



Monadnock

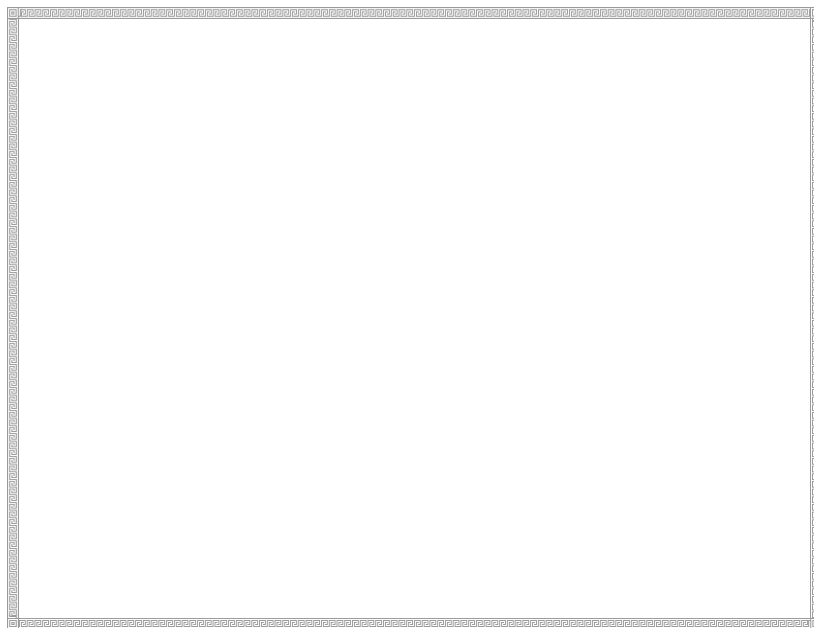
Senior Resources

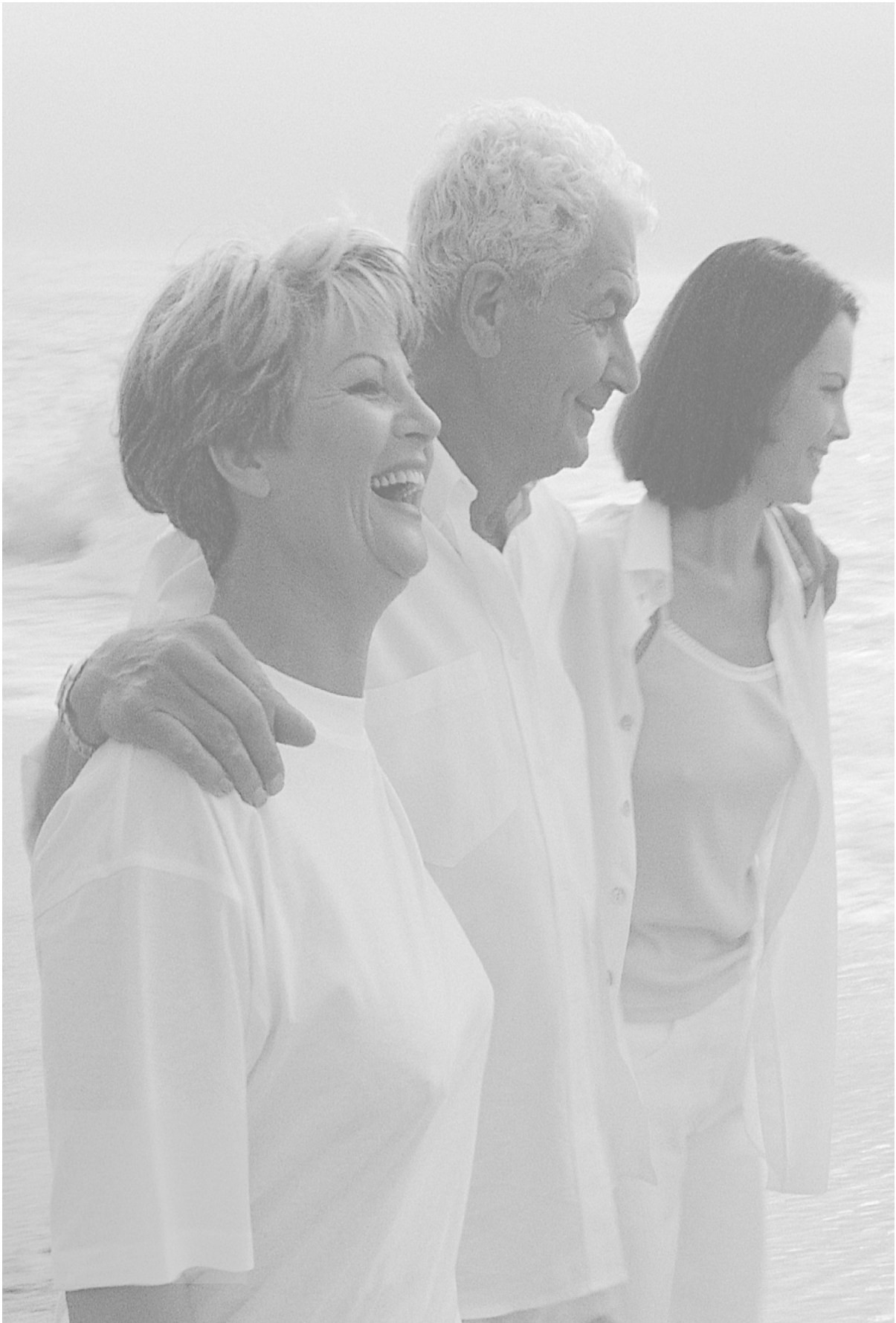
A Guide For Seniors and Their Families

2nd Edition

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Monadnock Senior Resources

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Monadnock Senior Resources

Dedication

Dedicated to the senior citizens of the Monadnock Region and their families, caregivers and all others who help them live their lives with joy, meaning and dignity.

Monadnock Senior Resources

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Introduction

It can be terribly hard to gather information and make informed planning choices, especially in times of crisis. The issues are real—the kinds that affect quality of life and keep you awake at night with worry. As Estate Planning and Elder Law Attorneys we have watched our clients struggle to identify their options and make decisions. We've experienced this struggle in our own personal lives, flying to Florida and frantically trying to assist parents in crisis.

We asked ourselves how we might assist Monadnock Region Seniors and their helpers with advance planning and crisis response. We answered with this book. We researched resources available to local Seniors, and interviewed various professionals and service providers. In 2003 we released our First Edition, distributing over 2000 copies to Monadnock Region Seniors and those who assist them.

With the release of this second edition in 2010, we have added many new resources which have come into existence over the last few years, added new articles, updated contact information, and added websites when available. In most cases listings in the book are summaries of information available to the public in brochures or web sites. Listings reflect a variety of governmental, charitable and for-profit entities. Listings are not intended as endorsements. We have

Monadnock Senior Resources

Introduction

tried to include all suitable resources in the region. We would be happy to consider other listings for later editions of this book. Please contact us with any submissions.

chapter one

Emergency Services



Monadnock Senior Resources

Emergency Services

AMBULANCE

911

R.J. DiLuzio Ambulance Service, Keene 603-357-0341

Rescue, Inc., Brattleboro 1-802-257-7679

FIRE

911

Local Fire Department

See Telephone Directory

POLICE

911

Local Police

See Telephone Directory

NH State Police (emergency only) 1-800-525-5555

NH State Police (non-emergency) 603-271-3636

POISON

NH Poison Information Center

1-800-222-1222

LIFELINES

Monadnock Region: NH Emergency Response

System (serves the entire Monadnock Region)

1-800-888-0338

Monadnock Senior Resources
Emergency Services

ELDER ABUSE

NH Division of Elderly and Adult Services

To report Abuse or Neglect :

603-271-7014

1-800-949-0470

RAPE AND DOMESTIC VIOLENCE

Monadnock Center for Violence Prevention

12 Court Street,

Keene, NH 03431

Toll Free number *for all of Monadnock Region*

1-888-511-MCVP

The River Center

44 & 46 Concord St.

Peterborough, NH 03458

603-209-4015

7 Peterborough Street, Suite B

Jaffrey, NH 03452

603-532-6288

Website: www.mcvprevention.org

Women's Crisis Center of Windham County

1-802-257-7364

Monadnock Senior Resources
Emergency Services

**NURSING AND LONG TERM FACILITY
PROBLEMS**

NH Long Term Care Ombudsman	603-271-4375
Toll Free	1-800-442-5640

SUICIDE PREVENTION SERVICES

(Also see Chapter 4 *Take Care of Your Health*)

Samaritans

Keene	603-357-5510
Keene Crisis Hotline	603-357-5505
Peterborough Crisis Hotline	603-924-7000
Monadnock Family Services	603-357-4400
Cheshire Medical Center	
Mental Health Services	603-354-6672

FOOD AND SHELTER

Southwestern Community Services	
(see Chapter 2 <i>Getting Started</i>)	603-352-7512

DISASTER RELIEF

American Red Cross	603-352-3210
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chapter two

Getting Started

Monadnock Senior Resources

Getting Started

Overview

Many readers of this book will be responding to an immediate crisis. Others will be looking well ahead in hopes of enhancing quality of life and minimizing the impact of any future crisis. Advance planning, either short or long term, can provide added clarity, confidence and control in your life. We believe complex issues are best approached by first seeking an overview of options. The contacts provided in this chapter are excellent starting points in advance planning and crisis response.

Information Clearinghouses

ServiceLink

105 Castle Street

Keene, NH 03431

1-866-634-9412 (toll-free)

Website: www.nh.gov/servicelink

A community center that offers information and support for older adults, persons with disabilities and chronic illness, and those who love and care for them.

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Getting Started

ServiceLink offers free information, support and assisted referrals on a wide range of topics from respite care, and financial planning, to social services. They also offer educational programs and have an active volunteer program. In addition to the Keene location, there are 12 other primary locations and over 50 satellite locations throughout the state.

You can access any location and a wide range of services by calling 1-866-634-9412.

Home Healthcare, Hospice, and Community Services

312 Marlborough St.

P.O. Box 564

Keene, NH 03431

1-800-541-4145 (toll-free)

Website: www.hcsservices.org

Provides comprehensive home health care and services to people of all ages, with special programs for older adults.

HCS Services that are available in the home include visiting nurse, physical, occupational and speech therapy, homemakers and home health aides, nutritional counseling, social work and private duty care. Meals

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Getting Started

on Wheels are available in many communities. Community services include health-screening clinics, outreach, Friendly Meals for older adults, Castle Center for Adult Day Care and The Friendly Bus and City Express Transportation. Hospice at HCS is a full service Medicare certified hospice program dedicated to providing care and support for the terminally ill and their families. No one will be denied medically necessary care due to financial circumstances in HCS's publicly supported programs. HCS is a United Way Agency.

For more information on any of these services, call 1-800-541-4145.

Southwestern Community Services

63 Community Way

Keene, NH 03431

603-352-7512

Website: www.scsheps.org

Southwestern Community Services' goal is the elimination of poverty through a variety of avenues.

Southwestern Community Services serves older adults and the community at large through a variety of

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Getting Started

federally and locally initiated education, economic and health programs. The Senior Companions program matches healthy older adults with other older adults who need help living independently. The Commodity Supplemental Food Program helps low income seniors access healthy foods. The Fuel Assistance and Electric Assistance Programs assist people who need help in paying monthly heating and electric bills. The Housing Security Guarantee Program provides rental security deposits to eligible persons, and the Family Friends Partnership Project helps older adults who have a child with a developmental disability. Other programs include Women, Infants and Children, Weatherization and New Hope, New Horizons. SCS also operates an emergency shelter.

For more information on any of these services call 603-352-7512, or write or visit the website today.

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The New Hampshire Bureau of Elderly and Adult Services

809 Court St.

Keene, NH 03431

603-357-3510

Website: www.dhhs.nh.gov/DHHS/BEAS

Provides a variety of social services to qualifying older adults.

BEAS provides social services to the elderly and to incapacitated younger adults who have a physical, emotional or mental illness, or a disability which causes them to need the support of social services. These services include case management, counseling, adult group day care, adult in-home care, congregate meals, congregate housing support services, emergency support, home-delivered meals, homemaker and respite care, and more. The adult protection law requires BEAS to receive and investigate reports on adults who are being abused, neglected or exploited, or who are self-neglecting.

For more information, or to report abuse, call the BEAS at 603-357-3510.

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New Hampshire State Veterans Council

Norris Cotton Federal Building,
275 Chestnut St, Room 517
Manchester, NH 03101
1-800-622-9230 (toll-free)
Website: www.nh.gov/nhveterans

*Providing excellence in patient care and
Veteran's benefits.*

The Manchester Regional Office of the Department of Veterans Affairs provides a wide range of services to our Veterans including disability compensation, pension, education and training, vocational rehabilitation, home loan guaranties, specially adapted housing, automobile assistance, clothing allowance and burial benefits. About a quarter of the nation's population is potentially eligible for VA benefits and services because they are veterans, family members or survivors of veterans.

Those interested in any veteran's services should call 1-800-622-9230.

Monadnock Senior Resources *Getting Started*

Monadnock Senior Advocates

C/O Servicelink Resource Center
105 Castle Street
Keene, NH 03431
603-357-1922

The mission of Monadnock Senior Advocates is to assure the development of community based resources designed to enhance the quality of life for all older adults of the region.

Monadnock Senior Advocates is the area committee on aging and provides timely information to empower seniors to advocate for themselves. They help to shape public policy on issues that affect seniors. They develop partnerships among the elder-service providers to better serve the needs of older adults and their families, and provide community education through periodic programs and the “Wit and Wisdom” column of the *Keene Sentinel*.

MSA generally meets at the Keene Senior Center. The meeting is open to all. Please call 603-357-1922 for more information on services, membership or meeting times.

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The River Center

44 & 46 Concord St.

Peterborough, NH 03458

603-924-6800

Website: www.rivercenter.us

The River Center is a place to give and find community resources and connections that enrich quality of life for all.

The River Center is a community resource center which serves the greater Peterborough area. The goals of the River Center are to connect people with resources to help meet their basic needs, create opportunities that encourage health and well being, and help people connect with one another. Information and referral services provide assistance with finding and using local, regional and statewide programs and services. For further information please call the River Center Information and Referral Service at 603-924-6800.

Monadnock Senior Resources
Getting Started

New Hampshire Homeless Helpline

1-800-852-3388 (statewide)

Monadnock United Way

Helpline 603-352-1999

Toll Free 1-800-368-4357

Website: www.muw.org

Keene Public Library

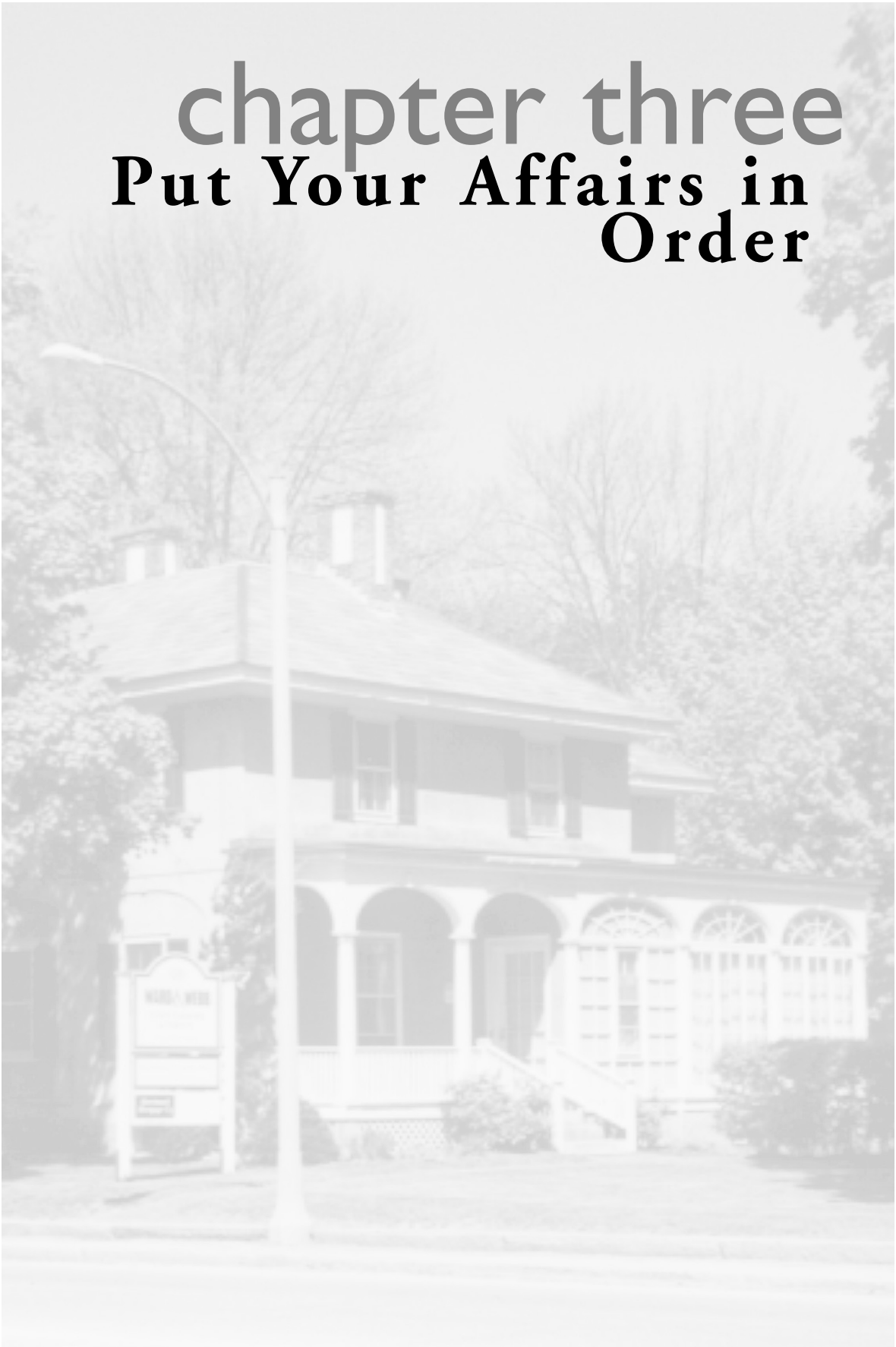
60 Winter Street

603-352-0157

Website: www.keenepubliclibrary.org

chapter three

Put Your Affairs in Order



Monadnock Senior Resources

Put Your Affairs in Order

Ward & Webb, P.C., is a law firm based in New Hampshire and Vermont. Estate Planning and Settlement is the only legal work we do. What is unique about our practice is that we have created a process to develop and maintain an estate plan, called *The Heritage Plan*[™], to help our clients preserve their estates and their values.

