



A Citizen Voice for the
Aging Experience

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ENGAGING NH NEWS

Guest Opinion

Lessons from the Resilience of Older Adults in 2020

Why the pandemic is an opportunity to recognize their strength as a resource in waiting

by Paul Irving

It has been a year of living dangerously for older adults, and it appears far from over. Vaccines are coming to the rescue, but COVID-19 still rages and the waiting is hard. From the first days of the pandemic, older people — particularly those with chronic conditions such as type 2 diabetes, high blood pressure and cardiovascular disease — have been at high risk, much more likely to end up in intensive care and to die than their younger and healthier counterparts.

Isolation has weighed heavily. With their vulnerability to the coronavirus, social distancing has been a critical safety measure for older people. But it has separated them from friends and colleagues, children and grandchildren. As health experts know, that isolation endangers physical and mental health.

Rough Times for Older Adults in the Pandemic

Older adults are supporting companies, communities and families & innovating, providing care and paying taxes

The pandemic has also jeopardized the financial security of many older people. Workers over 55 have been disproportionately impacted, and millions have been pushed out of the labor force, according to The New School's Schwartz Center for Economic Policy Analysis (SCEPA).

"Four million people potentially pushed into retirement before they are ready will increase old-

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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.

age poverty and exacerbate the recession," SCEPA researchers have warned.

Deep social and economic gaps have been exposed this year. Older women (particularly those of color) often work in physically risky environments, such as hospitals and nursing homes, and in the service businesses most susceptible to the economic ravages of the virus.

Sadly, but not surprisingly, COVID-19 has given oxygen to a range of ageist tropes.

The health crisis has exposed an information crisis as well. Many older people lack access to the digital technologies and skills that are expected in a time of virtual meetings, distance learning, telehealth and on-line shopping.

While there is hope for policy intervention, months of government gridlock and seeming inability to address immediate needs has been distressing. Over the longer term, income inequality, high levels of public debt, a weakened economy and other factors exacerbated by the pandemic imperil the services and health and pension safety nets that so many older people rely on.

Sadly, but not surprisingly, COVID-19 has given oxygen to a range of ageist tropes. Widely shared social media posts suggest that if it was not for old people, the

impacts of the virus would have been minimal. Negative stereotypes of older individuals as frail and dependent are being reinforced.

Proponents of "focused prevention" to achieve herd immunity have argued that life can return to normal if young people are exposed to the virus and those who are old and vulnerable are locked

down and quarantined from the rest.

After years of progress in making the case that older adults are a valuable resource with roles to play and contributions to make, COVID-19 has done its damage, and the news can be dispiriting.

The Resilience of Elders

Yes, risk might be the word that comes to mind today when one thinks about aging and older people. But that misses what many of us know. The word that should come to mind is *resilience*. The evidence can sweep away the misplaced notion that older adults are nothing more than a liability and an inconvenience.

Even in the midst of a pandemic, older adults are supporting companies, communities and families. They are innovating, providing care and paying taxes.

AARP's reporting on the longevity economy underscores the power of older workers and consumers.

As Richard Eisenberg wrote about Influencer in Aging Jean Accius and his AARP report on The Longevity Economy, AARP determined that the nation's 117 million people who are 50+ contributed \$8.3 trillion in economic activity in 2018 and another estimated \$745 billion in unpaid benefits. If the U.S. 50+ population was

its own country, AARP said, its Gross Domestic Product would be the world's third largest, after America and China.

Older volunteers remain a central resource in communities and direct service organizations. When state and local officials put out calls this year for retired doctors, nurses and other medical professionals to help, thousands responded.

How can we make sense of these uplifting realities at a time when older people face such daunting health risks?

A Look at Older and Younger People in COVID-19

Resilience offers one answer.

Experts believe that older adults are at least as resilient as young people. The coping skills, experience and wisdom gained over the years seem to protect them, providing stability in times of adversity. They maintain more positive outlooks and generally seem to be weathering the pandemic storm relatively well. University of California, San Diego researchers determined that despite declines in physical and cognitive functioning, mental health actually seems to improve over time.

A 2020 Stanford University survey of Americans between ages 18 and 76 found that aging is associated with greater emotional well-being, even in the face of prolonged stress. And a University of Georgia study

determined this year that the people 71 and above seemed to be handling stress much better than younger participants.

Edward Jones and Age Wave recently surveyed 9,000 people across five generations. The older respondents reported the highest percentages of coping "very well" in the pandemic.

Older adults remain a significantly under-utilized resource, and this might be the time to change that.

Older adults have experienced pain before — the shocks and disappointments that come over the years, the failures and rejections that have made them stronger. They have rebounded from setbacks and overcome hardships, and they know loss.

When all are struggling to survive and thrive during this difficult time, the research tells a very different story about the resilience of age. Just as important, it reveals pathways to healing that offer hope.

Despite their known contributions, older adults remain a significantly under-utilized resource, and this might be the time to change that. Their resilience — their wisdom and perspective — can be put to good use.

Even when the pandemic subsides and we are left to confront the damage in its wake, older people can be called on to help younger people who are struggling in very significant numbers.

