



A Citizen Voice for the  
Aging Experience

**July 2020**  
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# ENGAGING NH NEWS

## Guest Opinion

### Virtual Senior Centers: Valuable Opportunities to Socialize

Staying connected with our friends and peers brings meaning and joy to our daily lives. Those of us with limited mobility may feel cut off from those valuable social interactions. But, the advent of interactive chat forums makes it possible for us to attend classes and “hang out” with others without leaving home. Physical touch will always have an irreplaceable power to soothe and warm the heart, but online interaction can bring many of the benefits of socialization to those who are feeling isolated at home. It can foster a sense of involvement and community.

### Socializing Keeps Us Healthy and Happy

Socializing offers obvious benefits for both our mental and physical well-being. It can potentially reduce the risk for health problems including:

- Cancer
- Osteoporosis
- Rheumatoid arthritis
- Alzheimer’s disease

***Reignite an old passion, and develop a renewed sense of civic engagement***

#### ▪ Depression

Some of us may feel hesitant to put ourselves out there to socialize for a variety of reasons: limited finances, hearing or vision loss, cognitive impairment, loss of manual dexterity, privacy concerns—or, just plain old shyness. Socializing can be intimidating at any age, but older people have more complicating factors than those younger than us do.

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However, there's no need for us to feel emotionally isolated. Virtual senior centers, where you can find companionship, camaraderie, and intellectual stimulation are popping up all over.

*So, what is a Virtual Senior Center?*

Basically, a virtual senior center is an online platform that promotes ongoing learning, social engagement, and civic involvement through a computer or other Internet-enabled device. It's an all-in-one platform for email, video chat, online news, and even health and fitness classes. Members can join these classes just like they were really there in a classroom—but it's basically a video call instead. Participants can also use the platform to connect to other applications like their email, Skype, social media accounts, and news sources. It's an all-in-one place to get connected—just like a physical senior center location, where activities like reading the newspaper and chatting with visitors can take place at once.

*Joining a Virtual Senior Center*

Joining a senior center is relatively easy; because they're online, you don't have to live near one to sign up. Different platforms have different guidelines for membership. One platform wants the user to be interested in being "at" the center for at least 30 hours each month for six months; they really want someone to be part of the community if they sign up. Others, like Microsoft's partnership with SelfHelp Community Services offer more flexible options, and let you take fun classes through video chat. Another relatively new startup, Window to the World, focuses on

connectivity over online learning. This service by the Evangelical Lutheran Good Samaritan Society connects older adults and lets them send and receive photos, and use Skype-like video calling—all through one platform.

Your later years are a chance to find a new hobby, reignite an old passion, and develop a renewed sense of civic engagement. Once you've transitioned out of the workforce, you need a new niche—a new source of creative stimulation and community involvement. At the virtual senior center, that niche can be found through interacting with peers, and that renewed love of life and learning can stem from taking online courses.

The classes offered through these online senior centers vary, but health, arts and crafts, and physical fitness are popular options, with topics including:

- Memory Workouts
- Nutritional Education
- Improving Balance
- Armchair Yoga
- Tai Chi
- Painting
- Museum Lectures

**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.*

Even if you already go to a day program, or are involved at your local senior center, technology can broaden your community and provide a chance to connect—sometimes for fun, one-time events without committing to membership. For example, the Department for the Aging and Department of Information Technology & Telecommunications partnered with Microsoft to host a virtual bowling match between two senior centers in New York a few years ago; all played through Xbox.

*Physical Interaction is Still Vital, but Virtual Community Helps*

These programs are a great supplement for our social lives. While nothing can completely replace a hug, smile, or warm eye contact, virtual communities can bring many of the benefits of socialization to us if we are unable to routinely make it out to our local senior center. These platforms make it possible for us to stay socially active and intellectually engaged online—an experience that can boost self-esteem and improve physical well-being.

*Article adapted from [www.ioaging.org](http://www.ioaging.org)*

**NH Updates**

**CONSUMER PROTECTION EVENT**

Senator Shaheen recently hosted a virtual Senior Consumer Protection Event, bringing together representatives from the FTC, NH AG’s Office, IRS and US Postal Inspection Service to speak about scams during the COVID-19 pandemic and how folks can protect themselves from falling victim. The event was recorded and can be found at

**STOP ABUSE**

The NH Financial Abuse Security Team (FAST), a multi-disciplinary group of professionals dedicated to preventing financial

exploitation in the granite state, has launched a public awareness campaign aimed at protecting older adults. NH FAST is comprised of the New Hampshire Bureau of Elderly and Adult Services, the U.S. and New Hampshire Departments of Justice, the Alzheimer’s Association, New Hampshire Legal Assistance, various financial institutions, and other advocates. Visit the website at [www.stayconnectednh.org](http://www.stayconnectednh.org)

**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](mailto:engagingnh@gmail.com)

Forward it on!

**THE FUTURE OF NH TELEMEDICINE**

The temporary expansion of telehealth during the coronavirus pandemic could become permanent under a bill passed by the House in March and being considered by the Senate. The bill would allow reimbursement for medication assisted treatment for substance use disorders conducted via telehealth. Further an amendment would also make permanent the provisions of Sununu’s emergency order on telehealth, which allowed all health care providers to offer services via phone, video and other remote systems and required insurers to cover them. Officials representing hospitals, community health centers, dentists and mental health providers all told the committee that telehealth has been a valuable tool during the pandemic and should continue.

