



A Citizen Voice for the
Aging Experience

ENGAGING NH NEWS

GUEST OPINION:

NH's Long Term Care Ombudsman Program

by Don Rabun

In each state and province in the country there are programs designated by statute, both federal and state laws, which have the responsibility to respond to residents in nursing homes and assisted living facilities who have complaints about their care, quality of life and/or the proper exercise of their rights as a resident or a client. These programs are known as the Long Term Care Ombudsman programs. In New Hampshire this program is the Office of the Long Term Care Ombudsman.

The Long-Term Care Ombudsman receives, investigates and resolves complaints or problems concerning residents of long-term health care facilities. The program also provides advocacy services to long-term care facility residents, and comments on existing and proposed legislation, regulations and policies affecting long-term care residents. Education is provided to residents, family members and facility staff concerning the legal rights of residents, best practices in care and in providing long term care residents with the highest quality of life possible.

Advocacy activities include service gap assessments and recommendations

The services provided by the Office of the Long Term Care Ombudsman are both free and confidential.

Reports can be made by any interested party, but the resident must agree to receive these services.

Long-Term Care Ombudsman activities are organized around three major areas, Prevention, Intervention and Advocacy.

Intervention activities include the investigation of problems and complaints, negotiation and intervention to assist residents

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How to Contact

The NH Office of the Long Term Care Ombudsman can be contacted by telephone, email, letter or by interview.

Telephone:

[\(603\) 271-4375](tel:6032714375)

Toll Free:

[\(800\) 442-5640](tel:8004425640)

TDD Access Relay:

[\(800\) 735-2964](tel:8007352964)

Email: oltco@DHHS.NH.gov or by using the website

<http://www.dhhs.nh.gov/oltco/contact.htm>

Mailing and Office Address:

Office of the Long-Term Care Ombudsman
Office of the Commissioner
NH Department of Health and Human Services
129 Pleasant Street
Concord, NH 03301

and their family members in resolving identified conflicts or problems.

Prevention activities include education and consultation to both staff and individuals on issues affecting residents in long-term care facilities and regular visits by trained and certified volunteers or profes-

sional staff members to meet with residents, family members and staff to identify and resolve potential problems as well as to resolve existing complaints made by, or on behalf of residents.

Advocacy activities include service gap assessments and recommendations for the development of programs and supports to meet the needs of elder long-term care residents and represent the interests of residents before governmental agencies and to seek administrative, legal and other remedies, to protect the health, safety, welfare and rights of the residents.

There is a volunteer program that provides a thirty-hour curriculum of classwork and, thereafter, opportunities to develop skills to understand and resolve resident complaints under the preceptorship of specially trained, experienced volunteers or a staff person to assist the potential volunteer in completing the competencies required before certification.

Don Rabun is retired from the NH Office of the Long-Term Care Ombudsman is now board member for EngAGING NH.

NH Updates

LEGISLATIVE UPDATES

The Governor signed the budget so the **5%** rate increase for home and community based providers included in the budget will go into effect on July 1, 2017;

The Governor also signed into law yesterday SB 230 – which adopts the Uniform Power of Attorney Act in New Hampshire. (Here is a link to the final version of the bill

http://gencourt.state.nh.us/bill_status/billtext.aspx?txtFor=mat=html&v=CF&id=799 ;

SB 155, which delays implementation of Medicaid Managed Care for long-term care and development disability services, was also signed into law.

GREEN IS THE NEW GRAY

There's an untapped portion of the workforce: older people nearing retirement age! As New Hampshire and other parts of the country face low unemployment rates and an aging population, it's time for employers to fully understand and tap into the talents of older workers. View the NH Endowment for health YouTube piece on this topic;

<https://www.youtube.com/>

watch?v=2_6ITej3Q0s&fea
tu-
re=youtu.be&utm_source=
Gray+is+the+New+Green
&utm_campaign=Gray+is+
the+New+Green&utm_me
dium=email

**ASSISTIVE TECHNOLOGY
(AT) WORKSHOPS**

AT inNH will be hosting FREE Assistive Technology Makers Workshops across the state of New Hampshire. These hands-on workshops will empower participants with the knowledge, skills, tools and materials to create assistive technology solutions in minutes. Over the course of the day-long workshop, participants will fabricate a variety of solutions to support individuals who experience paralysis.

These workshops are brought to you through a grant from the High Impact Innovative Technology Assistance Grant Program through the Christopher

and Dana Reeve Foundation. Participants will fabricate five devices for themselves or to give to someone affected. These devices could include independent living aids such as:

- Adjustable universal cuffs for eating and drinking
- Cup holders for wheelchairs, canes, crutches and walkers
- One-handed and hands-free iPad holders for tables, walkers, recliners, etc.
- Devices for food preparation, dressing, bathing, transferring and self-care
- Devices for outdoor tasks
- Devices to reduce slips and falls
- Solutions for virtual participation in community events and activities

Schedule: Thursday, Au-

gust 10, 2017, Gilford, NH;
Thursday, August 17,
2017, Concord, NH;

Wednesday, September 6,
2017, Tamworth, NH;

Wednesday, September 13,
2017, Claremont, NH.

For more upcoming dates
and to register, go to:

www.iod.unh.edu/icreate

**AGE FRIENDLY
COMMUNITIES;
BUILDING UPON
SUCCESS**

Tufts Health Plan Foundation announced a grant of \$50,280 to the Sustainable Southern New Hampshire Planning Commission (SNHPC) Foundation to support development of community pilots, building on the region's age-friendly momentum. The grant reflects the Foundation's commitment to building healthier communities by promoting collaboration and improving systems and best practices.

