of Federal Tax Return Preparers.

- **Ask about service fees.** Taxpayers should avoid tax return preparers who base their fees on a percentage of the refund or who offer to deposit all or part of the refund into their own financial accounts. Be wary of tax return preparers who claim they can get larger refunds than their competitors.
- **Ensure their preparer offers IRS e-file.** The IRS issues most refunds in fewer than 21 days for taxpayers who file electronically and choose [direct deposit](#).
- **Provide records and receipts.** Good preparers ask to see these documents. They'll also ask questions to determine the client's total income, deductions, tax credits and other items. Do not hire a preparer who e-files a tax return using a pay stub instead of a Form W-2. This is against IRS e-file rules.
- **Understand the preparer's credentials and qualifications.** Attorneys, CPAs and enrolled agents can represent any client before the IRS in any situation. [Annual Filing Season Program](#) participants may represent taxpayers in limited situations if they prepared and signed the tax return.
- **Never sign a blank or incomplete return.** Taxpayers are responsible for filing a complete and correct tax return.

Review the tax return before signing it. Be sure to ask questions if something is not clear or appears inaccurate. Any refund should go directly to the taxpayer – not into the preparer's bank account. Review the routing and bank account number on the completed return and make sure it's accurate.

Taxpayers can report preparer misconduct to the IRS using [Form 14157, Complaint: Tax Return Preparer](#). If a taxpayer suspects a tax return preparer filed or changed their tax return without their consent, they should file [Form 14157-A, Tax Return Preparer Fraud or Misconduct Affidavit](#).

Free Tax Prep Help is available from IRS-trained volunteers. Check <https://nhtaxhelp.org> or call 211 to see if you qualify to have your taxes prepared.

Veterans Legal Justice Program


The State of NH Department of Military Affairs & Veterans Services (DMAVS) welcomes working in partnership with NH State Commission on Aging by sharing resources to ensure Veterans, Service members, and their families receive the benefits and services they are entitled to throughout the state.

This month, DMAVS would like to highlight Veterans Legal Justice (VLJ). Veterans Legal Justice was founded based on the mission to assist Veterans, Service members, and their families (SMVF) in the State of NH with referrals to lawyers in virtually every area of the law, to ensure they receive the best possible legal representation at low or no cost.

Veterans Legal Justice aims to respond to the holistic legal needs of Veterans, Service members, and their families by increasing the capacity for affordable legal services. VLJ will receive your intake inquiry, and in coordination with the VLJ Board of Directors, will correspond with one of New Hampshire's finest lawyers in the area of law that most fits your needs.

Veterans Legal Justice believes that "if you or a member of your family have put on the uniform, even one day, you can come to (VLJ) and get help with any legal needs."

Call (603) 397-0650 for Intake Services or visit <https://www.vljnh.org> for more information.



VETERANS LEGAL JUSTICE
LEGAL BOOTS ON THE GROUND

MISSION

The mission of Veterans Legal Justice (VLJ) is to ensure that veterans and service members in the State of New Hampshire receive the best possible legal representation at low or no cost. Through our network of dedicated attorneys, we provide excellent legal assistance for our clients. We at VLJ extend a welcoming hand to those who have put on the uniform, regardless of discharge status.

VISION

A military community with access to affordable legal services that are responsive to the needs of veterans facing all types of legal challenges.

Call (603)-397-0650 for Intake Services
Visit [vljnh.org](https://www.vljnh.org) for more information

Active since November 11, 2022

What's the difference between a tax deduction, tax credit, and tax rebate?

A tax deduction lowers your taxable income. If you claim a \$1,000 deduction, it means you don't pay tax on that \$1,000. If you're in the 22% federal tax bracket, you just saved \$220.

A tax credit directly lowers the amount of taxes you owe. For example, if you have a \$1,000 bill and claim a \$250 credit, you owe \$750. Tax credits can be refundable, meaning even if the credit is worth more than your tax bill, you'll get the difference as a refund.

