

SUMMIT BY MORRISON AND THE MORRISON ASSISTED LIVING AND SKILLED NURSING CARE

Senior finances: Preparing for the Golden Years



BY CHAD DINGMAN
EXECUTIVE DIRECTOR

The 'simple' plan of starting and ending a career with the same company and then retiring with a good pension is no longer so simple. Many of us no longer stay at one job for more

than a few years and fewer companies are still offering robust pension plans.

After footing the bill for your children's education and trying to keep up with a mortgage and the daily expenses of life, many of us have done little to save for the future. In fact, a survey by GoBankingRates.com showed that one in three Americans has not saved for retirement and 56 percent have less than \$10,000 saved.

Being financially prepared for the days when we are no longer able to

live independently can be daunting. And when you consider that New Hampshire is one of the fastest aging states in the country, this is a challenge facing more of us every year.

The good news is that resources are out there to help you or a loved one.

Speaking to a financial planner or an elder care lawyer is advisable, but there are free resources that can help guide you, or at least get you started.

Understand where there is help on a state

level and know how to access it.

The New Hampshire Department of Health and Human Services (DHHS) is the umbrella for state services and other information for older adults, family members and caregivers. Going to www.dhhs.nh.gov is a good way to start any search. Their NHCarePath page provides a wealth of information and they have a toll free line (866-634-9412).

Specialists trained in the national State Health Insurance Assis-

tance Program (SHIP) are available in every county to provide free, confidential and unbiased health insurance counseling, and offer other advice, including finding the most cost effective Medicare Prescription Drug Plan.

Find out what veteran benefits are available to you.

The U.S. Department of Veterans Affairs (www.va.gov) is the most comprehensive resource for veterans and their families. Some veterans, for example, are eligible for pensions to help offset the cost of living in a nursing home. You can call the VA directly at 844-698-2311.

Find out if Long-Term Care Insurance is right for you.

Long-Term Care

(LTC) Insurance is designed to assist in the cost for care generally not covered by your health insurance, Medicare or Medicaid. Policies can cover the help a person needs at home, in an assisted living facility or a nursing home.

You can take out a long-term care insurance well before you ever need it, which will likely get you a better rate. However, policies vary, so ask for guidance if you are thinking about this kind of insurance. SHIP is a good resource.

So, if you are among the majority of people who may feel financially unprepared for their golden years, there is help out there. You just have to know where to look.

LETTERS CONTINUED...

What's wrong with the GOP?

To the Editor:

A national referendum in Ireland last week approved a woman's right to choose by a wide margin — 66.4 percent for choice to 33.6 percent against freedom of choice. Here in the U.S., we do not have national referendums, but it would be interesting to see the result of such a referendum here. Most polls indicate that opinion about abortion in the U.S. is about the same as the Irish result. The constitutions of many states, however, do allow for referendums, and there is a history of state referendums approving of two other social issues that have long been campaigned against by the Republican Party — marijuana legalization and marriage equality. And a ballot initiative in Maine last year approved Medicaid expansion for the state, another issue opposed by the GOP and by Maine's Republican governor.

As of the end of last year, nine states had legalized recreational marijuana by ballot initiative while one state, Vermont, legalized it through legislative action. A total of 30 states have legalized medical marijuana through ballot initiative. Although marriage equality was made the law of the land by the Supreme Court three years ago, three states — Maine, Maryland and Washington — legalized it by ballot initiative prior to the Supreme Court decision and eight

states, including New Hampshire, legalized it with legislative action.

All of this leads to the question of why is the Republican Party, which under Trump has become more of a populist party, so dead set against these social issues which seem to have such broad support? Amazingly, the New Hampshire GOP even made repeal of marriage equality a part of their party platform although it became a settled matter when the Supreme Court weighed in. Has the religious right taken control of the Republican Party? I think it has. And religion and politics do not mix. Thomas Jefferson was very clear about that in his famous letter to the Danbury Baptists in which he pointed to the First Amendment's Establishment Clause as the basis for a "wall of separation between church and state."

If the Republican Party wants to succeed, it needs to go back to its roots as a pro-business, fiscally conservative, pro-environment party, and the evangelicals that seem to have taken control should form their own socially conservative party. Our First Amendment gives us freedom of religion. But it also gives us freedom from religion.

Jim Forrest
Franconia

John CHRISTMAN CONSTRUCTION

New Homes • Garages
Decks • Additions
Siding • Roofing & More!

Call John 802.371.7555
FULLY INSURED AND FREE ESTIMATES

Work on your relationship with God at Littleton Bible Baptist Church

To the Editor:

Over 2,000 years ago, a baby boy was born into the world. He lived 33 years and was crucified, died and was buried. Hundreds of thousands of men were crucified by the Roman Empire and their names have been forgotten but this man that was crucified was so incredible it changed the course of history, and still has an impact on today's society. His name is Lord and Savior Jesus Christ.

There are a lot of religious people in America; however, more people need a relationship with God. Men and women living in the hapless life of sin, moving toward an eternity of torment is the most hapless scene to ever touch the human race. In America today, we have generations of men and women who don't know God and that He is the final authority of our lives.

In the authorized 1611 King James Bible, St. John, Chapter 3, verse 16: "For God so loved the world, that he have his only begotten Son, that whosoever believeth in Him should not

perish, but have everlasting life." God loved you so much He gave His own son, Jesus Christ, to die in your place, to pay for your sin and to keep you out of Hell. One day, you will die...today, tomorrow, next week, next month, next year, 10 years, or 50 years. Death is certain for all of us. The Bible describes hell as fire over 40 times. Hollywood has desensitized American citizens to the horror of hell; human imagination can't come close to the horror of hell. I would like to invite you to Littleton Bible Baptist Church at 94 Union St., where you can develop a relationship with God and get to know the Authorized 1611 King James Bible.

Joseph Pineo
Littleton

INSURANCE

www.bestinsurance.net

Home • Auto
Trucks • Business
Motorcycles

800-794-5503
Exit 42 • Walmart Exit

Hadlock Insurance Group

Bryan Hadlock

Casey Hadlock

Eric Ross

Accepting New Patients

HOMETOWN EYE CARE, PLLC

COMPREHENSIVE EYE CARE for the Whole Family

- Diagnosis & Management of Ocular Diseases
- Contact Lens Fittings & In-House Optical Shop

OWNED & OPERATED BY Dr. Joel Tuite

Call 603-259-1400 to schedule your appointment.
678 Meadow St. Littleton, NH
Follow us on Facebook | HometowneyecareNH.com

SAMAHARUSSELLHODGDON PA

ATTORNEYS AT LAW

125 MAIN STREET
PO Box 70
LITTLETON, NH 03561

STEPHEN U. SAMAHA *of Counsel* T (603) 444-7778
MARK C. RUSSELL F (603) 444-2552
JODY A. HODGDON E info@nnhlaw.com
NIKOLAS K. FRYE W nnhlaw.com

- General Civil Practice
- Real Estate
- Estate Planning
- Wills
- Probate
- Family Law
- Divorce
- Personal Injury
- Litigation
- Business
- Mediation

