



A Citizen Voice for the
Aging Experience

ENGAGING NH NEWS

GUEST OPINION:

Equifax Breach and other Identity Theft

by Donald J. Simon

Though there have been other huge identity theft situations, the Equifax breach this September affects 143 million people. Use of your personal information by crooks may affect your ability to get a job, buy insurance or get a loan due to adverse credit scores. Even worse, loss of this information can result in crooks using your credit cards, making loans you get sued for, and yes emptying your bank account.

You can sue, but that takes a lot of time and money. Even if you find out who to sue and win, collecting may be impossible. What to do now?

- Go to Equifax.com, Transunion.com, and Experian.com and request a credit freeze. You will be given a PIN number to unlock your account when you need to apply for a loan or credit card. It will cost a small amount of money. Do not do this yet if you are about to apply for a loan or credit card; then do it right afterwards.
- Some identity theft monitoring and protection plans you pay for monthly also include restoration of funds benefit,

Are you at risk? Visit www.equifaxsecurity2017.com & click on the "Potential Impact" tab.

which is very important. Just find out who is the insurance company behind it. Lifelock and Zander insurance offer this type of benefit; there are a few others. Check them out and make your own decision.

- Do not give your Social Security number (SSN) to anyone, unless applying for a loan or insurance. For those on Medicare, your Social Security number is on your card. The Feds will issue new cards by April 2019 without your SSN. Call Con-

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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.

gress 202-224-3121, give them your zip code and they connect you to your Rep. and you can ask them to speed up this process.

- Scratch though the 3 digit code on the back of each credit card, but before you do record it in a few places, and perhaps write on the paper v 237, for your visa code. When you hand your credit card to a waiter in a restaurant, they may copy your card info. And use it to make online purchases in your name. Because your card was not lost or stolen, you will be responsible for the bill. I know from personal experience.
- Do NOT give ANY personal info to ANYONE who calls on the phone saying they need it to verify your info etc., even if it sounds like an

official call from banks or IRS.

- Do not respond to email or text message requests for info even if logo of company you do business with is on it. Instead call the institution with a number on your bill or statement.
- Do not click on email attachments from anyone unless you know them; if it is a forwarded email from a friend do NOT click on any attachment. About 25% of the time you do this this allows them to take over all info in your computer and even lock you out and demand ransom \$; even when you pay you have a 30% chance they will unlock your computer.
- If you get an email that says they are a family member or friend in trouble (or someone who claims to know them, or similar phone

call) do not give them your personal info.

- Review your bank statement, investment statement and credit cards bills as soon as they come in. If anything seems wrong, immediately call that institution and file a dispute

Donald J. Simon is a Certified Financial Planner in Warner, New Hampshire and Marietta, Ga.

NH Updates

NEW STATE COMMITTEE ON AGING CHAIR

Governor Sununu appointed Dr. Candace Cole-McCrea as the new Chair of the NH State Committee on Aging. Her term ends June 2018.

They are also actively recruiting new members. For more information, contact Dr. Cole-McCrea at snowyowl@metrocast.net.

DARTMOUTH RESEARCH PROJECT

The purpose of the study is to understand how to promote health, independence and dignity of older adults in our communities. The goal is to increase awareness of issues as people age. The process will include a technique called

photovoice that employs digital photography, writing, group discussion, and a culminating community event.

NH ORAL HEALTH COALITION

A diverse group, funded by HNH Foundation, Northeast Delta Dental, Endowment for Health, and DenteQuest foundation, of organizations, individuals, and groups interested in access to quality oral health care to NH citizens conducted a baseline survey. The survey created an inventory of community based oral health services. Notable points: Medicare has no minimum requirement for oral health care coverage; NH Medicaid only provides emergency care (treatment of pain/infection, extractions, antibiotics, opioid medication, no prevention); and NH Medicare doesn't have any oral health benefit. The survey also reviewed the hygienist centric and dentist centric models; discussed the pathways to oral health access including the community based oral health and dental program, private dental offices and/or ER; and reviewed services in Senior Centers and nursing homes For more information visit the NH Oral

Health Coalition website: <http://nhoralhealth.org/>

NH ALLIANCE FOR HEALTHY AGING

Announces its new website: nhaha.info (<http://nhaha.info/>) "AHA"s vision: To create communities in New Hampshire that advance culture, policies and services which support older adults and their families, providing a wide range of choices that advance health, independence and dignity.

NH PASSINGS OF NOTE

NH recently lost two long time respected elder advocates.

Ellen Sheridan

Ellen Wing Sisson Sheridan completed her last important task, leaving this world and her many efforts to make it better Tuesday, Aug. 15, 2017, at the age of 86.

Ellen worked for 20 years as a professional pioneering public education and support services for those stricken with Alzheimer's disease. She was a lifelong crusader for social justice, active in promoting and advocating for child day care, mental health issues, peace action, social justice, church social action, LGBT rights and supports, wom-

en's issues, and elder rights and long term care issues.



Ellen Sheridan

After re-retirement from the State Division of Health and Human Services, she chaired the NH State Committee on Aging, with emphasis on legislative advocacy. She was a member of South Congregational Church for 55 years and served a term as its president. She served on and chaired boards for many social welfare agencies in Concord over the years.