A tax rebate is money returned to you separate from a tax refund. For example, some states are issuing rebates to qualifying taxpayers.

Credit: Fidelity



Let's Get Social!

The NH State Commission on Aging is now on **Facebook** (<https://www.facebook.com/profile.php?id=100086639930636>) and **Twitter** (<https://twitter.com/AgingInNH>).

Follow the State Commission on Aging on Facebook and Twitter to stay up-to-date on the latest Commission news as well as insights from across the field of aging.

SCAM of the Month Alert

Increase in “Grandparent Scams” Targeting NH’s Older Adults

Attorney General John M. Formella has issued a scam alert for New Hampshire residents, especially its older adult population, concerning a recent increase in scammers perpetrating the “Grandparent Scam.”

In a “Grandparent Scam,” a scammer calls or e-mails a victim posing as one of the victim’s relatives, typically a grandchild. The scammer posing as the relative then claims to be in trouble, often saying he or she has been arrested by law enforcement in another state or country. The scammer may also pose as a member of law enforcement and claim to have arrested or detained the victim’s relative. The scammer will instruct the victim to not tell anyone, sometimes threatening that the victim is under a “gag order” to not speak about the incident. A gag order is a court order prohibiting public disclosure or discussion of information related to a case.

In recent weeks, several New Hampshire residents have reported to both local law enforcement agencies and the New Hampshire Consumer Protection Bureau, through its consumer hotline, that they have received these calls from scammers. At least one of these incidents resulted in substantial monetary loss to the victim, who was told that a family member was in legal trouble. Another would-be victim was addressed by the scammers by a unique name only the family knows, lending credibility to the scammer’s call. Residents have reported the scammers have arranged to pick up cash directly from the residents’ homes.

The Attorney General reminds NH residents that legitimate law enforcement officials will never:

- Issue a “gag order” regarding the release of a relative over the telephone or by e-mail;
- Demand immediate payment over the telephone or by e-mail by wire transfer or in-person payment of cash or other valuables in exchange for the release of a relative; or
- Ask for your personal identifying information in exchange for the release of a relative.

The Attorney General urges New Hampshire residents to be vigilant. Anyone receiving one of these calls should take the following steps:

- Do not engage with the caller;
- Hang up immediately;
- Do not provide money or personal information, including home address;
- Contact the family member in question directly, at a known VALID number;
- Call someone you trust for an opinion about the call you just received;
- Contact your local police department immediately, especially if you have lost money or other valuables, or made arrangements for the pick-up of money or valuables from your own home; and

Report the scam to the Office of the Attorney General – Consumer Protection Hotline at (888) 468-4454 or email Doj-CPB@doj.nh.gov. Website: www.doj.nh.gov/consumer/complaints

Anyone with knowledge that a vulnerable adult has been scammed or financially exploited should also contact the New Hampshire Bureau of Elderly and Adult Services, at (800) 949-0470.

National Consumer Protection Week

February 28 – March 6 • #NCPW2021

She said it was the government calling. But she wanted my Social Security number. No way.



Tell the FTC at ReportFraud.ftc.gov

Check Out Past Editions of Aging Matters

<https://www.nhcoa.nh.gov/newsletters.aspx>

How to Adjust to Losing that Hour of Sleep when Daylight Saving Time Starts on March 12

By DEEPA BURMAN & HIREN MUZUMDAR

As clocks march ahead and daylight saving time begins, there can be anxiety around losing an hour of sleep and how to adjust to this change.

Usually an hour seems like an insignificant amount of time, but even this **minimal loss can cause problems**. There can be **significant health repercussions** of this forcible shift in the body clock.

Springing forward is usually harder than falling backward. Why?

The natural internal body clock rhythm in people tends to be **slightly longer than 24 hours**, which means that every day we tend to delay our sleep schedules. Thus, “springing forward” goes against the body’s natural rhythm. It is similar to a mild case of jet lag caused by traveling east – in which you lose time and have trouble falling asleep at an earlier hour that night.

