



A Citizen Voice for the
Aging Experience

ENGAGING NH NEWS

GUEST OPINION:

Do You Know OLLI?

by Jane Fletcher

Please allow me to introduce you to the Osher Lifelong Learning Institute (OLLI) at Granite State College, a member-led organization that provides intellectually stimulating lifelong learning opportunities to individuals 50 years and over. OLLI invites you to delight in a wide array of stimulating classes relating to topics in local and world history, current events, computers, iPhones, science, health, math and the arts to name a few. There are “Out and Abouts”- such as hiking, kayaking, snow shoeing, and even Segway excursions. If you are up for road trips, OLLI will take you to museums in Boston, plays in Ogunquit, and tours of Portland (by land or by sea). You can even go on an over-night with OLLI if you’re interested (no written permission slip from a parent required!). No prerequisites, no tests; all that is required is a genuine desire to ‘learn for the fun of it’. OLLI is like a health club for your mind!

If it’s social or volunteer opportunities you are seeking, OLLI can lead to either or both. When not in class, members enjoy ‘lunch bunches’, bridge and mah jongg clubs. We are a member- led organization. With support from four part-time staff, volunteers develop program policies, curriculum and the program schedule (over 150 to choose from in the fall and spring catalogs). They determine the best way to market the program in their locations. The class presenters, many of whom have accumulated decades of professional expertise, are also

OLLI at Granite State serves four different geographical locations

volunteers. Some are even retired faculty from local high schools and colleges.

The Bernard Osher Foundation has initiated 117 OLLIs in colleges and universities across the USA, all of which are committed to lifelong learning as a way of encouraging seniors to remain active and healthy. A National Resource Center located at the University of Southern Maine supports the OLLI network: <http://usm.maine.edu/olli/national/>

New Hampshire is unique in that OLLI at Granite State serves four different geographical locations. Members may take classes at the greater Concord, Conway and Manchester locations, or anywhere on the Seacoast between Exeter, Ports-

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EngAGING NH
9 Eagle Drive
Bedford, NH

engagingnh@gmail.com
www.engagingnh.org

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mouth and Rochester.

An annual membership fee of \$40.00 per person opens the doors to every activity and class. Individuals who become a member between June and August will receive a membership that extends through August 2015. Classes are affordable and range from \$15.00 for a single session course to \$60.00 for a 10 session course. OLLI at GSC remains committed to providing high quality, low cost classes and opportunities for seniors to meet new friends and volunteer.

Sandy from the Seacoast writes:

“I have thoroughly enjoyed participating in classes at OLLI sites. I have felt welcomed and intellectually stimulated at all events. This has been a great way to transition into retirement.”

Gail from Manchester writes:

“I saw the catalog before I was going to retire. Interesting, I thought, and a way to spend some of my new found free time. I certainly got more than a way to spend time; I met new friends, learned about topics, new places and now think of OLLI as an integral part of my personal growth.”

For more information about OLLI, including the summer schedule and the membership application please visit: <http://olli.granite.edu/> or call the OLLI office at Granite State College in Concord at 603 513-1377.

Have 2 minutes and 10 seconds? Check out our YouTube video: <https://www.youtube.com/watch?v=phCiC3KOQnc>

OLLI at Granite State College - Come for the classes, stay for the friendships.

As one of four public institutions within the University System of New Hampshire, Granite State College services a statewide student population with affordable tuition, 100% online degree programs, and 11 sites throughout New Hampshire. For more information, please visit www.granite.edu.

Jane Fletcher is the NH OLLI Program Director

years. She volunteers at the school through the [Friends] Foster Grandparent Program. She works in the school on a daily basis. She always has a smile on her face! She goes well above and beyond what is expected." Olsen's remarks were followed by the presentation of a certificate of appreciation by the district's superintendent.

DOJ AND HHS CALL FOR ACTION TO ADDRESS ABUSE OF OLDER AMERICANS

Elder Justice Roadmap outlines critical path to combating problem

Leaders in the fight against elder abuse announced a framework for tackling the highest priority challenges to elder abuse prevention and prosecution, and called on all Americans to take a stand against the serious societal problem of elder abuse, neglect and financial exploitation.

Supported by the Department of Justice (DOJ) and the Department of Health and Human Services (HHS), the Elder Justice Roadmap was developed by harnessing the expertise of hundreds of public

From Our Readers

VOLUNTEER AWARD

Friends Foster Grandparent Jane Gagnon has been named South Range Elementary School's Volunteer of the Year. At the May 27 board meeting of the Derry Cooperative School District, South Range principal Matt Olsen said, "She is known as Miss Jane to the staff and students, and she has been volunteering for the past four

WHO ARE WE?

EngAGING NH is an all-volunteer not-for-profit organization registered with the State of NH. We work to support and promote activities, policies, planning and values that respect and include ALL older adults.

and private stakeholders from across the country and by gathering their input. The goal of these expert summits was to identify the most critical priorities and concrete opportunities for greater public and private investment and engagement in elder abuse issues. The Elder Justice Roadmap reflects the knowledge and perspectives of these experts in the field and will be considered by the Elder Justice Coordinating Council and others in developing their own strategic plans to prevent and combat elder abuse. [Read more.](#)

NH PUBLIC TV PROGRAMS ON AGING

Over the past two years, NHPTV and AARP New Hampshire have partnered to present a special series, Changing Aging in the Granite State. Topics have included Medicare 101 and Social Security 101, as well as other key issues facing Granite Staters as we age: financial security, health care planning for the long term, consumer and investment fraud, and living well.