<http://www.legacy.com/obituaries/concordmonitor/obituary.aspx?pid=186419987>

Raymond Lacasse

Raymond G. Lacasse, 83, of Concord, N.H. passed away on Friday, August 18, 2017

Ray lived an interesting life. He entered the La Sallette Seminary and was ordained to the priesthood in 1960. He had the opportunity to work with parishes in Canada, teach French at the High School in Enfield and then joined the



Ray LaCasse presenting to the NH State Committee on Aging

out-reach Mission Band program sponsored by his community which had him travelling throughout the United States offering mission work with local churches in their home parishes.

In 1968, Ray made a major change by receiving permission to leave his priestly work and he moved to Boston where began his work at Blue Cross and Blue Shield. Moving to Concord, N.H. in 1970, he began work with NH State Office now called Elderly and Adult Services and spent the next 30 years working for Senior Citizens in NH.

<http://www.legacy.com/obituaries/concordmonitor/obituary.aspx?pid=186440890>

From Our Readers

RE: THE SCAM ALERT

I share your concerns. What I do, is to find a legit-

imate phone number, either from the website or a government agency and then call that number, to insure the email is not a scam.

When I received a reply from Equifax to provide more information to sign up for their fraud services I used a phone number I had confidence in to have them confirm that the email I received was actually from them.

Whenever I am asked for sensitive information (and that certainly includes social security numbers) I double check the source to help reduce the chances of being scammed

Allan

(Editor's note: excellent idea on checking the validity of phone numbers.)

Thanks for putting out the scam alert message. I've been watching all the help that has been going to people in Texas and Florida by good people and it made me forget that there are still others who take advantage. Good advice to be cautious not just about

this data breach but in general.

Thanks again.

Sandy

Thank you for that important information. The scams become more sophisticated each day. My credit card was compromised for about the 10th time a few weeks ago. My husband and I have become very good at recognizing the agenda that is used and get to our credit union ASAP. The biggest problem is the time it takes to call and change the number with the companies we use the most.

I am also grateful that you are sending the newsletter. The first one I received didn't print properly and was very difficult to read because of the way it was formatted. Since that first one I have not had any difficulty.

Please let me know if there is anything I can do to help out. I was so honored to receive the Vaughn Award at the Governor's office. The Sununu family lived in the town I grew up in and the younger Sununu next generation had children similar in age to our 4 children. Chris recognized me so it made for a lovely conversation.

Perhaps I will see you at one of the many functions I attend and I am sure you do too.

Maureen

I love your newsletter and we put a copy out in our waiting room for all to see. There's lots of material so something for everyone.

Sharon

Focus on Community

MORNINGSIDE GARDENS

"I believe any project any architect ever touches should be designed through the lens of older people because it creates better buildings for everyone."

Matthias Hollwich, architect

Live in your own home, on your own terms, in your own community. That's what most people imagine their later years will be like, says Paul Nikolaidis, a development officer and social worker for Morningside Retirement Health Services and the adjacent Morningside Gardens Co-op Apartments in New York.

But not all homes or communities are designed to support that goal. Last April, Morningside Gardens, on Manhattan's Upper West Side, opened an expanded and redesigned community

center, a project overseen by Nikolaidis that brought together three vital elements:

- Physical design that fosters ability and avoids creating a feeling of disability in residents
- Support services, including health-related services, that are available onsite
- Social programs to counter isolation and its harmful effects on physical and mental health

Morningside has a history of being progressive when it comes to supporting older adults. Located in Morningside Heights, a residential neighborhood that is home to Columbia University and a number of churches, the Morningside Gardens Co-op includes nearly 1,000 apartments in six high-rises. The co-op is home to people of all ages, but more than half (54 percent) of the apartments are owned by someone older than 60.

That's an important percentage because it makes Morningside Gardens a "NORC," a [naturally occurring retirement community](#), in the eyes of the State of



ENH Board members recently met with Congresswoman, Ann Kuster. Carol Currier, Peg Leighton, Don Rabun, Rep Kuster, Roger Vachon, Maida Sengupta, Barbara Salvatore.

New York. A NORC is an entity that, while not originally built for older adults, is home to a significant number of older residents.

NORCs emerged in the 1990s in New York State, as policymakers at state and local levels recognized

"the changing demographics in the United States," says Nora Moran, senior policy analyst for New York-based United Neighborhood Houses, a membership association of community centers. "The U.S. population was going to get older . . . and there really wasn't a system in place to help these people age in their own homes."

NORCs looked like a promising conduit for providing support services.

Hollwich specializes in designing for aging communities. He published a book on the topic in 2016, *New Aging: Live Smarter Now to Live Better Forever*. His firm was recognized by Fast Company as one of the most innovative companies of 2017 in part, as the magazine stated, "for making adaptive reuse sexy."

But the design process was collaborative and it was enriched, Hollwich says, by the knowledge base of Morningside's older residents: a retired fellow architect, a retired organizational psychologist and others.

"I believe any project any architect ever touches should be designed through the lens of older people because it makes or creates better buildings for everyone," Hollwich says.

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AGINGNH

Eileen Canty, the retired organizational psychologist who served on the planning committee, is in her second year as president of the Morningside Retirement Health Services board.

