



atHome

with Seniors in the Eastern Monadnock Region

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Learn what Monadnock at Home can do to support you in your home and community.

Volunteering is a rewarding experience! Join us by becoming a volunteer.

To inquire about membership, volunteering, or to donate, contact us:

603-371-0809

help@Monadnockathome.org

Monadnockathome.org



Member Spotlight: Lorna Letourneau

By Sandra Faber, Executive Director

When I first met Lorna Letourneau, she spoke of her challenges staying independent at home. As I explained how we could be of help by coordinating rides to the doctor, grocery shopping assistance, and more, she listened politely and then turned to me and said, "Okay, that's good, but do you want to know what I really want?" Lorna's request was a new one for us and was also a bit out of the realm of what we usually do. Lorna went on to say, "I started this school in Jaffrey and I used to give a talk every morning to the students. I would like a ride to the school once a week, so I can continue to give my talk." We talked a little more about the details and I said I would make some calls and see what we could do. I soon

learned there was much more to Lorna's story than her humble mention of starting a school and giving a talk.

Lorna was a public-school teacher for 22 years. During that time, her husband left her and she found herself alone raising four children. It was a hard time in Lorna's life. She decided to make a change, quit her job, and sell her house. On a quest to figure out what was next, Lorna eventually moved in with her mother and kept busy by substitute teaching. Little did she know at the time, but this change would lead to her life's calling. When substitute teaching, Lorna would call out the boys in the back of the room that didn't seem to care about learning. "They didn't care", she said. "It

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Have You Heard About the SECURE Act?

By Sandy King, MaH Newsletter Chair

A new piece of legislation that affects seniors was passed into law in December 2019. It's called the SECURE Act, which stands for Setting Every Community Up for Retirement Enhancement. Among its components are those pertaining to required minimum distributions (RMDs), inherited individual retirement accounts (IRAs), and qualified charitable distributions (QCDs). Let's take a look at each one of these facets.

RMDs WILL START AT AGE 72 INSTEAD OF AGE 70½

Under the old rules, seniors were required to take their RMDs from traditional IRAs and employer tax deferred accounts (such as 401ks and 403bs) by April 1st of the year following the one in which they turned 70½. As of January 1, 2020 the SECURE Act changes the mandatory starting age to 72.

Note that if you turned 70½ in 2019 (i.e. you were born before July 1, 1949), you still need to take your RMD for 2019 by April 1, 2020. Furthermore, if you're currently taking your RMD because you are over age 70½, you must continue to do so. Only those folks who will turn 70½ in 2020 (born on or after July 1, 1949 or later) can wait until age 72.

CONTRIBUTING TO YOUR TRADITIONAL IRA AFTER AGE 70½

Beginning in 2020 and as long as you have earned income, the SECURE Act allows you to contribute to your traditional IRA in the year you turn 70½ and beyond.

INHERITED RETIREMENT ACCOUNTS

Prior to the new law, a non-spouse beneficiary could take distributions over the course of their life expectancy, allowing them to "stretch" out their distributions. Commonly called the Stretch IRA, this former provision allowed one's funds to potentially grow tax free for decades. With the SECURE Act, that provision has been eliminated. Now, non-spouse beneficiaries must withdraw all funds within ten years of the death of the original account owner. Note that there are exceptions for disabled beneficiaries, those not more than ten years younger than the account owner as well as minor children (until they reach the age of maturity).

If you've already inherited a Stretch IRA or similarly qualified account, there's no need to worry. The new changes in the SECURE Act only apply to someone who dies as of January 1, 2020 or later.

QUALIFIED CHARITABLE DISTRIBUTIONS

A QCD occurs when someone who is at least age 70½ has his or her IRA make a distribution directly to a public charity. There is no tax deduction for making the distribution, yet income on the distribution is not taxed either, making it the perfect pre-tax donation. In addition, the QCD counts toward the owner's RMD and is limited to \$100,000 per year.

Please note that contributions to a traditional IRA after age 70½ affects your QCD cap and should be explored with a financial professional if you are interested in pursuing a donation of this sort.

OTHER PROVISIONS

The SECURE Act also has ramifications in other areas. For instance, on the education front, the definition of qualified expenses has been expanded under Section 529 Plans. And for those considering adopting a child or expecting a newborn, there's now a penalty exception for taking money out of retirement accounts to help pay for associated costs.

Overall, the SECURE Act, like much legislation, is complex and the intention of this article is solely to point out major areas that may impact seniors. My best advice is to consult your financial advisor if you want to learn more or think that any of the changes mentioned herein could affect your fiscal affairs. ☒



Members Enjoying a Holiday Luncheon and Indoor Golf at the Hilltop Golf Course in December



Village News

By Sandra Faber, Executive Director

Greetings, just before going to press with this edition of *At Home*, the COVID-19 virus escalated, warranting schools and restaurants to close and all citizens to practice social distancing. Because of this, some of our content such as community dining options are no longer options, but will be applicable once things return to normal. As I am sure you have heard, the Coronavirus can have a more serious effect on the senior population. The Center for Disease Control (CDC) recommends that seniors stay out of crowds, minimizing exposure.

As I am sure you know by now, our social programs have been suspended. In addition, many area restaurants are

closed and are offering take-out orders instead. More information can be found on the enclosed insert.

During this time, for your own good health, we ask that you postpone all non-essential requests such as small handy man needs until a later date. We continue to provide essential rides to doctor appointments and help you access essential food, medication, and personal items. We are checking in with all members twice per week and will be providing virtual social opportunities. It is easy to feel isolated in a time like this, so please make sure you make contact via phone or video-call to a friend or loved one each day. Mid-March, we mailed the Monadnock

at Home membership directory to all members. We encourage you to reach out to fellow members for social conversation.

