

# Ageless Living

VOL. 1 • NO. 2 • January 2020

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Free

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## Kearsarge area senior luncheon to be held Jan. 16

The second fun-filled 2019-2020 luncheon serving seniors in the Kearsarge area will take place at the Wilmot Community Association (WCA) Red Barn at 11:30 a.m. on Thursday, January 16th. Don't miss this chance to get out of the house, enjoy a hot lunch and schmooze with friends. In fact, plan to bring a friend along with you!

We will have a fabulous guest entertaining us for this luncheon! Magician Jim Macdonald will be performing his wizardry for us after the meal.

Reservations are required for each luncheon. First time attendees wanting to enjoy the camaraderie of other seniors and an occasional short program are requested to call the New London Council on Aging at 526 6368 by January 6th.

Door prizes, table flower arrangements and free books will be given out.

A \$2 donation is suggested for the meal and a \$3 donation for the WCA for providing the space and kitchen for a total of \$5. For those aged 60 years and under, there is a \$6 charge for lunch and a suggested donation of \$3 for the WCA.

If the weather is frightful, please use your best judgement about venturing out. As a guide, however,

► **LUNCHEON - continued on page 2**



Magician Jim Macdonald

## Retirement questions to ask before 'How much should I save?'

(BPT) - How do I plan for a comfortable retirement? This question is top of mind for many Americans. Yet how to afford that dream retirement remains a mystery to most. According to The Employee Benefit Research Institute's 2019 Retirement Confidence Survey, only 42% of working-age people have tried to calculate just how much they need to save to live comfortably in retirement.

But "how much money you need to retire" is not the only question you should be asking - and not even the initial one. There are a few key questions you should consider first to help determine what "retirement" means to you, which will help paint a clearer picture of that magic savings number. Before you pull out your calculator, consider these questions:

\* Have you considered a "second act" career in retirement? According to a recent Charles Schwab survey, more than 40% of people within five years of retirement said they want to continue working in retirement. Whether you're scaling back hours at your current job, planning to embark on a new career, or pursuing a passion project, this has some palpable advantages when it comes to retirement planning. Along with the benefits of staying active, by continuing



to earn a paycheck, you mitigate the need to deplete existing savings.

\* Would you rather take "mini-retirements" and postpone long-term retirement? While most people still envision retirement as a point later in life when they stop working altogether, the idea of taking time off from work for extended periods - to travel, raise a family or simply take a break - at various life milestones is becoming more common. If this sounds appealing, it will require some diligent planning and saving along

► **RETIREMENT - continued on page 2**

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### ► LUNCHEON - continued from page 1

the luncheon will be "on" if the Kearsarge Schools are open or delayed. If school is cancelled, the luncheon will also be cancelled.

The WCA Red Barn is located at 64 Village Road next to the Wilmot Post Office in Wilmot Flat. Parking is available in the WCA's upper parking lot, the Wilmot Baptist Church and across the street.

### ► RETIREMENT - continued from page 1

the way and will impact the way you think about saving for a traditional retirement down the road.

\* How important is it to leave a financial legacy? Ask yourself, would you rather spend every penny or leave money to family, friends or a charity after you're gone? This answer will impact your financial decisions in retirement. Estate planning isn't just for the ultra-wealthy - most people should create a basic estate plan, including a will that outlines how you would like your assets to be distributed.

\* Do you and your spouse or partner have the same retirement lifestyle vision? If you are in a relationship, it's a good idea to get on the same page when it comes to retirement. Do you want to be active? Are you planning to stay in your current home or retire elsewhere? These questions will not only help determine how much you need to save, but also can inform whether you will merge your finances or keep some separate to meet differing goals.

\* Do you have a plan for funding your retirement once you decide to tap your savings? You've spent most of your life saving, so before flipping the switch, make sure you have a plan in place for how to make those savings last. To do this, consider consulting a professional to create a retirement income plan and start with the basics:

\* Choose the right mix of conservative and aggressive investments to provide diversified sources of return.

\* Determine how much you need to withdraw on annual or monthly basis.

\* Learn about products and services designed to help manage and deliver retirement income.

For help thinking through these questions, you can visit a Charles Schwab branch. Schwab has also created a card game called "The Next Chapter" with more retirement questions to explore.

