



A Citizen Voice for the  
Aging Experience

**December 2019**  
**Volume 13, #12**

**BOARD OF  
DIRECTORS**

*Richard Crocker  
Meredith, NH*

*Carol Currier  
Concord, NH*

*Peg Leighton  
Hillsborough, NH*

*Jean Lewandowski  
Nashua, NH*

*Don Rabun  
Hillsborough, NH*

*Cindy Robertson  
Hooksett, NH*

*Barbara Salvatore  
Bedford, NH*

*Maida Sengupta  
Nashua, NH*

*Roger Vachon  
Concord, NH*

**EngAGING NH**  
**9 Gleneagle Drive**  
**Bedford, NH**

[engagingnh@gmail.com](mailto:engagingnh@gmail.com)  
[www.engagingnh.org](http://www.engagingnh.org)

# ENGAGING NH NEWS

## Your Voice

### Traveling with Kathy

by Carol Stamatakis

Accessible public accommodations are an important consideration for older adults with physical limitations to feel safe and confident to travel and engage in community activities they enjoy. The Americans with Disabilities Act (ADA), soon to celebrate its 30-year anniversary, has had an enormous impact. In August, I had the opportunity to travel with Kathy Bates, a respected disability advocate from New Hampshire, who uses a power wheelchair, and observe some of her experiences navigating airports, hotels, restrooms and transportation. We were co-presenters at the National Adult Protective Services Association (NAPSA) conference in Colorado.

The airports were remarkably accessible, though Kathy experienced longer delays than other passengers. She reserved an accessible hotel room, but the toilet was not accessible for someone in a power chair, so she had to use a restroom in the lobby throughout her time at the conference. A group excursion for conference attendees lacked an accessible restroom. An accessible taxi, reserved a month in advance,

***Sometimes the most powerful form of advocacy is to live your life the way it should be***

did not show up for a planned trip. An airport hotel offered a free airport shuttle that we were told would accommodate a power chair, so we made reservations there for our last night. When we arrived, we learned that this was not true.

Despite these challenges, I am amazed at all that went right, and how different our world is today than when the ADA was

### *In this Issue*

<b>NH Updates</b>	<b>page 2</b>
<b>Your Voice</b>	<b>3</b>
<b>Comm on Aging</b>	<b>6</b>
<b>Focus on Community</b>	<b>6</b>
<b>News You Can Use</b>	<b>8</b>
<b>Health &amp; Wellness</b>	<b>11</b>
<b>Tech Tips</b>	<b>12</b>
<b>Dollars &amp; Sense</b>	<b>14</b>
<b>Laugh &amp; Live Longer</b>	<b>17</b>
<b>Purposeful Living</b>	<b>18</b>
<b>Board Notes</b>	<b>18</b>
<b>NH Legislative Contacts</b>	<b>19</b>

enacted in July 1990. The ADA has had a transformative impact on the ability of many older adults and people with disabilities to literally go places they could not have before, whether to a store or theatre across town, a university or to another state to be a conference presenter to hundreds of people as Kathy did. This has impacted their quality of life and changed attitudes by making people of all ages and abilities more visible and included in our communities.

Many felt the ADA did not go far enough. The world did not immediately look different as a result of its passage; change has come gradually. Private businesses are generally required to build in accessibility for new construction or alterations, but address barriers in existing structures only if readily achievable. There are many nuances and exceptions.

There are steps we can take to make our communities more accessible. We can ask businesses to remove barriers, report violations, help strengthen laws and assure resources for enforcement. In New Hampshire we have a history of exceptional collaboration between the aging and disability communities, which was highlighted in our conference presentation about how disabilities advocates like Kathy have successfully advocated for stronger laws governing abuse, neglect and financial exploitation of vulnerable adults.

Kathy decided to go on that group outing anyway, telling me "I just won't pee." She was determined to have an enjoyable time with her colleagues, and she did. She came up with a creative idea for an easy

## 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.*

fix for the restroom problem that she shared with the manager.

Sometimes the most powerful form of advocacy is to live your life the way it should be, and to show others that they can too. For information about the ADA, the changes it has brought about and the upcoming 30-year anniversary, please visit the ADA National Network at [www.adata.org](http://www.adata.org).

*Carol Stamatakis lives in Lempster, NH. She served as Legal Coordinator for the former DHHS Division of Elderly and Adult Services, Executive Director of the NH Council on Developmental Disabilities and is currently the Executive Director of Senior Solutions, an Area Agency on Aging in southeastern Vermont. She was recently appointed to the NH State Commission on Aging.*

### NH Updates

#### DARTMOUTH OPENS GERIATRIC ER

Dartmouth-Hitchcock Medical Center is opening a geriatric emergency department, joining about 100 other hospitals around the country that have implemented The Geriatric ER department differs from the general ER as it takes a more global approach, looking, for instance, at the reasons behind repeated falls. At-risk patients would be identified through better screening, the environment

**RAISE YOUR VOICE!**  
Please let us know what's on your mind and what's important to you.  
engagingnh@gmail.com

would be optimized for patients with hearing or vision impairments, and a room would be set

aside for patients with dementia.

West Health, which works to lower health care costs to enable older adults to successfully age in place, is contributing \$3 million to the initiative, while Dartmouth-Hitchcock will contribute \$1.5 million. Tim Lash, West Health's chief strategy officer, noted that the use of telemedicine to reach patients in rural areas will allow seniors to avoid long ambulance rides and unnecessary hospitalizations.

The project will be developed and phased in over the next three years beginning with the Lebanon site and the expanding to four other sites.

