



ENGAGING NH NEWS

A Citizen Voice for the
Aging Experience

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GUEST OPINION:

What You Think Matters:

How do you feel about getting old?

by Mandy Oaklander

It turns out, this is not just a trivial quiz question. New studies find that those who believe negative stereotypes about the elderly are more likely to develop Alzheimer's disease later in life. So, it seems that how you feel about aging has an effect on how you actually age.

The studies, commissioned by the Yale School of Public Health, looked at data from 158 healthy people who in their 40s had to rate on a scale statements like "older people are absent-minded" or "older people have trouble learning new things." About 25 years later, people who held more negative thoughts about aging earlier in life had greater loss of hippocampus volume when they aged. Loss of volume in that brain region is associated with Alzheimer's disease. In other words, it's time to change our opinion about getting old.

About 25 years later, when people in that same group were about 68 years old, they began about a decade of annual MRI brain scans to determine the volume of their hippocampus. Loss of volume in that brain region is associated with Alzheimer's disease. People who held more negative thoughts about aging earlier in life had greater loss of hippocampus volume when they aged.

In other words, the researchers say, people who held negative age stereotypes had the same amount of decline in three years as the more positive group had in nine years.

It's time to change our opinion about getting old

In the second study, researchers examined two more markers of Alzheimer's disease: the buildup in the brain of amyloid plaques—clusters of proteins that accumulate between brain cells—and neurofibrillary tangles, twisted strands of protein that build up in brain cells. To do so, they used brain autopsies of people who also had had their attitudes about aging measured.

The results were consistent: People who held more negative age stereotypes had significantly higher scores of plaques and tangles than people with more positive feelings about growing old.

The researchers didn't look at a mechanism by which negative stereotypes might exert an influence on the brain,

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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.

but they suspect that stress is the driver. Animal research shows that exposure to chronic stress can lead to the same biomarkers examined in the new study, says Becca Levy, lead author of the study and associate professor of epidemiology and psychology at the Yale School of Public Health.

Past laboratory [research](#) on humans shows that when people are primed with negative age stereotypes and exposed to stressors, they have a greater cardiovascular response, which is linked to heart events. And [research](#) from 2012 conducted by Levy and others found that people who had more negative age stereotypes before they had reached old age had significantly worse memory performance later in life.

It may be unsettling to think that negative cultural stereotypes about age could be having such a profound effect on how our brains age.

“We know from other studies that as young as age four, children taken in stereotypes of their culture,” says Levy.

But the results can be interpreted a different way, too.

“Positive age stereotypes seem protective of not experiencing these biomarkers,” she says—so if we can find a way to promote positive age stereotypes on a societal level, our brains may be better off once we reach old age.

<http://time.com/4138476/aging-alzheimers-disease/author/mandy-oaklander/>

NH Updates

PRIMARY ALERT

Our every four year civic duty is upon us, as we kick off the nation’s presidential candidate selection. NH’s voter ID law will be even more strictly enforced at the polls this election, than ever before.

Be sure to bring your picture ID with you to the poll, to minimize any delay in voting your choice in this important process. Voters who chose to attest by filling out a state form will also be required to have their photo taken and submitted to the State.

2016 LEGISLATIVE SESSION PROPOSED BILLS

Proposed legislation for the 2016 sessions is beginning to go through the enrollment process with Legislative Services. At this stage the information is minimal, but we are monitoring new legislation and will bring you updates. Of interest so far:

House Bills (HB) 2105-07 dealing with transportation services for Medicaid eligible clients;

HB 2394 Changing the term "incapacitated" to "vulnerable" in adult protective services law (the change is one of language not definition);

HB2463 Establishing a property tax credit for person providing certain care services for family members (such a law would allow NOT require local municipalities to adopt); and

Senate Bill 2940 pertaining to Medicaid Home Health (no ex-

Nomination Call!

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

Consider submitting a nomination for the 2016 Joseph D Vaughan Award for their county.