"Our investments focus on improving community livability and addressing inequities to help older adults live healthier, fulfilling lives," said Nora Moreno Cargie, President of the Tufts Health Plan Foundation and Vice President, Corporate Citizenship for Tufts Health Plan. "Every community has different

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.

needs and opportunities. We want to honor communities where they are and catalyze health improvements for older adults and the entire community.”

The first age-friendly effort in the state, the SNHPC initiative focuses on creating and developing communities that work for residents of all ages. By building on partnerships established in earlier work, the Commission will engage SNHPC Region communities in the age-friendly movement. Their work will include assisting interested communities and businesses in developing age-friendly strategic plans and addressing actions identified by residents, stakeholders, and businesses. The projects will address a range of issues including housing; transportation and accessibility; recreation and social engagement; and a focus on business and economic development.

Sylvia von Aulock, Executive Director of SNHPC stated, “Our team is so excited to build on the great work accomplished in Phase 1, the assessment phase of this work. We are so grateful to the Tufts Health Plan Foundation, AARP, NHDOT, EngAGING NH, City of Manchester Health Department, Alli-

ance for Healthy Aging, Manchester Regional Area Committee on Aging, SNHU, UNH, JSA Architects Inc., and the many agencies, citizen champions, and additional stakeholders that have been working with us to make southern New Hampshire an age-friendly region, and to make New Hampshire an age-friendly state.”

In all, Tufts Health Plan Foundation announced 21 new grants totaling more than \$1.7 million-- representing collaborations with more than 200 community organizations in Massachusetts, New Hampshire, and Rhode Island.

To see the lessons learned in the first grant, go to:

<http://snhpc.org/pdf/BAFCcommunityAssessmentSnapshot.pdf>

From Our Readers

AGING IN PLACE

I love your publication and as I read February newsletter article Aging in Place Needs Out of the Box Thinking, I had several thoughts. .

(1) what about neighbors and friends helping each other. My sense is that if each of us made an effort to talk to at least 2 neigh-

bors we did not know and say hi and ask if they could use any help that would be huge. Small acts of kindness mean more to them than we often realize.

(2) even though most people want to age in place, the idea of some sort of shared housing becomes more important as we age for financial, physical, emotional and other reasons. Few people have substantial savings, long term care insurance or pension plans with guaranteed monthly lifetime incomes. When people wait too long to get into shared housing of some sort they make life much harder for themselves.

Shared housing can take many forms, and requires careful planning and written agreements about daily and monthly responsibilities and how to resolve disputes. thank you for all you do. I hope you write articles about this and If you want me to write one let me know your thoughts.

Donald Simon Certified Financial Planner (CFP)

ME SUMMIT ON AGING

On Sept. 20 join hundreds of community, organizational, business, health, research and policy leaders at the 4th annual Maine

Summit on Aging. *The Wisdom Summit* will focus on reframing the conversation about our aging demographic and older Mainers. It will challenge our ageist assumptions and help us understand how cultivating the intelligence, ingenuity and resiliency of older Mainers is moving us toward innovation, interconnectivity and economic prosperity.

For the next two decades, older Mainers will be the thought leaders, workers, new small business owners, mentors and community development trailblazers that keep our economy working and our communities thriving. This Summit will help participants learn how to effectively change the conversation about aging in Maine and advance policies at every level to inspire a new vision of aging.

For more info Contact: Jessica L. Maurer, Esq. Executive Director, Maine Association of Area Agencies on Aging; 207-592-9972

jmaurer@maine4a.org

CARTOON CAPTION

"When someone says stop living in the past, my first thought is, but the music was so much better."

Marylou F.

ARTICLE REQUEST

This is by far one of the best periodicals I read. Suggestion: could an article be done on the elder ombudsman?

Thank you.

Candace

Editor's note: Done. See this month's Guest Editorial. Thanks for the idea! Do you have one??

HEALTHY AGING EXPO

"Silver Linings" is a continuing NH Union Leader and NH Sunday News report focusing on the issues of New Hampshire's aging population and seeking out solutions. Through the conversations and dialogue generated by the column, we discovered a need to easily and affordably connect seniors, their families and caretakers with services and programs available to them.

The FREE expo will include information, demonstrations and various health care screenings from over 40 vendors with door prizes and giveaways throughout the day. There will also be panel presentations and discussions on a variety of topics.

- Estate Planning, Advance Directives,
- Home Care Support,

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- Day Programs/Respite Care,
- Transportation, • Medical Equipment,
- Exercise,
- Nutrition,
- Assisted Living,
- Nursing Homes,
- Companion Services,
- Community-Based Health and Social Services.

The Expo will be held at Manchester Community College on September 30 from 10 AM to 4 PM.

Focus on Community

SISTERS BUILD RETIREMENT COMMUNITY

Attitudes to older people in this country are out of date. Most of the older population do not wish to have everything done for them," says Maria Brenton,

an outspoken proponent of older people living independently. She took things into her own hands, tired of the traditional form of retirement housing. For the past 20 years, she has been campaigning and planning for the opening of a different kind of retirement home, one that is run totally by the residents who live in it, supporting each other through old age.