**TUFTS MOMENTUM FUND AWARDS**

Forty community-based organizations each will receive a Momentum Fund mini-grant of up to \$10,000 from Tufts Health Plan Foundation. Now in its second year, the fund was established to foster promising ideas and support cities and towns in their efforts to make their communities better places to grow up and grow old. This is the first year Connecticut nonprofits will receive Momentum Fund mini-grants.

"These mini-grants make it possible for organizations to build on community insights," said Nora Moreno Cargie, president of Tufts Health Plan Foundation and vice president of corporate citizenship at Tufts Health Plan. "We know the best ideas come from cities and towns as they reimagine aging."

The Momentum Fund is supporting 10 projects in Connecticut, 10 in Massachusetts, 10 in Rhode Island and 10 in New Hampshire. Each is community-led, addresses healthy aging and includes older people in the planning and implementation process. The projects address the social determinants of health, including access to healthy food and affordable housing. Several projects provide support for people living with dementia and promote healthy aging in multicultural communities.

"Many of the Momentum Fund recipients are taking on new programs or projects to make their communities more age- and dementia-friendly," said Phillip González, the Foundation's senior program officer. "We look forward to learning with them."

The Foundation convened review committees in each state to inform the grantmaking process. Review committee members have diverse backgrounds and experience, and will ensure that learning and insights are shared across Connecticut, Massachusetts, New Hampshire and Rhode Island.

The 2019 Momentum Fund NH grant recipients are:

- Amoskeag Health, Manchester, NH; Integrated Geriatric Care Program to Stay Healthy Longer
- Concord Community Television, Concord, NH; Let's Get Out and About
- Friends Forever Inc., Durham, N.H.; Elder & Youth Collaborative Program Design
- Gibson Center for Senior Services, North Conway, NH; MWV Age-Friendly - Directory of Volunteer Opportunities
- Grafton County Senior Citizens Council, Inc., Lebanon, NH; Experience/Arts in Underserved Communities

## ENH NEWSLETTER-DECEMBER 2019

- MWVADC Memorial Elder Health Services, Memorial Hospital, North Conway, NH; Dementia Destigmatized
- Seacoast Village Project, New Castle, NH; Build an engaged and sustainable volunteer base
- Southern District YMCA/Camp Lincoln Inc., Exeter, NH; Senior Prescribe the Y
- TASC (Transportation Assistance for Seacoast Citizens), Hampton, NH; Peer Mentoring
- The Granite YMCA, Manchester, NH; Increasing Access to Critical Health and Wellness Programs

*(Editor's Note: ENH's Barbara Salvatore is a NH review committee member.)*

### A PASSING OF NOTE

Carol Ann Nadeau, 70, of Concord, a Disability Rights Advocate, died Nov. 10, 2019 after a brief illness.

A lifelong resident of Concord, Carol graduated from Concord High School in 1968, received her Baccalaureate degree in 1972 from Notre Dame College in Manchester, where she was included in the publication, "Who's Who in American Colleges". She went on to earn a Master's Degree from New England College in science, education and human resources.

Carol was a retired State Employee, having served as Executive Director of the Governor's Commission on Disabilities and was a tireless advocate for the disabled. During this time, she authored many issues of "The Blue Sheet" and had a regular column in the Manchester Union Leader titled, "Beyond the Barriers".

Carol was an honorary member of the Knights of Columbus and in 1990 was se-

lected by Governor Judd Gregg for the 'Victory' award.

She was an expert in crocheting and contributed as an editor for the publication 'Crochet World Omnibook'.

Carol had an affinity for cats, crafts, playing cards, and watching the Red Sox and Patriots. She will be missed by many who will treasure their own memories of time spent with her.

### Your Voice

### THE GREEN THING

An older shopper at the grocery store ran into an unexpected opportunity to speak up and counter ageism. It turned out to be video taped by another customer and it went viral with over 2.2 million views.

The story began with a normal shopping routine by a woman named, Dorothy. It's practical for her to buy in bulk for products that can be stored. When she reached the check out, her cart was piled high and the young cashier looked annoyed and at one point looked up to Dorothy with an irritable face and condescendingly suggested that she start bringing her own shopping bags to the store because "plastic bags are not good for the environment", and made it clear that older adults were to blame for the climate crisis.

Dorothy remained very calm and in her politest tone said: "We didn't have this 'green thing' back in my earlier days."

But she didn't stop there. She took a moment before starting again making the following points each punctuated with "You're right. We didn't have the green thing.

Back then, we returned milk bottles, soda bottles, and beer bottles to the store," she said. "The store sent them back to the

plant to be washed and sterilized and refilled, so it could use the same bottles over and over. Grocery stores bagged our groceries in brown paper bags that we reused for numerous things. Most memorable besides household garbage bags was the use of brown paper bags as book covers for our schoolbooks. We walked to the grocery store and didn't climb into a 300-horsepower machine every time we had to go two blocks.

Back then we washed the baby's diapers because we didn't have the throw-away kind. We dried clothes on a line, not in an energy-gobbling machine burning up 220 volts.

Back then we had one TV, or radio, in the house – not a TV in every room. And the TV had a small screen the size of a handkerchief, not a screen the size of the state of Montana. In the kitchen, we blended and stirred by hand because we didn't have electric machines to do everything for us.

Back then, we didn't fire up an engine and burn gasoline just to cut the lawn. We used a push mower that ran on human

## HELP!

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

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

Senator Jeanne Shaheen  
2 Wall Street, Suite 220  
Manchester, NH 03101  
603-647-7500

[www.shaheen.senate.gov](http://www.shaheen.senate.gov)

Senator Maggie Hassan  
1589 Elm Street, 3<sup>rd</sup> Floor  
Manchester, NH 03101  
603-622-2204

[www.hassan.senate.gov](http://www.hassan.senate.gov)

Rep. Chris Pappas  
1<sup>st</sup> Congressional District  
660 Central Ave., Unit 101  
Dover, NH 03820  
603-285-4300

[www.shea-porter.house.gov](http://www.shea-porter.house.gov)

Rep. Annie Kuster  
2<sup>nd</sup> Congressional District  
18 North Main Street, 4th Floor  
Concord, NH 03301  
603-226-1002

[www.kuster.house.gov](http://www.kuster.house.gov)

power. We exercised by working so we didn't need to go to a health club to run on treadmills that operate on electricity.

