GUEST EDITORIAL

Aging lessons:  
The things that let you thrive in old age are easier than you think

By Debra Bruno

In good weather, Sylvia Lask logs thousands of steps a day on her Fitbit as she pushes down New York City sidewalks with her walker. As frequently as once a week, she heads to Albany, walker and all, to lobby state government officials about mental-health issues.

Florence Lee drives in to Manhattan on her own from Queens on Thursday nights during the New York Philharmonic’s season for performances of the vaunted orchestra. Larry White still travels around New York State, as he has for the past 10 years, to help prison inmates manage long sentences.

What makes Lask, Lee and White particularly notable is that all of them have found a way to forge active lives past 81, the average life expectancy for someone living in New York City. And because of that, they are featured in a series of narratives, photos and videos showing “that older people have goals, they have lives that are dynamic,” says Dorian Block, director of the Exceeding Expec-tations project at the Robert N. Butler Columbia Aging Center at Columbia University. “You can be the person you’ve always been.”

Through social workers, friends of friends and neighbors, the center tracked down 20 older New Yorkers living active lives — a mixture of rich, poor, black, white, Hispanic, Asian — and followed them through their daily routines from 2015 to 2017. New York City is a unique place
that never sleeps, has a wealth of aspects that eases life for the elderly: food delivery, micro neighborhoods, endless cultural entertainment, an abundance of senior centers and parks, and easily accessible medical care. And there’s no need to drive: The city is connected by a vast transportation system, so that even those who might not be able to manage stairs to the subway can take the bus or use the Access-A-Ride service for disabled passengers. In addition, taxis and taxi alternatives such as Lyft and Uber are plentiful.

Even with its focus on New York, the Columbia project has provided lessons about aging that apply to anyone. Among them:

1. Have a purpose, a reason to get up in the morning. Take the example of Lask, who is 84. “If you do nothing, you’re going to sit and rock, and your life has no meaning after that,” says Lask, who still works part time as a psychiatric counselor at a mental-health clinic in the Bronx. “It doesn’t mean because you’ve reached a certain age that you have to stop!” Lask is vice chairman of the Bronx Democratic Party, and she lobbies in Albany, the state capital, for mental-health legislation. She recently helped to get a law passed to include mental health in the curriculum for the state’s public middle schools. “If I do nothing else and we’ve saved one life in this bill, it will be worth all the trips to Albany,” Lask says. She has been taking the train to Albany so frequently that some fellow residents in her apartment building think she has moved, which is the main reason she shows up to play bingo with them once a week.

2. Celebrate and cultivate the social connections. Sandy and Art Robbins, 83 and 89, live on the Upper West Side of Manhattan, in an apartment that serves as headquarters for her theater company, rooms for her husband’s art therapy clients, and the location of many a Passover dinner for members of their extended family.

Lee, 83, a retired teacher who moved to Queens about 14 years ago after living for many years farther east on Long Island, plans to stay put in the city. “I’ll never move” to a seniors-only community with “no young voices, no people going to work,” she says. Aurea Texidor, 88, has such a network of friends at her local senior center that she has accumulated a collection of hats these friends have knitted for her. Hank Blum, 88, spends hours in his Upper East Side neighborhood chatting with his doorman, his banker, his pharmacist and the wait staff at his regular restaurants.

3. Do not be defined by your obstacles. Jacquie Murdock, 87, a former professional dancer, is blind and was recently given a cancer diagnosis. But she’s such a fashionista that she was profiled by a popular blog, Advanced Style, which celebrates fashion...
for older people, and she is sometimes recognized on the street because of that. Until her illness slowed her down, she regularly took the subway around the city and participated in dance classes for senior citizens.

Some people live with health and other challenges as the main plot of their lives,” says Columbia’s Block. “For so many other people, it’s just the background.”

Luis Cajigas, for instance, an Exceeding Expectations participant who recently passed away at age 87, once decorated a cart for a Three Kings Day parade, an enormous winter celebration held each year by the Puerto Rican community in East Harlem, and rode it in a snowstorm to get there, even though he struggled with heart failure.

4. Money isn’t as important as you might think. Block says the New Yorkers who had the basics of a safe roof over their heads and enough to eat seemed content with their lives, even though some of them are barely scraping by.

“Something that was very surprising to me was that people’s levels of satisfaction with their life and their daily routines were not affected by their class and income level,” he says. Some of the people in the project who had the least income had some of the richest views of life. For instance, Rosa Mendoza, 88, a Cuban immigrant who gets by on her $1,200 monthly income from Social Security — while paying a rent of $800 — treats herself to ice cream when she has a little extra. And even though she recently lost her husband, she finds joy in making jokes, singing in her church choir and keeping up with family and friends.

5. Acknowledge that aging can be lonely. Most of the participants had lost old friends and relatives, Block says, and tell her, “I don’t have peers anymore.” Many “felt very alone in their experience of aging,” she said.

Larry White, an 83-year-old resident of Harlem who spent 32 years in prison, says the men who had served time with him and remained his friends are now gone. With no living relatives, he describes himself as a loner.

Other participants say that friends who used to travel with them or talk to them daily on the phone have passed on, and that has been isolating. The lack of conversation about aging in the culture at large also contributes to the feeling that “there’s no one left for them to talk to,” Block says, adding that this makes other social connections even more essential.

6. Have a routine. Lee says that in addition to her Thursdays at the Philharmonic, she sets aside Tuesdays for doctor visits, Wednesdays for her hair-
dresser in her former hometown about 50 miles out on Long Island, and Fridays for yoga. Block says that most of the participants are “secure in their routine,” which shows that they know what matters to them.