*Disclosures: Investing involves risk, including loss of principal. The information provided here is for general informational purposes only and should not be considered an individualized recommendation or personalized investment advice. The investment strategies mentioned here may not be suitable for everyone. Each investor needs to review an investment strategy for his or her own particular situation before making any investment decision.*

*The information provided is not intended to be a substitute for specific individualized tax, legal or investment planning advice. Where specific advice is necessary or appropriate, Schwab recommends that you consult with a qualified tax advisor, CPA, financial planner or investment manager.*

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# 7 ways to protect yourself from Medicare fraud

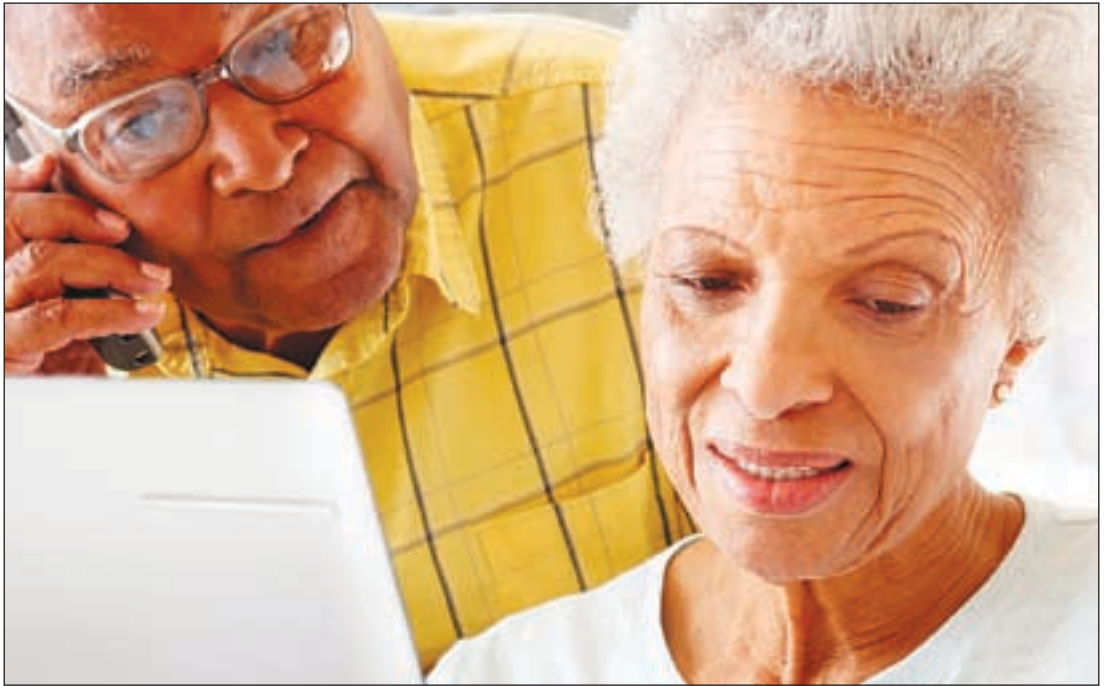
Every year, many seniors are targeted by scammers who want to steal their Medicare numbers to do things like rack up fake health care charges and commit identity theft. These scams hurt seniors and other people eligible for Medicare, cost taxpayers money, and result in higher health care costs for everyone. The good news is that you can protect yourself from fraud and help Medicare stop scammers in their tracks.

## How to Spot Medicare Fraud

The first step in protecting yourself from Medicare fraud is knowing how to spot it. Over time, scammers have become very sophisticated and advanced. One of the latest scams you should look out for concerns genetic testing. Scammers are offering "free"

genetic tests and claiming Medicare will cover it - so they can get your Medicare number and use it to commit fraud and identity theft. Other Medicare scams include offers for free or reduced-price medical equipment, consultations, or health services. These scams can happen anywhere, including through telemarketing calls, health fairs, and even knocking on doors.

Last year, the Centers for Medicare & Medicaid Services (CMS) removed Social Security numbers from all Medicare cards. Even with this change, people with Medicare should still guard their Medicare card and treat it like a credit card, check Medicare claims summary forms for errors, and be wary of any unsolicited requests for your Medicare number. Medicare will never call beneficiaries to ask for or check Medicare numbers.



To protect yourself from Medicare fraud, keep these things to "do" and "don't do" in mind:

- \* DO protect your Medicare number and treat your Medicare card like it's a credit card.

- \* DO remember that nothing is ever "free." Don't accept offers of money or gifts for free medical care.

- \* DO review your Medicare claims for errors and problems, including things like fake charges, double billing or other fraudulent activity, and waste or abuse.

- \* DO visit [www.medicare.gov/fraud](http://www.medicare.gov/fraud) to learn more about how you can protect yourself from Medicare fraud.