Leave a Legacy, Not a Lawsuit [™]

We strive to help our clients leave a legacy, not a lawsuit. Think of your legacy as the good you may leave behind. Not just money, but values such as family harmony, security for your loved ones, education for youngsters, or helping a charity. You can even pass on wisdom and encourage positive behavior through estate planning. Think of lawsuit as anything that may go wrong in the process. We do not want to leave a mess for someone else to clean up. We do not want our family fighting. We do not want our hard-earned estate squandered through avoidable taxes or estate settlement expenses. And we do not want creditors, divorcing spouses and other bad actors to end up with our loved ones' inheritance.

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Put Your Affairs in Order

Take Control Now

Most people leave things to chance. It has been reported that something like seventy percent of Americans die without even a simple Will in place. When there is no plan, things may work out, or it may be a disaster.

A woman once asked us to help settle her stepfather's estate. Her mother had married him when she was a child, and he had been like a father to her. Her mother and stepfather did no estate planning. Their situation, after all, was simple. Her mother had no other children. Her stepfather had no other family. So they owned everything jointly, and when her mother died, everything passed automatically to her stepfather. And when he died, there was no one left but our client. But her stepfather died without a Will, and when that happens, state law controls who gets an estate. As far as state law was concerned, the stepfather had no living relatives. That meant everything went into the state treasury.

The moral of the story? If you care what happens to your estate, put your affairs in order. Do not assume

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Put Your Affairs in Order

that things will work out the way you would like. Do not leave things to the state, the courts, the lawyers and the taxman. Take control now.

Estate Planning Can Do More Than You Think

Proper estate planning should cover your whole life-span. You may plan for yourself and your loved ones, without giving up control of your affairs while you are alive and well. You may provide clear instructions in the event of your disability, to ensure that all needs are met and your wishes are carried out. Upon your death, your plan also should allow for efficient and effective settlement, passing “what you have, to whom you want, when you want, the way you want”.

Most Estate Plans Just Don't Work

An estate plan that works is a plan that meets your expectations. Most of us have a mental picture or “snapshot” of what we want to happen when we are disabled or die. Our professional experience is that most estate plans don't work, meaning that what really occurs when the plan is implemented does not pass the “snapshot” test.

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Imagine yourself looking down on the scene. Are your affairs an unorganized mess, wasting your hard-earned money? Are there taxes or probate proceedings that might have been avoided? Is everyone getting along or are they fighting? Are the needs of a spouse, children or others being met? Is their inheritance protected from lawsuits or bad business deals or divorces? Is someone taking advantage of a loved one in decline? Has your estate left your bloodline?

Get Smart

Education for you, your family, and your helpers is critical to a successful estate plan. You need to know what's possible, understand how your objectives may be reached, and make informed choices. Your family and helpers (such as executor, trustee, or agent) need to know what to do in the event of your disability or death. Instead, we find that most family and helpers do not know what to do and go into "crisis mode." This leads to anxiety, delay, and often poor decisions. Have you ever been in the presence of someone who has just lost a loved one? The grieving period is the worst possible time for your family and helpers to begin learning about new and often difficult concepts, duties, and choices. Early education,

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Put Your Affairs in Order

therefore, is an important part of a sound estate planning process.

Design a Plan That's Right for You

Do you want your estate plan or your neighbor's plan? It takes time to customize a plan to meet your specific needs and wishes. Who's the expert on you and your life? It's you, not us. You must teach us. We need time to learn about you and your people. Time to gather solid information on the elements of your estate. And time to understand your goals and dreams. If you say you want to leave your estate to your children, we probably will ask you why. Oftentimes, the answer is that you hope to see that your child finally has some financial security, that your grandchild will go to college, or that some other need will be met. We then might suggest to you ways to see that that is exactly what will happen with your legacy. And so we need time for legal counseling on your issues, your options, the pros and cons, and how it all may fit together. To help you clarify your own "snapshot".

Let's consider some common estate planning goals.

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Put Your Affairs in Order

Asset Protection

Most people want to remain in control of their property while they are alive and well. Protecting what you have is fundamental. The first line of defense is proper insurance for likely risks, such as homeowner or renter's insurance, auto insurance, health insurance, disability insurance, and possibly an "umbrella policy" or long term care insurance. Other forms of protection may include the use of business entities such as corporations, limited partnerships, and limited liability companies. Certain irrevocable trusts also may be appropriate for lifetime asset protection. For example, New Hampshire now has one of the strongest statutes in the nation for creation of a "domestic asset protection trust". Asset protection strategies, however, may be infeasible or unlawful unless put in place well before you have known creditor problems. The key as always is to plan ahead.

You Are Only Human

Disability planning may be the most neglected part of estate planning today. Many people believe that, if they are mentally incapacitated, someone (their spouse, their oldest child, their next of kin) is automatically deputized to handle their affairs. That simply

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Put Your Affairs in Order

is not true. If you have not planned for your disability, then the only recourse is for someone to start a guardianship proceeding in Probate Court and to subject you to a formal trial to prove your incapacity. This can be a humiliating and heartbreaking experience for families. If the court finds that you no longer are able to handle your affairs, then a legal guardian will be appointed to administer your affairs, under the supervision of the court, perhaps for many years.

With advance planning, you may avoid guardianship proceedings. Through Powers of Attorney (including Health Directives) and Trusts, you may choose the people you wish to handle your affairs during disability, without court intervention. Powers of Attorney may be very useful tools for disability planning, but they typically are form documents granting “bare authority” rather than providing your personal instructions. A customized Trust is a better tool for establishing your wishes. For example, do you want to stay at home or go into a nursing home, even if it costs more to keep you at home? Would you be happy living with an adult child, or is that the last thing in the world you want? Should a person you live with be paid to avoid any financial burden? Who will decide that you are disabled, that it’s time to turn over the

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Put Your Affairs in Order

keys to the car? Who should be in charge of you and your affairs if you are disabled? One person or a team? These are important questions, affecting your quality of life, that probably will arise. If you don't answer them, who will?

Protect Your House and Life Savings from Nursing Home Costs

Most people will tell you that they plan never to enter a nursing home, but statistics show that nearly half of all people who reach age 65 will spend time in a nursing home. The average stay is nearly three years, and the cost in our region is now around \$100,000 per year. There are several ways to pay. The first is simply to pay privately until you run out of funds. This can wipe out the average estate in a hurry, and even large estates may be subject to serious erosion.

A second option is Long Term Care insurance, to help defray the cost of long term care in a nursing home, assisted living facility or for home care. While Long Term Care insurance may not be right for everyone, it may result in greater autonomy for many people and a wider choice of options for a person in need of long term care. But the insurance costs may

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be significant. In general, the younger you are when you take out a policy, the lower the premium. Health problems as you age may result in higher premiums or disqualify you altogether. We recommend that people consider whether long term care insurance is right for them, with the assistance of a Long Term Care insurance professional who may help them sort out their policy options and make informed choices.

A third means of paying for nursing home care is through Medicaid. Do not confuse Medicaid with Medicare, which is essentially health insurance for senior citizens. Medicare does not pay for long term custodial care in a nursing home. Medicaid, however, is a government assistance program that pays for nursing home care for those who have no other means to pay. It is a poverty program with complex eligibility requirements. Through advance planning, it may be possible to qualify for Medicaid coverage of your long term care, while protecting significant resources for your at-home spouse or for your children. This Medicaid planning is discussed in Chapter Six.

Lastly, military veterans may have special long term care benefits available to them through the US Department of Veteran Affairs.

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The “Brown Paper Bag” Case

When someone dies, their helpers often do not even know what they owned. So the helpers go into the home, pull a brown paper bag from the cupboard, and start gathering up any papers that look like they might be important. Next they bring the bagful of paper to the attorney’s office, where it is spread out and sorted and scanned for clues. Leads are followed, inquiries are made, and mail is watched for months. This reconstruction of someone’s financial life is a very time-consuming and expensive way to settle an estate. We once found fifty bank and brokerage accounts scattered along the deceased’s migration route between New Hampshire and Florida. We still wonder if we found them all.

To avoid this “morbid scavenger hunt,” your estate should be organized. A good estate planning process will help you marshal your financial information. It also may help you make sense of your holdings. For example, for ease of administration of your estate during your lifetime and after you’re gone, it may make sense to consolidate various accounts, perhaps placing them with a single trusted financial advisor.

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Put Your Affairs in Order

Leave Your Loved Ones More Than Money

Go ahead, show them the money. But also consider carefully other estate planning goals that may be just as important to you or to them. Here are some common examples:

- **Bloodline Protection**, to keep the assets in the family.
- **Creditor Protection**, to protect even careful persons from loss of inheritance to a personal injury lawsuit, a bad business deal, or other creditors.
- **Remarriage Protection**, to help protect your spouse and children in the event your spouse remarries.
- **Divorce Protection**, to help preserve a beneficiary's inheritance from loss to the in-laws.
- **Self-Protection**, to help protect beneficiaries from themselves and their own limitations, weaknesses, addictions or illnesses.
- **Special Needs Protection**, for disabled beneficiaries.

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- **Values Promotion**, such as encouraging education and hard work.
- **Business Succession**, for passing the family business fairly and sensibly to the next generation.
- **Pet Provisions**, for care of your creatures.
- **Charitable Gifts**, for gifts that can keep on giving.

Keep the Family Together

While planning your estate, it is important to keep in mind your particular family personalities and dynamics. This is especially true in answering the “who gets what” question and the “who’s in charge” question. It is important that your decisions be made thoughtfully and that your wishes be expressed with clarity. If there is any ambiguity or room for interpretation, problems are more likely to arise. Explanations of difficult or unpopular decisions also may be helpful. Beneficiaries have feelings. A thoughtful explanation, coupled with appropriate reassurances of affection and gratitude, may help avoid hurt feelings, resentment, and family conflict.

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Put Your Affairs in Order

Dodge the Tax Man

Taxes can take a huge bite out of a legacy. Planning strategies should address federal and state death taxes, income taxes, and capital gains taxes. There are many lawful tax avoidance or tax reduction techniques. Taxes are an area of nearly constant controversy and change. If you are waiting for the law to “settle down” before you do your estate planning, you likely will die waiting.

Stretch Your IRA Another Generation

Many people today have substantial IRAs, 401(k)s, or similar retirement plans. Financial advisors tell us about the financial power of tax deferred growth of assets inside a retirement plan. We are told not to take money out of an IRA until we must. This is referred to as an *IRA Stretch-Out*. In estate planning, we can take this concept a step further and plan to stretch out IRA payments to beneficiaries after your death. Integration of IRA planning and estate planning can make these assets much more valuable in the hands of beneficiaries.

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Put Your Affairs in Order

The Right Tool for the Right Job

You can see that there are many possible estate planning goals. Once you have identified what's important to you, then it is time to select the right combination of estate planning tools to accomplish your personal goals.

Wills. A Will does not avoid probate. Indeed, it is only effective as to property that does pass through probate. Probate is a court supervised settlement of your estate. If you die with property titled solely in your name, then it must pass through probate, which may delay settlement, increase costs, make your private matters public, and subject your property to the claims of creditors. When the court proceedings are done, the remaining property will pass under the terms of your Will, if any, or under the terms of state law if you have no Will. A Will may accomplish limited objectives, such as deciding who will settle your estate, and who gets what. It does nothing for disability or lifetime management. And if it provides for management for beneficiaries after your death, under a Testamentary Trust, administration of that trust will be supervised by the court for the duration of the trust, often many years.

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Joint Ownership. Many people seek to avoid probate by owning property jointly with someone else, so that upon their death, title will pass directly to the surviving joint owner. Joint tenancy may be a useful part of a well-planned estate, but it also may cause problems. Among the pitfalls of joint tenancy: possible loss of control of the asset; possible exposure of the asset to claims of your joint tenant's creditors or divorcing spouse; and possible negative tax consequences. Joint tenancy property is not controlled by your Will or Trust or other personal instructions. It typically passes by law to the surviving joint tenant. Joint tenancy therefore often just postpones the hard estate planning questions for a surviving spouse to decide. Joint tenancy does not protect your legacy for your intended beneficiaries. It even may lead to unintended heirs. If your surviving spouse remarries, your children may be inadvertently disinherited. If you are single and add the name of one of your three children to your bank account, for your convenience, the account passes at your death solely to the named child, who may be unable to share despite their best intentions. With joint tenancy, you are gambling your legacy.

Beneficiary Designations. Working with standard

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Beneficiary Designation forms, for your life insurance, annuities or similar assets, usually amounts to “checking a box.” Rather than the assets being controlled by your wishes, as expressed in your Will or Trust, the assets will be controlled by the form or by operation of law. This means losing control of perhaps a major part of your estate. The form does not enable you to leave instructions or provide guidance to your loved ones. The form won’t protect them from predators. The form does not address your tax avoidance or other personal goals. Getting your beneficiary designations right, so they work together with the rest of your estate plan, is important to the plan’s success.

Trusts. Trusts are great tools for achieving most estate planning goals. On one level, a Trust is a document. It is more instructive to think of a Trust as a set of instructions or an arrangement for managing your affairs while you’re alive and well, during your disability, and after your death. Trusts may avoid probate, may avoid or reduce death taxes, and may be customized to meet many of the estate planning goals described above.

Funding. Whether you have a Will or a Trust, “funding” is fundamental. Funding is a lawyer’s term for

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seeing that assets are properly titled, and beneficiary designations are properly made, so that your estate plan will operate as intended. If your assets veer off course to probate, or to a joint tenant, or to a designated beneficiary, your estate plan may not work.

Estate Planning is a Process, Not a Document

Signing your Will or Trust or other estate planning documents, and putting them away in a drawer without further thought or action, likely will result in a plan that doesn't work. Why? Because things change. Life, law, and lawyers all change. Your life circumstances, family, assets, and even your own priorities will change over time. Laws change frequently, especially tax laws. And a good lawyer's skills and techniques will improve along with the state of the art within their profession. Any of these changes can render a plan obsolete.

If your estate plan is to meet your expectations and pass the "snapshot" test, then a formal update program is needed. The program should include ongoing education for you, your family, and your helpers. It should provide a framework for reviewing your assets to see that your plan remains properly funded. Finally, there should be a face to face review of your plan and

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circumstances at regular intervals to ensure modification of your plan and documentation as needed. Traditionally, it has been up to the client to return to the attorney's office for periodic review of their plan. This approach has been a dismal failure. What is needed is a formal program that provides structure for clients, to help them stay on track with their plan.

The Estate Planning Solution

Ward & Webb, P.C., has created a process to develop and maintain an estate plan, called *The Heritage Plan*™, to help our clients preserve their estates and their values.

Step One: Work With a Counseling Oriented Attorney

Much of what passes for estate planning is little more than word processing. We don't believe you should pay a licensed professional to do word processing. Their value is in their counsel and advice, based on their knowledge, wisdom, and experience. For an estate plan that works, seek good counseling, and create a customized plan that is right for you.

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Step Two: Establish and Maintain a Formal Update Program

An estate plan faces a myriad of changes over time, in your life, in the law, and with your lawyer. You cannot expect a plan to work as intended if it is never updated. The costs of failing to update, both economic and non-economic, are typically far greater than the costs of keeping your plan current.

Step Three: Strive for Efficient and Effective Settlement

While people usually think of estate planning costs in terms of what a document costs, the *real costs of estate planning* break down as follows: the cost of counseling and design up front (or for word processing); the cost of keeping your plan up-to-date (or the larger cost of failing to update); and the cost to your loved ones for settlement upon disability or after death.

There are always settlement costs after death. There are always necessary steps in winding up your affairs, meeting tax and other obligations, and transferring assets. Wills go through probate. Trusts must be

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administered. It only makes sense that an efficient and effective settlement is more likely if a plan is carefully designed, if it is kept current and fully funded, and if your helpers are educated in advance as to their duties. An efficient and effective settlement not only is apt to be less costly, it also makes for a much better experience for those you leave behind.

The Traditional Estate Planning Option

Ward & Webb, P.C., continues to offer traditional estate planning services to clients who decide, after education as to the potential advantages of *The Heritage Plan*[™], that a traditional estate plan is adequate for them.

Traditional planning is more in the nature of a one-time transaction between attorney and client than a counseling-based relationship for the long term. It might involve preparation of a Simple Will with Powers of Attorney and Health Directives, and it may include a simple Probate Avoidance Trust. Wills can accomplish only limited objectives, as discussed above. A Probate Avoidance Trust is a basic trust arrangement that accomplishes about as much as a Will, but also avoids probate as to assets properly

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titled in the name of the trust. Clients with these basic plans are always advised to come back at regular intervals for review.

Traditional planning is a reasonable choice as long as it is an informed choice. Some people have more limited and narrow planning goals, they may not have the time to commit to a process of careful planning, or they may wish to put a very basic plan in place as a less expensive or temporary measure. Although traditional planning is not the best approach for most people, it is far better than no planning at all. Clients with a traditional plan also may transition later to a more comprehensive *Heritage Plan*[™].

Importance of a Team Approach: Coordination with Financial, Insurance and Tax Advisors

A good estate planning process allows for the contribution not only of your estate planning attorney but also your accountant and your financial and insurance advisors. If all your professional advisors are included in the estate planning process, you are much more likely to end up with an estate plan that works. If not, you may receive conflicting advice that leads to confusion and inaction. We suggest that you allow your

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attorney to involve your other advisors, keep them apprised of the steps you are taking, and solicit their expertise and insights.

Perhaps you are a “do-it-yourselfer.” If you don’t have other professional advisors, it may be wise to assemble a team of trusted advisors who stand ready to serve you and your loved ones later on, in the event of your disability or death. Otherwise it will be up to your loved ones, who now depend on you, to find appropriate help. Remember, the better you are at what you do, the bigger the hole you leave behind. We work with many fine professional advisors and are happy to make referrals of our clients to someone who may be a good match for their needs.

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Legal Sources

Senior Citizens Law Project

1361 Elm Street, Suite 307

Manchester, NH 03101

1-888-353-9944 (toll-free)

Website: www.nhla.org/seniors.php

Providing free legal services to senior citizens.

Lawyers on this advice line will discuss civil matters with you on the telephone. This service does not assist callers with criminal matters. Typical questions include Medicaid and Medicare concerns, consumer questions, family issues and questions on housing, nursing homes and pensions. Referrals to other legal sources may be provided for more extended representation, possibly free or for a reduced fee.

Call toll free 1-888-353-9944 for an intake over the phone.

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The Elder Shelter Protection Project

1-800-562-3174 (toll-free)

1-800-634-8989 (toll-free TTY)

Helping eligible older adults in danger of losing their homes or apartments receive free legal services.

The project helps senior citizens who face the loss of their homes through foreclosure, sheriff's sale or property tax sale. They also advise people about Medicaid liens. The program aids elderly people denied access to housing or facing eviction because of their mental or physical disability. Some examples of help include getting a court order stopping a foreclosure sale, gaining time to catch up on mortgage payments, reducing property taxes through poverty abatement, stopping unlawful evictions based on discrimination and gaining access to housing when admission practices screen out frail elders and people with disabilities. There is no charge to those who qualify. This service is funded in part by a grant from the Administration on Aging at the United States Department of Health and Human Services.