7. Location is important. Even though many older New Yorkers qualify for subsidized senior housing, the city’s lottery system for that housing can mean that they are placed in a new apartment in a borough or a neighborhood far from their original home. For Jin-Fu Lu, 83, an immigrant from China, that means traveling six miles across Brooklyn to attend a community center in Sunset Park, where he and his wife had previously lived, because it caters to the Chinese community. “It shows how important place is,” Block says.

8. Death has no dominion. Nearly every person in the project, Block says, has no fear of death and no hesitation about talking about the end. “Younger people are scared to talk about dying,” she says. “It’s such a reality for people in their 80s.” Many of them told her that they had lived a full life and were ready to go, she says. Murdock even brought out the dress she wanted to be buried in.

One of the biggest takeaways from the Columbia study is the evidence that aging — even with the inevitable losses and restrictions — doesn’t have to be dismal. In fact, removed from the daily hustle to work, life in the last decades can be a time to savor living.

“Science — and our own experience — tells us that ageism begins with our own perceptions of aging,” Block says. “Every time we tell ourselves that we’re too old, it becomes a self-fulfilling prophecy.”

In other words, if we buy into the idea that old people are automatically diminished, we make assumptions about their — and our — limitations that might not be true.

Many people think about the financial implications of retiring and recognize that they might have health problems at the end of their lives, but beyond that they haven’t worked out a plan for what might be decades of living once they are retired.

“Being willing to try new things — that’s what keeps their spark going,” Block says of the 20 successful agers in the project.

Block adds the study helped her to realize just how much everyone wants to be heard. “If you ask people about their lives and stories and motivations,” she says, “it brings out the best in them. We don’t have a ritual to allow people to share their stories and to feel validated.”

Washington Post, 4/14/18

A PASSING OF NOTE

Barbara Hull Richardson

Local legislator, volunteer, civic leader

The headline to her profile in the 2014 Extraordinary Women magazine read: “Rebel without a pause.”

Hard to imagine a better descriptor of Barbara Hull Richardson, a small woman who cast a large presence for nearly a century.

Her life was devoted to helping others, as an advocate, a volunteer, a state legislator, a mother, and a civically engaged citizen.

“She’s a role model for all of us,” Deborah Arnie Arnesen, a media personality and a one-time legislative colleague of Richardson in Concord, said. “She lived vibrantly to the last hour of her life.”
Richardson retired as a member of the N.H. House of Representatives in 2010, after 18 years serving parts of the Monadnock Region in Concord. She was called “a tiny bundle of energy” and a “tiny little thing who packed a huge punch” politically.

She had been, right up until last week, a regular writer of letters to the editor to The Sentinel; always hand-written; always pithy and cogent.

In her most-recent letter, she questioned the extent to which our government is protecting us versus bowing to large industries and corporations.

She wrote: “The 2017 documentary ‘What the Health’ is a most revealing film, which clearly proves that our government and big industry, including not only the pharmaceutical companies, but also cancer and other so-called health societies, are obfuscating and denying their complicity in refusing to even admit the dangers in consuming animal products.”

Special to her among her volunteer efforts was working for Court Appointed Special Advocates, helping children whose families are embroiled in court battles or who are stuck in the foster care system.

Richardson joined CASA in her 80s, and represented five children, ages 2 to 16. “It has its challenges, but I’m so glad I’m doing this,” Richardson told The Sentinel when she was 91 and eight years into that role. “No matter how things turn out, you’ve made a difference in someone’s life.”

She worked, too, for two decades as a social worker for The Keene Welfare Department. A mother to four adult children, she earned a master’s degree in social work in 1973. She was also a longtime member of the Monadnock League of Women Voters, once saying that older women can contribute to the lives of younger women by giving them a sense of continuity.

She was always eager to champion and work for causes that advanced the mission of Doris “Granny D” Haddock, a local woman who made it her mission later in life to fight for campaign finance reform in our nation’s elections, and did so on a national stage.

Richardson grew up in rural Pennsylvania and went on to attend Bryn Mawr College. She majored in sociology and economics, graduating in 1944. She went to work in Boston at a settlement house, the precursor to today’s homeless shelters and drop-in centers.

She married Elmer Richardson, a B-17 pilot, after World War II ended, but kept her maiden name, which was very much the exception to the rule in 1947.

“She’s a hero, for a lot of us, and she should be a hero for her country. She really is best of everything.”

NEW DATA AVAILABLE

The NH Healthy Aging Data Report, produced by UMass Boston and funded through the Tufts Health Plan Foundation, will be available after April 2, 2019 at healthyagingdatareports.org.

RAISE YOUR VOICE!

Please let us know what’s on your mind and what’s important to you.

engagingnh@gmail.com
WIOA Mature Worker Grant

On-the-Job training for Ages 55+

How does the Mature Worker Grant, MWG, benefit employers?

The Mature Worker Program (MWP) provides comprehensive, tailored and individualized re-employment services, along with training opportunities as needed, to low-income individuals 55 years of age or older. Southern New Hampshire Services will work with program participants to connect them with available job opportunities. The Mature Worker Program will provide support to employers through On the Job Training (OJT) and the Retention Incentive program.

On the Job Training Overview

On the Job Training (OJT) is a hire-first program that reimburses a company for the cost of training a new employee. OJTs allow an employer to hire an individual who would not otherwise qualify for the job and to teach the skills needed to perform at the entry level for the position. The activity is based upon a contract between the employer and Southern New Hampshire Services (SNHS), which provides the employer with a 50% wage reimbursement for an agreed-upon training time period (not to exceed 6 months, or $5,500.00) in exchange for training by the employer and a commitment to retain the individual when the training is successfully completed.

After a standardized OJT contract is signed, the trainee is hired as an employee of the company that has agreed to provide the training. OJT training payments to employers are deemed to be compensation to the employer for the extraordinary costs associated with training participants and the costs associated with the lower productivity of the participants during the training period.