- \* DON'T give your Medicare card or Medicare number to anyone except your doctor or people you know should have it.

- \* DON'T accept medical supplies, equipment, or genetic testing kits from door-to-door

salesmen or solicitors at a mall or fair.

- \* DON'T let anyone persuade you to receive health care services you don't need, such as genetic testing. Only make these decisions with your doctor.

## Reporting Medicare Fraud

If you think you may have spotted fraud, you should report it right away. No matter how minimal the information you share is, it could be the missing piece to stopping the next fraud scheme. If you are a victim of fraud, know that you won't be penalized or lose your coverage for reporting it. Even if you are not a victim, it's important to report any fraud scams you encounter to Medicare. Report suspected fraud by calling 1-800-MEDICARE or online through the Office of the Inspector General.

Information provided by the U.S. Department of Health & Human Services. (BPT)

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# Chapin Senior Center Programs

## JANUARY 2020

**Tom & Tom's Men's Discussion Group** - Mondays at 8:45am

We want to hear your stories and we'll share a few of our own. Come visit over an endless cup of coffee! This is a walk-in program.

**French Discussion Group** - First and Third Mondays at 4:15pm

Join this casual, friendly group to practice your language skills and have fun. Participants at all skill levels are welcome! This is a walk-in program.

**Chair Exercises** - Mondays and Fridays at 10:15am

This low impact exercise program is perfect for those looking for an easy, effective exercise routine. This is a walk-in program.

**Walking at Proctor Academy Gym** - Monday through Friday at 8:30-10:00am. New participants please call COA at 526-6368 for registration instructions.

**Outdoor Recreation for Seniors** - Tuesdays at 10:00am Join this active group to bike, hike, kayak and more! Please call COA at 526-6368 to register prior to your first activity.

**Memoir Writing Group** - Tuesdays at 10:00am. This is a walk-in program.

**Walk-In Painting Group** - Tuesdays at 1:00pm

Bring your current painting project to work on. This is an informal group and we'd love to have you join us. This is a walk-in program.

**Gentle Yoga** - Second, Third and Fourth Tuesdays from 3:00-4:00pm. This wellness class will help you feel better and create a sense of inner calm as we focus on gaining flexibility, strength and balance. We will use yoga mats or chairs while we do yoga poses. At the end of each class there will be a time of relaxation. Gentle yoga is appropriate for all levels from beginner to experienced. Bring a yoga mat and wear comfortable clothing. Carol Filbin, Certified Yoga Teacher.

**Friends Program Bone Builders Exercise Classes** Tuesdays and Fridays at 10:00-11:00am.

This senior exercise program helps strengthen bone, build muscle and improve balance. You can exercise while seated or standing using small hand weights. Classes are held in the Newbury Heights Community Room, 52 Newbury Heights Road, Newbury. This is a walk-in program.

**Needlework Craft Group** - Wednesdays at 1:00-3:00pm Love to cross stitch, do needlework, quilt, knit or crochet? We do, too! We'd love to chat, laugh, and get to know the folks who enjoy the same hobbies we enjoy. Please join us! This is a walk-in program.

**Tai Chi** - Wednesdays at 2:30pm Kearsarge Community Presbyterian Church, New London, NH. This is a walk-in program.

**Women's Discussion Group** - Fridays at 9:00am Get to know your neighbors over a casual cup of coffee.

Join friends, new and old, to visit, chat and share! This is a walk-in program.

**Bridge**

Duplicate Bridge - Mondays at 12:45pm and Wednesdays at 9:15am. Contract Bridge - Thursdays at 9:30am

**Games**

Poker - Tuesdays at 2:00pm

Hand and Foot Card Game - Wednesdays at 1:00pm

Mahjong - Thursdays at 12:30pm

Bingo! - Fridays at 2:00pm Ten games for \$5. Ten bingo sheets with 6 cards on each sheet. Participants must be 55 years old and older.

**VNA Foot Care Clinic at COA**

Friday, January 3 & January 10 at 9:30am-1:00pm

\$25 Please call COA at 526-6368 to schedule an

appointment.

**Blood Pressure Clinic**

Monday, January 6th at 9:30am

This is a walk-in program.

**Parkinson's Support Group** - Tuesday, January 7th at 1:00pm

You are invited to join this lively, welcoming and supportive group! This is a walk-in program.

