



A Citizen Voice for the
Aging Experience

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GUEST OPINION:

Tri-State Roundtable on Aging

by Kelly LaFlamme

On November 18, more than 160 people from across Maine, New Hampshire and Vermont convened in Portsmouth, NH for a Tri-State Roundtable on Aging. This ground breaking event was co-convened by New Hampshire’s Endowment for Health and the Maine Council on Aging.

The event brought together advocates, care providers, state officials, funders, business leaders and elders themselves to talk about the common challenges and opportunities the Northern New England states are facing relative to aging populations. True to our Yankee independence and ingenuity, people and organizations from across the three states are coming together in new and innovative ways to respond to the rapidly emerging and growing needs of older residents.

The Tri-State Roundtable on Aging highlighted some of these innovative solutions and provided space for sharing and learning. A central theme of the day was the need to change the conversation about aging in Northern New England, to emphasize the assets of our elders and opportunities offered by more people living longer, healthier lives.

Representative Mark Eves, Speaker of the Maine House, shared Maine’s story of making a Blueprint for Action on Aging in a keynote address. Speaker Eves highlighted the power of engaging new partners to create age-friendly communities while strengthening the economy. He outlined efforts to engage business,



Peterborough resident and founding member of Monadnock At Home, Linn Perkins, addresses the Tri-State Roundtable on Aging

David J. Murray, Clear Eye Photo

finance, and higher education leaders into these important conversations. Speaker Eves’s remarks were followed by a panel of economists and demographers who highlighted how aging demographics and the desires of older adults are impacting the workforce, the

In this Issue

NH Updates	page 2
From Our Readers	5
News You Can Use	8
Community Living	11
Health & Wellness	12
Tech Tips	14
Dollars & Sense	14
Laugh & Live Longer	16
Purposeful Living	17
Board Notes	17
NH Legislative Contacts	18

housing market, and the economy at large.

Grounded in data, the Roundtable then turned to highlighting community-based efforts that are responding to the changing needs and expectations of elders. Among these efforts was the New Hampshire's Monadnock at Home (MAH) initiative, part of a growing national Village to Village Network, which gives members the confidence and the practical supports to stay at home and live life to the fullest as they age. Linn Perkins, a Peterborough resident and founding member of MAH, shared how the program enables him and his wife to remain in their home of more than 30 years. Mr. Perkins is a former MAH board and strong advocate for the program.

Breakout sessions highlighted numerous strategies, including community organizing, co-housing, falls reduction, caregiver supports, technology solutions, and elder-friendly workplaces.

Participants acknowledged that Northern New England is not only aging, but is also experiencing social and cultural changes that need to be considered as we create age-friendly communities. This includes welcoming immigrant and refugee newcomers, who will be key to providing the increasing level of care giving to our elders, and offering supports to the increasing number of Lesbian, Gay, Bi-Sexual, Transgender or Queer elders who are more likely to age in isolation.

More than 16 organizations and agencies came together to plan

and host an event that organizers hope will be the first in an ongoing conversation and collaboration across the three states. Together we hope to create a movement that will include many more voices and provide many more opportunities for involvement as it grows. Our collective energies have the potential to make the Northern New England region a national leader in implementing innovative solutions to help older adults age in place, ensuring both their dignity and optimal health.

Kelly LaFlamme is Program Director at the Endowment for Health and leading the Endowment's efforts to Ensure the Health and Dignity of Elders.

NH Updates

EVENT: CHANGING DEMOGRAPHICS IN NH

How It Will Affect Our State and Region

Southern NH Planning Commission cordially invites you to attend a special legislative event scheduled for December 2, 2014 from 3:00 to 5:00 PM at the NH Insti-

tute of Politics at Saint Anselm College.

The recent NH Center for Public Policy Studies Report, What is New Hampshire? An Overview of Issues Shaping the Granite State's Future will be present by Executive Director Stephen Norton. Commissioners Christopher Clement, NH DOT; Thomas Burack, NH DES; Jeffrey Rose, NH DRED; and Director Ben Frost, NHHFA will discuss how changes in demographics will affect transportation, infrastructure, utilities, labor force demands, and housing. Light refreshments will be served.

RSVP by November 24, 2014 by calling 669-4664 or email Linda Moore at lmoore@snhpc.com to confirm your attendance.

NH STATE HOUSE COMMITTEE REPORTS OUT

2014 saw important working on Aging Issues in the NH State House. Two committees have released their reports, which are summarized below:

LTC Subcommittee Final Report Recommendations for 2015:

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.

1. Re-creation of the Long Term Care subcommittee but broaden the focus by changing the name to "Aging in NH-Policy Considerations"
2. Follow through with legislative recommendations for:
 - Changes to the Nurse Practice Act for medication administration
 - Worker's compensation for domestic workers
 - Eligibility for long-term care services
 - Involuntary transfer or discharge from a facility
 - Changes in the overall philosophy of long-term care/aging in NH
3. Consider recommendations from the Best Practice subcommittee:
 - a. Support communities that are good places to grow up and grow.
 - b. Provide the best care that supports community living.
 - c. Shift to a person-centered system that provides a range of options to meet the unique needs of individuals and families. Use a holistic approach to meeting individual needs.
 - d. Increase funding to support family caregivers across the lifespan.
 - e. Provide adequate general state funding for non-Medicaid community based, safety net services.
 - f. Analyze current funding mechanisms for long-term care. Propose changes to the current funding formula for aging services so that both the state and the counties have the authority and incentives to manage dollars to effectively meet the needs of NH's aging population.
 - g. Promote the aging dividend. Build on the strengths of an aging population. Engage seniors as they age and utilize their skills and talents.
 - h. Consider the creation of a Governor's commission that has authority to recommend and monitor changes to the publicly funded system of long term services and supports, accountable to the Governor and responsible for planning and leadership for long-term services and supports.
 - i. Incentives for individuals and families to do good future planning, plan for end of life care, secure long term care insurance, etc.