**A PASSING OF NOTE**

Margaret “Mary” Mongan passed away

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peacefully on May 27, 2020, at the age of 94. She had a long and wonderful life.

She grew up in the corporate housing owned by the Amoskeag Mills, where both of her parents worked. During World War II she enlisted in the U. S. Navy Cadet Corps, and became a registered nurse.

Mary's career as a public servant and health professional was varied and distinguished. She worked as a nurse in Boston, Chicago, and Manchester. After her husband John was elected Mayor of Manchester (1962-1964 and 1968-1970), she became not just his partner in politics but a public influence in her own right. She often described herself as a "doer", not a "politician".

She attended the University of Michigan to study gerontology while her children were in college, and participated in the annual White House Conference on Aging. While working as the director of social services for the Manchester Housing and Re-development Authority, she became well-known for her advocacy for the elderly, and was responsible for the building of affordable housing units and development of much-needed health and social services.

As NH Commissioner of Health and Human Services, Mary was a tireless champion for the vulnerable and underserved. She testified before the State Legislature on many occasions, helped the state to procure federal grants and healthcare dollars for multiple initiatives, advocated for and oversaw unprecedented

HIV/AIDS education and outreach, and participated at the national level in related projects. Following her tenure in Concord, Mary became the first director of Hillcrest Terrace, a senior living community in Manchester.

Mary served on numerous boards and committees throughout the city and state. She received many awards and honors in recognition of her service to the community.

### STATUS OF NH'S SENIOR CENTERS

There are no specific guidelines on the reopening of senior, although Gov.

Sununu recommends that older adults with health issues stay at home except for necessary activities. However, there are guidelines for certain businesses that may apply. For example, guidelines for fitness centers apply to exercise classes and restaurant guidelines apply to centers serving meals. Since the centers vary in what programs they offer, reopening plans need to be tai-

lored and that is happening.

Meal sites continue to deliver food but are not reopening to onsite meals.

The Tri-State Learning Collaborative is currently working to share ideas, raise concerns and share ideas and solutions.

### ABSENTEE BALLOTS FOR 2020 PRIMARY AND GENERAL ELECTIONS

The NH Secretary of State's office announced in April 2020 that any voter may request an absentee ballot for the September 8th 2020 Primary and the

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November 3rd 2020 General Elections based on concerns regarding COVID-19.

NH voters do not have to choose between their health and exercising their constitutional right to vote. Thus, any voter who is unable to vote in person because of illness or who fears that voting in person may expose himself/herself or others to COVID-19 will be deemed to come within the definition of "disability" for purposes of obtaining an absentee ballot.

<http://sos.nh.gov/VotingEmergency.aspx>

*GSIL Newsletter, 6/23/20*

**Your Voice**

***"When the whole world is silent, even one voice becomes powerful."***

***- Malala Yousafzai***

**VOTING IS IMPORTANT – EVEN IN A PANDEMIC**

Voting is always an essential right that must be exercised by everyone. This year, however, your vote may be even more critical. With the pandemic highlighting major flaws in our health care system and social unrest coming to a peak, it will be critical that all voices are heard come the primary elections in September and the presidential election in November.

The major obstacle to voting this year, however, is the pandemic. How do you exercise your right to vote and yet stay safe? How do we ensure each vote is private and without the influence of fraud? These questions are being asked by all groups of people and being debated across the country.

In New Hampshire, in order to ensure safe voting, the Secretary of State has relaxed the requirements for obtaining an absentee ballot, making it possible for every

**WHO IS MY LEGISLATOR?**

Use this quick link to find and contact your local State Rep and Senator:  
<http://www.gen-court.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!**

voter to vote absentee if he/she wishes. In prior years, in order to obtain an absentee ballot, it was necessary to meet certain exceptions to in-person voting. Now, however, because of the pandemic, "all voters have a reasonable ground to conclude that a "physical disability" exists (because of the pandemic). Therefore, all voters may request an absentee ballot on that basis".

It is anticipated that polling places will also be open for in-person voting, but the State is still contemplating how this will be done. If you wish to vote by absentee ballot, however, you need to follow certain steps, the first being to contact your Town Clerk and request an absentee ballot. As part of the absentee voting process, you will simply need to mark on the absentee ballot application form that you are "unable to vote in person due to a disability". Likewise, you are entitled to sign the Absentee Voter Affidavit envelope which indicates that same.

For more information, check out the Secretary of State's website at

<https://sos.nh.gov/VotingEmergency.aspx> or contact your local Town Clerk.

## YOUR INPUT IS NEEDED

Due to the recent COVID-19 outbreak and subsequent social distancing period for many individuals, there is a focus on broadband / internet connectivity for households across New Hampshire. The State of New Hampshire is interested in capturing data related to availability, affordability and reliability of your broadband service at your residence. The State of New Hampshire is partnering with Mission Broadband, Inc. to conduct the following survey

[www.surveymonkey.com/r/NH\\_SD\\_BB\\_Survey](http://www.surveymonkey.com/r/NH_SD_BB_Survey)

Please consider participating! Thank you.

### Commission on Aging Update

NH does not have an Agency on Aging tasked with programs and policies affecting people as they age. However, as of September 2019, a Commission on Aging was established and the website is up: <https://nhcoa.nh.gov/>.