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:

Intergenerational bonds and mentoring programs can help with the stresses of this extraordinary time. Connections and conversations can promote well-being.

The coping methods and support systems that older adults have developed over years of living can be shared — generation to generation.

Rather than seeing older people as a burden, this is an opportunity to recognize their age as an asset and a source of strength. In this year of living dangerously, many older Americans stand at the ready, wanting to help and waiting to be asked, a resilient resource in waiting in a time of need.

NH Updates

NEW HAMPSHIRE PLAN (PLANNH.ORG)

Does your community need more choices in places to live – but zoning is preventing them? The Municipal Technical Assistance Grant (MTAG) Program may be of assistance. The New Hampshire MTAG Program offers grants to incorporated cities and towns in the Granite State to support expanding the supply and type of available housing in their communities through the modification of ordinances and regulations. Administered by Plan NH the program is funded entirely by New Hampshire Housing and uses no federal funds. A key part of the program is community outreach and participation in the process. As part of the grant package, Plan NH partners with UNH Cooperative Extension to work with each MTAG program community to design an outreach and engagement program to meet its needs. Grants range from \$5,000 to \$25,000, (A 15% match of cash and/or in-kind is required) and funds are for hiring consultants to work with the community to identify its housing needs;

review current regulations; and re-write or create new zoning regulations.

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

The application can be found on the website <https://plannh.org/programs/municipal-technical-assistance-grant> and staff will assist if needed.

NEW LIFE FOR ELECTION SIGNS

Now that the election season is finally over Therese Willkomm is preparing for a harvest of sorts.

“This year, we got a bumper crop of signs coming in,” she said. Campaign signs arrive by the truckload at the University of New Hampshire campus where Willkomm is a clinical associate professor. Along with her occupational therapy students, she’ll transform the signs into devices that help people with limited mobility do everything from fold clothes to eat a meal to manipulate an iPad.

Since she started collecting signs after New Hampshire’s 2016 presidential primary, Willkomm estimates she has created more than 5,000 devices and distributed them — at no charge — to people around the world.

“The signs,” she said, “make durable devices because they’re made from corrugated cardboard and coated in plastic.” And while both Republican and Democratic candidates donate signs, the end product is non-partisan. “You cannot determine whose sign it is,” said Willkomm, “which is great.”

For the full story, watch the video:

www.wgbh.org/news/local-news/2020/12/09/campaign-signs-get-a-new-life-after-election-day

A PASSING OF NOTE

Thomas E. Donovan, Jr. died peacefully on December 8, 2020 at Sullivan County Healthcare after a long and brave journey with dementia.

Born on October 27, 1946 to Thomas and Rita Donovan he grew up in Concord and attended Bishop Brady High School. After graduating from Fairfield University in 1968 Tom served his country for two years in the US Army. Following his military service he began a social work career in NH and served in that role until retiring in 2013. Sworn in on 12/4/1996 Tom served seven terms in the House of Representatives with six terms as Vice Chair of the Health and Human Services Committee and one term on the Resource Committee. A fierce champion of justice and an unwavering advocate for the poor and disenfranchised he made significant changes in legislation promoting better access to services for hundreds of people.

Tom leaves behind a powerful legacy to his beloved community of Claremont where he initiated and supported numerous efforts to better the lives of young and old alike. A life-long Catholic animated by his Tradition's social justice teachings, he served both St. Mary's Church and scho2ol in various capacities as well. Tom enjoyed flowers, feeding the birds, music and thoroughly enjoyed life. Predeceased by his wife Debra he leaves behind a daughter Betsy (Shane) and step-daughter Jasmine Sprague, three granddaughters, Kassandra, Karlie, Sammantha, 5 great grandchildren, his twin sister, Rev. Terry Donovan Odell (Greg), brothers, Michael (Finola) and Bill (Kathy), numerous nieces, a

nephew and many beloved colleagues and friends.

Your Voice

WHO GETS THE VACCINES

Two Corona Virus vaccines have been approved by the Federal Food and Drug Administration, and the rollout to states is underway. This is exciting news, but it's concerning that a critical group has been left out of the distribution planning. Judith Graham of Kaiser Health News reported in the *Manchester Union Leader* that, "...family caregivers, who provide essential support to vulnerable older adults living in the community—an unpaid workforce of tens of millions of people..."--are not included in priority plans. Plans are still in flux, though, so *advocates can impact the decision-making process in New Hampshire*. We can contact our state Representatives and Senators; decision-makers within the Department of Health and Human Services; and the Governor's office. There is just one over-arching talking point: unpaid caregivers are frontline workers who can keep older and frail people out of congregant living sites. Protecting them will save lives. Contact information for these elected and appointed officials is at www.nh.gov.

Given the unprecedented speed of the development of the COVID-19 vaccines, there is understandable hesitance to be first in line to receive them. A University of Michigan poll found that only 58% of adults ages 50 to 80 said they were very or somewhat likely to get one. Health care providers who depend on scientists and epidemiologists for their data are our best sources of immediate information and advice. Dartmouth-Hitchcock has presented a 2-part webinar that addresses both the science of the COVID-19 vaccine and

decision-making processes involved in its distribution and administration. This webinar is now available for anyone to view on YouTube. More information can be found at www.dartmouth-hitchcock.org. The address for Kaiser Health News is www.khn.org.