On July 14 the latest program addressed avoiding data theft and online scams premieres. All of these programs, hosted by Allison McNair, focus on personal stories, expert perspectives, and engaging discussions, and can be watched [online anytime.](#)

(Editor's Note: Another PTV program you might enjoy is "Over 90 and Loving It", which features several interviews including NH's own Granny D. NHPTV does air reruns occasionally, or you can watch a clip at

FYI . . .

This newsletter is intended as a forum for you to share personal experiences, information and points of view.

In our media driven world of skillful marketing and political spin, we believe that diversity is critical to discernment and therefore the EngAGING NH Board of Directors welcomes all points of view, expressed with civility!

While the opinions expressed do not necessarily reflect those of the Board members, our intent is to include material that assists you in forming your own opinions.

To send articles or to add your name to our newsletter mailing list, contact:

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<http://www.youtube.com/watch?v=kYfjVlb998>)

AUGUST IS RECOGNIZED AS NATIONAL IMMUNIZATION AWARENESS MONTH (NIAM)

The goal of NIAM is to increase awareness about immunizations across the life span, from infants to the elderly.

August is the perfect time to remind family, friends, co-workers, and those in the community to catch up on their vaccinations.

Parents are enrolling their children in school, students are entering college, and healthcare workers are preparing for the upcoming flu season.

Why are immunizations important?

Immunization is one of the most significant public health achievements of the 20th century. Vaccines have eradicated smallpox, eliminated wild poliovirus in the United States, and significantly reduced the number of cases of measles, diphtheria, rubella, pertussis (aka "Whooping Cough") and other diseases. But despite these efforts, people in the U.S. still die from these and other vaccine-preventable diseases.

Vaccines offer safe and effective protection from infectious diseases. By staying up-to-date on the recommended vaccines, individuals can protect themselves, their families and friends and their communities from serious, life-threatening infections.

Who should be immunized?

Getting immunized is a lifelong, life-protecting community effort regardless of age, sex, race, ethnic background or country of origin. Recommended vaccinations begin soon after birth and continue throughout life. Being aware of the vaccines that are recommended for infants, children, adolescents, adults of all ages and seniors, and making sure that we receive these immunizations, are critical to protecting ourselves and our communities from disease.

When are immunizations given?

Because children are particularly vulnerable to infection, most vaccines are given during the first five to six years of life. Other immunizations are recommended during adolescent or adult years and, for certain vaccines, booster immunization are recommended throughout life. Vaccines against certain diseases that may be encountered when traveling outside of the U.S. are recommended for travelers to specific regions of the world.

Ellen Brownson, Lake Sunapee Region VNA and Hospice

News You Can Use

MEDICARE COVERAGE FOR SECOND OPINIONS

As a Medicare beneficiary, you can get another opinion on a medical recommendation or diagnosis from a different doctor. Original Medicare will pay for you to see a doctor and get a second opinion if a doctor has recommended that you have surgery or a major diagnostic or therapeutic procedure.

Original Medicare will pay for a third opinion if the first and second opinions are different. The second and third opinions will be covered even if the surgery or other procedure is determined not to be covered.

If you are in a Medicare Advantage plan, your plan must cover the same services as Original Medicare does, but may have different rules you have to follow. For example, the plan may only cover second and third opinions if you see doctors that are in network

or if you have a referral from your Primary Care doctor. Call your plan to find out the rules for getting second opinions.

[Click here to learn more about Medicare coverage of second opinions on Medicare Interactive.](#)

DISCHARGE PLANNING

Medicare beneficiaries often need care in a skilled nursing facility after an inpatient hospitalization. For these patients, hospitals are responsible for identifying skilled nursing facilities within the geographic region that can meet their medical needs.

Until such a placement is found, the beneficiary will not be responsible for her hospital stay. However, once a placement is found, if the patient no longer needs a hospital level of care, she will become financially responsible for her continuing hospital stay.

Unfortunately, patients, families, and friends are often not happy with the hospital identified skilled nursing facility placement. So be sure to let Discharge Planners know *where* you would like to do your rehabilitation as soon as you are able.

NEW WEBSITE FOR "AGING IN PLACE"

The Community Innovations for Aging in Place (CIAIP) initiative was funded by the ACL Administration on Aging from 2009 to 2012. It provided 14 grantee organizations around the country an opportunity to test strategies to facilitate aging in place for older adults in their communities.

Help Spread the Word!

If you like this newsletter, please share it with your family, neighbors, friends and colleagues.

Forward it on!

The new [CIAIP website](#) contains valuable information that will be of interest to funders and community-based organizations planning to develop initiatives to ensure that older adults in their communities have access to the programs and services they need to successfully age in place.

Share with Your Grandkids:

7 SKILLS YOUR GRANDPARENTS HAD THAT YOU DON'T

The older generation may watch in wonder when pre-teens download apps, install wireless printers, and edit videos on iMovie with a few clicks of the mouse. But there are loads of skills our parents and grandparents had decades ago that the younger generations don't. We asked our Facebook fans about this, and received a massive response. "My grandmother was a pro at sitting and sipping a cup of coffee and looking out the window at the garden without any distractions or boredom. A skill I could

really use," said Sharon Hodor Greenthal. "Great at money management. She saved up \$300 for a down payment on a two-family house during the Depression. Then started a successful business with my mom," said Cheryl De Primio. "Nannie could clean her entire house and look lovely by 9 a.m.," said Denice Loritsch.

What women! So what other skills did they have? Here are seven your grandparents probably mastered that you haven't.