Even though it’s technically just one hour lost due to the time change, the amount of sleep deprivation due to disrupted sleep rhythm lasts for many days and often throws people off schedule, leading to cumulative sleep loss.

The authors lead a sleep evaluation center at the University of Pittsburgh Medical Center Children’s Hospital of Pittsburgh and regularly see **patients who are dealing with sleep loss** and internal clocks that are not synchronized with external time. Our experience has shown us that it’s important to prepare, as much as possible, for the time shift that occurs every spring.

Consequences of Sleep Loss Vary

Many studies have demonstrated that there is an increased risk of **heart attack, stroke and high blood pressure** associated with sleep deprivation. **Workplace injuries** increase and so do **automobile accidents**. Adolescents often find it harder to wake up in time to get to school and may have difficulties with **attention and school performance** or **worsening of mental health problems**.

Is there something to be done to help to deal with this loss of sleep and change of body clock timing?

Of course. The first step is increasing awareness and using the power of knowledge to combat this issue. Here are some quick tips to prepare yourself for the upcoming weekend.

Do not start with a “sleep debt.” Ensure that you get adequate sleep on a regular basis leading up to the time change each year. Most adults need anywhere from **seven to nine hours of sleep** daily to perform adequately.

Prepare for the time change. Going to bed – and for parents, putting your kids to bed – 15 to 20 minutes earlier each night in the week preceding the time change is ideal. Having an earlier wake time can help you get to sleep earlier. Try to wake up an hour earlier than is customary the day before the time change. If you have not been able to make any changes to your sleep schedule in advance, then keep a very consistent wake time on weekdays as well as weekends to adjust to the time change more easily.

Daylight Saving Time, con’t next page

Older Adult Recognition Program Deadline Extended

The deadline for submitting nominations to the 2023 Older Adult Recognition Program has been extended until **Friday, March 17, 2023**.



NH residents who know an older individual or couple who have made a contribution to the quality of NH life are encouraged to make their nominations now.

Anyone can make a nomination; nominees must be over the age of 60 who have made a significant contribution to their community as a volunteer. Any type of volunteer work qualifies, from direct service to advocacy to leadership roles and more. The nominee must be someone whose volunteer work is in New Hampshire.

Additional program information and the nomination form are available on the NH Commission on Aging’s website at <https://nhcoa.nh.gov>.

Questions? Contact Chris Dugan at christopher.r.dugan@nhcoa.nh.gov

An awards ceremony will be scheduled during in May in observation of Older Americans Month.

Every nominee will receive a letter of commendation to let them know that they are appreciated by their community.

Daylight Saving Time, con't

Use light to your advantage. Light is the strongest cue for adjusting the internal body clock. Expose yourself to bright light upon waking as you start getting up earlier in the week before daylight saving time. If you live in a place where natural light is limited in the morning after clocks change, use bright artificial light to signal your body clock to wake up earlier. As the season progresses, this will be less of an issue as the sun rises earlier in the day.

At night, minimize exposure to bright light and especially the blue light emitted by the screens of electronic media. This light can shift your body rhythm and signal your internal clock to wake up later the next day. If your devices permit, set their screens to dim and emit less blue light in the evening.

In some geographic locations, it might be helpful to have room-darkening curtains at bedtime depending on how much sunlight your room gets at bedtime. Be sure to open the curtains in the morning to allow the natural morning light to set your sleep-wake cycle.

Carefully plan your day and evening activities. The night before the time change, set yourself up for a good night's sleep by incorporating relaxing activities that can help you wind down, such as reading a book or meditating.

Incorporate exercise in the morning or early in the day. Take a walk, even if it is just around the house or your office during the day.

Consider starting with a protein-heavy breakfast, since sleep deprivation can increase appetite and craving for high-carbohydrate foods and sugars.