It is also important to use reliable sources to understand the broader picture. Moncef Slaoui, the chief science advisor to the federal vaccine development project, Operation Warp Speed, reports that the vaccines are 94% to 95% effective in preventing COVID-19 for most adults, including those 65 and older. Except for a small handful of allergic reactions, the side effects have been minimal, ranging from soreness at the injection site to a day or two of fatigue, aches, and fever, which indicate that the body is mounting its immune response.

There are still uncertainties regarding those who are frail and living in long-term care settings, since they were not among the testing cohorts. However, the Advisory Commission on Immunization Practices reporting to the Centers for Disease Control recommends that people living in nursing homes and assisted living settings, and those who work there, be in Phase 1 of the rollout. As Ms. Graham says, "This recognizes the extraordinary burden of COVID-19 in long-term care facilities. Although their residents represent fewer than 1% of the U.S. population, they account for 40% of COVID deaths--more than 100,000 deaths to date." Others recommended for the Phase 1 rollout include first responders and high-risk health workers.

Phase 2 is likely to be essential workers who are unable to work from home, including those employed in food processing and distribution, police and fire fighters, and teachers. Workers and residents in detention facilities, group homes, and shelters, and people of all ages with medical conditions that put them at moderate risk for severe illness, but not in congregate living sites, are also recommended for this group.

Phase 3 is most likely some months away. It will include younger adults, children, and people whose jobs are critical to the functioning of society and who are at increased risk for infection for reasons not included in the other phases.

Much of the success of this massive public health effort will depend on the logistics of distributing vaccines. One requires ultra-cold storage units, which are less available in rural areas. Since that was the first to be approved, residents in much of New Hampshire may need to wait a little longer for the rollout

of the second, which only needs refrigeration. Another challenge is administering vaccines to people who don't have transportation to pharmacies and clinics. Providers are working on arranging transportation and developing procedures for getting health care workers into homes when needed.

As we await further instructions and information, it is imperative that we all continue to follow best practices in mask-wearing, social distancing, and hygiene until transmission rates are brought under control.

LIKE & FOLLOW US . . .



www.facebook.com/EngAGINGNH

AGEISM

Ageism is alive and well in the media. But let's make sure it's not in our advocacy communications, too. Make a resolution in 2021 to:

- Stop introducing issues about aging by calling out "crisis" demographic statistics without explanation or context
- Embrace your own aging proudly
- Stop buying and giving birthday cards that make fun of older people
- Start using inclusive language and phrases when describing older people, for example, "all of us as we age"
- Make the argument for a new aging program based on its innovation and ability to enable more of us to contribute to our families and communities, using language that points to the exciting and dynamic aspects of the new idea
- Avoid using the term "senior" or "elderly," particularly in situations refer-

ring to a wide range of older people including those in their 50s and 60s

- Make the argument for a policy position based on the need to ensure that all of us can

participate fully in the life of our families and communities, using language that evokes justice for all

- Stop making ageist comments about yourself, such as "senior moment"
- Stop using large age groups to describe older adults, as if everyone 60+ is the same
- Call out ageism when you see or hear it
- Engage in thoughtful dialogue with friends and colleagues about ageism and how it affects us
- Request implicit bias training at your workplace

Martha McLeod, NHAHA Community Engagement Coordinator

Commission on Aging Update

The next meeting will be held January 25, 2021 and is open remotely to the public. To learn more and get updates

on the Commission task force activities contact Rebecca Sky, Executive Director and have your name added to the mailing list. email: Rebecca.Sky@nh.gov or follow on the website: <https://nhcoa.nh.gov/>

Focus on Community

DARTMOUTH-HITCHCOCK AGREES TO NEW PAYMENT IN LIEU OF TAXES DEAL

Dartmouth-Hitchcock Medical Center is agreeing to fund two positions in Lebanon's Fire Department as well as enter into a new payment in lieu of taxes, or PILOT, deal with the city.

"Under the circumstances, I think it's the best arrangement that can be made," said City Manager Shawn Mulholland.

The hospital will pay the city about \$1.7 million a year for the next 20 years, with a 2.5% increase every year. Mulholland said

How to Contact NH Commission on Aging

Chair, Polly Campion
Pkc441@outlook.com

Vice Chair, Ken Berlin
kaberlin@comcast.net

Clerk, Roberta Berner
bernerabel@aol.com

Executive Director, Rebecca Sky
Rebecca.L.Sky@das.nh.gov

the hospital is nonprofit and not required to pay taxes on the majority of its property in the city. The city could be collecting millions every year from the hospital, instead of just \$1.7 million, if it were a for profit entity. Hospital representatives were not available for comment on Monday.

Mulholland said Lebanon loses about a billion dollars a year in property tax valuations to not-for-profit entities like churches and charities, or property owned by the federal government. Lebanon has more than \$3 billion in property valuation, but about \$2 billion in the valuation tax base, he said.