Back then, people took the streetcar or a bus and kids rode their bikes to school or walked instead of turning their moms into a 24-hour taxi service in the family's \$45,000 SUV or van. We had one electrical outlet in a room, not an entire bank of sockets to power a dozen appliances. And we didn't need a computerized gadget to receive a signal beamed from satellites 23,000 miles out in space in order to find the nearest burger joint."

Dorothy's simple and humble speech in a grocery store has made a huge difference in people's perceptions of older generations and their roll in climate change.

*[www.noteabley.com/culture/shame-grocery-store-tb/](http://www.noteabley.com/culture/shame-grocery-store-tb/)*

## A POET AMONG US

Retired schoolteacher Pat Davis of Pembroke has found a new way to express herself as a poet and was recently selected to be the featured poet at Mann Library Daily Haiku for the month of January.

The poems are posted in the Library and on the Cornell University/Mann Library website.

<http://haiku.mannlib.cornell.edu>

**Commission on Aging Update**

**NOVEMBER MEETING NOTES**

The Commission on Aging (CoA) met November 18th and began with updates: The permanent office location will be on the 4th floor in Dolloff Building on the NH Hospital Campus. The expected move is for January or February. Resumes submission for the Executive Director closed on November 15 with at least 5 submissions. A subcommittee is reviewing and interviewing and will make recommendations.

A major portion of the meeting was an overview of NH Alliance for Healthy Aging (NHAHA) projects and activities and a discussion of the relationship of the two roles that is collaborative and supportive. Once exciting announcement by NHAHA is a project to map all volunteer driver programs and put that information up on an interactive website. (Progress on this important resource will be monitored and reported on in future issues of this newsletter)

DHHS Commissioner Jeffrey Meyers will be leaving that position on December 6. The Governor announced an application review committee which includes two former Commissions, Nick Toumpas and Don Shumway. However, because DHHS is a very large department covering many areas CoA want to emphasize the importance of an understanding aging issues. They voted to send a letter on desired qualifications for DHHS Commissioner to interviewing committee as well as to Governor

& Council members since G&C will approve the Governor’s nomination.

The CoA meetings are open to the public and are held on the 3rd Monday of the month at 10 AM in the Legislative Office Building. However, January and February meetings fall on holidays and therefore for those months meetings will be on the 2nd Monday of the month and depending on the progress of the new office space, the location may also be affected.

**Focus on Community**

**OLDER VOLUNTEER FIREMEN**

Steve Hirsch, who chairs the National Volunteer

Fire Council says people are often surprised to learn that most fire departments across the country — about 85% — are either all or mostly volunteer. And to a greater and greater extent, those departments rely on older members.

Over roughly the past two decades, the proportion of members 50 and over has about doubled, to more than 30%, according to NVFC figures. At the same time, call volume has tripled in recent years, with medical emergencies making up most of the spike.

Even as total enrollment in volunteer departments has recovered somewhat since its ebb in 2011, it can’t keep up with demand for the services that rural and suburban volunteers provide. Across the board, officials urged potential volunteers not to allow age, gender or lack of training to keep them from stepping up.

All agree that departments need young, fit people for the most physically demanding aspects of firefighting, like rushing into burning buildings and bringing people out. But there is plenty of work for older members.

**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

"It is a physical thing,"

says Huntersland NY firefighter Rich Hildebrandt, who is 53.

"I'm to the point now where I cannot do interior fire-fighting. I can only drive trucks, run pumps, push ladders up and that kind of thing."

"But, every little bit helps," he hastens to add. "So, if you can only come and

mop the floor once a week, we'll take it."

Beyond the mop, officials say the maturity, life experience and steady hand that older members bring to the firehouse is invaluable. And in many cases, these firefighters can be more responsive to calls because they have more flexible schedules.

In my hamlet, our tiny-but-feisty volunteer fire department hosts an annual block party, where members wasted no time in zeroing in on me about a month after my arrival. "I've got a job for everybody," said chief Bob Tanner.

[www.nextavenue.org/rural-departments-older-firefighters](http://www.nextavenue.org/rural-departments-older-firefighters)

**A ROOF FOR LGBTQ**

Boston city officials Wednesday designated a developer to turn a former Hyde Park middle school into the first LGBTQ-friendly senior housing complex in New England.

The unanimous vote by the city's Public Facilities Commission was a victory for members of the city's LGBTQ community, who have been pushing for such a project for more than five years. The state's LGBT Aging Commission estimates that 65,000 older LGBTQ adults live in Massachusetts, many of whom can't depend on family members as caregivers.

While the new apartments will be open to all residents over 62, there will be special "cultural competency" training for staff and residents to assure that LGBTQ seniors can feel comfortable there.

"There's a pent-up demand for senior housing that's affordable but also safe and welcoming for LGBT seniors," said Aileen Montour, president of LGBTQ Senior Housing Inc., a nonprofit that will be a co-owner and work in partnership with the developer on programs and services for the development. "This is a first for Boston, for Massachusetts, and for New England."

The plan calls for a \$32 million renovation, financed through a mix of federal, state, and local tax credits and loans as well as private borrowing. It will create 74 affordable and market-rate apartments that will be ready in the next few years.