It is important to heed the advice of health officials and stay at home, avoiding crowds as much as possible. We will do our best to coordinate volunteers to pick up needed items. We are so grateful to our volunteers for their support! We could not do what we do without them!

Do not hesitate to call us with questions or if you would just like to reach out to someone. We are here for you and we will get through this. Stay well! 🍷

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Memberships are now being accepted

For more information call 603-371-0809 or
visit our website MonadnockatHome.org



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OUR MISSION *The Mission of Monadnock at Home is to provide seniors of the Monadnock Region with the support and practical means to live and thrive in their homes and communities.*

Area Meals and Access to Food

NOTE: This article should be used as a reference once the COVID-19 virus threat has ended. The resource flyer included with this newsletter alerts you to take-out options that are available at this time. Please follow the advice of the Center for Disease Control (CDC) and limit your exposure to others.

Don't feel like cooking? There are many great opportunities to get out into the community and receive a delicious meal for free or a small donation. Please refer to the insert included with this newsletter for more details on these local food opportunities.

COMMUNITY SUPPERS or lunches are a great way to get out, eat a home cooked meal that you don't have to prepare, see some neighbors, and meet some new people. As you will see from the listing, you can go to one of our surrounding towns any night, Monday through Friday and attend a supper. They are open to all community members. Let us know if you need a ride to these suppers and we will help with the coordination.

SENIOR LUNCHEES are also offered locally. Home Health Care and Community Services (HCS) provides lunch for \$3, Monday through Friday at noon at the VFW in Jaffrey. The Peterborough Recreation Department offers senior lunches on Fridays from 10am-1pm at the Recreation Center. Lunch is served at 11:30am for \$8.



MEALS ON WHEELS is a great option for seniors who have limitations that make it hard to prepare a meal or access groceries. A \$3 donation is suggested.

FOOD PANTRIES Our area also works hard to ensure income does not prevent access to food. Many towns have a food pantry that offers basic food to people in need. Refer to the insert for contact information by town.

Please let us know if you have any questions about any of these resources.



Fifteen Members Socialized during our Spring Luncheon at Sunflower's Restaurant in March



“Member Spotlight” Continued from page 1


was sad and I wanted to do something about it.” Around this same time Lorna was approached by a wealthy man she knew from church asking Lorna if she would tutor his high school age son and maybe a few other kids he knew. Soon, ideas were swirling in Lorna’s head and with a few good connections, Lorna was able to start Victory High School, which would soon become a certified private high school. This school would be for kids like the boys she noticed in the back of the room, kids who struggled in school or had issues at home. Lorna’s idea was to have the students go to school in the morning and then work in the afternoon while receiving academic credit.

One morning she woke up and knew that the key to helping these kids was instilling morals and values. She decided that each morning she would talk on a moral or a value that pertained to high school kids. Looking back she says, “that

was the moment lives were changed.” Lorna knew that there would be kids that she just couldn’t reach, but for many, “just a little bit of love every morning made a difference.” The school grew. She added teachers and Lorna stepped into the role of principal while continuing her morning talks. These kids had a tough life and Lorna’s innovative ideas, like field trips to a jailhouse and meeting the judge, would be the difference they needed.

Thirty years later, Lorna says she only retired (at the age of 82) because of her eyesight issues. As I listened to Lorna tell her story with her hand on her heart and a smile on her face, I needed to know... does she still keep in touch with any of them? Does she know how any of them are doing now, 30 years later? I didn’t have to ask. With great pride, Lorna told of an encounter she had with a woman who turned out to be the stepmother of one of her most challenging students, but one she

never gave up on. His stepmom thanked Lorna and told her that he had completely changed his ways and Lorna had been the influence he needed. Surely, Lorna’s influence has changed many lives. These kids were touched by unexpected kindness. She was tough on them, but fair. She didn’t give up on them. She was an example to them and she believed in them.

Once a week Monadnock at Home volunteer Chris Gallagher picks up Lorna and brings her to Victory High School where she gives her talk on morals and values. When they leave they go to the grocery store and then back to her home in Dublin. Monadnock at Home has given Lorna rides, helped her shop, troubleshooted tech devices, delivered hot soup and with the help of big-hearted volunteer Chris, enabled her to continue, after more than 50 years in education, to make a difference in young people’s lives with “just a little bit of love”. 

American Red Cross Home Fire Campaign



Daylight savings has traditionally been a time when you change the batteries in your smoke detectors. Nowadays, many detectors have sealed batteries and are meant to be replaced every 10 years.

The American Red Cross will install free smoke detectors in the homes of seniors in NH & VT through its Home Fire Safety Campaign. The campaign is meant to target individuals who are unable to install the detectors themselves. The installation is done by Red Cross volunteers. As this is an all-volunteer effort, there could be a wait time. However, they do their best to contact you as soon as possible.

If you would like to schedule an installation, visit the Red Cross website at redcross.org/nhvt/in-home-smoke-alarm and submit a form. Alternatively, you can call 800-464-6692 or let us know you are interested and we can assist you in submitting the form online.

Also, if any Monadnock at Home volunteers are interested in getting involved in this program please let us know. The Red Cross could use more volunteers, and once trained you would be installing in your local area.

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Welcome New Members and Volunteers!

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New Volunteers:

Gail & Gerry,
Wilton

If you would like to join or volunteer for MaH,
please call us at 603-371-0809.

We'd love to have you!



Monthly Coffee Hour

MaH members gather on the third Tuesday
of each month in Peterborough.
Come join us for fun and delicious
coffee! If you can't attend, please contact
MaH at 603-371-0809.

**NOTE:
SUSPENDED DUE TO
COVID-19**