**Morning Book Group** - Tuesday, January 14th at 9:30am

Eleanor Oliphant is Completely Fine by Gail Honeyman A socially awkward, routine-oriented loner teams up with a bumbling IT guy from her office to assist an elderly accident victim, forging a friendship that saves all three from lives of isolation and secret unhappiness.

- NoveList This is a walk-in program. Please call COA at 526-6368 to obtain the book.

**Enjoy a Free 15-Minute Chair Massage**

Thursday, January 16th

Appointments beginning at 10:00am

Please call COA at 526-6368 to schedule an appointment. Massages provided by Teresa Colangelo, Licensed Massage Therapist

**Movie & Pizza Matinee** - Tuesday, January 21st at 12noon

"The Greatest Showman"

"The Greatest Showman" celebrates the birth of show business and tells of visionary P. T. Barnum who rose from nothing to create a spectacle that became a worldwide sensation. Please call COA at 526-6368 to sign up.

**Humanist, Agnostic, Atheist Discussion Group**

- Thursday, January 16th at 1:30pm Welcome to those who are interested in delving into a variety of humanist and non-theist topics. We share our knowledge and experiences related to the challenging questions of religion, spirituality, and how they influence our lives.

Using reason, critical thinking, and honest examination, we do our best to approach personal truths. Bring your thoughts, your questions, and an open mind, and join our lively, respectful monthly discussions. This is a walk-in program.

**Caregiver Support and Discussion Group** -

Thursday, January 23rd at 1:00pm

There is no instruction manual for being a caregiver! Join this peer-led group to learn tips, strategies and advice from those experiencing the same challenges and rewards. This is a walk-in program.



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# Franklin VNA & Hospice reminds us to protect ourselves this winter

FRANKLIN – This chilly time of year, full of magical snowflakes and holidays, is not known as cold and flu season without good reason. Knowing what to do when you get a cold, and some steps you can take to avoid being sick is critical at this time of year, so here's some advice from the team at Franklin VNA & Hospice.

First, if you haven't gotten your flu shot, it's not too late! If you're over 65, or have certain medical conditions that may weaken your immune system, your doctor may also recommend two different types of pneumonia shot. These two shots taken together prevent over 40 different types of pneumonia and are a worthwhile vaccination.

Next, wash your hands! Hand washing is hands-down, pardon the pun, the most effective way of preventing common the cold and many other virus and bacterial infections. As a refresher, we should always wash your hands after using the bathroom, cleaning around the house, touching animals and pets, or blowing our nose, coughing and sneezing. We should also wash before we eat or cook, and any time after our hands become dirty or soiled. This includes grocery cart handles, public any door knobs, shared keyboards, shaking hands, and after we touch anything else a bunch of other people have touched.

Consider a "sick-day box". This can be a box



or shelf where you keep the name and number of your primary care and other providers, your pharmacy number, a few cans of ginger ale, a box of tissues, hand sanitizer, medications to relieve

pain and fever, decongestants and cough syrup. Include a thermometer, with batteries if needed, and maybe even some tea bags, broth packets, and a few packets of peanut butter and crackers, or other shelf-stable snack. This way if you do get sick, you can easily treat yourself, or a loved one. If you have a chronic illness, like diabetes or COPD, talk with your provider about special additions to your sick box, like blood test strips or emergency inhalers, they may want you to keep on hand.

If you do get sick, cover every time you cough or sneeze, and wash your hands often, especially after you touch your face. Stay home and rest so you get better soon, and if your condition worsens, see your provider. If you must go out, don't visit babies, the elderly, people who are on treatment for cancer or on immune system suppressing medications, or anyone you know who is in frail health. Being sick is especially risky for them.

Here's to keeping ourselves and our loved ones healthy and happy this season!

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# EVENTS

## DECEMBER 29 - 2019

### ZEST FEST - Family Fun Shows - \$15

1 Plains Avenue, Portsmouth, NH. Phone: 6034366660



December 27-29, Pontine Theatre presents ZEST•FEST New Vaudeville Festival, a series of family-friendly matinee shows that will delight audiences of all ages. Saturday 28 December John Higby's YOYO SHOW, will astound young and old with savvy tricks and hysterical patter; Sunday 29

December enjoy the stylings of magician, BJ Hickman, a Seacoast favorite. All performances take place at 2pm at the Historic 1845 Plains Schoolhouse, #1 Plains Avenue, in Portsmouth NH's West End. Tickets are \$15 and may be purchased in advance online at [www.pontine.org](http://www.pontine.org). Information: [info@pontine.org](mailto:info@pontine.org) / 603-436-6660.