The June monthly meeting was held (virtually) on June 15 and a second meeting to be held June 29. A small working group was tasked to draft proposed mission and vision statements for consideration. Five groups of Commission members and an additional group of public participants reviewed and commented on each and then shared. There were some excellent discussions and thoughtful input.

COVID has taken center stage, understandably, but the charge is a much broader than health. Defining the role, authority, and goals deserves thoughtful exploration not only by the Commission members, but by all of NH residents as we go through life. Information, including how to participate can be found on the website.

### Focus on Community

## FINDING AT-HOME VOLUNTEERING OPPORTUNITIES

If you want to volunteer from home, these sites and resources can help you find a way:

- Visit volunteering platforms such as **VolunteerMatch** (<https://www.volunteermatch.org/>) and **All for Good** (<https://www.allforgood.org/search?getRemote=true>). Search for "virtual" or "home" in the listing filters.
- Check the excellent **Encore.org resource list** (<https://encore.org/a-long-list-of-free-resources-to-help-you-get-through-this-crisis/>) (to find volunteering projects that connect people of various ages and generations).
- To assist groups who work on racial justice and racial equity issues, start at the **Showing Up for Racial Justice** site, (<https://encore.org/a-long-list-of-free-resources-to-help-you-get-through-this-crisis/>); the **Black Lives Matter Site** (<https://www.brightest.io/cause/black-lives-matter#take-actionite>) or **Color of Change**, (<https://act.colorofchange.org/signup/signup/>) the nation's largest racial justice organization. Also,

**How to Contact Your NH Commission on Aging**

**Chair, Rep. Polly Campion**  
[polly.campion@leg.state.nh.us](mailto:polly.campion@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)

VolunteerMatch's President and CEO Greg Baldin blogged on his site that "We commit to ensuring volunteers have access to opportunities with organizations focused on social justice and that they are easily able to support cause areas centered around overcoming systemic issues in our society that disproportionately affect people and communities of color."

- Locate smaller, local non-profits by doing an internet search for "volunteer center" and then adding your community name or ZIP code.
- Contact the federal **RSVP** (<https://www.national-service.gov/programs/senior-corps/senior-corps-programs/rsvp>) in your area to find groups looking for volunteers.
- Have an idea for a task you could do from home? Suggest it to a nonprofit, even if you're a new volunteer. "There are agencies that would love to use your skills and talent," Paulson says

## THRIVE

Located in Lancaster NH and serving 5 surrounding towns, THRIVE is a faith-based organization with the belief that people should do more

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

### Active Collaborations & Groups:

- Elder Rights Coalition

### Other Groups we work with:

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

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than survive – they should thrive. Aware of the number of residents without family or close ties and the impact from the loss of religious gatherings, they knew something had to be done.

Building on their network, including a youth group, they came up with a creative way to adjust to social distancing that went beyond their usual focus. They created Encouragement Bags! Each bag included a plant, donated by a local business, fruit, candy, various donated items and an encouragement booklet developed and printed by Thrive. It contained pictures drawn by local kids, cards and notes.

The paper bags with handles, and all ingredients, followed the appropriate health guidelines and were delivered by volunteers to 125 homes in time for Easter. The selected timing was based on that weekend to address the fact that no usual celebrations could be held and the resulting loneliness. Each bag also had an attached card announcing there was a young adult ready to assist with grocery shopping, prescription pick-ups or other needs.

The gratitude response was far more than expected and included phone calls of appreciation as well as further inquiry. Then Mother's Day came along, and the network went to work again, this time delivering to 123 homes. Father's Day was being worked on but was falling short of the necessary funding to cover expenses – a shortfall of \$100. Just when they thought they would have to cancel the plans, an envelope showed up with just the right amount!

Everything depends on donations, helping hands, and whatever the communities and residents could and wanted to contribute.

"Everyone has a gift to share," says Jennie Nedeau who coordinates these projects, "they just need to know it."

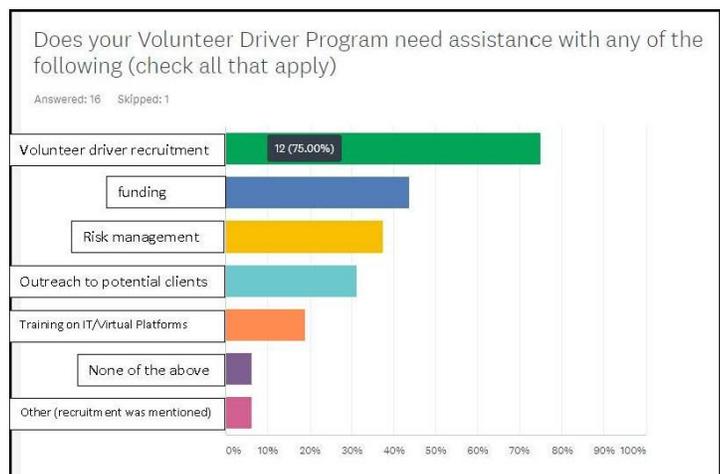
*(Editor's Note: See Board Notes for related information)*

Public transportation in Carroll County is essentially non-existing and its low population density makes transport infrastructure a low priority for public investment. The RSVP Non-Emergency Medical Transportation Program allows clients to stay secure, comfortable, independent, living in their homes for as long as possible, and in some instances avoiding premature institutionalization in expensive nursing homes.

