



A Citizen Voice for the
Aging Experience

ENGAGING NH NEWS

GUEST OPINION:

Blind Dating Over 90

by Edward J. Bander

Dating at 91? That was my initial response to my longtime friend Donald, a psychiatrist, who like me is 91. But I agreed and began preparing for the double date he'd proposed. Donald had been married for a year to June, and the woman I was to escort was an old friend of hers — they'd been graduate students together at Brandeis years ago. We were to see Verdi's Macbeth, a Met opera being aired simultaneously at theaters across the planet.

I admit to having second thoughts. I am a widower; my lovely wife died in 1988, and a dear companion I'd known for 20 years passed away last year. Was this to be three on a match? I have two stents, a pacemaker, a panicky bladder, a tricky quad tendon recently reattached to my knee, and a daily regimen of pills. I could drop dead at any time, I thought. How embarrassing would that be on a date? Then again, I had managed to stay alive in hostile waters as a Radioman Second Class aboard the USS Bangust, DE 739 during World War II. Surely I could risk it? As for my daily assortment of medications, I'd just bring along an extra day's supply, I reasoned.

As I don't drive, my date picked me up, and the conversation came easily. I mentioned that I'd moved to Concord from Roxbury in 1957, when my Yankee father-in-law found a place his daughter and I could afford. There was a pause, and then my date said, "That was the year I graduated high school." Now I paused. I looked over at this woman, her

I'd survived hostile waters during World War II. Surely I could brave this.

steel-gray hair nicely coiffed, her cute wrinkles well powdered, handling the driving with aplomb, and thought to myself, "My God, I'm robbing the cradle."

Once at the theater, I excused myself for a trip to the men's room. Then came my next dilemma. Like Macbeth himself, I was "cabin'd, cribb'd, confined, bound in To saucy doubts and fears." We had to climb 39 steps to get to the only desirable seats. Closer to the screen would have been better for my bladder, but not good for listening, so up we went.

In the middle of the second act, with Banquo, blood-spattered, calling for revenge, my bladder called for relief. Off I sped like a tortoise, down the 39 steps,

February 2015
Volume 9, Issue 2

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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.

making it by a hair. My quad took those steps like a high jumper.

At intermission came another journey down to meet with Donald and June, who, having arrived late, were sitting up front. Also in attendance was a friend of my date — probably there to get a peek at the relic accompanying her. I was doing my best not to act my age. I think I picked the wrong decade.

Acts 3 and 4 went by without a hitch. The singing, the staging, the scenery, and the acting were magnificent. What an opera Verdi could have composed of my own plight, I mused. Think of the drumbeat as I mastered the staircase. And the arias — one of torment, the other of relief.

At the opera’s close, down the 39 steps we went again. Now it was off to dinner. The wine flowed. The conversation flowed. Everything flowed. My disappearances were never mentioned. The drive home was uneventful, and in many ways this evening of panic was no different from a lot of dates I’d had when I was a teenager. And to think I’d almost begged off.

I hope she calls. Tomorrow, and tomorrow, and tomorrow . . .

Edward J. Bander, a retired law librarian, is author of The Hidden History of Essex Law School. This article first appeared in the 1/7/14 Boston Globe Magazine.

NH Updates

NH WINS \$2M TO DESIGN NEW PAYMENT DELIVERY MODEL

New Hampshire will receive up to \$2 million in federal funds to design health care payment and service delivery models aimed at improving health care quality and lowering costs.

Nationwide, 28 states, three territories and the District of Columbia will receive a total of over \$665 million in Affordable Care Act funding, through the US Department of Health and Human Services, to design and implement the payment and service delivery models.

HHS Secretary Sylvia Mathews Burwell said,

“We are committed to partnering with New Hampshire to advance the goals we all share: better care, smarter spending and, ultimately, healthier people. We’re seeing states do some very innovative things when it comes to improving the ways we deliver care, pay providers and distribute information. These funds will support states in integrating and coordinating the many elements of health care – including Medicaid, Medicare, public health, and private health care delivery systems – to the benefit of patients, businesses and taxpayers alike.”

NH Business Review, 1/9/15

2015 VAUGHAN AWARD NOMINATIONS REQUESTED

EngAGING NH and the NH State Committee on Aging are pleased to announce that we are soliciting nominations for the 2015 Joseph D. Vaughan awards.

This joint effort recognizes individuals or couples over the age of 60 who demonstrate outstanding leadership or meritorious achievement as volunteers on behalf of NH’s older citizens. Nominees must be residents of NH whose volunteer work is in this state.

A joint committee of EngAGING NH, the NH State Committee on Aging, and a member of the Vaughan family will review all nominations and select one person or a couple from each county to be honored. Recipients will be honored in a ceremony highlighting their accomplishments. The awards ceremony is scheduled for May 4, 2014 in the Executive Council Chamber. Governor Has

san has been invited to participate in the presentation of the awards, as has the family of Joseph Vaughan.

The Joseph D. Vaughan Award was initiated in 1962 to memorialize the Honorable Joseph D. Vaughan. A state legislator, Representative Vaughan was an early advocate for older residents of the state and was instrumental in creating a state agency dedicated to the wellbeing of older people.

For a copy of the nomination form and instructions, email us at engagingnh@gmail.com.

ALL Nominations must be received no later than March 13, 2014.

NH DEPT. OF SAFETY PROVIDING HAZARD ALERTS VIA MOBILE DEVICES

NH Alerts is a free service provided by the New Hampshire Department of Safety Division of Homeland Security and Emergency Management. Emergency and community messages are initiated by authorized public safety officials at the State level and severe weather warnings are initiated directly by the National Weather Service.

The app delivers notifications to subscribers within a specific geographic area. If you are not receiving alerts through this application, you are not currently in an area identified with a potential public safety threat by the New Hampshire Department of Safety Division of Homeland Security and Emergency Management.

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

NH Alerts is used by New Hampshire public safety officials to inform and protect State residents and visitors. The NH Alerts app is free and available at the App Store and Google Play. No registration is required. Users are encouraged to enable their GPS services so the app can deliver location-based multimedia alerts to subscribers within a specific geographic area. Users may visit the NH Alerts app settings to select the alerts they would like to receive.

If you are a New Hampshire resident and you do not have a

smartphone or want warnings sent to your landline phone, please sign up to receive emergency information by landline or other non-smartphone methods. Encourage friends, family members and colleagues who live in New Hampshire to enroll with their information.

GSIL Advocacy Alert, 1/22/15

IRS SCAM

If you get a phone message from someone saying they are with the IRS, threatening to send you to jail if you don't call back: **DELETE IT!! DO NOT CALL BACK!!**

The IRS scam is alive and well in NH. *Be aware: the Internal Revenue Service never calls you if there is a problem with your taxes or filing.* They will first send you a letter, snail mail, asking you for more information.