Fire Chief Chris Christopoulos said the hospital is agreeing to fund a 40 hour per week position for a community nurse program. He said it will likely involve two part-time nurses who will report to the fire department, as well as a community paramedic. The plan is to have the nurses and the paramedic available to reach out to the community and be proactive in addressing health care needs.

“We shouldn’t just be responding to medical calls with an ambulance and then go away at that point,” Christopoulos said.

The paramedic and nurse will target their care on elderly

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
- 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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ENH NEWSLETTER-JANUARY 2021

patients, especially those just released from the hospital. Christopoulos said there are concentrations of elderly people in the city and many have need for medical care, like wound cleaning, falling preventions, and blood pressure checks. The paramedic can help bridge the health care gap with these residents, and help connect them with their primary care providers.

The community paramedic will also be a firefighter and available to fight fires and respond to emergencies, Christopoulos said.

Mulholland said the arrangement will work well with the city, the hospital, and residents. Fewer people will need to go to the hospital, the city will not have to make as many ambulance trips, and residents will get better care in their homes, he said.

Damien Fisher, Union Leader

BEAT THE CONNECTION BLUES

It has been a long eight months of quarantining at home. This is especially true for people who live alone. When we first started our quarantine, we were headed in to spring. We did not have to wait long to see the budding trees and smell the flowers. Our quarantine has continued and our stay at home (to be safe) increases. With the winter months here, going outside may not be an option. Looking through the window at the falling snow may become a popular hobby.

There are a variety of virtual activities available, however oftentimes hard to find. Surfing and searching the web can be extremely frustrating. The Bureau of Elderly and Adult Services (BEAS) is posting a list of various virtual activities ready for you to click on, access and enjoy. The list of opportunities is not exhaustive but it is a start. A little something for everyone.

Activities include opportunities to stay connected, exercise, community education, and wellness. You can find the list on the following websites.

BEAS

<https://www.dhhs.nh.gov/dcbcs/beas/>

NH Commission on Aging

<https://nhcoa.nh.gov/>

NH ServiceLink Resource Centers

<https://www.servicelink.nh.gov/>

EngAging NH

<http://www.engagingnh.org/>

BEAS will be keeping our eyes and ears open for new opportunities to refresh the activities list. I would like to recruit your assistance. If you have any suggestions ideas for programs please feel free to email them to Lyn.M.Spain@dhhs.nh.gov.

Thank you!

A new day is dawning!

A better year is on its way!

News You Can Use

PETSCAMS.COM

The physical symptoms of COVID-19 are well known by now, but it has also caused a parallel epidemic of isolation and loneliness. While natural disasters bring out the best in millions of us, there will always be a few opportunists ready to prey on our vulnerabilities. The need for companionship in this pandemic is great, so hustlers have gone to work.

As companion animals from shelters and other reputable sources have become harder to find, pet adoption scams are increasingly common. They can include tacking on extra fees for an adoption, delivering different pets from those

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!

promised, and outright failure to produce the promised pet, in effect, “skipping town” with victims’ up-front fees. There are even fake online pet supply sites that operate by collecting people’s credit card information to rob their accounts.

One resource to consult when considering pet adoption is www.PetScams.com. Its mission states:

“PetScams.com was created with the purpose of cataloguing the latest websites built by scammers. We aim to cause as much disruption to their activities as possible.”

Anyone who becomes aware of a fraudulent pet adoption website can report information to this site, and the creators will follow up with an investigation and publish warnings about them. It keeps a large data base that anyone can use to research online pet adoption and supply sites. There are also links to share scammers’ information with agencies like the Better Business Bureau and Federal Trade Commission.

PetScams.com also gives helpful tips for spotting scammers before it’s too late. For example, if a site doesn’t offer video chats

or visits before a purchase, it’s probably a scam. They also warn about using certain crypto-currencies, which make fraudulent operations harder to track down. Always take the time to check this data base and/or other resources before sending any money, or even personal information, to an online pet adoption business.

While PetScams doesn’t check businesses like Craig’s list or social media, Facebook has groups that share experiences with pet scams, and the site has mechanisms for shutting down scammers’ fake accounts. Other resources to check include <https://fraud.org/pet-adoption-scam> and www.arp.org/money/scams-fraud.

By being vigilant, we can not only avoid being victimized during these difficult times, but we can also be part of broad network of “good guys” who make it harder for the hustlers to cause others heartache and financial harm.

Health & Wellness

NEW GLAUCOMA TREATMENT POTENTIAL

Glaucoma, the buildup of pressure in the eye, is a serious disease that can lead to irreversible blindness. Currently, treatment options include daily eye drops and even surgery, but soon, hydrogel technology could significantly improve the ease of treatment for patients.

Researchers from Georgia Institute of Technology have come up with a polymer that can be injected non-invasively into the eye. The polymer reacts to form a hydrogel which effectively holds open a channel in the suprachoroidal space of the eye which allows pressure to drain from the eye. The procedure uses a microneedle to delicately inject the gel and the treatment lasts for months, meaning

patients would only need to receive an injection twice a year.