Retention Incentive Overview

Hired by the employer at the beginning of the training program an initial training plan shall be developed. Upon completion of 2 months of employment by the participant in a paying job, and upon receiving verification of the continued employment and wages from the employer, the employer shall be paid a subsidy of $2,000. Again, upon completion of 8 months the employer shall be paid a subsidy of $2,000.

How do I get involved?

Contact Hope Aure at Southern New Hampshire Services at haure@snhs.org or (603) 430-4903

Southern New Hampshire Services is a proud member of the American Job Centers Network and an equal opportunity employer/program and comply with the Americans with Disabilities Act. Auxiliary aids and services are available upon request. TDD ACCESS: RELAY NH 1-800-735-2964
The Mature Worker Program is funded by the U.S. Department of Labor through the NH Dept. of Business and Economic Affairs / Office of Workforce Opportunity.

**INCREASING ACCESS TO AFFORDABLE PRESCRIPTION DRUGS**

I expressed my concern about the practice of some pharmaceutical companies inhibiting the rollout of generic versions of prescription drugs. It is outrageous these companies are taking advantage of rules that are meant to keep Americans safe to protect their own profits.

We should be doing everything we can to lower the costs of prescription drugs for people in New Hampshire and across the country, and that means getting safe and effective generics to market. I will work with my colleagues to advance legislation that will put patients and individuals first.

*Rep. Annie Kuster*

**HEALTH FAIR**

“Age of Champions” Promoting healthy Active Aging at a FREE Health Fair on April 27, 2019

Lundholm Gymnasium UNG Durham Free Parking

Learn more at [www.agingandcommunityliving.org](http://www.agingandcommunityliving.org)

**2019 SILVER LININGS SENIOR HEALTHY LIVING EXPO**

Silver Linings is a continuing New Hampshire Union Leader and Sunday News special report on aging in New Hampshire and solutions to the challenges older people and those who love them and care for them face here. The Silver Linings: Senior Healthy Living Expo provides a face-to-face forum for the public to hear directly from innovators, experts, advocates and care providers.

This free expo will include valuable information, demonstrations from vendors, door prizes and giveaways throughout the day. Panel presentations and focused discussions on a wide range of topics are planned.

The first Senior Healthy Living Expo will take place on May 11, 2019 from 9:00am - 12:00pm at the Common Man Inn in

**HELP!**

Do you need help with your Social Security or VA benefits? Do you have questions about the IRS or Medicare? If so, your NH Congressional Delegation can help!

Your two U.S. Senators and two Congresswomen all have staff equipped to help New Hampshire residents with issues, concerns or questions related to the federal government. The contact information for the NH Congressional Delegation is below. Please don’t hesitate to reach out!

Senator Jeanne Shaheen
2 Wall Street, Suite 220
Manchester, NH 03101
603-647-7500
[www.shaheen.senate.gov](http://www.shaheen.senate.gov)

Senator Maggie Hassan
1589 Elm Street, 3rd Floor
Manchester, NH 03101
603-622-2204
[www.hassan.senate.gov](http://www.hassan.senate.gov)

Rep. Chris Pappas
1st Congressional District
660 Central Ave., Unit 101
Dover, NH 03820
603-285-4300
[www.sheaporter.house.gov](http://www.sheaporter.house.gov)

Rep. Annie Kuster
2nd Congressional District
18 North Main Street, 4th Floor
Concord, NH 03301
603-226-1002
[www.kuster.house.gov](http://www.kuster.house.gov)
The 3rd annual southern NH Senior Healthy Living expo will take place in September, 2019 in Manchester. Vendor booths are available for $260 until April 30, 2019.

**AGE-FRIENDLY HEALTH SYSTEMS**

Age-Friendly Health Systems: is an initiative of The John A. Hartford Foundation and the Institute for Healthcare Improvement (IHI) in partnership with the American Hospital Association (AHA) and the Catholic Health Association of the United States (CHA). Capital Region Health Care, Dartmouth-Hitchcock Medical Center, Centers for Health & Aging, Elliot Health System and Parkland Medical Center are participating in an action learning community to begin work on the initiative here in New Hampshire.

4Ms Framework for Age-Friendly Care is the focus of the initiative. The 4Ms are: What Matters, Medication, Mentation, and Mobility. This means making sure older people have a mobility plan when receiving medical care or in long term care; reviewing medications regularly to minimize harm; addressing conditions that can affect thinking such as dementia, depression and delirium; and incorporating what matters to the person, such as their values, goals and preferences, into all care plans.

**Your Voice**

(Editor’s note: The Bureau of Elderly and Adult Services [BEAS] within the Department of Health and Human Services [DHHS] is responsible for developing a four-year State Plan on Aging [SPOA] addressing service and support needs that can be funded under the Older Americans Act. As part of the process Statewide listening sessions were held and 2,972 people responded to a survey. The EngAGING NH Board of Directors will continue to share input and progress as the process continues)

**SPOA COMMENTS**

I am a 72 year-old widow and live in NH. I am blessed to have my daughter and her two children living with me. But I have a lot of senior friends. I hear a lot about the lack of public transportation out here in the “boondocks”. But, distances are so great that it is a frequent problem with no easy solution.

Another issue that comes up out here is that high taxes are forcing folks to sell their homes and there is no local affordable housing. Thus, they have to move out of town and loose not only their home, but their friends as well.

I am interested in which problems surface most often with our state’s aging population and how we will prioritize a solution to them. I know Bill Gates has taken the position that his charities will be based on what is the least amount of money that makes the largest difference? I wonder where such an idea would take us? Or should we look at the greatest need? Is that based on urgency? Potential savings to the health care system?

I guess, I am just curious about where this might all lead and what we seniors can do to help the process. There is probably a lot of retired talent out here.