NH ELDER LAW TARGETS DECEITFUL FAMILY MEMBERS

The statistics are startling: nearly \$3 billion is stolen from the elderly every year in this country. Up until financial abuse laws began making the rounds in recent years, many families found themselves held hostage to one family member who had the financial power of attorney and in some cases, medical powers of attorney, for an elderly loved one.

Fortunately, a NH elder law is leading the charge with a renewed focus on our state's most vulnerable citizens. On January 1, 2015, a new law took effect and will help protect the state's elderly and disabled populations from financial

exploitation. Among the law's highlights, financial abuse of the elderly and those who are disabled or impaired is now a crime – even if it's a family member who's stealing from an elderly parent. It also eliminates some of the proverbial red tape for law enforcement and allows agencies to begin investigating immediately.

No longer will families hear, "It's a family matter. You should try to work it out within your family" from law enforcement and other government agencies; instead, families are empowered to play a proactive role with law enforcement.

State Sen. Lou D'Allesandro, D-Manchester, one of the bill's sponsors, says the elderly have long been the subject of perpetrators in Manchester and around the state. Many, he said, are targeted by phone, where the caller pretends to be from a company or organization and demands money or asks for personal information, like a social security number.

According to the law, if a criminal takes more than \$1,500 from an elderly person or impaired or disabled adult, the crime is a Class A felony. If over \$1,000 is taken but less than \$1,500, it is a Class B felony. Criminals taking less than \$1,000 will be charged with a misdemeanor. Additionally, the law says if a criminal is convicted, he will be required to pay full restitution of the fund, assets or property.

D'Allesandro said that while there was an old law on the books, the new one is more substantial.

"We now have some teeth that will help us in addressing these perpetrators. We will punish them, and we will put them away for their deviant behavior," D'Allesandro said.

He said that because the Granite State has the third-oldest population in the country, preying on the elderly has become very pronounced. Beyond that, D'Allesandro said, New Hampshire has a large French-speaking population, drawing the attention of Canadian criminals.

Along with the elderly-targeted crimes, D'Allesandro said the law is also designed to protect people with physical disabilities. He noted, for example, housing in the Queen City, across the street from West High School, which is designed for people with disabilities — and criminals know it.

"Our idea is to protect people from this kind of abuse and this kind of crime. This kind of crime is becoming pervasive," D'Allesandro said. "We want [these criminals] off our streets. We want to discourage this. You can't cure everything, but it gives us the opportunity to do more. We want to protect our citizens."

www.dadlwawoffices.com and Hippo, 1/22/15

From Our Readers

KUDOS

Congratulations, [EngAGING NH], on another very informative issue. I especially like the News You Can Use section and the input From Our Readers. On the latter,

isn't that intriguing what David wrote in about the UCLA study of Alzheimer's and synapse decay that suggests that memories might be restored? (I think I saw that movie). Best wishes at the New Year,

Ed (Edward F. Ansello, Ph.D. Director Virginia Center on Aging)

Excellent newsletter. Thanks.

Barbara A. Miller, President Grant Writing Resource, Inc.

INTERNET NEUTRALITY

We are winning the policy fight over Net Neutrality, but it looks like certain members of Congress are trying to hijack the process by introducing legislation that would undercut us. So we need you to call your senators and representative today to tell them to stand up for the Internet.

We and our partners built an awesome tool to make this super quick and easy:

Now that we've gotten this far, Congress had better not undermine Net Neutrality -- click here to tell them to step off. It'll just take a minute, and could save the Internet.

This might be the biggest challenge we've ever faced and at Demand Progress we are doing everything we can think of to save the Internet.

There are 41 days left until we win Net Neutrality or we lose it forever -- that's when the FCC will vote on a new rule. And, almost miraculously, because of the work we've done together, we actually look poised to win.

But we need to make sure that Congress doesn't jump in and undermine us.

To hold lawmakers accountable, we and our allies at Battle-ForTheNet have launched 535 NEW WEBPAGES—one for every single senator and representative across the country.

We've tallied their positions and classified them as on #TeamInternet, on #TeamCable, or unknown. And we built a spiffy call tool so that you can easily contact your representatives and let them know that they need to stand with their constituents and the Internet—and not the Big Cable monopolies. Now that we've gotten this far, Congress had better not undermine Net Neutrality -- click here to tell them to back off.

Why This Matters Now:

We think we're winning the policy debate in Washington. All signs indicate that the FCC has finally heard the will of the people and they are preparing to vote on strong rules to protect Net Neutrality on February 26.

In fact, *things are looking so good* that Comcast and their allies are already going to Congress to try to derail our progress by pushing legislation that would undermine the FCC.

That's why it's crucial that you get in the game now! They've got hundreds of lobbyists walking around the Capitol with pockets full of cash. We've got you.

Tell Congress not to undermine Net Neutrality -- it'll just take a minute, and could save the Internet.

Source: Demand Progress; forwarded by John Heinis

DANG INDEPENDENT OLD PEOPLE

Mom's almost 90. She's bright, independent and social. She's also frail and tiny. On the rare occasion she goes out in the evening, she lets me know ahead of time. This is because everyone, from local family to relatives from back east, will call me worrying if they can't reach her after dark.

So when I called around five on Sunday night and she didn't answer, I figured she was indisposed and would call back. She didn't. An hour later, she didn't answer either her cell or landline, so I drove over to her house (four blocks away). Her windows were dark but the porch light was on. I figured she went somewhere with her friends and forgot to tip us off.

Over the next couple hours, I phoned a few more times, and then let my sister know. Karen was concerned. "Have you gone inside her house?" she asked. Feeling like a jerk, I let myself in and checked every room and closet. The car was home, so I checked inside that, too. Looking out the patio slider, I was grateful

to note she was not lying in a crumpled heap outside, and in fact, the door was locked, further evidence she'd gone out. As I drove back home, I noted a Christmas program going on at the Lodge, which is the clubhouse for our 55+ community. Probably she was inside, I told Karen.

It was unlike Mom not to keep us posted. She's very responsible and thoughtful. Over the next few hours, Karen and I called and left a few more messages. Nothing.

Pretty soon it was 9:30, and I called Karen back. "What are we going to do if she hasn't turned up by 10 when the Lodge closes?" I asked. Karen said, "Why don't you go inside and see if she's there?" Smart, but risky: if I showed up at the ballroom, Mom would think something horrible had happened to a family member. Then, when I told her why I was there, she'd be embarrassed in front of her friends.

But maybe I could sneak in, see if she was there, and split, undetected. I put my bra back on, as well as some decent slacks and a dab of lipstick. It was now 9:45. At the Lodge, I parked in front and headed toward the ballroom.

Great timing. The party was ending and a crowd flowed toward me. There she was: the shortest person in a sea of elders, her auburn hair barely visible over someone's shoulder. I fled to the car, leapt in, and drove down one of the parking aisles, where I shut off the lights and waited to make sure it was her. It was dark, but her walk is distinctive after that broken leg of three years ago, and

Raise Your Voice!
Please let us know what's on your mind and what's important to you.
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she has a slight hunch from osteoporosis. Then I saw the glint of her cane, and knew I could relax.