For more information and a nomination form:

engagingnh@gmail.com.

planatory text is available)

NH DEPARTMENT OF TRANSPORTATION LOOKING AT LICENSING AND AT RISK DRIVERS:

A committee continues to look at policy around licensing of senior and disabled individuals. We continue to monitor their work, including House Bill 2016-2206.

While the language has been changed from age focused to “at risk”, the data collected looked at older adults and disabled persons involved in an accident and having a follow up hospital visit.

This data did NOT identify if these people were drivers, passengers or bystanders, nor was there consideration for the fact that it would be more probable that such individuals would be routinely referred for a medical assessment as a precaution.

ENDOWMENT FOR HEALTH CREATING A COLLABORATIVE APPROACH TO AGING IN NH

Have you become a member of the Tri-State Learning Collaborative on Aging yet? Created just for you, the Tri-State Learning Collaborative on Aging (TSLCA) is offering a series of free learning opportunities for all those involved with aging issues in Maine, New Hampshire and Vermont.

The latest webinar was *Neighbors Helping Neighbors Stay Warm*. The long Northern New England winters can be especially trying for seniors. As the temperatures drop, older adults are at an increased risk of injury and illness

due to snow and ice and cold, dry air. Fuel costs can often put a strain on already limited financial resources. While there are government and nonprofit organizations that offer fuel assistance to low-income seniors during winter months, *communities are coming up with their own innovative volunteer responses to help those in need.*

Your free membership will give you access to recordings of all previous TSLCA webinars and you can view them at your convenience.

Click [here](#) to access the Tri-State Learning Collaborative on Aging website. Become a member and register for the upcoming webinar on Age Friendly Communities.

A PASSING OF NOTE

We are saddened to learn of the recent death of elder advocate, Chuck Engborg.

Chuck served on AARP New Hampshire’s Executive Council, and chaired their Capital City Task Force monitoring state legislation and testifying on specific bills. He served as Vice Chair of the State Committee on Aging, was active with the American Heart Association Volunteer Advocacy Board, the Grafton County Area Committee on Aging, Graf-

ton County Senior Services and shared his time and talent with Speare Memorial Hospital.

Services are private. Donations in his memory can be made to Grafton County Senior Services/Meals on Wheels.

From Our Readers

BOOK REVIEW

Being Mortal: Medicine and What Matters in the End

Being Mortal, by retired surgeon [Atul Gawande](#), addresses the choices that all people face as they near the end of life. The lessons of his book center on why and how adult children should make, and assist in making, decisions for their parents – not solely based on ensuring safety at the expense of retaining autonomy, but also on the right to make choices – even bad ones.

He builds his case for reform through case studies from his own practice and the personal end-of-life choices he faced with his father. One of his stories tells of a doctor who convinced a nursing home to bring in dogs, cats and birds which led to extraordinary rewards for those who lived there as they assumed the care and nur-

Book Review Corner

We know many of you love to read and that you share your favorite books with friends. Write a short review about a book you have read and we’ll print it for your EngAGING NH friends.

Submit to engagingnh@gmail.com and watch for your Review!!

turing of the animals.

This is a must read for people of all ages, particularly for adult children of aging parents.

Donna W.

News You Can Use

PROPOSED SOCIAL SECURITY BILL

Senator Elizabeth Warren (D-MA) has introduced a bill, S. 2251, to provide a one-time payment to seniors and disabled Social Security beneficiaries, veterans, railroad retirees and individuals receiving Supplemental Security Income (SSI). These individual would receive \$581 in 2016.

The increase is approximately 3.9 percent of average Social Security benefits, which is the same percentage increase that Wall Street executives received in bonuses last year. The increase will be paid for by closing a tax loophole that allows corporations to write off executive bonuses as a business expense for “performance pay.”

Closing the loophole will also help extend the solvency of the Social Security old age and disability insurance trust funds.