New Hampshire Alzheimer's Disease and Related Dementias:

State Plan Executive Summary & Areas of Focus

The Alzheimer's Association sought to gather first-hand the concerns and needs of New Hampshire citizens affected by Alzheimer's disease.

The recommendations are intended to be implemented over the next 5 years by the Department of Health & Human Services, ServiceLink and the Alzheimer's

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.

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Association of NH in conjunction with other stakeholders through the establishment of an Alzheimer's Committee. As a public/private partnership, this Committee will utilize existing resources while seeking other private and federal funding as necessary.

Three major areas of focus were identified:

1. Access to Services
 - Better access to and knowledge of services,
 - Wider availability of affordable services,

- Encouraging expansion and accessibility of home and community-based services,
 - Access to affordable and appropriate respite options, and
 - More highly skilled physicians and diagnostic centers
2. Minimal Education Standards for Professionals
- Continued and expanded public education efforts regarding the potential of a healthy, active lifestyle
 - Improved protection from potential physical, emotional, and financial harm due to several specific risks, including driving, financial fraud and wandering behavior
3. Public Health and Safety
- Training to reduce falls and improves the overall health of clients
 - Stage-appropriate, purposeful, cognitively stimulating daily activity and interior design.

MANAGING WINTER UTILITY BILLS

Utility costs have been projected to rise significantly this winter. To view the press release that we circulated in an earlier email, please go to:

<http://www.oca.nh.gov/Press%20Releases/Managing%20Utility%20Bills%2010-13-14.pdf> and for additional information, visit the Office of Consumer Advocate's website at www.oca.nh.gov to view present and past news releases and to

ENH welcomes all points of view and invites your submissions.

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obtain other important utility related information.

As millions of baby boomers provide and coordinate care for their elderly parents, they're asking themselves tough questions about their own options for aging in place and long-term care solutions.

ENDOWMENT FOR HEALTH ANNOUNCES NEW STAFF

The Endowment for Health is pleased to welcome Yvonne Goldsberry, PhD, MPH, MSUP, as the foundation's Vice President for Programs. For more than a decade, Dr. Goldsberry has been engaged in New Hampshire's public and private sector health environments. She brings more than 25 years of experience in health policy and planning, as well as strong knowledge of the major social and economic influences on the health of vulnerable populations. Dr. Goldsberry will be joining the Endowment in early December.

GOVERNOR'S COMMISSION ON MEDICAID MANAGED CARE UPDATE

A meeting was held November 6 at White Mountain Community College in Berlin. The session included an overview of progress to

date for the implementation of Medicaid Managed Care and an outline for activities for the implementation of Step 2 which would include nursing homes and the home and community based care program, Choices for Independence.

Materials are available at <http://www.governor.nh.gov/medi a/news/2013/pr-2013-04-10-medicare-care.htm>

MONEY MANAGEMENT WORKSHOP

Keene Senior Center and the Community Kitchen are presenting a series of workshops to assist folks over 50 to become even smarter about managing money.

All workshops will be held from 6 to 7 pm (or 7:30) at the Keene Senior Center, a light supper will be served, and for perfect attendance at all 6 workshops participants will be awarded a \$25 Gift Certificate to Hannaford's. The workshops are limited to 20 people, to who have low to moderate income, (less than \$34,450 for an individual, \$45,050 for 2 person family size), and for people who are over 50.

For more information contact Pegg Monahan, 352-5037.

RURAL SENIORS, BE AWARE

Medicare beneficiaries who go to Critical Access Hospitals are essentially paying more than double than beneficiaries in urban areas.

About 10 percent of Medicare beneficiaries in New Hampshire – about 26,000 people – are susceptible to hospital charges that would be illegal on the private in-

insurance market. And most of those people are probably unaware if and when they pay those charges.

Normally, a hospital sends a big bill to Medicare for your care and treatment. Medicare then pays the hospital 80 percent of what Medicare determines is its legitimate charge, and the Medicare patient pays the remaining 20 percent. That is unless you received your care at a Critical Access Hospital – one that provides critical healthcare access for rural Americans. These hospitals get more generous reimbursements from Medicare. This law was originally created to protect smaller, rural hospitals from closing due to financial hardship.

For example, for an outpatient at a Critical Access Hospital - Medicare pays 80 percent of what it thinks is reasonable. But it makes the patient pay 20 percent of the original hospital charges. Compared to a more urban hospital with the same list price for a treatment or surgery, out of pocket costs might be 75 percent more for rural seniors.

The Centers for Medicare and Medicaid Services says it is open to hearing from beneficiaries, but ultimately it will take an act of Congress to fix this rule. The offices of both New Hampshire U.S. senators say they are aware of this problem.

In a statement, Kelly Ayotte says patients of Critical Access Hospitals deserve to know up front how much they'll pay for services.

And last year Jeanne Shaheen was one of a group of four senators

from both parties who wrote a letter to the Government Accountability Office, asking for a report on this issue. That report is due out any day now.

Most Medicare beneficiaries have a backup insurance policy that makes up the difference on these high charges. But in New Hampshire, about 26,000 people on Medicare don't have backup insurance. Those are the folks this impacts.

There are 13 critical care hospitals in NH; is yours one? Go to: http://www.flexmonitoring.org/data/critical-access-hospital-locations/?search_state=NH&filter_search=yes#result-list

To hear the full story, go to:

<http://nhpr.org/post/lack-transparency-leaves-some-medicare-patients-dark-half-nh-hospitals>

From Our Readers

WHITE HOUSE CONFERENCE ON AGING LAUNCHES WEB SITE

Preparations for the 2015 White House Conference on Aging are in full gear. Older adults are an essential part of the fabric of American life, and the Conference offers an opportunity to celebrate the contributions of older Americans to our economy, families, and community.

Throughout the next year, we will engage in a national dialogue with Americans of all ages to celebrate and support the health and well-

being of older Americans. This will culminate in a memorable Conference in the year that we celebrate the 50th anniversary of Medicare, Medicaid, and the Older Americans Act, and the 80th anniversary of Social Security.