I called Karen. “Found her!” I said, laughing at my sneakiness, all for the purpose of ensuring Mom’s safety without her feeling impeded. Karen asked, “What is she doing now?” Suddenly angry, I said, “She’s crossing the parking lot with her old biddy friends!” I was mad with relief. Then I got the idea to race over to her house and watch to make sure she got in okay. I parked on her street, stalking her again, feeling like an inept spy.

She never showed.

I drove around back, thinking she might have gone in through the garage. Nope. I circled her neighborhood for a few fruitless minutes, but assumed she went over to a friend’s house for a snack. I drove home, mumbling and cursing to myself. And there she was, in the back seat of her friend’s little car. They were on my street, looking at Christmas lights. I managed to get inside my garage undetected.

It was after ten. I went to bed. “She okay?” mumbled Bill from under the covers. “Fine. She’s out partying.” It was, after all, my fault and my success that Mom had come to this. I was the one who lobbied hard for her to move to my community. “You’ll have friends,” I’d said. “There are always activities at the Lodge. You’ll never be bored or lonely.” Now, three years after moving away from her beloved home in

WE WANT YOU TO KNOW . . .

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

We actively partner and work with other NH advocates.

Formal Partnerships

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

Active Collaborations & Groups:

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

Other Groups we work with:

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

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the high desert, she was thriving, independent, and social.

And her kids were freaking out, acting like they were the parents.

The next day, she was slightly defensive. "I figured you wouldn't call," was her argument, but we both know that's a load of hooey. I said I was glad she had friends and a social life, and that we kids put her through more than this when we were teenagers. We laughed and changed the subject. She'll never know how upset I was. If my elderly, fragile mother is capable of independence and self-determination, and has all her marbles, I'll stay out of her way.

Even if she does drive me apeshit.

Lynne Spreen, December 19, 2014

Focus on Community

AGING A DRAIN ON SOCIETY?

A recent study by Oxford Economics, commissioned by AARP, challenges the concept that adults over 50 years of age are a burden to the community. The Longevity Economy: Generating economic growth and new opportunities for business discusses the strengths, advantages and upends the conventional wisdom about how aging affects the overall US economy, and the country.

Read the report at:

<http://www.aarp.org/content/dam/aarp/home-and-family/personal-technology/2013-10/Longevity-Economy-Generating-New-Growth-AARP.pdf>

News You Can Use

NEW LTC SITE

Most people would be shocked to be presented with a bill of \$10K following a stay covered by Medicare—and are! If you need inpatient rehabilitation services following a hospitalization, there is currently a \$137 daily Medicare co-pay that you are responsible for, if you are in a skilled facility for up over 20 days. The co-pay starts from days 21-100. And once that time is exhausted, the whole cost is your personal responsibility.

If this information surprised you, it might be time for a refresher on Long Term Care coverage and who pays for what. There is now a new website from the Administration on Aging and the Department of Health and Human Services that provides some basic information. Go to:

<http://longtermcare.gov/>

Don't be caught unaware.

VETERAN HEALTH CARE COVERAGE AND THE ACA: JUST CHECK THE BOX

You've seen the commercials on TV and heard the serious voice on the radio telling you how difficult this tax season may be because of the Patient Protection and Affordable Care Act (ACA). Don't believe the hype; you can meet the health care coverage reporting requirement as easily as checking a box on your Form 1040, 1040A or 1040EZ.

Effective January 1, 2014, the ACA required most Americans, including TRICARE beneficiaries, have minimum essential health care coverage (MEC), or pay a tax penalty for each month that you and the other individuals listed on your tax form did not have coverage during 2014. The good news is if you, and your dependents, are entitled to TRICARE or purchased TRICARE or Federal Employee Health Benefit (FEHB) Plan coverage, all you have to do to is "self-attest" you had coverage on your 2014 tax return.

The IRS has released clarifying information in publication 5187, "Health Care Law: What's New for Individuals & Families." This publication provides information about some of the tax requirements of the ACA. It and other ACA-related publications and tax forms are available at www.irs.gov/ACA.

For veterans who do not have TRICARE or FEHB coverage or lose DoD sponsored coverage, you're encouraged to explore other health care options through the Health Insurance Marketplace. Open season begins November 15 and runs through February 15, 2015.

Tricare, 1/20/2015

SHOCKED BY YOUR RECENT ELECTRIC BILL?

Here are some websites that explain why this is happening, in simple terms:

<http://www.puc.nh.gov/Home/Press%20Releases/120314%20winter%20bills%20press%20release.pdf>

<http://www.puc.nh.gov/Consumer/Managing%20Your%20Natural%20Gas%20&%20Electric%20Utility%20Bills%20This%20Winter.html>

To help manage the increase, see:

<http://www.oca.nh.gov/Press%20Releases/Managing%20Utility%20Bills%2010-13-14.pdf>

PURCHASING CO-OP

Membership for 2015 is open for Our Town Energy Alliance (<http://www.otchoice.com/default.asp>). The Coop began as The Our Town Energy Choice "OTEC" founded in November of 1999 by the Barraforas as a community service for senior citizens.

Today it is the largest energy purchasing cooperative in New England. While we have enjoyed lower costs for oil this winter, you may want to check out membership and news, as the Co-op continues to explore other services and is currently offering an energy audit package.

PARENTS AND ADULT CHILDREN ESTRANGEMENT

The Silent Epidemic

Many families endure fights, says Susan Kuczmariski, an expert on family relationships who teaches at the Kellogg School of Management at Northwestern University, but some of the feuds linger, and the chasms that separate parents and their adult children are among the most painful.

"Because these stories are so tragic," Kuczmariski says, "a lot of people don't share them."

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

Joshua Coleman, is co-chair of the Council on Contemporary Families who runs a webinar for parents who want to improve relations with their adult children. He sees so much of this problem that he calls parent/adult child estrangement a silent epidemic.

"Nobody wants to talk about this," he says.

And yet people are more than willing to share their stories online. Coleman's web forums are teeming with questions from parents seeking answers about how to heal. The Experience Project hosts a support group for parents of disaffected children. The stories are heart-wrenching — no matter how old the children, the parents want them back in their lives.

ADVANCES OF NOTE

Scientists have successfully restored mobility to paralyzed mice with a soft, flexible electrical implant that mimics the elasticity of the brain and spine's protective tissue. When implanted into paralyzed rats, the ribbon-like device, which delivered electrical and chemical stimulation to the brain and spine, helped the animals walk again.

Unlike [previous implants](#), which are rigid, the new flexible one

moved with the animals, keeping the stimulation attached to their neural tissue. The implants also did not trigger an immune response, the team [reports](#) in the Jan. 9 *Science*.

The results could have implications for long-term treatment of paralysis and certain diseases, such as Parkinson's, in humans. For more on treating paralysis, read *SN's* "[Mind to motion](#)" feature.