Cooking from scratch: Most likely, your grandmother could whip up almost anything without benefit of a recipe card. They just knew when to add a pinch of this and a pinch of that to make a dish taste absolutely perfect. "My grandmother could empty the fridge of leftovers and it would taste great! There's nothing she could not cook well!" said Alicia Floyd-Grimes.

Sewing (and crocheting and quilting and darning): These days, if someone gets a hole in their socks or jeans, they generally buy a new pair. Your grandparents, on the other hand, darned old socks and everything else. Sure, a few folks still sew. But due to budget cuts and weak demand, many school systems have dropped sewing classes from the curriculum, meaning fewer young people have the opportunity to learn. Yet many of our readers cited sewing as a lost art they'd like to see revitalized.

Canning: Although rising food prices and the popularity of gardening have led more people to

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 and work with other NH advocates.

Formal Partnerships

- NH Voices for Health Care
- NH State Independent Living Council
- State Committee on Aging-Vaughan Awards
- Disabilities Rights Center
- NH Cares
- UNH Center for Aging and Community Living
- Oral Health Care Expansion, Children's Alliance of NH
- Self Advocacy Leadership Team (SALT)

Active Collaborations & Groups:

- Older American's Action Partnership
- Elder Rights Coalition
- Aging and Mental Health
- Granite State Future
- Department of Health & Human Services

Other Groups we work with:

- AARP
- NH Business and Industry Institute
- 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
- NH Statewide Independent Living Council
- NH Business & Industry Association
- ServiceLink

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take up canning, it's still not a skill most younger people have honed. But you can bet your grandparents sure did. For those of you who *are* interested, there apparently are two types of safe canning processes: boiling water canning and pressure canning. Find out more by going [here](#).

Ironing (really well): Although many of your grandmothers probably ironed just about everything - - underwear, pillowcases, handkerchiefs -- you'd be hard-pressed to find a 20-something who did so. In a world of polyester clothing, in which dryers boast wrinkle-free settings and stores sell de-wrinkle sprayers, ironing has become nothing but a, er, wrinkle in time.

Meeting people without benefit of the Internet: Your grandparents weren't able to ask someone out via text message or to invite folks to a party via Evite. They had to actually *talk* to people. They got to know others over a backyard fence or at church or by joining a social club. In a digital age, people tend to talk at each other instead of with each other. In order to encourage real exchanges, many psychologists recommend banning phones and computers from "sacred spaces" such as the dinner table.

Haggling: Sure, a few of you have haggled over prices in a car lot. But we bet your grandparents were even better at the art of negotiation. You wouldn't argue with the manager at McDonald's over the price of a Happy Meal. But in the days of ubiquitous mom-and-

ENH welcomes all points of view and invites your submissions.

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pop stores and tradespeople, folks did a lot of bargaining.

Writing beautiful letters: Yes, many of us still write letters -- on paper. But we probably write them a lot less often than we used to. Your grandparents, on the other hand, didn't have the luxury of email and so were forced to physically write down their thoughts and feelings -- maybe even with a fountain pen -- every time they wanted to communicate with someone far from home.

Shelley Emling, Huffington Post

YET ANOTHER SCAM 1

Q. I received a letter claiming that I won 2 free round trip tickets within US, two night at Marriott free!, "Note: You must respond no later than" and to call (855)-723-2978 for details. signed by Lisa Jackson, Guest Services Manager and heading reads Fly a US Airlines. One of the sites said the No. is spoofed. Another site said the No. is available.

Call for Details, Taxes & registration fees and/or processing fees are the responsibility of the recipient."

Bottom has code 2PC0530H.

Is this legit?

A. It's an Absolute Gimmick!

I received the same letter, with a different code. I thought I would call for my pure amusement. While I usually throw garbage like this right where it belongs, it came in an envelope that looked much like what the bank sends when they send you your pin number. The letter asks you to respond within a certain date & states that "previous attempts to reach you were unsuccessful". They pressure you into thinking this is your "final notification".

They are "Travel Services of America" He said there was "no obligation" many times, which lead me to believe there would be some kind of sales pitch. He continued on saying that the company only wants "Good word of mouth advertising. It is a 1st come 1st serve opportunity." (Another way to pressure you to jump on this "opportunity".) To qualify, you needed to be married, or co-habiting, have a combined income of \$50,000 & be a US citizen. You would then be "qualified" for 2 round-trip airline tickets & with a 2 night stay in a Marriott Hotel. They retail the cost @ nearly \$14,000. You would be responsible for airline taxes.

He then went on to ask when I wanted to pick up my tickets. The nearest location is in Perrysberg, Ohio at a Holiday Inn. (Why a Holiday Inn & not a Marriott Hotel?) They had weekend days & times to choose from. It seems these meetings would take about 2hrs. He tried to schedule me for one of these sessions, but I refused

& took a number instead, saying that I needed to discuss this over with my “boyfriend”.

FYI once Travel Services of America gets your phone number, be prepared . . . they will call you NON-STOP! Do not call these people!!!! Nothing is free, especially if it sounds too good to be true. If you think something is off about a company, listen to your gut. Look into them. Do some research. And never give them any of your personal information.

Editor’s Note: An easy way to check out these types of scams is to Google the phone number provided on your caller ID or in the mailing. This will allow you to see the origin of the call and other people’s experience with the message source.

SCAM 2

You receive an email with the subject “In arrears for driving on toll road”. You open it and find the EZ Pass logo and the following message:

Dear customer,

You have not paid for driving on a toll road. This invoice is sent repeatedly, please service your debt in the shortest possible time.

The invoice can be downloaded here.

But wait . . .