Calling the statewide number, 1-800-562-3174 will put you in contact with your nearest branch. There are

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offices in Berlin, Manchester, Claremont, Portsmouth and Concord.

Disabilities Rights Center

18 Low Avenue
P.O. Box 3660
Concord, NH 03302
1-800-834-1721 (toll-free)
603-228-0432 (Voice and TDD)
Website: www.drcnh.org

Dedicated to the full and equal enjoyment of civil and other legal rights by people with disabilities.

The Disabilities Rights Center is a statewide organization that is independent from state government or service providers. The DRC protects and advocates for persons with developmental disabilities, mental illness and traumatic brain injuries. In addition, the center protects and advocates for beneficiaries of social security, and other eligible adults. Individuals who have difficulty accessing assistive technology devices or services may also find help here. The DRC is a not-for-profit corporation.

Those who may benefit from these services may call the center.

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Victims' Assistance Commission

Department of Justice
33 Capitol Street
Concord, NH 03301
1-800-300-4500 (toll-free)
Website: www.doj.nh.gov/victim

Assisting victims of violent crimes including elder abuse.

The NH Victims' Assistance Commission helps innocent victims of violent crime with expenses directly related to crime injuries. Requirements include reporting the crime to local law enforcement, filing an application with the commission within one year from the date of the crime and incurring certain out-of-pocket loss or liability as a direct result of the crime. Costs paid may include mental health counseling needed for crime-related mental trauma, wages lost due to crime-related injuries, funeral and burial costs for homicide victims and more. Many forms of elder abuse may be covered under this program. In addition, an address confidentiality program helps victims afraid of being found by their abuser to help maintain the secrecy of their home, work or school address.

Should you think you or a loved one is eligible for victims' compensation, call 1-800-300-4500 today.

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New Hampshire Bar Association

Website: www.nhbar.org

Pro Bono Program

603-224-3333

This program provides referrals to volunteer lawyers for eligible participants.

Reduced Fee Referral Program

603-715-3290

When you need a lawyer but may have trouble paying legal fees, this program assesses your needs and rates are based on your financial situation.

Lawyer Referral Service

603-229-0002

If you need a lawyer but you are not sure which one to call, the LRS staff will help you evaluate your situation and refer you to appropriate legal counsel in your area.

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New Hampshire Civil Liberties Union

603-225-3080

Website: www.nhclu.org

The ACLU works daily in courts, legislatures and communities to defend and preserve the individual rights and liberties guaranteed to all people in this country by the Constitution and Laws of the United States of America.

Immigration and Naturalization Service

1-800-375-5293

Website: www.uscis.gov

It is the mission of the Immigration Services and Benefits program to provide accurate and timely information and to process and award benefit applications in a professional and courteous manner.

Passport Services

603-357-5610

Website: www.travel.state.gov/passport

The Keene office of the United States Postal Service accepts passport applications.

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Consumer Services

Consumer Credit Counseling Services of New Hampshire and Vermont

105 Loudon Road
P.O. Box 818
Concord, NH 03302
1-800-375-5283 (toll-free)
Website: www.cccsnh-vt.org

CCCS is a non-profit local organization of professional credit counselors whose only concern is to help people manage debt without family or personal disaster.

CCCS is a free confidential credit counseling service. Professional debt counselors will assist you as you wish, from providing one-time advice over the phone, to working out a confidential debt repayment plan in which they get your creditors to work with them. There is a small monthly fee for long-term service, charged on a sliding scale. Anybody can over-extend themselves financially and head for trouble, regardless of age or income. CCCS is for all people—poor, wealthy, young or old. This service is available in Keene, Peterborough, Brattleboro, and other locations

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throughout New Hampshire and Vermont.

Calling the toll-free number 1-800-375-5283 will give you information you need to get started.

Attorney General, Consumer Department

33 Capitol Street

Concord, NH 03301

1-888-468-4454

Website: www.doj.nh.gov/consumer

The Consumer Department protects consumers from unfair and deceptive business practices in New Hampshire.

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Better Business Bureau of New Hampshire

25 Hall Street #102

Concord, NH 03301

603-224-1991

Website: www.bbbnh.org

Promoting honesty and integrity in the marketplace.

Consumers who believe that goods and services being offered to them may be fraudulent may call the Better Business Bureau for help. Some examples of complaints may include misleading advertising, improper selling practices, non-delivery of goods and services, misrepresentation, unhonored guarantees or warranties, unsatisfactory service and more. In most cases, the BBB will file a complaint to the company on your behalf, and because most firms care about satisfying their customers, complaints are generally resolved and the matter closed. Occasionally further action may be necessary.

Those with concerns about advocating for themselves, or wishing to file a complaint may call the BBB at 603-224-1991.

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New Hampshire Insurance Department

21 Fruit Street, Suite 14

Concord, NH 03301

603-271-2261 (*Information Line*)

1-800-852-3416 (*Consumer Line*)

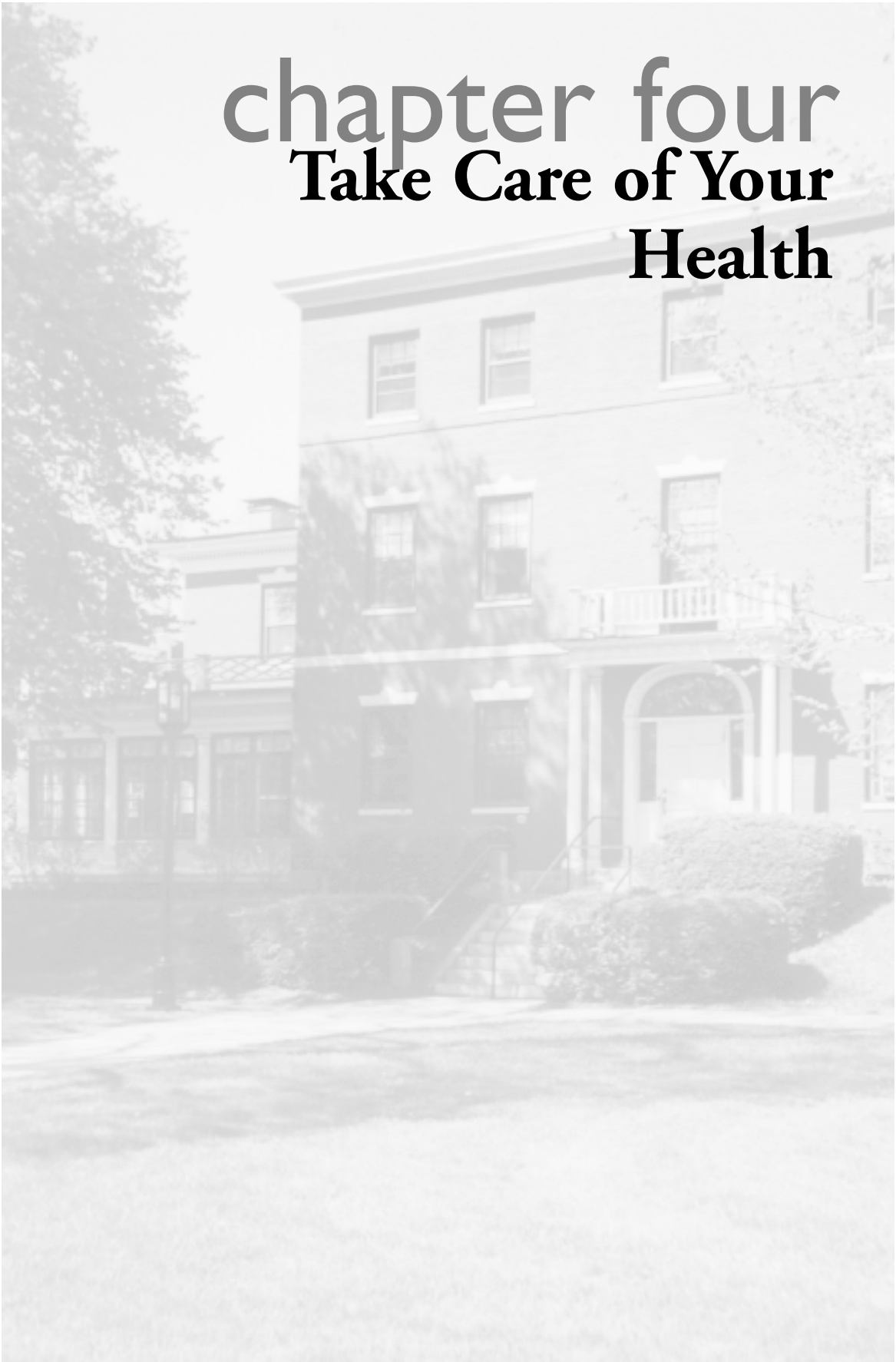
Website: www.nh.gov/insurance/consumers

This office will act as an intermediary to help resolve problems between consumers and licensed insurance companies. Referrals will be made to other State or Federal agencies when appropriate.

Monadnock Senior Resources

chapter four

Take Care of Your Health



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Take Care of Your Health

Medical Services

**Cheshire Medical Center / Dartmouth
Hitchcock Keene**

580 Court Street

Keene, NH 03431

603-354-5400

Website: www.cheshire-med.com

Providing a clear focus and coordinated approach to high quality health care services responsive to the needs of patients, families, businesses and the community.

On a lovely medical campus located in Southwestern New Hampshire, Cheshire Medical Center, a 169-bed regional hospital center with centers of excellence in cancer care, rehabilitation, women's health, sports medicine, and adult behavioral health, has joined with Dartmouth-Hitchcock Keene, a medical practice associated with the Dartmouth-Hitchcock Health System. The internationally renowned Dartmouth-Hitchcock system includes New Hampshire's only academic medical center and a network of over 900 primary and specialty care

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physicians located throughout New Hampshire and Vermont.

Cheshire Medical Center/Dartmouth-Hitchcock Keene offers primary and specialty care physician services, state-of-the-art diagnostic tools, programs for improving the health of the community as well as scores of services designed to treat and prevent illness and infirmity.

The Geriatric Department at Cheshire Medical Center is of particular interest to older adults. Unlike medical specialties which focus on a part of the body or disease, Geriatric Medicine focuses on a stage of life, later life. Geriatricians are trained to examine the many aspects of health and wellness as they relate to aging in order to prevent and treat disease and disability. A geriatrician assesses how well an individual carries out day-to-day living activities, as well as their physical, emotional and social well being.

The Department of Geriatrics works in concert with other health care providers to offer a complete array of supports and services for issues related to aging. The goal is to help older adults do what they enjoy and live where they feel most comfortable. Daily life should be satisfying, rewarding, and safe.

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Dartmouth-Hitchcock Clinics

82 Peterborough Street, Jaffrey	603-532-8775
11 Westminister Street, Walpole	603-756-3960
20 Warwick Road, Winchester	603-239-6351

Monadnock Community Hospital

452 Old Street Road
Peterborough, NH 03458
603-924-7191

Website: www.monadnockhospital.org

The physicians and staff of MCH offer extensive services utilizing state-of-the-art technology, while maintaining the personalized care of a small, community hospital.

The 62-bed acute care facility offers medical, surgical and intensive care, obstetrics and pediatrics. Outpatient services include pulmonary, cardiac and physical rehabilitation, a women's health center, 24-hour emergency care, a fully equipped laboratory and an extensive radiology department. MCH quickly and safely transports patients to other healthcare facilities when necessary. Most major insurance plans are generally accepted.

Call the hospital 24-hours a day, 7-days a week for more information.

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Brattleboro Memorial Hospital

17 Belmont Avenue
Brattleboro, VT 05301
802-257-0341
Website: www.bmhvt.org

The mission of Brattleboro Memorial Hospital is to provide comprehensive health care for residents of the region, and to promote health and wellness for the area.

Brattleboro Memorial Hospital provides a wide range of health services to the region. This includes a 24-hour emergency department, a radiology department, rehabilitation services, respiratory care, clinical laboratory, oncology and much more. Special programs include a pulmonary rehabilitation program and diabetes education and counseling services. In addition, the hospital hosts a full calendar of free educational programs and 13 weekly support groups which cover a range of topics. Brattleboro Memorial Hospital is a not-for-profit corporation. Volunteer opportunities are available.

For more information, call BMH today.

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Special Programs

NH Catastrophic Illness Program (CIP)

Office of Health Management

Special Medical Services Bureau

129 Pleasant Street

Concord, NH 03301

1-800-852-3345 Ext.4495 (toll-free)

Website: www.dhhs.nh.gov/DHHS/BEAS/cip

A state sponsored program which helps financially when dealing with catastrophic illness.

For devastating illnesses such as Cancer, Cystic Fibrosis, End Stage Renal Disease, and Spinal Cord Injury, payment can be made for a broad range of medical services which are determined based on individual need. CIP can make partial payments towards outpatient hospital bills, medications, transportation and dialysis. CIP does not provide payment for inpatient hospital charges.

Individuals must demonstrate financial need, with a means of income verification such as a 1040 tax form.

Call the Office of Health Management for more information.

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Medical Suppliers

Keene Medical Products 603-357-3222

Phoenix Medical Products 603-357-2201

Power Mobility

1-800-400-4210 (toll-free)

Website: www.jaspanmedical.com

The Power Mobility program provides power mobility to Medicare eligible patients who qualify under the current Medicare guidelines.

To qualify for power mobility, a patient must be unable to walk due to physical limitation and must be unable to self propel in a manual chair due to upper body impairment. A physician or physical therapist must evaluate the patient. Medicare is accepted and there is no cost to those who qualify. This is a national program run by Jaspan Medical, a Santa Barbara, CA, company which sells electric wheel chairs, ships nationwide and accepts private pay for their services as well.

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Those interested in the program should call the toll free number at 1-800-400-4210.

ATECH Services Refurbished Equipment Marketplace

4A Iron Works Road
Concord, NH 03301
603-224-7630

Making durable medical equipment available for purchase by persons who find the cost of new technology prohibitive.

The Refurbished Equipment Marketplace is an inventory of donated durable medical equipment such as manual and power wheelchairs, mobility aids, hospital beds, bath aids, scooters, and portable ramps. Donations of used equipment are accepted, and the equipment is refurbished by a certified technician. It is then made available for purchase or rent at affordable prices. For further information please call 603-224-7630

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Mental Health Care

Monadnock Family Services

17 93rd Street
Keene, NH 03431
603-357-6878
Website: www.mfs.org

Ashuelot Valley Counseling

20 Warwick Road
Winchester, NH 03470
603-239-4376

Jaffrey District Office

15 North Street
Jaffrey, NH 03452
603-532-4291

Eastern Regional Office

1 Phonix Mill Lane
Peterborough, NH 03458
603-924-7236

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Fall Mountain Counseling Center

Main Street
Walpole, NH 03608
603-756-4735

MFS offers a wide range of mental health education, prevention and treatment services to people of all ages.

While MFS is a mental health center addressing the needs of the entire community, many services specific to older adults are offered. These include medication evaluation and monitoring, case management for older adults with severe mental illness and adult day care, providing daytime care for older adults requiring structured supervised support. Individual and group counseling are available to people of all ages, as are varied community support programs, and psychiatric and psychological testing for conditions related to mental health. MFS is affiliated with Monadnock United Way.

Call MFS at 603-357-6878 for more information about mental health and services in your community.

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**Cheshire Medical Center
Mental Health Center**

580 Court Street

Keene, NH 03431

603-354-6670

Website: www.cheshire-med.com

The Adult Treatment Program is designed to help those who can benefit from short-term psychiatric care.

The adult mental health treatment facility at the Cheshire Medical Center consists of a twelve-bed unit which offers comprehensive therapy in a safe environment. It consists of semi-private rooms with baths, activity rooms and a family conference room. The comprehensive therapeutic services are administered by an experienced multidisciplinary team which include a certified psychiatrist who specializes in adult and geriatric treatment, the psychiatric nursing staff, social workers, a recreational therapist and consulting psychologists.

Contact Cheshire Medical Mental Health Services at 603-354-6670 and speak with an admissions counselor. Admission is on a voluntary basis.

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**Monadnock Area Psychotherapy and
Spirituality Services, Inc.**

19 Federal Street	44 Concord Street
Keene, NH 03431	Peterborough, NH 03458
603-355-2244	603-924-2240
Website: www.mapsnh.org	

MAPS seeks to bring together the healing resources of spirituality and the insights and techniques of psychotherapy when dealing with life's problems.

With offices in Keene and Peterborough, MAPS' highly trained staff of Pastoral Therapists are very sensitive to the individual's needs, both spiritually and psychologically. They provide non-sectarian pastoral counseling and psychotherapy as well as a variety of workshops which cover subjects such as *Stress, Loss and Grief, Meditation and Mind Body Healing*. They also have a Cancer Support Group and a Caregivers Support Group, as well as individual psychotherapy. Treatment services require a moderate fee which is reimbursed by most insurance companies. Financial aid is available to those who qualify.

For more information, call the Keene office at 603-355-2244 or the Peterborough office at 603-924-2240.

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Brattleboro Retreat

Anna Marsh Lane

PO Box 803

Brattleboro, VT 05302

1-800-RETREAT (toll-free)

Website: www.brattlebororetreat.org

A psychiatric hospital committed to assisting individuals in the improvement of their health and functioning.

Nestled in the beautiful Connecticut River Valley, The Brattleboro Retreat is a specialty psychiatric hospital and addiction treatment center which is nationally recognized for its programs. They provide a variety of diagnostic, therapeutic and rehabilitation services for people of all ages and their families. Featuring high quality individualized and comprehensive care, their programs focus on the resolution of short-term problems while developing long-term coping skills. They emphasize dignity, respect, and safety in relation to their clients through their use of state of the art therapies. The treatment plans are covered by most private and public insurance, including Medicaid and Medicare.

For information concerning this program, call 1-800-RETREAT.

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Senior Adult Mental Health Unit at St. Joseph Hospital

172 Kinsley Street

Nashua, NH 03060

603-598-3334

Website: www.stjosephhospital.com

The Senior Adult Mental Health Unit provides acute inpatient psychiatric treatment for people aged 55 and older.

This nine-bed Gera-Psychiatric Unit offers a quiet, comfortable setting within St. Joseph Hospital, fostering physical and psychological recovery and healing from mental illnesses and / or behavioral changes. Programs include psychiatric treatment and consultation by a board certified psychiatrist, specialized psychiatric nursing care, occupational and activities therapy and caregiver support.

Inquiries regarding the program can be made 24 hours a day, seven days a week. The staff will initiate a brief assessment of your needs

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**Alzheimer's Association of
Massachusetts and New Hampshire**

1 Bedford Farms Dr. Suite 105

Bedford, NH 03110

603-606-6590

Helpline: 1-800-272-3900 (toll-free)

Website: www.alz.org/manh

The Alzheimer's Association provides leadership in the fight to eliminate Alzheimer's disease through a wide range of programs.