Health & Wellness

TROUBLE SWALLOWING PILLS?

You're probably doing it wrong, study says

If you have trouble swallowing pills, it's not your fault. You've just been doing it wrong. And now a group of German experts is ready to show you a better way. Two ways, in fact.

The first is the "pop-bottle method," and it makes tablets go down with ease. The second is the "lean-forward technique," which sends capsules straight down the throat. Both have been rigorously tested by 151 volunteers who swallowed numerous dummy pills for the sake of science. And now they are being shared with the world via their publication in the *Annals of Family Medicine*.

Before we proceed, a little background. The researchers — all members of the Department of Clinical Pharmacology and Pharmacoeconomics or the Department of Pharmaceutical Technol-

Help Spread the Word!

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

Forward it on!

ogy and Biopharmaceutics at the University of Heidelberg — were acutely aware that pills pose a real problem for many patients.

Among those who have trouble taking their medicine, about one-third wind up gagging, choking, throwing up or blocking their throats with their pills.

This is more than a discomfort for patients (though it surely is). It also causes patients to reduce the dose of their medications, or skip it altogether. And studies show that these behaviors make patients' medical problems worse and more expensive to treat.

So the researchers devised four shapes of capsules and tablets, including round, oval and oblong. Each came in four sizes, for a total of 16 placebos.

Next came the 151 volunteers. These men and women ranged in age from 18 to 85, and slightly more than half reported some difficulty taking pills.

The researchers asked the volunteers to close their eyes and do

their best to swallow each of the 16 test pills with 20 milliliters of water. All capsules and tablets were rated for their ease (or difficulty) of swallowing, using an eight-point scale. For each volunteer, the "large" and "very large" sizes of the pill shapes that caused the most trouble were used for the rest of the experiment.

In most cases, tablets were the biggest problem. The solution offered by the German experts was the pop-bottle method. That involves putting a tablet on the tongue and closing one's lips around the opening of a flexible plastic water bottle. Then it's time to take a drink, "keeping contact between the bottle and your lips by pursing your lips and using a sucking motion," according to the *Annals* study. By swallowing both water and pill right away, there's no chance to think twice — the medicine slides right down the hatch.

It worked. About two-thirds of those who said they had trouble swallowing tablets reported improvement while using the pop-bottle method, the study authors found. Even among those with no swallowing difficulties, the pop-bottle approach made things easier for 71% of volunteers taking large tablets and 64% of those taking very large tablets.

Capsules were less of a problem than tablets, but the German experts had a trick for these pills too. In the lean-forward technique, you put a capsule on your tongue and take a sip of water but don't swallow it immediately. Instead, you "bend the head forward by tilting

your chin slightly toward your chest." Then, keeping the head in this downward position, you swallow capsule and water together.

It may sound counterintuitive to tilt your head forward rather than backward, but it worked even better than the pop-bottle method. Everyone who tried it with very large capsules rated it an improvement over their previous swallowing method, as did 91% of people with no history of swallowing problems who used it on large capsules and 82% of their counterparts who did report swallowing difficulties.

Other evidence that these two swallowing methods were superior included higher rates of successful swallows on the first try; fewer reports of an "unpleasant feeling in the throat"; and fewer cases of pills being lodged in the throat.

Most tellingly, "85.6% of participants said they would adopt these methods in their daily routines," the German study authors wrote. They concluded that both methods "should therefore be generally recommended."

LA Times, Nov. 2014

DANGERS OF SITTING

They say sitting is the new cancer. While that title is a little extreme, a new study says that getting up and walking only 20 minutes a day can lead to a substantially longer life. Researchers from Cambridge University analyzed at the lifestyle data of over 300,000 individuals and discovered those who walked just 20 minutes a day had a 30 percent lower chance of dying prematurely. So go get some fresh

air and take a walk. Read More: <http://www.wddty.com/walking-20-minutes-a-day-reduces-chances-of-premature-death.html>

POSTURE TIPS TO HELP YOU FEEL YOUNGER

Pay attention to your body's alignment to avoid serious health problems.

“Stand up straight! Stop slouching!” Your parents admonished you, you admonished your children and they are probably saying the same things to your grandchildren. As it turns out, we are all on the right track: Good posture is critical for good health.

The Perils of Bad Posture According to Mary Ann Wilmarth, a physical therapist and spokesperson for the American Physical Therapy Association (APTA), poor posture can exacerbate: Osteoarthritis or compression issues, putting you at increased risk of fracture, Diminished breathing ability, Fatigue, and Heightened risk of athletic injury

“Stand Up Straight”-Defined:

In order to correct your posture, however, you have to know what good posture looks like. It is not shoulders and head flung back.

You should have three main curves: The cervical/neck, thoracic/ribs, and lumbar/low back/sacrum into the coccyx. You want to be balanced front to back and side to side.

“If you look from the side, if your ear, shoulder, hip, knee and ankle are in a pretty straight line, give or take, then your curves are most likely in the right positions,” said

Nomination Call!

Do you know an individual or couple, over the age of 60, who have shown outstanding leadership or demonstrated meritorious achievement as a volunteer on behalf of New Hampshire's older citizens?

Consider submitting a nomination for the 2014 Joseph D Vaughan Award for their county.

For more information and a nomination form:

engagingnh@gmail.com.

Wilmarth, who is also Chief of Physical Therapy, Harvard University Health Services.

The Correct Way to Sit

Don't forget seated posture. It is just as important, since so many of us these days spend hours slumped over a computer. When sitting at your desk, Wilmarth recommends: Your ear, shoulder and hip should be in a straight line; your elbow, hips and knees should be at 90 degrees. You should have good lumbar support. Sit as close to the desk as you can. Your computer should be 24 inches ahead of you so you don't put your head too far forward. Looking straight across, your vision should focus almost to the top of the computer screen. Take stretching breaks every half hour.

“The body craves movement to keep the joints mobile and the muscles loose,” says Wilmarth.

Check APTA's Moveforwardpt.com for pictures of ideal set ups for ergonomics.

Why We Slouch

Postural problems that aren't structural in nature (such as scoliosis) can come over time from habits of sitting and standing.

“This causes weakness in the muscles that support the spine. Then you'll tend to favor it, shifting and slouching, accommodating muscles that become weaker and weaker because you are not using them,” explains Wilmarth.

Exercises can definitely help. The sooner that you are proactive about it, the better the result.

“If there are things that are more structural, exercises won't change that, but they can help prevent dysfunction from occurring or from occurring at a faster rate,” adds Wilmarth.

Exercises That Improve Posture:

“Doing exercises daily, just a few minutes at a time, is all it takes to have an effect,” says Dr. Melanie Kinchen, a spokesperson for the American Academy of Orthopedic Surgeons.

For example: Throughout the day, do backwards shoulder circles and shoulder blade squeezes for a few minutes at a time. Try rowing exercises with elastic tubing or weights.