God bless you and good luck. ☺

**PLAN TO ATTEND!**

Public Comment Sessions on NH State Plan on Aging are being planned for May (Older Americans Month). We will give you date, time and places when they are available. Stay tuned.
THE NEED IS GREAT!
The New Hampshire Fiscal Policy Institute (NHFPI) has completed a report on Home and Community Based Services. This report does a wonderful job of supporting the need for increased funding for these vital services.


Dan Hobbs, Elder Advocacy Coordinator, NH Legal Assistance

Focus on Community

DEEPENING THE SENSE OF COMMUNITY

When you think of community, you might think of schools, the library, the town hall, the churches, the businesses, the local hospital or various associations or organizations established with some purpose in mind such as the arts, supporting families and children, or helping seniors to age in place. These are all part of our communities.

But, in addition, lying below and interwoven into all of these things, are relationships between and among people. And wherever these relationships are played out, you will find individuals freely and naturally offering to each other and the groups and purposes to which they belong—their “gifts.”

“Gifts” in this sense are not necessarily, or always, of a material nature. “Gifts” can be those things that a person feels good about and knows that in manifesting them somehow in his/her life, one’s potential is being expressed. Deep down, it is this kind of self-expression that makes us happy. And everyone has a gift(s) that can benefit someone else. It is the woman who teaches line dancing at the senior center because she just likes it or the neighbor who helps out after a heavy snowfall because of the delight in operating the Kubota. It is the lady who picks up a child at day care because the parent will be unavoidably late. These “gifts” are naturally and freely given and benefit everyone involved and are the kind of relationships that can help to make a community a warm and caring place.

Sometimes “gifts” can be given more intentionally such as in a specially organized volunteer program where the “gifts” of individuals can be offered to other persons in specific and directed ways. Volunteering to deliver meals to the home of an isolated senior or working in the kitchen at the senior center might be examples of a more intentional kind of “gift” giving.

Multiply these things thousands of times in thousands of ways and you have a good sense of what community can be. It is through this sharing of “gifts” that communities can thrive. It is through the sharing of one’s own “gifts” that a person experiences a kind of passion, be it gentle and quiet or louder and more visible, that tells you that life is good. When there is enough of this “gift” giving going on, a community not only develops a distinct identity, but it also can become healthy and a good place to be.

People are living out what makes them feel a passion or happiness and someone else is benefitting from their “gift.” There is a community spirit cutting across all aspects of life in a myriad of ways. You can feel it. But you already know all of this, don’t you? So why bother mentioning it?
We are facing extraordinarily difficult times now for many people in our communities, including seniors. Rising to meet these challenges calls for renewed efforts to deepen our sense of community. If the human services safety net that exists now is strained too deeply and cannot be maintained, the level of natural and intentional “gift” giving which benefits seniors now may not be strong enough to prevent serious negative consequences. Tragically, this will probably mean increases in the instances of self-neglect by seniors and increased stress on family caregivers. The only viable answer may be to find ways to deepen the nature and extent of the natural and intentional “gift” giving that exists in our communities.

We will have to find new ways to tap into the “gifts” of individuals in our communities and to ask them to offer their “gifts” in new ways. How will we organize our efforts to carry out this more deepened sense of asking people to offer their “gifts”? How can we organize our efforts to help individuals to more naturally offer their “gifts”? How will we unleash people’s motivation to act—either on their own or through more intentional efforts—to directly and indirectly support seniors and family caregivers?

The underlying spirit to accomplish this already exists, but how can it be deepened to meet these more challenging times? The answer lies within the people connected to that spirit. It is a time for action. Someone will need to stand up and ask other community members to engage caregivers.

Fortunately, New Hampshire is a place where this has already begun in many different ways in many different communities. But the time is in a conversation about how more and different “gifts” can be mobilized to keep the community healthy and a good place to be for our seniors and family growing short.

This is a role that government cannot easily do, but without its enlightened support and elimination of barriers, renewed efforts to deepen our sense of community to provide the “gifts” needed by seniors and family caregivers may go too slowly or stall. The result will be a tragedy in our communities.

Are you willing to be part of this conversation?

**News You Can Use**

**President’s Budget Targets Key Health Care Programs**

The President’s annual budget request is a statement of values. It is incredibly troubling then, that President Trump’s budget blueprint for FY 2020 again prioritizes deep cuts to programs on which older adults and people with disabilities rely, including Medicare, Medicaid, and the Affordable Care Act.

The President’s FY 2020 budget includes harmful policy and payment changes that would impose barriers to care for people with Medicare. Among other things, the administration’s proposal would curtail Medicare beneficiaries’ appeal rights and increase the amount many would pay for needed prescriptions. It would also jeopardize beneficiary access to critical services by significantly cutting provider payments and greatly expanding prior authorization in traditional Medicare in a manner that could incentivize health care providers to stint on care for those with ongoing, chronic conditions.
The budget would be particularly devastating for people with Medicare who also rely on Medicaid, as it would cut the program by over $1.4 trillion in the next decade, transform it into a block grant or per-capita cap system, and end Medicaid expansion. Gutting Medicaid would lead to the rationing of care and could force many low-income seniors and people with disabilities out of their homes and into more costly institutional settings. In addition, the proposed policies would endanger Medicaid coverage for struggling families by imposing punitive coverage restrictions and administrative barriers such as work requirements and asset tests.

Further, the budget renews the administration’s efforts to repeal the Affordable Care Act and replace it with something similar to the failed 2017 Graham-Cassidy plan. That approach was widely reviled by the American people, in large part because it would have ended health coverage for millions and restricted access for millions more. Whether in the President’s budget or a stand-alone bill, any plan that would reduce coverage, weaken protections for people with pre-existing conditions, or make devastating cuts to Medicare, Medicaid, or the Affordable Care Act was, and always will be, unacceptable.

