



A Citizen Voice for the
Aging Experience

ENGAGING NH NEWS

GUEST OPINION

More Than the Sum of the Parts

by Debbie Musser

The history of quilting, the stitching together of layers of padding and fabric, may date back as far as 3400 BCE and certainly is a well-known part of American history. Probably little known, is the fact that New Hampshire's historian and storyteller, Ken Burns, a passionate quilt collector affirms quilts to be the "simplest and most authentic expression of who we are as a people." 28 quilts from Burns' American quilt collection were recently exhibited at the International Quilt Museum. He views quilts as an essential building block of culture.

"This is what human beings are required to do, to take raw materials and transform them into something greater than the sum of their parts. And that's what a quilt is, that's what art is."

More than the sum of the parts concept is demonstrated in an article by Debbie Musser for the Next Avenue. It tells of many hands, young and old, coming together. She describes a Friday afternoon at Senior Court, a public housing complex in Norwalk, Conn.

The power of art to soothe, empower and socially connect

The large and sunny community room is full of two dozen quilters, hard at work designing patterns, cutting fabric, running sewing machines and hand-stitching. There's plenty of laughter and conversation as well among the quilters, who range in age from 5 to 90. Those symbiotic benefits are at the heart of Peace by Piece (<https://quiltalliance.org/community-quilting/peacebypiece/>), an intergenerational, after-school community art program

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EngAGING NH
9 Gleneagle Drive
Bedford, NH
engagingnh@gmail.com
www.engagingnh.org

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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.

which brings older adults and youth together each week to create quilts.

“Young participants are mentored by the elders in the room, and the children provide companionship to our seniors,” says Lizzy Rockwell, 58, a picture book author and illustrator, teacher and founder of Peace by Piece. “Everyone is gaining math, design and handcrafting skills, expressing themselves creatively, and experiencing the soothing benefits inherent in needlecrafts.”

Rockwell came up with the idea for Peace by Piece in 2008.

“I had been teaching art in after-school programs, and most of my work addressed the needs of children growing up in low-income households, sometimes in unsafe neighborhoods, and some of them processing trauma,” she says. “I saw the power of art to soothe,

empower and socially connect my students.”

Quilts made by Piece by Piece youth and adults are designed for personal use, given as gifts or used for fundraising. Six large and colorful collaborative quilts have been completed for public installation at Norwalk Community College, Stepping Stones Museum for Children, Norwalk Public Library, South Norwalk Branch Library and Newfield Library in Bridgeport, Conn.

“We display three Peace by Piece quilts, and my personal favorite is the ‘love letters’ quilt,” says Vicki Oatis, librarian at Norwalk Public Library. “The word ‘love’ is repeated over and over again and can be viewed no matter which direction it hangs. The fabric art patches were created in answer to the question, ‘What do you love?’”

Emilsa Yanes started going

to Peace by Piece at age 15.

“I was going through some bullying, and a family friend thought it might be good for me,” Yanes says. “It did help. I made six pillows of various sizes, but the best part was meeting a community I didn’t know about: the older citizens of Norwalk. It’s amazing how easily you can connect with them. They love to talk to you and tell stories about the past.”

www.nextavenue.org

Debbie Musser, a freelance writer and editor, enjoys digging in and researching health topics. She was editor of Woodbury Magazine in Woodbury, Minn., where she resides, following a 25-year career in public relations and corporate communications.

NH Updates

FEDERAL FUNDING

NH will receive funding for renewable energy projects according to our congressional delegation. Senators Shaheen and Hassan and Representatives Kuster and Pappas announced that the State will receive \$577,276 that will go to nine farms. The funding, which will support our small business and farms, will be used to

either improve efficiency or to purchase new energy efficient equipment.

REPORT FOR AMERICA

Report for America places talented emerging journalists in local newsrooms to **report** on under-covered issues and communities. The *Concord Monitor* will expand its local new reporting staff in 2020 through a partnership with Report America, a national nonprofit organization that is helping to fund 250 journalist positions across the country. The Monitor was of the 164 newsrooms selected across 46 states. In New Hampshire the *Monitor* is working with the *Manchester Union Leader* and *The Valley News* in West Lebanon. According to Report for America, each application was judged at least four times by a panel of 50 judges that included former editors and reporters, and journalism professors.

The *Monitor's* Report for America's position, expected to start in June, will be fully focus on health care and senior from addiction, mental health and rural access to senior planning and crimes against the elderly.

Commission on Aging Update

NEW WEBSITE

The NH Commission on

Aging (CoA) now has developed a website. The Commission's first meeting was in September and was an organizational meeting.

To date the site has minutes and the first annual report, but with the anticipated hiring of an Executive Director and a move from the Legislative Office Building to new office space, the website is expected to have expanded information in the future.

CoA Web Page:

<http://gencourt.state.nh.us/statstudcomm/committees/1451/default.html>

Your Voice

MEALS ON WHEELS

A letter was submitted on behalf of the EngAGING NH Board of Directors to the Editor of the Concord Monitor on the Meals on Wheels financial difficulties and suggested that the issue be part of the Report for America. (See Report for America under NH Updates)

MEDICARE PATH FINDER ISSUES

Senator Shaheen's office reports that some of the information for Part D Prescription Drug plans were not always consistent with the information provided by the insurer.

If you used Path Finder please review your plan to be sure it meets your needs. In the event that you need to change your plan because of discrepancies you can request a special enrollment period. Requests can be made through constituent services at the Senator's office or with your congressional delegation representative.