WHITE HOUSE RELEASES SUMMARY OF THE 2015 CONFERENCE ON AGING

The final report for the 2015 White House Conference on Aging was recently released summarizing the work done by the conference and the feedback received by older adults, caregivers, and advocacy groups. Taking place during the 50th year of Medicare,

Medicaid, and the Older Americans Act, and the 80th year of Social Security, the conference and the report highlight the importance of these programs and initiatives to improve benefits for today's seniors and future generations.

Leading up to the conference, advocacy for enhanced support for people with Medicare, including better information for people nearing Medicare eligibility and transitioning from existing coverage. The report highlights the Administration's response to this advocacy through a combined effort by the Centers for Medicare & Medicaid Services and the Social Security Administration to improve education materials about Medicare enrollment and creating online information and frequently asked questions to prevent Medicare enrollment confusion.

Additionally, the report recognizes the concerns surrounding the level of confusion about when to enroll in Part B and the adverse financial consequences of inappropriately delaying enrollment. The report takes note of recommendations to create a federal interagency process to further improve notification for people nearing Medicare eligibility and expresses a commitment to finding better ways to educate this population as well as employers about Medicare enrollment.

To read the report, click [here](#).

Medicare Rights Center

Part of an ongoing effort to provide more transparency and health care data, the White House recently announced a new tool called the Medicare Drug Spending Dash-

board. The tool provides public information about how much money is spent on prescription drugs in Medicare Part B and Part D. The tool can be used to learn key facts about prescription drug spending, including the top Part D prescription drugs with the highest total spending, medicines with the largest percent increase in price, and prescription drugs with the highest cost-sharing for beneficiaries.

To access the dash board, click [here](#).

PROPOSED DISCHARGE PLANNING RULES PUBLISHED

The Centers for Medicare & Medicaid Services (CMS) recently proposed a new rule on discharge planning. The proposed rule sets out requirements for hospitals and home health agencies to identify, counsel, and provide information to beneficiaries who will need care in their homes or in post-acute settings like skilled nursing facilities or rehabilitation centers. The rule seeks to create standards and expectations for the planning process when a person is leaving hospital care or ending home health care.

Advocates applaud the rule's recognition of family caregivers, and its emphasis on promoting patient goals through person-centered discharge planning. They lend support to the rule's description of essential elements involved in discharge planning, including the need for collaboration with community-based organizations.

It is suggested that CMS explore policies to ensure that hospitals

and private health plans work together to promote seamless discharge planning and take into account the varying capacities and financial resources of hospitals and home health agencies, and provide technical assistance and support to those entities as the revised discharge planning rules are implemented.

U.S. DEPARTMENT OF VETERANS AFFAIRS VIDEO SERIES ON DEMENTIA

This educational series is designed to aid caregivers who are helping a loved one suffering from dementia. It follows Harold and Margaret as they face common issues surrounding dementia: in-home care, including home safety, legal matters, dealing with problem behaviors and learning relaxation techniques.

[Watch the full trailer](#) for this series, then view the following 20 modules which are broken into specific topics. Learn more about how [VA provides support for caregivers](#).

To see the video series, [click here](#).

DIABETES SELF-MANAGEMENT TRAINING RESOURCES AVAILABLE

The National Council on Aging's Chronic Disease Self-Management Education Resource Center created several resources to teach people with diabetes about Diabetes Self-Management Training (DSMT).

DSMT is a Medicare benefit that teaches people with diabetes different ways to manage their condition. On the resource page, there

are frequently asked questions, webinars, tip sheets, sample processes and agreements, planning and administrative resources, toolkits, participant forms, and videos for doctors and patients.

[Click here](#) to view the resources.

This posting includes an audio/video/photo media file: [Download Now](#)

Health & Wellness

THE JOYS AND TRAUMAS OF NOT HAVING A SCHEDULE ANYMORE

Is today Tuesday? It's hard to keep track when you're retired, especially if, like me, you've resisted routine since toddler days. Mom made very few entries in my baby book, but she did note that I'd protest, "I did that *yesterday*," when she'd take me to the potty.