Stop using caffeine after noon. Use of caffeine too late in the day can lead to trouble falling asleep and even disrupted sleep.

Adults, decline that wine at bedtime. Wine and other kinds of alcohol can also disturb sleep.

Prioritizing sleep pays off in the short term and over the years. A good night's sleep is a necessary ingredient for a productive and fulfilling day all year long.

Deepa Burman is the Co-Director Pediatric Sleep Center and Associate Professor of Pediatrics, University of Pittsburgh. Hiren Muzumdar serves as the Director of the Pediatric Sleep Evaluation Center, UPMC Children's Hospital of Pittsburgh, University of Pittsburgh.

Source: <https://theconversation.com/11-things-you-can-do-to-adjust-to-losing-that-hour-of-sleep-when-daylight-saving-time-starts-179154>



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."

Living Well with Chronic Pain

Are you ready to put life back into your days? Chronic pain can be difficult to live with. If you or someone you care for are experiencing chronic pain, this workshop can help! In this workshop, you will learn ways to manage symptoms and meet health goals. Create a weekly action plan to help you meet your goals so that you can do the things in life YOU want to do! Gain the confidence and real-life skills needed for living a full, active and fulfilling life with chronic pain.

In this workshop, participants will discover problem-solving strategies to deal with fatigue, pain, frustration, isolation and poor sleep; uncover physical activities for maintaining and improving strength, flexibility, endurance; learn how to pace activity and when to rest, benefit from the support and encouragement from others also living with chronic pain; and more.

The workshop is a weekly series of six (6) dates, held consecutively beginning March 15, 2023. This is an interactive online workshop where each 2½ hour (10am-12:30pm) session builds on the previous week and full participation in the 6 weeks is highly encouraged.

The free virtual course is conducted via ZOOM. Pre-registration is required; space is limited.

The class is open to NH residents only.

For more information go to <https://extension.unh.edu/event/2023/03/living-well-chronic-pain-march-1000-am-1230-pm?>

Advocacy Update by the NH Alliance for Healthy Aging

Medicaid Expansion / SNAP

Changes of Critical Interest to NH's Older Adults

By **MARTHA McLEOD**

VP of Community Engagement, New Futures

There are two important programs for New Hampshire's older adults, Medicaid Expansion and the Supplemental Nutrition Assistance Program, or SNAP as it is known. Both of these programs need your advocacy.

Medicaid Expansion (Med/Ex) ensures all Granite Staters have access to health care. In NH, Medicaid Expansion is known as the Granite Advantage Health Care Program. At the end of June 2022, there were almost 13,000 older adults, aged 56-64 enrolled in NH. Specifically, these were adults aged 56 to 64 years with incomes below 138 percent of the federal poverty guidelines, which is equivalent to \$18,754 per year for an individual. Medicaid Expansion is a critical care program that provides health insurance coverage for individuals and families in need. Since its inception in 2014, the program has helped more than 219,000 people access vital health care services, including preventative and primary care, mental health, and substance use treatment, among other services, and has substantially reduced the uninsured rate among Granite Staters.

The future of Medicaid Expansion is in the hands of NH lawmakers. Without reauthorization by the state legislature, Medicaid Expansion will expire on December 31, 2023, and thousands of older adults will be at risk of losing their health insurance.

A bill in the Senate (SB 263) will permanently reauthorize Medicaid expansion in New Hampshire, ensuring access to health care for people in need. **SB 263** was heard on February 22nd by the NH Senate Health and Human Services Committee (HHS). The HHS Committee made a recommendation to the full Senate immediately following the hearing of Ought to Pass as Amended. The full Senate will vote on SB 263 on Thursday, March 9, 2023.