Similar to last year’s request, the President’s FY 2020 budget is full of damaging policies that would make it harder for older adults, people with disabilities, and working families to meet their basic needs. We urge Congress and the administration to reject this flawed budget, and to instead pursue bipartisan solutions that prioritize the health and well-being of all Americans.

Joe Baker, Medicare Rights Center, President, since June 2009

Voting Patterns and Top Issues

While many people identify concerns over health care access and health care coverage, the data on voting patterns does not correlate.

CBD Oil

The new wonder treatment showing up everywhere even pet stores is Cannabidiol or Hemp oil. Claims are all over the board but most commonly about help for muscle fatigue, joint pain and neuropathy. But it also is added to hair and skin care products as well as nutritional supplements.

While health benefits have shown some success, research is ongoing, and the quality of the products varies widely. As with any oil, extraction can impact effectiveness. In considering a product, look for reputable suppliers using solvent free, non-chemical forms of extraction to maximize potency. And beware of bargain prices; proper extraction costs are not cheap.

Dog Walking Risks and Benefits

Walking the dog can be great exercise for seniors, but there could be one downside: bone fractures. Fractures suffered by elderly Americans while walking their dogs have more than doubled in recent years, new research shows. Still, taking your dog for a walk can also
bring big health rewards, one joint specialist said. "Pets can provide companionship for older adults, and the physical exercise from regularly walking a dog may improve other aspects of physical and psychological health," said Dr. Matthew Hepinstall, who wasn't involved in the new study.

"So, the risks of walking a dog should be balanced against potential benefits," said Hepinstall, who helps direct joint surgery at Lenox Hill Hospital in New York City.

The new research was led by Kevin Pirruccio, a second-year medical student at the University of Pennsylvania. His team tracked national data and found that among people aged 65 and older, fractures associated with walking leashed dogs rose from about 1,700 cases in 2004 to almost 4,400 cases in 2017— a 163 percent rise.

Why the rising rates of fractures tied to dog walking? The study authors theorized that increased pet ownership and a greater emphasis on physical activity for older adults may be driving the trend. Pirruccio stressed that walking your pooch each day "has repeatedly demonstrated social, emotional and physical health benefits." It's also "a popular and frequently recommended activity for many older Americans seeking new ways to stay active," he said.

On the other hand, "patients' risks for falls must be factored into lifestyle recommendations in an effort to minimize such injuries," Pirruccio said.

Hepinstall agreed. "The take-home message for older adults and their families is that, when choosing to care for a pet, be sure to consider the strength and coordination of the older adult, and the size and expected behavior of the pet selected," he advised. Pet ownership and care may need to be re-assessed with age, Hepinstall added.

"When the mobility of older adults changes, they should be encouraged to re-evaluate their ongoing ability to care for any pets," he said. "This will help ensure that the health and other needs of the adult and of the pet can be properly managed."

*JAMA Surgery, 3/9/19.*

**Leg Pain, Burning and Numbness**

Healthy muscle function depends on nerves being supported by a well-balanced mix of electrolytes— minerals like sodium, potassium, calcium and magnesium that have an electric charge. Electrolytes transmit signals that support nerve, heart and muscle function, and affect the amount of water in your body as well.

But certain medications; dehydration; and conditions like diarrhea and kidney disease can alter your electrolyte balance. When electrolyte levels become too low, it can cause leg pain. For example, when sodium, which attracts water to cells, is depleted, cells straining to compensate for the lack of fluid can bring on painful cramps.

Diuretics prescribed to control blood pressure are the...
We Want You to Know . . .
EngAGING NH promotes citizen leadership and the active involvement of New Hampshire’s older adults in the development of communities and public policies that support all individuals as we age. We are a COMPLETELY VOLUNTEER organization with no paid staff, and a limited budget.
We actively partner & work with other NH advocates.

Formal Partnerships
- NH State Independent Living Council
- State Committee on Aging-Vaughan Awards
- Disabilities Rights Center—NH
- NH Cares
- UNH Center for Aging and Community Living
- Oral Health Care Expansion, Children’s Alliance of NH
- Self Advocacy Leadership Team (SALT)
- Mid-State Regional Coordinating Council
- Southern New Hampshire Planning Commission

Active Collaborations & Groups:
- Elder Rights Coalition

Other Groups we work with:
- AARP
- NH Hospice and Palliative Care Organization
- NH State Committee on Aging
- NAMI
- NH Alliance for Retired Americans
- DD Council
- UNH Institute on Disabilities
- NASW-NH
- Area Committees on Aging
- NH Association of Senior Centers
- Endowment for Health, Alliance on Healthy Aging
- NH Legal Assistance
- Department of Health & Human Services
- ServiceLink

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detoxification system. Here are 9 of them.

1. Limit alcohol. Excessive drinking can severely damage your liver’s ability to detoxify.

2. Get sleep. Adequate sleep allows your brain to reorganize, recharge, and eliminate toxins that accumulate throughout the day.

3. Drink more water. Water does so much more than quench your thirst. It regulates your body temperature, aids digestion, and nutrient absorption, and detoxifies your body by removing waste products.

4. Reduce your intake of sugar and processed foods. Excess junk food is linked to obesity and diabetes, so it’s best to avoid them.

5. Eat antioxidant-rich foods. What this does is helps your body fight oxidative stress.

6. Eat foods high in prebiotics, which allows your gut bacteria to produce nutrients that benefit your immune system.

7. Consuming too much salt can cause your body to retain excess fluid, which isn’t good for your kidneys or liver.

8. Get active. With regular exercise, you boost all your body’s systems—including its detoxification system.

9. Take a look at this piece and see more helpful detox tips.

www.ecowatch.com/detox-2631319095.html
Lack of Dental Coverage Has Real Costs and Consequences for People with Medicare

The nonpartisan Kaiser Family Foundation (KFF) released an issue brief examining the issue of oral health for people on Medicare. It describes the consequences of foregoing dental care, current sources of dental coverage, use of dental services, and related out-of-pocket spending.