Too soon, school bells began dictating when to be where, interrupting recess or an interesting lesson for the sake of order.

For most of my life, the calendar ruled. Then our first baby arrived. A year later we announced: "Now We Are Four." My days revolved around who was hungry, wet or sleepy. The day or date? Didn't matter. Occasional 'Hair on Fire' Moments.

Now that I'm retired, once again, I'm loosely tethered to the calendar. Each week offers a fresh slate on which I compose my life. I set alerts on my phone for meetings, classes and commitments scattered across the month. That works great if the phone's turned on,

nearby, and my subconscious hasn't posted a "do not disturb" sign. But I occasionally have "hair on fire" moments when I discover there *is* something on the calendar — RIGHT NOW!

When I retired, I felt like a Sea World creature released into the wild, floundering around, waiting for feeding and show times that never came. Many retirees find their [long-awaited freedom](#) overwhelming, too. Oddly, we have much in common with new stay-at-home moms, floating through the week, one day much like another. While home with babies, I

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

was a “work widow.”

Today I’m a *real* one. Back then, my husband worked long hours — even weekends. Then 35 years later, I found myself home alone again, this time with books and support groups to guide my transition to retirement and then from “Mrs.” to suddenly solo. While I adjusted to an unstructured life, my daughter was home with babies. For both of us, time wasn’t something to manage, but the sea in which we swam.

She called to ask, “Have you mailed Laura’s birthday card?” “I’ll mail it tomorrow. That’s plenty of time.” “Mail it today,” she urged. “It’s Friday.” “Honey, I’m pretty sure it’s Thursday. I’ll get my planner.” It *was* Thursday. Glad I checked. I had a dentist’s appointment! I hung up, amused by our confusion.

My daughter’s days, just like mine, were usually interchangeable. My Life Without a Calendar liberated from my daily commutes, over-programmed days and pressing deadlines, I’ve embraced an “[encore career](#)” — creative writing.

Why check the calendar at dawn? Google often reports: *You have no events scheduled today*. At first, I took umbrage at that. Now I consider it a challenge. I start writing after breakfast. At some point, I check my phone, which displays the time prominently; the day and date in tiny print. Am I the only one who ignores this information on my way to check messages or headline news? If something’s on the calendar, I know it.

WE WANT YOU TO KNOW

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

We actively partner and work with other NH advocates.

Formal Partnerships

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

Active Collaborations & Groups:

- Older American’s Action Partnership
- Elder Rights Coalition
- Aging and Mental Health
- Department of Health & Human Services

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
- NH Statewide Independent Living Council
- NH Legal Assistance
- ServiceLink

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When you only have one or two entries on a given day, keeping track is easy. For example, a yoga class acquaintance, Alice, retired recently: “Let’s get together for lunch,” I suggested. “Great. I’ll email some dates.” We made a plan. I entered it in my iPhone calendar. Then this email arrived: *May I reschedule? Since I retired, I don’t record my time the way I did at work. I double booked! Alice* Over lunch, Alice described problems synching her calendars. I confessed that I don’t always know what day it is. Laughing, we dubbed ourselves The Calendar Girls. So far, I’ve avoided any failure-to-appear misdemeanors. Until today. Off By One Day

This is one of those weird weeks like the one my daughter had years ago: my internal calendar’s one day off. I woke up Tuesday convinced it was Wednesday. Ignoring clues to the contrary, I used magical thinking to fit the facts to my fiction, arriving at my Wednesday book club *right on time*.

A man answered the door. Uh-oh. The hostess only offers her home on her husband’s golf days. “Yes?” he asked. “What’s today?” I asked, sheepishly, knowing I’d come face-to-face with reality,

wanting to disappear. “It’s Tuesday.”

“Oh, sorry.” Would that have happened when I didn’t make a move without checking the children’s schedules? Or when my workday was so tightly programmed that if I sneezed I’d throw things off? Do I occasionally long for the days when my assistant kept me on track? Yes. Then, I take a few deep breaths until the feeling passes.