"The core issue here is aging in place," Canty says. Without the supportive environment, including the health services, that Morningside offers, many residents "would have been jettisoned long ago to other places" such as nursing homes.

<http://www.nextavenue.org>

'THE HELP' ARE A DIVERSE LOT AT THIS CAR PARK

Retirees offer a surprising depth of experience to island-goers

Retirement leads people to many places: foreign countries, the golf course, the couch. For a number of retirees on Cape Cod, the golden years have led to a much more unconventional place: the Hy-Line ferry parking lots.

There's an ex-DEA agent and a former nuclear physicist among the parking staff for the high-speed ferries, which run to Nantucket and Martha's Vineyard, and a onetime Formula 1-race-car-driver-turned-Mercedes-dealer. The brawny man helping a driver back into a tight parking space used to be a prison guard. And that guy in the safari hat barking into a walkie-talkie? He was a clinical pharmacist at Partners HealthCare for nearly four decades.

"You can only play so much golf," said Jim Pender, 82, the former head of the math department at Westwood High School. "I was looking to keep myself out of trouble and out of my wife's hair."

Beyond paying them minimum wage or just slightly above to stand out in the heat and the rain, the job offers these retirees new insights into- how differently low-wage service workers are treated.

In just a few weeks on the job, Bruce Jones, 72, a high school counselor who became a college admissions officer and a novelist, has noticed that some passengers look right through "the help," unaware of the breadth and depth of experience surrounding them.

"We all have a history that is clearly not observable from our customers' point of view," said Jones, who is fairly sure he surprised, and possibly dismayed, a passenger in a Wesleyan cap when he told him he went to graduate school there. "He's probably thinking, 'Is this my future?'"

"We go through life not knowing what most people's stories are," Jones said. "We make assumptions based on what they wear and what they drive and where they work. And assumptions are a dangerous thing."

For Patrick Hickey, 63, who worked his way up from packer to production supervisor at Cape Cod Potato Chips, getting to know fellow parking employees from different walks of life has also challenged his assumptions.

"State trooper's got a sense of humor?" he said wryly of one of his fellow retirees at the lot. "I

WHO IS MY LEGISLATOR?

Use this quick link to find and contact your local State Rep and Senator:

<http://www.gencourt.state.nh.us/house/members/wml.aspx>

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

Tell them your ideas, thoughts & concerns!

never got pulled over by one of them."

Of the 65 workers on the summertime staff, about two-thirds of them are men over 60.

Some have had second homes on the Cape for years, and now that they're retired, they split their time between the Cape in the summer and Florida in the winter. And they are eager for something to do.

Travelers tend to be stressed when they get to the ferry, often having battled traffic — and the clock — to get to the boat on time, and parking employees are expected to remain friendly yet efficient when dealing with short-tempered vacationers.

Manager Jim Lynch, a bearded former Hy-Line boat captain, doesn't hire people "if they don't impress me as having a smile or being willing to turn the cheek."

Indeed, on a recent humid, foggy morning at the terminal, many passengers were not yet in vacation mode. "Why are you yelling at me?" a woman called out to a fellow traveler over the crowd.

"I feel like I'm going to pass out," a flushed young man in red high tops told his friends.

When people return from the islands, their stress levels return, too, said Tony Rossi, 68, a former nightclub owner who later ran a Har-

ley-Davidson rental business before becoming a salesman for the company.

"I wish they were as stress-free as I am," said Rossi, who, like many of the retirees on staff, enjoys having fewer responsibilities than he used to have.

Some people get flustered trying to back into a parking space, especially when they're in a hurry to catch a boat. "Keep going back," an attendant told a man driving a black Jeep with Connecticut plates on a recent morning. "Now go back the other way. Turn it hard. Now straight back."

Paul Sullivan, 75, a longtime Boston Edison employee, has found that good old-fashioned teasing can ease the tension, especially when trying to back them into a tight spot. "I've had people say, 'This is a rental car.' And I say, 'Oh, you got one without reverse?'"

Sullivan, like the others, -also likes to rib the high school and college students who work there. Noticing one sitting on a bucket fiddling with his phone, Sullivan gestures to him: "These kids are going to wear out their thumbs."

The "young bloods," as their boss calls them, often turn to their electronic devices during downtime, but that doesn't mean they're not listening to what their older coworkers have to say.

Jesse Fitzhenry, 19, and Tom Grimmer, 22, who are both headed to officer training school after college, said they have learned some valuable life lessons from the veterans on staff, including one that the best leaders know: "Just because you're in charge doesn't mean you know more."

For the most part, the retirees working in the Hy-Line lots aren't there for the money, but that doesn't mean they don't think about it. Lew Hatch, 73, a former real estate appraiser and builder who drives a convertible Lexus, thought about exactly how far his \$11 an hour goes during a recent purchase at Jordan's Furniture. "I had to work 370 hours to buy two couches," he said with a grin.

The careers that many of the parking attendants once had can make it harder for them to face the abyss of retirement, said John Austin, 75, a retired postal service worker who does the early morning shift at the ferry year-round and keeps an eye on a pair of ospreys that nest near Lot 3.