### ADAPTION DURING THE CORONAVIRUS:

#### *A Focused Look at Volunteer Driver Programs*

Over the course of just three months, most of us have changed how we function in public. Many of the people I encounter are wearing masks, some wear gloves, and many have a bottle of hand sanitizer at the ready. No matter if you're home, in the office (if it's open) or shopping, it's commonplace to wipe down touch points daily or more often than that.



For those of us who are still driving, you may have recognized your car as a safe haven. But how would we adapt if we needed to provide a ride to a family member, a neighbor, or a friend if they needed to get somewhere, perhaps to a critical medical appointment, if they no longer drove?

Across the state, numerous public and private Volunteer Driver Programs (VDPs) serving primarily older and disabled adults are having to ask themselves how they can navigate daily operations during the pandemic.

Southern NH Planning Com-

mission, the Alliance for Healthy Aging,

Rockingham Planning Commission, Easterseals, and other partnering agencies

recently created a survey to better understand the work public VDPs do and how they've adapted during the pandemic. Initial results show that some groups are delivering groceries and not passengers. Many VDPs have reported that trip requests have decreased substantially due to telehealth options. Still, many are providing trips to essential medical appointments, such as dialysis.

Across the state, because so often volunteers themselves are older adults, all programs need new volunteers. Many existing volunteers have had to hang up their keys as they don't feel safe driving. Another

**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](mailto:engagingnh@gmail.com)

issue that has arisen is funding and the need for Personal Protective Equipment (PPE). Although some groups have been able to get masks, wipes and hand sanitizer, both are hard to find and unaffordable to the shoestring budgets of VDPs.

In 2019, VDPs provided thousands of rides for hundreds of older adults and folks with disabilities across the state. These groups often rely on just a few volunteers to ensure the system works. If you are able, please seek out a VDP near you and consider becoming a driving hero!

*Southern NH Planning Commission Newsletter, Summer 2020*

**MEALS TOGETHER**

At Meals Together, we're creating companionship when loneliness is at an all-time high for older adults and youth alike. To do this, we pair you with a Food Friend from a different generation to share a meal over a video call and cook up hearty conversations!

<https://mealstogether.org/>

**MAINE'S DIGITAL EQUITY INITIATIVE**

Working with the **National Digital Equity Center** team which brings years of community, state, national and international stakeholder engagement to action-oriented broadband planning toward digital equity. Working closely with established entities that have laid the groundwork for broadband adoption, the **Center** provides

**News You Can Use**

turnkey, hands on, action-based assistance to communities and stakeholders.

<https://digitalequitycenter.org/>

## FOOD ACCESS MAP

As the state addresses the COVID-19 public health crisis, many have come together to offer help. Knowing how to access this help has proven to be a challenge as opportunities for food assistance, volunteerism and monetary donations have increased dramatically. UNH Extension worked with the public assistance community to create the New Hampshire Food Access Map, an online platform that enables organizations to offer their services and share their needs with the public. The map shows locations where free or low-cost food is offered; volunteers are needed; and donations are accepted.

<https://extension.unh.edu/resource/new-hampshire-food-access-map>

### Health & Wellness

## OPTIONS FOR A LOST HEALTH PLAN IN THE COVID CRISIS

The ACA is a critical backstop for many of the newly unemployed. Under the federal health law, people who experience certain “life events” — such as losing your job and job-based coverage — qualify for a special enrollment period.

<https://khn.org/news/if-youve-lost-your-health>

## JOINT-FRIENDLY FOODS TO TRY

### Joint Friendly Diet Tips

Incorporating these foods into your diet can help reduce inflammation:

- Leafy green veggies.
- Citrus fruit, berries and cherries.

- Whole grains.
- Pulses.
- Herbs and spices.
- Nuts.
- Seeds Fatty fish.
- Soy foods.
- Beans (dark-colored).
- Olive oil and fish oil.

Avoiding or limiting the following foods from your diet might help decrease joint pain:

- Sweets.
- High-fructose corn syrup.
- Sugar-sweetened beverages.
- Refined carbs.
- Red and processed meats.
- Processed snack foods.
- Deep-fried foods.
- Alcohol in excess.

<https://health.usnews.com/wellness/food/articles/foods-for-joint-pain>

## VITAMIN SUPPLEMENTS

Supplements for the immune system have been flying off store shelves recently. But experts warn against using them in most cases. You run the risk of getting too much of a nutrient.

Too much zinc, for example, can block copper absorption, and high levels of folate can mask a vitamin B12 deficiency. Herbal and other remedies, like elderberry tincture and colloidal silver (silver molecules suspended in liquid), which have been advertised on social media as a way to destroy the coronavirus, are unproven and potentially harmful. IP-6 (phytic acid),

touted as an antioxidant, can lead to calcium, iron, and zinc deficiencies, and polyphenols from green tea extracts may reduce the absorption of iron, folate, and vitamin C.

It's best to get the nutrients you need from food so that you don't lose out on other beneficial ingredients, like phytonutrients. The exception is vitamin D. Because more than 80 percent of older Americans don't get enough from diet alone, Kathleen Tucker of the University of Massachusetts Lowell recommends taking a supplement. The daily need for people ages 51 to 70 is 600 IU; over 70, it's 800 IU.

*Jennifer Cook, Consumer Reports*

### **TIPS FOR FAMILY MEMBERS FOR NURSING HOME VISITS**

NH is among states preparing to begin allowing in-person visits to nursing homes and assisted living facilities since strict protocols were put in place due to the COVID-19 pandemic.