"Our institutions and agencies who deal with older people encourage dependency and are patronising and paternalistic. Older people internalise it, and they learn to wait for people to do things for them. As you get very frail that's OK, but it doesn't stack up for us."

It all started based on Brenton's research into co-housing, which is popular in the Netherlands and Denmark. "I ran a workshop for women [on co-housing] in London at the end of the Nineties, and a small group afterwards said 'Let's do it'. And I have been working with them ever since."

Now there are 25 of them, a team of women who help look after each other. It's not a commune because while the space is shared

by like-minded people, each resident has her own apartment she has bought or rents. The women struggled to buy land and get financing.

But the decades-long struggle has paid off: last week was the official opening. New Ground, which is in Barnet, north London, is the first co-housing development set up just for older women. It is made up of 26 women aged between those in their 50s up to 87, all of whom have found themselves alone but want to retain dignity and independence in old age.

"It's a very active group," says Brenton, who doesn't live there but is an honorary member. "Some are still working - including the oldest member." It's a diverse group, including two women who are Iranian refugees.

Backed by Hanover Housing, a non-profit group, one third rent their apartments, and two thirds own, each customised to how they wanted it, and perfectly designed

for older people, with wider corridors, a lift, and details such as accessible power plugs. The light-filled apartment block was designed by architects Pollard Thomas Edwards around a communal garden, which is tended to by the residents on a rota system.

The community also has a timetable for rotas for cleaning and cooking. Once a week, they share a meal, cooked by four of the residents, and there are group outings and meetings to organise the community. "The architecture is lovely, but the important architecture is the social fabric," says Brenton. "The sense of community doesn't just happen, and we have done a lot to create it and sustain it."

If somebody gets very frail, people will work with her family or social services to get the support they need.

WHO IS MY LEGISLATOR?

Use this quick link to find and contact your local State Rep and Senator:
<http://www.gencourt.state.nh.us/house/members/wml.aspx>

Visit your town or city's website to find contact information for your local elected officials.

Tell them your ideas, thoughts & concerns!

"The group rallied when one of their number got ill, and for at least a week someone would bring her a hot meal every day and look after her," says Brenton.

This is the first co-living housing development of its kind, mirroring a trend among millennials working together, and, increasingly, living together. WeWork is an American company that has set up communal offices with desks to rent and amenities such as beer on tap; it recently set up WeLive in New York, with tiny, shoebox-sized apartments around a large living space, where a sense of community has been fostered via cooking classes and movie nights.

In London, The Collective has set up something similar with amenities such as a cinema room and a launderette with a disco ball in it. In Britain, the co-housing trend is in its infancy, partly because it is hard to find financial support for such projects. The retirement community in Barnet is one of just 20 co-housing groups across the country. Twenty more are planned for older people, including one for older gay people.

"One of our purposes is to promote the idea of senior co-housing," says Brenton. "Now we have shown the way, we are a living, breathing example, it will encourage people enormously."

http://www.telegraph.co.uk/property/uk/sisters-retired-women-built-community/?WT.mc_id=tmg_share_fb,
Isabelle Fraser

News You Can Use

ASTHMA/ ALLERGIES ALERT

The dog days of summer are not likely to be kind to asthma and allergy sufferers in the Granite State, according to a new report by the Natural Resources Defense Council (NRDC), an international environmental advocacy group based in New York.

The council's new mapping project pinpoints New Hampshire as the 12th worst state in the nation when it comes to a "double whammy" of factors that cause health concerns during hot summer days.

Kim Knowlton, senior scientist and deputy director of the NRDC's Science Center, says this combination of factors can make breathing and just basic outdoor activity hazardous

for more than 100,000 adults and 19,000 children living with asthma.

"There's about 55 percent of the residents of New Hampshire who live in counties that have both ragweed and unhealthy ozone smog days," she points out. "The new mapping report shows Hillsborough, Rockingham and Coos counties as areas of the state that could be most impacted on hot summer days. So, on hot, late summer days, there tend to be higher ozone concentrations," she explains.

"And unfortunately that's the same time of year the ragweed is producing its pollen, and a lot of people are allergic to pollen – so, that's the double whammy."

NRDC

KEY INDICATORS OF WELL BEING REPORT

Older Americans 2016: Key Indicators of Well-Being

This report provides the latest data on the 41 key indicators selected by the Forum to portray aspects of the lives of older Americans and their families. It is divided into six subject areas: population, economics, health status, health risks and behaviors, health

care, and environment.
<https://agingstats.gov/>

URBAN LEGENDS OF AGING

Does Coconut Oil Prevent Alzheimer's?

This belief is widely shared: I have (highly educated) friends who've changed their diet on account of it. But the benefits of coconut oil are not proven at all. Florida physician Mary Newport claimed her husband (now deceased) gained great benefit from coconut oil and she wrote a book to promote the idea. A multi-year scientific study is underway to find out if it's actually true. Stay tuned.

Meanwhile the Snopes website on urban legends offers a good appraisal of Dr. Newport's claim. In the first place, there is no definitive way to diagnose whether a person has got Alzheimer's disease, so anecdotes like this are inherently suspect. Medical imaging and other procedures do not always provide a definitive diagnosis. Years ago The Nun Study made an important point: namely, it's hard to correlate specific changes in brain pathology (even at autopsy) with functional manifestations of dementia. We've recently heard 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 and 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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www.engagingnh.org

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.

idea that LED lighting can prevent Alzheimer's (also unproven). As the saying goes, Strong claims require strong evidence. We haven't seen that evidence yet on coconut oil nor LED lights. But hope springs eternal (including, alas, false hope).