CENSUS 2020

Every 10 years, the United States counts its population. The Census helps determine how billions of dollars in federal funding flow into states and communities each year. Health clinics, fire departments, schools, roads and highways are all impacted. The results also determine how many seats in Congress each state gets.

By the way, the US Census Bureau is hiring thousands of people to assist with the 2020 Census. There are jobs available in New Hampshire. The pay rate is \$16-\$17/hour and as NH has a waiver, this pay will not affect your benefits. Go

here to find out more information and apply to be on the NH Census Team

<https://2020census.gov>

2020 NH LEGISLATIVE SESSION

If you would like to monitor the bills that will be heard in the 2020 session, you can track information at the General Court website:

<http://www.gencourt.state.nh.us/>

We will bring you updates on bills we think are of interest and ones that you may wish to follow and provide testimony on. Personal stories carry a great deal of influence.

PRESCRIPTION DRUG COSTS

Have high prescription drug costs affected you, a loved one, or your community? A coalition of organizations are working to pass legislation that will help lower the cost of prescription drugs in New Hampshire.

Rising drug prices are out of control and Granite Staters can't afford the medication necessary to keep themselves healthy and alive. Between 2012 and 2017, the average cost of prescription drugs increased 58%. In that time, inflation only increased

7%. Granite Staters depend on their prescriptions to stay healthy, but drug companies' skyrocketing prices are putting life-saving treatment out of reach for far too many.

We need solutions to protect the health and wellness of all Granite Staters. New Hampshire lawmakers need to hear directly from patients of all ages and providers who see and experience the impact of drug prices that are too high. We will bring you more information on how you can become involved in advocacy to lower the cost of prescription drugs in New Hampshire.

NH Prescription Drug bills in the NH Legislature. **Join us in early January for presentations by New Futures on the prescription drug bills** to be heard in the NH Legislature in 2020:

Nashua

Monday, January 6, 2020 1:00 pm, Education Room, Nashua Senior Activity Center 70 Temple St, Nashua, NH;

Littleton

Wednesday, January 8, 2020 1:00 pm, Littleton Senior Center, 77 Riverglen Lane, Littleton, NH;

North Conway

Friday, January 10, 2020 12:30 pm, Gibson Center 14 Grove St, No. Conway, NH.

Alliance for Healthy Aging. Advocacy Workgroup



GIBSON CENTER'S AGE-FRIENDLY

LY ACTION PLAN HONORED

The Mount Washington Valley Age-Friendly Community Action Plan developed by the Gibson Center for Senior Services was recently recognized as the 2019 Plan of the Year by the Northern New England Chapter of the American Planners Association.

The plan focuses on developing the Mount Washington Valley as a place for people of all ages and abilities to thrive. The award, recognizing outstanding planning to assess and improve a community's ability to be more age-friendly, was presented during the association's annual meeting at the Mount Washington Hotel. Accepting the award were Gibson Center for Senior Services representatives Executive Director George Cleveland, President Charlie Macomber and Vice President Marianne Jackson, M.D.

"New Hampshire and all of northern New England is

aging rapidly,” said AARP New Hampshire State Director Todd Fahey, who nominated the Gibson Center for the award. “That’s not at all a bad thing, but it means we have to be innovative in our thinking to implement new ideas to ensure our communities are able to accommodate the everchanging needs of aging Granite Staters.”

Eleven municipalities and 15 organizations in the Mount Washington Valley are working together on the project. The plan, which was developed over six months, focuses on five areas: community connections, health, housing, outdoor spaces and transportation. For each area, they are looking at current res that could be replicated, bolstered or marketed as well as services that might be created.

“The plan’s vision is that citizens of all ages can say they would rather live here than anywhere else,” Cleveland said. The Mount Washington Valley is a member of the AARP Network of Age-Friendly Communities Program, which is an affiliate of the World Health Organization’s Age-Friendly Cities and Communities Program, an effort launched in 2006 to help cities worldwide

prepare for rapid population aging.

The AARP network provides nationally developed res, webinars, and support for the effort.

The Mount Washington Valley groups will continue to meet to examine progress and analyze new opportunities. Anyone interested in offering input may contact Cleveland at george@gibsoncenter.org or Macomber at Charlie. macomber@gmail.com.

More information about the plan also can be found at www.gibsoncenter.org.

NH ALLIANCE FOR HEALTHY AGING

NH AHA - Strong communities are the backbone of healthy aging. NH AHA is a statewide coalition of stakeholders focused on the health and well-being of older adults in New Hampshire. NH AHA works to promote its shared vision to create communities in New Hampshire that advance culture, policies and services which support older adults and their families.

Your Local Resources

ServiceLink Aging & Disability Resource Center 866-634-9412 (servicelink.nh.gov);

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

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

Visit the website at <https://nhaha.info>

TRI-STATE LEARNING COLLABORATIVE ON AGING

January 21st, 2020 from 12:00-1:30 for a discussion of grandparents raising grandchildren.

In the United States, more than three million children are being raised by their grandparents or other relatives. When grandparents assume this responsibility, they often take on added financial and legal responsibilities with little outside assistance. About 25% of those kinship families are in rural areas where it can be even more challenging to find needed res and supports than it is in large cities.

During this webinar, we will hear how age-friendly or-

ganizations in northern New England are supporting grand-families and helping to meet the economic, social, and health needs of grandparents who are raising their grandchildren.