Today, I'm delighted to announce the launch of the [Conference Web site](#) which will be one of many ways we will work to engage with Americans about these important issues.

Since I was named Executive Director, I've had the opportunity to meet with many key stakeholders and advocates in the aging community and participate in listening sessions with older Americans, caregivers, advocates, service providers and others. I've traveled to Arizona to spend some time with Meals on Wheels Association of America members and state tribal leaders. In San Diego, California, I listened and learned as AARP members shared their views on policy, opportunities, and challenges. In mid-September, HHS's Assistant Secretary for Aging Kathy Greenlee and I had the opportunity to hear from leaders in the field of aging from across the country at the National Association of States United for Aging and Disabilities annual Home and Community-based Services Conference in Virginia. Towards the end of September, I traveled to Sacramento to hear from California leaders in aging. I also participated in the Scan Foundation's 4th Annual Long-Term Supports and Services Summit, which focused on new models of care be-

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

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ing implemented to serve older adults and people with disabilities.

I am truly inspired by the creativity, commitment, and passion that you all bring to how we approach aging now and in the future. I look forward to hearing from more of you in the months ahead.

Most importantly, I hope this Web site provides an opportunity for *you* to get involved in planning for the 2015 White House Conference on Aging. Please [sign up](#) today to receive weekly updates on Conference activities.

We would also like to hear your thoughts and stories about the issues and programs most important to you. We will continue to share new opportunities for you to engage directly with the 2015 White House Conference on Aging through social media, regional forums, and webinars.

Nora Super, Executive Director

*Monica Cioffi, Congresswoman
Kuster's Office*

CANCER SURVIVORS AND MEDITATION

I found this article in the Huffington Post and thought it was important info for people, especially breast cancer survivors. Dorothy. Mindfulness meditation is known

to have a [positive emotional and psychological impact](#) on cancer survivors. But some groundbreaking new research has found that meditation is also doing its work on the *physical* bodies of cancer survivors, with positive impacts extending down to the cellular level.

Practicing mindfulness meditation or being involved in a social support group causes positive cellular changes in breast cancer survivors, [according to researchers at the Alberta Health Services and the University of Calgary.](#)

“We already know that psychosocial interventions like mindfulness meditation will help you feel better mentally, but now for the first time we have evidence that they can also influence key aspects of your biology,” lead researcher Dr. Linda Carlson of the Tom Baker Cancer Center at Albert Health Services, said in a statement.

Publishing in the journal *Cancer*, Carlson and team found that telomeres (DNA sequences at the end of chromosomes) were longer among a group of breast cancer survivors who had a mindfulness practice or participated in a support group, compared to survivors who didn't have these interventions.

Telomeres are pieces of DNA at the end of every cell's chromosomes that protect the integrity of its genetic information. As cells divide, telomeres shed some of their length. In other words, telomeres shorten with age and are often associated with diseases such as cancer. Telomere length is also associated with breast cancer

outcomes, reported the researchers, and longer telomeres are generally considered [a sign of good health.](#)

The researchers tested a group of 88 breast cancer survivors, at an average age of 55 years old, who had completed their treatment a minimum of three months earlier (although most had been in recovery for two years). All women who took part in the study were experiencing significant emotional distress.

The group that took part in Mindfulness-Based Cancer Recovery attended eight 90-minute weekly sessions with instruction in meditation and gentle yoga, and were asked to practice 45 minutes of meditation and yoga at home each day. The Supportive Expressive Therapy group participated in 12 90-minute weekly group support classes, in which they were encouraged to share their emotions freely and seek support from other women. The control group attended one six-hour stress management seminar.

All participants had their blood analyzed and telomeres measured before and after the interventions, and participants in both the mindfulness and support group interventions were found to have longer telomeres. Carlson says that it was surprising to see any changes at all in telomeres after such a short test period.

While there was no statistically significant difference in telomere length between participants in the mindfulness and the support group interventions, mindfulness training had more extensive psychological

benefits, which Carlson and colleagues [reported on in a 2013 paper](#).

So how is it that psychosocial practices can have physical benefits that extend down to the cellular level? Carlson explains that mental and emotional states have an effect on the body's biomarkers, particularly signs of stress.

“We have known for a long time that psychological states affect biomarkers in the body,” Carlson said in an email to The Huffington Post. “For example, depression is associated with inflammation in the immune system and heart disease, and stress results in activation of cortisol and other stress hormones, and increases susceptibility to the common cold and other viruses. How exactly this makes its way specifically down to the telomeres in the cells is currently unknown, however. It is a topic of much interest for researchers in this area.”

Previous research on the physical impacts of mindfulness practices have also found that meditation can [limit the expression of genes](#) associated with inflammation.

Carlson's new study joins a growing body of research which has demonstrated mindfulness practices to have significant positive impacts for cancer patients and survivors. Meditation has been found to [lessen some symptoms](#) associated with cancer in teenagers, and it may reduce pain among [children with cancer](#). Among survivors of breast cancer specifically, mindfulness meditation has been found

WE WANT YOU TO KNOW . . .

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

We actively partner and work with other NH advocates.

Formal Partnerships

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

Active Collaborations & Groups:

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

Other Groups we work with:

- AARP
- NH Business and Industry Association
- NH State Committee on Aging
- NAMI
- NH Alliance for Retired Americans
- DD Council
- UNH Institute on Disabilities
- NASW-NH
- Area Committees on Aging
- NH Association of Senior Centers
- NH Statewide Independent Living Council
- NH Legal Assistance
- ServiceLink

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to [improve physical and emotional well-being](#).

TRADEOFFS MANY WOULD MAKE TO EXPAND SOCIAL SECURITY

A new survey finds broad support across party lines and age generations for the value of Social Security, even when it comes to paying a little more to expand benefits.