<http://www.snopes.com/medical/disease/coconutoil.asp>

BRAIN GAMES

Will brain games help prevent cognitive decline with age? Many people believe it and a whole industry has grown up to cater to those false hopes. The truth is quite different. Read "Think brain games make you smarter? Think again, re-

searchers find no evidence games increase overall cognitive abilities"

<https://www.sciencedaily.com/releases/2017/04/170417095528.htm>

Three years ago a Consensus Group on Brain Health convened by Stanford University confirmed the same point.

<http://longevity3.stanford.edu/blog/2014/10/15/the-consensus-on-the-brain-training-industry-from-the-scientific-community-2/>

H.R. Moody, Editor, Teaching Gerontology, 7/7/17

REFLECTIONS ON IMPROVING MEALTIMES

One of the most enduring staged magical illusions, "Pepper's Ghost," makes figures seem to suddenly appear in a room. The illusion was first performed by John Pepper during a performance of Charles Dickens' "The Haunted Man" on Christmas Eve 1862. In the original trick, a piece of glass onstage conceals a second, identical room set farther back. When the back room is illuminated, the reflection that had concealed it disappears and figures in it suddenly appear as though in the front room.

Mirrors have been used to entertain people with illu-

sion for centuries. But now, research shows there's a new mirror trick that could help make eating more enjoyable for lone diners.

In a new study published in Physiology & Behavior, researchers had 16 elderly adults eat popcorn in front of a mirror and then in front of a wall. Participants eating in front of the mirror ate more, thought the popcorn tasted better and enjoyed the experience more than when eating facing the wall. Researchers then repeated the mirror experiment with 16 young adults and found that they, too, had more positive experiences eating in front of a mirror.

So, yet again, a mirror has produced a delightful surprise. If you know an older person who often eats alone (which can lead to eating less), try putting a mirror at his or her table. It may stimulate the social feeling that causes people to eat more and enjoy the experience. The benefits are real, even if it is an illusion.

Michael Roizen, M.D. and Mehmet Oz, M.D., 7/12/17

Health & Wellness

CHECK YOUR MEDICINE CABINET: IT PROBABLY

NEEDS TO BE CLEANED OUT (SAFELY)

More than 212,000 adults and half a million children were accidentally poisoned by prescription and over-the-counter medications during 2015. Having a medicine cabinet packed with unsecured pills is a big risk: It makes it too easy for you to grab the wrong meds or for anyone in your household (the dog included) to accidentally ingest them.

Alarming, 31 percent of people in a nationally representative survey conducted by Consumer Reports said it had been more than a year since they had cleaned out their medicine cabinets.

Keep yourself and your family safer by being vigilant. Purge old pills regularly. Lock up drugs that can lead to overdoses or illness. And keep the planet safer by disposing of medications properly.

Consumer Reports offers this guide to help you do all that, conveniently and without creating an environmental hazard.

Everyday drugs — prescription and OTC

■ Disposal option 1: Return medications to a pharmacy. New at Walgreens (in

most states) are take-back kiosks, available every day and free of charge. Discarded meds are incinerated, not put into landfills.

Search for other collection sites at dispose-mymeds.org or deadiver-sion.usdoj.gov. Or call the Drug Enforcement Administration at 800-882-9539. You can also wait for a National Rx Take-Back Day (the next one is Oct. 28), when many municipalities set up designated collection sites.

■ Disposal option 2: Mail back drugs. Costco, CVS, and Rite Aid sell disposal envelopes for a few dollars so consumers can mail pills, capsules, and patches (but not needles or inhalers) to disposal facilities, where they're likely to be incinerated.

■ Disposal option 3: Put old drugs in the trash. Consumer Reports recommends first concealing pills by mixing them in a bag with an unappealing substance, such as coffee grounds or kitty litter. But drugs can contaminate landfill soil and water, so this method is not preferred.

Dangerous prescription drugs

These include pain medications, stimulants, sleep

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www.engagingnh.org

drugs, and muscle relaxers.

Disposal options 1 and 2 are the same as above, and are preferred. As a last resort, the Food and Drug Administration suggests that you flush certain drugs, like opioids, down the toilet. But trace amounts of these substances can end up in drinking water and possibly harm aquatic life.

Syringes, auto-injectors, inhalers

Syringes pose a risk of accidental needle sticks, cuts, and punctures, plus the chance of infection because they were used by other people. Go to safeneedisposal.org or call 800-643-1643 to find drop-off locations near you.

Definitely don't put inhalers in the trash, because the remaining contents may be combustible. Contact your local trash and recycling facility for proper disposal instructions.

For more, visit www.ConsumerReports.org

**How to Contact Your
State Committee on Aging Representatives**

County	Name	Email
Belknap		
Carroll	Dr. Norma J Brettell	pastorbrettell@roadrunner.com
Cheshire	Susan Emerson	semerson435@aol.com
Coos	Mark M. E. Frank	maxfra@aol.com
Grafton	John Ackers	John.Acker3@va.gov
Hillsborough	Kathy Baldrige	kathy@lifetimeli liquidations.com
	Ken Berlin	kaberlin@comcast.net
Merrimack	Herb Johnson	clairhonda@msn.com
Rockingham	Kristi St. Laurent	
Strafford	Candace Cole-McCrea	snowyowl@metrocast.net
	John Kennedy	jjkrha@yahoo.com
Sullivan	Larry Flint	wrecman@comcast.net
	Mary Catherine Rawls	Mary.catherine.rawls@hitchcock.org
NH Senate	Ruth Ward	ruth.ward@leg.state.nh.us
NH House	James McKay	james.mackay@mygait.com
Website:	http://www.dhhs.nh.gov/dcbcs/beas/aging/	

Hansen CEO Cees de Jong told Reuters. Chr.