To participate, register at <https://agefriendly.community>

News You Can Use

TWO POPULAR MEDICARE PLANS

WILL CLOSE TO NEW CUSTOMERS

Here's What You Need to Know

The alphabet soup of Medicare will lose a couple letters in the New Year, when two of the most popular Medicare supplement plans will be closed to new beneficiaries.

Medigap Plans F and C won't be available to those who turn 65 on or after Jan. 1, 2020. Supplement plans are sold by private insurers to fill in the gaps of Original Medicare coverage, such as copayments and coinsurance (the percentage of the bill that you're responsible for). Plans F and C are the only Medigap plans that cover the Part B deductible, so beneficiaries on them generally don't incur any bills when they visit the doctor

or access any of the other outpatient services that Part B covers.

But the government wants to give seniors more of a financial stake in their medical care. Starting next year, all Medigap plans available to new beneficiaries will require you to pay the annual Part B deductible, which will rise to \$198 in 2020.

"They want you to think twice before a sniffle visit," says Danielle Roberts, co-founder of Boomer Benefits, a licensed Medicare insurance broker.

Plans F and C aren't being discontinued, though: if you're currently enrolled in Plan F or Plan C, you can keep your plan. But you should pay attention to your premiums, Roberts cautions. Since these plans are closed to new customers, the pool of covered beneficiaries will only get older. Without an influx of younger customers in relatively good health — who pay the monthly premium but don't access as much care as older customers — the plan's costs will rise and insurers might have to increase premiums more than usual in response.

Beneficiaries who get a rate increase of 10% or more might want to ex-

plore other options, Roberts says. But never drop your existing plan until you've secured new coverage. Outside of certain circumstances, insurers can charge you more for Medigap or deny you coverage altogether because of your health status (serious conditions like cancer are often disqualifiers). You want to make sure you can get the coverage you want at the price you want before you drop what you have.

The second most comprehensive Medigap policy is Plan G, which is the same as Plans F and C except that it doesn't cover the Part B deductible. Plan G will now feature a high-deductible option that takes the place of Plan F with a high deductible for new beneficiaries.

www.money.com

HAPPINESS ACROSS THE LIFE SPAN: NOT A SLIPPERY SLOPE AFTER ALL

Contrary to popular opinion, when it comes to well-being, our lives do not represent an inevitable decline from the sunny uplands of youth to the valley of death. Instead, the opposite is true — we can confidently look forward to old

age as the happiest time of our lives.

*Things they do look awful c-c-cold,
I hope I die before I get old.*

More than 50 years have passed since The Who's Pete Townshend penned these immortal lines on his 20th birthday, resulting in the band's iconic ode to rebellious youth, "My Generation." These days there is no hint that the rock star, now a spritely septuagenarian, is entertaining any regrets that his youthful wish didn't come true.

But as a young man, Townshend certainly wasn't alone in dreading old age, and while his suggested remedy for avoiding the unavoidable may have been extreme, he also wasn't alone in wanting to dodge what we tend to believe will be the miseries of aging.

So it may come as something of a shock to many of us to learn that the research shows we've been dead wrong all this time — not only about growing old, but also about when we'll experience the happiest days of our lives. No, they won't happen during our schooldays, as the old adage dictates, or when we're

forging ahead in our careers, or even when we're raising our children. It may seem counterintuitive, but study after study shows the happiest days of our lives will occur in old age.

U-turn to happiness

In fact, if we were to plot a graph with a line representing our life satisfaction across the life span, it would not, as we might assume, show a steady de-

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cline into old age, nor would it hold fast from youth until we reach, say, our 70s, and then fall off a cliff. Instead, research shows it resembles a U-shape, with a pronounced midlife dip in our 40s and early 50s.

"When we ask people, 'Are you satisfied with life?' we consistently find this U-shaped pattern," says

alumna Susan Charles, Ph.D., professor and chair of psychological science, University of California, Irvine.

While this dip might sound like bad news for those hitting middle age, there's a silver lining: As Charles explains, "After midlife, life satisfaction goes back up, until you see people who are about 65 looking as happy, as satisfied with life, as younger adults in their 20s."

And that's not all: A landmark longitudinal study across the adult life span — the first of its kind — by Charles and USC Professor Margaret Gatz showed that negative emotions such as anger, anxiety, stress and frustration, far from increasing as we get older, actually decrease steadily with age. Positive emotions, such as excitement, pride, calm and elation, remain stable across the life span. Only the very oldest group registered a very slight decline in positive emotions.

But despite all the heartening evidence that well-being improves as we age, we still tend to dread growing old, clinging obstinately to the belief that happiness declines as we get older.

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!

So while 70-year-olds report higher current happiness than 30-year-olds, both expect that happiness declines with age. That is, at least when thinking about other people — both older and younger adults are optimistic about their own emotional futures but pessimistic about others.

So, why are we all getting it so wrong?

"For a lot of people, when you say, 'What does 80 look like?' the first thing we think of is dementia and nursing homes," says Charles.

That's a key part of the problem, according to Norbert Schwarz, USC Provost Professor of Psychology and Marketing. Schwarz notes that when we are evaluating our lives, we only pay attention to a few aspects. So, when we imagine old age, we tend to focus on the negative —

increasing frailty, declining independence, the inevitable loss of loved ones, and then, eventually, our own death, whether sudden or following a

protracted illness.

"Of course, none of this is very pleasant, and it leads us to expect that life would be quite miserable," says Schwarz.