A Helpline is available Monday through Friday from 8:30am-5:00pm and is often a great starting place for families dealing with Alzheimer's disease or other forms of dementia. Staff can answer questions, offer assistance, make referrals and provide information. Support groups and respite care are available, along with 'Safe Return,' a nationwide program providing assistance in the safe return of individuals with Alzheimer's disease who wander or become lost. A range of Alzheimer's education programs for individuals with the disease, their families and friends is available throughout the state, and you may call if you would like such a program in your community. The group also advocates for Alzheimer's patients on the

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state and federal levels, distributes free literature, maintains a lending library, publishes a newsletter and supports research efforts.

Call 603-606-6590 or the Helpline 1-800-272-3900 toll-free today.

Suicide/Depression

The Samaritans

103 Roxbury Street Suite 304

Keene, NH 03431

Crisis Hotline 603-357-5505

Peterborough, NH 03458

Crisis Hotline 603-924-7000

Website: www.samaritansnh.org

The Samaritans provide support, education, information and referrals through a free, anonymous, 24-hour helpline.

The Samaritans serve the needs of community members who may be depressed or at risk of suicide. Adults from the Monadnock Region staff the line, and individuals who are stressed, upset or in crisis are urged to call the helpline anytime. There are a variety

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of issues that callers may discuss, from problems with relationships, concerns over family or friends, substance abuse, sexuality, feelings of despair and more. Those who have a friend or loved one who is depressed or suicidal are also urged to call the Helpline. Callers can expect to be listened to in a nonjudgmental manner as they discuss whatever concerns them in confidence. Sometimes callers are referred to other sources for additional assistance. Suicide rates are high for older adults, and it is important to remember that depression is not a natural part of the aging process. There are treatments available regardless of your age, or the degree of the depression.

Call the hotline 24-hours a day at 603-357-5505 or 603-924-7000.

Alcohol and Substance Abuse

Alcoholics Anonymous	1-800-593-3330
Phoenix House	
Keene	603-358-4041
Dublin	603-563-8501
Brattleboro Retreat	1-800-RETREAT

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Dental Services

Professional Dental Care Program

P.O. Box 2229
Concord, NH 03302
603-225-5961

Helping provide professional care to people who otherwise could not afford the cost of dentures.

If you are living on a low or fixed income, you may qualify to receive dentures at a reduced fee. Services are limited to full dentures only (upper, lower, or both). Application to the program is based on household gross income and the number of people living in the household. If you are accepted, you must pay a reduced fee in advance and then you are placed on a waiting list of one to four months. Participants will then be assigned to a dentist in their area.

To find out if you are eligible for the program, call or write to request an application.

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Vision Services

New Hampshire Association for the Blind

25 Walker Street
Concord, NH 03301
1-800-464-3075 (toll-free)
Website: www.sightcenter.com

Advancing independence for persons who are blind or visually impaired.

The New Hampshire Association for the Blind will offer support and help to any New Hampshire citizen of any age who is experiencing vision loss to the point where the person's ability to function has been impaired. The Association provides support through information, education, informed choice and help through a range of specialized services. Services are available at The McGreal Sight Center in Concord or in a client's home. These programs are made available regardless of ability to pay and continue for as long as an individual's needs exist.

For more information, call 1-800-464-3075 toll-free anywhere in New Hampshire.

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Services for Blind and Visually Impaired

85 Mechanic Street. Suite 260A

Lebanon, NH 03766

603-448-5793

Website: www.nhbvi.com

This service aims to improve the lives of the blind and visually impaired through three distinct programs.

The first program, Sight Services for Independent Living, offers a free range of services to develop and promote the independence of older adults with visual impairments, living at home. A team of vision rehabilitation professionals and volunteer peer counselors provide services in groups and one on one at nearby locations. The program is available to NH residents 55 and older with severe visual impairment. Other programs include a vocational rehabilitation and a business enterprise program. These two programs are open to adults of all ages.

Call 603-448-5793 to arrange a local consultation.

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Sight Services for Independent Living

1-800-581-6881 (toll-free)

Assisting the visually impaired.

This program is offered to NH residents age 55 and older who have vision impairment and live at home. It provides information, adaptive aids, training and support through a team of professionals and volunteers and at no cost. Their services include planning for personal and household management, independent safe travel, benefits planning, communication and integration into the community. There is a Support Group which meets monthly in Keene.

For more information call toll-free at *1-800-581-6881*.

**New Hampshire State Library Talking
Books Service**

117 Pleasant Street
Concord, NH 03301
603-271-3429

The Talking Books Program exists to meet the reading needs and interests of New Hampshire residents who are physically unable to see, handle or

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Take Care of Your Health

process printed material comfortably. Library Services to Persons with Disabilities serves almost 2000 people and lends over 90,000 books each year. Anyone with a vision problem, a grasping problem, or an information-processing problem is eligible. The program lends a wide variety of books and magazines, recorded by professional actors, equipment to play them on, and special videos.

Keene Lions Club

PO Box 62

Keene, NH 03431-0062

Website: www.keenelions.com

Keene Lions Club, serving the needs of the less fortunate in the Monadnock Region for 65 years.

Having adopted *Eyesight Preservation* as the primary focus of their charitable giving, they provide eyesight assistance to those in need. The services range from cataract surgery to eyeglasses for those who are unable to afford the services themselves. Reading aids are available to help people with limited vision to continue to function and lead active, productive lives. People are often referred to the club by social serv-

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ice organizations, physicians and many times individuals contact the club on their own behalf. Each request is carefully considered and if approved, the funds are made available directly to the recipient's physician or health care organization.

For more information write to the club at : PO Box 62, Keene, NH 03431.

Hearing Services

Northeast Deaf and Hard of Hearing Services

57 Regional Drive
Concord, NH 03301
603-224-1850
603-224-0691 (TTY)
Website: www.ndhhs.org

Northeast Deaf and Hard of Hearing Services (NDHHS) is New Hampshire's one-stop resource for deaf and hard of hearing services and information about hearing loss.

Information about and access to a multitude of social

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services often does not reach deaf individuals unless effective means of communication are available. NDHHS staff are fluent in American Sign Language and sensitive to issues regarding deafness and hearing loss. Please contact NDHHS today for further information.

Prescription Services

NH Medication Bridge Program

Keene: 603-354-6544

Peterborough: 603-924-1794

Website: www.healthynh.com

Medication Assistance Program (MAP) administered at Cheshire Medical Center and Monadnock Community Hospital, helps individuals access one or more of the 200+ pharmaceutical programs that offer free prescriptions drugs to low-income individuals who have no prescription drug coverage. Individuals must meet income eligibility requirements and have a referral from their physician. Any age can qualify. There is a small fee for a three months supply.



chapter five

Independent Living

Monadnock Senior Resources
Independent Living

Housing Referral Sources

**New Hampshire Housing Finance
Authority**

32 Constitution Drive
Bedford, NH 03221
1-800-439-7247 (toll-free)
Website: www.nhhfa.org

The Mission of NHHFA is to promote, finance and support safe, affordable and needed housing and related services for the citizens of New Hampshire.

A variety of programs specific to older adults are available. The Referral, Education, Assistance and Prevention Program assists tenants in subsidized senior housing by providing on-site substance and medication use education and counseling. The Authority also provides information about non-housing programs and services to improve quality of life and provides emergency assistance to people at risk of being evicted, homeless or in danger of becoming homeless.

For more information, please call 1-800-439-7247 today.

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Emergency and Transitional Shelter

Southwestern Community Services

63 Community Way

Keene NH 03431

603-352-7512

Website: www.scshehelps.org

Emergency and Transitional Shelter delivers direct and immediate care to the homeless and those in imminent danger of becoming homeless.

The program consists of family and individual shelter facilities, providing emergency shelter for those in need of immediate relief and short-term (3-6 months) transitional shelter for those who desire more comprehensive services enabling them an easier transition into permanent housing. Needs assessment and case management help people become self-sufficient. Many services are provided as needed including referrals to other agencies and classes on topics such as nutrition, family planning, finances, parenting and life skills. Group activities are held in a community setting. Volunteers and contributors are welcome. The program is facilitated by The Monadnock Area Housing Coalition.

Those needing emergency assistance or interested in volunteering should call 603-352-7512.

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Monadnock Area Transitional Shelter

PO Box 3053

Peterborough, NH 03458

1-800-529-0025 (toll-free)

603-924-5033

Website: www.matsnh.org

The Monadnock Area Transitional Shelter's mission is to provide transitional housing, support, and referral services to people who are homeless, to educate our community on issues of homelessness, and to advocate for solutions.

The Monadnock Area Transitional Shelter (MATS) provides a safe, humane environment for homeless families and individuals as they make the transition back to permanent housing. Founded in 1991 by concerned citizens, MATS is run by volunteers from local communities and a part time case manager. MATS serves the towns of the Monadnock Region, and also accepts referrals from other shelters throughout the tri-state area. Please contact MATS for further information, to request shelter or to volunteer.

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Apartments

EJL Management

PO Box 565

Keene, NH 03431

603-352-9105

EJL manages the following apartments for older adults.

Applewood
School Street
Walpole, NH

Autumn Leaf Village
50 Ivy Drive
Keene, NH

Cleveland Place
21 Roxbury Plaza
Keene, NH

Sunrise Village
76 N. Main Street
Winchester, NH

Rolling Hills Village
Brattleboro Road
Hinsdale, NH

Waterview
64 Lake Street
Swanzey, NH

These complexes are designed for individuals who are 62 years of age or older, disabled or handicapped. All units are one bedroom and the rent includes heat, hot water, electricity and emergency pull-cords. Laundry facil-

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ities, on-site parking, trash/snow removal and 24 hr. maintenance is also provided. Rent is based upon 30% of adjusted monthly income limits as set by HUD.

For more information call 603-352-9105.

In Hinsdale, NH:

Community Resource Group

16 Church Street

Keene, NH 03431

603-352-8329

Todd Block

Main Street

Hinsdale, NH

In Jaffrey, NH:

SK Management

603-878-2400

Gilmore Court

Gilmore Pond Road

Jaffrey, NH

In Keene, NH:

Cheshire Homes

245 Pearl Street

Keene, NH 03431

603-352-5459

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Ashbrook Homes
245 Pearl Street
Keene, NH 03431

Kaplan Development Group

197 Water Street
Keene, NH 03431
603-499-4546
Website: www.bentleycommons.com
Bentley Commons of Keene
197 Water Street
Keene, NH 03431

In Marlborough, NH:

THM Inc.

802-362-4663
Pierce Elderly Housing
Frost Street
Marlborough, NH

In Swanzey, NH

Stewart Property Management

603-641-2163
Ashuelot River Apts.
57 Homestead Ave
Swanzey, NH

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Winchester Wood
Elderly/Family Housing
10 W. Swanzey Road
Swanzey, NH

Public Housing

Keene Housing Authority

831 Court Street
Keene, NH 03431
603-352-6161
Website: www.kha.org

Providing housing and housing assistance that allow individuals, especially the elderly, to achieve a quality independent lifestyle.

The Keene Housing Authority offers housing as well as a housing assistance program for those who qualify. Their housing options for income eligible seniors include Central Square Terrace, for independent older adults, and Harper Acres and Bennett Block, two options which offer services such as a midday meal, homemaking, transportation and personal care. The Housing Assistance Voucher Program is for income

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eligible families, elderly and individuals with disabilities who want to live in housing owned by a private landlord, and need help paying rent. The Keene Housing Authority is a quasi-municipal corporation created by the City of Keene.

To get more information or apply, please call The Keene Housing Authority at 603-352-6161.

Southwestern Community Services 603-352-7512

Website: www.scshehelps.org

Managing the following affordable housing:

Keene East Side Senior Housing
101 Railroad Street
Keene, NH

Troy Senior Housing
35 Central Square
Troy, NH

Winchester Senior Housing
52 Warwick Road
Winchester, NH

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Professional Helpers

Senior Care Management Services

Owen Houghton
262 Nutting Road
Jaffrey, NH 03452
603-532-6970

Assisting elders to remain independent at home.

Senior Care Management Services is a private aging consultation practice of Dr. Owen Houghton, a certified geriatric service provider. Working in collaboration with other individuals and agencies, the service provides family support by identifying needed services, and establishing and monitoring those services to provide adequate care for daily life and independent living. These services are varied according to client needs and desires, and may include work such as coordination of health care services, representing the client to appropriate social services, arranging meals and transportation, enhancing social life within the community, planning and supervising residence changes and more. While Senior Care's Services are appropriate in many circumstances, they are especial-

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ly valuable for elderly clients whose own family may live at a distance, too far for them to be actively involved in senior care on a regular basis.

Information about other members of the National Association of Geriatric Care Managers can be found at **www.caremanager.org**

Chrysalis Case Management

PO Box 305

Weare, NH 03281

603-529-5173

Website: www.chrysaliscm.com

Creating options for independence

Chrysalis Case Management facilitates independence and eases life transitions for elders, people with disabilities and their families through in home assessment, care planning and coordination of services and advocacy.

Chrysalis Case Management will assist persons with long term care needs to maintain the highest level of independence by providing customized support services. Services are planned jointly with the individual and their family and caregivers. To take the first step, please contact Chrysalis Case Management today.

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Granite State Independent Living Foundation

100 Emerald Street, Suite B

Keene, NH 03431

603-355-1208

Website: www.gsil.org

Granite State Independent Living (GSIL) is a statewide non-profit, service and advocacy organization that provides tools for living life on your terms

Founded in 1980, Granite State Independent Living is a statewide non-profit organization whose mission is to promote life with independence for people experiencing the natural process of aging as well as those with disabilities. The Independent Care Options Program is a self-directed program which allows individuals real choice and control over their personal care services. Experienced personal care service coordinators help individuals design programs tailored to their needs and lifestyles. Services may include bathing, dressing and grooming assistance, nutrition assistance, light housekeeping, shopping and errand assistance, respite care, companionship and transportation. For further information, please contact GSIL at 603-355-1208.

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Comfort Keepers

73 Court St

Keene, NH 03431

603-352-2227

Website: www.comfortkeepers.com

In-Home Care for Seniors and Loved Ones

The goal of Comfort Keepers is to help people live full, independent and dignified lives within the comfort of their own homes. Comfort Keepers is dedicated to providing in-home care that enriches our client's lives and helps them maintain the highest possible level of independent living.

Comfort Keepers provide in-home assistance that may include companionship, meal preparation, transportation to doctor's appointments or other commitments, light housekeeping, respite for family members, recreational activities and personal care services.

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Elderwise

89 Court Street

Middlebury, VT 05753

1-877-347-1419 (toll-free)

Website: www.elderwiseinc.com

Elderwise offers a solution for individuals and couples who prefer to live independently.

Elderwise companions are available from 3 to 24 hours a day for on-going assistanceship and companionship, for after surgery assistance, respite care and for special times when other help is needed. The companions all have had background checks, are insured and bonded. They have been certified in CPR and first aid and are especially trained to help you live a full life, within your limits.

If you or someone you know needs a little peace of mind that comes with a trained companion, please call Elderwise at 1-877-347-1419 (toll-free), for more information.

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Autumn Passages Eldercare

47 Mechanic Street

Keene, NH 03431

603-357-1111

Website: www.autumnpassages.com

*Preserving the physical and emotional health
of older people through quality, dignity and
control.*

Autumn Passages offers personal and professional care designed to assist older adults in living in their homes as long as possible. An extensive list of services is provided including personal care, housekeeping, transportation, meal preparation, referral services, 24-hour specialized care and much more. The carefully selected, dedicated staff is available 24-hours a day. Fees are based on the client's individual needs.

For more information, please call 603-357-1111 and speak with a staff member.

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Opportunities and Services

Retired & Senior Volunteer Program

17 93rd Street	456 Old Street Rd.
Keene, NH 03431	Peterborough, NH 03458
603-352-2088	603-924-7350

Website: www.monadnockvolunteercenter.org

RSVP places interested seniors in a variety of volunteer positions throughout the community.

The mission of RSVP at the Monadnock Volunteer Center is to mobilize the skills and talents of people of all ages to help deliver creative solutions to community needs through volunteerism. They do this through a variety of programs. Neighbors-In-Deed matches healthy older adults with other older adults who need assistance and companionship in their own homes. Project Chore sends people of all ages into senior citizens' homes to perform household chores and basic repair jobs. The RSVP Knitters volunteer their time by knitting items at home which are distributed to places such as hospitals, nursing homes and Head Start Programs. Monadnock Family Services, a United Way Agency, sponsors the program.

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Those interested in volunteering should call 603-352-2088 in Keene or 603-924-7350 in Peterborough today.

Neighbors-in-Deed

17 93rd Street

Keene, NH 03431

603-357-6856

Website: www.monadnockvolunteercenter.org

A network of caring individuals and community organizations whose purpose is to offer assistance and friendship to elderly persons and their families as they strive to maintain dignity, independence and quality of life.

This is a volunteer group sponsored by the Monadnock Volunteer Center/RSVP, which is comprised of men, women and youth who are willing to share their time, energy and love with their elderly neighbors and their families. They will provide support, assistance and friendship by acting as respite for a primary caregiver, running errands, grocery shopping, providing transportation, companionship, keeping in touch via the telephone and performing minor home repairs and chores. There are no eligibility requirements and there is no charge for these services.

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If you or someone you know would appreciate assistance or companionship or if you would like to become a volunteer yourself, please call 603-357-6856 for more information.

SCORE

34 Mechanic Street
Keene, NH 03431
603-352-0320
Website: www.SCORE.org

SCORE's mission is the counseling and education of small business people.

This is an all-volunteer organization comprised of individuals who possess business management experience or ownership, who would like to assist entrepreneurs in starting their own business or to make improvements to an existing business. Education and volunteerism are two important factors which help to enhance the SCORE philosophy. Education usually takes place in the form of workshops given at a nominal fee. Qualified SCORE volunteers have the opportunity to serve as counselors/members which allows them to stay in touch with the rapidly changing world of business.

If you need business counseling or if you would like

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to find out how to become a volunteer, call 603-352-0320 for more information

Meals and Nutrition

Friendly Meals

Stone Arch Village
835 Court St.
Keene, NH 03431
603-352-2253
Website: www.hcsservices.org

Friendly Meals offers nutritious meals, health programs, and social opportunities for older adults in three convenient locations.

Friendly Meals are available to adults age 60 and older and their spouses, regardless of their age. They are also available to certain younger people with disabilities. Each meal site is open five days a week for lunch. The locations are *Central Square Terrace in Keene, Millstream Community Center in Hinsdale* and *Meadowood Assembly Hall on Bowkerville Road in Troy*. Monthly meals are available in Marlow, Jaffrey,

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Stoddard, Marlborough, Westmoreland and North Walpole. All Cheshire County adults over 60 are welcome anytime at any location. Friendly Meals are partially funded by federal and state funds. A token donation per meal is suggested. Menus / Calendars are available upon request.

For current times and locations call the main office in Keene at 603-352-2253.

Meals on Wheels

Home Healthcare, Hospice, and Community Service
P.O. Box 564,
312 Marlboro Street,
Keene, NH 03431
603-352-2253
Website: www.hcsservices.org

Meals-On-Wheels is intended to help you maintain a balanced diet while you are unable to prepare meals for yourself due to an illness or disability.