Do alphabet exercises with your stomach on an exercise ball:

Letter I: Bring your arms to the ceiling, squeeze shoulder blades.

Letter M: Bring your arms in rowing position, elbows up to the

ceiling.

Letter T: Arms out to the side, bring up to the ceiling.

Letter Y: Arms up by your ears, thumbs up, lift up.

“If you don’t have a ball, do it over the corner of the bed. Gradually add in arm weights,” says Wilmarth. Work the abdominals to improve core strength — planks, sit ups, back stretches.

“The stronger your core is, the better your spine can support you. Your back muscles help that tower stay in place, putting less strain on the discs and joints that are starting to wear out,” says Kinchen, who is also an orthopedic surgeon with specialty training in spine surgery from Grapevine, Texas.

What about postural braces, shirts, and — for women — bras? If you don’t have actual structural problems, they don’t work, says Kinchen.

“Braces will actually make muscles weaker because you aren’t using your them. Bras and shirts may make you look better temporarily, but they don’t help in the long run. There are no quick fixes,” she notes.

One caveat: If you are large-breasted woman, it is critical to get a good support bra with large, padded straps so your breasts don’t pull you forward and cause back pain.

It Takes Time to Adjust

If you are not used to being in a more neutral position, it may feel strange at first. That’s OK, you are trying to change it. Let your body adjust. It took a long time to get to

where you are, so it may take a while to change postural habits. But it’s worth it.

“You will feel less fatigued and more energized and much easier to function going forward. Paying attention to it in the short time will pay off with long-term benefits,” says Wilmarth.

Beth Levine, Grandparents.com,
12/18/14

Tech Tips

HELPING THOSE WITH TREMORS TO EAT WITHOUT SPILLING

Google is throwing its money, brain power and technology at the humble spoon.

Of course, these spoons (don’t call them spooles) are a bit more than your basic utensil: Using hundreds of algorithms, they allow people with essential tremors or Parkinson’s disease to eat without spilling.

The technology senses how a hand is shaking and makes instant adjustments to stay balanced. In clinical trials, the Liftware spoons reduced shaking of the spoon bowl by an average of 76 percent.

“We want to help people in their daily lives today and hopefully increase understanding of disease in the long run,” said Google spokeswoman Katelin Jabbari.

Other adaptive devices have been developed to help people with tremors — rocker knives, weighted utensils, pen grips. But

until now, experts say, technology has not been used in this way.

“It’s totally novel,” said University of California San Francisco Medical Center neurologist Dr. Jill Ostrem, who specializes in movement disorders such as Parkinson’s disease and essential tremors.

She helped advise the inventors and says the device has been a remarkable asset for some of her patients.

“I have some patients who couldn’t eat independently. They had to be fed, and now they can eat on their own,” she said. “It doesn’t cure the disease. They still have tremor, but it’s a very positive change.”

Google got into the no-shake utensil business in September, acquiring a small, National Institutes of Health-funded startup called Lift Labs for an undisclosed sum.

More than 10 million people worldwide, including Google co-founder Sergey Brin’s mother, have essential tremors or Parkinson’s disease. Brin has said he, too, has a mutation associated with a higher risk of Parkinson’s, and he has donated more than \$50 million to research for a cure, although Jabbari said the Lift Labs acquisition was not related.

Lift Labs founder Anupam Pathak said moving from a small, four-person startup in San Francisco to the vast Google campus in Mountain View has freed him to be more creative as he explores how to apply the technology even more broadly.

His team works at the search giant's division called Google(x) Life Sciences. It also is developing a smart contact lens that measures glucose levels in tears for diabetics, and it is researching how nanoparticles in blood might help detect diseases.

Joining Google has been motivating, said Pathak, but his focus remains on people who are now able to eat independently with his device. "If you build something with your hands and it has that sort of an impact, it's the greatest feeling ever," he said.

Pathak said he also hopes to add sensors to the spoons to help medical researchers and providers better understand, measure and alleviate tremors.

Shirin Vala, 65, of Oakland, has had an essential tremor for about a decade. She was at her monthly essential-tremor group at a medical clinic in San Ramon, Calif., this year when researchers developing the device introduced the idea and asked if anyone was interested in helping them.

As it was refined, she tried it and gave them feedback. And when they hit the market at \$295 apiece, she bought one.

Without the spoon, Vala said, eating was really a challenge because her hands trembled so much that food fell off the utensil before she could eat it.

"I was shaking, and I had a hard time to keep the food on a spoon, especially soup or something like

How to Contact Your State Committee on Aging Representatives

County	Name	Email
Belknap	Rich Crocker	richcrocker@metrocast.net
Carroll	Kate Cauble	kemc226@aol.com
Cheshire	Bob Ritchie	fictionfitz@gmail.com
Coos	Mark M. E. Frank	maxfra@aol.com
Grafton	Chuck Engborg	eengborg@roadrunner.com
Hillsborough	Sherri Harden	hardensherri@gmail.com
	Joan Schulze	joanschulze@myfairpoint.net
	Russ Armstrong	equlzr@gmail.com
Merrimack	Herb Johnson	clairhonda@msn.com
Rockingham	Sheila King	bbwic@metrocast.net
Strafford	Candace Cole-McCrea	snowyowl@metrocast.net
Sullivan	Larry Flint	wrecman@comcast.net
<i>State Reps & Senators</i>		
Cheshire	Rep. Susan Emerson	semerson435@aol.com

an olive or tomatoes or something. It is very embarrassing. It's very frustrating," she said.

The spoon definitely improved her situation. "I was surprised that I held the food in there so much better. It makes eating much easier, especially if I'm out at a restaurant," she said.

Martha Mendoza, Associated Press, 12/1/14

HOW TO AVOID COMPUTER TECH SUPPORT SCAMS

The phone rings. The voice on the other line informs you that your PC is infected with a virus that, fortunately for you, the caller's well-known company can eliminate it. Hmm, you think, that's

odd, since our family only uses Macs.

Hopefully, you hang up and that's the end of the story. But many people getting similar calls ended up falling for tech-support scams, handing over remote access to their computers and getting charged hundreds of dollars. This all-too-common problem led a federal court recently to fine operators of several international tech-support schemes more than \$5.1 million.

Whether or not the government ever collects the fines, the action shines a light on why consumers must be careful about who they allow to work on their computers.

Hang up on possible scammers

Computer tech-support professionals who've earned high marks from Angie's List members warn that you should never give anyone you don't know access to your computer. Reputable tech-company workers don't operate through unsolicited phone calls, they say, so your best move is to hang up.

Be wary in other ways, too, experts advise. Don't click on online ads or pop-ups that claim your computer is infected and should be scanned. Be leery of ads promising services to speed up your computer.

If you're wondering whether a computer service is worth considering or an email link worth opening, consider who initiated the communication. If it wasn't you, don't respond.

More computer safety tips

Additional suggestions for reducing the odds of your computer being compromised:

Frequently back up your data. After backup, disconnect the storage device from your computer. Another option is to pay an online-based company to conduct off-site backups.