Although the new technique cannot cure glaucoma, it does offer a viable long-term solution for living with the disease as well as a relief from daily drop treatment or surgery.

www.optimistdaily.com

LUNG PROTECTION SUPERFOODS

When it comes to the coronavirus, adults with lung-related health issues such as asthma are at increased risk of severe illness from the virus. On top of that, a study presented at the European Respiratory Society International Congress also found that Covid-19 can have a long-term effect on the lung and heart health of people who were infected. While exercise and medications as per expert advice can help boost lung health, there's another great way to fortify your lungs: superfoods! Here are 5 superfood options that have been shown to help promote overall lung-health.

Broccoli: Several studies have found that the anti-inflammatory compound Sulforaphane may help

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

protect the lungs from toxic damages. Broccoli, according to nutritionist Ruali Datta, is loaded with Sulforaphane.

Carrots: A study from the journal Nutrition Research and Practice found carrots are loaded with beta carotene, which helps to counter the effects of smoking, which is a risk factor for Covid-19. The study says beta carotene can "provide some protection to smokers who are exposed to an increased risk of numerous cancers and other degenerative diseases".

Leafy greens: Adding vegetables like spinach and cabbage to your diet is always a good idea, but in these pandemic times, they're extra important. Along with boosting overall immunity, leafy greens are loaded with vitamins A, C, E, and K, all of which have antioxidants and anti-inflammatory properties that are known to boost lung-health.

Citrus fruits: Citrus fruits like lemon and orange are a good source of vitamin C and antioxidants, which help prevent the body from inflammation and free radical damage. In addition, a study from the British Medical

Journal states that the consumption of vitamin C may help limit asthma and other respiratory issues.

Berries: A study from The American Journal of Clinical Nutrition discovered that the dietary flavonoids in berries (especially blueberries) can help slow down age-related lung function decline. Another study from the American Cancer Society, confirms the power of antioxidant-rich berries, stating that berries can help protect the lungs from various issues.

<https://food.ndtv.com/>

NEW TREATMENT FOR MACULAR DEGENERATION POTENTIAL

Age-related macular degeneration (AMD) is an eye disease that gets worse over time and can lead to total blindness in its later stages, making it one of the leading causes of vision loss in older people. A new treatment developed by researchers in Spain holds real potential to treat this disease.

Coming from scientists at Universidad Complutense de Madrid, the new treatment involves a new biohybrid artificial retina, made of silk, and loaded with new human cells that can integrate and repair the damage done by AMD. As reported by *New Atlas*, the device is made of several layers of retinal cells, held together with silk fibroin films — a biomaterial 100 percent biocompatible with human tissue — and encased in a protective gel. Ultimately, the idea would be to surgically implant the device into the eyes of AMD patients to restore their vision.

The novel technology includes cell types that can detect light and support and nourish retinal neurons, as well as stem cells that can help the implanted cells mesh more easily with those of patients.

Essentially, the implant's purpose would be to help the neurons grow and develop, repairing the damage caused by the disease.

While clinical trials are still a long way off, the team tested the artificial retinas in lab cultures and found that the neurons survived and grew, making new connections between retinal cells.

New Atlas

Tech Tips

VIDEO CONFERENCING FOR SENIORS — THE BASICS

Video conferencing can be used in your family for celebrations, commemorations, and daily conversations, in a way that's simply not possible in writing or over the phone. Interactions happen in real time, allowing users to gauge facial expressions, body language, and other subtleties. Here are 3 possibilities:

Skype for Seniors: It's one of the oldest and most popular video-calling methods out there, and it was developed by — you guessed it — Microsoft. The app is a free download on a desktop, laptop, tablet, or smartphone, and all you need to get going is an email address.

Testers found that starting from the ground up with Skype was a relatively smooth process. Skype has an added bonus, one that a lot of seniors will appreciate especially if they're hard of hearing. On Skype, you have the option of activating real-time captions and subtitles, ensuring that you don't miss a word. If there's one thing Microsoft does well, it's voice recognition, so don't worry too much about mistranslated words or phrases.

FaceTime for Seniors

The good news about FaceTime is that it

boasts some pretty amazing video quality, with audio to match. The bad news is that it's only available on Apple machines — Mac computers, iPads, and iPhones. But if you are a Mac user, FaceTime is built in and relatively easy to use. Your contacts are automatically present when you open FaceTime, because they're stored right on your device, with no intermediary app that has to be opened to access them.

Up to 32 users can share a single FaceTime meeting — that's a party! And another advantage, if you're on your iPhone, you can simply ask Siri to make the call for you, as in, "Siri, FaceTime Suzannah." We know the broad reach of Bill Gates, but the inventiveness of the late Steve Jobs can't be ignored, either. We like how FaceTime is integrated, making it unnecessary to visit the App Store to download your video conferencing app. In terms of intuitiveness and ease of use even for the non-tech-savvy, this one's a winner.