Despite the evidence that oral health is related to physical health, Original Medicare does not cover most dental care needs. While some Medicare Advantage plans may offer dental benefits, this coverage is often limited, and its availability can vary considerably across plans. As a result, many people with Medicare often lack adequate oral health coverage, which exposes them to serious health complications and high out-of-pocket spending.

According to KFF, the majority of people with Medicare face these risks. Most beneficiaries (65%) do not have any dental coverage, and nearly half have not been to the dentist in the past year. Among those who did seek treatment, nearly 20% spent over $1,000 out-of-pocket. Such an expense is not affordable for many beneficiaries, half of whom have annual incomes below $26,200.

KFF found cost to be a considerable challenge, estimating that 10% of all beneficiaries skipped needed dental care in the past year because they could not afford it; those with disabilities, lower incomes, or relatively poor health faced even greater affordability barriers. Other recent studies agree, having found that in a given year, three-quarters of low-income Medicare beneficiaries do not receive any dental care at all.

Lack of coverage can have significant health consequences. The resulting unmet need can lead to increased direct oral health problems such as lost teeth, cavities, or gum disease. Having no natural teeth can also cause nutritional deficiencies and related health problems, including social isolation.

Untreated dental problems can also cause or exacerbate other health conditions. This can include increased risk of cardiovascular disease and cancer, as well as poor blood sugar control for diabetics. Dental exams can also be an important preventive tool, helping to identify underlying problems like infections and certain cancers.

Medicare Rights continues to support legislative and administrative efforts to bring dental benefits to people with Medicare. We urge the Centers for Medicare & Medicaid Services to use its existing authority to allow for Medicare coverage of medically necessary dental care. We also call upon Congress to pass legislation adding a comprehensive oral health benefit—one that includes both preventive and restorative care—to Part B. These changes will help ensure all beneficiaries have access to the affordable, high-quality care they need.

Medicare Rights Center

Tech Tips

Account Passwords Going Away

While certainly necessary, using passwords as a way of securing our online accounts can be a pain, particularly when tasked with devising and remembering passwords for multiple online systems. And if someone gets a hold of
your password, the consequences can be dreadful.

For those who feel the struggle, the good news is a viable alternative is emerging on the horizon. Recently, the World Wide Web Consortium (W3C) approved WebAuthn—a new authentication standard that aims to replace the password as a way of securing our online accounts.

At its core, the new system allows websites to communicate with a security device to let a user log into their service. This device can range from a security key that you can simply plug into a USB port on your computer to a more complex biometric device that allows for an additional level of verification.

Now that the standard has been approved by the W3C, the next step is for websites to integrate it, and thus pave the way for a more secure and practical method of securing our online accounts.

Managing Emails

Email was once hailed as the digital tool that would revolutionize our ability to be organized and productive. If you ask us though, it feels like email does just the opposite. Take just a day away from the computer and you’ll often find yourself drowning in a digital ocean of unread mail when you open up your inbox.

But there are ways to minimize your inbox and take control of the darn thing. The following 7 tips will help you do just that.

First off, delete more mail than you typically receive in a day so that, over time, you’ll get ahead. If that sounds boring, just put on a favorite song and delete away.

Secondly, unsubscribe constantly. Be religious about taking 15 seconds to unsubscribe whenever you get a newsletter or promotional email that you don’t want.

Number three: delete it all. Of course this depends on one’s circumstances, but deleting your whole inbox is not as impossible as you might think and can be immensely satisfying.

The next tip is to adherer to the ‘touch once’ rule. The idea is that, to maximize efficiency, you make a decision about an email immediately once you open it.

The fifth tip is especially important: create a schedule for checking emails and do it all in one go—it will help you avoid distraction throughout the day.

Tip number six: don’t use email on your phone. Leave that task for a regular workstation computer.

And last but not least, ask some people to call you instead of sending emails. Neither of you then has an additional email needing to get deleted at some point.

You Want a Mobile Phone, But Don’t Need A Smart Phone

It may be hard for the younger generations to understand, but not everybody wants a cell phone for text messaging, taking pictures, listening to music or surfing the Web. Some people actually want one
for the sole purpose of making and receiving calls.
If you're in the market for a simplified cell phone with limited features, that's easy to see, hear and use, you're in luck. There are several options on the market that are specifically designed with seniors and boomer technophobes in mind. Here are several to check out.

**Jitterbug J**

Created by GreatCall, the Jitterbug J (800-733-6632) is one of the best senior-friendly phones on the market today. This custom designed Samsung flip-phone offers a big numerical keypad that lights up, extra-large text on a brightly colored screen, and "YES" and "NO" buttons to access the phone's options versus confusing icons.

It also offers voice dialing, an ear cushion that cups around your ear to improve sound quality, a powerful speakerphone, a 24-hour Jitterbug operator who can place calls for you, and optional features like voicemail, texting, roadside assistance, medication reminders, 5star personal security service, a live nurse service to answer your health questions any time, night or day, and more.

The Jitterbug J sells for $99 with a one-time $35 activation fee, no contract, and calling plans that start at $15 per month.

**Doro PhoneEasy 345 & 410**

Sold through Consumer Cellular (888-345-5509), these simply designed phones are great for seniors as well as those who struggle with technology. They offer large separated number keys, a bright easy-to-read color display screen and huge text.