"Most men identify through their jobs," he said, "and when you don't have one, what's your identity?"

The retirees may not forge new identities in the parking lot, but some have formed real friendships. John Reynolds, 73, who taught and coached at Bedford High School and wears black suspenders over his substantial

belly, holds an annual reunion for the parking lot workers in Florida every February.

Reynolds hitchhiked across North Africa in the 1960s before becoming an Army intelligence officer in Vietnam and used to daydream about traveling the world on a freighter. Now he realizes that's probably not going to happen, and that's OK.

"This is as close as I'm going to be," he said, with a hearty laugh, looking at the boat across the terminal parking lot — "a ferry from Hyannis to Nantucket."

Katie Johnston, Boston Globe

News You Can Use

A SAFER BATTERY

A new water-based battery part could be the key to safe, powerful batteries that don't risk catching on fire says Chunsheng Wang, an engineer at the University of Maryland and co-author of a new study. Though they don't last as long as the batteries already in our phones, researchers hope it's an important next step toward safety.

The most common batteries are lithium-ion batteries, which have electrical conductors, or electrodes, on the two sides. These charge and discharge when ions move from one electrode to the other. Electrolytes in the middle help the ions move.

Most of the time, electrolytes are made of organic chemicals that easily burst into flame. Fireproof, water-based electrolytes exist, too, but because water isn't very reactive, these safer batteries usually aren't very powerful.

Now, scientists have developed lithium-ion batteries with a water-based electrolyte that won't explode *and* can reach four volts — the same voltage as more common, organic electrolytes.

www.theVerge.com

BRAIN CANCER TREATMENT

As it turns out, the feature

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.

of Zika virus that can cause devastating brain damage in babies may also serve a very useful purpose—fighting brain cancer.

In a new study, researchers found that the virus is able to kill cancerous stem cells and cause tumors to shrink. And because Zika isn't a major risk to adults, these findings show that it could be a promising brain cancer treatment in the future.

www.bbc.com

ACUPUNCTURE

Rooted in key principles of traditional Chinese medicine, acupuncture is based on the idea of creating and sustaining balance within the body. While the points touched by an acupuncturist might seem random to most of us, researchers have found acupoints are packed full of neurovascular structures. This means that stimulation to one point on the body affects others.

Acupuncture has become increasingly prevalent in the West over the past few years, but its benefits are not widely known by the public. It has been proven to help in reducing pain and potentially strengthening the immune system in patients suffering from

chronic illness. In cases where significant medical intervention is the only way forward, acupuncture can help relieve some of the side effects.

A 1997 National Institutes of Health panel found evidence of acupuncture working effectively to treat postoperative and chemotherapy-induced nausea.

"While the acupuncture is not being used to treat the cancer, it is being used to treat the side effects."

One such side effect is neuropathy.

<https://greatist.com>

MEDICARE UNVEILS 'SKELETAL' SITE FOR HOSPICE COMPARISON SHOPPING

Medicare launched a website aimed at helping families choose a hospice — but experts say it doesn't help very much.

The Centers for Medicare & Medicaid Services this week released Hospice Compare, a consumer-focused website that lets families compare up to three hospice agencies at a time, among 3,876 nationwide. Following similar websites for hospitals and nursing homes, the site aims to improve transparency and empower families

to "take ownership of their health," according to a press release.

Through the website, families can see how hospices performed in seven categories, including how many patients were screened for pain and breathing difficulties, and how many patients on opioids were offered treatment for constipation.

But the measurements of quality, which are self-reported by hospices, have limited utility, some ex-

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

perts say. Because so many hospices reported high marks, there is "little room" for using these metrics to measure hospice quality, argued the authors, led by Dr. Joan Teno at the University of Washington. Meanwhile, Teno's other research has found troubling variation in hospice quality, measured by how often hospice staff visit a patient when death is imminent.

"It's nice that they're at least beginning to be concerned about hospice quali-

ty," said Dr. Joanne Lynn of the Altarum Institute, a longtime hospice physician and researcher, of CMS' new website. But "at the present time, it's of pretty limited value."

Lynn said people trying to choose a hospice would be better helped by other kinds of information, such as the average caseload for hospice staff; what percentage of patients are discharged alive; and whether the hospice predominantly serves nursing home patients or devotes significant resources to at-home care.

The Hospice Compare website also doesn't say how often hospices run awry of federal regulations: Inspection reports, which contain verified consumer complaints as well as problems uncovered during routine inspections, are not part of the website, as they are for nursing homes.

Recent hospice inspection reports may be hard to find. Until a recent federal rule change, hospices could go as long as six years without being inspected. By 2018, CMS requires states to increase the frequency to once every three years.

Although Hospice Compare is "skeletal" at the moment, Lynn said, it does

enable families to search which hospices are near them, and find the hospice's phone number to start asking questions.

Next year, CMS plans to add family ratings of hospices, including how timely hospice staff were when a patient needed help. CMS is also collecting data on the number of staff visits a patient received in the final week before death. That information should be made public in late 2018, a CMS spokesman said Wednesday.

Kaiser Health News, Melissa Bailey, 8/18/17

Health & Wellness

ANTIBIOTIC USE

While antibiotics can temporarily help your body protect itself, they also weaken the immune system in the long run. A team of researchers found that the drugs interfere with 'first-line' immune cells—known as neutrophils—and also weaken the intestinal barrier which stops invading bugs.