"The COVID-19 pandemic has been especially difficult for families whose loved ones with dementia live in skilled nursing and assisted living facilities," said Nicole McGurin, Director of Family Services for the Alzheimer's Association Massachusetts/New Hampshire Chapter.

"While we know that they are looking forward to seeing their loved ones in person for the first time in months, these visits may be stressful for many families who are unsure how much their loved one has changed during this time or how their loved ones will react to the requirements of the visit."

Cognitive and behavioral changes may have occurred during the time of separation, including the possibility that the

### **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  
889 Elm Street  
Manchester, NH 03101  
(603) 935-6710  
<https://pappas.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)

person with dementia may not remember family members or have less capacity to have a conversation, McGurin said in a news release.

## 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.

The person with dementia may not understand the restrictions in place for the visit and be upset about not being able to have physical contact with visitors and not being able to see the faces of visitors, she added.

The Alzheimer's Association Massachusetts/New Hampshire Chapter is offering the following tips for making nursing home visits successful:

- Talk with facility staff before the visit about changes in your loved one during the quarantine to prepare yourself.
- Be flexible about your expectations for the visit (You may need to cut it short if it is too distressing for you or your loved one).
- Introduce yourself as your loved one approaches. Even if your loved one remembers you, it can be difficult to recognize someone with a face covering.
- Be aware of your body language and make good eye contact to connect positively with your loved one.

- If verbal communication is difficult, bring an activity that you can share such as a song to sing, photos to look at, or a pet.

The Alzheimer's Association 24/7 Helpline (800-272-3900) can help families plan to make these visits as meaningful as possible and offer support.

For a full list of COVID-19 resources available for families impacted by Alzheimer's and dementia, visit [alzhereforyou.org](http://alzhereforyou.org).

*Union Leader, 6/23/20*

## Tech Tips

### PHISHING SCAMS

COVID-19 is another opportunity for scam artists. Products such as testing, curing, and protecting you from the virus should be viewed with caution. Don't open emails from unknown senders or from someone you know that seem odd.

One of current ones starts off with "Do you have an Amazon account..." If the information seems to be from a government agency like the CDC, be sure it has the .gov extension.

Stay Connected NH website, [www.stay-connectednh.org](http://www.stay-connectednh.org) has current information as well as other topics on abuse and exploitation that you may find helpful.

### USE ZOOM?

*These 5 safety tips can keep the 'Zoom-bombing' hackers away*

Zoom video conferencing service was ultra-cool and most people you knew were using it during this COVID-19 pandemic. Security researchers started speaking out about security lapses in the program, the new trend of "Zoombombing," and crashing public meetings with obscenities and worse. In response, Zoom's CEO

apologized and said the company had fixed many of the issues.

As Zoom usage went from 10 million in December to 200 million in March 2020, you still have a large group looking to exploit the place where people are hanging. Zoom remains the No. 1 most downloaded app in the Apple and Google app stores, according to Apptopia.

There are ways to curb Zoom bombing and more. Here are some common-sense tips on safer usage of Zoom.

### 1. Be wary of links

Zoom meetings start by creating a meeting and copying a URL that is generated by Zoom. You are then instructed to send it out to participants.

"I would not click through any link I got from a Zoom invite as that could be a potential phishing scheme," says Mark Ostrowski, a security analyst for Check Point Software.

One of the oldest tricks in the book from scammers is sending out a malicious link in an e-mail that usually leads to malware that can take control of your computer. So when you start a meeting, you get to invite people and send out a link that starts with looks like this: <https://zoom.us/> followed by a long string of numbers, letters both capitalized and lower-case.

We have a safer way to invite people.

At the top of the screen where you go to get the link, instead jot down the meeting ID, which is noted in the middle, and the password, at the bottom right. Put those in an e-mail with a personal note, to make your guests feel a lot better about the security of this meeting. They can either go to <http://www.zoom.us> to log into the meeting or open the app.

### 2. Adjust the screen share options immediately

Instead of letting anyone share your screen and engage in "zoom bombing" – that's when uninvited attendees break into and disrupt your meeting – the host has the option of adjusting the settings. They're hidden, so take note. On the general Zoom settings app window, there is an option for screen sharing. Click it and select Advanced settings. There you instruct Zoom to only let the Host share the screen. And now your major privacy issue has been solved.

Those two tips should take care of 90% of the issues. But be aware of these tools as well:

### 3. Use Waiting Rooms

This is the most hidden, secret security feature in Zoom. Get out your searchlight to find it. What it does it let the host pre-screen the guests before the meeting starts for an extra layer of security. To get there, go to your master account settings, (under "My Account" at the top right of the main screen), click Settings, go to the Meetings tab and scroll all the way to the bottom, where you will find the Waiting Room options. Once clicked, this will be the default on all your meetings.

### 4. Create a webinar instead of a meeting

This is a presentation to a group that doesn't bring in participation, and thus, less likely to be hacked.

It's only available to paying customers. Zoom is free to anyone for meetings

### **HELP SPREAD THE WORD!**

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

under 40 minutes. Paid plans start at \$14.99 monthly.

5. Remember that everything is being recorded

Don't say anything or add text to a chat window you wouldn't want your mother reading. Or maybe worse, your boss reading in USA TODAY. Common sense, right?

And finally, some good news.

Speaking of the boss, Big Brother isn't watching anymore.

One Zoom feature that got many people riled was "attendee attention tracker," which let the boss know if you weren't paying attention during a meeting, and wasting time tweeting or checking out some other website during a meeting. Zoom says that feature is now disabled.

