

Senior Lifestyles

A guide for active New Hampshire Seniors

Feb. 19, 2021



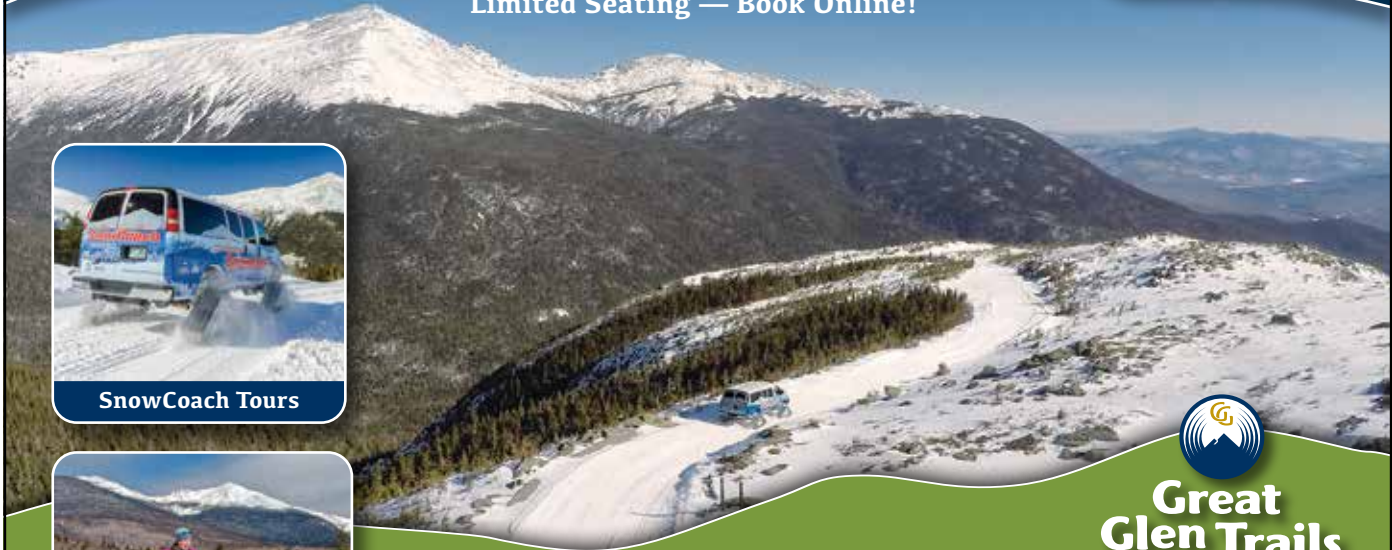
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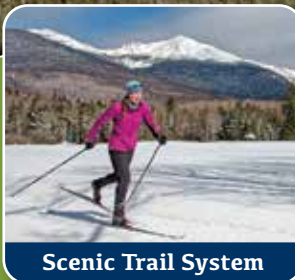
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COA CHAPIN SENIOR CENTER PROGRAMS & ACTIVITIES

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■ For March 2021

Tom & Tom's Men's Discussion Group - Mondays at 9:00am via Zoom. We want to hear your stories and we'll share a few of our own. Please call COA at 526-6368 to join.

French Discussion Group - First and Third Mondays at 4:15pm via Zoom. Join this casual, friendly group to practice your language skills and have fun. Please call COA at 526-6368 to join.

Bingo! - Mondays at 1:00pm. Ten games for \$5. Ten bingo sheets with 6 cards on each sheet. Participants must be 55 years old and older. Please call COA to register. Limit of 10 participants.

Chair Exercises - Mondays, Wednesdays, and Thursdays at 10:30am. This low impact exercise program is perfect for those looking for an easy, effective exercise routine. Please call COA to register.

VNA Foot Care Clinic at COA - Second and Third Mondays at 9:00am-2:00pm. \$25. Please call the Lake Sunapee Area VNA at 603-748-1731 to schedule an appointment.

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

Memoir Writing Group - Tuesdays at 10:00am via Zoom. Please call COA at 526-6368 to join.

Book Discussion Group - Tuesday, March 9th at 10:00am via Zoom. The Storied Life of A.J. Fikry by Gabrielle Zevin. Please contact jroy@tracylibrary.org.

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. Please call COA to register. Limit of 10 participants.

Needlework Craft Group - Wednesdays at 1:00-3:00pm. Love to cross stitch, do needlework, quilt, knit or crochet? Please call COA to register.

Humanist, Agnostic, Atheist Discussion Group - Thursday, March 18th at 1:30pm via Zoom. 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. Please call COA at 526-6368 to join.