However, as he points out, our reasoning about aging is faulty. By omitting many negative aspects of life that we won't have to deal with any longer when we are old, we're failing to grasp the big picture.

The Positives of Aging

So why do people grow happier as they age? Is it an absence of stress, or are they able to focus more on what brings them joy?

Schwarz says the answer is actually much simpler and is linked to activity. Research he conducted with Arthur Stone, director of the USC Dornsife Center for Self-Report Science (CSS), shows that activity is a major determinant of

how we feel moment to moment.

"For instance, many people don't have jobs they enjoy that much. When we retire, we have better days as we spend less time on activities that aren't very enjoyable and cause high levels of stress. We also have more time to spend with others," Schwarz notes. "All of that lifts our spirits."

Who we spend time with is also key. Studies show that the elderly may be better at avoiding situations and people that make them feel bad; they have more control over how they spend their time and whom they spend it with.

It seems that as we age, our brains become increasingly wired to concentrate on the positive. A study by Charles, Mara Mather, and professor Leonard Davis of Stanford University shows that older people pay more attention to positive stimuli, such as images of babies or athletes celebrating, whereas younger people pay more attention to the negative, such as images of a couple visiting a graveyard or of someone being threatened with a knife or gun. This also affects memory, with older people remembering the positive images more often

than younger people, who are more likely to remember the negative.

“From what we can tell, older adults are trying to focus more on emotional goals and enhance their well-being, whereas younger adults are devoting resources to other things,” Mather said.

Schwarz also debunks another common misconception about aging — that increasing awareness of mortality causes unhappiness.

“There are moments of sadness when your first friends are dying, but it’s not the case that people are all very unhappy when suddenly facing their own mortality,” he says.

While acknowledging that age does bring inevitable loss, Charles agrees.

“People just assume that loss brings decreases in positive affect. So, it’s kind of amazing — kind of wonderful, actually — that with age we don’t see that,” Charles says. “Almost everything else you study in aging often doesn’t end well, but emotional well-being looks pretty good as we age, sometimes even better than when we’re young.

Of course, happiness can look very different depending on the measures used.

Psychologists use 3 methods to measure subjective well-being. The first, evaluative well-being, measures life satisfaction. The second, hedonic or experiential well-being, measures moment-to-moment mood. And the third, the ancient Greeks termed eudaimonia asks, “Is my life meaningful?”

The three are different, but related, and interestingly, many people are willing to temporarily sacrifice the first and second to achieve the third. To illustrate this point, Stone cites the example of a student undergoing the brutal rigors of medical school. While her mood may be poor because she’s stressed and sleep-deprived, and her life satisfaction may be low because she isn’t pleased with her lack of ability to see friends and relatives, she may still

find great meaning in her life because it’s getting her where she wants to be.

“People may subject themselves to lower levels of certain kinds of well-being in order to achieve other things,” notes Stone, who, like Gatz, prefers to avoid the word “happiness” because of the ambiguity between evaluative well-being and mood. “Alternatively, a person might be happy-go-lucky, very good in terms of their satisfaction and mood, but their life may not be particularly meaningful, which on some larger existential basis may be important to them.”

A good life, Schwarz argues, probably lies in finding the right mix: accepting temporary misery or discomfort to achieve something meaningful, finding enough pleasant activities to feel good for a significant chunk of the day and accomplishing some things that make you feel satisfied when you step back and evaluate your life.

Pattern Recognition

Psychologists see different patterns emerging when they measure happiness in different ways.

When we look at life satisfaction in Western cultures, Schwarz

How to Contact Your NH Commission on Aging

Chair, Rep. Polly Campion
polly.campion@leg.state.nh.us

Vice Chair, Ken Berlin
kaberlin@comcast.net

Clerk, Roberta Berner
bernerabel@aol.com

notes, the family life cycle shows that people are very happy shortly before they get married. That settles back down to normal levels once they wed. Then comes the big dip in life satisfaction that we experience in our 40s and early 50s.

Does this U-shaped dip correspond to the notorious so-called midlife crisis?

Charles says there's little evidence to support that, with only a meager 7 percent of people attributing a crisis to middle age. "It did happen," she says, "but a lot less than you'd expect."

Instead, Schwarz suggests two other reasons for the midlife dip.

First, this is when people typically strive for success in their career, a period accompanied by higher demands and increased stress.

The second reason, he says, is parenthood. "People all say their kids are their greatest source of joy, except their life satisfaction gets much worse the minute the kids are born.

"When we do an analysis of how parents feel in everyday situations, then — with the exception of kid-focused activities, such as watching a movie together

or playing games, which are usually a source of joy — almost every daily chore feels worse when their kids are present. For instance, grocery shopping isn't much fun, but going shopping with your toddler is hell. Then the kids go to school and it gets a little bit better, and then they're out of the house and daily life improves."

This, Schwarz notes, is another reason the elderly are happier — their kids have flown the nest and on a moment-to-moment basis, that's a positive thing.

Looking at Emotion

In a landmark 2010 study Stone published with Nobel laureate Sir Angus Deaton, the researchers looked at evaluative and experiential well-being in people ranging from 20 to 80 years old, using data from 400,000 participants gathered by the Gallup Organization.

"What we found was that in our 20s, we're at a moderate level of life satisfaction, then it drops down to the lowest levels in our early 50s, and then it starts shooting up through age 80," Stone says. "So, it's not exactly a U, but a slanted backwards J."