Zoom for Seniors

The year 2020 saw a massive increase in the number of Zoom users worldwide. Professionals and everyday users alike have flocked to this straightforward and no-nonsense app. Zoom can be the equivalent of a small auditorium, with the capability to host up to 100 attendants in a single meeting. Every kind of group, from musicians to office personnel to support and awareness groups has come to rely on Zoom. Zoom offers a "phone-in" option

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 are also available.

too if you don't have or chose not to use a camera. Also, Zoom has put up a very simple support page, with easy-to-find links to remote working tips, strategies on educating over Zoom for teachers, how to host an online event, and more. Of particular interest to seniors may be the "Telehealth" button, which opens to blog posts, data sheets, and a webinar, all of which are geared to taking the anxiety and discomfort out of meeting with your doctor electronically.

The GrandPad

This is, on the surface, a tablet like any other, giving its owner the ability to check email, stream video, listen to music, check forecasts, and more. The good part though, is the GrandPad's companion app. When both the senior owner of the machine and his or her family members have the app downloaded and activated, the loved ones can send pictures, videos, and more directly to the GrandPad owner's screen without the hassle of email attachments or downloading from the cloud, and with none of the intricate lists, drop-downs, and pop-ups those things can entail. The materials appear right on the GrandPad as soon as they're sent.

Elder Guru

HOW TO PREVENT FRAUD WHEN SHOPPING ONLINE

Unfortunately, there's no way to prevent fraud or identity theft 100 percent, but you can help prevent it.

Next time you shop online, try these four tips to reduce your risk of identity theft:

Only shop on private internet networks.

When you surf the internet on public Wi-Fi network, you open yourself to hackers. Instead, do it at home on your private network.

Make sure the website is secure.

Before making a purchase, check the website's URL if it doesn't begin with "https," avoid it.

Use your credit card.

Credit cards offer more protection for online purchases, like ensuring that you won't be held responsible for fraudulently opened or used accounts. For instance, if someone steals your credit card for an online shopping spree, the most you would have to pay is \$50. Most credit card issuers have a zero-liability policy that protects you from any responsibility for fraudulent purchases made with your account information. On the other hand, debit cards are not required to have as much consumer protection.

Use your card's security features.

Some credit cards have special features with additional levels of protection for online shopping. For example, some card issuers offer virtual card numbers, giving you a temporary card number so companies (and hackers) can't obtain and misuse your actual credit card number.

Dollars & Sense

HOW CAN I GET FREE INCONTINENCE SUPPLIES?

Incontinence is a common problem as our bodies age and buying incontinence supplies can get expensive. Up to 20% of women and more than 77% of

women that live in nursing homes have urinary incontinence. Over 13 million Americans, nearly half the total senior population of the country, have this condition. On average, incontinence cost adults more than \$4,000 per year per person. For those on a limited income, this expense can be

a heavy burden. Incontinence supplies are designed to protect furniture, bedding, and clothing from urine or feces. Incontinence supplies worn by an individual include adult diapers, incontinence liners, and protective underwear. Other items include bedpans, catheters, and underpads like bed pads or chux pads. Disposable gloves, wipes, commode chairs, and barrier creams are also lumped under the category of incontinence supplies. The level of incontinence protection you need may vary, meaning you may need more than one type of product. Medicare does not pay for disposable absorbent products like adult diapers, bed pads, or liners. Medicare Supplemental Insurance, Medigap, does not cover these items either. However, Medicare does cover catheters and commode chairs in certain circumstances. (Read our more [detailed article on what Medicare covers.](#)) If the

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.

patient is confined to a single room in their house, Medicare will cover a commode chair if a doctor orders it. Medicare will reimburse for 200 single-use catheters per month with a doctor's prescription and a diagnosis of permanent urinary incontinence or urinary retention. The patient or a caregiver must be able to insert the catheter rather than having a skilled nursing attendant do so.

ElderGuru

NO REQUIRED MINIMUM DISTRIBUTIONS FOR 2020

IF IT WEREN'T the year 2020, right around now, I would be cautioning IRA owners over 70½ to make sure they withdrew their required minimum distributions (RMDs) from their individual retirement accounts.

But because it is 2020, let me remind you instead that RMDs are waived for this year. That waiver became law in March, thanks to the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The CARES Act waived RMDs for 2020 for traditional IRA, SEP, SIMPLE, 401(k) and other defined contribution plans, but not for defined benefit plans.

In 2021, we'll go back to "normal."

The annual RMD is mandated by law, not optional, with serious financial penalties for not taking your RMD on time. As the IRS explains online at tinyurl.com/zn7ckor, "If you do not take any distributions, or if the distributions are not large enough, you may have to pay a 50% excise tax on the amount not distributed as required."

The law created some difficulties for those who took their 2020 RMDs before March. It took some time for the IRS to provide a mechanism for people to undo their RMDs if they wanted to do so. The relief came on June 23, with IRS Notice 2020-51 (tinyurl.com/y8o2zxjp), allowing people to redeposit their RMDs through a rollover, as long as it was accomplished by Aug. 31, 2020. (If you took a 2020 RMD later in the year and want to redeposit it before year-end, check with your accountant.)