Caregiver Support and Discussion Group - Thursday, March 25th 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. Please call COA to register. Limit of 10 participants.

Women's Discussion Group - First and Second Thursdays at 1:00pm. Get to know your neighbors over a casual cup of coffee. Join friends, new and old, to visit, chat and share! Please call COA to register. Limit of 10 participants.

Computer Tutoring with Nick Oursouff - Nick will be available for on-line tutoring sessions. Call COA at 526-6368 for registration information.

The Four Foundations of Mindfulness Meditation - With Francine Rainone. Tuesdays from April 6 - May 11. 10:00am-11:00am. Studies indicate that mindfulness meditation can be used successfully to improve health and increase emotional stability. Participants can register to attend classes at the COA building or by Zoom. Call COA at 526-6368 to register.

VIRTUAL PROGRAMS

We've added some exciting on-line learning opportunities through our partnership with "Senior Learning Network." These LIVE programs will take you all around the country to museums and landmarks right from the comfort of your own home! Just call COA at 526-6368 to register for the programs and we'll give you the Zoom connection information.

Senior Learning Network

■ Tuesday, March 2 at 2:00pm
Penn Museum/ Personally Guided African Galleries Tour. Please register by 12:00pm Monday, March 1. Through the Global Guides Program, the Museum offers virtual tours led by Philadelphians who grew up in countries around the world! In addition to sharing historical information about the museum artifacts on display, our guide from Africa will combine

personal experiences and stories to interpret objects from their home country.

■ Thursday, March 4 at 2:00pm
The Lost Colony / Ft. Raleigh National Historic Park - Please register by 12:00pm Monday, March 1. An in-depth look at the complex history and mystery of England's start in North America. Join park rangers to explore the events and unknowns surrounding the first English colony in North America.

■ Tues, March 9th (1pm central)
FDR Library and Museum - "The first 100 days of FDR Administration" Please register by 12pm on Monday, March 1. Please see COA's website at www.coachapincenter.org for more program information.

■ Thursday, March 11 at 2:00pm
Lovingly, Marion/ McNay Art Museum - Please register by 12pm on Monday, March 8. Join us for a tour of the McNay Collection! This tour highlights Marion Koogler McNay's bequest of her home and art collection with particular emphasis on 20th and 21st-century modernist artists Paul Cézanne, Marc Chagall, Pablo Picasso, Georgia O'Keeffe, and Diego Rivera, among others.

■ Thursday, March 18 at 2:00pm
The Story of Amistad/ Mystic Seaport Museum Please register by 12pm on Monday, March 15. This new joint program of Mystic Seaport Museum and Discovering Amistad tells the story of the Amistad and how it serves as an example of how citizens and communities, working together, can bring about landmark change.

■ Tuesday, March 23 at 2:00pm
Virtual Tour at Mitchell Caverns - Please register by 12pm on Monday, March 22. Mitchell Caverns, within the Mitchell Caverns Natural Preserve, is a trio of limestone caves, located on the east side of the Providence Mountains.

■ Thursday, March 25 at 2:00pm
Big Bend National Park / Texas' Gift to the Nation - Please register by 12pm on Monday, March 22. There is a place in Far West Texas where night skies are dark as coal and rivers carve temple-like canyons in ancient limestone. Here, at the end of the road, hundreds of bird species take refuge in a solitary mountain range surrounded by weather-beaten desert.



Now is a good time to prepare for the future!

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Kearsarge Council on Aging serving local community

Want to learn more, from the comfort of your own home, about a wide and growing variety of services and activities available to all Kearsarge-area senior citizens? Then join in a "virtual" presentation by, and conversation with, the two senior staffers at the Kearsarge Council

on Aging (KCOA), beginning at 3 p.m. on Tuesday, Feb. 23.

Because of the continuing coronavirus pandemic, the event will be delivered "live" over the internet to local residents via an easy-to-use videoconferencing technology called Zoom. There it can be viewed interactively and at no cost via home computers and hand-held devices. Information and a link to join the session can be gained by sending an e-mail request to the event sponsor, The Andover Community Hub, at TheAndoverHub@gmail.com.

What is KCOA all about? Kelley Keith, its executive director and presenter at the Feb. 23 event, explains:

"We are grateful and honored to serve our senior population in nine local communities and welcome your ideas about programming, activities, and services.

"We are a community of like-minded neighbors who help each other live healthy and happy lives in our beautiful area. Our Chapin Senior Center at 37 Pleasant Street in New London is our hub for social interaction, volunteerism, lifelong learning and exploring, healthy aging, and a source for referrals to other

organizations and agencies that best meet your needs.