Hansen, whose main business produces enzymes and bacteria for the dairy, wine and meat industries, is also one of the world's top three producers of probiotics for animals, alongside Dupont and Lallemand. Probiotics are live bacteria and yeasts that can help improve health. One investor initiative is the Farm Animal Investment Risk & Return Initiative (FAIRR) which is campaigning to convince KFC parent Yum Brands Inc. and other food companies to re-

PROBIOTICS TREND

COPENHAGEN (Reuters) Danish Food ingredients maker Chr. Hansen is seeing strong demand for probiotics for animals as farmers and restaurant chains come under growing pressure to use fewer antibiotics in the food chain, its chief executive said. Scientists warn the routine use

of antibiotics in animals is contributing to the rise of antibiotic-resistant "superbugs," posing a major threat to human health.

"There is a strong underlying driver from consumers and investors that wants the (meat) industry to reduce antibiotics so there is a long-term underlying very positive trend," Chr.

duce the use of antibiotics in the meat they serve.

Chr. Hansen will soon launch a new product in the U.S. poultry market aimed at replacing antibiotics "and still get a very healthy population of birds that grow very well or even better from the same amount of feed."

<http://www.reuters.com/article/us-chr-hansen-hldg-results-antibiotics-idUSKBN19Q12G?feedName=healthNews&feedType=RSS>

REDUCING THE EFFECTS OF STRESS

Mind-body interventions such as meditation, yoga, and tai chi can reverse the molecular reactions in our DNA that cause ill-health and depression, according to a study by scientists at the universities of Coventry and Radboud.

When a person is exposed to a stressful event, their sympathetic nervous system (responsible for the “fight-or-flight” response) is triggered, which increases production of a molecule called nuclear factor kappa B (NF-kB). That molecule then activates genes to produce proteins called cytokines that cause inflammation at the cellular level, affecting the body, brain, and immune system.

That’s useful as a short-lived fight-or-flight reaction. However, if persistent, it leads to a higher risk of cancer, accelerated aging, and psychiatric disorders like depression.

But in a [paper](#) published June 16, 2017 in the open-access journal *Frontiers in Immunology*, the re-

searchers reveal findings of 18 studies (featuring 846 participants over 11 years) indicating that people who practice mind-body interventions exhibit the opposite effect. They showed a *decrease* in production of NF-kB and cytokines — reducing the pro-inflammatory gene expression pattern and the risk of inflammation-related diseases and conditions.

<http://www.kurzweilai.net/meditation-yoga-and-tai-chi-can-reverse-damaging->

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:

engagingnh@gmail.com

effects-of-stress-new-study-suggests

MD RELEASES FREE PRESENTATION

Until recently, high blood pressure sufferers looking for doctor-approved, drug-free treatment options were out of luck. But a growing number of health experts believe those days are behind us.

Dr. Marlene Merritt (DOM, MS Nutrition), an Austin-based doctor who has treated many high blood pressure patients herself, made a recent announcement that is sending shockwaves through the medical community. Dr. Merritt knew all too well that commonly-prescribed blood pressure drugs like Lisinopril and Norvasc come with a host of unwanted side effects, and was determined to find a natural, drug-free solution that could actually eliminate the disease, not just treat its symptoms.

After months of research, Dr. Merritt developed a simple diet and exercise regimen that had a profound success rate in treating and even reversing high blood pressure. Despite the regimen's clear effectiveness, medical journals were slow to publish her findings, perhaps

due in part, some have speculated, to financial ties to the pharmaceutical industry.

In response, Dr. Merritt took matters in to her own hands and shocked the medical community by partnering with independent health publisher *Primal Health* to make her high blood pressure-reversing regimen available to everyone in the form of an online presentation.

<http://nmaio.primaltraffic.com/click>

TICK, TOCK: THE CLOCK OF AGING

"Aging in humans (and animals) can be seen as either an inevitable process of wear and tear or as an inherent biological program by which the lifespan of each species is more or less predetermined. Recent research has shown that DNA methylation, an epigenetic modification which alters how DNA is read and expressed without altering the underlying sequence, can show age-related changes. A sub-set of these modifications are so accurate that chronological age in humans can be predicted +/- 3.6 years from any tissue or fluid in the body. This is by far the best biomarker of age available and is referred to

as the epigenetic clock. Interestingly, analysis of DNA methylation can also provide information on biological age, which is a measure of how well your body functions compared to your chronological age. For instance, people suffering from fatty liver disease have a faster ticking clock, while centenarians have a slower clock."

<https://www.sciencedaily.com/releases/2017/04/170412124358.htm>

Tech Tips

THE NEW LANGUAGE OF EMOJI

The 2015 Oxford Dictionaries Word of the Year was an emoji, those small digital images used to express an idea or emotion in emails, texts and Facebook. And they're ubiquitous.