Bob Linscott, a board member of the nonprofit and assistant director of the LGBT Aging Project at Fenway Health, said the hope is to forge a culture that can serve as

a model for tolerance and acceptance at other senior housing in the region.

*Boston Globe, 11/14/19*

**News You Can Use**

**WORKING AFTER RETIREMENT**

A growing number of older Americans are challenging the idea of traditional retirement, as more retirees decide they want to keep working or pursue passions after leaving the rat race behind: the number of Americans age 65 and over who continue to work has doubled since 1985, according to a study by United Income

(<https://unitedincome.com/library/older-americans-in-the-workforce/>). Some people simply need to keep a paycheck coming in to cover the bills, but many want some combination of rewarding work on their own terms and additional financial security. There pros and cons to consider, but consider starting with this: "Ask yourself, what is it that you do well and enjoy doing, and find meaningful at this point in your life?" says Nancy Collamer, founder of MyLifestyleCareer.com.

<http://money.com/money/5655458/what-retirement-people-over-65-are-launching-encore-careers-and-finding-fulfillment-like-never-before/>

**THESE JOBS FOR RETIREES HAVE PERKS**

Nancy Collamer also shares these ideas on her blog:

1. Work at a local tourist attraction. Museums, historic sites, sports arenas and summer playhouses often employ part-time and seasonal workers who are retired. The jobs typically pay about \$10 to \$15 an hour, but can include complimentary admission passes, memberships and

discounts at their gift shop and restaurants.

2. Seasonal jobs in cool places. There are a variety of opportunities — and perks—for retirees looking for seasonal work at places like ski resorts, fishing lodges and the National Parks.

3. Exchange your free time for free admission to conferences.

4. Reduce your holiday gift budget with employee discounts.

[www.nextavenue.org/fun-freebies-for-retirees/](http://www.nextavenue.org/fun-freebies-for-retirees/)

**TIPS TO HELP YOU SELECT A PRESCRIPTION DRUG PLAN—AND LEARN WHAT TO AVOID**

For most retirees, health care—especially prescription drugs—can be a significant expense. The average annual cost of therapy for widely used generic drug products was \$365 in 2017 and \$6,798 for widely used brand name drug products.

Whether or not you need coverage when you first sign up for Medicare, it's critical to plan ahead. Most people will need coverage at some point in retirement. If you're uncovered and need prescription drugs, the costs can be crippling. And if you wait to sign up for drug coverage until you need it, you will likely need to pay a much higher insurance premium.

Those eligible for Medicare have 2 options: A stand-alone Medicare Part D prescription drug plan or an "all-in-one" approach with a Medicare Advantage plan. Either way, it's crucial to consider Medicare drug coverage options carefully.

*Your Medicare Part D checklist*

Not all Part D plans are created equal. Each plan varies in terms of cost, the

drugs covered, special rules, and so on. Just because a friend or family member's Part D plan works for their needs doesn't mean it will work for yours. Instead, do some homework. Here are 5 simple steps to get started.

- Make a list of your current prescription drugs, including the dosage, quantity (30-day supply, 60-day supply, etc.) and frequency (how often you take them).
- Take your list to the Medicare Plan Finder at [Medicare.gov](http://Medicare.gov). It can show you which Part D drug plans are available in your area and which of those plans cover your drugs. (You can also use the Plan Finder each year to check your current Part D plan and see if better options are available.)
- Once you find plans that cover your prescriptions, see how much they will cost you. Costs are typically your monthly premium (what you pay to have the Part D plan) and any out-of-pocket amount you pay for a drug. While a Part D plan may cover your prescriptions, you may wind up paying more compared to other plans, depending on which pricing tier the plan places your prescriptions (referred to as a drug formulary).

### We Want You to Know . . .

EngAGING NH promotes citizen leadership and the active involvement of New Hampshire's older adults in the development of communities and public policies that support all individuals as we age. We are a COMPLETELY VOLUNTEER organization with no paid staff, and a limited budget.

We actively partner & work with other NH advocates.

#### Formal Partnerships

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

#### Active Collaborations & Groups:

- Elder Rights Coalition

#### Other Groups we work with:

- AARP
- NH Hospice and Palliative Care Organization
- NH Commission 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

© 2017 EngAGING NH, All Rights Reserved

[www.engagingnh.org](http://www.engagingnh.org)

EngAGING NH Newsletter articles may be copied for personal use, but proper notice of copyright and credit to EngAGING NH must appear on all copies made. This permission does not apply to reproduction for advertising, promotion, sale or other commercial purposes.

- Your share of the prescription drug costs can fluctuate based on your drug's category (generic or brand). Part D plans usually spell out this information in their plan details. If you want to choose a plan with a low monthly premium, make sure to consider the plan's total cost (premium plus out-of-pocket costs) per year.
- Check out the Part D plan's ratings. Medicare gives Part D plans a rating of 1 star (poor) to 5 star (excellent) based on customer service, customer experience and complaints, performance, drug safety, and pricing accuracy. These ratings can help you know how good a job the plan is doing in providing coverage. Keep in mind new plans might not have a rating.

*What if I'm not taking prescription drugs?*

No one can predict the future. Even if you're a super fit 65-year-old and you're not taking any prescription drugs, you could need a prescription because of a sudden illness or accident. Without prescription drug coverage, you could wind up paying the full cost, which could be hundreds or thousands of dollars.

Even if you don't take prescription drugs currently, if you need them later and you try signing up for a Part D plan late, you could face a penalty of 1% for each month you went without coverage. Not having Part D coverage could be a costly—and long-term—mistake.