Look at the message source (the address of who sent you this email; it is EZPass Service Center (manager@kameliomasie.be)

That is a clue that this is a scam. The “.be” tells you that this email came from the Bahamas.

We can assure you, EZ Pass is not outsourced to the Bahamas, or elsewhere. And, EZ Pass does not use email like this to communicate with their customers.

Do not click on any link in the email. If your email account allows you to block the sender or mark it as spam, do so. Then delete this bogus email and forget about it.

Health & Wellness

MIND-BODY MEDICINE IS FUNDAMENTAL

Physicians need to help people become more sensitive to the connection between our thinking and our physical functioning.

When asked what role mind-body medicine plays in maintaining our mental and physical well-being, the response from [Dr. James Gordon](#) is unequivocal: “Fundamental!”

“I think [mind-body medicine] is still regarded as a complementary therapy,” he said during a recent visit to San Francisco, “but what I’m saying is that it’s fundamental. It’s not complementary at all.”

Gordon, the founder and director of The Center for Mind-Body Medicine ([CMBM](#)) in Washington, D.C. and former chair of the White House Commission on Complementary and Alternative Medicine Policy, has been repeating this mantra for years, most re-

cently in a New York Times “[Sunday Dialogue](#)” in which he extols the virtue of what he calls “self-care,” including nutrition, exercise and various mind-body techniques like biofeedback, guided imagery and meditation.

“We spend about twice as much as many other industrialized nations on health care, often with inferior outcomes,” he wrote. “Three-quarters of that spending is on chronic conditions, including heart disease, diabetes, cancer, arthritis, depression and chronic pain – exactly the ones for which self-care is best suited.”

Although these statistics may be reason enough for a revised strategy going forward, Gordon was quick to point out the many barriers that remain.

“I think the biggest obstacle is our persistent fear of looking at and understanding ourselves,” he said. “We don’t want to look inside because we might see things that may trouble us.” But he also pointed out the resistance that comes from a medical model that, as he puts it, “believes in, as much as any religious belief does, its own objectivity.”

“Part of the role of any physician

Raise Your Voice!

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

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should be to help people develop

[their] capacity to become more

aware, become more relaxed, be

come more present, become more sensitive to all the connections that are there every moment between our thinking and feeling and our physical functioning.”

Unfortunately these two obstacles tend to feed on one another, with patients all too eager to hand over the reins of their own health to someone else.

“I think most people don’t understand they have the capacity to make a difference,” said Gordon. “They think, ‘Who am I? This is a medical issue. I can’t do anything here. This is not part of my job description.’”

One aspect of self-care that might be more readily accepted than others as “part of our job description” – something that many consider to be innate and that can have an immediate and lasting impact on our health – is our capacity to be spiritual or “manifest the spirit,” as Gordon puts it.

“To me spirituality is the quality that we bring to everything that we do in our lives,” he said. “It has to do with the way we are with each other, the way we treat each other.”

Encouraging people to be kinder, more compassionate, more forgiv-

How to Contact Your State Committee on Aging Representatives

County	Name	Email
Belknap	Pat Consentino	sel.consentino@tiltonnh.org
	Rich Crocker	richcrocker@metrocast.net
Carroll	Kate Cauble	kemc226@aol.com
Cheshire	Bob Ritchie	fictionfitz@gmail.com
Coos	Mark M. E. Frank	maxfra@aol.com
Grafton	Chuck Engborg	eengborg@roadrunner.com
Hillsborough	Sherri Harden	hardensherri@gmail.com
	Joan Schulze	joanschulze@myfairpoint.net
Merrimack	Herb Johnson	clairhonda@msn.com
Rockingham	Sheila King	bbwic@metrocast.net
Strafford	Candace Cole-McCrea	snowyowl@metrocast.net
Sullivan	Larry Flint	wrecman@myfairpoint.net
<i>State Reps & Senators</i>		
Cheshire	Rep. Susan Emerson	semerson435@aol.com
District 12	Senator Peggy Gilmour	peggy.gilmour@leg.state.nh.us

ing and more loving is just part of the work Gordon does at CMBM, an organization that teaches health professionals around the world how to utilize mind-body techniques to help those living in traumatized communities in places like Gaza, Israel, Kosovo and Haiti. “We’re teaching thousands to heal millions,” the tag line reads on their website.

This is also a theme highlighted in his latest book, “Unstuck: Your Guide to the Seven Stage Journey Out of Depression,” in which Gordon stresses the importance being “called” – not forced – to up

the spirituality ante as a means of maintaining our health.

“People have to come to this on their own,” he said. “Preaching is not going to make any difference. Even though in ‘Unstuck’ I’m focusing on depression, the principle is the same everywhere.”

One thing those who do “come to this on their own” are likely to discover – something that goes well beyond the more obvious connection between better thinking and better bodies – is a deeper understanding of whatever divine influence inspires such uplifted and uplifting qualities of thought

as kindness and compassion. For [Mary Baker Eddy](#), an early pioneer in the field of mind-body medicine, this included the realization that in order to achieve lasting health, “the first and fundamental rule of Science must be understood and adhered to; namely, the oft-repeated declaration in Scripture that God is good; hence, good is omnipotent and omnipresent.”

So where are such provocative pursuits leading us? According to Gordon, to the very heart of our being.

“We’re tapping into the basic vocabulary and grammar of how the mind works and how the human being functions, and we’ve got to understand this,” he said. “This has to be central to what we teach children, what we teach health professionals, how we help people to live their lives. This is a way of living, a way of being, that’s our birthright.”