*Jefferson Graham, USA TODAY, 4/4/20*

**Dollars & Sense**

**HOW TO PICK A BENEFICIARY FOR YOUR 401(K) PLAN**

If you have more than one person in mind as a beneficiary, you can select primary beneficiaries and have the assets equally split among them or assign a specific percentage of the account to each person. The information on your 401(k)-beneficiary form typically supersedes what is written in your will, so it's important to keep this form up to date for all your retirement and investment accounts. Here's how to make sure your 401(k) savings gets to your intended heir.

- Assign a beneficiary.
- Select contingent beneficiaries.
- Update beneficiaries after major life events.

- Tell your beneficiaries about your accounts.

<https://money.usnews.com/money/retirement/401ks/articles/how-to-pick-a-beneficiary-for-your-401-k-plan>

**THE BEST TRAVEL ADVICE FOR YOU DURING COVID-19**

*Tips on refunds, cancellations, travel insurance and booking new trips*

Whether you had to cancel a vacation due to the coronavirus pandemic or are itching to plan one, you're probably buzzing with travel questions. After months of quarantine living, some of us have begun leaving home and taking trips; more are expected to do so this summer and fall. But many Americans are still fearful of traveling.

So, let's answer some common questions about vacations and the pandemic:

*What should I do if I haven't received a refund for a canceled trip this spring?*

"I think there are a lot of delays in refunds for trips booked this spring due to the volume of people that are asking for them," says Kareem George, principal for Culture Traveler and member of OASIS Travel Network in Franklin, Mich.

Just ask Phillis Godwin, 76, of Shawnee, Kansas. She had a 7-day Caribbean cruise booked for her family March 15 to 22 and canceled as the pandemic began spreading in the United States. She had bought travel insurance, though it didn't cover expenses related to a pandemic, the \$600 hotel for a one-night stay in the port city or airfare.

"The cruise line eventually cancelled, but I had already set the cancellation of our trip in motion," says Godwin. She has yet to receive any refund, though, and was only

able to connect with a travel insurance claims adjuster in mid-May.

Her advice: keep calling and be persistent.

*What if I've booked a trip for this summer?*

Whether you'll get a refund or a credit toward a future trip, George says, will be up to the policies of the airline, hotel, tour operator or other travel business. Hotels typically allow cancellations up to 24 hours in advance of the stay.

Many travel companies are currently offering incentives to re-book rather than cancel, says George. For instance, you might get a discount for a future lodging stay if you roll over your booking to a new date.

Larounis says that if your flight has been canceled or moved, you can typically get a refund. But, he advises, don't cancel on your own just yet.

"Wait for them to cancel first, and the ball will be back in your corner," Larounis says.

*If I really feel like taking a trip, should I plan one for this summer?*

No one can predict what the COVID-19 pandemic will do this summer, of course. Due to that unpredictability, shorter and more economical trips may be the answer.

"I think people will tend to choose more road trips this summer to places like parks, if they're open," says George. "I think people could also do shorter flights."

If you do travel, expect to see new policies for social distancing and sanitation at airports, on planes, with tour operators and at hotels. You'll likely notice hand sanitizers and masks at check-in points. And expect to find your hotel room will have been thoroughly cleaned and left vacant for a period longer than in the past.

*Will it be safer to stay in an RV, a hotel, an Airbnb or a bed and breakfast or boutique hotel?*

While you may think it would be safer this summer to travel and stay in an RV, Larounis cautions, "Some parks may still be shut down. And if they are open, the bathrooms and showers

are typically communal, so they won't necessarily be any safer [from COVID-19] than staying in a hotel."

George says many of his clients plan to stay in smaller bed and breakfasts and boutique hotels, to avoid the chance of coronavirus contagion from larger crowds at bigger hotels.

"As for Airbnb, I see both sides," says George. "If you're not sure the restaurants will be open at your destination, you might have the desire to control the environment by bringing your own food. On the other hand, it's really hard to standardize sanitation policies [at Airbnbs]. It's a matter of comfort level and trust of the cleanliness of the people you're renting from."

*Should I book international travel later this summer, this fall or into next year since many parts of the world are starting to re-open?*

### **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.

You'll likely have more luck booking flights to major destinations globally, says George.

"There's so many more variables if you're traveling to a remote location," says George. "The key is to know the entry requirements, whether you'll have to remain in quarantine once you arrive and how you will get around once you get there."

As for cruises, George notes, they'll depend on which ports are open.

*Should I buy travel insurance?*

That's a personal decision and experts are split about it. But travel insurance policies haven't included pandemic coverage. And policies vary enormously in what they'll reimburse and what they'll cost.

"You have to understand what you're buying," says George. "If you're not working with a travel adviser, call the travel insurance company and make sure you understand all the allowances," says George.

His recommendation: If you want to buy travel insurance, get a policy that lets you cancel for any reason. Just understand that such policies are generally much more expensive than other ones. Seasoned traveler Godwin offers travel insurance advice based on her own experiencing cancelling her planned cruise in March.

"Do not let them talk you out of covering all the expenses," Godwin says. "I let the agent talk me out of covering the airfare, and I will be out \$2,500 just for that."

*Should I book now for a trip this fall or in late 2020 or in 2021?*

Hard to say. Safety from the pandemic is an unknown, and so is pricing. But there may be some good deals if you're willing to take a chance.