The survey of Americans 21 and older finds three out of four value Social Security, with 86 percent agreeing the current program does not provide sufficient income for beneficiaries. Stephen Gorin is executive director of the New Hampshire chapter, National Association of Social Workers and a member of the National Academy of Social Insurance, which issued the findings.

“Large numbers of people, including many Republicans who you might not expect, were willing to pay a bit more to ensure Social Security is solvent well beyond the next 75 years,” Gorin says.

The study was based on an online survey of more than 2,000 Americans aged 21 and over in June. Gorin says an August survey of Granite State voters finds similar support. “Seventy-nine percent of likely 2014 voters said they'd like to see it expanded,” says Gorin. “Because as important as Social Security is, the benefits are not luxurious, so many people believe they need to be expanded.”

Gorin says the new survey finds more Americans are willing to make tradeoffs such as gradual increase of 1 percent over 20 years

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on the Social Security tax rate. “What it breaks down to is for somebody who is earning \$50,000 a year; they might wind up paying 50 cents a week more a year, and that would be matched by the employer,” he says. “That would go a long way to ensuring the stability of the Social Security Trust Fund.”

Gorin says most of those surveyed want to see a package of fixes that would support and expand Social Security for 75 years and beyond.

Mike Clifford, Public News Service – NH

Editor's Note: Steve Gorin is a member of the EngAGING NH Board of Directors

SUPPORTING EACH OTHER

There are many people in New Hampshire who are providing full time care for a loved one with an illness, a disability, or Alzheimer's disease and other forms of Dementia, that require full time care. Caregivers as they are referred to often have to leave their jobs as there are few affordable supports available over the long- run and so they in addition to providing care and support must adjust to a new day to day schedule as well as times a dramatic change in financial status.

There are programs that help with respite from time to time and may help with the purchase of needed medical equipment and other essential needs, but it is rare that the caregiver receives personal support and relief from their day to day challenges and stressors. They often find themselves alone and without much support from family members or others.

Since July of 2014 Merrimack County ServiceLink through the efforts of our Caregiver Specialist, has offered a weekly support group open to all caregivers. It is scheduled every Wednesday from 10:30 to 11:30 AM at Horseshoe Pond Center in Concord. The group started with two members and has grown to nine people on occasion. The members drive the agenda and speak most often about their experience in caregiving from the stress and strain, frustration and feeling alone and isolated, to expressing a sense of humor that often can be the best defense against all the stress and strain. They have found comfort with each other and are not reluctant to share many aspects of their day today experience with their colleagues.

Group members have become friends, built a great deal of trust between each other and have at times offered hands on support for their friends within the group. Group members have told us they look forward to seeing each other and find at times it's their only break during the week. As one who is co-lead of this group I can say I have learned so much and have felt honored thus far to be able to offer this time for people to

gather together to support each other in what may be the most challenging journey of their lives. There is great strength in sharing a common experience with others.

Joel Green, Merrimack County ServiceLink Resource Center Manager

ServiceLink Resource Centers are in each county and all offer Care-giver Programs. Learn more at: <http://www.nh.gov/serviceLink/CaregiverCorner.htm> or call 866-634-941.

News You Can Use

HOW AND WHERE TO LIVE AS YOU AGE

A free eBook in English and Spanish (download below) gathers ideas about emerging communities and technologies that will offer boomers choices about how to live independently for as long as possible. From joining an artists' colony to using a robot helper, the range of ideas show exciting possibilities.

http://www.amazon.com/Aging-Well-Revolution-communities-technologies-ebook/dp/B00NLUORNM/ref=sr_1_1?s=books&ie=UTF8&qid=1410893230&sr=1-1&keywords=aging+well+revolution%3A+how

MEDICARE CLAIM DENIED? DON'T GIVE UP

Medicare beneficiaries whose claims are denied should know that, despite rising backlogs in Medicare's appeals system, two recent lawsuits indicate that those who press their cases have a good

chance of success. The procedure differs depending on whether you're on traditional Medicare, a Medicare Advantage plan or a Part D prescription-drug plan. Typically, each appeal can be heard five times, the last time in a federal court.

Since 2010, success rates in the first two rounds of appeals of denied claims for home health-care coverage have plunged to 5% or less, according to a class-action lawsuit filed by the nonprofit Center for Medicare Advocacy in Willimantic, CT, filed this year against the U.S. Department of Health and Human Services, which oversees the agency that administers Medicare.

Consumers who want a "meaningful review of their Medicare claims" should continue to the

third round of appeal—before an administrative law judge—where odds of success jump to 40% or more.

Be warned—it is a lengthy process. The average wait for a decision is 398 days, up from 95 days in 2009. The length of time required by law is 90 days, and steps are being taken to force government compliance.

When appealing, ask your doctor for a letter explaining why you need the treatment in question. Those who go before an administrative law judge may benefit from retaining medical or legal advocates. For help in NH, call ServiceLink, NH Legal Assistance or the Disability Right Center-NH.

Source: Anne Tergesen, Wall Street Journal

RETHINKING PLASTIC

You may have seen the recent WMUR Chronicle story on [Earthtec](#), an outdoor clothing company based in Portsmouth, New Hampshire. Their mission is to "combat wastefulness with resourcefulness" by using recycled plastic bottle material in their fabrics.

Annually, **150 billion** plastic bottles end up in landfills. These bottles take **450 years** to decompose. Meanwhile, more petroleum is extracted in order to make polyester products, eventually contributing to even larger landfills. Both polyester and plastic, however, commonly contain the same material (PET). So, Earthtec's CEO Dennis Randall decided to use discarded plastic bottles to make "recycled" polyester, thus bypass-

CAN YOU HELP?

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

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

Donations are tax deductible to the extent allowed by law.

ing the need for newly created PET.)