To keep your immune system strong and healthy, the researchers say to avoid antibiotics unless it's absolutely necessary.

PLOS Pathogens, 2017; 13: e1006513

HEALTHY GUT MICROBIOME

Researchers have found that people who eat foods rich in omega-3 fatty acids have more bacterial diversity in the gut, which promotes better overall health.

A gut with rich and diverse bacteria is key to keeping the immune system healthy and ready to fight. Since we cannot produce omega-3 fatty acids on our own, the best way to get them are from foods such as eggs, fish, and fruit juices.

Other research shows the importance of omega-3's for heart and brain health.

GETTING OLDER AND STAYING HAPPY

Fletcher Hall, 76, has endured countless health scares. He can't drive, travel much or see very well. But he insists he's a genuinely happy guy. Here's how:

Focus on What You Can Do, Not What You Can't

Dedicate time to what's within your capabilities and brings you joy. For Hall that's writing and listening to music and audiobooks.

Geriatric experts agree. "You have to be willing to accept your new reality —

HELP SPREAD THE WORD!

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

and move forward," said Dr. Susan Lehmann, director of the geriatric psychiatry day program at Johns Hopkins University School of Medicine.

Avoid Frustration Loops

It's aggravating to lose freedoms and abilities. Take time to de-stress. Hall finds some excuse to get out of his house every day. Sometimes he runs an errand. Or he'll meet a friend for lunch. As a bird lover, he might just sit in a park listening to birds singing.

Mindfulness and a Positive Attitude

Mindfulness, which often involves deep, slow breathing that's aimed at lowering your heart rate and calming you down, can be highly effective on older, ailing people, said Dr. Kathleen Franco, associate dean at the Cleveland Clinic Lerner College of Medicine.

Gratitude Is Key

The real key to happiness at every age and stage —

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

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

breathing disorders that interrupt sleep and the accumulation of biomarkers for Alzheimer’s disease. Treating the problems with dental appliances or CPAP machines that force air into airways could help lower the risk of dementia or slow its progress, the researchers said.

People with sleep-disordered breathing experience repeated episodes of hypopnea (underbreathing) and apnea (not breathing) during sleep. The most common form, obstructive sleep apnea, occurs in around 3 in 10 men and 1 in 5

particularly old age — is not material things, but gratitude for life’s simple blessings, like laughter among friends or watching a sunset with a loved one, said Lehmann.

INTERRUPTED SLEEP & ALZHEIMER’S

Getting a solid night’s sleep is crucial not only for feeling good the next day —

there is increasing evidence that it may also protect against dementia, according to new research presented Tuesday at the Alzheimer’s Association International Conference in London.

Three studies by researchers at Wheaton College in Illinois found significant connections between

women, according to the Alzheimer’s Association.

It occurs when the upper airway closes fully or partially while efforts to breathe continue, and it can wake a person 50 or 60 times a night, interrupting the stages of sleep necessary for a restful night. It often starts in middle age, before clinical

signs of Alzheimer’s tend to appear.

While correlation between sleep apnea and dementia has been documented in the past, these are among the first longitudinal studies to look at the relationship between sleep disruption and the biomarkers commonly associated with Alzheimer’s disease, said Megan Hogan, one of the Wheaton researchers.

Noting that past research has found that the brain clears up deposits of amyloid plaque during sleep, Hogan hypothesized that apnea may impede this process.

“During sleep . . . your brain has time to wash away all the toxins that have built up throughout the day. Continually interrupting sleep may give it less time to do that,” she said.

It may be in the deepest stages of sleep that the clearing-up takes place, said Ronald C. Petersen, director of the Mayo Clinic Alzheimer’s Disease Research Center and the Mayo Clinic Study of Aging.

“If you’re only making it to Stage 1 or Stage 2, and then you start choking or snoring or whatever, and you wake yourself up and you do it again and again,

you may not even be aware of it, but you . . . may be accumulating this bad amyloid in the brain rather than clearing it,” he said.

In recent research, people repeatedly jolted awake during the night showed immediate increases in amyloid buildup, Petersen said. And if the sleep disruption continued for a couple of weeks, subjects showed increases in the tau protein tangles that also are associated with Alzheimer’s.

Washington Post, 7/18/17

Tech Tips

7 GREAT FITNESS APPS

My Fitness Pal.

Free for iOS and Android.

Want to drop a few pounds — or just eat healthier? There’s an app for that.

My Fitness Pal is a one-stop shop for setting your weight-loss goals, recording what you eat and tracking all your activities. With a food database of more than 5 million items and a barcode scanner, you can make the best choices at home, in the supermarket and in restaurants.

There’s even a recipe importer to help you cook

Do you know an Elder leader making NH better for all of us as we age?

Nominated him or her for a Vaughan Award!

Nomination forms are online at

<http://www.engagingnh.org/nominate-someone-for-the-2017-vaughan-awards.html>

healthfully — and creatively.

Map My Walk.

Free for iOS and Android.

Walking is one of the best ways to get in shape. Just lace up your sneakers and download this free app.