## DECEMBER 31 - 2019

### New Year's Eve Family Celebration

Party and Skiing: Adult: \$95; Junior/Senior: \$55. Party Only: Adult: \$75; Junior/Senior: \$40. 686 Flanders Road Henniker, NH 03242. Phone: 6034283245. This New Year's Eve Celebration will feature skiing, snowboarding, snowtubing, 2-hour comedy show, Monte Carlo for raffles prizes, dancing to a live band, tasting stations, party favors, champagne toast and a midnight fireworks



display. The party begins at 6pm, and the slopes are open until 10pm. Guests are invited to enjoy a range of entertainment that's suitable for families. A "Party & Skiing" ticket allows access to every activity. "Party Only", "Skiing Only" and "Tubing Only" tickets are also available. For ticket information and a schedule of events, check out [www.patspeak.com](http://www.patspeak.com). This is an all weather event. Tickets are non-refundable.

## JANUARY 1 - 2020

### New Year's Eve Roaring Twenties Costume Party

\$30.00 - \$60.00. Eagle Square Atrium, 7 Eagle Square Concord, NH. Phone: 6130867614. Ring in 2020 with the ultimate New Year's Eve celebration as Tandy's Pub transports you to the Roaring Twenties. Join us for the swankiest party in town! On December 31 2019, with your help, we will transform the Atrium in Concord's Eagle Square into the ultimate speakeasy. A secret password will even be required for entry.

### Gift of Lights presented by Eastern Propane & Oil - \$25.00

1122 Route 106 North, Loudon, NH. Phone: 8337336272



The holidays are here, and that means it's time for New Hampshire Motor Speedway to trade in the checkered flags for more than 2.5 million twinkly LED lights for the ninth annual Gift of Lights presented by Eastern Propane & Oil, open Thursday, November 28, 2019 (Thanksgiving) through Sunday, January 5, 2020. Admission is \$25 per car or bus

(up to 15 people). Buses containing more than 15 people will also be charged an additional \$2 per person for anyone over the 15 allowed. Save \$2 off your admission when you bring three or more non-perishable food items for donation to the Loudon Food Pantry or participate in one of the theme nights: PJ Night (December 4), Military Night (December 11) or Ugly Sweater Night (December 18). A portion of all per car load admission proceeds as well as a portion of the proceeds from the Yule Light Up The Night run/walk will benefit Speedway Children's Charities New Hampshire Chapter. Be sure to check the complete schedule for days of operation when planning your trip, and please enter through the South Entrance.

## JANUARY 3 - 2020

### The Good Doctor Dinner Theatre by Majestic

\$42 Fri/Sat, \$40 Sun. 1199 South Mammoth Road,



Manchester, NH. Phone: 6036697469. The Majestic will present its first of four dinner theatres scheduled for their 2019- 20 season.

The Good Doctor a Comedy

by Neil Simon. This Broadway hit is a composite of Neil Simon and Anton Chekhov. All inclusive dinner theatre on January 3 & 4 at 7:00pm and on January 5 at 1:30pm. \$42.00 Friday/Saturday and \$40.00 Sunday. All performances will be held at The Executive Court Banquet Facility located at 1199 South Mammoth Road, Manchester. Order your tickets today by visiting or calling the box office at 603-669-7469 or visit [www.majestictheatre.net](http://www.majestictheatre.net) to purchase online.

## JANUARY 11 - 2020

### Cranmore: Vertical Challenge Family Ski and Snowboard Tour

239 Skimobile Rd., North Conway, NH. Phone: ▶

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6038753100. The Vertical Challenge will hold ski and snowboard races in a fun festival atmosphere at Cranmore on January

11th. Skiers and riders of all ages and ability levels will enjoy themselves, whether they're trying their first race or have competed in races for years. The races are free with a lift ticket. Making a lasting positive impression on families, and especially kids, is at the heart of the VC mission. To find out more about how they do it, check out this blog post: [ski-vc.com/warming-up-a-ski-tour/](http://ski-vc.com/warming-up-a-ski-tour/). For information on the Vertical Challenge, visit [ski-vc.com](http://ski-vc.com) or check the tour out on Facebook at [facebook.com/VerticalChallenge](https://www.facebook.com/VerticalChallenge).