Plastic is everywhere and is a horrid reminder of our throw away lifestyles. One of the big reasons we keep using plastics is because of the versatility of the material. Now scientists have invented a new biodegradable material that can be used for packing both liquid and solid oily products, the most challenging category to replace with sustainable packaging. The new material is made from agriculture byproducts and can be used for food and liquid. This is an important break-through since we are discovering that there are dangers associated with using plastic wrap on food as well as problems with the breakdown of plastic bottles exposed to sunlight. To read more go to

<http://www.sciencedaily.com/releases/2014/10/141030114856.htm>

FOR SOME, RETIREMENT BRINGS GRIEF

One Remedy: Diversifying Your Interests While You're Still Working

For some retirees and their jobs, breaking up can be hard to do.

After decades of punching a clock, most retirees look forward to slowing down, having more time for interests and activities that had been squeezed into a few hours at night or on weekends.

But not everyone makes that transition easily. For some, career is identity, co-workers are their social network, and providing for family their purpose. These retirees find themselves adrift, struggling in a time of life everyone



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Best Wishes this
Holiday Season for a
Happy & Purposeful 2015!

keeps telling them they should be relishing, a time that they themselves had believed they would enjoy.

“A lot of people don’t realize that how they define themselves is by the work that they do, their profession, their stature,” says Carmen Morano, associate professor at Silberman School of Social Work at Hunter College in New York.

“There is the idea that we’ll wake up at 67 and now we can put on a different set of clothes and do something different,” says Mr. Morano. “But then, you suddenly realize, ‘I never thought through who I was because I was so busy earning a living.’”

Many individuals find ways to extend their careers part-time well into what were once considered retirement years. But with some jobs, that’s not logistically feasible. And life is inherently unpredictable. Some retirees find their career extensions derailed by corporate downsizing. Health problems can often interfere, either by

making it hard or impossible for a person to continue working, or sometimes in the form of a spouse who needs care.

There is good news, however. Experts say retirees who find they are feeling lost after getting that final paycheck can, with a little time and effort, work their way out of the funk. With some introspection, they can find ways to leverage interests they hadn’t had much time for, putting their workplace skills to use as a mentor or volunteer, or finding new interests.

“When people think about retirement, it is mostly about savings and so forth,” says Bob Knight, a professor of psychology and gerontology at the University of Southern California. “But we’re at a point where you may spend almost as much time retired as you spend working, and a major issue we don’t think about is the psychological side of retirement.”

When Norman Clemens, now 81, was going through the process of closing down his psychotherapy

practice in Cleveland while in his mid-70s, he wondered how his self-esteem and sense of self-fulfillment would fare after he was no longer seeing clients. He wondered if he would grieve the loss of his professional status.

He says he misses the social aspect of having his office in a medical building with other doctors. And most significantly, he misses the intellectual exercise of working with clients, the trust placed in him by clients and the satisfaction of helping them. "It was really hard to stop," he recalls.

After grieving for that part of his career, he has moved on. "I have to face the future," he says.

He fills his time staying connected to his profession by writing and sitting on boards, and enjoys spending time with his wife as she pursues her interests. And as for social interactions: "You reach out to form new relationships if old ones are slipping away," he says.

Hunter's Mr. Morano says that while it might sound clichéd, retirees struggling with a transition away from a career should allow themselves time to adjust and realize they aren't alone. "When we think we are the only one who wasn't ready [for retirement]... it magnifies the significance of the issue," he says.

Mr. Morano notes there are many resources for retirees trying to orient themselves. Government-sponsored departments on aging are often helpful, he says. There are also mentoring programs that put business skills to work helping charities or individuals with their

own enterprises. Many retirees find a sense of belonging by becoming more active in their spiritual life. And, of course, retirees can find new areas of interests, such as by "auditing" classes at local colleges that allow older adults to sit in on lectures for little or no cost.

Some may feel pressure to do something—anything—to fill their time. USC's Mr. Knight encourages retirees to find something that fits their individual personality if they want their new interests to stick—and to be meaningful to them.

Mr. Knight says there's a lesson here for those not yet in retirement. "Check in during your working life and look at how big a chunk of life work is," he says, "and think about how much of 'myself' is based on work—and try to diversify that."

Ultimately, most retirees enjoy their time, says Mr. Knight: "Our culture puts a lot of emphasis on work, but there is a lot more to life than just working."

Tom Lauricella, Wall Street Journal, 11/1/14

Community Living

RESEARCH SHOWS EASY-TO-WALK COMMUNITIES CAN BLUNT COGNITIVE DECLINE

New study results from the University of Kansas to be presented this weekend at the Gerontological Society of America's annual meeting in Washington, D.C., bolster the adage that "heart healthy is

brain healthy." The investigation shows neighborhoods that motivate walking can stave off cognitive decline in older adults.

"People can walk either to get somewhere or for leisure," said Amber Watts, assistant professor of clinical psychology.

"Depending on which type of walking you're interested in, a neighborhood might have different characteristics," she said. "Features of a neighborhood that encourage walking for transportation require having someplace worth walking to, like neighbors' houses, stores and parks."

Watts said neighborhoods that inspire walking for leisure also are full of pleasant things to look at, like walking trails or shade provided by trees. Also, such neighborhoods should make people feel secure on foot.

"For older adults, safety is a key issue in walkability," she said. "That includes things like traffic lights that give ample time to cross, sidewalks that are in good repair, and benches to stop and rest."

The researcher judged walkability using geographic information systems — essentially maps that measure and analyze spatial data.

"GIS data can tell us about roads, sidewalks, elevation, terrain, distances between locations and a variety of other pieces of information," Watts said. "We then use a process called Space Syntax to measure these features, including the number of intersections, distances between places or connections between a person's home

and other possible destinations they might walk to. We're also interested in how complicated a route is to get from one place to another. For example, is it a straight line from point A to point B, or does it require a lot of turns to get there?"

Watts said easy-to-walk communities resulted in better outcomes both for physical health—such as lower body mass and blood pressure—and cognition (such as better memory) in the 25 people with mild Alzheimer's disease and 39 older adults without cognitive impairment she tracked. She believes that older adults, health care professionals, caregivers, architects and urban planners could benefit from the findings.