Meals are delivered once daily around lunchtime. An Outreach Worker will visit periodically to check on your well-being and progress. The meals are the same as meals served at Friendly Meals sites. If you are able,

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and have transportation, you are encouraged to come to one of these sites for your meal. Call for more information on site locations. A token donation per meal is suggested, payable once per week in an envelope enclosed with your meal. Participants are asked to call and cancel their meal if they will not be home.

Those interested in participating should call 603-352-2253 today.

Senior Passport Program at Cheshire Medical Center/Dartmouth-Hitchcock Keene

580 Court Street

Keene, NH 03431

603-354-5460

Website: www.cheshire-med.com

The Senior Passport Program enables people 60 years and over to receive better health information as well as to partake in the Hospital's passport meal program.

This service to area seniors comes from the combined efforts of the Cheshire Medical Center and Dartmouth-Hitchcock Keene. Passport meals offer the participants a well-balanced, full meal four times a

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week in the hospital cafeteria at a very low price. Please call for current meal times and additional benefits

To receive a Senior Passport call 603-354-5460 today.

Commodity Supplemental Food Program

Southwestern Community Services

63 Community Way

Keene, NH 03431

Toll Free 1-800-529-0005 Ex 4236

603-352-7512 Ex.4230

Website: www.scshelps.org

The CSFP program provides supplemental USDA food to people who meet certain criteria.

This program is available to people who are sixty years or older, are residents of Cheshire or Sullivan County and fall within the established income guidelines. The USDA commodity foods are given monthly and include fruit juices, instant potatoes, powdered and evaporated milk, dry cereal, etc.

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Soup Kitchens and Food Pantries

The Community Kitchen, Inc.

37 Mechanic Street

PO Box 1315

Keene, NH 03431

603-352-3200

Website: www.thecommunitykitchen.org

***The Community Kitchen provides hot meals,
five nights per week.***

The Community Kitchen provides meals and companionship to anyone who is in need. They are served Monday-Friday 5-6:30pm at the dining room at 37 Mechanic Street.

Boxes of food which can be taken home are available weekly. The boxes include staples such as bread, cereal, pasta, cheese and juice. Verification of name, address, date of birth and income of all household members is required. Please bring a box or laundry basket so that you may carry the food.

For more information, call 603-352-3200.

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Fall Mountain Friendly Meals

Alstead Fire Station
Alstead, NH 03602
603-835-2283

**Food pantries throughout the extended
Monadnock Region:**

Fall Mountain Emergency Food Shelf
Griffin Hill Road
Alstead, NH 03602
603-835-2283

Brattleboro Area Drop in Center
Brattleboro, VT 05301
1-802-257-5415

St. Joseph Storehouse of Life
88 Wheeler Rand Road
Charlestown, NH 03603
603-826-3979

Joan's Pantry
Methodist Church
Chesterfield, NH 03443
603-363-8348

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United Church of Jaffrey Pantry
54 Main St
Jaffrey, NH 03452
603-532-7538

Bread of Life Food Pantry
Calvary Assembly of God
Jaffrey, NH 03452
603-532-6131

Salvation Army
15 Roxbury Street
Keene, NH 03431
603-352-0607

St. Vincent de Paul, St. Bernard's Parish
173 Main Street
Keene, NH 03431
603-357-1647

St. Peter's Food Pantry
Church Street
North Walpole, NH 03609
603-445-5213

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Monadnock Food Pantry
All Saints Church
Peterborough, NH 03458
603-924-3202

Human Services Food Pantry
I Grove Street
Peterborough, NH 03458
603-924-8003

Richmond Methodist Church Pantry
Richmond, NH 03470
603-239-4232

Helping Hand Center Food Pantry
Depot Street
Troy, NH 03465
603-242-3007 for emergencies only

Gert's Food Pantry
Community Church
West Swanzey, NH 03446
603-352-4486

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Clothing and Household Items

Project Share Thrift Shop

Keene Recreation Center
312 Washington Street,
Keene, NH 03431
603-352-8464

Provides clothing, small furniture, linens, household and miscellaneous items to those in need for a small fee.

Thrift Store at Saint James Church

44 West Street,
Keene, NH 03431
603-352-1019
Website: www.stjameskeene.org/thriftstore.htm

Helps individuals find the household and clothing items they need.

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Home Health Care

**Home Healthcare, Hospice, and
Community Services**

312 Marlborough St.,

P.O. Box 564

Keene, NH 03431

1-800-541-4145(toll-free)

Website: www.hcsservices.org

*Provides comprehensive home health care
and services to people of all ages, with special
programs for older adults.*

HHC Services available in the home include visiting nurse services, physical, occupational and speech therapy, homemakers and home health aides, nutrition counseling, social work and private duty care. Meals on Wheels are available in many communities. Community services include health-screening clinics, outreach, Friendly Meals for older adults, Castle Center for Adult Day Care, and the Friendly Bus and City Express Transportation. The Hospice Program at HCS is full service and Medicare certified, dedicated to providing care and support for the terminally ill and

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their families. No one will be denied medically necessary care due to financial circumstances in HCS's publicly supported programs. HCS is a United Way Agency.

Souhegan Home and Hospice Care

24 North River Road

Milford, NH 03055

1-800-453-1310 (toll-free)

Website: www.souheganhhc.org

A non-profit, home health care, health promotion, hospice and community service organization.

Souhegan Home and Hospice Care provides personalized care that exceeds the standards set for home care agencies, while working together with patients and families. Long-term care is available for older adults who need assistance with daily living, while hospice care is provided for those with a terminal illness. Souhegan Home and Hospice care is committed to enlisting individuals, families, communities and other organizations in relationships which enhance the lives of older adults. Care is paid for directly by the patient and his or her family members or through a variety of private and public sources,

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such as Medicare.

Please contact Souhegan Home and Hospice Care for further information.

Visiting Nurses Association and Hospice of Vermont and New Hampshire

One Holstein Place

Suite 311

Brattleboro, VT 05301

1-800-997-7790(toll-free)

Website: www.vnahospicevtnh.org

Provides home healthcare services which include nursing, therapy and personal care for short-term and long-term patient needs, and a full range of hospice services.

The Visiting Nurse Association & Hospice of Vermont and New Hampshire (VNAH) is a compassionate, non-profit healthcare organization. VNAH is committed to providing high quality homecare and support services to individuals and their families, while also serving the communities in our region with clinics, education and wellness programs.

With the goal of promoting an optimal level of independence in the home, visiting nurse services are available to patients who are referred by a physician

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for short-term medical or physical needs. Care is coordinated by a nursing case manager. Services include nursing and physician care, occupational and speech therapy, medical social work, pain management and respite for caregivers. Health Clinics are operated by VNAH throughout the region and include foot care, blood pressure and flu vaccine clinics.

Transportation

Friendly Bus

Home Healthcare, Hospice, and Community Service
P.O. Box 564
312 Marlboro Street
Keene, NH 03431
603-352-8494
Website: www.hcsservices.org

***The Friendly Bus provides transportation
Monday - Friday, for people 60 and older.***

While trips for medical appointments have first priority, other reservations are accepted on a first come basis.

The Friendly Bus will pick you up at your door and

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drop you off at your destination.

Reservations must be made a day in advance by calling HCS at 603-352-8494.

The City Express

603-352-8494

Website: www.hcsservices.org

The City Express is Keene's bus for everyone.

The City Express continuously makes three different loops around Keene, Monday through Friday, during the workday. The loops serve Keene State College, Downtown Keene, and much of the City of Keene respectively. All buses are equipped with wheelchair lifts. Priority seating is reserved for Senior Citizens. Fares are very reasonable with discounts available for frequent riders. The New Hampshire Dept. of Transportation, the Federal Transit Agency, the City of Keene and Home Healthcare, Hospice and Community Services fund this program.

For more info, for a map and schedule or current fares and hours of operation, call 603-352-8494 or log onto the website.

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Senior Rides and Rural Rides

1-800-244-2214 ext. 120

A free transportation program for seniors.

Rides are available in Keene (for medical appointments only) and in Jaffrey, Peterborough, Rindge, Bennington, Mascenic, and Temple for shopping excursions, medical appointments or to visit a friend.

Long distance transportation is also available. Volunteer drivers will drive you to Boston or Lebanon for medical appointments only.

Call the American Red Cross at 1-800-244-2214 for days and times of operation or to arrange for a ride. Please call by noon the day before your ride is needed.

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Disability Services

Granite State Independent Living

100 Emerald Street

Keene, NH 03431

603-355-1208

Voice/TTY 1-888-396-3459

1-800-826-3700 TTY (toll-free)

Website: www.gsil.org

Promoting life with independence for people with disabilities.

Through information and referrals on disability issues, connecting with others with disabilities through peer support, skills training and advocacy, Granite State dedicates itself to assisting consumers in the removal of physical, attitudinal and social barriers which stand in the way of their independence. Their programs are characterized by substantial consumer involvement giving them control over their own life and the expanding choices that are available to them.

GSIL Services include personal care attendants, transportation, social and recreational programs, sign language interpreter referral services and accessibility services.

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**New Hampshire Assistive Technology
Evaluation & Consultation (NH-ATECH)**

67 Communications Drive

Laconia, NH 03246

603-528-3060

Website: www.nhassistivetechology.org

The mission of NH-ATECH is to maximize abilities at home, school, work or play, for individuals affected by the aging process or a disability, through assistive technology, education and community health services.

NH-ATECH provides specialized evaluations and consultations for wheelchair seating and mobility services, augmentative and alternative communications services for those who are unable to effectively use speech to express themselves, computer access services for individuals who require special hardware or software to use a computer, home and worksite modification services, and services to modify products and create equipment to maximize mobility and abilities.

Monadnock Senior Resources



chapter six

Assisted Living and Nursing Homes

Monadnock Senior Resources *Assisted Living and Nursing Homes*

Senior Housing Choices Are Many – But How To Choose? By Jim Beeler, Nursing Home Administrator

This week's "Senior Housing Quiz" is: "Where is the best place for seniors to live out their lives?" The best place of course, is the senior citizen's own home. However, there may come a time when illness, the death of a spouse or the demands of taking care of a house and a yard become too much for someone to handle, and the individual should start looking for an alternative. The good news is that there are many more housing options for seniors today than there were even ten years ago. The difficulty lies in getting good information about the costs, terms and limitation of various housing options. In this article we will explore a few of the most popular options which are available here in the Monadnock Region and try to nail down some of the easiest ways to get reliable information about those options.

On a scale of "most independent" to "least independent," housing options for seniors run the gamut from congregate housing, independent living, and assisted living, up through intermediate level and

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Assisted Living and Nursing Homes

skilled nursing care in nursing homes. One of the first problems people run into is the terminology. “Assisted living” covers a wide range of housing options and is used in such a manner that it has become somewhat of a catchall for three or four different types of housing options. Let’s look at them one at a time.

“Congregate Housing” refers to an apartment complex where seniors and others may live with minimal supports and assistance provided by the landlord. Harper Acres in Keene, owned and operated by the Keene Housing Authority (KHA) is a local example of “Congregate housing”. In this case, apartment rents may be subsidized and the KHA provides a noon meal and housekeeping services for those who are eligible. Seniors living in one of these apartments can also receive nursing care in their apartment through a local home health agency (such as Home Healthcare, Hospice and Community Services) and certain services can be paid for by Medicaid, Medicare or the senior’s own medical insurance policy. For many, this level of support services is enough to remain independent and active in the community. Another example of this type of housing is the Railroad Square Senior Housing complex in Keene, sponsored by

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Southwestern Community Services.

“Independent Living” is another generic term, but is used to describe housing where minimal services are available for older adults who are relatively independent in their daily activities. Bentley Commons in Keene is composed of independent living apartments. Langdon Place of Keene also has a section for independent living.

“Assisted Living” is used to refer to everything from congregate housing to adult room and board, residential care facilities and high-end facilities where seniors have to “buy in” in addition to paying monthly fees. As you might expect, the more staff and services there are, the higher the cost. The best place to start is the least expensive, going up the ladder to the most expensive. Although this may be oversimplifying a bit, the reality is that cost is going to be a large factor in most seniors’ decision to choose a housing option.

In New Hampshire, it is possible for someone to have an elderly person or two live in their house, where the senior may receive meals, laundry service and not much else. These small “adult room and board” homes may operate without a state license and there is very little in place to regulate the quality

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of the services delivered in this type of environment. If a senior is thinking about moving to some type of “assisted living” facility, it is recommended that the person consider moving to a facility that is licensed by the State of New Hampshire. Licensure does not guarantee a facility that is problem free, but the fact that a facility is licensed means that the owner/operator has to provide a certain minimal (base) level of services, maintain certain quality controls and be subject to periodic inspections by the State of New Hampshire. In NH, there are two levels of licensure for residential care homes, or “assisted living” facilities, although the state is moving to combine them into one category.

The first category is currently called “Residential Care Facility,” and the state uses the term “804” to classify these facilities. The Carpenter Home in Swanzey is a local example of this type of home. Many “804” homes accept private pay and Medicaid. Typically these facilities provide 24-hour staffing, along with meals, laundry, house-keeping and assistance with activities of daily living such as bathing, dressing or transportation. The most common need for seniors in all types of assisted living, including “804” facilities, is assistance with medication management. “804” homes are not required to have a licensed nurse on

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the premises, but they usually contract with a nurse to be on call and available when needed.

The second category of “assisted living” in New Hampshire is called “Supported Residential Care” or “805.” In an “805” facility, there are stricter licensure requirements for staffing and generally these types of facilities have a nurse on duty in the home for a minimum of 8 hours a day, often more. The Woodward and Prospect Place in Keene are examples of “Supported Residential Care.” Monthly fees for “805” homes vary widely, but are often higher than fees for “804” homes. While many residential care homes are private pay only, some accept New Hampshire Medicaid.

Finally, there are nursing homes for those with complex medical or behavioral problems. Langdon Place of Keene, Genesis – Keene Center and Harborside Westwood are local examples of nursing homes. As a nursing home administrator, it has always been my advice to seniors that they should not go into a nursing home unless they have no alternative. Is this because nursing homes are terrible places to be? No, that is not the case in the Monadnock Region, although there are still some substandard nursing homes in other places. The real reason is that nursing

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homes are designed to take care of sick and frail elderly, those with medical problems such as a stroke, or behavioral problems such as Alzheimer's that cannot be handled in the home or other types of assisted living environments. Assisted living on the other hand, can maximize a senior's independence and help that senior remain an active part of the community.

So, now you know the options, but how to get good information on where to go, and which place is the best? First, there is no substitute for word-of-mouth. Ask your friends and neighbors who have used those facilities or have relatives in those facilities, and I guarantee that you will hear plenty about the good (and the not so good) in those places. Second, go and visit the place yourself. Remember that whoever is giving you the tour is going to put the best face on and show you all the good stuff, so you need to be assertive and ask some questions. Ask your tour guide for permission to talk to some of the staff AND the residents of the facility. Most residents will be more than happy to talk to you and will tell you more than you ever wanted to hear about the facility. (That's O.K.; I always think that more information is better than not enough. You can always sort out the wheat from the chaff.) A slick full color brochure or a fancy web site

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may look great, but it will rarely tell you much of value about the facility, other than a list of services. Be sure to look beyond the swimming pool, the linen tablecloths in the dining room and other such amenities. Those things have very little to do with quality care.

In New Hampshire, all licensed nursing homes and residential care facilities must undergo an annual inspection by the Bureau of Health Facilities of the New Hampshire Department of Health and Human Services. Reputable facilities will post their inspection results and Plan of Correction (if needed) in the lobby or other heavy traffic area, or it may be in a three ring binder in a place such as the dining room. If you do not see the latest survey, ask for it, because licensed facilities are obligated to give it to you. In addition, don't just skim at it; ask for an explanation if you do not understand some of the terminology, such as what is a "Quality of Life" deficiency or a "Life-Safety" deficiency? In nursing homes, deficiencies are also rated by how severe they are from "A" (least severe) to "J", "K" and "L" (actual harm to residents, penalties and sanctions from the state).

The Medicare program recently started a rating service for nursing homes, based on one to five stars. A combination of factors such as annual survey infor-

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mation, staffing patterns and quality indicators determine the ratings. However, the service (available on the Medicare web site) has drawn a lot of criticism from the health care industry because some of the rating information used is up to three years old. Caution is advised when using this rating system.

If you are computer-comfortable, or even if you are not, you (or your 11-year old Grandson) can find survey data on almost all nursing homes in the U.S. on the Medicare website **www.medicare.gov**. There are other websites for looking at assisted living, such as **www.healthgrades.com** which rates hospitals, nursing homes, home health agencies and physicians. You can also get information about nursing home and assisted living facilities in New Hampshire from the New Hampshire Health Care Association's website, at **www.nhhca.org** or just go to the website for a particular facility. Phone numbers and websites of regional facilities can be found in this guide. The New Hampshire Association of Residential Care Homes also has a very good website, at **www.nharch.org**. In addition, the State of New Hampshire funds an organization called "ServiceLink", which is a resource center for all types of health care and housing information around the state. Their website is:

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www.nh.gov/servicelink and their toll-free number is: (833) 634-9412, or the Keene number is: (603) 357-1922. Finally, two other websites which can help are **www.aplaceformom.com** and **www.senioroutlook.com**. Please note that almost all public libraries have free internet access these days, along with librarians who can help you access information on the internet.

My final advice is to suggest that you shop around now, before you or a spouse (or relative) needs a place to live. The time to look around is NOT when Mom is getting out of the hospital, but cannot go home, and you need a place yesterday. More often than not, that will result in a placement that will have you lying awake at night worrying about Mom. Take your time, get the right information and you will be able to make the right decision as an informed customer. The choice is yours.

Plan Ahead to Protect Resources from Nursing Home Expenses

by Richard L. Webb, Jr.

The cost of nursing home care is astronomical, about \$100,000 per year and rising. While many

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people are in denial, the fact is many of us will end up in long term care in a nursing home, for an average stay of nearly three years. Unless you have long term care insurance, you likely must pay out of pocket for your care, until you qualify for Medicaid. Medicaid is a poverty program, intended to meet the basic needs of the poor.

Medicaid planning generally involves arranging affairs so that someone may qualify for Medicaid coverage of long term care, while maximizing what may be preserved for the benefit of their at-home spouse or children. Medicaid planning may be appropriate for you, if you aren't rich enough to pay out of pocket, or if you aren't poor enough already to qualify for Medicaid coverage.

There are complex federal and state law requirements that must be met to establish eligibility for Medicaid coverage of nursing home care. This article will discuss some of these requirements, in very broad terms.

To qualify for Medicaid coverage of nursing home care, there must be a medical need for such skilled nursing care, based on one's inability to manage several "activities of daily living" without assistance. In

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other words, you must need help with several activities such as eating, continence or toileting, bathing, dressing, and transferring or mobility.