There have been other changes in RMD rules that will take effect in 2021. The Setting Every Community Up for Retirement Enhancement (SECURE) Act, which was signed into law Dec. 20, 2019, moved the age for starting RMDs from age 70½ to age 72. (Read my column on the subject at tinyurl.com/yxb95bh3). If you were born in the last half of 1949 (after June 30), you will turn 72 in 2021 and qualify under the new RMD rule. If you were born in the first half of 1949, you fall under the old 70½ rule.

I should mention that more changes might be coming. A bill was introduced by House Ways and Means Committee Chairman Richard E. Neal, D-Mass., and ranking member Kevin Brady, R-Texas, in October called the Securing a Strong Retirement

Act of 2020 (tinyurl.com/yywwgy7v). Among the many proposed measures in the bill is one increasing the age for taking your first RMD to 75 years old.

From my perspective, that's a good move, and in fact, I'd like to see RMDs suspended to age 90.

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!

For now, expect RMDs to go back to “normal” in 2021, meaning no waivers. Keep in mind that the age 70½ rule still applies to QCDs (qualified charitable distributions).

Julie Jason, 12/20/20

**SOLO AGING:
WHO CAN YOU CALL FOR AID AND
SUPPORT**

A health care or patient advocate is in charge of helping patients steer through the multifaceted medical system and may offer a broad set of home-based recovery and wellness support services. They might offer guidance in making medical decisions, help locate a specialist or hospital, go with patients to doctor appointments to take notes and ask questions, manage multiple-doctor care, discuss treatment options, and keep track of prescriptions. They may even help get to the bottom of billing mistakes and challenge insurance-coverage denials.

“If you have a capable family member or friend who knows how to communicate with doctors, who understands medical stuff, and can have an effective conversation, you wouldn’t need a patient advocate,” 72-year-old Jeralyn Felts said. But more Americans are becoming solo agers; they are living by themselves without family nearby to help with medical issues.

That said, when it comes to managing your health care estate planning documents, a patient advocate should not be confused with someone named as your health care proxy, which legally grants authority to another person to make medical decisions on a person's behalf when that person is not able to communicate decisions on their own.

A few patient advocacy tips for solo agers:

If you live alone and do not have nearby family or close friends that can help you manage your health care, then consider hiring a patient advocate who can work as part of your overall team of estate planning and health professionals.

Designate a trusted family member or friend to be your health care proxy (a different person from your patient advocate).

Keep a current list of prescriptions and emergency medical instructions (including the name of your doctors and preferred hospital ER) on your refrigerator door (that's where EMTs look first).

www.fidelity.com/learning-center/personal-finance/solo-aging-support

**Laugh &
Live Longer**

Time is like a river. You cannot touch the water twice, because the flow that has passed will never

pass again. Enjoy every moment of life.

As a bagpiper, I play many gigs. Recently I was asked by a funeral director to play at a graveside service for a homeless man. He had no family or friends, so the service was to be at a pauper's cemetery in the Nova Scotia back country.

As I was not familiar with the backwoods, I got lost and, being a typical man, I didn't stop for directions.

I finally arrived an hour late and saw the funeral guy had evidently gone and the hearse was nowhere in sight. There were only the diggers and crew left and they were eating lunch I felt badly and apologized to the men for being late.

I went to the side of the grave and looked down and the vault lid was already in place.

I didn't know what else to do, so I started to play. The workers put down their lunches and began to gather around.

I played out my heart and soul for this man with no family and friends. I played like I've never played before, for this homeless man.

And as I played "Amazing Grace", the workers began to weep they wept, I wept, we all wept together.

When I finished, I packed up my bagpipes and started for my car. Though my head was hung low, my heart was full.

As I opened the door to my car, I heard one of the workers say, "I never seen anything like that before, and I've been putting in septic tanks for twenty years.

Apparently, I'm still lost ... it's a man thing.

OBSERVATIONS

- Before my surgery, the anesthesiologist offered to knock me out with gas or a boat paddle. It was an ether/oar situation.
- I had my patience tested. I'm negative.
- Remember, if you lose a sock in the dryer, it comes back as a Tupperware lid that doesn't fit any of your containers.
- If you're sitting in public and a stranger takes the seat next to you, just stare straight ahead and say, "Did you bring the money?"
- When you ask me what I am doing today, and I say "nothing," it does not mean I am free. It means I am doing nothing.
- When someone asks what I did over the weekend, I squint and ask, "Why, what did you hear?"

- I don't mean to interrupt people. I just randomly remember things and get really excited.

ONE LINERS

- Telling a person to calm down is about like baptizing a cat.
- Prayer is the original wireless communication.
- My doctor asked if anyone in my family suffered from mental illness. I said, "No, we all seem to enjoy it."
- I thought the dryer made my clothes shrink. Turns out it was the refrigerator

Purposeful Living

Community Partners is pleased to nominate and acknowledge Mr. Pete Eldredge for his over

thirty years of volunteer work at Community Partners on behalf of individuals with disabilities and their families in Strafford County and the state of NH.

Since 1990, Pete has volunteered as a member of the Family Support Advisory Council at Community Partners. As a member of the volunteer council, he has overseen family support services and been an advisor to the agency as a whole on all issues relating to families who have a family member with a disability of any age. He also represents the family council at all agency Board of Directors meetings.