A different pattern emerged when Stone and

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

his team looked at specific emotions. Reports of anger, frustration, stress and feelings of distress were highest for younger adults and gradually lessened with age, resulting in a linear decline across the life span rather than the U-shaped pattern associated with life satisfaction.

The researchers also asked respondents about their stress levels. The results showed that about half of people from age 20 to their

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.

late 40s experienced considerable stress. From there, stress levels started dropping off dramatically, almost in a straight line, to age 70, when only about 17 percent reported experiencing significant stress.

Stone noted the paradox here, which begs the question, "As health deteriorates with age, what's going on to make people feel less stressed and more satisfied with their lives as they grow older?"

Stone and Deaton struggled to find statistically based answers.

"We took variables that we thought might explain the

U-shape and drop in stress, and it turns out we couldn't explain it," Stone said.

"Things we thought would make a difference, didn't. How much money you made didn't make a difference, whether or not you're married, whether you had kids living at home. So, this has been a puzzle."

Seeking answers, Stone has now undertaken a new research study with Joan Broderick, at the USC Dornsife's Center for Economic and Social Research. The study will question 3,500 participants nationwide about life satisfaction and stress, but adds a dozen variables that haven't been explored thoroughly before, such as social network size and wisdom.

Our Shifting Priorities

One possible solution may lie in our perception of how much time we have left to live. Both Stone and Charles point to research by Stanford's Carstensen that looks at how our growing realization that time is running out shifts our priorities as we age. While younger people concentrate more on acquiring the knowledge and skills that will help them succeed in their careers, older people focus more on emo-

tional goals that make them feel good.

Here, the elderly have an advantage. Free from the worries about their future that plague the young, they don't have to strive to be successful in their career or anguish over whether they'll find a partner, whether they'll have children. That's been decided long ago; they can live in the moment and focus on emotion.

"Older people think, 'Let's make the most of the time we have, let's optimize our emotional experience,'" Charles says. "They just don't sweat the small stuff anymore."

"Older adults perceive time left in life as growing more precious. They also have experience from time lived, so they know how to regulate their emotions by controlling their environments and minimizing their exposure to things that will upset them."

So, for example, we know from many studies that older adults get out of a conversation if it becomes heated or unpleasant. Unlike younger adults, who are more likely to dig in, older adults are more likely to change the subject.

The result is that our older selves are able to handle

with equanimity experiences that our younger selves would have found deeply upsetting.

"It's a case of 'been there, done that,'" Gatz says. "It's maturity, and that's a good thing."

The fact that 30-year-olds aren't as happy as 70-year-olds isn't widely accepted, Schwarz says, because people struggle to accept it as true. He compares how we view aging with the way we think about health or disability.

We believe that if we're sick or in a wheelchair, life would be miserable, and yet study after study shows that is not the case. What determines our happiness is what we pay attention to and what we do.

"It's important to realize that no matter what your illness is, you're not a patient 24 hours a day. Much of your day is still pleasant. The sun still shines, you spend time with friends, food still tastes good. All of these things are just as enjoyable as before".

And what of Pete Townshend? Schwarz, when asked what he would say if he could go back in time to the moment when the budding rock star committed to paper his desire to die before he reached old

age, replied, "Well, I'd tell him, 'You'd miss one of the best parts of your life!'"

Susan Bell,
<https://dornsife.usc.edu>

Health & Wellness

MUSHROOMS BOOST IMMUNE SYSTEM

While mushrooms are certainly not a cure-all for every ailment, they can be easily added to your diet for an immune system boost. Prevention is the best medicine, so why not add some fungi friends to your daily diet? These four have been found to help boost the immune system:

1. *Maitake* (Hen-of-the-Woods): These yummy delicacies have been shown to significantly inhibit the influenza A virus from replicating and can be added to recipes or taken in tincture and or capsule form.
2. *Shiitake* mushrooms: These culinary staples have antiviral properties and are easily found in most stores!
3. *Reishi* mushrooms: This variety is also an antiviral and has been proven to effectively combat influenza A virus and the common flu. One of the powerful components in reishi are substances called triterpenes. These can make the mushroom have a bitter

taste, but it can still be taken in capsule or powder form.

4. *Cordyceps*: This one is technically a parasitic fungus, but it has been used as an anti-fungal and anti-bacterial in many cultures because it boosts blood flow, enhancing oxygen use and acting as an antioxidant. These aren't grown for cooking but can be found in capsules and powders.

www.mindbodygreen.com/articles/how-immunologist-uses-fungi-to-fight-cold-and-flu

HOW TO COOK VEGGIES TO BOOST ANTI-INFLAMMATORY POWERS

Cold winter weather can take a toll on your immune system, but incorporating hearty, enhanced winter veggies into your diet is a deliciously easy way to stay healthy and enjoy cozy winter meals all at once.

Toss them with spices and herbs

Spices such as turmeric, cinnamon, and rosemary pair well with most squash and will make your produce deliciously healthy. These also make a great addition to vegetables before blending into warming winter soups.

Deglaze with bone broth

Bone broth can stimulate the growth of new collagen, protect joints, and reduce inflammation, so substituting it in for all your broth needs is a great way to pack in more nutrients. Try freezing it in ice cube trays for easy addition to any recipe.