You should consider enrolling in a Part D prescription drug plan as soon as you become eligible for Medicare (unless you have creditable drug coverage such as from an employer health plan), regardless of your current prescription drug needs.<sup>2</sup>

*Navigating Part D restrictions*

**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!**

A Part D plan may also feature restrictions around certain prescriptions. These restrictions are intended to address drug safety and manage prescription drug costs. You'll usually see these drug restrictions on the higher pricing tiers in a drug plan. Here are some common ones:

- **Prior authorization:** A plan can require you to get physician authorization and/or insurance company approval before your prescription is covered.
- **Quantity/dosage limits:** If your doctor prescribes a prescription drug at a certain dosage or for a certain period that a plan considers outside the range necessary to treat your condition, the plan may not cover the drug. Or, the plan may ask that it be prescribed at a lower dosage or for a shorter period.
- **Step therapy:** If your doctor prescribes an expensive drug, the plan may require you to try a similar but lower-priced drug first.

While not every Part D prescription drug plan includes these restrictions, there are steps you can take to avoid them in plans that do. The 2 biggest actions you can take are:

- Try a different drug. Ask your doctor if there's a more affordable alternative to a restricted drug or a generic version of the drug. Read Viewpoints on Fidelity.com: How to save money on prescription drugs to learn more about cost-saving strategies for prescriptions.
- Try a different Part D plan. You can switch Part D plans during open enrollment.

*Yes, you can switch plans as your needs change*

If your Part D plan isn't working for you, there's hope. Each September, plans send out an Annual Notice of Change letter. This letter lets you know about plan changes for the upcoming year, such as cost increases or drugs being added or removed from the plan (or switched to a different pricing tier). Read the Annual Notice of Change letter carefully to see if it makes sense to keep or switch your plan. You can change plans during open enrollment.

*Get ready*

Before you enroll in a Part D prescription drug plan, find out which plans are available in your area and whether they cover your prescriptions. Compare their overall cost and look for a plan that:

- Features the lowest overall cost
- Has either no restrictions or minimal restrictions
- Best meets your health and financial needs

If the costs to cover your drugs are too high for your budget, contact your local State Health Insurance Assistance Program (SHIP) office about programs available in your state that help with costs. These services are provided at no extra

charge to you. (You can also check with your state's SHIP representatives to see when you are allowed to change Part D plans.)

Choosing Medicare prescription drug coverage is a decision you'll have to make throughout your retirement. It's important to map Medicare and prescription drug costs into your overall retirement plan, either on your own or with the help of your financial advisor.

*Fidelity Viewpoints - 11/25/2019*

**Health & Wellness**

**GET YOUR BODY READY FOR WINTER CHILLS**

If you really want to accelerate your body's habituation to the cold, frigid showers will get the job done. A cold shower might sound awful, but it causes the body to adapt pretty quickly. According to a research physiologist of the US Army, you should start with just a quick cold-shower exposure—say 15 seconds—and add 10 seconds of cold water every day. Once you've endured your measure of icy water, you have permission to turn up the water temp (though the environment won't mind if you don't). Of course, dressing up warmly is the best way to beat the cold, but these cold showers will at least help you acclimatize to the cold, as temperatures continue their descent.

<https://time.com>

**SUPERFOODS THAT CONTROL BLOOD SUGAR**

Greek yogurt, Walnuts, Avocados Ezekiel bread, Pumpkin, Strawberries, Ginger, Spinach, Cinnamon, Tomatoes, Okra, Flaxseed, Salmon, Beans, Eggs, and Turmeric.

The American Diabetes Association recommends these tips for meal planning: Go for fruits, vegetables, lean meats, and plant-based sources of protein. Eat less added sugar and processed food. Try superfoods to supercharge your diet with vitamins, minerals, and fiber. Fill half your plate with non-starchy vegetables. Choose healthy fats to reduce the risk of heart disease. For meal planning and tips, <https://greatist.com/health/diabetes-super-foods>

**NEW BOOK**

Sana Goldberg, RN has a new book, *How to Be a Patient: The Essential Guide to Navigating the World of Modern Medicine*, breaks down a wealth of information and expertise into easy-to-understand (and easy-to-find in times of stress) chapters and sections like “How to Choose a Primary Care Provider” and “When You Can’t Get a Diagnosis.”

If you’re looking for a guidebook to help you navigate our modern health care system, this is a book you might want to consider.

**ZUMBA BENEFITS**

Fun, cardio workout, total body toning, stress buster, weight control, better balance and posture, easy on joints, builds self-confidence, choose your pace, brain sharpness, variety and social interaction. Not ready to go to a class? Check for online videos. Marcia Kester Doyle for Next Avenue.

**TRY IT FOR FREE SCAM OR NOT**

Be aware of ads for computer security that promise better protection than anti-virus products, especially if there’s a free trial period. They may be scams tricking you into paying for a nonexistent program! Or they can be malware or fraud.

Ads typically try to fool and/or scare the user into following the directions on the screen and calling them so they can dupe the user into paying for a service that doesn’t exist. Once the user allows them remote access, that’s typically where the damage and malware come in though.

Computer service technicians report that it’s been a long time since they’ve seen a

“real” virus like they used to in years past. With that in mind (and for other reasons), consider using a combination of Windows Defender (built into Windows 8/10) and Malwarebytes. Malwarebytes offers both free or paid plans. ([malwarebytes.com](http://malwarebytes.com))

If you have a routine tech support company, you may want to talk to them before testing any free trial period programs. They may be legit, or they may cause problems.