"Emojis are no longer the preserve of texting teens – instead, they have been embraced as a nuanced form of expression, and one which can cross language barriers." —Oxford Dictionaries

Culture changes; language changes. Emoji can be crass representations of "emotions," but this pictorial language also helps to illuminate intended mean-

ing in a short text message, quick Facebook status update or hurried email. And used well, emoji can introduce irony or sarcasm into a message more powerfully than can words. Plus, they represent a universal language. Emoji connect us —happy, astonished or crying tears of joy.

Even if you don't use them, you're likely to run into them, so you may as well know what they mean. Some are unambiguous. Others are more mysterious. And the trickiest emoji seem clear enough — but are often misunderstood.

For a Quiz: How Well Do You Know Your Emoji? Go to:

<https://seniorplanet.org/quiz-how-well-do-you-know-your-emoji/>

HOW TO USE GOOGLE EARTH

Unless you've been living under a rock you've probably heard of Google Earth. Actually, under rocks is just about the only feature of the planet you can't see on Google Earth.

When I first heard of Google Earth I had no idea what it actually was or what it could do, until my friend Wendy, who grew up in Peru, told me she spent nostalgic hours visiting the

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streets of her old neighborhood in Lima. I tried to download the Google Earth plugin when Wendy showed me where she grew up in Peru, but my computer at the time wasn't powerful enough to run it.

Since I had no desire to revisit Teaneck, New Jersey where I grew up, I didn't bother until recently, when I got a new computer. (Most computers sold in the past five years can run Google Earth, and you can also download a Google Earth app for your tablet.)

If you've ever doubted the power of Google to take over the world, consider the fact that Google is creating what it calls a "digital mirror of the world." Outfit-

ted with custom cameras, Google's cars (for mapping roads), tricycles (for parks), trolleys (for museums, malls and other indoor public spaces), snowmobiles (for mountains), planes and people (for all the places that vehicles can't go), along with underwater cameras, have already mapped most of the globe — in 3D.

Google Earth lets you "fly" anywhere — from Timbuktu to the canyons of the ocean — to view satellite imagery, maps and whole neighborhoods in 3D. It allows you to virtually view the world and zoom in on any particular piece of it. Add Google Moon and Google Sky, and you can even fly around the universe.

You can start by viewing Earth from space and then zoom in on West 23rd Street in Manhattan or Main Street in Podunk, Iowa. Or you can zoom in on the craters of the moon or Jupiter. You can scroll around a neighborhood, following the streets and visiting different buildings.

One function of Google Earth is Google Maps,

which I've been using every day on my phone to get me where I'm going. Google Maps is designed for on-the-go navigation — type in your location and destination, and it will give you turn by turn directions or tell you which subway or bus route to use (read more that here and get an explanation of the difference between Google Earth and Google Maps here.)

If you've tried to rent an apartment or buy a house recently, you may have used Google Street View, which is one of the "layers" on Google Earth, along with 3D imagery, oceans, roads, weather, borders, and more. I fell in love with the condo I'm currently living in because of the bird's eye view I saw on Google Street View when I zoomed over the development's buildings and pool on Florida's Intracoastal Waterway.

Google Earth is an invaluable tool if you want to "visit" someplace without actually going there — a vacation destination, the town your kid or grandkid just moved to, someplace in the news. I used it a few years ago when I lived in upstate New York and was writing a novel, "Interview with a Jewish Vampire," part of which took place in

Miami's Little Havana. My friend Lin Robinson used it to visit Yale University, where he was setting one of his books.

Dollars & Sense

OLDER POPULATION AS ECONOMIC BENEFIT

"By 2050, the number of people over 65 will more than double. Cities, communities, companies—and our entire culture—have some adjusting to do. If we can, the benefits will be enormous... Underpinning both the infrastructural and economic shifts that must occur to accommodate the rapidly graying population is something more intangible: We need to adjust our overall attitude toward growing old."

From "Our Aging Population Can Be An Economic Powerhouse—If We Let It" <https://www.fastcompany.com/3068543/our-aging-population-can-be-an-economic-powerhouse-if-we-let-it>

"On a national scale, an Oxford Economics report found that the "longevity economy" is one of the most vital in the U.S., with 106 million people over the age of 50 collectively responsible for \$7.6 trillion in annual economic activity,

spending \$ 4.6 trillion on consumer goods and services, and in particular, the health care industry."

From "The Longevity Economy: Economic Growth and New Opportunities for Business "

<http://www.aarp.org/research/topics/economics/info-2015/longevity-economy-economic-growth-new-opportunities.html>

BLOCKCHAIN-CRYPTOCURRENCY MADE SIMPLE

Want a simple, Blockchain for Dummies style, explanation complete with cartoons that's even fun?

Try this post:

https://www.linkedin.com/pulse/blockchain-absolute-beginners-mohit-mamoria?trk=eml-email-feed-ecosystem-digest_01-hero-0-null&midToken=AQF9VHnHdwmjCw&fromEmail=fromEmail&ut=2zlpIC8pVtk7Q1

The piece starts off with a transaction between two brothers in which the bank authorizes a loan from one to the other. It then raises

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

engagingnh@gmail.com

the question about who has control over this transactions and points out that the bank, not the account holder, does. Blockchain moves that control to the account owner by forming a group that monitors and approves transactions. There is also much more, simple and illustrated, info on just how the system works and is protected.