"Right before the pandemic, I saw prices coming down and now we're seeing them start to come down again," says George.

Larounis predicts that, to win back customers, prices for flights and hotels will continue to fall or there will be large incentives, as the cruise industry already is offering. Cruise lines typically let you cancel months in advance.

*What if I want to travel but have underlying health conditions that make me more vulnerable to the coronavirus?*

"See your doctor before taking a trip," says George. "Be more transparent than ever about all of your issues, so your doctor can advise and give you input."

And, he adds, ask your doctor whether activities you plan would be safe for you.

*Kerri Fivecoat-Campbell, NextAvenue.org, 5/26/20*

**Laugh & Live Longer**

**IRISH RIDDLE**

How can you tell is an Irishman is having a good time? He's Dublin over in laughter.

**TOILET PAPER**

Does anyone know how long toilet paper lasts if you freeze it?

**PASSWORDS**

Just once when I have to create a new password do I wish the message would say, 'Good enough'

**AGING**

One day, while strolling down the boardwalk, John bumped into an old friend of his, Rob, from high school.

"You look great John; how do you stay looking so young? Why you must be 60

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already but you don't look a day over 40!" Rob exclaimed.

"I feel like I'm 40 too!" replied John.

"That's incredible" exclaimed Rob, "Does it run in the family? How old was your dad when he passed?"

"Did I say he was dead?" asked John.

"He's 81 and is more active than ever. He just joined the neighborhood basketball team!" responded John.

"Whoa! Well how old was your Grandfather when he died?" "Did I say he died" asked John.

Rob was amazed.

"He just had his 105th birthday and plays golf and goes swimming each day! He's actually getting married this week!"

"Getting married?!" Rob asked. If he's 105, why on earth does he want to get married?!

John looked at Rob and replied, "Did I say he wanted to?"

### THE HYPOCHONDRIAC

Brian, one of the world's greatest hypochondriacs, bumped into his doctor one day at the supermarket.

"Doc!" Brian exclaimed, "I've been meaning to tell you, remember those voices I kept on hearing in my head? I haven't heard them in over a week!"

"Wow! What wonderful news Brian! I'm so happy for you!" his Dr. exclaimed.

"Wonderful?" asked a dismal looking Brian. "There's nothing wonderful about it. I'm afraid my hearing is starting to go now!"

### THIS MONTH'S COVID LAUGHS

*Local Advice*

Just be careful everypawdy because people are going crazy from being in lock down!

Actually, I've just been talking about this with the microwave and toaster while drinking coffee and we all agreed that things are getting bad.

I didn't mention anything to the washing machine as she puts a different spin on everything. Certainly not to the fridge as he is acting cold and distant. In the end the iron straightened me out as she said everything will be fine, no situation is too pressing.

The vacuum was very unsympathetic... told me to just suck it up, but the fan was more optimistic and hoped it would all soon blow over! The toilet looked a bit flushed when I asked its opinion and didn't say anything but the door knob told me to get a grip.

The front door said I was unhinged and so the curtains told me to .....yes, you guessed it.....pull myself together.

*Our Future?*

Ordering pizza in 2021...

CALLER: Is this Gordon's Pizza?

GOOGLE: No sir, it's Google Pizza.

CALLER: I must have dialed a wrong number. Sorry.

GOOGLE: No sir, Google bought Gordon's Pizza last month.

CALLER: OK. I would like to order a pizza.

GOOGLE: Do you want your usual, sir?

CALLER: My usual? You know me?

GOOGLE: According to

#### **RAISE YOUR VOICE!**

Please let us know what's on your mind and what's important to you.  
engagingnh@gmail.com

## ENH NEWSLETTER-JULY 2020

our caller ID data sheet, the last 12 times you called you ordered an extra-large pizza with three cheeses, sausage, pepperoni, mushrooms and meatballs on a thick crust.

CALLER: OK! That's what I want ...

GOOGLE: May I suggest that this time you order a pizza with ricotta, arugula, sun-dried tomatoes and olives on a whole wheat gluten-free thin crust?

CALLER: What? I detest vegetable!

GOOGLE: Your cholesterol is not good, sir.

CALLER: How the hell do you know!

GOOGLE: Well, we cross-referenced your home phone number with your medical records. We have the result of your blood tests for the last 7 years.

CALLER: Okay, but I do not want your rotten vegetable pizza! I already take medication for my cholesterol.

GOOGLE: Excuse me sir, but you have not taken your medication regularly. According to our database, you purchased only a box of 30 cholesterol tablets once, at Drug RX Network, 4 months ago.

CALLER: I bought more from another drugstore.

GOOGLE: That doesn't show on your credit card statement.

CALLER: I paid in cash.

GOOGLE: But you did not withdraw enough cash according to your bank statement.

CALLER: I have other sources of cash.

GOOGLE: That doesn't show on your last tax return unless you bought them using an undeclared income source, which is against the law.

CALLER: WHAT THE HELL!

GOOGLE: I'm sorry, sir, we use such information only with the sole intention of helping you.

CALLER: Enough already! I'm sick to death of Google, Facebook, Twitter, WhatsApp and all the others. I'm going to an island without internet, cable TV, where there is no cell phone service and no one to watch me or spy on me.

GOOGLE: I understand sir, but you need to renew your passport first. It expired 6 weeks ago...