"These programs and activities include our transportation and mobility equipment services, and our many social and recreational events throughout the year, both solo and in partnership with other community organizations like the Lake Sunapee VNA, local town recreation departments and libraries, and our other partners and collaborators."

Keith will be joined in the Zoom presentation and discussion by Karen Lester, KCOA administrative manager.

The event will be the second in what is planned to be a year-long series of public Hub-sponsored offerings aimed at increasing awareness of the wide variety of services offered by area organizations and agencies and available to local residents.

For more information about this event's partnering organizations, go to www.coachapincenter.org and andoverhub.org, or send an e-mail to kcoa2seniorcenter@comcast.net, or theandoverhub@gmail.com. KCOA came into existence in 1992, while The Hub was formed when two other local organizations joined forces in January 2019.

SeniorLifestyles

The Granite Quill's Guide for Active NH Seniors!

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Granite State Independent Living to acquire refurbished Equipment Marketplace

Crotched Mountain Foundation has signed a grant agreement with Granite State Independent Living to transfer ownership of the Refurbished Equipment Marketplace (REM) to GSIL. Located in Concord, New Hampshire, REM is one of the region's largest suppliers of refurbished medical equipment like manual and power wheelchairs, lifts, walkers, standers, and more. Crotched Mountain Foundation has operated REM over a decade, but when the opportunity to find REM a new home presented with GSIL, the two organizations moved forward swiftly.

"GSIL is a perfect fit to take REM into the future," said Ned Olney, President and CEO of Crotched Mountain Foundation. "REM has helped so many people with disabilities over the years and by partnering with our good friends at GSIL, we can assure our clients that REM will continue to grow and to support all of those who have relied on its services. As one of the largest providers of services for adults with disabilities in New Hampshire, GSIL's management of REM, the state's largest provider of refurbished medical equipment, will add another dimension to GSIL's impressive suite



GSIL CEO Deborah Ritcey and Crotched Mountain CEO Ned Olney

of services. I am so excited to see REM expand and positively impact even more lives." REM will remain in its showroom at 57 Regional Drive in Concord, continuing to take in donations, clean, fix, and update equipment, and sell to customers via the showroom or the REM website at shoprem.com at significant discounts.

"REM is such a unique, important service that makes needed, often expensive medical products much more affordable,"

Deborah Ritcey, CEO of Granite State Independent Living. "We are excited to work with Crotched Mountain Foundation to make this transition seamless and to continue to offer the high-quality equipment and service that REM is known for throughout the region. This program has been well-managed for years and served countless families. It's our honor to work with them to keep this vision alive for years to come."

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What's bankruptcy all about, with Concord Attorney Charles A. Russell

Bankruptcy can provide a fresh financial start to a person, or married couple, overburdened by too many bills and debts. Last year, over a thousand cases were filed by New Hampshire residents, many by couples, seniors, disabled, or retired individuals.

In a Chapter Seven case, all non-exempt property is sold off by Bankruptcy Trustee with proceeds distributed proportionally to creditors. However, in over 95 % of N.H. Chapter Seven cases, parties keep all their property, as fully exempt, and protected from creditors. In a bankruptcy Petition, all real and personal property must be listed at current fair market value.

Next exemptions are applied to cover as much property as able. If all property

is exempt, then it's called a "no asset" case, where creditors receive nothing.

For bills, you must list all your creditors with mailing addresses, account numbers, and balance due.

Failure to list any bill means it won't get a discharge, which is a legal bar to future efforts to collect it.

Nearly all debts, credit cards, medical bills, etc., are unsecured, and usually fully discharged.

Home mortgages, and auto loans, secured on real estate or a vehicle, are treated differently. You can reaffirm those loans, and keep that property, if you stay current on monthly payments, or return it. The homestead exemption protects \$120,000 equity in your home, while the vehicle exemption is \$10,000. Other

exemptions cover household goods and furnishings, clothing, a computer, as well as pensions, IRA's, 401(k)'s and social security benefits. In a joint petition, a married couple can each claim their own set of exemptions separately. Many other exemptions are too numerous to list here, but will be covered in a future article.

This is general information on bankruptcy. Everyone's situation varies and is different and should be reviewed by experienced bankruptcy counsel. Next time, more on other exemptions, and how can a Chapter 13 put off or prevent a foreclosure.

(Concord Attorney Charles A. Russell has practiced bankruptcy law for over 35 years, and can be reached at carussell76@myfairpoint.net).



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