You also must meet an income test. Income generally cannot exceed the Medicaid reimbursement rate for care at the chosen facility, which rates typically are over \$3,000 per month. Upon qualification for Medicaid, a person may keep a small personal needs allowance. With single persons, the rest of their income typically is applied to their care. With married couples, the at-home or “community” spouse may be entitled to an allowance out of the institutionalized spouse’s income, to bring them up to a minimum income level, or to help them cover excess shelter expenses.

Furthermore, you must meet a resource test. The state office that administers the Medicaid program will perform a “resource assessment” as of the first day of institutionalization. This means that they will look at a “snapshot” of an individual’s or couple’s resources as they existed on that date. The state will ignore “non-countable resources”, such as one vehicle, or ordinary household items and personal effects. The state however will look carefully at all “countable resources” such as savings, investments, and life insur-

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ance with cash value. A single person or institutionalized spouse may keep no more than \$2,500 of countable resources. Community spouses are entitled to keep a greater spousal resource allowance, which varies.

When countable resources exceed allowable limits, you will be expected to spend down to the applicable limits before you are eligible for Medicaid coverage. You will be responsible for expenses of care until you actually qualify for Medicaid. The “spend down” generally may include fair market value expenditures for any purpose that will benefit the Medicaid applicant or their spouse if any. This may include certain family caregiver fees, carefully structured and documented. There also are other Medicaid planning strategies that may be worthwhile in different circumstances.

The temptation of many people is to try to qualify by simply transferring excess resources to their children. However, you cannot have made any disqualifying transfers within the five year “look-back period” prior to application or else you will be disqualified from Medicaid for the applicable penalty period, starting at the date of application or the date you otherwise would have qualified for Medicaid, whichever is later. Disqualifying transfers include among other

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things any gifts, meaning any transfer of funds or any transfer of assets for less than fair market value.

The home and other real properties are subject to a number of rules with respect to Medicaid eligibility, spend-down of resources, and recovery of Medicaid benefits paid. They frequently are a significant element of Medicaid planning. Note that couples are not required to sell a home occupied by the community spouse, in order to secure Medicaid coverage for an institutionalized spouse.

Qualification for Medicaid benefits does not necessarily end the matter. The state may be able to recover against your remaining assets later on, for reimbursement of benefits paid. Medicaid planning may help limit your exposure to state recovery. There also may be important post-qualification legal steps to take. For example, a community spouse should update their estate plan and consider Medicaid planning for themselves.

This article discusses the Medicaid program in very broad terms for general educational purposes. It is no substitute for actual legal advice regarding your specific situation. It also discusses the Medicaid program as it stands at the time of first publication of this edition

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of the guide. Rules are guaranteed to change over time. It therefore is highly recommended that you seek legal advice from a qualified Elder Law Attorney. It also is best to plan ahead. Although last minute Medicaid planning may offer some worthwhile benefits, Medicaid planning is best done far in advance of the need for benefits, to maximize your potential savings.

Assisted Living and Retirement Communities

Bentley Commons at Keene

197 Water Street

Keene, NH 03431

603-499-4546

Website: www.bentleycommons.com/keene

The community that treats you like family.

Bentley Commons at Keene is a state of the art community that offers a full range of amenities and supportive services designed to maximize independence and encourage a healthy, active lifestyle. Residents have several living and amenities options

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that provide everything needed for comfortable, gracious living. Independent Living, Assisted Living and Respite Care services are offered. Amenities include chef-prepared meals served restaurant-style, cooking demonstrations and afternoon tea, 24-hour awake overnight staffing, health and wellness services, and daily social recreational and cultural activities.

Carpenter Home Elderly Care Facility

One Simeneau Lane
Swanzey, NH 03446
603-352-2269

The Carpenter Home provides comfortable, affordable living on a quiet street.

The Carpenter Home is licensed by the State of New Hampshire to provide long-term care or short-term respite care. Residents receive clean, comfortable rooms, and laundry and housekeeping services. As requested, residents receive assistance with medication, dietary and nutritional requirements, hygiene, bathing, dressing and eating. Physicians, special nurses or aides and special supplies are available for a fee. The home is located in a historic farmhouse which was first built in 1753. There are 11 private and semi-private rooms. Private pay, VA, Medicaid and some insur-

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ance payments are accepted.

For more information, please call 603-352-2269.

Hilltop House

65 Harris Avenue

Brattleboro, VT 05301

1-802-254-5524

Our residents take great comfort in the knowledge that they can age in place.

The independence of Assisted Living that is found at Hilltop House provides a viable alternative to the responsibilities of owning and maintaining a home or apartment. The spacious rooms provide a comfortable living space that one can furnish and decorate in accordance to one's personal preferences. Most rooms have adjoining private bathrooms. Suites are available for individuals or couples.

Many other amenities are available to the residents of Hilltop House, including, three nutritionally balanced meals each day, housekeeping, laundry and linen service, a recreational and activities program and weekly Ecumenical Services. They also offer scheduled transportation for medical appointments, etc. On site

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there is a beauty shop, wood shop and a garden area.

An emergency response system and 24-hour on-duty resident aides help to insure the safety of each resident. Respite Care is also offered and allows for temporary residency of a senior member of a family when necessary or for someone who wishes to stay at Hilltop House during the winter months.

For more information, call 1-802-254-5524.

Holton Home

158 Western Avenue

Brattleboro, VT 05301

1-802-254-4155

Website: www.holtonhome.org

The privacy and freedom of home, with the comfort and security of assisted living.

Located in a century old home filled with antiques and surrounded by perennial gardens, the Holton Home offers Assisted Living which allows the residents to enjoy their personal freedom while receiving assistance with personal tasks. Their needs in relation to personal care and medication are administered by a caring staff available 24 hours a day. Residents' health is carefully monitored by a qualified nursing

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staff. All rooms are private and each has a private bath. The residents are encouraged to furnish and decorate their rooms to reflect their individual likes and interests. The monthly fee covers the cost of three meals a day, activities, housekeeping and laundry services.

If you would like more information, call 1-802-254-4155.

Langdon Place of Keene

136A Arch Street

Keene, NH 03431

603-357-3902

Website: www.sunbridgehealthcare.com

Carefree living that allows you to pursue your personal interests and socialize with friends and neighbors.

Langdon Place of Keene offers a full continuum of care with Independent Living apartments, Assisted Living apartments and suites, a Certified Assisted Living Paloma Unit, Memory Care Wing and a Medicare certified Nursing Care Center. Independent apartments are adjacent to an elegant dining room, an

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impressive wood paneled library and a year-round, heated indoor pool and a Jacuzzi. A healthcare assessment is administered to prospective residents. The monthly fee will vary based on the level of nursing assistance, and other services required. The community is a member of the Sun Healthcare Group of Albuquerque, New Mexico.

Those interested in the home are invited to call 603-357-3902 and arrange for more information and a visit.

Maplewood Assisted Living Apartments

201 River Road

Westmoreland, NH

603-399-7348

Website: www.co.cheshire.nh.us/mnh/AssistLiving.html

Designed for those individuals who need light to moderate assistance with activities of daily living, as well as having the assistance of qualified nursing staff in an emergency.

The new Assisted Living studio apartments are totally handicap accessible and contain a large handicap accessible bathroom and a large walk-in closet. They are comfortably designed for one or two occupants. Each

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apartment has a kitchenette. The bathroom and sleeping area have an emergency call system which is monitored 24 hours a day by the Nursing Home Staff. Other amenities include: nursing staff available on the premises during the day, with 24-hour a day backup. Hot meals are served three times a day/seven days a week in a communal dining room. There is a weekly housekeeping service and a laundry and linen service available. A personal care attendant is on the premises 24 hours a day to assist with activities of daily living.

Maplewood Assisted Living Apartments is a certified Medicaid Provider under the “Home and Community Based Care” (HCBC) Program. Medicaid funding may be available to pay a portion of the monthly room and board charge for qualified individuals.

For more information call 603-399-7348.

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Prospect Place

361 Court Street

Keene, NH 03431

603-352-6051

Website: www.prospectplacekeene.com

Gracious Senior Living Since 1874.

Housed in an elegant Victorian setting which incorporates the conveniences and amenities of today, Prospect Place provides residents an opportunity to continue a life-style of independence and social involvement. Prospect Place is a privately owned, nonprofit corporation. This licensed 16-bed residential care facility is staffed 24 hours a day. Residents are offered a private room, three meals served daily, frequent activities and outings and many other benefits. Nurses are on site around the clock.

Those who are interested in learning more about Prospect Place should arrange for a tour of the home and meet the director, staff and residents.

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RiverMead

150 RiverMead Road
Peterborough, NH 03458
603-924-0062
Website: www.rivermead.org

RiverMead is a progressive, not-for-profit Continuing Care Retirement Community, which promotes an enriching, healthy retirement lifestyle, social interactions and active involvement in the regional community.

RiverMead offers an opportunity for older adults to live an independent, active life with the added assurance of supportive services including assisted living. There is also 24-hour skilled nursing care on the premises which does not increase a resident's monthly fee should they ever require the services. RiverMead offers housing options ranging from a small one-bedroom apartment to a three-bedroom cottage with kitchen, den, living room and basement. Special care is available for those with Alzheimer's and other memory impairments. Daily dining is offered in either the casual café or elegant dining room. There is a wide range of social events which occur daily. Laundry and housekeeping is available as well as access to the com-

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munity center which includes an indoor swimming pool, library, fitness center, game room, arts and crafts room, greenhouse, resident business center and more. The beautiful, spacious grounds are perfect for many summer activities such as croquet and tennis.

Call 603-924-0062 for your free information pack, and a tour of the community.

The Scott-Farrar Home

11 Elm Street

Peterborough, NH 03458

603-924-3691

Website: www.scott-farrar.com

A nonprofit Assisted Living community with an exceptional quality of resident care at an affordable cost.

Each of our 19 residents has a private room and bath, and access to comfortable common areas. We offer three levels of care so that as residents “age in place” they can receive the additional personal services they need. Services include help with medications and all activities of daily living, such as bathing and dressing. We are staffed with RN, LPN or LNA care around the clock. Three excellent cooked from

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scratch meals are served daily in our community dining room. We always have a full activities calendar. On-site physical and occupational therapy and behavioral health services are available as needed.

Call Scott-Farrar at 603-924-3691 for more information.

Summerhill Assisted Living

183 Old Dublin Road

Peterborough, NH 03458

603-924-6238

Website: www.summerhillassistedliving.com

Providing the highest quality of care with dignity and concern in a secure, home-like environment.

Summerhill Assisted Living is an assisted living home with 24-hour nursing staff. Residents receive a one or two room suite for private or double occupancy, three meals daily, some transportation for shopping and appointments, and if necessary, daily assistance with the administration of medications and activities such as bathing and dressing. Summerhill is owned and operated by Riverbend Community Mental Health, a private, not-for-profit group. Recently,

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Maplewood Manse, another Peterborough home, moved their facilities to Summerhill, adding a special section of the home for mentally impaired and Alzheimer's patients.

For more information, or to take a tour, please call 603-924-6238 for an appointment.

Thompson Residential Home

80 Maple Street
PO Box 1117
Brattleboro, VT 05302-1117
1-802-254-4977

An independent setting designed to meet the needs of elders who need just a little help with life's daily tasks.

The bright cheerful rooms of the Residential Home are a comfortable transition from total independence to an independent lifestyle without all of the responsibilities. While residents are encouraged to participate in all programs and activities, there is a staff member available to provide reminders about necessary daily tasks such as taking medications. Nursing care is also available and includes assistance with dressing, walking, bathing, special care during illness

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and dietician directed diets. Residents enjoy three home cooked meals a day served in one of the three dining rooms.

For more information and a list of the other amenities available, call 1-802-254-4977.

Vernon Birches Apartments

63 Stebins Rd.

Vernon, VT 05354

1-802-254-6041

Website: www.vernonhome.com

A community of retirement apartments.

Vernon Birches Apartments, sheltered by tall white birches on the banks of the Connecticut River, are designed for full, independent living for older adults. These bright, modern, comfortable one and two bedroom apartments include a kitchen, dining area, living room, laundry, bath and ample closet space, all on one level. Apartments are mostly unfurnished. Income eligibility is required for admittance. Vernon Birches is a part of the Vernon Advent Christian Home which also includes an assisted living home, and full nursing facility.

Please call 1-802-254-6041 for more information.

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Vernon Hall Retirement Residence

13 Greenway Dr.

Vernon, VT 05352

1-802-254-6041

Website: www.vernonhome.com

Independence with security.

Offering independent living on one floor with basic support services, the Hall's biggest attraction is the independent lifestyle blended with the security of knowing support is nearby. There are sizeable private rooms and baths for each individual with a varied menu of home-cooked meals served in the dining room three times a day. Residents maintain their own personal care, though 24-hour emergency assistance is available. There is no nursing or medical supervision on the premises, although a nursing facility is nearby should an individual need it. Vernon Hall is part of the Vernon Advent Christian Home which also includes Vernon Birches Independent Living Apartments, and Vernon Green Nursing Home.

Please call 1-802-254-6041 for more information.

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The Woodward

194-202 Court Street

Keene, NH 03431

603-352-3235

Website: www.woodwardhome.org

The Woodward provides a warm, home-like environment where individuals live with dignity, enrich their lives and participate in the community.

The Woodward is home to 24 retired men and women who enjoy an independent lifestyle. It is a non-profit corporation managed by a Board of Directors, Executive Director and a professional, dedicated, and caring staff. The Woodward is licensed by the State of New Hampshire as a supported residential care home and has served the region for over 60 years. A monthly fee includes a private room, cleaning and laundry services and meals prepared on site by professional chefs.

Prospective residents, their families and friends are invited to tour the home and meet the staff.

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Nursing Homes

Applewood Harborside Healthcare

8 Snow Road

Winchester, NH 03470

603-239-6355

Website: www.harborsidehealthcare.com

A Rehabilitation and Nursing Center that provides individualized care to meet a wide variety of medical needs.

These needs include diabetes management, hospice-related services, IV therapy, orthopedic rehabilitation, post-surgical care, rehabilitation services, short-term respite care, stroke recovery, and dementia care. Residents work with a team of friendly, attentive caregivers and receive a spacious private or semi-private room, nutritious meals, the option to participate in diverse activities and more. The facility is certified for Medicare and Medicaid. In addition to the Winchester facility, Harborside Healthcare operates a number of other nursing centers throughout the state.

Please call 603-239-6355 to arrange for a tour and more information.

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Pine Heights at Brattleboro

187 Oak Grove Avenue

Brattleboro, VT 05301

802-257-0307

Website: www.pineheightsbrattleboro.com

Pine Heights at Brattleboro Center for Nursing Rehabilitation is affiliated with National HealthCare Associates, a leading provider of rehabilitation and long-term care services in the Northeast. National affiliated facilities are dedicated to the principles of kindness, compassion, service and excellence.

The professional staff at Pine Heights spends quality time with each resident every day. Time is also devoted to residents' families and their physicians. Conferences, updates and counseling help everyone concerned stay involved. In addition to long-term care, short-term recovery and rehabilitation services are also available.

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Genesis ElderCare – Keene Center
677 Court Street
Keene NH 03431
603-357-3800

Genesis ElderCare offers long-term care and rehabilitative services to seniors.

Genesis ElderCare is an 106 bed skilled nursing facility, which has been offering long-term care and rehabilitative services to seniors in the Monadnock region since 1980. Medicaid and Medicare are accepted, and Genesis ElderCare has affiliations with a number of managed care insurance programs. Genesis is one of the nation's largest provider's of eldercare services.

For more information call Genesis ElderCare.

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Good Shepherd Nursing Home

20 Plantation Drive
Jaffrey, New Hampshire 03452
603-532-8762

Good Shepherd Nursing Home, administered by New Hampshire Catholic Charities, is a nursing facility which serves people of all faiths by offering care at the intermediate and skilled levels.

Located in a quiet wooded area in Jaffrey, Good Shepherd is home to 83 residents. There are five private rooms and 39 semi-private rooms in the facility. Residents are provided with 24-hour nursing care, routine and emergency dental services, a variety of treatment supplies, care products and safety devices, three meals daily, housekeeping and laundry services, religious services and more. The facility accepts Medicare and Medicaid recipients. It is administered by New Hampshire Catholic Charities, a private, non-profit social service agency and is open to people of all faiths.

For more information, call Good Shepherd Nursing Home at 603-532-8762.

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Langdon Place of Keene

136A Arch Street

Keene, NH 03431

603-357-3902

Website: www.sunbridgehealthcare.com

Carefree living that allows you to pursue your personal interests and socialize with friends and neighbors.

Langdon Place of Keene offers a full continuum of care with Independent Living apartments, Assisted Living apartments and suites, a Certified Assisted Living Paloma Unit, Memory Care Wing and a Medicare certified Nursing Care Center. Independent apartments are adjacent to an elegant dining room, an impressive wood paneled library, a year-round heated indoor pool and a Jacuzzi. A healthcare assessment is administered to prospective residents. The monthly fee will vary based on the level of nursing assistance, and other services required. The community is a member of the Sun Healthcare Group of Albuquerque, New Mexico.

Those interested in the home are invited to call 603-357-3902 and arrange for more information and a visit.

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Maplewood Nursing Home

201 River Road

Westmoreland, NH 03467

603-399-4912

Website: www.co.cheshire.nh.us/mnh/

Maplewood stresses high levels of customer service and residential quality of life.

Overlooking the Connecticut River in Westmoreland, NH, Maplewood Nursing Home is a 150-bed intermediate and skilled level nursing facility which includes a specialized behavioral management unit. A variety of resources exist to meet the needs of their residents, whether for long-term and short-term care. Through activities and therapies in the newly renovated rehab and activity departments, residents are able to maintain their quality of life. The facility also includes a year-round greenhouse-solarium, a hilltop patio area and an indoor, year-round therapy pool. Maplewood is owned and operated as a non-profit agency by the Cheshire County government and is dedicated to providing skilled nursing care needs to the residents of Cheshire County.

For more information call 603-399-4912

Monadnock Senior Resources
Assisted Living and Nursing Homes

Pheasantwood Harborside Healthcare

Pheasant Rd.

Peterborough, NH 03458

603-924-7267

Website: www.harborsidehealthcare.com

A Rehabilitation and Nursing Center which provides individualized care to meet a wide variety of medical needs.

These needs include diabetes management, hospice-related services, IV therapy, orthopedic rehabilitation, post-surgical care, rehabilitation services, short-term respite care and stroke recovery. The center has a special secure unit for residents requiring such a space. Residents work with a team of caregivers and receive a spacious private or semi-private room, nutritious meals, the option to participate in diverse activities and more. Short-term or long-term stays may be arranged. The facility is certified for Medicare and Medicaid. In addition to the Peterborough facility, Harborside Healthcare operates a number of other nursing centers throughout the state.

Please call 603-924-7267 to arrange for a tour and some more information.

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Thompson House

80 Maple Street
PO Box 1117
Brattleboro, Vermont 05302-1117
1-802-254-4977

Each individual should receive love and quality care physically, emotionally, mentally and spiritually.