Enjoy anti-inflammatory fats

Cooking oils such as avocado or olive have anti-inflammatory properties and inflammation-fighting nuts and seeds make a great texture addition to any soup, salad, or veggie dish.

www.optimistdaily.com

IMMUNE BOOSTING HERBS

The cold and flu season is upon us. If you're sick of runny noses and pesky coughs, consider adding some powerful immune system boosting plants to your medicine cabinet. Herbal medicines have been used for thousands of years. Adding some to your daily winter routine could help you feel healthier and fight off that nasty bug that's been going around the office or your kid's school. Here are some of our

HELP!

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

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

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

www.shaheen.senate.gov

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

www.hassan.senate.gov

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

www.shea-porter.house.gov

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

www.kuster.house.gov

strongest herbal fighters.

Elderberry: Most commonly found as a syrup, this dark purple berry has antifungal, antibacterial, and antimicrobial properties to ward off a whole host of potential infections. Add a teaspoon to smoothies or yogurt for a fruity immune boost.

Echinacea: Also known as coneflower, this herb, found in tinctures and teas, has been shown to boost immune systems, especially in individuals with low immune function. However, if you have an autoimmune disorder or ragweed allergy, echinacea is not for you.

Ginger: This classic ingredient is famous for soothing stomachs and strengthening immune systems. Add it to recipes, sip on ginger tea, or take a straight shot of ginger juice if you're feeling brave.

Garlic: Its vampire-fighting properties may be a myth, but its ability to give your immune system a boost is not. Enjoy it in a hot soup for extra hearty healing.

Fire cider: This intense combination of garlic, ginger, onion, horseradish and hot peppers marinated in apple cider vinegar

might burn your throat, but it will also burn off any bugs that may linger. It's easy to whip up a batch at home and use it on salad, rice, or anything that needs a kick!

Adaptogens: This term is often tossed around the health food world, but what exactly are they? Adaptogens are therapeutic herbs that help combat stress. Stress from work can suppress your immune system, so these are great for people who get sick often and have highly demanding daily lives. Some options are ashwagandha, reishi, and holy basil which all boost immune function.

Prevention is truly the best medicine. No herb can instantly cure disease but incorporating some of these into your daily diet can strengthen your immune system over time and improve overall health.

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ELDER FRAUD

Financial exploitation is one of the most vicious kinds of abuse inflicted on older adults. It can range from petty financial crimes, such as stealing cash or forging checks, to more elaborate deceptions in which the perpetrator manipulates an older adult into handing

over money or control. Be alert to signs and for more information, go to:

www.kiplinger.com/article/retirement/T048-C000-S002-watch-out-for-the-elder-fraud-web.html.

[Editor's Note: It should also be noted that a bill to add financial exploitation to the NH abuse and neglect statutes will be introduced again, for the 3rd legislative session.]

Tech Tips

DIGITAL PROFILES AFTER DEATH

When someone you love dies, sure, their spirit endures – but so does their social media. And when their photos, memories or posts surface unexpectedly, it can be a jarring purgatory for those still healing from the loss.

Managing the digital after-life is “something that people should think about, but don't,” says Jed Brubaker, a professor at the University of Colorado Boulder, who specializes on the topic.

“There’s a whole societal infrastructure – (coroners, cemeteries, funeral directors) – for how we think about death,” he says. “For the most part, that has not extended very well to digi-

tal content broadly and social media specifically.”

That can lead to some painful situations. You may have braced for that birthday reminder, for instance, but then Facebook unexpectedly surfaces an “on this day” memory that just hits you in the gut, particularly around the holidays. LinkedIn nudges you to congratulate a colleague on a work anniversary just a few days after a fatal heart attack took them. Not just awkward, but ouch. That hurts.

What to do when you're still alive: You don't have to leave all the specifics for friends and family to handle after you're gone. With Facebook, you can request to have your account permanently deleted after you die. Or you can designate a “legacy contact” who can look after your memorialized account once you pass. Such a person can then manage tribute posts on the memorial profile, by choosing who can see those posts or contribute their own sentiments. The legacy contact can also respond to new friend requests, delete posts and remove tags.

USA Today

Dollars & Sense

MASTER-CARD

ENDS AUTO BILLING

Have you ever subscribed to a free online trial and forgotten to cancel before the company bills you? Some businesses argue that it makes the process of acquiring a service easier for the user, but people protest that companies benefit from obtaining information used to automatically charge unwary customers.

In an attempt to increase transparency and protect customers, Master Card just rolled out a new policy that prevents businesses from charging your card automatically. From now on, companies using this subscription strategy will have to comply with different steps before charging a user.

After a free trial ends, companies have to reach out to the customer and receive approval before billing the card. With recurring or additional payments, companies are also required to notify customers of the amount to be charged and instructions on how to opt-out from the subscription.

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REVISED TAX FORMS

The IRS is about halfway through designing an in-

come tax form with a focus on older adults. The new form 1040-SR will look somewhat like the old 1049-EZ. In addition to the format, this form will not exclude income over \$100K and will allow for both itemized deductions and the standard deduction which is \$13,300 for 65 and older. You can see a draft and make comments on the IRS website

BASIC INCOME

During the primary campaign season the term Basic Income has come up. What is it? The rough premise of a basic income (BI) involves distributing small cash stipends to people, with no restrictions on how it can be spent.

While some economists dismiss BI as inefficient and expensive, evidence shows it has real benefits. Recent experiments—in places as far flung as Stockton, California,

and Kenya—tout BI as a way to expand affordable housing, reduce depression, and even be an effective way to deliver slavery reparations. In Berlin, a crowd-funded basic income program is also showing the positive implications of awarding cash stipends to people.