Action: Use your voice and show your support for Medicaid Expansion by calling or emailing your Senator and urge them to support SB 263. You can find your Senator here: <https://www.gencourt.state.nh.us/senate/members/wml.aspx>

To find out more about The Effects of Medicaid Expansion in New Hampshire, go to the NH Fiscal Policy Institute brief here: <https://nhfpi.org/resource/the-effects-of-medicaid-expansion-in-new-hampshire/>

The Supplemental Nutrition Assistance Program (SNAP) is our most important and effective anti-hunger program (formerly known as the food stamp program). Congress made many temporary improvements to SNAP during the COVID-19 pandemic to take advantage of the program's ability to deliver benefits quickly in response to job and income losses, including by authorizing emergency allotments and certain eligibility and administrative changes. The SNAP cuts are due to congressional action in December 2022 to prematurely end SNAP

Medicaid / SNAP, con't next page

Who is My NH 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.

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

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

U.S. Rep. Chris Pappas,
1st Congressional District
(202) 225-5456
<https://pappas.house.gov/>

U.S. Rep Ann Kuster,
2nd Congressional District
(202) 225-5206
<https://kuster.house.gov/contact/>

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

Medicaid / SNAP, con't

Emergency Allotments. Those emergency allotments are set to expire in New Hampshire starting March 5, 2023.

The resulting “hunger cliff” will hit all age groups and all parts of New Hampshire. **But the steepest cliff will be for many older adults who only qualify for the minimum SNAP benefit — dropping from \$281 a month to \$23.** In New Hampshire, more than 51% of SNAP participants are in families with members who are older adults or are disabled.

This is a major loss of resources to buy food. In total, NH will lose \$7 million a month in federal dollars that grow our economy when the enhanced SNAP benefits end. Emergency food providers can't fill this gap. Even before the cuts, food banks, pantries, and soup kitchens have reported high demand for assistance. SNAP provides nine times the number of meals the food bank network does, according to estimates from **Feeding America**.

State governments can assist in mitigating the “hunger cliff” by supplementing federal SNAP benefit amounts with state dollars, streamlining the process for determining eligibility, and connecting households with additional resources. Research clearly shows SNAP improves food security, health, and well-being and considerable economic activity, benefiting all parts of the food chain — from farmers, ranchers, and food manufacturers, to truckers, retailers, and store employees.

Action: NH Hunger Solutions has put drafted a letter that you can send to Governor Sununu to help ease this hunger cliff. Our Governor needs to hear from advocates and stakeholders from across NH. Please encourage him to act and ease the coming hunger cliff this March. **Use this secure link to contact Gov. Chris Sununu: >>[>>https://nhhungersolutions.org/take-action/become-an-advocate/#/20](https://nhhungersolutions.org/take-action/become-an-advocate/#/20)<<**

*This column is a regular feature of Aging Matters. We thank the **New Hampshire Alliance for Healthy Aging** and **New Futures** for the information they provide to keep readers informed on activities with the NH State Legislature.*

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>

Help Us Spread the Word!

If you like this newsletter, please share it with your family, neighbors, friends, and colleagues.

AGE OF CHAMPIONS
SAVE THE DATE
Saturday, April 22,
2023
10 AM -1 PM
Lundholm Gymnasium,
UNH, Durham

University of New Hampshire
Center on Aging and Community Living
Age of Champions Health and Wellness

Bring your parents, grandparents, children, and friends. This is a multi-generational event with fun for everyone involved!

Learn about community resources, try your hand at pickleball, and interact with students from several UNH departments as we celebrate healthy aging across the lifespan. Remember, it's never too soon to age well!

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 or type the URL address into your browser for the complete story.

Tapping Into Technology to Stay Connected and Engaged

Developed by engAGED in partnership with the Eldercare Locator and Older Adults Technology Services, this booklet provides information on available technology options, how to access technology and how technology can help them stay engaged and connected to their communities. It is available in English and Spanish, and can be viewed and/or downloaded at https://www.usaging.org/Files/engAGED%20Technology%20Pub_508.pdf

March Medicare Minute

“Medicare Minutes” are short, engaging presentations on current Medicare topics hosted by the Medicare Rights Center. The presentation is streamed live using a Medicare Interactive profile.