Eric Nelson’s [columns](#) on the link between consciousness and health appear regularly in a number of local and national online publications. He also serves as the media and legislative spokesperson for Christian Science in Northern California

TOMATOES HELP BLOOD VESSEL FUNCTIONING

Lycopene is the most potent known dietary antioxidant, and many researchers believe it is no coincidence that lycopene-rich tomatoes are a staple of the Mediterranean diet, which has been linked to a longer lifespan and re-

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duced risk of heart attack, stroke, Alzheimer’s disease and some types of cancer. A report out in June adds to the evidence of lycopene’s health benefits, showing that taking a lycopene supplement can improve blood vessel function in people with heart disease. Researchers at Cambridge University randomized 36 healthy volunteers and 36 people with cardiovascular disease to receive either a lycopene supplement or placebo for 8 weeks. Before taking lycopene, the blood vessels of CVD patients didn’t expand as effectively as those of healthy volunteers due to differences in the performance of endothelial cells—the cells that line and support the blood vessels. While lycopene didn’t have any marked effects on the volunteers, CVD patients’ blood vessels changed and began to perform similarly to their healthy counterparts. This study also emphasizes the importance of factors other than cholesterol on cardiovascular disease risk. The patients in this study we considered “optimally treated”—they were all taking statins, and their LDL (“bad”) cholesterol levels were actually lower than those of the healthy volunteers at the start of the study. Yet their blood vessels still behaved abnormally. These results further emphasize the importance

of diet, and not just drug interventions, to good health.

PLoS ONE, 2014; 9(6): [e99070](#).

RED WINE IMPROVES MEMORY

The antioxidant resveratrol is most often associated with red wine, although it is also found in peanuts, chocolate, and other fruits in addition to grapes. It has been linked to better heart health, anti-aging effects and even (in limited laboratory studies) cancer-fighting properties. A study published this month in the *Journal of Neuroscience* has released the first evidence that resveratrol improves memory and brain function in elderly people. The improvement in memory occurred in parallel with an improvement in glucose metabolism—the way the body breaks down sugar. Researchers compared 46 people between 50 and 75 years old, who were given either a resveratrol supplement or a placebo pill for 26 weeks. Before and after the 26-week intervention, they tested the participants’ memory (by measuring their recollection of words they had been told 30 minutes earlier) and used brain imaging to measure the size and connectivity of a brain area called the hippocampus, which is critical for our ability to form memories. They also did

blood tests to measure participants' metabolism and markers of inflammation. The participants who took resveratrol lost body fat, showed an improvement in glucose control (poor glucose control is linked to type 2 diabetes), and scored better on the memory test compared to participants who were given a placebo. Brain imaging also revealed that the connectivity between memory centers in their brains (hippocampus and frontal cortex) had increased. This trial is small and preliminary, but its results are promising—resveratrol might represent a new strategy to prevent brain aging.

Journal of Neuroscience June 2014, doi: 10.1523/jneurosci.0385-14.2014

ServiceLink Focus

THE BASICS

ServiceLink Aging and Disability Centers are open and available to you five days a week, Monday through Friday in thirteen locations throughout the state. Click on www.nh.gov/serviceLink for the location closest to you.

Office hours are generally from 8:30 to 4:30, however we will make after hours or weekend appointments to accommodate individual schedules.

Collectively, ServiceLink helped over 6,000 NH residents last year answer any number of questions, from “where’s the closest food pantry” to “how do I arrange for care for my parent so that they do not need to move into a nursing

home?” The staff at ServiceLink is highly trained and services are free, unbiased and confidential.

ServiceLink counseling activities typically include Medicare counseling, which is especially helpful as approximately 10,000 baby boomers turn 65 daily across the country, access to state funded programs, such as the long term care Choices for Independence program, which allows people to be cared for in their homes as opposed to a nursing home, and counseling, respite and support-groups for family caregivers.

ServiceLink also has Health Insurance Marketplace Assistors who were very busy during the past open enrollment season as they provided outreach and education on the New Affordable Health Care insurance options, staff and representatives from the NH Veteran’s Council who are knowledgeable about Veterans’ benefits and staff who can demonstrate assistive technology devices that are also available for loan. If you have questions about where to access the help that you need to live independently in New Hampshire please give us a call.

ServiceLink is funded in part by the Bureau of Elderly and Adult Service, NH Department of Health and Human Services.

Dollars & Sense

REVERSE MORTGAGES SENSE

Have you noticed an increase in TV ads for Reverse Mortgages

lately? Here’s something you might want to know: The only reverse mortgage insured by the U.S. Federal Government is called a Home Equity Conversion Mortgage or HECM, and is only available through an FHA approved lender.

If you are considering a loan based on your home as collateral, you may want to investigate a number of options including home equity loans or lines of credit. Be aware of slick marketing and read the fine print on any loan agreement. Many of the Reverse Mortgage agreements have been updated to include conditions on upkeep, property taxes and other responsibilities for the homeowner. For more information go to:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmhome

PROTECT YOURSELF FROM IDENTITY THEFT

It's an almost weekly occurrence: On Tuesday, Goodwill said its computer systems may have been hacked, leading to the possible theft of customers' credit and debit card information. The nonprofit agency, which operates 2,900 stores in the U.S., said it is working with federal investigators to look into a possible breach.

That follows news that Vendini, an event ticketing service, had settled a class-action suit related to a data breach in 2013. For many people who had ordered tickets through the service, an e-mail about the settlement was their first notification that their information

had been compromised. In the last year, major companies like Target, LinkedIn, eBay and Neiman Marcus have also been hacked.