### Purposeful Living

Public transportation in Carroll County is essentially non-existing and its low population density makes transport infrastructure a low priority for public investment. The RSVP Non-Emergency Medical Transportation Program allows clients to stay secure, comfortable, independent, living in their homes for as long as possible, and in some instances avoiding premature institutionalization in expensive nursing homes.

Kenny Ware is 78 years old, has been an RSVP Volunteer Non-Emergency Medical Transportation Driver since 2004, and has over 1,850 lifetime hours of volunteer service to RSVP. He provides both local and long-distance non-emergency medical transportation service to the elderly, individuals with disabilities, and veteran clients for the following entities as an RSVP volunteer: ServiceLink of Carroll County, Gibson Center for Senior Services, Mineral Springs of North Conway, D.A.V. Transportation Network, New Hampshire Department of Health and Human Services, Memorial Hospital, Northern Human Services, Town of Conway, Vaughan Community Services, Inc., Visiting Nurse Home Care & Hospices of Carroll County, White

**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://pappas.house.gov/">https://pappas.house.gov/</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/con- tact/email-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.sen- ate.gov/content/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/con- tact/contact-jeanne</a>

Mountain Community Health Center, Saco River Medical Group, Conway VA Clinic, American Cancer Society, and RSVP clients.

In 2019 Kenny Ware completed over 70 trips and logged over 115 hours and 2,300 miles transporting clients to non-emergency medical appointments both locally and long-distance. How Kenny’s volunteer efforts contributed to personal growth and the growth of others, the impact of his volunteer service/advocacy on the community, how his volunteer commitment and dedication stand out, and how his volunteerism has inspired others to volunteer can best be documented by the following testimonials received from RSVP clients that Kenny has transported.

In one instance, Terry, a 74-year-old client, requested a ride to Maine Medical in Portland to have an eye surgery done. Normally, finding a driver for such a long-distance appointment can be difficult, but Kenny Ware is no stranger to accepting such transports. On the day of Terry’s surgery, the first Nor’easter of the season came, which would make most volunteers cancel in fear of a possible accident. Our

office called to inform Kenny of the inclement weather beforehand, yet he confidently replied that he would drive Terry no matter the weather because he desperately needed this surgery. A 143-mile round trip that would normally take a driver about 4 hours took a total of 9 hours in the midst of a terrible ice storm. After hearing from Terry, we learned that Kenny drove carefully to ensure their safety, but still managed to get to the hospital on time for the surgery. They both arrived at their homes safely late that night, thanks to Kenny’s careful and calm demeanor. Terry told us that he has never experienced such care and compassion from anyone and said that he would be forever grateful for what was done for him. He has since told us that he will personally request Kenny to drive him to appointments from that point on.

A personal request of Kenny from our clients is no strange occurrence. Many of our clients have said that he treats each client with a level of comfort and respect that is akin to a close friend taking them to an appointment. Each client and staff member can attest to the fact that Kenny is always a happy and thoughtful individual

and will put the needs of others before his own at every request. Another instance of this would be from a 71-year-old client named Karen. After just one medical transport with Kenny she felt comfortable enough to inform him of her cancer and that she would be having a lifesaving operation that next week. She shared with him that her appointment would be in Scarborough at five in the morning, and that she feared that finding a ride at that time would be impossible. Without a single bit of hesitation, Kenny offered to bring her to Scarborough the day before her surgery to make sure that she was able to receive proper care. All of this while offering to take another client to and from Portland that same week. A volunteer with this amount of dedication is far and few in between and is invaluable to our programs that we provide for the county.

**Board Notes**

**HAPPY FOURTH OF JULY, EVERYONE!**

While this year may be quite different, we all connect the 4<sup>th</sup> with parades, fireworks, and barbecues, with strains of music like “in the Good Old Summertime” running through our heads. It is usually a time when “we’re all in this together” carries a very celebratory tone.

Being celebratory is a challenge these days. We miss that sense of community and belonging, so we might become more vulnerable to messages aimed at selling us things or ideas based on manufactured divisions. It is said that the average American is exposed to about 5,000 ads daily. That exposure may be as simple as a logo on a shirt, or as sophisticated as a video commercial. But the common goal is to influence not only each one of us but all our contacts. To increase ratings, purchasing, and loyalty, a common marketing strategy

is to affect identity through alignment with a group, creating a tribal-like association. And as we all know, sensationalism is the favorite tool. It’s constant and relentless. Sometimes sticking duct tape on the TV screen to block out the BREAKING NEWS banner seems rational!

We don’t need more division; we need new ways of coming together. Fortunately, there are amazing stories of companies, communities, groups and individuals who are doing some incredible things in these changing times. Many of us probably saw the coverage of Lilyana Roman, the seven-year-old NH girl who played her ukulele to raise money. That did get national media attention but many stories go unnoticed, when they could spawn creativity.

In the section of Focus on Community we cover the story of Thrive, a wonderful example of an established group/network that identified an issue and came up with a creative solution. Some would call us NH people stubborn Yankees who take pride in “taking care of ourselves” and who can be reluctant to ask for a helping hand. Truth is, we prefer a hand up to a handout, but don’t always allow it. The group at Thrive found a way to respect those values with their Encouragement Bags. It brought people in several local towns together in a mission to be supportive and inclusive. People donated and contributed in whatever ways they wanted and could.

As we move into July, the fourth, and summer, let’s celebrate the contributions, creativity and commitment that has been out there since our “new normal” began in March, and let us find the gift within that may be shared, as we truly are in this together.