MANAGING YOUR FINANCES IN RETIREMENT

Whatever the size of your nest egg, retirement will likely mean big changes in your financial life. Sources of income can shift, as can expenses. And financial priorities often change as you move from saving for retirement to generating income from your hard-earned retirement savings.

"Retirement is a milestone and a good opportunity to start fresh," says Ralph Poirier, vice president of cash management at Fidelity Investments.

The clean-slate approach, he says, has the potential to make dealing with finances easier, more efficient, and cheaper if you can consolidate accounts and mitigate fees.

Managing your retirement income

HELP SPREAD THE WORD!

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

To start, consider the ways that retirement can change cash flow. Your weekly or biweekly paycheck may be replaced by income from a variety of sources, including Social Security benefits, pension distributions, and annuity payments. If you are age 70½ or older, you will be required to take minimum distributions from your retirement plans [401(k), 403(b), IRAs, etc.].

Some retirees may even generate income from part-time employment or sales of assets. All of this means that money is arriving in varying amounts on very different schedules—most likely in the form of a check. To manage these income sources efficiently, you can set up direct deposit services, or use a financial institution that offers remote deposit—meaning you can log on to your computer and scan or snap a photo of a check with a smartphone.

Spending patterns will also likely change, reflecting

both your new lifestyle and shifting financial responsibilities. When you retire, often nothing is being withheld for state and federal income taxes, so you may be responsible for any quarterly estimated taxes. Likewise, most retirees generally have to pay health care and other insurance premiums directly to the insurance carrier(s).

Some retirees may also find they are traveling more or living in dual residences. All these situations can make monthly bill paying even more complicated.

"It makes sense to simplify and consider new options, given your change in lifestyle," notes Poirier.

This may include taking advantage of everyday financial management tools over the phone, on the Web, or via a mobile device. These days, technology makes it easy for people to effectively manage their regular financial transactions from anywhere. Doing so can eliminate worries about paying the mortgage bill, no matter where you happen to be.

Consider a bucket approach

At any point in your retirement, your income streams may be producing more cash than you are

spending. If so, you'll want to think about how to continue to invest that excess cash flow to help meet both your near-term liquidity needs and longer-term needs for both income and growth. When investing, be sure to make liquidity—how quickly you need access to your cash—a central consideration. In general, the more comfortable you are with risk (for reasons of investment horizon and risk tolerance) the greater the level of risk—and potential return—you can afford to pursue.

One approach to consider is to bucket cash for different short- and longer-term needs, such as living expenses, short-term goals, and emergencies. Here are some ways to implement each:

Living expenses: You'll want to have a portion of your savings easily accessible and liquid for paying everyday living expenses such as groceries, utility bills, and insurance premiums. For these needs, you may want to consider keeping cash or cash equivalents invested in lower-risk, highly liquid investments such as money market funds* or short-term Treasury bills.

Contact Information For NH Members of the U.S. Congress

Name	Mailing Address	Phone	E-Mail Contact Form
U.S. Rep. Carol Shea Porter	1530 Longworth House Office Building, Washington, DC 20515	202-225-5456	https://shea-porter.house.gov/contact/email
U.S. Rep Ann Kuster	137 Cannon House Office Building, Washington, DC 20515	202-225-5206	https://kuster.house.gov/contact/email-me
U.S. Senator Maggie Hassan	B85 Russell Senate Office Building, Washington, DC 20510	202-224-3324	https://www.hassan.senate.gov/content/contact-senator
U.S. Senator Jeanne Shaheen	506 Hart Senate Office Building, Washington, DC 20510	202-224-2841	www.shaheen.senate.gov/contact/contact-jeanne

Short-term savings

goals: If you have short-term savings goals, such as a car purchase or a dream vacation, you may want to consider investing in low-risk vehicles such as Treasury bonds and FDIC-insured CDs with maturities that correspond to the date you need the money.

Emergencies: You should review the adequacy of your emergency fund, or set one up if you have not already done so, keeping as much as six months of expenses for unexpected events, like a roof that needs to be replaced or another hefty bill you did not anticipate.

However, one size does not fit all. You will need to take into account your expenses, liabilities, and other individual circumstances in order to determine a dollar

figure that suits your needs. Consider investing this money in a mix of highly liquid accounts such as money market funds, and less liquid options such as CDs or conservative bond funds.

How to tie it all together

The key is to make sure your money can be easily accessed, moved, and invested according to your needs, and, ideally, to do so in a way that mitigates overall fees. Some people opt to consolidate by putting all their funds into a group of accounts with a single provider so that money can move easily from one account to another. For example, you might have a basic checking or brokerage account for paying the bills with a variety of electronic options, including mobile or Web

payments, electronic funds transfer, mobile check deposit, or similar services.

Look for a provider that offers options to easily transfer money from your retirement accounts, such as IRAs, into your cash account. Some firms will offer periodic withdrawal methods so you can harvest retirement assets or earnings on a schedule that fits your needs. Periodic withdrawals help you create a "just-in-time" income stream and allow remaining assets to produce potential earnings until you need more cash. If you are spending less than you expected, consider setting up access to a sweep system that automatically reinvests excess cash.

Look to mitigate fees and increase efficiency. Retirees can create a similar

kind of financial network by linking accounts across different banks and brokerage firms. This may require a little more effort and there could be some additional fees involved. Whatever approach you take, it's important to choose reliable financial institutions that provide the features you need to make your retirement finances easy to manage, affordable, and flexible. Consider an account that offers: Free direct deposit, Mobile deposit, Online access, Free checks, An ATM or "no-fee" debit card, Free transfer services, The ability to speak with a representative by phone or in person.