March Topic: Medicare and Home Health Care

• Thursday, March 16, 2023 • 3:00 - 3:30 PM (EST)

There may be times when you are unable to leave the home to get medical care, and Medicare’s home health care benefit may be able to help. In this Medicare Minute, we’ll discuss times when Medicare covers home health care and what services are covered.

REGISTER: <https://www.medicareinteractive.org/medicare-minute-login>

25 Common Nursing Home Problems—& How to Resolve Them Guide

Recently revised by Justice in Aging, the revised guide includes focused information on how to fight evictions, updated eligibility standards for Medicare coverage, and more.

The 25 problems identified in the guide are common across the country and in all types of nursing homes. It gives residents, family members, friends, and other advocates the tools they need to identify and solve the problems residents most frequently face.

Get the Guide at https://justiceinaging.org/wp-content/uploads/2019/01/25-Common-Nursing-Home-Problems-and-How-to-Resolve-Them_Final.pdf

Because Amazing Knows No Age!

United Health Care is celebrating New Englanders age 65 and older who make extraordinary contributions to the health and well-being of their communities. From running a 5K in support of a cause to raking leaves for a neighbor, to organizing a

community program to helping carry groceries. UHC calls them “Champions,” and wants to celebrate their remarkable accomplishments by making donations to local charities in each of their names.

For details and more, please visit <https://uhcchampions.com/?> to enter your nomination. The deadline date for nominations is March 17, 2023.

Building Age-Friendly Communities That Work For All: A Global And State Perspective With Dr. Alexandre Kalache

• Thursday, March 16th from 1:30 – 3:00 PM

• Hosted by the NH Alliance for Healthy Aging

The NH Alliance for Healthy Aging (NHAHA) will host a virtual presentation featuring Dr. Alexandre Kalache, current President of the International Longevity Centre-Brazil. Dr. Kalache also serves as Global Ambassador of HelpAge International and Senior Advisor at the New York Academy of Medicine. He serves as a worldwide adviser on ageing issues to national, state, and municipal governments, stakeholder organizations, and the private sector.

This webinar will also feature a brief history of the Age-Friendly Cities Framework and its relevance to NH. Dr. Kalache will be joined by state leaders who will share NH’s efforts to advance Age-Friendly Communities and future opportunities for building communities that work for all of us as we age. The Point32Health Foundation has partnered on this program.

Register here: https://unh.az1.qualtrics.com/jfe/form/SV_9uld8ckIKMmGNw

Who Pays for ‘Free’ Covid Vaccines, Test Kits and Treatments When Public Health Emergency Ends?

Time is running out for free-to-consumer covid vaccines, at-home test kits, and even some treatments. The White House announced this month that the national public health emergency, first declared in early 2020 in response to the pandemic, is set to expire May 11. When it ends, so will many of the policies designed to combat the virus’s spread. Julie Applely from the Kaiser Health News provided an update in an article published recently. Read the entire story at <https://khn.org/news/article/free-covid-vaccines-test-kits-treatments-ending-public-health-emergency/>

Regular Medicaid eligibility operations resume on April 1.

State of
New Hampshire

Department of Health
and Human Services

JANE DOE
00123456789



Watch for yellow notices with instructions from DHHS so you don't lose your Medicaid coverage.



*For more information,
scan the QR code*

*or call DHHS Customer
Service at*

**1-844-ASK-DHHS
(275-3447).**



**No longer eligible for Medicaid? Questions about other coverage options?
New Hampshire Navigators can help!**

Health Market Connect
(603) 309-2021 | 1-800-208-5164 | www.hmcnh.com

NH Navigator/First Choices Services
(603) 931-3858 | 1-877-211-NAVI | www.acanavigator.com/nh/home