Other features include a vibrating ringer, easy text messaging, a two-way speakerphone, one-touch emergency button on the back of the phone to contact help when needed, and they're hearing aid compatible to boot. The Doro 410 (which sells for $25) is the flip-phone version, and the Dore 345 (the rectangular shaped model) goes for $30, with service plans starting at $10 per month, with a one-time $35 activation fee, and no long-term contract.

They even give a 5 percent monthly service discount to AARP members.

**Just 5**

This no frills phone offers only the basics for people who love things simple. Its features include big, easy-to-use dial buttons that can speak the numbers when you dial them, amplified sound, an "SOS" button that can automatically call your emergency contacts if needed, and its hearing aid compatible.

The Just5 (800-709-0509) retails for $90 and is sold as an "unlocked" phone which means it can be used on any GSM network like AT&T and T-Mobile, or they also offer a no-contract, prepaid service with Jolt Mobile that starts at $10 for 90 days with no activation fee.

**ClarityLife 900C**

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**Can You Help?**

You may make a donation to ENH through our fiscal agent, Disabilities Rights Center-NH, Inc. which is a non-profit 501 (c) (3) corporation.

Make your check out to Disabilities Rights Center-NH, Inc. and note “EngAGING NH” on the memo line. DRC’s mailing address is 64 North Main Street, Suite 2, 3rd Floor, Concord, NH 03301-4913.

Donations are tax deductible to the extent allowed by law.
This rectangular-shaped slider-phone focuses on simplicity and amplification and is targeted for the 70-plus crowd. It comes with a big bright display screen with magnified text, simple four-button navigation (along with a full numeric keypad that slides out from the bottom of the phone), a dedicated one-touch emergency button on the back of the phone that will instantly contact loved ones, and a volume control that amplifies incoming sound up to 20 decibels.

It’s also hearing aid compatible, has a strong vibrating ringer, flashing orange LED to signal incoming calls and has a handy built-in flashlight.

The ClarityLife is available at clarityproducts.com (or 800-426-3738) for $100 sells as an "unlocked" phone that can be used with T-Mobile and AT&T.

Best Low-Cost Prepaid Plans

For seniors who only want a low-cost cell phone for emergencies or occasional calls, a prepaid plan is the way to go. With a prepaid phone (also known pay-as-you-go phones) there’s no contract, no fixed monthly bills, no credit checks and no hidden costs that come with traditional cell phone plans.

With this type of service, you buy a special prepaid phone, then pre-purchase a certain amount of minutes (for talk or text) that must be used within a specified period of time.

While there are many prepaid phones on the market today, the cheapest deal for occasional users per month (not the cheapest per minute) belongs to T-Mobile, Virgin Mobile and Tracfone.

If you’re living on a limited income, you may even be able to get a free cell phone and 250 minutes of free airtime each month through a program called NBC Today Show Dollars & Sense

The 4% Rule

It is the granddaddy of popular finance withdrawal strategies: the 4% rule. First introduced by William Bengen in a 1994 Journal of Financial Planning article, 4% may be the golden rule of thumb when it comes to determining an acceptable portfolio withdrawal level. But it’s not as simple as it sounds: That 4% is only the initial withdrawal rate. In your first year, according to the rule, you withdraw 4% of your total portfolio value. Each year after that, the dollar amount taken out is adjusted for inflation, and may not necessarily equal 4% of the portfolio. In other words, after you determine that initial 4% amount, you can throw that percentage away because you’ll be tracking inflation to determine how much you can spend in the following years. Remember that this is a withdrawal strategy that really has nothing to do with spending.

Another often-missed piece of the 4% rule strategy is that Bengen’s research suggested investors should have 50% to 75% of their portfolio allocated to stocks, and they should maintain that level throughout retirement. For many retirees that might be untenable given the risks. And of course, it flies in the face of another “rule” that the bond allocation in your portfolio should equal your age.

The 4% rule has endured because of its supposed simplicity and the consistent stream of (inflation-adjusted) income the strategy generates. However, it has also come under fire over the years...
since it was first proposed. And even Bengen, who’s retired himself, is concerned that his rule of thumb may, in fact, be ill-suited for today’s low interest-rate environment.

Still, there are some for whom the initial 4% withdrawal amount may be too conservative. Bengen’s original study assumed investors’ portfolios only contained large-cap U.S. stocks and high-quality U.S. bonds. Adding other asset classes, such as small-cap or foreign stocks, commodities or high yield bonds could potentially increase returns over time and thus give you the option for a higher acceptable withdrawal rate. In fact, Bengen updated his study to include more asset classes and found that an initial withdrawal of 4.5% could be sustainable.

Additionally, if your time horizon for drawing down your account is less than 30 years, 4% may be too frugal. Other issues arise with the 4% rule as well. The strategy assumes spending patterns are constant throughout retirement. In reality, you may spend more early in your retirement and less in the later years. Or, you could see your medical expenses, for example, soar as you age. Of course, there are always the unexpected expenses that can arise at any time during retirement, which could throw off a well-planned, constant withdrawal strategy based solely on the rate at which inflation rises or falls.

The 4% rule isn’t foolproof. If inflation is high or portfolio performance is poor, adherence to the strategy could find you quickly withdrawing much more than 4% of your portfolio. Reality may not be as accommodating as a back-tested methodology, no matter how well regarded the strategy may be.

The Independent Adviser for Vanguard Investors, March 2019

**TAX COUNSELING FOR OLDER ADULTS**

If you need to file a tax return this year, you can get help through the Tax Counseling for the Elderly (or TCE) program. Sponsored by the IRS, TEC provides free tax preparation and counseling to middle and low-income taxpayers, age 60 and older.

Call 800-906-9887 or visit IRS.treasury.gov/freetaxprep to locate a service near you.