It uses the GPS in your phone to map out walking routes and records details of your workout, including duration, distance, pace, speed and even elevation. It’ll calculate the number of calories you’ve burned and even generate a history of your walks, so you can track your progress over time.

(If you’re a runner or a cyclist, try Map My Run or Map My Ride.)

Pocket Yoga.

Free for iOS and Android.

Yoga can help you lower blood pressure, ease stress, reduce back pain

and even lose weight. But if you're intimidated by the yoga pants and the pretzel-shaped poses, here's a simple, gentle way to get started at home.

From a database of illustrations and videos that show you how to do more than 200 poses designed by certified yoga instructors, you can begin your personalized yoga practice — or move on to a more advanced level.

[Johnson & Johnson Official 7-Minute Workout.](#)

Free for iOS and Android.

Short on time? Who isn't? With this app, that's no excuse not to exercise. Move through an easy seven-minute workout for beginners; if you're more advanced, try more accelerated versions.

Find short instructional videos and a timer that keeps you on task for those seven precious minutes. And, because the app includes a rest interval between each portion of the workout, this is a great way to do interval training, which can help improve heart health and control glucose.

[Instant Heart Rate.](#)

Free for iOS and Android.

We Want You to Know . . .

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

We actively partner and work with other NH advocates.

Formal Partnerships

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

Active Collaborations & Groups:

- Elder Rights Coalition

Other Groups we work with:

- AARP
- NH Hospice and Palliative Care Organization
- NH State Committee on Aging
- NAMI
- NH Alliance for Retired Americans
- DD Council
- UNH Institute on Disabilities
- NASW-NH
- Area Committees on Aging
- NH Association of Senior Centers
- Endowment for Health, Alliance on Healthy Aging
- NH Legal Assistance
- Department of Health & Human Services
- ServiceLink

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**LOOKING FOR A BACK
ISSUE OF
ENH NEWS?**

Check our website:
www.engageingnh.org

Everyone knows that exercise can make your heart healthier. But how much exercise is too much — and how can you determine that “sweet spot?”

Doctors say the best way is to monitor your heart rate, and the easiest way to do that is with this app. Just put the tip of your index finger on the camera lens of your phone and *voila* — an accurate reading in seconds, plus reports and charts.

Tai Chi for Seniors.

iOS \$3.99.

This ancient Chinese practice has been called “meditation in motion.” It’s great for both your mind and your body. Studies show tai chi improves flexibility, increases muscle strength and helps with balance and aerobic conditioning.

With this app, find 64 demonstration videos with step-by step instruction from a tai chi master, and audio guides, too. Everything you need to begin

your healthful tai chi practice.

iRideInside.

iOS \$3.99.

Has your stationary bike morphed into a coat rack or gathered dust in the basement? Turn it back into a great fitness tool with this app. Customize your workout according to your fitness level, choose music to listen to as you pedal, enjoy coaching videos while you ride and get reports to track your progress.

www.nextavenue.org

Dollars & Sense

**REVERSE MORTGAGES
LEAD TO SENIORS
SEEKING HELP FROM
FORECLOSURE**

NH Legal Assistance is reporting a sharp uptick in the number of seniors needing help staving off foreclosure, and reverse mortgages are mostly to blame.

Stephanie Bray, director of legal assistance’s Foreclosure Relief Project, said the percentage of people 60 and over needing legal help with foreclosures has more than doubled, to 78 percent of their relief clients in the last year.

Bray points the finger at reverse mortgages. A reverse mortgage provides cash to homeowners who are 62 or older in the form of a lump sum, a line of credit, or monthly check. The company takes its payment from the equity in the home, tacking on fees and interest. The balance owed becomes due when the homeowner sells, moves or dies.

The homeowner is still responsible for insurance payments and property taxes — and that’s where Bray said people often get into trouble with reverse mortgages. Tax bills will be coming out in November and she urges homeowners to look now at their community’s senior tax discounts or deferment programs. Under New Hampshire law, every community must offer some sort of senior tax relief.

Bray said some of her clients have reverse mortgages that date back to 2008 and 2010, but most took out these loans in 2015.

How to get help

New Hampshire Legal Assistance’s hotline is 877-399-9995. A video “Five Things You Should Know About Reverse Mortgages” is at

<https://www.youtube.com/watch?v=aLzE685CXcg>

Gretchen M. Grosky, NH
Union Leader, 9/17/17

<http://www.unionleader.com/article/20170918/NEWS2001/170919242/-1/news2001>

HUD LIMITING REVERSE MORTGAGES FOR SENIORS

Concerned about financial losses in a federally insured mortgage program for seniors, the US Department of Housing and Urban Development announced plans to adjust premiums and limit financial draws for elderly homeowners taking such loans.

HUD officials said the economic value of the federal reverse-mortgage program, estimated at negative-\$7.7 billion last year, is putting at risk the Federal Housing Administration's entire insurance fund that supports all single-family loan programs, including traditional mortgages.

Home prices and interest rates, among other things, have made the reverse-mortgage program volatile, HUD officials said.