Exercise caution before clicking on links from emails. Be especially wary when you haven't initiated a request. Be careful about sites offering free applications, games and tools. Many are good, but some contain malware. Before downloading, search online to see what others have to say about

whatever you're considering downloading.

Pay attention when you download and install anything. Don't mindlessly check "agree," "next" and "continue." Look carefully for boxes that are pre-checked; be sure you know what you're getting into.

Notice web addresses. The first few online search results may not be what you think they are. Before clicking a link, look at the website address to which it will send you. If the address seems odd, carefully consider before clicking.

Know what software your computer uses and keep it updated. A dated program may have trouble interfacing with complementary programs. Also, many updates are security-related.

Signs of a computer virus

Wondering if your computer has a virus? Signs include slow performance, inability to launch programs or unfamiliar programs launching independently.

When seeking help computer issues, consider the services of a reputable technician. Check the company's reputation on a trusted online review site. Ask questions so you're clear about credentials and training, if service can be done in your home or office, and how long an expected repair could take.

Also, ask if charges are by the hour or the project. In the past year, Angie's List members reported paying \$50 to \$260 to have top-rated computer-service pro-

viders remove viruses and malware.

*Angie Hicks, Union Leader
8/25/14*

WEBSITES OF INTEREST

Websites for 50+ audiences are growing, covering everything from medical, social, financial and dating information. Some are free and some require a membership. Here are a few examples:

- <http://www.seniorliving.org/leisure/top-senior-websites/> a free site;
- www.NowU.com described as the lifestyle resource that will help you take charge and accomplish what's next. For a \$20 membership fee it provides members with motivational stories, information and discounts;
- <http://longtermcare.gov> basic information on what long term care is; and
- <http://www.suddenlysenior.com/> over 4,450 pages of humor, nostalgia, senior advocacy and useful information for seniors 50+. Updates weekly!

Dollars & Sense

PROPERTY TAX RELIEF APPLICATIONS ARE DUE MARCH 1 -

Tax Deferrals are available for Homeowners Over Age 65 or Receiving Social Security Benefits Based on Disability, and Property Tax Abatements Based on Hardship or Poverty

Property taxes are unaffordable for many homeowners across the state who are older, have disabilities, and/or have low income. However, if those taxes are not paid, homeowners can eventually lose their home to the town or city through tax deeding. (The town or city takes the home to pay off the taxes owed, and thereafter evicts the homeowner by court process.) State law provides a variety of forms of property tax relief, many of which have application deadlines of March 1. Here is important information on the major types of property tax relief:

Property Tax Deferrals:

Homeowners who are older and/or have disabilities and would suffer serious financial hardship or a possible loss of their property because of the burden of property taxes can apply for a property tax deferral. Under this program, the town can take a deferral lien on the home for the taxes owed. Once the town files a deferral lien, interest accrues at five percent (5%) a year on the deferred taxes. Although a tax deferral is like a mortgage, the deferred taxes and interest do not have to be paid unless the homeowner sells the property or dies.

To qualify, the taxpayer must be 65 or older, or eligible for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) disability benefits; and have owned the home for at least five years if the request is based on age, or one year if the request is based on having disabilities; and be living in the home; and the total amount of taxes de-

ferred does not exceed 85% of the property's equity value.

The deadline for applying for a tax deferral with the tax assessor or selectmen is March 1 following the final tax bill for the year. (The tax deferral request is only for that one year's taxes and not taxes still owed from earlier years.) To apply for a tax deferral, the taxpayer should use the New Hampshire Department of Revenue Administration (DRA)'s Form PA-30 "Elderly and Disabled Tax Deferral Application." The form is available on the DRA's website as follows:

<http://www.revenue.nh.gov/forms/2013/documents/pa-30.pdf>

The form can also be requested by calling the Department of Revenue Administration at 230-5001, and town or city offices may have copies available upon request.

Property Tax Abatements Based on Hardship or Poverty:

Property taxes may be reduced or waived ("abated") by a town or city if the taxpayer is able to show "good cause." Good cause for an abatement of property taxes includes the inability to pay the taxes. This is commonly referred to as a "hardship" or "poverty" abatement.

The deadline for applying for an abatement with the assessors or Selectmen is March 1 following the final tax bill for the year. Thanks to a recent change in the law, the assessors or Selectmen now may also abate prior years' taxes for good cause. Some municipalities mail to and require taxpayers to complete an invento-

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Check our website:

www.engagingnh.org

ry form by April 15 of the preceding year as a precondition to an abatement request. To apply for a tax abatement, use the New Hampshire Department of Revenue Administration (DRA)'s "Taxpayer's RSA 76:16 Abatement Application to Municipality." The form is available on the Board of Land and Tax Appeals' website as follows:

<http://www.nh.gov/btla/forms/documents/municipal-abatement.pdf>

The form can also be requested by calling the Board of Tax and Land Appeals at 271-2578, and town or city offices may have copies available upon request.

Additional Information:

The town or city will have until July 1 following the tax bill to decide whether to allow the tax deferral and/or abatement. If the taxpayer is unhappy with the town's decision, the taxpayer can file an appeal with either the Board of Land and Tax Appeals or the Superior Court by September 1 of the year following the tax bill.

Other Important Property Tax Relief Deadlines:

The deadline for applying for tax exemptions or credits (including exemptions for older homeowners and credits for veterans, and op-

tional exemptions for people who are legally blind, deaf/hearing impaired, or who have other disabilities) for 2015 property taxes is April 15, 2015. Tax exemptions lower the amount of the property which is taxed, and credits directly reduce the taxes required to be paid. The next filing period to apply for state education property tax relief is May 1, 2015 to June 30, 2015. Forms for these other types of property tax relief also are available on-line or by calling the Department of Revenue.

Homeowners who need advice about property tax relief can contact the Legal Advice and Referral Center (LARC) by submitting an on-line application at www.nhlegalaid.org, or by calling (603) 224-3333. Persons at least 60 years old can contact New Hampshire Legal Assistance's Senior Citizens Advice Line at 1-888-353-9944.

New Hampshire Legal Assistance (NHLA), a non-profit law firm, represents elderly, disabled, and low-income homeowners in property tax cases. NHLA publishes a pamphlet that describes what property tax relief is available and

the process for seeking assistance.

The pamphlet "Having Trouble Paying For Property Taxes?" is available at http://beta.nhla.org/assets/custom-Content/23/Property_Tax_Pamphlet_FINAL_Nov_2011.pdf or can be requested by calling Donna at 224-4107, extension 2831, or by e-mail to dgiddings@nhla.org.

HIGHER STANDARD DEDUCTION, OTHER BREAKS FOR OLDER TAXPAYERS

You've downsized to an apartment, the kids are long gone, and you're no longer eligible for some of the deductions and exemptions that had helped you lower your tax bill.

But for those 65 years or older, there are other tax breaks that might benefit you come tax time.