The incidents are especially troubling to consumers as online and mobile shopping continues to grow. People aren't likely to stop using their credit and debit cards any time soon, and as data breaches become increasingly common, consumers don't often know what to do when a company they've done business with experiences a breach.

Here are five ways you can avoid becoming a victim of identity theft, even if your data has been compromised.

1. Monitor your bank statements. The easiest and most effective way to make sure someone hasn't made fraudulent charges to your account is to keep a close tab on your bank statements. Gartner analyst Avivah Litan recommends checking at least once a month, if not more, for any suspicious activity. If you find something that doesn't seem right, call your bank right away.
2. Use a credit card, not a debit card. Government regulations protect you from liability for fraudulent charges over \$50 when you use a credit card or a debit card with a signature, not a pin number. But if you use a debit card with a pin, the regulations are murkier, and you may end up being liable for some charges.

“The best tip to avoid problems on your existing accounts

CAN YOU HELP?

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

Make your check out to Disabilities Rights Center, Inc. and note “EngAGING NH” on the memo line. DRC’s mailing address is 18 Lowe Avenue, Concord, NH 03301.

Donations are tax deductible to the extent allowed by law.

is not to use debit cards, because not only is the credit card law better, but your own money is not at risk with a credit card,” says Ed Mierzwinski, consumer program director at the U.S. Public Interest Research Group.

3. Get free credit monitoring. Concerned consumers can pay an organization for credit monitoring, but the government offers three free credit checks a year, something consumers should take advantage of, says Litan. The reports will show if any loans or new credit cards have been taken out in your name. Here's where to find free credit reports: <https://www.annualcreditreport.com/index.action>

Also, companies that have had a data breach often offer to pay for customers' credit monitoring. Target, for example, offered one year of free credit monitoring, including identity theft insurance, to Target shoppers after its data breach last year.

4. Bank smarter. Many banks offer a service that sends an email alert when any major changes—or charges—are made to a customer's account. The alerts can be very helpful in detecting identity theft. If you want to be extra cautious, don't make money transfers online or pay bills electronically—use a check. “Paper is much more secure,” says Litan. Also, experts recommend changing your passwords often. And never use the same password for banking that you use for lower-security websites. Non-banking sites tend to be easier to hack.
5. Don't rely on companies. Vendini, the latest company to report a data breach, on Friday scored a rare settlement for a class-action lawsuit about compromised data. The company, which offers ticketing services for theaters and event venues, will pay out up to \$3,000 per customer for identity theft losses, but it will be difficult for people to collect their money, because it is necessary to prove that the information that was used for identity theft came from Vendini. The lesson: don't depend on companies to let you know if

Contact Information For NH Members of the U.S. Congress				
Name	Mailing Address	Phone	Fax	E-Mail Contact Form
U.S. Representative Carol Shea-Porter	1530 Longworth HOB Washington, DC 20515	(202) 225-5456	(202) 225-5822	https://shea-porter.house.gov/contact/email-me
U.S. Representative Ann Kuster	137 Cannon House Office Building, Washington, DC 20515	(202) 225-5206		https://kuster.house.gov/contact/email-me
U.S. Senator Kelly Ayotte	144 Russell Senate Office Building Washington DC, 20510	(202) 224-3324	(202) 224-4952	http://www.ayotte.senate.gov/?p=contact
U.S. Senator Jeanne Shaheen	520 Hart Senate Office Building Washington, DC 20510	(202) 224-2841	(202) 228-3194	http://shaheen.senate.gov/contact/

6. your data has been stolen. If you want to protect yourself, it's best to take matters into your own hands.

Associated Press, Jul. 17, 2014

WHAT TO DO IF YOU'RE A VICTIM OF ID THEFT

Identity fraud investigations are difficult and time-consuming

Despite increased investigation and enforcement by the Internal Revenue Service, fraudulent tax returns involving identity theft are becoming more prevalent.

This became clear in April, when the New Hampshire Medical Society issued a fraud alert to its members, making them aware that a number of Granite State physicians had been the victims of identity theft involving fraudulent tax returns being filed under their name.

Typically, the fraudster obtains someone's Social Security number and files a return early in the year. Frequently, the fraudulent return reports a small amount of income, claims an earned income tax cred-

it, and requests a refund. By filing early in tax season, the fraudster files before the taxpayer can file. Additionally, early filing ensures that the IRS processes the fraudulent return before items such as forms W-2 are available online, so there is no apparent mismatch between the income reported on the return and income reported to the IRS by the taxpayer's employer.

Because the fraudulent refund request does not depend on actual amounts withheld from the victim's paycheck, this crime affects taxpayers of all income levels.

The victim of this type of ID theft can learn of the problem in two ways. If the taxpayer files electronically, the filing will be rejected because a return has already been filed under the taxpayer's Social Security number. If that happens, the taxpayer will be required to file the return on paper rather than electronically.

Taxpayers might also learn of possible ID theft upon receipt of a notice from the IRS informing them that two returns were filed under their Social Security num-

ber. A taxpayer who receives this type of notice should respond promptly to the IRS using the contact information in the notice.

Taking steps

Identity fraud investigations are difficult and time-consuming. The IRS estimates that an investigation may take six months.

A taxpayer who believes he or she may be at risk for ID theft due to a lost purse or wallet, or questionable credit card activity may contact the IRS Identity Protection Specialized Unit (800-908-4490, ext. 245) and request action to secure the account.

All potential ID theft victims will be required to complete and file Form 14039 with the IRS.

The IRS also suggests that an ID theft victim file a complaint with the Federal Trade Commission by contacting the FTC's Identity Theft Hotline (877-438-4338 or ftc.gov/identitytheft).