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**Laugh & Live Longer**

**GOD LOVES DRUNK PEOPLE**

A man and his wife were awakened at 3:00 am by a loud pounding on the door. The man gets up and goes to the door where a drunken stranger, standing in the pouring rain, is asking for a push.

"Not a chance," says the husband, "it is 3:00 in the morning!"

He slams the door and returns to bed.

"Who was that?" asked his wife.

"Just some drunk guy asking for a push," he answers.

"Did you help him?" she asks.

"No, I did not, it's 3 a.m. in the morning and it's bloomin' well pouring with rain out there!"

"Well, you have a short memory," says his wife. "Can't you remember about three months ago when we broke down, and those two guys helped us? I think you should help him, and you should be ashamed of yourself! God loves drunk people too you know."

"Hello, are you still there?"
The man does as he is told, gets dressed, and goes out into the pounding rain. He calls out into the dark, "Yes," comes back the answer.

"Do you still need a push?" calls out the husband.

"Yes, please!" comes the reply from the dark.

"Where are you?" asks the husband.

"Over here on the swing," replied the drunk.

**CELL PHONES**

The reason there called cell phones is because they keep us prisoners.

**NOTICE IN A FARMER'S FIELD**

The farmer allows walkers to cross the field for free, but the bull charges.

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**WHY MORE SENIORS ARE GOING BACK TO SCHOOL**

It seems that these days, entering retirement is no longer just about kicking back and pursuing leisurely activities. More and more seniors are finding reasons to go back to school and pursue higher education. Experts point out several reasons why this trend is currently spreading across America.

In her Forbes article, Laurie Quinn cites the need for seniors who are still in the workforce to stay competitive. Rather than allowing their skill set to become outdated, or being replaced by younger talent, one way for seniors to remain relevant is by going back to school. It's a practical and straightforward way of improving their existing knowledge and acquiring new expertise, which is particularly important in technology-heavy fields.

Simply, being of retirement age can also come with certain state-mandated benefits when it comes to pursuing higher learning. In the state of Texas for instance, those who are 55 or older can apply for reduced tuition rates. Meanwhile, in Florida, where the highest percentage of seniors lives, state residents who are 60 or older are eligible for a tuition fee waiver in state colleges and universities. Similar college benefits for seniors exist in other states as well, including Georgia, Minnesota, and California. While these benefits depend on available space at participating campuses, there’s no doubt that they’re contributing to the growing number of seniors pursuing higher learning.

In the US, active learning is becoming the new retirement. There’s even evidence suggesting that seniors can avoid dementia by going back to school.

"The more cognitively [mentally] healthy you are to begin with, the better able your brain is to withstand the slings and arrows of aging,” explains Keith Fargo of the Alzheimer’s Association. Fargo’s comments come in light of a recent comprehensive study pointing to how American seniors with at least a high school diploma are less likely to develop dementia.

Another reason why more and more seniors are revisiting school is simply because they have so many new opportunities which simply weren’t present before. Apart from the fact that they now have more free time, there’s also a greater variety of schooling options available today compared to before they were of retirement age.

For instance, educational institutions now offer a variety of specialized vocational courses that can keep seniors active while also providing an alternative means of making money. There’s also the fact that there’s now a high
availability of online degree programs via accredited schools and universities.

Maryville University in their breakdown of the differences between traditional schooling and online degree programs, state that the latter offers benefits that actually make it a more senior-friendly option for higher learning. This includes being able to take classes purely online, which means not having to subject senior students to daily commutes.

Another benefit is flexible scheduling, which can allow seniors to craft their class schedules according to their personal and medical needs. There’s also the fact that a wide variety of courses and specializations offer online degree options, allowing seniors to either pursue a new calling, or continue learning more about what they already know with newfound convenience.

This is the new face of retirement in America. And it’s allowing our seniors to avoid mental health problems, stay competitive in the modern workforce, and pursue new opportunities even at this late stage in their lives.

Jay Brooks, elderguru.com

MAKE A DIFFERENCE

It was Town Meeting Day in a small, property poor town in New Hampshire. One of the budget items would require an increase in taxes and was bound to cause some heated discussion. And sure enough, right on cue, a crusty old Yankee proclaimed, “I don’t see why I have to pay for an increase in the school budget when I don’t have any kids in school. And I also don’t see why every kid needs that computer stuff. Why? To play games on my dime? I’m opposed.” It was a small town; people knew each other and most felt they could speak openly and plainly. There was a bit of a pause after that emphatic vote.

But a woman in the back of the room stood up calmly, politely and with conviction asked, “Who do you think will be paying into your Social Security?” Although we often hear about the Silent Generation being silent, there are times like that town meeting when being silent is just a myth. Take the response to the survey and listening sessions held by DHHS as part of the planning for creating a new State Plan on Aging. There were close to 2,800 replies to the survey of which 60% came from fully retired persons. That’s a phenomenal response! Not only that, but approximately 580 people attended one of the 15 listening sessions and people sent letters too.

But there are times when the lack of public input supports and even underscores the silence. Oh sure, we can repeat “government of the people, by the people and for the people”; we can acknowledge that we have a representational form of government; and accept that voting is involvement enough. We can also get angry at lobbyists, the influence of money, or tactics that are legal but not reflective of general opinion.

So what makes the difference? What we can determine from these two examples is that people get involved when the issues directly affect them; when there is an expectation that individuals will be heard and when the representing individual (or body) clearly provides, receives and shares pertinent information in a timely manner.

It is the last part that calls us as individuals to cultivate a relationship that is truly representational. And it’s not necessarily a huge burden in today’s information reality. We can ask our representatives, City
Council, Legislator, State Senator, Congressional Representative and Senator if they have an electronic mailing list and to be put on it. We can track and weigh in and sometimes we could just reply with a thank you.

“Our lives begin to end the day we become silent about things that matter.”

-Martin Luther King Jr.