If FDIC coverage is important to you, make sure that your cash accounts don't exceed the maximum covered by the Federal Deposit Insurance Corporation, which insures individual bank accounts for up to \$250,000 per institution.

Make sure you have a clear picture of your finances:

Finally, the retirement cash management system you create with your providers should offer a comprehensive view of your finances. Being able to access concise, up-to-date reports on your cash balances, transactions, and assets is a

basic requirement and can help prevent unpleasant cash flow surprises.

Putting a good cash management system in place now can pay off in the future, Poirier says. For example, it can make it easier for you to handle your finances as you grow older. Make sure you record the specifics, such as direct deposits and automatic transfer schedules, so if you are unable to access your account(s), a properly authorized spouse or third party can make changes as necessary.

Taking the time to think through the "what ifs" of future cash management also means that you get to make the decisions about how you'll be using your financial resources during a retirement that may stretch 30 years or more.

https://www.fidelity.com/viewpoints/retirement/managing-cash-flow?ccsource=email_weekly

Laugh & Live Longer

MEDICAL QUESTION

What's the difference between Swine Flu and Bird Flu? One requires Tweetment; the other ointment.

TEST QUESTION

A police recruit on an exam was asked, "What would

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you do if you had to arrest your own mother?" he answered, "Call for backup."

INNOVATIVE DOCTORS ...

The Psychiatrist and The Proctologist

Best friends graduated from medical school at the same time and decided that in spite of two different specialties, they would open a practice together to share office space and personnel.

Dr. Smith was the psychiatrist, and Dr. Jones was the proctologist; they put up a sign reading: Dr. Smith and Dr. Jones: Hysterias and Posteriors.

The town council was livid and insisted they change it.

The docs changed it to read: Schizoids and Hemorrhoids.

This was also not acceptable, so they again changed

the sign to read Catatonics and High Colonics - no go.

Next they tried Manic Depressives and Anal Retentives - thumbs down again.

Then came Minds and Behinds - still no good.

Another attempt resulted in Lost Souls and Butt Holes - unacceptable again!

So they tried Nuts and Butts - no way.

Freaks and Cheeks - still no good.

Loons and Moons - forget it.

Almost at their wit's end, the docs finally came up with:

Dr. Smith and Dr. Jones - Specializing in Odds and Ends.

Everybody loved it.

MENSA

A few years ago, there was a Mensa Convention in San Francisco. Mensa, as you know, is a national organization for people who have an IQ of 140 or higher.

Several of the Mensa members went out for lunch at a local café. When they sat down one of them discovered that the salt shaker contained pepper & the pepper shaker was full of salt.

How could they swap the contents of the 2 bottles without spilling any & using only the implements at hand?

Clearly this was a job for Mensa minds. The group debated the problem, presented ideas & finally came up with a brilliant solution involving a napkin, a straw & an empty saucer. They called the waitress over, ready to dazzle her with their solution.

"Miss", they said, "We couldn't help but notice that the pepper shaker contains salt & the salt shaker . . ." but before they could finish, the waitress interrupted, "Oh! sorry about that".

She leaned over the table, unscrewed the caps of both bottles & switched them.

There was dead silence at the Mensa table.

Kinda reminds ya of Congress, doesn't it?

Purposeful Living

Maureen Chamberlain is a lifetime volunteer, helping wherever a need exists. She gives unselfishly of her time and volunteers as an active informed citizen, despite living with Parkinson's disease. Her mom's Alzheimer's disease peaked her interest in helping el-



Maureen Chamberlain

ders. A retired teacher and a graduate of the NH Senior Leadership Program, she does advocacy on the state and federal level and works with support groups to educate and encourage caregivers.

She served as president of the NH Chapter of the American Parkinson disease Assn for over 10 years. Wearing many hats, Maureen volunteered an average of 10 hours a week in 2016. One of her goals is to set up a respite care program for NH patients and their caregivers.

Maureen serves on several boards. She reads in preschools, recruits other volunteers, and fundraises for the Believe in books Literacy Foundation. She coaches Matter of Balance Classes for fall prevention. As a writer, she highlights the need for volunteers and edits the NH Retired Educators Assn Newsletter.

Board Notes

TWO TRENDS

It's still summer time. Time to relax. Time to enjoy the outdoors.

Not a time to be alarmed.

And yet, this is also an unprecedented time for people demonstrating, marching and becoming in engaged, a global trend! And that is so encouraging, if not always rational and dignified!

But the twenty-four hour news channels and most of our media outlets tend to focus on sensationalism, and may make us question just what's true. This seldom balances with good news. In addition, the pace of change can unsettle the calmest among us. No wonder we may feel alarmed or even want to withdraw.

Maybe it's time to change the narrative and approach.

While we're in this relaxed summer state, why not focus on the positive. Consider what we would *like* to see, not what we don't want. Just that—what do we want to see without a prescription on how to get there, for that can become a major stumbling block.

And then take a moment to let the appropriate official—be it a councilman, Representative or State Senator—know your thoughts. They need to hear our support when we agree with them, for that feedback is as important as counting complaints.

As older adults, we have a gift, one that is also trending globally, but that gets little attention. *We are more collaborative than competitive. We know the value of inclusiveness for problem solving and getting things done.*

Let's create a wave of change.