The KU researcher and her colleagues used the space syntax data to estimate a "walkability score" for subjects' home addresses. Then they estimated the relationship between people's neighborhood scores and their performance on cognitive tests over two years, factoring in issues like age, gender, education and wealth, that might influence people's cognitive scores independently of neighborhood characteristics.

Interestingly, she found that intricate community layouts might help to keep cognition sharp, rather than serve as a source of confusion in older adults.

"There seems to be a component of a person's mental representation of the spatial environment, for example, the ability to picture the streets like a mental map," Watts said. "Complex environments may require more complex mental pro-

cesses to navigate. Our findings suggest that people with neighborhoods that require more mental complexity actually experience less decline in their mental functioning over time."

Watts said that older adults, just like all people, tend to choose the easiest available route or the path of least resistance. "If there is an elevator immediately available, why would we choose the stairs?" she said.

"When the environment presents challenges that are reasonable and within a person's ability level, it keeps our bodies and minds healthy," Watts said. "We need that stimulation. With regard to the complexity of neighborhood street layouts — for example, the number of turns required getting from point A to point B — our results demonstrate that more complex neighborhoods are associated with preserved cognitive performance over time. We think this may be because mental challenges are good for us. They help keep us active and working at that optimal level instead of choosing the path of least resistance."

Watts said cognitive testing of the research subjects fell into three categories: attention, or mentally rearranging patterns of letters and numbers; verbal memory, or recalling words immediately and after a delay; and mental status, a screening test for symptoms of dementia.

The work builds on Watts' longstanding interest in health behaviors, prevention strategies and bio-behavioral processes associat-

ed with cognitive decline and dementia.

"I've always been interested in why people choose to engage in healthy behaviors or not," she said. "I had been very focused around issues of the individual until I met and started working with architects who study how the physical world around us influences our choices. I found that fascinating, and I wanted to incorporate that into my work about health behaviors."

The research was funded by \$20,000 from the National Institute on Aging distributed through the KU Alzheimer's Disease Center and a KU Strategic Initiative Grant and Frontiers Clinical Translational Science award.

See more at:

<http://news.ku.edu/research-shows-easy-walk-communities-can-blunt-cognitive-decline#sthash.md2NT1ue.dpuf>

Health & Wellness

7 WAYS TO EXERCISE YOUR BRAIN & WHY YOU SHOULD

Researchers believe that your brain performance peaks in your 50's and then begins decreasing. The good news is that the brain is highly adaptable. Repetitive brain exercises practiced both early and later in life keeps the brain strong and helps it combat the reduced memory, thinking speed, problem solving, and reasoning that can set in later in life. Read on to learn about seven easy, scientifically proven, results-oriented brain exercises that will help keep your

brain healthy today and tomorrow.
{ read more }

DAIRY PRODUCTS AND DIABETES

New research shows that people who eat the highest levels of dietary fat had the lowest risk of developing diabetes. Cream and high-fat milk seemed to have the most protective effect. Meat consumption raised the risk of type 2 diabetes, but surprisingly the risk was increased by only 9% for people who ate the most high-fat meat, vs. 24% for people who ate the leanest meat. This is even more proof that the vilification of high fat diets is unwarranted. To read more go to:
<http://theoptimist.com/high-fat-dairy-products-lower-diabetes-risk/>

WALKING IMPACT ON MOOD

A recent study has found that the way you walk can impact your mood. The study broke participants into two groups—instructing one group to walk in a depressed style, hunched over with little arm movement, and the other group to walk to walk in a happier way, with a springy step. Researchers then showed participants words like ‘pretty’, ‘anxious’, and ‘afraid’. Those that walked in a happier manner had an easier time remembering the happier words they were shown, while those who walked in a depressed way remembered more of the sad words. Next time you go for a stroll, swing

your arms and put a spring in your step, it’ll make you a happier person.

Source:
<http://www.medicalnewstoday.com/releases/283979.php>

DIET CONNECTION TO ALZHEIMER’S AND DEMENTIA

For decades we have been told to avoid fat and divulge in a life of “healthy grains, “ but that as it turns out is completely wrong. Diets that are high in grains drive weight gain and accelerate Alzheimer’s and dementia. Study after study confirms this. The most recent split a group of participants into two categories—one was assigned to eat a low-carb diet, the

other was told to eat a low-fat diet. The results were counter intuitive—those that ate more fat and fewer carbs lost on average 8 lbs. of weight, and substantially more body fat. So the next time you have to choose fat or carbs, go with the steak.

Source:
<http://www.examiner.com/article/neurologist-advocates-high-fat-low-carb-diet-for-alzheimer-s-and-weight-loss>

GRANNY SMITH APPLES

The old adage “an apple a day keeps the doctor away “, couldn’t be truer. Researchers have discovered that apples help restore gut bacteria in obese mice, a key to long-term health and an easy way

How to Contact Your State Committee on Aging Representatives

County	Name	Email
Belknap	Pat Consentino	sel.consentino@tiltonnh.org
	Rich Crocker	richcrocker@metrocast.net
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Cheshire	Bob Ritchie	fictionfitz@gmail.com
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District 12	Senator Peggy Gilmour	peggy.gilmour@leg.state.nh.us

to prevent chronic inflammation that can lead to type 2 diabetes and obesity. Interestingly, the research shows that eating green, sour Granny Smith apples is most effective.

Source: *Food Chemistry*, 2014;
DOI:10.1016/j.foodchem.2014.03.
122

SUBLIMINAL FOUNTAIN OF YOUTH

How can Medicare boost the health of the elderly? Maybe it should consider cutting a deal with the FCC to broadcast subliminal ads, given new research out of Yale University. Once a week for several weeks, elderly individuals viewed positive-age-stereotype words that were flashed subliminally on a screen. In subsequent weeks, these individuals reported more positive stereotypes and self-perceptions of aging—and, even more amazingly, they exhibited improved physical function—compared to those who viewed subliminally flashed neutral words. The effect on physical function “surpassed a previous study’s 6-month-exercise-intervention’s effect with participants of similar ages.” A nonsubliminal positive-age-stereotype intervention—writing about a “senior citizen who is mentally and physically healthy”—did not have the same effect.