**JANUARY 17 - 2020**

**Recycled Percussion - THREE SHOWS!!!**

Tickets Start at \$35. The Flying Monkey, 39 Main Street Plymouth, NH. Phone: 6035362551. THREE Performances. Friday Evening Show starts at 7:30 (6pm dinner service w/ children's menu) Saturday Matinee



Show starts at 2:30pm (No dinner service, but Hot Dogs, Healthy Snacks, & other concessions are available) Saturday Evening Show starts at 6:30 (5pm dinner service w/ children's menu). New Hampshire's Iconic "RECYCLED PERCUSSION" returns to the Flying Monkey for a special winter performance! The Manchester boys gained notoriety after a spectacular showing on "America's Got Talent" which eventually led to their own ongoing show at the MGM Grand in Las Vegas! Tickets SELL OUT IN ADVANCE every time they perform at The Flying Monkey...Don't miss your chance to witness their triumphant return to New Hampshire.

**JANUARY 19 - 2020**

**World Snow Day**

Participants 4-14 50% off lift tickets. 18 Robert Easter Way, Claremont, NH. Phone: 6037486205. World Snow Day is part of the international FIS campaign 'Bring Children to the Snow' introduced in 2007. It is an annual



snow festival for children and their families that provides a chance to EXPLORE, ENJOY and

EXPERIENCE snow. World Snow Day will be comprised of various activities, taking place simultaneously on a single weekend around the world to make for the biggest day on snow, all year!

**JANUARY 21 - 2020**

**"Nourish? Arts Address Mind, Body, Spirit" Exhibit Opening Reception - Free**

34 Highland Street, Plymouth, NH. Phone: 6035353210



Join us for the opening reception of our new exhibition, Nourish? Arts Address Mind, Body, Spirit. This exhibit brings together creative work from all over New Hampshire that tells the story of

the power of art at this time in this place. This exhibition is on view January 21 – February 15, 2020. Free and open to all.

**JANUARY 25 - 2020**

**Fiddler on the Roof JR. By Majestic Youth - \$15 adults, \$13 Seniors, \$12 Children**

29 West Broadway, Derry, NH. Phone: 6036697469 The Majestic Academy of Dramatic Arts will present Fiddler On The Roof JR. This special adaptation of the nine-time Tony Award-winning Broadway musical, Fiddler on the Roof JR. follows Tevye the milkman as he tries to protect his daughters and his way of life from a changing world. Performances will be held at The Derry Opera House located at 29 West Broadway, Derry, NH. Tickets can be purchased by visiting or calling the box office at 669-7469, online at [www.majestictheatre.net](http://www.majestictheatre.net) or at the door prior to the performance.

**Winter Adventure Quest 250.00**

88 Philbrick Neighborhood Rd., Tamworth, NH 03886



Phone: 6033238333. Winter lovers rejoice! Join us at The Preserve for a Timeless Winter Adventure! This two day one night adventure trip includes guided snowshoe hiking in the White Mountains, toasty bon-fires, craft cocktails,

a four course pairing dinner, as well as overnight accommodations in our classic farmhouse. Wake up Sunday morning and head out on a second eco-guided hike near Chocorua Lake. Recap the weekends most memorable moments over an indulgent brunch.

**JANUARY 26 - 2020**

**Red Hot Chili Pipers** - Tickets Start at \$44. The Flying Monkey, 39 Main St., Plymouth, NH. Phone: 6035362551



DOORS: 5:00PM SHOW: 6:30 AGES: All Ages Bagpipes with attitude. Drums with a Scottish accent. A blazing rock band and show so hot, it carries its own health warning! It's Bagpipes. It's Rock. It's Bagrock. AC/DC meets the poet Robert Burns. Where rock anthems sit comfortably alongside the great tunes from the glens and

the mountains of Scotland. January 26, 2020 (6:30PM) DOORS: 5:00PM SHOW: 6:30 AGES: All Ages Bagpipes with attitude. Drums with a Scottish accent.

**JANUARY 27TH - 2019**

**17th Annual Chili Cookoff**

\$15 - \$7 Kids 5-12. 78 Norcross Circle, North Conway,



NH Phone: 6033565701. If you love food and

fun, and who doesn't, you don't want to miss the tastiest event of the year when the Mt. Washington Valley Chamber of Commerce kicks off spring with the 17th Annual Chili Cookoff, Saturday, April 4 from 11 – 3 at the North Conway Community Center. Professional, non-profit, home chefs and... new this year... kids, bring their best so come hungry and ready to enjoy chili of all kinds, cornbread, sweet treats, music and more. Take a stroll through the village for Red Hot deals at local retailers. Tickets are just \$15 adults, \$7 children 12 & under, 4 & under free. Tickets may be purchased online or at the door. See you at the Chili Cookoff!



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