Reverse-mortgage loans are meant to help seniors age 62 and older "age in place" by giving them cash from the equity in their homes. Borrowers typically

receive a line of credit or a loan in a lump sum or in monthly payments. They are allowed to defer payments on the debt until they die, move away or do not meet loan obligations, such as paying property taxes and insurance.

A key change to the program will be how much insurance senior borrowers will need to pay to HUD to obtain loans. After Oct. 2, 2017, senior borrowers also will face new limits on how much they can borrow from their homes.

Housing and consumer advocates wondered how the changes would affect a program that has insured more than 1 million borrowers since its inception. Ira Rheingold, executive director of the National Association of Consumer Advocates, worries that needy seniors will find it harder to get help. He said HUD is punishing low-income homeowners for problems that were aggravated by poor federal management.

Among the issues, HUD encouraged lenders to help homeowners maximize the sizes of their loans by taking younger spouses off the mortgage documents, leading to foreclosures on widows, he said.

FYI...

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

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

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

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

engagingnh@gmail.com

"It's their own fault for any losses they are seeing," he said. "The response is to make it harder for people who need the money to get access to the program."

Jenifer Mckim, The Washington Post, 9/3/17

THE SOCIAL SECURITY SOLVENCY OUTLOOK

Social Security isn't broke and won't go bankrupt. That said, a serious financial deficit looms for Social Security in the early 2030s.

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

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

If history is any guide, however, odds are that nothing will be done to shore up Social Security’s finances until then. The kick-the-can-down-the-road view is the inevitable conclusion by Nobel laureate and MIT economist Peter Diamond at the Retirement Research Consortium.

The latest projections by Social Security actuaries predict the system’s retirement trust fund will run out of money in 2034. If Washington does nothing and allows that grim moment to pass, the system will have enough money coming in from payroll taxes to fund about three-quarters of scheduled benefits from then until 2090, which is hardly desirable.

Put another way, Social Security confronts a 75-

year financing shortfall equal to 0.9 percent of gross domestic product (GDP).

It’s worth keeping in mind that defense outlays went down by 2.2 percent of GDP between 1990 and 2000 and up by 1.7 percent of GDP between 2000 and 2010, notes Alicia Munnell, director of the Center for Retirement Research at Boston College. In other words, the scale of the Social Security problem is manageable.

“The changes required to fix the system are well within the bounds of fluctuations in spending on other programs,” Munnell writes.

Of course, the politics of Social Security reform are contentious. Calls for action to improve the sys-

tem’s long-term finances have repeatedly foundered on the shoals of ideology. Conservatives routinely call for benefit cuts to close the financing gap. Liberals have fought to preserve benefits with Social Security payroll tax increases; their most popular idea is increasing or eliminating Social Security’s cap on taxing wages over \$127,000.

There is no way around it, though. The only way to eliminate Social Security’s deficit is by putting more money into the system, cutting benefits or a combination of the two. And that’s why calls for emulating the 1982-83 bipartisan National Commission on Social Security Reform are routine.

The commission, better known as the Greenspan

Commission because it was led by future Federal Reserve chairman Alan Greenspan, worked.

Why not let history repeat itself? Problem is, the popular image of the Greenspan Commission is revisionist history and the wrong lessons have been drawn from the episode.

At the time the Commission met, high inflation and high unemployment were pushing the system toward a short-term financial gap of \$150 billion to \$200 billion. The goal: ensuring Social Security could meet its obligations in the 1980s.

Once into the 1990s, experts thought, the ranks of working boomers would grow and payroll taxes would exceed Social Security retirement benefits paid by a wide margin.

Republicans and Democrats deadlocked over how best to get over the funding gap. So Ronald Reagan's administration appointed a 15-member commission to devise a solution. The pressure was intense. The first Greenspan Commission meeting was in February, 1982 and without a solution Social Security checks wouldn't go out to more than 36 million beneficiaries in July, 1983. Reagan signed into law So-

cial Security fixes on April 20, 1983 with less than three months to spare.

However, The Greenspan Commission actually failed. The negotiated changes to Social Security largely worked, at least for several decades, showing a small surplus for the system's 75-year planning horizon.

But subsequent changes in the U.S. economy have led to a new financing gap. Among the more important shifts: stagnation in real wage growth. Rising income inequality has also undermined Social Security.

For example, when the Greenspan Commission set the cap for taxable wages in 1983, 90 percent of wage income in America was covered, notes Dean Baker, economist and co-director of the Center for Economic and Policy Research. Today, the Social Security tax cap now only covers around 82 percent of wage income (meaning that there are far more wealthy people with income excluded). If the cap had continued to cover 90 percent of wage income, the projected Social Security shortfall would be roughly 40 percent less than it is now, Baker estimates.

Chris Farrell

Laugh & Live Longer

RUDE PHARMACIST

Upon arriving home, a husband was met at the door by his sobbing wife. Tearfully she explained,

"It's the pharmacist. He insulted me terribly this morning on the phone. I had to call multiple times before he would even answer the phone."

Immediately, the husband drove down town to confront the pharmacist, and demand an apology.

He couldn't say more than a word or two, when the pharmacist told him,

"Now, just a minute, listen to my side of it..."

This morning the alarm failed to go off, so I was late getting up. I went without breakfast and hurried out to the car, just to realize that I'd locked the house with both house and car keys inside and had to break a window to get my keys.