You’d have to drag me kicking and screaming back to a life so regimented it requires a fail-safe system to maintain. For the most part, my routine-averse nature and I have waited a lifetime to be free. For me — and many who by choice, or chance, now eat when we’re hungry, nap when we’re drowsy and plan as we go — retirement’s biggest perk is the freedom to concoct our own mix of solitude, socializing, purposeful engagement and...

Just saw the time. I’m late for Tai chi!

[Barbara Rady Kazdan](#), © Twin Cities Public Television - 2015

FIVE SIMPLE HABITS THAT WILL MAKE YOU FEEL HAPPIER

A neuroscientist has outlined five simple habits he believes can make you feel happier. If you are looking for the secret to eternal happiness, there may be a few simple things you can do to help kick-start the process.

A neuroscientist has outlined five easy habits he believes a person can embrace that will instantly make them feel a lot happier. [Alex](#)

[Korb](#), a postdoctoral researcher in neuroscience at the University of California, believes he has the science behind the secrets to what makes your brain happy. The author of [The Upward Spiral](#), a book which looks at the intricate brain processes that cause depression, spoke to Eric Barker for his blog post on [Barking Up The Wrong Tree](#).

Mr. Korb says there are, “straightforward tips you can do every day to rewire your brain and create an upward spiral towards a happier, healthier life”.

1. Listen to music from the happiest time in your life.

[Music can instantly have a positive impact on your mood](#) but what’s the science behind it? Korb believes listening to music from the happiest time in your life will help you instantly feel more connected to that time.

2. Smile (and wear sunglasses)

You smile when you’re happy, but it can work the other way too. By turning that frown upside down, even if you are “faking it”, your brain senses can detect you are happy. Your brain can also interpret squinting in the sunlight as you looking worried, Korb says, so sunglasses can come in handy too.

3. Think about your goals.

Thinking about longer-term goals can release dopamine, the neurotransmitter that makes us feel better and more motivated about what we want to achieve.

4. A good night’s sleep.

Many studies have outlined the health benefits of a good night’s sleep and Korb agrees. “Sleep problems are also more likely to lead to depression,” he says.

5. Reduce stress.

To defeat the vicious circle of procrastination and build good brain habits it is vital to reduce stress, says Korb.

Additional Tips

Happiness expert Prof Paul Dolan, a professor at the London School of Economics, [recently outlined these five tips for feeling more content:](#)

- Listening to a favorite piece of music;
- Spending five more minutes with someone you like;
- Going outdoors;
- Helping someone else;
- Having a new experience.

<http://www.telegraph.co.uk/news/science/12054744/The-five-secrets-to-happiness-according-to-science.html>

LONELINESS & MEALS ON WHEELS

When Congress passed the Older Americans Act in 1965 to support elderly people who were struggling — often alone — to continue to live at home, a major plank of the legislation provided for home delivery of meals to ensure their

How to Contact Your State Committee on Aging Representatives

County	Name	Email
Belknap	Rich Crocker	richcrocker@metrocast.net
Carroll	Kate Cauble	kemc226@aol.com
Cheshire	Bob Ritchie	fictionfitz@gmail.com
Coos	Mark M. E. Frank	maxfra@aol.com
Hillsborough	Sherri Harden	hardensherri@gmail.com
	Joan Schulze	joanschulze@myfairpoint.net
	Russ Armstrong	equizr@gmail.com
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Sullivan	Larry Flint	wrecman@comcast.net
<i>State Reps & Senators</i>		
Cheshire	Rep. Susan Emerson	semerson435@aol.com
Cheshire	Sen. Molly Kelly	molly.kelly@leg.state.nh.us

adequate nutrition. In the midst of the holiday season, a newly published study confirms another benefit of visitors regularly knocking on the doors of seniors in need: a significant reduction in their feelings of loneliness.