In addition to contacting the IRS, if you are aware or suspect that you are a victim of ID theft, the

FTC suggests that you take the following steps:

- Place an initial fraud alert on your credit reports gathered by Experian, Transunion or Equifax. This will reduce the risk of new accounts being opened in your name. • Obtain copies of your credit report and review the report for accounts you did not open, debts you did not incur, or credit inquiries you did not authorize.
- Contact the credit fraud department of any accounts that you identify as accounts you did not open or authorize.
- Keep complete records of all actions taken, including the time and expense expended to deal with the ID theft. This information may be useful in litigation or criminal prosecution.
- File a complaint with the Federal Trade Commission at ftccomplaintassistant.gov/
- Prepare an identify theft affidavit, available online at the FTC's website. This document can be used to dispute new accounts that were fraudulently opened.
- File a police report and obtain an ID theft report from the police. This is another useful piece of evidence that demonstrates you were a victim of ID theft.
- Work with creditors to dispute fraudulent accounts.

- Contact your homeowners or general liability insurance provider to see if you have insurance coverage for ID theft.

Finally, taxpayers should remember that the IRS does not initiate taxpayer contact via telephone or email. Therefore, if a taxpayer receives a telephone call or email purportedly from the IRS, the taxpayer should not respond to the solicitation and should notify the IRS of the contact.

Patrick Closson, vice chair of the Corporate Department at McLane, Graf, Raulerson & Middleton. New Hampshire Business Review, June 13, 2014

Tech Tips

KEEPING IT SAFE

Are you somewhat intimidated by all the warnings about changing your passwords? Here's some help we found at <http://www.180techtips.com/indexinternet.html>:

Password Pandemonium

Never before has so much information been so accessible to so many people. In many ways the "Information Age" is a wonderful time to be alive. But as is often the case, there is a dark side. The same technology that makes it really easy to search all the knowledge of the human race also makes it possible for others to get a hold of your personal information.

When it comes to using computers and the internet we are chal-

lenged to create a plethora of *user names and passwords* to protect our information. But how do you make up a username and password that will be easy for you to remember but impossible for anyone else to figure out. Here's some advice:

Good Passwords and Bad Passwords?

Here's a website that specifically gives good advice on creating good and bad passwords. http://geodsoft.com/howto/password/password_advice.htm.

For the dedicated "password cracker" there are actually huge lists of common passwords available online. Here's a link to more information about how passwords are cracked:

http://geodsoft.com/howto/password/cracking_passwords.htm

So what makes for a good password? Here are some basic suggestions but in the end it will be up to you to come up with something that works for you:

1. **Avoid common names**, dates, phone numbers or things easily associated with you.
2. **Avoid common words** or phrases as they would be the first thing checked by password cracking software.
3. **Use a combination of numbers and letters**. For example, substitute numbers for letters and letters for numbers in a word or phrase.
4. **Make it something you can remember** all by yourself. Don't write it down anywhere!

5. **Don't use naturally occurring keyboard sequences** (like "qwerty" for example)
6. **Try to make it at least 8 - 16 characters long.** Obviously the longer the better.
7. **Plan on changing your password often.** Experts suggest changing your passwords at least every 6 months.

Whether it's about protecting the money in your bank account or just accessing your email online, you'll need to have good usernames and passwords to protect yourself. Choose wisely.

And if you're still having trouble coming up with a password, there's an easy to use random password generator at the end of the article at this site: <http://www.180techtips.com/12.htm>. Save this link in your favorites for future reference and use.

Laugh & Live Longer

FOR THE BIRDS

Researchers for the Massachusetts Turnpike Authority found over 70 dead crows in the greater Boston area recently, and there was concern that they may have died from Avian Flu. A Bird Pathologist examined the remains of all the crows, and, to everyone's relief, confirmed the problem was definitely NOT Avian Flu. The cause of death appeared to be vehicular impacts.

However, during the detailed analysis it was noted that varying colors of paints appeared on the

bird's beaks and claws. By analyzing these paint residues it was determined that 98% of the crows had been killed by impact with trucks, while only 2% were killed by an impact with a car.

MTA then hired an Ornithological Behaviorist to determine if there was a cause for the disproportionate percentages of truck kills versus car kills. He very quickly concluded the cause: When crows eat road kill, they always have a look-out crow in a nearby tree to warn of impending danger. They discovered that while all the look-out crows could shout "Cah", not a single one could shout "Truck". (You have to be from New England.)

MORE USELESS TRIVIA

Houses had thatched roofs-thick straw-piled high, with no wood underneath. It was the only place for animals to get warm, so all the

cats and other small animals (mice, bugs) lived in the roof.

When it rained it became slippery and sometimes the animals would slip and fall off the roof.

Hence the saying, "It's raining cats and dogs."

"There was nothing to stop things from falling into the house."

This posed a real problem in the bedroom where bugs and other droppings

Could mess up your nice clean bed. Hence, a bed with big posts and a sheet hung over the top afforded some protection.

That's how canopy beds came into existence.

The floor was dirt. Only the wealthy had something other than dirt. Hence the saying, "Dirt poor". The wealthy had slate floors that would get slippery. In the winter when wet, so they spread thresh (straw) on the floor to help keep their footing.

As the winter wore on, they added more thresh until, when you opened the door, it would all start slipping outside. A piece of wood was placed in the entrance-way. Hence: a thresh hold.

SHORTIES

The only thing that keeps me from smashing my alarm clock is that it's my phone.

"I want my kids to have everything I couldn't afford. And then I want to move in with them."