For one, not all your Social Security benefits are subject to federal taxes. How much depends on your other income and filing status.

"No one pays federal income tax on more than 85 percent of his or her Social Security benefits based on Internal Revenue Service (IRS)

rules," the Social Security Administration says on its website.

To determine what percent of your benefits might be taxable, add half your benefits to your other income, including nontaxable interest. If your combined income is between \$25,000 and \$34,000 and your filing status is single, up to 50 percent of your benefits might be taxable, according to the IRS. For married couples filing jointly, the 50 percent taxable figure applies if your combined income is between \$32,000 and \$44,000.

Combined income lower than the threshold? Social Security benefits aren't taxable. If the combined income is above these income ranges, up to 85 percent is subject to income taxes.

People 65 and over also should consider whether it's more beneficial for them to claim the standard deduction or to itemize.

The standard deduction is higher for seniors ? \$7,750 if your filing status is single, \$14,800 if you're married filing jointly and you and your spouse are both at least 65. That compares to \$6,200 for single filers under 65 and \$12,400 for married taxpayers under 65 who

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

Name	Mailing Address	Phone	Fax	E-Mail Contact Form
U.S. Representative Frank Guinta	326 Cannon House Office Building, Washington, DC 20515	(202) 225-5456	(202) 225-5822	https://guinta.house.gov/contact/email
U.S. Representative Ann Kuster	137 Cannon House Office Building, Washington, DC 20515	(202) 225-5206		https://kuster.house.gov/contact/email-me
U.S. Senator Kelly Ayotte	144 Russell Senate Office Building Washington DC, 20510	(202) 224-3324	(202) 224-4952	http://www.ayotte.senate.gov/?p=contact
U.S. Senator Jeanne Shaheen	520 Hart Senate Office Building Washington, DC 20510	(202) 224-2841	(202) 228-3194	http://shaheen.senate.gov/contact

are filing jointly.

"Seniors very often have already paid up their mortgage and they very often don't itemize anymore," said Jackie Perlman, principal tax research analyst at the Tax Institute at H&R Block.

But it's important to do the math ? or let your tax preparer or tax software do it for you ? to see whether it still makes sense to itemize even with the higher standard deduction.

Even if you don't have mortgage interest to deduct, you can still deduct any property taxes you paid. State income taxes also are deductible, or alternatively, you can choose to deduct state sales taxes, an attractive option if you live in a state that doesn't have an income tax.

For seniors, medical expenses have to exceed 7.5 percent of adjusted gross income to be deductible. That threshold applies even if only one spouse has reached 65 and you file jointly. For those under 65, medical expenses are deductible only if they exceed 10 percent of your adjusted gross income.

And medical bills can be hefty for seniors. Covered medical expenses include the portion of doctor, dentist and hospital bills and the cost of prescription drugs not covered by insurance, as well as premiums for Medicare or other insurance coverage. Prescription eyeglasses are deductible, as are the cost of false teeth, hearing aids and wheelchairs. So is the cost of transportation to medical appointments.

Charitable donations also are deductible. However, seniors who are at least 70½ had another option for charitable donations. At that age, you're required to take a minimum distribution for your individual retirement accounts. If you rolled that distribution over directly to a charity ? instead of taking the money and then donating it ? the distribution is not counted as income and therefore is not taxable.

"The difference is you're lowering not only your taxable income but also your adjusted gross income," Perlman said. And that can affect such things as whether Social Security benefits are taxable and

whether you can deduct your medical expenses.

But there's no double-dipping. If you itemize, you can't also deduct a charitable donation that was made through a direct rollover from an IRA.

There is also a small tax credit for low-income seniors, which Perlman says is not widely used. "It might be helpful for someone who neither contributed to the Social Security system nor ever married."

The IRS offers free tax help for people 60 and older, working through non-profit groups like AARP Foundation.

Carole Feldman, Associated Press, 1/13/15

REVERSE MORTGAGES: THEY'RE NOT ALWAYS AS PAINLESS AS THEY SEEM

I have a long driveway at my home. Frequently, guests who are

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 18 Lowe Avenue, Concord, NH 03301.

Donations are tax deductible to the extent allowed by law.

backing out in reverse drift left or right and tear up some grass.

What is it about driving in reverse that causes people to get so confused and go off track?

They often can't figure out which way to turn.

The same could be said for reverse mortgages. Lots of people don't fully understand how this type of lending product works, and the resulting confusion can leave them with a lot of regrets.

Reverse mortgages were largely created for seniors who are cash-poor but house-rich: They have a lot of equity in their homes. The idea was to allow seniors to remain in their homes by borrowing a portion of their equity to supplement their incomes.

To qualify for a reverse mortgage, you have to be 62 or older. But

unlike with traditional home loan products, there is no monthly payment. The loan isn't due until the borrower moves, sells, or dies.

The overwhelming majority of borrowers get a reverse mortgage through the Federal Housing Administration's Home Equity Conversion Mortgage (HECM) program.

I recently wrote about the loan product and many readers had questions and concerns. One wrote:

"It is recommended that the prospective borrower seek the guidance of a counselor. How independent are these counselors? My late cousin had obtained a reverse mortgage to supplement her limited pension. My impression was that the 'counselor' essentially presented my cousin with the different options of receiving the reverse mortgage (lump sum, monthly, etc.) rather than the associated costs, requirements and risks."

Counseling is not recommended, it's required by the Department of Housing and Urban Development. Borrowers have to use HUD-approved housing counselors, who must discuss not just how a reverse mortgage works and its eligibility requirements but the financial implications of getting this type of loan. They also are supposed to talk about alternatives. Their job is to help guide people to make their own decisions about whether the product is right for them.

Counselors are allowed to charge for reverse-mortgage counseling,

but the agency must tell you about the fee before charging it. Fees are typically about \$125, but some agencies charge less. Agencies are also required to waive the counseling fee if a borrower can't afford it. You can pay the fee directly to the agency or out of your loan proceeds.

Speaking of alternatives, another reader wrote:

"A home equity line of credit can serve the same function as a reverse mortgage at much lower costs, and with the potential of being able to withdraw a larger percentage of equity than with a reverse mortgage. Am I missing something?"

The problem with a line of credit for cash-strapped seniors is that they may not qualify for the loan and they have to make monthly payments. The appeal of a reverse mortgage is that no monthly payment is required.

Here's something you should keep in mind. I received a heart-wrenching note from one senior in Florida whose husband had taken out a reverse mortgage. She had signed over her rights to their home to her husband so that he could get a higher mortgage amount. She was 57 at the time. He was 62.

Some people, who married later in life, never add the spouse to the deed to a home that one spouse owned previously, said Jean Constantine-Davis, senior attorney with AARP Foundation Litigation.

"More commonly, the younger spouses are talked into quitting their interest in the home

by mortgage brokers to generate higher draw on equity," Constantine-Davis said. "The couples virtually never understand that under the terms of the mortgage, when the borrowing spouse dies, the surviving spouse will be foreclosed on and evicted."