According to thorough surveys of 43 Mein Grundeinkommen (“My Basic Income”) participants, about half (47%) say the basic income has helped them reimagine their work as a contribution to society, and even greater majorities say it’s made them less anxious (80%), and more energetic (81%), courageous (80%), and curious (60%). Although it is too early to say whether basic income should become a part of society’s economic model in the future, it is research like this that is gathering the necessary data for us to come to a conclusion.

www.optimistdaily.com

ENERGY PURCHASING CO-OPERATIVE

Our Town Energy is one of the largest **heating fuel** discount groups in **NH** and also serving areas in ME, VT and MA. Its mission is to help members save money on their **fuel** bills by offering lower **energy**

ENH welcomes all points of view and invites your submissions.
To send articles or to add your name to our newsletter mailing list, contact:
engagingnh@gmail.com
Forward it on!

costs on propane, oil and kerosene. Homeowners, small businesses, schools and **towns** can join.

www.otchoice.com

HOW THE CRS COULD AFFECT YOUR FINANCIAL DECISION-MAKING

Over the past few months, we've talked about the major regulatory changes adopted by the U.S. Securities and Exchange Commission last June. These changes will affect every investor, especially next summer when a new disclosure (the CRS) will come their way.

CRS stands for "Customer Relationship Summary," and it will be required to be delivered to existing and prospective customers of both broker-dealers and registered investment advisers.

To help you understand how the CRS might play a part in your financial decision-making, you might want to start by paying a visit to the SEC's website at www.investor.gov/CRS.

The CRS will open the door to questions about your current financial professional and potentially lead to making a change.

You'll find four high-level videos narrated by SEC

Chairman Jay Clayton that address the differences between brokers and investment advisers: 1) "Brokers and Investment Advisers — Know the Difference" at <http://bit.ly/2YLSL2P>.

2) "Brokers and Investment Advisers — How They Get Paid" at <http://bit.ly/2YLSJIf>.

3) "Brokers and Investment Advisers — Which Is Right for Me" at <http://bit.ly/36wT8kc>.

4) "Brokers and Investment Advisers — What Else to Think About" at <http://bit.ly/2PL78jB>.

So, how do you determine whether a broker or investment adviser is right for you?

As Clayton remarked in the third video, "It really comes down to what you are looking for, for example how often you plan to buy and sell securities; how involved do you want to be in the decision to buy and sell; whether you want someone to manage and monitor your portfolio on an ongoing basis; and whether the costs line up with the services you need or want."

From my perspective as someone with decades of experience in both environments (broker-dealer

and registered investment adviser), I agree with Clayton. The decision is one that cannot be made for an investor. Both are good services, as long as the investor can understand the differences enough to choose the service that is appropriate for him or her.

Clayton goes on to suggest that you think about your choices this way: "Do you want someone managing your account on an ongoing basis based on your broad financial goals and needs and movements in the markets? If so, an investment adviser might be best for you. Or, do you plan to buy a few stocks, bonds, mutual funds or ETFs and hold them for the long term with a few adjustments over the years? In that case, a broker may be best for you."

No matter your choice, you will also benefit from reading about how to protect your investments at www.investor.gov/protectyourinvestments. There you will find how to do

HELP SPREAD THE WORD!

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

your “due diligence” through research tools that you can find online and through other resources.

For example, a free resource is EDGAR, an SEC site that helps you decide if a stock, mutual fund, ETF or variable annuity might be right for you. To read about how to use EDGAR, go to <http://bit.ly/36ACgZZ>.

Another excellent resource is Investor Bulletin: Mutual Fund Classes, which you can find at <http://bit.ly/36COckp>.

There is considerable confusion on the part of investors about share classes.

Another Investor Bulletin worth reading is Mutual Fund Fees and Expenses at <http://bit.ly/2sqP2vu>.

Finally, I’d recommend that you also read 10 Ways to Use Investor.gov, which will give you a lay of the land on how to use the site. This is a gold mine for investors and savers. The information is created by the SEC’s Office of Investor Education and Advocacy, which is dedicated to individual investors’ needs.

As noted on OIEA’s website: “We cannot tell investors what investments to make, but we can provide them with unbiased infor-

We Want You to Know . . .

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

We actively partner & work with other NH advocates.

Formal Partnerships

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

Active Collaborations & Groups:

- Elder Rights Coalition

Other Groups we work with:

- AARP
- NH Hospice and Palliative Care Organization
- NH 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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engagingnh@gmail.com

mation on investment decisions and on protecting themselves from securities fraud or abuse.”

That's a very valuable service, one that every individual investor should take advantage of.

Union Leader. Julie Jason, JD, LLM, is an author and personal money manager at Jackson, Grant of Stamford, Conn.

7 SOCIAL SECURITY MYTHS ACCORDING TO MARKET WATCH

- #1: Illegal immigrants collect Social Security;
- #2: The government raided the trust fund;
- #3: Social Security is going bankrupt;
- #4: Members of Congress don't pay into the Social Security system;
- #5: You'll never get back what you put in;
- # 6: Social Security benefits are an earned right; and
- #7: Everyone should delay filing for Social Security benefits until age 70.