Levy, B. et al., “Subliminal Strengthening: Improving Older Individuals’ Physical Function over Time with an Implicit-Age-Stereotype Intervention”, *Psychological Science* (forthcoming).

Tech Tips

Technology is more than cell phones and computers; below are three encouraging developments that go beyond convenience and social activities.

DETECTING HEART ATTACKS

Google is developing a wristband that could detect heart attacks and cancer at much earlier stages than currently possible. The invention would use nanoparticles the user ingests to communicate with the external wristband. The wristband would also take regular non-invasive blood samples. The nanoparticles combined with blood tests will allow the device to detect even the slightest change in someone’s biochemistry, and act as an early warning mechanism.

<http://www.bbc.com/news/technology-29802581>

COMMUNICATION ASSISTANCE FOR THE PARALYZED

Paralyzed patients are in what doctors call a “locked-in “ state, the patient’s brain is still active but there is no way for them to communicate their thoughts. Now engineers think they have the answer—use their brainwaves to control a computer instead of a keyboard. The system uses a cap you put on your head, then displays a keyboard on a screen in front of you, and groups of letters flash on the screen. If you want to select ‘A,’ then you think about ‘A’ and when it comes up your brain shows a particular response indicating that’s the letter you want to choose. This calibrates the device. Once the device is calibrated all the patient has to do is think of letters to spell out the words they want to say.

http://www.npr.org/2014/10/26/359081510/electrode-cap-helped-locked-in-patient-get-his-thoughts-out?utm_medium=RSS&utm_campaign=health

HELP FOR THE BLIND

A new form of braille allows the blind to feel pictures. The project takes ordinary photos and recreates what is in the image with 3D printers—making figurines and 3D prints of the pictures so the blind can “see “ the image through feeling. One more innovative applications of these fast emerging new machines.

http://www.npr.org/2014/10/26/359081510/electrode-cap-helped-locked-in-patient-get-his-thoughts-out?utm_medium=RSS&utm_campaign=health

Dollars & Sense

TIPS TO AVOID BEING A CREDIT/DEBIT CARD VICTIM DUE TO A DATA BREACH

The news this year has been filled with stories of stolen information from large retailers. Now that gift buying season is in full swing, here are a few tips for you to follow from the Better Business Bureau should you have concerns that your credit or debit cards may have been compromised by a data breach at a retail or online store:

1. Stay calm. Consumers are not liable for fraudulent charges on stolen account numbers.
2. Check with the website of the retailer for the latest information. Type the store name directly into your browser. Do

not click on a link from an email or social media message.

3. If your card was compromised, you will likely hear from the bank or card-issuer first. If you have questions, call the customer service number on your card.

4. If your card was compromised, consider putting an alert or freeze on your credit report with the three major credit reporting agencies. A credit freeze will prevent anyone from accessing your credit report or scores. This means you cannot apply for new credit without lifting the freeze.

5. If you shopped at the retailer with a credit card:

Monitor your credit card statements carefully (go online; don't wait for the paper statement).

If you see a fraudulent charge, report it to your bank or credit card issuer immediately, so the charge can be reversed and a new card issued.

Keep receipts in case you need to prove which charges you authorized and which ones you did not.

6. For those who shopped at the retailer with a debit card:

Do all of the above as for credit cards, but pay very careful attention to your account. Debit cards do not have the same protections as credit cards and debit transactions withdraw funds directly from your bank account.

Contact your bank for more information, or if you want to

preemptively request a new debit card or put a security block on your account.

7. Beware of scammers who may purport to be from the retailer, your bank or your credit card issuer, telling you that your card was compromised and suggesting actions to "fix" the problem. Phishing emails may attempt to fool you into providing your credit card information or ask you to click on a link or open an attachment, which can download malware designed to steal your identity.

The American Bankers Association suggests people who suspect their identity has been stolen to call the fraud unit of three credit-reporting companies. The fraud unit numbers are:

TransUnion (800) 680-7289;

Experian (888) 397-3742;

Equifax (800) 525-6285.

IF CALL MIGHT BE A SCAM, BEST TACTIC IS HANG UP

I take pleasure in making the life of a scammer more difficult.

When I get calls offering me a too-good-to-be-true mortgage refinancing or a vacation club membership, I listen. I then ask questions, making them think they've got a fish on the hook. And then I let them know that I know they're trying to scam me.

You should always be careful when engaging a caller you don't know. Do not give out any personal information. But we hear so many stories about people being hoodwinked that I was delighted to get a number of responses from

readers who, like me, can't resist fighting back.

The latest swindle catching a lot of people is the tech phone scam in which someone pretends to be from Microsoft or some other computer company and coaxes people to let them take over their machines to fix a bogus virus problem.

Mary Lewis of St. Johns, Fla., has become adept at combatting the con artists. She writes:

"I gasp and very theatrically exclaim, 'Oh, no! Let me go check my computer! I'll be right back!' I sit the phone down in front of the TV and let them listen to Judge Judy or whatever happens to be on television at that time. Occasionally, I pick up the phone just to listen, and they would be patiently waiting for me to return, thinking they had a 'live one.' After about a half hour or so, I'd quietly hang up."

At other times, Lewis says, she takes a clicker used for obedience training of her dog and puts it up

Help Spread the Word!

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

Forward it on!

to the phone and sternly says, "Operator, this is the call I want you to trace." She then clicks the device repeatedly as part of the ruse that an operator is tracing the call.

"I actually had a lot of perverse fun with those guys. I'm not a very aggressive person by nature, but these people bring out the worst in me."

But let's say you don't have the nerve to toy with a scammer. Here's what you should do when you get unsolicited calls:

Have a blanket hang-up policy

You are not being rude. You are protecting yourself. The scammers' minions are schooled in how to hook you. They have a script. Don't give them the opportunity to break down your wall of skepticism. If the person is calling from what you think is a legitimate business or charity, let them know you will independently find a number for them and call back. Then hang up.