That's what happened to the Florida reader.

"They assured me there would be no problem in adding my name back when I turned 62," she wrote. "They failed to tell us that would require qualifying for a refinance."

Now they can't afford to refinance.

"We do not have the funds and I have lived in fear of my husband preceding me in death and my being homeless," she wrote.

It's exactly this type of situation that has led the Washington, D.C., law firm of Mehri & Skalet and AARP Foundation Litigation to file a class-action lawsuit against HUD on behalf of widowed homeowners. There are still outstanding issues to resolve in the litigation, but in the meantime, HUD has changed the rules for newly originated mortgages.

The reader was hopeful the new rule would take away her fear.

I'm afraid it won't.

Now, non-borrowers don't have to leave their homes when their spouses die, as long as they continue to reside in the home and meet other requirements. But the rule applies only to reverse mortgage contracts made on or after Aug. 4 of this year.

I'll say it again: Do a lot of homework before getting a reverse mortgage, because you may end up stuck in a bad situation.

Michelle Singletary, Washington Post, 9/25/14

Laugh & Live Longer

PET PARROT

A man buys a pet parrot and brings him home. But the parrot starts insulting him and gets really nasty, so the man picks up the parrot and tosses him into the freezer to teach him a lesson.

He hears the bird squawking for a few minutes, but all of a sudden the parrot is quiet. The man opens the freezer door, the parrot walks out, looks up at him and says,

“I apologize for offending you, and I humbly ask your forgiveness.”

The man says, “Well, thank you. I forgive you.”

The parrot then says, “If you don't mind my asking, what did the chicken do?”

WHAT'S YOUR NAME, AGAIN?

Two elderly ladies had been friends for many decades. Over the years they had shared all kinds of activities and adventures. Lately, their activities had been limited to playing cards a few times a week.

One day when playing cards, one looked at the other and said, “Now don't get mad at me. I know we've been friends a long time, but I just can't think of your name. I've

thought and thought, but I can't remember it. Please tell me what your name is.”

Her friend glared at her. For at least three minutes she just stared and glared. Finally she said, “How soon do you need to know?”

WINE IS NOT THE ONLY DRINK THAT'S GOOD FOR YOU!

Interview with 101 year-old Hattie Mae MacDonald of Feague, Kentucky:

Reporter: Can you give us some health tips for reaching the age of 101?

Hattie: For better digestion I drink beer. In the case of appetite loss I drink white wine. For low blood pressure I drink Red Wine.

In the case of high blood pressure I drink scotch. And when I have a cold I drink Schnapps.

Reporter: When do you drink water?

Hattie: I've never been that sick

AGING 1

My young grandson called the other day to wish me Happy Birthday. He asked me how old I was, and I told him, “80”. My grandson was quiet for a moment, and then he asked, “Did you start at 1?”

AGING 2

My grandson was visiting one day when he asked, “Grandma, do you know how you and God are alike?”

I mentally polished my halo and replied, “No, how are we alike?”

“You're both old,” he replied.

AGING 3

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

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

Purposeful Living

Local Fuel Assistance programs must turn away many who could use supplemental heating assistance but do not meet the application requirements. In collaboration with the Southern NH Services and Southwestern NH Services' Fuel Assistance programs, The River Center - A Family and Community resource Center

provides supplemental fire wood for families and individuals referred to it.

As volunteer Wood Bank coordinator for the past two years, Jim Orr is responsible for recruiting and supervising volunteers who transport donated wood to the Wood Bank and then to the recipients; for recruiting and supervising volunteers who cut, split, stack, and move wood in the field and at the Wood Bank; for regularly soliciting sources of donated wood; and for maintaining records of the Wood Bank transactions, including in and outgoing wood, volunteers, and donors. When needed, Jim determines eligibility to receive wood.

Since September 2013, Jim has worked with 73 volunteers who have cut, split, hauled, stacked 40



Jim Orr

cords of wood and delivered 24 cords, hauling one quarter or one half of a cord at a time. Jim was involved with almost every stick that has gone

through this process. He has worked with court ordered community service teens, church groups, Dublin School and Keene State College students and staff, and a number of individuals and families interested in volunteering.

Jim identified the need for our own wood splitter, identified funding sources, pursued them, and purchased a new splitter. It is wonderful to see Jim, at 77, side by side with teenagers, working up a sweat splitting and stacking fire wood to be used by families in need. Responsibility, hard work and dependability are learned by working with Jim. Twenty four households have received a cord of wood each from 9 area towns. The 73 volunteers came from 17 area towns.

Jim's commitment to the Wood Bank and to the needs of the community are exemplary. I suspect that if a tree falls in the woods anywhere in our area, Jim is knocking on the owner's door to find out what they are going to do with the wood and asking if the Wood Bank could have it.

Jim works alongside teens and adults, groups, disadvantaged, wealthy, male, female. The wood pile is the equalizer for all and Jim inspires, encourages, and keeps

working. He is an inspiration to all who work with and for him.

Board Notes

ARE WE MISSING THE ASSETS OF AGING?

A lot of attention is being given to the aging of NH. Unfortunately, many leaders and policy makers see this as a negative impact on our state and communities.

Is that really the case? If you've not taken the time to download the link in our Focus on Community section, please do so. This independent study identifies a number of positive potentials that our aging citizens offer and it just might encourage you think differently about our state's future.

Why does our broader society persist in viewing Older Adults as a detriment and burden? 80% of us live independently in our communities. Why aren't we viewed as part of the solution to a strong, vibrant state and economy?

Prior to the invention of "retirement" in the 20th century, our elder members actively worked and contributed to their families, neighborhoods and society as their abilities allowed.

NH's older adults have a long and valued tradition of community involvement and participation. If it weren't for our older citizens, our state and local governing bodies would be unpopulated. Our not-for-profit boards and organizations would be underserved. Our knowledge, experience and wisdom as Elders truly enhances NH's

well-being. So why do we, as a state and society, continue to disregard this potential?

"Seniors" are defined as folks over the age of 60 or 65, but we are not one homogenous group. "Aging" covers five decades of life: from 60 to 100+. In reality, there is a lot of difference between a 60 and 90 year old due to diverse generational identifications, varied health and physical needs, and life experiences. Yet, the communities' image of aging is portrayed based upon the deficit view, not the asset. No wonder so many of us resent and refuse this identification.

Some in the aging field break down our aging experience into three segments: The Go-Go's, the Slow-Go's and the No-Go's. Implicit in this breakout is that the Slow's and No's have little to offer our communities; they are sponges who suck out our tax dollars or who offer an opportunity to make a profit. Society continues to focus on elder's deficits, rather than supporting the assets we offer.

Why do we assume that someone who lives with different abilities can't still make important contributions? What if we worked to support everyone's available assets, rather than focusing on their limitations? It's a concept that has worked in the disability community. Let's learn from it!