<https://www.marketwatch.com/story/these-7-social-security-myths-just-arent-true-no-matter-how-often-you-hear-them-2019-08-27?mod=retirement>

3 THINGS WOMEN SHOULD KNOW ABOUT SOCIAL SECURITY BENEFITS

So much of your final decision about Social Security will depend on your personal situation at the time of claiming. Before deciding when to claim, however, there are other financial realities to carefully consider. Among them are the following:

1. **The Earnings Limit Test** This is used when you are working but decide to claim Social Security before your Full Retirement Age.
2. **Taxation of Social Security Benefits** Depending on your overall income, some of your Social Security benefit will be part of your taxable income.
3. **Medicare Premiums and Social Security Benefits** The Medicare health program for people 65 and older is integrated into, and coordinated with, Social Security. There are implications to your benefit

payment amount when you are enrolled in Medicare and collecting Social Security.

For more information on each these do further reading on Social Security's website, SSA.gov, and consult with a retirement income financial adviser before making final decisions. In 2019, the Social Security earnings limit is \$17,640. When you earn more than that amount from working, and claim benefits before Full Retirement Age, your benefits are reduced.

www.nextavenue.org/

PET INSURANCE

If you are considering purchasing pet insurance, there is a website that can help you compare:

www.PetInsuranceReview.com

Laugh & Live Longer

THE MODERN DAYS

Ah, the modern days. I just saw a grandpa help a youngster who was staring into his phone to cross the street.

LIVER TEST

Doctor says to his patient, "Your liver results are back. And frankly, they're very surprising considering that

I allowed you only one glass of wine per week."

The patient shrugs: "Do you really think you are the only doctor I am going to?"

INNER SELF

I've always thought I would discover my inner self through some eastern philosophies and meditation, not because of some stupid single-ply toilet paper from Walmart!

MILKING

A little boy visits his farmer grandpa and watches him milk the cows. The next day one of the cows runs away and grandpa is really upset about it.

"Don't worry, Grandpa," says the boy hopefully, "she can't have gone far on an empty tank."

Purposeful Living

Some nominations make

brief "overview statements" about contributions that mask the amount of work, dedication involved and the value.

Sandy Tobin is a volunteer who generously donates her time and service to the residents of Riverside Rest Home in Strafford County. Sandy has been a volunteer since 2013. A Eucharistic minister from Parish

of the Assumption, each month, she provides service for residents at the nursing home. Her visits bestow spiritual comfort as well as social support to those in need. Her warm and engaging personality as well as her dedication make her an exemplary volunteer.

Riverside holds an Annual Craft Fair which raises funds for residents. Hundreds of handmade items are donated along with baked goods. Sandy always makes items and sets up for the event. She also helps to sell items on the day of the fair. This event is an integral part of the supportive culture of our facility. It is a fun filled day that brings in the community and family members. The fair enables our residents to purchase affordable gifts for their loved ones while raising money to give back to the Resident Fund for those less fortunate.

Christmas is a very special time of year at our facility. Sandy has played a large role in organizing a donation drive by way of a wish tree for us at her parish. We try to ensure that every resident receives at least two gifts from their wish

list. Each year we are fortunate to receive a thousand gift donations to distribute



Sandy Tobin

during the holidays. Sandy alone wraps hundreds of gifts with our activity department, coming in several times a week to ensure that staff is supported during this busy time. Sandy's tireless dedication and concern for the needs of our residents and staff is commendable. She is kind, generous and never short of a smile.

Board Notes

WHAT'S IMPORTANT?

Happy New Year everyone and welcome to the season for resolutions. And if making resolutions isn't stressful enough, welcome to Primary Season and the candidates wanting to hear what's important to us.

So what IS important? For many of us, the gambit would be "quality of life" as our short answer. But if we look at what we mean, it would involve such things as being independent, feeling respected, having good

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

Name	Mailing Address	Phone	E-Mail Contact Form
U.S. Rep. Chris Pappas	323 Cannon HOB, Wash- ington, DC 20515	202-225- 5456	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/em ail-me
U.S. Senator Maggie Hassan	B85 Russell Senate Office Building, Washington, DC 20510	202-224- 3324	https://www.hassan.senate.gov/c ontent/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

social connections, being able to contribute in meaningful ways, protecting our families, improving the future for our grandchildren, and a sense of belonging. The list could go on; but it all comes down to shared values, a shared sense of norms and trusting that we can work collaboratively to create that desired quality.

Some of the candidates would be surprised to know that while New Hampshire is known for a frugal approach to spending tax dollars, there is a great deal of pride and a sense of responsibility in being fiscally sensible and balancing social supports. We could say to them, most of us expect both to give and get a hand up not a hand-out.

New Hampshire is also known for a high level of Social Capital and is even

ranked in the top 12 States nationally! This means, among several factors, that we have a high level of volunteerism, of charitable donations and/or contributions. Evidence of these facts has certainly been demonstrated with the recent coverage of programs collecting and donating food, toys and other supports. We do some amazingly creative things to move our common values into action.

But sometimes we fall back when it comes to examining our problems and let data based on economics and demographics drive our decisions and actions. While there is certainly value in such information, we need to be sure that we don't miss the underlying causes by minimizing the importance of the human elements.

And that is where our voices become critical. Some of us still have the privilege of being involved in Town Meetings where speaking up and with passion is NOT new! By making our values known, we shape our communities and our lives.

In this new year, it is time for us to take that lesson to new levels, to our local government, to our State government, to the candidates and to our federal government. Let's remember the lesson of President Kennedy's plan to put a man on the moon: what seems improbable should never stop us from trying!

When we come together, we move beyond the patterns of the past and into the potentials of the future. Let's speak up and shape our world in 2020.

Happy New Year Everyone.