**How to Contact Your NH Commission on Aging**  
**Chair, Rep. Polly Champion**  
[polly.champion@leg.state.nh.us](mailto:polly.champion@leg.state.nh.us)  
**Vice Chair, Ken Berlin**  
[kaberlin@comcast.net](mailto:kaberlin@comcast.net)  
**Clerk, Roberta Berner**  
[bernerabel@aol.com](mailto:bernerabel@aol.com)

**Tech Tips**

**WHAT’S A QUANTUM COMPUTER?**

After years of experimentation and setbacks, Google has announced they have reached the first steps into “quantum supremacy”. This could be a major breakthrough that would be able to completely change the landscape of computer and technology.

LIKE & FOLLOW US . . .



www.facebook.com/Eng  
AGINGNH

A quantum computer would be able to generate results at a speed that not even the world's fastest super-computer could come close to. A quantum

computer was able to generate an amount of numbers in 200 seconds that would take a regular computer 10,000 years.

Beyond just generating numbers more efficiently, quantum computing simply allows for better ways of dealing with data.

*www.independent.co.uk/life-style/gadgets-and-tech/news/quantum-supremacy-paper-sycamore-computer-computing-explained-google-a9168551.html*

### SMARTWATCH BENEFITS

Technology has progressed to the point that we can now keep track of our wellness with a watch, and this is a great way for older adults to maintain their fitness routine. A smartwatch can be connected to a smartphone and will help you track your heart rate, amount of calories burned, and the number of steps taken. It can even help you call for assistance if you find yourself injured or needing help while working out. Utilizing technology to help boost your wellness is a fantastic way to ensure that your mind and body are on the right track, so think about how you can make the most of the tech you choose. Get your friends and family involved so you are all on the same page;

with some research and comparison shopping, you can find technology that meets all your needs

*Elder Guru*

### POLICE WARN: TAKING FACEBOOK QUIZZES COULD GET YOUR IDENTITY STOLEN

*Your comment may seem harmless, but it's really not.*

Those quizzes you see popping up on your Facebook Newsfeed may seem like a harmless guilty pleasure, but if you're not careful they could leave you victim of identity theft.

The Sutton Police Department in Massachusetts shared a scary post on their Facebook page last week warning social media users that those fun questionnaires could actually be revealing personal information to scammers.

"Please be aware of some of the posts you comment on," the department wrote in a Facebook photo post that now has more than 200,000 shares. "[These questionable posts] ask what was your first grade teacher, who was your childhood best friend, your first car, the place you [were] born, your favorite place, your first pet, where did you go on your first flight, etc. ...Those are the same questions asked when setting up accounts as security questions. You are giving out the answers to your security questions without realizing it."

Here's one example information-prompting post we found searching Facebook: a fun What's Your Elf Name? game that crops up every holiday season. The idea seems harmless enough, delightful to join in on, and you may even want to tag friends to participate. The original poster likely has

no harmful intentions, but its posts like this that push you to publicly share specific personal information and your full name is right there with it. One click to your profile, and a stranger could learn where you live as well.

Rachel Rothman, Chief Technologist for the Good Housekeeping Institute, echoes the police warnings.

"A nugget of information in isolation may not seem like a big deal, but combining that with other data that may be out there can result in a greater threat," she says. "Be mindful of photos or posts that could give away information about your location or self (like your birthday) and consider if you are posting something that could be used to locate you offline or make it easier for someone to figure out any of your passwords."

Rothman also recommends using "fake" information when filling out password recovery prompts (like your mother's maiden name or the name of your first teacher) that isn't trackable to you in any way.

But above all, it's important to remember that everything you post on social media is public, no matter how secure your settings are.

*Lindsey Murray, Good Housekeeping, 12/22/17*

**Dollars & Sense**

**MEDICARE PART B PREMIUM ANNOUNCED FOR 2020**

The Centers for Medicare & Medicaid Services (CMS) announced the Medicare Part B premium for 2020. Starting January 1, the standard Part B premium will increase from \$135.50 to \$144.60 per month.

This increase comes on the heels of the recently announced cost-of-living adjust-

ment (COLA) for 2020. Next year individuals will see an increase of 1.6% in their Social Security benefits—an average of about \$24 per month. In addition to the updated premium amounts, CMS announced an increase in the Medicare Part B annual deductible, from \$185 in 2019 to \$198 in 2020.

**FINANCIAL ASSISTANCE FOR SENIORS**

There are a wide variety of financial depending on income level and State eligibility criteria. BenefitsCheckUp.org, a free, confidential Web tool designed for adults 55 and older and their families. It will help locate federal, state and private benefits programs that can assist with paying for food, medications, utilities, health care, housing and other needs. This site – created by the National Council on Aging – contains more than 2,000 programs across the country.

To identify benefits, you'll first need to fill out an online questionnaire that asks a series of questions like your mom's date of birth, her ZIP code, expenses, income, assets, veteran status, the medications she takes and a few other factors. It takes about 15 minutes.

Once completed, you'll get a report detailing all the programs and services she may qualify for, along with detailed information on how to apply.

Some programs can be applied for online, some have downloadable application forms that you can print and mail, fax or email in, and some require that you contact the program's administrative office directly (they provide the necessary contact information).

If you don't have Internet access, you can also get help in-person at any of the 47 Benefit Enrollment Centers located

**ENH welcomes all points of view and invites your submissions.**

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

engagingnh@gmail.com

Forward it on!

throughout the U.S. Call 888-268-6706 or visit [NCOA.org/centerfor-benefits/beans](http://NCOA.org/centerfor-benefits/beans) to locate a center in your area. Some centers also of-

fer assistance over the phone.

*Types of Benefits*

Depending on your mom’s income level and where she lives, here are some benefits that she may be eligible for:

**Food assistance:** Programs like the Supplemental Nutrition Assistance Program (SNAP) can help pay for groceries. The average monthly SNAP benefit is currently around \$127 per person. Other programs that may be available include the Emergency Food Assistance Program, Commodity Supplemental Food Program, and the Senior Farmers’ Market Nutrition Program.