Then, driving a little too fast, I got a speeding ticket. Later, when I was about three blocks from the store, I had a flat tire.

When I finally got to the store a bunch of people were waiting for me to

open up. I got the store opened and started waiting on these people, all the time the darn phone was ringing."

He continued, "Then I had to break a roll of coins against the cash register drawer to make change, and they spilled all over the floor. I had to get down on my hands and knees to pick up the coins and the phone was still ringing.

When I came up I cracked my head on the open cash drawer, which made me stagger back against a showcase with a bunch of perfume bottles on it. Half of them hit the floor and broke.

Meanwhile, the phone is still ringing with no let up, and when I finally got to answer it, it was your wife wanting to know how to use a rectal thermometer. Believe me Mister.... as God is my witness, all I did was tell her."

NEW WORDS

Coffee, (n.) The person upon whom one coughs;

Flabbergasted, (adj.) Appalled by discovering how much weight one has gained;

Abdicate, (v.) To give up all hope of ever having a flat stomach;

Esplanade, (v.) To attempt an explanation while drunk;

Willy-nilly, (adj.) Impotent; and

Balderdash, (n.) A rapidly receding hairline. (Everyone having a high forehead appreciates this concept.)

QUESTIONS AND ANSWERS

(from last year's GED examination answers from 16 year olds)

Q. Name the four seasons

A. Salt, pepper, mustard and vinegar

Q. What are steroids

A. Things for keeping carpets still on the stairs

Q. What is the fibula?

A. A small lie

Q. What is a terminal illness

A. When you are sick at the airport

Purposeful Living

Paul and Shirley Croteau are members of the Coos County Retired and Senior Volunteer Program (RSVP) through Tri County Community Action Program. Paul has provided nearly 2400 hours over 16 years in 26 stations serving older adults and his community. Shirley has volunteered for



Shirley & Paul Croteau

over 14 years, providing over 1600 hours of service in 20 stations.

As One to One Volunteers they provide friendly visitations and take clients to medical appointments. As Handy Helpers, they run errands, shop and transport clients to meetings and church. Some of Paul's volunteer time is with the Berlin State Prison inmates, while Shirley spends time supporting Sisters Anne and Pauline.

Both are active on several local Boards and other committees. They volunteer at the local American Red Cross Blood drives, the Maire Rivier Food Pantry, American Cancer Society and for other organizations. At Christmas, they become Santa and Mrs. Clause, delighting both young and old.

Compassionate and dedicated, Paul and Shirley are a huge assets the RESVP

program and communities they serve.

Board Notes

WHACK-A-MOLE SURVIVAL GUIDE

The recent breach of data at Equifax is just one of the causes of stress in our everyday lives, but there is so much more. Turn on the TV, especially when the major audience is assumed to be older adults, and you are bombarded with messages about your inevitable decline and your need for specific medications. Vivid pictures of things like the Shingles Virus get seared into our brains as do warnings that we need extra potent protection.

The messages are geared to raising the fear alert system to red *and* increasing sales, not public service announcements. And if that isn't enough, there's just the daily news, hurricanes, earth quakes, war and endless coverage of some eminent crisis. Is it any wonder that our nervous systems feel like we're playing a game of whack-a-mole.

The biggest barrier to happiness is stress, but how does one cope with the reality in this crisis oriented time?

It helps to know that our brains function a bit like our smart phones! If you've ever found your phone filling in what it thinks is the word you meant to type or some text based on your previous messages, you begin to get the idea. *The future is anticipated based on past data.*

Brains function in a similar way, using experience as past data. In fact we behave from memory about 90% of the time. While that is extremely beneficial, it can also create limitations as we get locked into reactive patterns. And that can increase stress and even hopelessness.

The good news is we are learning more about how our brains can be trained to respond rather than react. Tips for managing stress include:

1. Exploring alternative ways of thinking about the situation and to life in general. This sparks creativity and the potential for greater problem solving.
2. Recognizing the importance of staying focused on what you are doing. Paying attention connects mind, heart and body in a balanced, harmonious state of awareness. It has been shown that focus increases

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engagingnh@gmail.com

Forward it on!

performance and general satisfaction.

3. Examining habitual ways of thinking. Consider your reactions, thoughts and beliefs - are they based on your personal experience or what you were taught? Do they serve you or need adjusting?

4. Looking at ways that are critical or judgmental towards self and others, especially if it's unconscious. There is a difference between "not right for me" and wrong or bad.

5. Giving enough time to make good choices. Stress often brings pressure to hurry which not only brings more stress, it reduces clear thinking.

Dr. Richard Davidson is a pioneer in contemplative neuroscience at the University of Wisconsin at Madison. He offers neurological proof that what counts ultimately is not what *happens* to you, but

ENH NEWSLETTER-OCTOBER 2017

how you deal with what you've been dealt and offers four keys to well-being: Resilience, Outlook, Attention and Generosity.

And of course, take the appropriate action as advised and be discerning. Change

your passwords frequently; monitor your credit, and take advantage of benefits attached to membership such as monitoring your identity.

"You're not happier because you turn your brain

off. You're happier because you encourage yourself to think more deeply about what actually matters." – Charles Duhigg