Thompson House offers three programs—skilled and intermediate nursing care, and residential care home services. This unique combination allows for a smooth transition for the residents as they go through the aging process and must make changes in their level of care. For those who have greater physical limitations, the 24-hour a day skilled nursing staff is there to provide for the individual needs of each resident. For added safety, the residents have call bells by their bed and in the bath. They are provided with the personal services necessary to maintain their health, safety, good grooming and total well-being. There are house-keeping, laundry and maintenance services available as well as social services, activity programs and access to dietician-directed therapeutic diets.

For more information call 1-802-254-4977.

Monadnock Senior Resources
Assisted Living and Nursing Homes

Vernon Green Nursing Home

61 Greenway Dr.

Vernon, Vermont 05354

1-802-254-6041

Website: www.vernonhome.com

Technical skill and heart-felt care from a professional staff.

This 60-bed skilled care Medicare and Medicaid approved nursing facility employs a professional staff which delivers a high level of nursing care and rehabilitation. Potential residents must be admitted by a qualified physician and require nursing care. Families are asked to participate in care planning activities. The nursing home also has a special care unit, serving residents with Alzheimer's disease. Vernon Green Nursing is a part of the Vernon Advent Christian Home which also includes an assisted living home, and independent living apartments.

Please call 1-802-254-6041 for more information.

Monadnock Senior Resources
Assisted Living and Nursing Homes

Westwood Harborside Healthcare

298 Main Street,
Keene, NH 03431
603-352-7311

Website: www.harborsidehealthcare.com

A Rehabilitation and Nursing Center which provides individualized care to meet a wide variety of medical needs.

These needs include diabetes management, hospice-related services, IV therapy, orthopedic rehabilitation, post-surgical care, rehabilitation services, short-term respite care, stroke recovery and dementia care. The center has a special wing for Alzheimer's patients. Residents work with a team of caregivers and receive a spacious private or semi-private room, nutritious meals, the option to participate in diverse activities and more. The facility is certified for Medicare and Medicaid. In addition to the Keene facility, Harborside Healthcare operates a number of other nursing centers throughout the state.

Please call 603-352-7311 to arrange for a tour and some more information.

Monadnock Senior Resources

A grayscale photograph of a brick wall with a window and bare, tangled vines growing on it. The vines are thick and gnarled, covering most of the wall. The window is on the right side, with a white frame and a small ledge below it. The text "chapter seven" is in a large, lowercase, sans-serif font, and "Stay Connected" is in a smaller, bold, sans-serif font below it.

chapter seven

Stay Connected

Monadnock Senior Resources

Stay Connected

Social and Recreational Opportunities

Keene Senior Center

70 Court Street
Keene, NH 03431
603-352-5037

The Center is a great place for older adults to have fun and make friends.

The Senior Center offers a wide variety of daily activities and special events for older adults in the region. Weekly activities include Bingo, Bridge, Ceramics, Aerobics and Tai Chi. Programs such as blood pressure and hearing clinics are scheduled periodically. Occasional lunches are offered. Members can pay a small annual fee, or pay a daily fee to participate in most activities. The Center arranges day trips to social and cultural events throughout New England, as well as special events such as dances and concerts (for an additional fee). A thrift shop is also offered on premises. A monthly calendar is available by contacting the Center.

The Keene Senior Center is open weekdays, weather permitting. Call for current hours of operation.

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Other Area Senior Centers

Chesterfield Senior Center 603-363-8071

Chesterfield Town Hall
Chesterfield, NH

Winchester Seniors 603-239-4316

E.L.M. Community Center
Winchester, NH

Hinsdale Seniors 603-336-5726

Millstream Community Center
Hinsdale, NH

Jaffrey Seniors 603-532-7863

Jaffrey Recreational Dept.
Jaffrey, NH

Walpole Seniors 603-756-3604

Congregational Church
Walpole, NH

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Senior Focus

22 North Street
Jaffrey, NH 03452
603-532-2427

It's easy to find friends with common interests through Senior Focus.

Senior Focus plans a variety of special events and ongoing groups for older adults at locations throughout the Peterborough area. Regular offerings include shopping trips and an Alzheimer's support group. Please call 603-352-2427 for a list of current activities.

LifeArt Community Resource Center

43 Central Square
Keene, NH 03431
603-357-1456
Website: www.lifeartkeene.org

Bringing people together to foster positive action in an inclusive community.

LifeArt is a community resource center designed to foster personal growth and to bring community together in areas of mutual interest. It is a place where

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anyone can come and join workshops, bring ideas, dream or to present problems to brainstorm. Some of the activities include art, African drumming, personal growth workshops, discussion groups, singing, support groups, community volunteer efforts and more. There is a snack bar on site, and a calendar of events is available. LifeArt is also open to people who would like to host an event or start a new activity at the center.

Stop by or call LifeArt today at 603-357-1456.

Day Programs

Castle Center Adult Day Program

312 Marlborough St.

P.O. Box 564

Keene, NH 03431

603-355-8281

The Castle Center is a structured program designed to assist adults in remaining independent and active members of the community.

The Castle Center offers therapeutic activities such as music, arts and crafts, parties, strength training exercises and games. It is a place where men and

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women can relax, make new friends and have an enjoyable day. Meals and assistance in arranging transportation to the Castle Center are offered. Individual and family counseling as well as a Caregivers Support group are run through the center. A wide range of pay options are accepted, including Veterans Administration benefits, Medicaid, Sliding Fee, Alzheimer's Respite Fund and private pay. The program is run through HCS Home Healthcare, Hospice & Community Services, which offer a variety of other services.

Call 603-355-8281 for more information.

Monadnock Adult Care Center

456 Old Street Road
Peterborough, NH 03458
603-924-8620

The Monadnock Adult Care Center offers structured care during the day to adults with physical, mental, or social impairments.

The structured day program helps adults remain in their homes as long as possible, offers activities that improve the well-being of the participants and provides relief for families from the demands of constant

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care. Activities such as hobbies and crafts, discussion groups, movies, music, poetry and community service projects are offered, as well as health screenings, counseling and support group services and nursing assessments. Transportation to and from home is provided if necessary. This United Way agency is licensed as a Medical Adult Care Center, and is an approved Medicare provider.

For more information, please call the center at 603-924-8620.

Educational Opportunities

Cheshire Academy for Lifelong Learning (CALL)

Keene State College
Continuing Education Office
229 Main Street
Keene, NH 03435-2605
603-358-2290

An educational program geared toward seniors.

KSC's 'Institute for Learning in Retirement' is affiliated with The Institute Network associated with

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ELDERHOSTEL. It is an educational program geared toward seniors and offers a variety of non-credit liberal arts courses at a low-cost to the participant. Although KSC Faculty members teach most of the courses, participants can take an active role in the planning of and occasionally leading some of the classes. This program is ongoing on a weekly basis (eight weeks in the Fall and eight weeks in the Spring.) Members join by paying an annual membership fee which gives them the right to take any of the classes offered during the year.

For more information, contact the Keene State College Continuing Education office at 603-358-2290.

Keene Community Education

438 Washington St.

Keene, NH 03431

Phone: 603-357-0088

Website: www.keenecommunityed.org

Keene Community Education is the bridge to your future.

Keene Community Education is the adult education division of the Keene School District. A variety of academic, vocational and enrichment classes are taught

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in the classroom and online. Adult classes include topics such as arts and crafts, culinary and food, health and fitness, languages and literature, personal enrichment, vocational and technical, and computer classes. Classes are affordably priced and most meet at Keene High School. For further information and a list of current classes, please call 603-357-0088 or visit the Keene Community Education website at www.keenecommunityed.org

Franklin Pierce University

40 University Way

Rindge, NH 03461

1-800-437-0048

Website: www.franklinpierce.edu

Educational opportunities for the older active mind.

For Seniors over 60 years of age, courses are available at a reduced cost per credit. Courses are offered two semesters each year.

For more information call 1-800-437-0048.

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Communications

Relay New Hampshire

57 Regional Dr.

Concord NH 03301

Phone: Dial 7-1-1 (toll-free, voice or TTY)

Website: www.relaynewhampshire.com

Assisting the hearing person in the implementation of phone communication between them and a hearing or speech impaired text telephone (TTY) user.

7-1-1 is a relay telephone number that connects standard (voice) telephone users with deaf, hard-of-hearing or speech-disabled people who use TTYs. Relay users can dial 7-1-1 to connect with Relay New Hampshire. This allows easy access, particularly for less experienced relay users such as businesses or friends and family of TTY users. 7-1-1 is not an emergency number and should not be confused with 9-1-1. However, if you use a TTY and cannot obtain emergency services on 9-1-1, you may call 7-1-1 and tell the Communication Assistant you have an emergency situation. The operator will then voice your emergency to the New Hampshire State Police. There is no fee for using the 7-1-1 service anywhere in the United States.

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**New Hampshire Telecommunications
Equipment Distribution Program (NH
TEDP)**

57 Regional Drive
Concord, NH 03301
603-224-1805
603-224-0691 (TTY)
Website: www.ndhhs.org

NH TEDP provides phones and phone accessories for individuals with hearing loss, vision loss, mobility difficulties, cognitive difficulties and speech difficulties.

The NH TEDP program, administered by Northeast Deaf and Hard of Hearing Services, provides free or low cost phones to applicants who meet income eligibility requirement. The program has a large display of telephones and accessories for viewing and testing. Walk-ins are welcome to try equipment before purchasing it. Some phones and accessories can be loaned for up to two weeks if you are unsure which equipment would be best for you.

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chapter eight

For Your Caregiver



Monadnock Senior Resources *For Your Caregiver*

This chapter contains articles written by Owen Houghton, a geriatric care manager with Senior Care Management Services, edited by the authors.

Discuss issues on aging with family before crisis hits

Last week, a friend 15 years my junior confided he was suffering great anxiety over the status of both his elderly parents, who were in very poor health and lived 1,500 miles away. He expressed concern over dozens of issues of late-life, long-term care and planning, and revealed the fact that none of these matters had ever been discussed within the family.

The advice to my “boomer” friend is appropriate to repeat. Issues such as long-term health care, financial and legal matters, living arrangements and family relationships need to be examined before a crisis occurs.

Most older folks have thought about what they are looking forward to as they age and have probably made some choices about their future. But chances are they have not discussed these issues in any detail with family members. As New Englanders, we are nat-

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usually independent and very private about such sensitive subjects as worth and disposition of our estate, and we are definitely reluctant to discuss our wishes about our body.

Discussion of such issues as death and dying, living wills, trusts, long-term care, where you would live if your spouse died or you were no longer able to function in your own home is hard for many of us to initiate.

For those who are reluctant to bring these issues up with aging parents, some thought about your own plans for adjusting to the natural process of aging may serve as an ice-breaker and prepare you for your new role caring for parents.

The best time to plan for a secure later life is now, when you are healthy, independent and can clearly look at your options, resources, and family in a non-crisis situation.

Once you understand attitudes, values and beliefs about the later stages of life, you can take the initiative to break through the reticence of loved ones to discuss the future. And perhaps the insights of Edyth Ann Know will be helpful in managing common functional transitions:

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—*Let go of your childhood fantasies of your parents.*

Remember that your parents will have a hard time not trying to fulfill that super human image.

—*You are still always your parents' child.*

—*You may have to step in if your parent becomes debilitated or dependent.*

—*Get involved when one parent is caring for the other.*

Edyth Ann Know also provides helpful websites and articles for families facing the aging process:

—*Promises, Promises*

**[www.ec-online.net/knowledge
articles/promises.html](http://www.ec-online.net/knowledge/articles/promises.html)**

—*Transition Issues for the Elderly and Their Families*

**[www.ec-online.net/knowledge
articles/brandttransitions.html](http://www.ec-online.net/knowledge/articles/brandttransitions.html)**

—*Moving your Elder in with You: Practical Tips and Suggestions*

**[www.ec-online.net/knowledge
articles/moving in.html](http://www.ec-online.net/knowledge/articles/moving in.html)**

—*The 11th Commandment: Thou Shalt not Parent Thy Parent*

**[www.econline.net/knowledge
articles/11thcommandment.html](http://www.econline.net/knowledge/articles/11thcommandment.html)**

—*The Do's and Dont's of Communicating with Aging*

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Parents

**[www.ec-online.net/knowledge
/articles/dosndonts.html](http://www.ec-online.net/knowledge/articles/dosndonts.html)**

- Caregiving: The Spiritual Journey of Love, Loss and Renewal* by Beth Witrogen McLeod
- Coping with Your Difficult Older Parent* by Grace LeBow, et al.
- Caring for Yourself While Caring for Your Aging Parents*, by Claire Berman.
- My Mother's Voice*, by Sally Callahan
- Respecting Your Limits When Caring for Aging Parents*, by Vivian Greenberg

Reviews, interviews, excerpts, and chat transcripts for many of these books and authors are available in the ElderCare Bookstore **www.ec-online.net/Connections/bookstore.htm**

Projecting into the future to plan for the unexpected can help focus the preferences of the older members of the family and takes pressure off the “child” who knows in advance what parental desires are or might be in such specific situations as loss of spouse, onset of Alzheimer’s disease, physical injury restricting movement, loss of driver’s license or other unexpected difficulties.

As families look forward to the holidays, plan to

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have those conversations that anticipate the later stages of life. Best wishes to the “boomer” who realistically builds a foundation of choices to cope with tomorrow’s complexities.

Tips for ‘kids’ who live far from aging parents

The purpose of this article is to make you aware of some of the options available to provide peace of mind for those who live a considerable distance from their aging loved ones.

As I have previously argued, planning for change and anticipating life’s events are far better than waiting for a crisis. Identifying the effective neighbor, or church, or social group of the parents and maintaining some personal contact will help the long distance caregiver figure out whether any particular issue is a real cause for concern, or prepare for support needs when the sons or daughters are back in the routine of their own home, job and family.

The dilemmas of caregiving become even more complicated with distance. The telephone can be frustration or a relief, depending on who is on the other end.

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Here are some tips for sons and daughters who wish to make some preparations for their role as a long distance caregiver:

- Make a list of your parents' closest friends and neighbors, with telephone numbers.
- Get an extra local telephone directory to take home with you.
- Organize family discussions to help plan for decisions that may have to be made in the future.
- Gather documents, or know where they exist-- insurance policies, titles to property, bank accounts, and so on.
- Encourage parents to execute a will, a power of attorney to manage health care and finances in case of incapacitation and a living will for carrying out wishes about life support.
- Engage in “what if” discussions: You can no longer drive; you fall and can't get out to shop, clean house or prepare meals; there is a roof or pipe leak; you need more money than Social Security or pensions provide; your home needs to be modified for safety's sake; paperwork worries are getting you down.
- Discuss the stress and frustration you feel at not being close enough to run over to solve the problem.

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Most communities have organizations that can help relieve the burden for sons and daughters who live at a distance, and to provide the support and assistance their aging parents need to maintain independence in their own home.

The need to investigate the many options for long-term care has led more and more families who can afford it to hire private geriatric-care managers to evaluate what is needed, to hire and supervise assistance and to help prepare for the future needs.

The private geriatric care manager can serve as a surrogate child—make regular visits, get a firsthand view of daily living and report periodically back to the designated family representative. This professional can review financial, legal and medical issues, act as a liaison to families at a distance, alert families to problems, help an older person move to or from a retirement complex and provide counseling and support.

For those of you who are able to handle the comprehensive coordinating responsibilities yourself, a number of resources are available to assist in your preparation.

A publication of the *American Association of Retired*

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Persons, “Miles Away and Still Caring—A Guide for Long Distance Caregivers,” is available without charge from AARP Fulfillment Center, 601 East St. NW, Washington, D.C. 20049

The *National Elder Care Locator Service* at 1-800-677-1116 is a resource for finding community services for the elderly in the United States.

The *National Association of Professional Geriatric Care Managers* 1-520-881-8008 offers free referrals to care managers in your elder’s area.

Children of Aging Parents 1-800-227-7294 offers free referrals and a newsletter. Also, lots of support and assistance are available from illness-specific organizations such as Alzheimer’s Association 1-800-272-3900, Arthritis Foundation 1-800-283-7800, or American Parkinson’s Disease Association 1-800-223-2723.

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How to tell if it's time for assisted living

Many elders and their families have difficulty making decisions about moving. I was reminded by two recent experiences that readiness is as important a dimension in answering the question—to move or not to move—as is the availability of comprehensive support services.

Earlier this winter I traveled to Florida to visit my mother-in-law in a retirement community and help her decide whether to move from independent living to assisted living within the same facility. My wife and I had collected enough information from telephone calls and correspondence to determine in our minds that she might need more support services, and we were not prepared to hear, “I’m not ready yet!”

Medical and social service evaluations confirmed a moderate need for assistance with several daily living issues—none of which were critical—but clearly pointed in the direction of assisted living support.

All we had to do was secure the cooperation of my mother-in-law in accepting a new level of care. This proved to be a difficult decision for a proud elder to make. Recognizing the importance of her dignity and

Monadnock Senior Resources *For Your Caregiver*

choice, we returned to New Hampshire without changing the situation. We continue to monitor her behavior from a distance and encourage the staff, who we now know personally, to minimize risks wherever possible. Essentially, we have postponed the inevitable decision.

The second experience involves a number of church friends I have affectionately labeled “retirement home don’t-wannabee’s.” They are searching for alternatives to moving from their present homes, but know that they have increasing needs for support services.

A list of questions to help answer the question “When is it ‘yet?’ ” was given to me by the retirement community professionals in Florida. It includes:

- Am I bored and lonely at times and does social life revolve around TV?
- Is home maintenance a burden and expense that I am getting tired of?
- Is my circle of friends shrinking?
- Do I avoid driving at night? Should I stop driving?
Have I already stopped driving?
- Could I use more exercise?
- Am I eating poorly? Am I missing nutritional content?

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- Am I eating alone? Would having dinner with friends be more fun?
- Are there two of us but I feel like I'm doing all the work and I'm weary?
- Would I feel safer with 24-hour security and emergency response systems?
- Do I worry about needing help and not having anyone to assist me?
- Would I have greater peace of mind having close access to health services?
- Are housekeeping chores, including laundry, not as easy as they used to be?

If you answered “yes” to any of the above questions, chances are you're ready for the benefits of an assisted living facility. It's time to start living a better life and enjoying the retirement years.



chapter nine

Final Wishes

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Final Wishes

Hospice Care

Beacon Hospice

391 West St # 5

Keene, NH 03431

603-357-8523

Website: www.beaconhospice.com

Beacon Hospice provides high quality end-of-life care through an interdisciplinary team that supports patients and families.

Beacon's mission of providing high-quality end-of-life care is achieved by its commitment to cornerstone philosophies which include providing care to patients regardless of ability to pay, promoting patient and family as the center of care, increasing access to end-of-life care and developing and providing innovative state-of-the-art care.