Pete is a single parent of a 46-year-old daughter who has a diagnosis of cerebral palsy and an intellectual disability. In addition to advocating for her services and supports, he has provided guidance and support to many other parents both in Strafford County and across the state.



Peter Eldredge

With an ongoing ageing population in NH, the fate of older parents who are still caring for their son or daughter with a disability has become a growing problem. Through Pete’s work with the Family Advisory Council at Community Partners

and his personal advocacy efforts he has been instrumental in:

Advocating for funding for individuals with disabilities who were on a state-wide wait-list for services.

Sharing information with families through a statewide email list to educate and inform them about issues and resources for the disability community.

Providing a regular information link between the Board of Directors of the agency and the issues affecting families.

Organizing an annual luncheon for older parents where they can share experiences and resources and plan for future needed services. Through his work, we are able to link these families with other community resources such as ServiceLink and the Bureau of Elderly and Adult Services.

Working with the family support team to bring in speakers and training opportunities for parents around topics such as financial planning for their family member, benefits, guardianship and advocacy training.

In addition to his many hours of volunteer time with Community Partners, Pete also puts in many hours each month volunteering at his local church, Holy Trinity in Somersworth, and was a founding board member of the Somersworth Share Fund

which was set up to provide assistance to residents of Somersworth and Rollinsford.

For his over thirty years of service to making life better for the underserved population of those with disabilities and those who care for them, we would like to recognize Peter Eldredge for his commitment by recommending him for the State Commission on Aging Older Adult Volunteer Award.

Board Notes

MOVING INTO 2021

One of the more positive things that 2020 did was give us time to revisit our values and think about what’s really important to us. Many of us grew up with the value that each generation should leave a better world for the next generation. And, whether you have children, grandchildren, great-grandchildren or not, that value still stands. We know our future depends on the generations that follow. More importantly, an investment in them is an investment for all of us.

In December, Michele Merritt, president and CEO of New Futures, a health policy and advocacy organization, wrote a piece for the Concord Monitor outlining a five-point plan for a healthy state budget to be voted on in 2021. New Futures has had a focus on advocacy for children and the details in her plan outline an investment in our future generations. Highlights include:

- 1) Supporting critical local and state public health programs and services.
- 2) Ensuring access to health care by supporting a strong health care workforce.
- 3) Sustaining investments that help mitigate and prevent childhood trauma to help Granite State children and families thrive.

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://pappas.house.gov/
U.S. Rep Ann Kuster	137 Cannon House Office Building, Washington, DC 20515	202-225- 5206	https://kuster.house.gov/con- tact/email-me
U.S. Senator Maggie Hassan	B85 Russell Senate Office Building, Washington, DC 20510	202-224- 3324	https://www.hassan.sen- ate.gov/content/contact-senator
U.S. Senator Jeanne Shaheen	506 Hart Senate Office Building, Washington, DC 20510	202-224- 2841	www.shaheen.senate.gov/con- tact/contact-jeanne

4) Protecting children's behavioral health programs and services to ensure coordinated and timely care for Granite State youth

5) Supporting efforts to sustain and grow behavioral health services. To ensure proper services for those with mental health and substance use disorders.

Much of the intent behind the proposal could and should be adapted to our older adult population. As we have reported, New Hampshire does not have an Agency on Aging to address a broad perspective on aging. We do have the newly formed Commission on Aging, with one staff person, and while it has done a laudable job organizing, creating workgroups, and developing a Mission Statement and Goals, it is in no position to be a strong advocate in the budget session beginning in January.

Advocacy must come from the local level up. New Hampshire is the second oldest State in the Union and therefore must be a major contributor to the property taxes that support communities, including education. Further, we have strong social capital based on an outstanding level of

volunteerism. It is obvious and critical that our older population also needs to thrive.

Budget cycles are always a battle over who gets what. The organized, funded, and persistent are usually winners in an environment of public hearings in which testifiers have been asked what should go unfunded in order to fund their requests! In this past year, a lot of attention has been given to long term care facilities and we are grateful for that. Unfortunately, the same attention and financial incentives were not given to essential workers providing the same services in the home.

We cannot allow the budget process to be limited to the lens of expenses: we must consider investments that support a resilient and contributing older adult population. We can support advocacy issues through the New Hampshire Alliance for Healthy Aging (NHAHA), which contracts with New Futures and through the Commission on Aging. We can provide personal stories around bills addressing issues that reflect investment in a thriving older adult population; bills like the one that proposes changing rental income status on an in-law apartment.

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Two ways to become informed and connect:

1. Request your name be added to the NHAHA mailing list by contacting Martha McLeod, NHAHA Community Engagement Coordinator, mmcleod@new-futures.org and follow NHAHA Advocacy on Facebook

2. Request that your name be added to the Commission on Aging mailing list by contacting Rebecca Sky, Executive Director, Rebecca.L.Sky@das.nh.gov and by following updates on the website <https://nhcoa.nh.gov/>

We must become engaged; please watch this newsletter for updates and send us your thoughts and ideas.