**Healthcare:** Medicaid and Medicare Savings Programs can help or completely pay for out-of-pocket health care costs. And, there are special Medicaid waiver programs that provide in-home care and assistance.

**Prescription drugs:** There are hundreds of programs offered through pharmaceutical companies, government agencies and charitable organizations that help lower or eliminate prescription drug costs, including the federal Low Income Subsidy known as “Extra Help” that pays premiums, deductibles and prescription copayments for Medicare Part D beneficiaries.

**Utility assistance:** There’s the Low Income Home Energy Assistance Program

(LIHEAP), as well as local utility companies and charitable organizations that provide assistance in lowering home heating and cooling costs.

**Supplemental Security Income (SSI):** Administered by the Social Security Administration, SSI provides monthly payments to very low-income seniors, age 65 and older, as well as to those who are blind and disabled. SSI pays up to \$733 per month for a single person and up to \$1,100 for couples.

In addition to these programs, there are numerous other benefits they can help you locate such as HUD housing, home weatherization assistance, tax relief, veteran’s benefits, senior transportation, respite care, free legal assistance, job training and employment and debt counseling.

*Jim Miller, the Savvy Senior*

**3 REASONS TO USE A DIGITAL WALLET**

*Paying with just a wave of your phone can be more secure than a physical card.*

If you have a smartphone, you can use that to pay for things with a wave of your phone. If you have a smartwatch, you can even use it to pay. It's known as a digital

**Your Local Resources**

ServiceLink Aging & Disability Resource Center 866-634-9412 ([servicelink.nh.gov](http://servicelink.nh.gov));

211 NH is the connection for NH residents to the most up to date resources they need from specially trained Information and Referral Specialists.

211 NH is available 24 hours, 365 days a year. Multilingual assistance and TDD access is also available.

or electronic wallet, or eWallet, and if you haven't yet given it a try, you may want to. Not only is it easy to use, it can be faster and more secure than swiping a credit or debit card.

"The convenience of a digital wallet is something that would be useful for most people," says Stefan Ross, vice president of credit card products at Fidelity. "You can quickly, safely, and securely pay for purchases with the touch of a button or, in many cases, your fingertip."

**How it works**

Most Android™, Apple®, and Samsung® smartphones, as well as an Apple Watch® or iPad®, have a digital wallet. Apple Pay®, Google Pay™ and Samsung Pay® make use of their devices' near field communication (NFC) technology to make payments. NFC allows information to pass between your device and a retailer's compatible payment terminal when they are "near" one another (usually within just a few centimeters). You just hold your device near, or tap it at the retailer's check-out reader to pay. Of course, not every retailer has NFC technology, but many major ones do.

Here are 3 important things to know about using your smartphone as a digital wallet.

**1. It is safer than you may think**

Having a digital wallet on your phone is not an open door to your debit or credit card account. Retailers don't have access to your card number because each transaction uses a unique, random transaction number—instead of your account or credit card number. In fact, your account number isn't even stored on your phone.

Your account information is encrypted, and can only be accessed via password or, with some mobile devices, your finger-

print. And, if your card information is ever lost or stolen, banks can reissue a new one immediately to your phone, instead of having to wait days for a card to arrive in the mail.

Should you ever misplace or lose your phone, you can lock your digital wallet remotely. Additionally,

there are no fees for using digital wallets, and zero fraud liability is offered by most credit card issuers.

**2. It can be faster and easier than paying cash or using a card**

With a digital wallet, you can truly zip through a payment. Many new smartphones, including ones from Apple and Samsung, have fingerprint scanners. Hold your phone near the payment reader, and a subtle vibration and beep will confirm that your payment was registered. Many times, that's it—there's not even a need to open an app or wake up your phone. A record of your transaction is saved in your digital wallet, which you can view by accessing your wallet app.

**3. You can use it with either a debit or a credit card**

Most phones allow you to have more than one card in your wallet. So you are able to

**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.

keep your card options flexible by adding all your favorite credit cards, including some store credit cards and debit cards.

Ready to try it?

If you don't already have a digital wallet app on your mobile device, download one from your online app store and follow the simple instructions. You should be able to start using your digital wallet in just a few minutes, although some card providers may require a phone call or other security step to confirm.

"All I really had to do was take a picture of my card with my phone and answer identification questions," said a recent digital wallet adopter. "One day, I ran into the grocery store to pick up something quickly and I didn't have my wallet. I had my phone and used it for the first time. It was remarkably quick and simple."

Fidelity Viewpoints, 11/26/2019

**Laugh & Live Longer**

**PEOPLE MY AGE LOOK OLDER THAN ME**

I was sitting in the waiting room for my first appointment with a new dentist. I noticed his DDS diploma on the wall, which bore his full name. Suddenly, I remembered a tall, handsome, dark-haired boy with the same name had been in my high school class some 50-odd years ago.

Could he be the same guy that I had a secret crush on, way back then? Upon seeing him, however, I quickly discarded any such thought.

This balding, gray-haired man with the deeply lined face was way too old to have been my classmate.

After he examined my teeth, I asked him if he had attended Morgan Park High School.

'Yes. Yes, I did. I'm a mustang,' he

gleamed with pride.

When did you graduate?' I asked.

He answered, 'in 1975. Why do you ask?'

"You were in my class", I exclaimed.

He looked at me closely. Then, that jerk asked,

"What did you teach?"

**4-YEAR-OLD EARNS A PAYCHECK**

A young family with a four-year-old daughter purchased their first home next to a vacant lot. A few months after they moved in, a construction company showed up to build a house. The four-year-old was fascinated and spent each day watching the work, from a window or from her yard.