Phyllis Diller

Purposeful Living

For over 7 years, Bobbie and Tuck Gilbert worked tirelessly to bring to fruition their vision of a local "aging in place" organization that makes it possible for older adults to live independently in their own homes for as long as possible. Now completing its fourth year of operation, Monadnock at Home (MaH) is the fruit of their labors. Bobbie and Tuck realized that bringing an "aging in place" model to a rural area required innovation. They developed a "local coordinator" concept that would bridge the differences among the



Bobbie & Tuck Gilbert

many small towns served and would help to knit unique

communities together. Their wisdom and clarity of purpose led them to a lasting solution that relied on a broad base of support and their persuasiveness resulted in dozens of other volunteers united in a common effort. This approach not only achieved the organizational goal but also challenged fellow volunteers to grow in ways they wouldn't. The encouragement and leadership they provided made it possible not only for the initial but the ongoing success of Monadnock at Home.

The Gilberts are exceptional leaders but also are willing to "get down in the trenches," attending to whatever details it takes to meet the next objective and goal. Their persistence is truly remarkable – whenever roadblocks threaten to halt progress, they work with new ideas until they find a way around or through obstacles. They do it all with a calm demeanor and a well-timed sense of humor.

Even now that Bobbie has stepped down from two years as the founding Chair of the Board of Directors, she continues to lead the effort to recruit additional members to the organization, which has doubled in size since its founding in 2010. Although Tuck has stepped down as one of the founding Directors, he continues to play

a key role in organizing social and educational programs, serving on the personnel committee and chronicling the many events and outings as photographer. Together the two of them remain engaged in sustaining and enhancing MaH.

Because of their vision and foresight, there are now over 125 people in the eastern Monadnock region who enjoy their lives with peace of mind, knowing that help is just a phone call away when they need it. Bobbie and Tuck never take credit for the incredible accomplishment of creating MaH but instead praise the work done by others.

Board Notes

SUMMER ISN'T JUST FOR KIDS

It's hard to believe that we have one month left before fall and that time of year, we usually turn to more serious matters. But until then, we share an adaptation of a delightful article sent to us by a reader.

"What do children know that adults seem to have forgotten," asks Jocelyn Kelley in a recent Huffington Post article? "Children are more confident, more courageous and enjoy life far more intensely than adults. Sometimes it feels that we spend our entire lives trying to return to who we were as children," she says, and offers these 10 Life Lessons Kids Can Teach Us.

1. Every day is a fresh start. "Isn't it nice to think that tomor-

row is a new day with no mistakes in it yet?" - L.M. Montgomery.

2. Creative pursuits are fun and good for you. How often do you see children losing themselves in a creative project for hours at a time? Drawing, playing with clay, building a sandcastle with meticulous attention to detail. "Happiness lies in the joy of achievement and the thrill of creative effort." - Franklin D. Roosevelt.

But for some reason, as we get older, we stop seeing creative activities as worthwhile. How many adults, aside from artists, draw on a regular basis? How many play with clay or finger paint just for the fun of it?

- 3. Be courageous. "Life shrinks or expands in proportion to one's courage." - Anais Nin.
- 4. Sing out loud. Dance when you feel like it. A child's life feels limitless because they are not confined by fears of failure or humiliation.
- 5. Laugh every day. "A day without laughter is a day wasted." - Charlie Chaplin.

Children have the beautiful ability to find joy all around them. Just watch the humor a child can find in a shopping mall or at the park. They see silliness everywhere.

- 6. Be active. "Play energizes and enlivens us. It eases our burdens. It renews our natural sense of optimism and opens us up to new possibilities." - Stuart Brown. When you were

young, playing outside was the highlight of your day and you never thought of it as “exercise” or “daily fitness.” It was just playing. And it was fun.

“It is a happy talent to know how to play.” Ralph Waldo Emerson

7. Nurture friendship. *“In the sweetness of friendship let there be laughter, and sharing pleasures. For in the dew of little things the heart finds its morning and is refreshed.”*- Khalil Gibran.

8. Be the hero. *“Above all, be the heroine of your life, not the victim.”* - Nora Ephron.

When a child tells you a story about school or the soccer field, they are usually the hero of their story. The world revolves around them. As we age, we don't want to be conceited or egotistic, so we downplay our accomplish-

ments and achievements. We don't want to brag. But in doing so, we often slip to the side of self-deprecation. We put ourselves down to make others feel better or to be more relatable. Modesty becomes an admirable quality and we start to convince ourselves of our own mediocrity.

9. Scars are badges of honor. *“Every day you either see a scar or courage. Where you dwell will define your struggle.”* – Dodinsky.

When a child breaks a bone, everyone they know will sign the cast. They become the superstar of the class, the survivor. If they fall down and cut themselves, everyone wants to see the scar, they wear it proudly.

As we get older, we hide our scars, our wounds become our secrets. We don't want to be

seen as weak or pitied, so we tell no one where it hurts. But what children recognize is that scars aren't signs of weakness, a scar is a sign of strength and survival: A story to tell; an accomplishment.

10. Try new things. *“Man cannot discover new oceans unless he has the courage to lose sight of the shore.”* - Andre Gide.

Children are not afraid to play a sport they have never tried before. As adults, we fear the unknown. We stay safely ensconced in our comfort zone and rarely venture out. Adventure exhilarates us and awakens the spirit.

11. Notice the little things. *“Enjoy the little things, for one day you may look back and realize they were the big things.”* - Robert Brault

EngAGING NH
9 Eagle Drive
Bedford, NH 03110

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