To be eligible for hospice care, a patient generally must have a life-limiting illness with a life expectancy of six months or less. Ultimately, it is the patient's right to determine when hospice is appropriate. Hospice care is covered by Medicare, and most private insurance plans and HMOs include hospice care

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as a benefit. For further information, please call 603-357-8523

Brattleboro Area Hospice

191 Canal Street

Brattleboro, VT 05301

1-802-257-0775

1-800-579-7300 (toll-free)

Website: www.brattleborohospice.org

Hospice care endeavors to bring comfort and value to all the days of the living.

The Hospice philosophy is that until the moment of death, people have physical, emotional, social and spiritual needs. The program in Brattleboro helps to address these needs as well as to make the lives of the dying as comfortable and meaningful as possible. The program is specifically designed to care for the terminally ill and their families through a variety of supports such as volunteer companionship in the home, hospital or nursing home, respite care of a loved one, transportation to medical appointments and more. They also can provide spiritual support and counseling through the Bereavement Care Coordinators.

The Pathways Support Program is for people who choose to continue active medical therapies for a life-

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threatening illness, but have a prognosis of up to two years. This program is designed with both the patient and caregiver in mind.

The BA Hospice also offers Bereavement Services and Bereavement Support groups which are 6-8 week groups that are offered several times a year.

For more information on how they can help you and your loved ones through a difficult time in your life, call 1-802-257-0775 or toll-free 1-800-579-7300.

Hospice at Home Healthcare, Hospice and Community Services

PO Box 564

312 Marlboro St.

Keene, NH 03431

603-352-2253

1-800-541-4145 (toll-free)

Website: www.hcsservices.org

HCS takes a holistic approach in addressing the many concerns of all involved with caring for a loved one at home.

Hospice Services at HCS is for those who choose to die in the comfort and familiarity of their own surroundings. Hospice visiting nurses help families to

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manage their loved one's pain and symptoms. They are on call 24 hours a day, seven days a week to provide care to the patient and support to the family. The Medical Director will work with the patient's physician in developing a plan for hospice care. Beside the nursing staff, medical social workers are available for counseling and for contact with community resources to help the family cope with the stress of caregiving and loss. Physical, occupational and speech therapies are also available and there is a registered dietician to help with nutritional counseling, home health aides and homemakers to provide personal care services and light housekeeping when needed. Volunteers are available to run errands or to sit with a patient giving the family a respite from their caregiving. Hospice services are covered by many insurance plans and by Medicare.

There is a Caregivers Support Group which is held monthly at the Castle Center. Call 603-355-8281 for more information.

Bereavement Support groups are offered to the community free of charge and are open to anyone who has lost a loved one in the past year. For more information and to register call: 603-352-2253 or 1-800-541-4145.

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Visiting Nurses Association and Hospice of Vermont and New Hampshire

One Holstein Place

Suite 311

Brattleboro, VT 05301

1-800-575-5162 (toll-free)

Website: www.vnahospicevtnh.org

Hospice is based on the belief that dying and death are natural parts of life, and that the end of life can be a time of choices and profound meaning to patients, their families and their friends.

Hospice is a philosophy, not a place, so “home” is where ever the patient may be. The goals of the Visiting Nurses Association and Hospice of Vermont and New Hampshire (VNAH) are to support the patient and the family, to provide high quality pain and symptom management, to address physical, social, emotional, spiritual and financial concerns, and to help the patient live fully through the last days of life. Services include nursing and physician care, pain management, respite for caregivers and services for family members.

Hospice care may be reimbursed through Medicare, Medicaid, or private insurance programs. Hospice serv-

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ices are available to all who qualify. Referral calls should be made to 1-800-575-5162.

Planning Your Funeral Is a Gift to Your Survivors by Owen Houghton

Strange as it may seem, my wife and I made funeral planning a part of our preparation for a trip to Alaska. Our reasoning came from several experiences and beliefs:

- It is our responsibility to organize our affairs in as many ways as possible to help our family members more easily cope with our death.
- It is never too early to make our decisions known for funeral arrangements.
- Life is unpredictable—prevention is preferable to procrastination and planning provides peace of mind.
- Prepayment locks in costs at today's prices and saves beneficiaries some red tape.

My wife remarked several times during the difficult days following her mother's death in Florida last sum-

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mer about how much easier her fiduciary responsibilities were because of her mother's forethought and thorough planning of every detail. There was little energy spent in "now, what would my mother have wanted me to do about...?"

Embarking on a 15,000-mile journey of some risk, presented us with an appropriate time to prepare a similar legacy for our children. Beyond choice, we feel also that the responsibility is ours to do final preparations. We have been faithful to good lifetime planning with life insurance, retirement funding, long-term care insurance, living wills, trusts and health/financial powers of attorney. So why not make our final arrangements known to our family?

With that motivation, we made an appointment with our local funeral director to learn what choices are available to us. We were amazed at the variety of decisions that could be made in funeral pre-planning and also at those decisions that might best be left to survivors.

A little workbook/personal guide called "*Let the Choice be Mine*" prepared by Cathy and Ben Robertson at **www.funeralplanning1.com** was also helpful. They point out that when death occurs there

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are over 50 decisions that must be made within 24 hours, and many more in the following days.

Filling in the pages of the Funeral Planning Guidebook was an interesting experience. Decisions were required in the following categories:

- Funeral home—preference of geographic area (we are rooted in the Monadnock area.)
- Organ donation-Our driver's licenses have recorded our desires for years, but be sure to tell the family, your physician and funeral director.
- Preparation and disposition- Choices include embalming, viewing, cremation, memorial services and burial services. Questions of law and regulations of funeral practices were answered by the local funeral director.
- Other questions include, location of the remains (select urn, casket and grave site) and markers for grave and preferred inscription (we have a favorite Biblical verse, for example.)
- Death certificate information
- Survivors
- General information (church, attorney, civic memberships, honors, awards, public service, sports accomplishments, hobbies, special interests.)
- Obituary, reflecting your experiences and accom

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plishments, note preferred newspapers, picture optional.

- Personal choices: containers, clothing, hair, jewelry, cosmetics, favorite objects (golf club?)
- People to notify
- Flowers or charity

The planning of a memorial service was particularly fascinating to me since I have often thought about favorite readings and have recorded several hymns and inspirational pieces which might be used. The guidebook provided the opportunity to record detailed preferences such as hymns, eulogists, memorabilia, etc.

Final instructions can be very helpful especially for family members who live a distance and are not familiar with local resources, or where you keep things such as safe deposit box key, wills, trusts, insurance papers, bank accounts, stocks and bonds, special notes, instructions.

Family discussion is highly recommended. Some choices are best left to others. For example, I prefer cremation immediately, but would my daughter and sons want to see my body before cremation? This can be one of the decisions left to the family in consultation with the funeral director if I so designate in my planning instructions.

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And so, we headed west with greater peace of mind. We have given our family the gift of planning our own final arrangements and can cross one more thing off our “List of things to do before we get too old or forgetful.”

Funeral Homes

Brattleboro, VT

Atamaniuk Funeral Home

40 Terrace Street

Brattleboro, VT 05301

1-802-254-8183

Website: www.atamaniuk.com

Ker-Westerlund and Fleming Funeral Home

57 High Street

Brattleboro, VT 05301

1-802-254-5655

Website: www.kerwesterlund.com

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Charlestown, NH

McCusker-Stringer Funeral Homes, Inc.
34 Main Street
Charlestown, NH 03603
603-543-3146

Jaffrey, NH

Cournoyer Funeral Home
and Cremation Center
33 River Street
Jaffrey, NH 03452
603-532-6484
Website: www.cournoyerfh.com

Keene, NH

Fletcher Funeral home
33 Marlboro Street
Keene, NH 03431
603-352-4541
Website: www.fletcherfuneralhome.com

Foley Funeral Home
49 Court Street
Keene, NH 03431
603-352-0341
Website: www.foleyfuneralhome.com

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Final Wishes

Peterborough, NH

Jellison Funeral Home
25 Concord Street
Peterborough, NH 03458
603-924-3511
Website: www.jellisonfh.com

Holt Woodbury Funeral Home
15 Pine Street
Peterborough, NH 03458
603-924-3301
Website: www.holtwoodburyfh.com

West Swanzey, NH

Cheshire Family Funeral Home
46 South Winchester Street
West Swanzey, NH 03469
603-357-2980
Website: www.cheshirefamilyfh.com

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chapter ten

Estate Settlement



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Estate Settlement

Settling Estates

At Ward and Webb, P.C., we believe that efficient Estate Settlement requires a thoughtful process. That process should address both the human and technical aspects of Estate Settlement.

Immediate Help

Avoid Fundamental Mistakes

—You have no authority to act as Agent under a Power of Attorney. When the Principal dies, the Power of Attorney expires.

—No one has authority to act for the estate until they are appointed by the Probate Court. This is true, even if you are named Executor under the Will, and even if “everyone” agrees.

—This means that you proceed at your own risk. You may wish to do nothing more than act to protect and preserve estate property or other interests until such time as you are appointed by the Probate Court. For example, you likely will not be faulted for securing assets against damage, theft or removal.

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—Estate property cannot be distributed to anyone without prior Probate Court approval.

—Rules regarding the authority of Trustees under a Trust are different. Although you may have immediate authority to act as to trust assets, it is recommended that you likewise take only necessary protective actions until legal advice is obtained.

—Persons who may be entitled to receive an asset from the deceased, without going through probate, should not accept or exercise any control over the asset until legal advice is first obtained. This includes, for example, a joint property owner, such as the joint owner of a bank account, or a beneficiary of an insurance policy, an annuity, or an IRA, 401k or other retirement plan. Premature action may reduce after-death planning options for death tax avoidance and other goals which may be important to the estate, the recipient, or both.

—Get immediate legal advice from a qualified attorney. It need not be the same attorney or law firm which drafted or retains possession of the Will or Trust.

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Prepare for the Initial Conference with the Attorney

—Locate important papers and documents, such as estate planning documents, deeds, title certificates, passbooks, insurance policies and similar items.

—Do a detailed family tree. List family members, whether natural or adopted, both living and deceased. Provide address and phone number for living family members and for other named beneficiaries. Provide social security numbers for beneficiaries.

—List known assets and values, and provide backup documentation. Determine whether assets are properly secured and insured.

—List known debts and obligations, and provide back-up documentation.

The Human Factor

Too little attention is focused on the human side of settling estates. No one is at his or her best when grieving the loss of a loved one. Yet Executors, Trustees and Beneficiaries alike are challenged to

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make important decisions and to focus on legal details soon after death. Frustrations abound. The biggest are unnecessary delays and feelings of being “kept in the dark” about estate proceedings or Trust affairs. Prompt action, a sound plan to share information, and careful handling of sensitive issues such as disposing of personal effects can lead to a more humane settlement.

Private or Probate

Probate is generally needed to “unfreeze” assets owned solely in one’s name at death. Probate can be a time-consuming, frustrating, and expensive process. Estate planning during lifetime can avoid probate, but after death probate is likely needed if assets are titled in the deceased person’s sole name.

Although no probate is needed for Trust assets, most Trustees seek some level of professional help to assure they meet all of their legal obligations. Trustees should list and value assets, pay debts and expenses, file required tax returns, account for assets and distribute or manage assets as designated in the Trust. Trustees often need legal help transferring real estate and in obtaining proper releases.

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Duties of Executors and Trustees

As Executor or Trustee you are safeguarding assets for others. Trust property does not belong to you personally. You conduct business as a fiduciary of the Estate or Trust. You need to follow the instructions in the Will or Trust, within the bounds of the law. Among other fiduciary duties, you cannot commingle your assets with those of the Estate or Trust, you cannot give yourself preferential treatment, and you must treat all beneficiaries fairly. You must keep accurate records, file tax returns, collect debts or pay bills and expenses, liquidate assets as needed or desired, account to beneficiaries and distribute assets.

Estate Settlement, by Executor or Trustee, is manageable with proper professional assistance and an organized and thoughtful approach. The process, moreover, may be made easier through intelligent Estate Planning.

Managing Legal Expenses

Talk with your attorney about the steps you may take, or the parts of the process you may handle,

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to keep your legal expenses to a minimum. Different cases offer different opportunities and challenges.

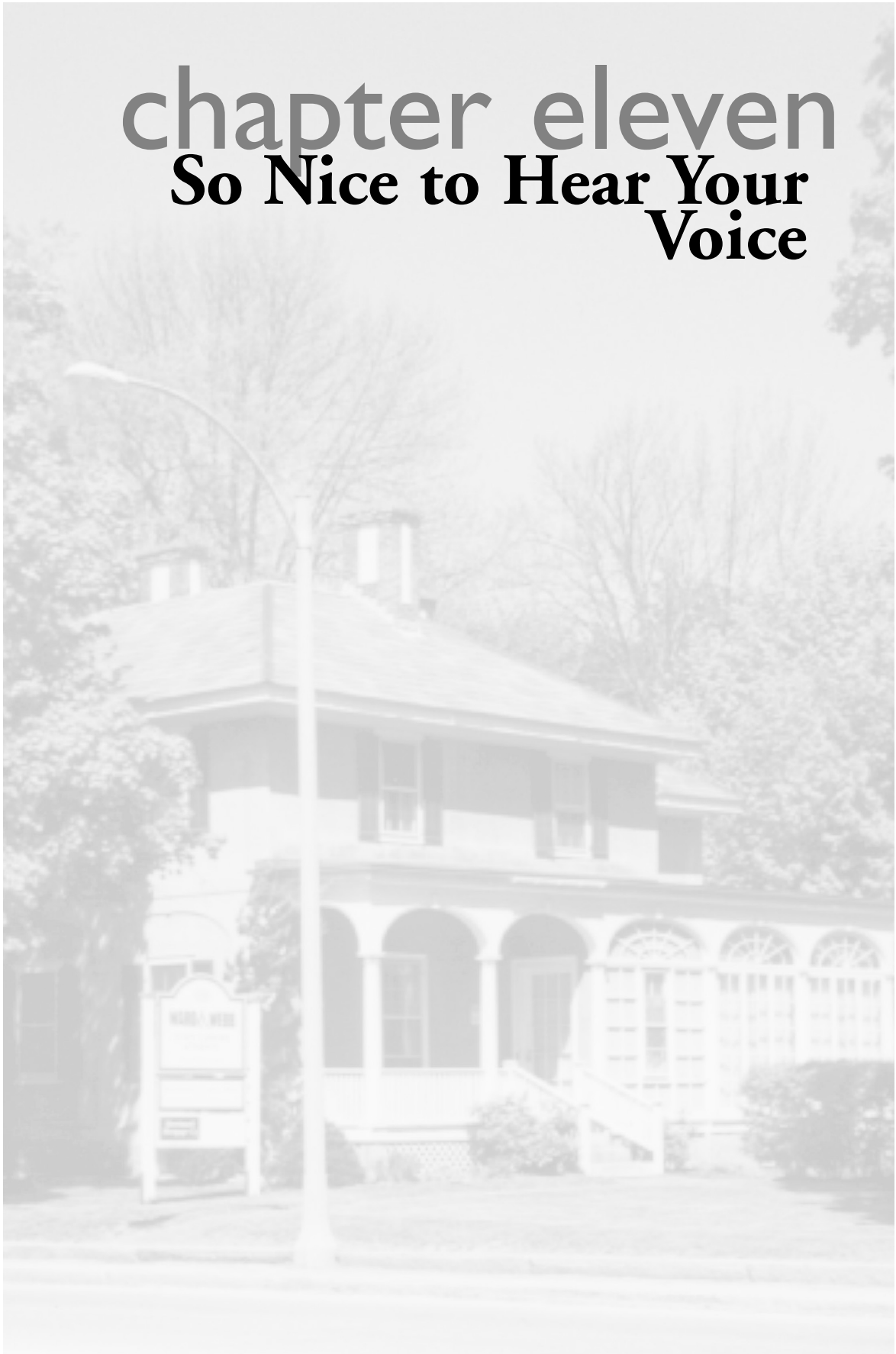
Some people decide to “go it alone”. We understand the desire to save money, but there are difficulties and dangers out there, even for capable and well-intentioned fiduciaries. At Ward & Webb, P.C., we offer the option of a Limited Representation Agreement, in an appropriate case, where you may take responsibility for the probate case, and our firm merely assists you with specific agreed tasks, or with advice on an as-requested basis.

Whatever you decide, you want access to a law firm that appreciates both the technical and the human side of Estate Settlement. In the end, that will prove to be your best value.

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chapter eleven

So Nice to Hear Your Voice



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So Nice to Hear Your Voice

So Nice to Hear your Voice

by David A. Ward

Vince Green was my best friend during seventh grade, the year I lived in California. After I moved back east we exchanged audio tape letters during high school, but then we lost contact for over 30 years. I was thinking about Vince and decided to call to say hello and catch up on our lives. I placed the call and was shocked to hear that my buddy Vince had died unexpectedly the night before! He was only 53.

A few weeks later I came across an old, unlabeled cassette among my tapes. I popped the tape in the player and out came Vince's voice telling about his life in 1972 at age 16. I sent a copy of the recording to Vince's widow, who wrote back, "God sends you blessings in many different forms. The week before you sent the CD's I was looking for something that had Vincent's voice on it. I wish to thank you for such a beautiful present." The recording was a gift to my family as well since my own voice and thoughts at age 16 are on side B, where I speak about school, sports, the New Hampshire Primary, and the town meeting tradition in New England.

When I was 18 years old I made cassette tape recordings of my family engaged in normal conversations. I

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So Nice to Hear Your Voice

captured my grandmother telling stories of her childhood, my mother talking in the kitchen as she prepared a meal, and my father and others enjoying a football game on TV. My parents and grandmother are all gone now, but these conversations and the sound of their voices live on as family treasures.

Anyone can create a similar family treasure with minimal effort. At Ward & Webb, P.C. we encourage our clients to broaden their legacy to include the gift of your own words, thoughts and wisdom. All it takes is your willingness to sit down with a digital recorder for a half hour of thoughtful conversation. We supply the right kinds of questions. You supply a few family stories as you might tell them to a friend over a cup of coffee. Together we can create something priceless.

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About The Authors



Richard L. Webb, Jr. and David A. Ward
Estate Planning and Settlement Attorneys

About the Authors

Ward & Webb P.C., serves the legal needs of clients throughout New Hampshire and Vermont for planning, settling and preserving estates. It is the only work we do. We are experienced local professionals, each with over 25 years experience. Much of that experience comes from helping senior citizens, their families, and their caregivers.

Attorney David A. Ward grew up in the Monadnock Region. A graduate of Clark University and Rutgers University School of Law-Camden, he has practiced

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About The Authors

law since 1979. He was joined in 1987 by Attorney Richard L. Webb, Jr., a graduate of Phillips Exeter Academy, Haverford College and Georgetown University Law Center, who began his legal practice in Washington, DC, in 1978. They are members of various national professional organizations, including the National Academy of Elder Law Attorneys, Sunbridge Legacy Network, and WealthCounsel. They also are members of the New Hampshire Bar Association (Elder Law, Estate Planning & Probate Law Section) and the Vermont Bar Association (Elder Law Section, and Probate & Trust Law Section).

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