The workers got such a kick out of her attention that they invited her to sit with them when they had coffee breaks and lunch. And then one day, they decided to give her some small tasks, and at the end of the week, they presented her with a \$10 paycheck. She immediately ran to show her mother.

"Honey, that's wonderful. You know what we should do? Go down to the bank and open a saving account for you." The little girl was excited and wanted to do it right away, so off they went to the bank.

The teller was very impressed that a four-year-old had earned a paycheck and asked, "Sweetheart, what did you do to earn this paycheck?" and the little girl responded that she was helping the men to build a house.

The teller, nodded and asked, "Will you be working with them next week?"

The little girl answered, "Maybe, if the A-holes at Home Depot ever deliver the f'n drywall.

**CELEBRATING A BIRTHDAY**

A woman who was celebrating her 104<sup>th</sup> birthday party was asked what the best thing was about being 104. She replied, "No peer pressure."

**Purposeful Living**

Sometimes the nominations for the Vaughan Awards that the State Committee on Aging and

Engaging NH receive are short on words but filled with emotion, gratitude and admiration. That was the case with the nomination for Galen Gagnon as follows:

"The Portsmouth Senior Activity Center is *thrilled* to nominate Galen Gagnon for the 2019 Vaughan Award.

Galen comes to the senior center every day and helps us set up for each activity. He moves tables and chairs to and from all day long; without being asked and without complaint. We actually think he likes it!

Galen is a giver. He takes care of his wife who is in a wheelchair, babysits as needed for his two grandbabies in Massachusetts, and takes care of many neighbors' yards and snow plowing during the winter months. He is what you would call a "goodguy".

One of the things that has been the most helpful is setting up for our big lunch and big dinner. Each month we host a senior luncheon for 60 people and Galen sets up the tables, chairs and place settings. Once a month we then have a supper club with 70 people and he again sets the whole room up. AND then he takes it all down!

Twice a year we have a HUGE cookout and Thanksgiving lunch with 200 people. He comes in early and sets ups. And again, takes it all down.

Galen is a very thoughtful and everyone at the Center knows him. He greets everyone equally and is easy you talk to. We are SO

grateful for his dedication, energy and thoughtfulness –

And, he saved my back!

**THE GIFT**

A couple of weeks ago at the senior center the yoga class

**Board Notes**

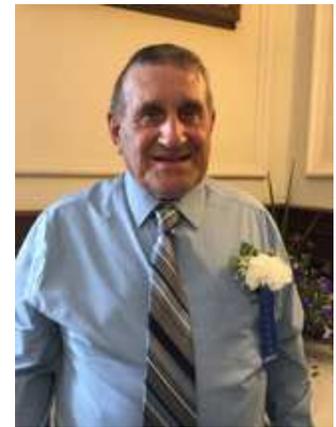
participants were putting on

their shoes, rolling up their mats and chatting as the class ended. Participants in the cardio class were coming in and overhearing a conversation that had drawn attention.

The discussion was about a recent story on the news, called The Road Trip, and how a woman and her grandson had completed their tour of all the National Parks. At first there were lots of comments about what a wonderful story that was, followed by moments of silence and almost wistful looks.

Then one woman spoke up and said, "I am so proud of my grandson. He is very successful and remains humble and honorable. And he's generous. But I don't want a car with a bow on for Christmas... I'd settle for less than a road trip, a day with him would be nice!" And there was a chuckle before one class moved out and the next began.

This exchange points out that we value the gift of self from others, but do we see the value in the gift of ourselves? After all, it is a two-way street that requires looking both ways! Take the examples in this issue, from Traveling with Kathy to the school bus monitor and the surprising im



Galen Gagnon

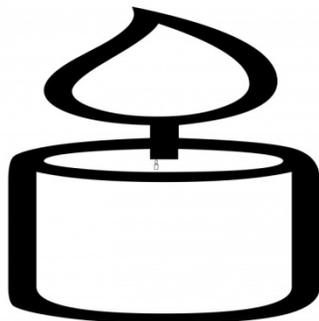
**Contact Information For NH Members of the U.S. Congress**

Name	Mailing Address	Phone	E-Mail Contact Form
U.S. Rep. Chris Pappas	323 Cannon HOB, Wash- ington, DC 20515	202-225- 5456	<a href="https://shea-porter.house.gov/contact/email">https://shea-porter.house.gov/contact/email</a>
U.S. Rep Ann Kuster	137 Cannon House Office Building, Washington, DC 20515	202-225- 5206	<a href="https://kuster.house.gov/contact/email-me">https://kuster.house.gov/contact/em ail-me</a>
U.S. Senator Maggie Hassan	B85 Russell Senate Office Building, Washington, DC 20510	202-224- 3324	<a href="https://www.hassan.senate.gov/content/contact-senator">https://www.hassan.senate.gov/c ontent/contact-senator</a>
U.S. Senator Jeanne Shaheen	506 Hart Senate Office Building, Washington, DC 20510	202-224- 2841	<a href="http://www.shaheen.senate.gov/contact/contact-jeanne">www.shaheen.senate.gov/contact /contact-jeanne</a>

act of Dorothy and her grocery shopping video that went viral. We can't always know or even imagine what simple act of being present, speaking up and just plain listening can mean to someone else let alone impact many people. We can dismiss our skills and talents as not being important, forgetting that a simple poem, a painting or a piece of music can touch deeply. A story can move public policy decisions.

There are classes out there today encouraging, guiding and supporting people to write their memoirs. There are how-to guides on creating family recipe cook-books. There are guides on how to give testimony on proposed legislation. But it must begin with the individual.

In this season of giving, the most important thing we can give is the gift of self and let's not limit that to once a year.



***Happy Holidays  
from our Homes  
to Yours!***