Be paranoid about caller ID

I received an electronic call from a company I do business with saying they had a message for me and to verify I was their customer I needed to provide the last four digits of my Social Security number. The caller ID displayed the name of the company. But no way was I going punch in the numbers. I hung up and called the company myself to make sure the call was legitimate.

The Better Business Bureau says that scammers use phone-spoofing technology to trick people into

answering. They know that folks increasingly don't pick up when they see an unfamiliar number. And because the technology exists that allows scammers to display any number or organization name on your screen, you can't really trust caller ID.

Don't try to outsmart them

Perry B. Alers from Clinton, Md., has been getting the tech-scam calls too. He's got a theory on why they fool so many people.

"A phone scam is much more dangerous because one has to think on one's feet," he says.

Swindlers know how to build up your confidence in them. Christina A. Murray of Fort Myers, Fla., believed the tech pitch and allowed a scammer to take over her computer.

"I was doubtful, but when they assured me that Microsoft had contacted them concerning many 'error reports,' I allowed them to work by remote," she wrote.

But when the caller told her she needed to load \$150 in cash onto a prepaid debit card, she realized she was being conned.

"I told them they were scamming me and to get off of my computer," said the 70-year-old Murray.

Too late.

"When I refused to give them money, they hacked my computer and it cost nearly \$200 to get it repaired," she said. "Although it is embarrassing to admit that I was taken advantage of, telling my story may educate others who too are elderly and vulnerable."

Lewis, who feels confident enough to mess with the con artists, said it's folks like Murray she's thinking about. "I figured the longer I kept them on the phone, the fewer calls they could make to people who might fall for their scam."

Michelle Singletary, Washington Post

Laugh & Live Longer

SHOPPER ALERT

I went to a new grocery today for the first time. When I was ready to check out and pay for my groceries, the cashier said, "Strip down, facing me."

Making a mental note so I could complain to my local police about this running amok security rubbish, I did just as she had instructed. After the shrieking and hysterical remarks finally subsided, I found out that she was referring to how I should position my debit card.

Nonetheless, I'll shop elsewhere in the future. (They asked me to.) They need to make their instructions a little more clear for seniors.

Man, I hate this getting older stuff.

HOW OLD?

When my grandson asked me how old I was, I teasingly replied, "I'm not sure."

"Look in your underwear, Grandpa," he advised. "Mine says I'm 4 to 6."

CHILDREN'S LOGIC

“Give me a sentence about a public servant,” said a teacher.

The small boy wrote: “The fireman came down the ladder pregnant.”

The teacher took the lad aside to correct him.

“Do you know what pregnant means?” she asked.

“Sure,” said the young boy confidently. “It means carrying a child.”

Purposeful Living

Doris “Dorie” Morrow began volunteering 15 years ago at age 63 at Lake Sunapee Region VNA and Hospice where she serves in the hospice program, the administrative office, the Good Day Respite program, and the agency's flu clinics. In the past year, she has logged in 300 plus hours and 1500 plus miles.



Doris Morrow

Every week Dorie provides much needed and appreciated clerical support to the hospice program; she mails monthly hospice and bereavement evaluations, monthly newsletters to the bereaved and various other tasks of support. Her role is critical in supporting hospice clients. As a hospice volunteer, Dorie is an integral part of the hospice team, which we relies on her for support in quality patient care, bereavement support and administration. She helps to

support the patient and their family members in various ways, ways that will best serve them in their last chapter of life. Dorie also stepped up to the plate when a vigil team was organized, a team of hospice volunteers who provide a comforting and healing presence when a patient is actively dying. Dorie is the “captain “ of the vigil team. When a vigil is requested, Dorie calls the volunteers into action; she schedules the volunteers to provide coverage for however long the vigil might last - this is both during daytime and evening hours. She herself has been out late into the night on snowy evenings to be with a dying person.

Dorie also volunteers at flu clinics that are hosted throughout Merrimack, Sullivan, and Grafton counties. She is in charge of registration, she must verify personal data and insurance information for billing purposes. Her supervisor reports that Dorie is reliable, efficient, and consistently proficient in her work.

Twice a month, Dorie prepares lunch for the clients of the agency's Good Day Respite program for people suffering with dementia - a lunch made with love!

She has volunteered numerous times throughout the entire - wherever she can lend a hand including the Christmas Elf project.

In addition to all of this, she is a deacon at her church - She never quits!

All who know “this true servant leader with the unselfish heart “ love and respect her and believe

that she is most deserving of the Joseph D. Vaughan award!

Board Notes

CELEBRATE!

Even though America is a melting pot, most of us grew up recognizing this time of year as a single-named, religious holiday and were probably aware of only one other. That number may be up to four, or even more, as kids today are more comfortable in and learning about our more global society.

The odd thing is, this time of year has more ethnic, cultural and religious celebrations than any other! There is just something about his time of year that we know instinctively as special.

The season has many, wonderful, traditional activities, but if you want to try something different with your grandchildren try Googling combinations of December, winter, celebrations, festivals and holidays. You're in for a surprise.

Your search will reveal, among other things, a host of travel promotions based on the best of festivals! For the kids, there are sites that provide educational material explaining the history, rituals and dates. There are pictures, blogs and information galore. A treasure trove providing variations on the same holiday and introducing ones few of us would know.

But whether secular or religious, all are about celebrating. And these various festivities offer some

ENH NEWSLETTER-DECEMBER 2014

common themes: the end of darkness and a welcoming of the light (literally and metaphorically), peace on earth, gratitude, brotherhood, rejoicing, stillness and the honoring of values. All that is the most noble about us.

One of the definitions in Webster’s for “celebrate” is “to hold up or play up for public acclaim”.

During these special days of December may you hold up and celebrate these themes and all others that are part of your traditions and may your days be filled with joy.

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

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