“This continues to build the body of evidence that home-delivered meals provide more than nutrition and food security,” said study lead author Kali Thomas, assistant professor (research) of health services, policy and practice in the Brown University School of Public Health and a researcher at the Providence Veterans Affairs Medical Center. The results [appear online](#) in the *Journals of Gerontology: Series B*.

To study whether the program affects loneliness, Thomas analyzed data from a randomized, controlled trial. More than 600 study participants in eight cities who were on Meals on Wheels waiting lists were either given access to daily fresh meal delivery, weekly frozen meal delivery, or simply remained on the waiting list as a control group.

Funding for the research, including the expanded availability of meal deliveries, came from a grant from the AARP Foundation. The study was sponsored by Meals on Wheels America, which released [some of the results](#) earlier this year. Now, however, they have

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been peer-reviewed and published in the scientific record.

The study staff interviewed seniors in all three groups (daily delivery, weekly delivery or continued waiting) at the beginning of the 15-week study and again at the end so they could measure how the seniors' responses changed. The researchers assessed feelings of loneliness at both times with two measures: a standard three-question scale and a separate single question: "Do services received from the home-delivered meals program help you feel less lonely?"

Measures of loneliness: At the beginning of the study there were no statistically significant differences among the three study groups in their degree of loneliness by either measure. On the loneliness scale from zero to nine with higher scores indicating greater loneliness, members of each group on average scored between three and four. But other study data revealed that many of the participants were socially isolated. More than half lived alone, 14 percent reported having no one to call on for help, 25 percent reported participating group activities, and 20 percent had contact with friends and family less than once or twice a month.

"The number of people who reported they had no one to call on for help is a cause for concern,"

said Thomas, a former Meals on Wheels delivery volunteer.

The study results vary by the loneliness measure, but both methods showed that meal delivery reduced self-reported feelings of loneliness to a statistically significant degree, compared to not receiving delivery. The measures of significance persisted even after the researchers statistically adjusted for possibly confounding factors such as race, income, age, education, living alone, participation in group activities, and contact with friends or family.

After 15 weeks, for example, the average loneliness score of people who did not receive meals was 4.17 but for those who received either weekly or daily delivery it was 3.44.

The single-question measure, meanwhile, revealed a difference among people who received daily vs. weekly delivery. Daily recipients were three times more likely than weekly recipients to indicate that home-delivered meal service helped them feel less lonely.

The study is one of few to rigorously examine the long-presumed psychological benefits of home-delivered meal service, Thomas said. She believes it is the first randomized, controlled trial to assess the effect on loneliness, which has been linked by many

studies to a greater risk for medical problems, emergency department visits, and nursing home placement.

Thomas said she hopes the study results will be useful as policy-makers continue to evaluate the budget and structure of public and private programs that serve the elderly in their homes.

"In a time when resources are being further constrained and demand is increasing, it is important that we have evidence that guides decision-making in terms of what services to provide and how best to provide them," Thomas said.

In addition to Thomas, the study's other authors are Ucheoma Akobundu of Meals on Wheels America and David Dosa, associate professor of medicine and of health services, policy and practice at Brown University. Read more at

<http://scienceblog.com/479751/home-delivered-meals-reduce-loneliness-study-finds/#G3Zz8cKWd0H7zbI2.99>

Tech Tips

5 EMAIL SINS YOU MAY BE COMMITTING

Dante was wrong; there are ten circles of hell, the deepest of which is reserved for those who commit the most heinous of email sins. Email is here to stay but there are some sinners who are making it worse for the rest of us.

Today I'm going to look at some of the most grievous ways people can abuse email and make life

suck for the rest of us. Don't worry though, even if you are a sinner, you're not doomed to an eternity of suffering. Embrace a weeklong penance to correct the error of your ways and repent your email sin and all will be forgiven. Read on to find out whether you are [an email saint](#) or sinner.

Sending Emails to Too Many People

Email is incredibly cheap to send. One person can spend five minutes writing an email and send it to thousands, or even hundreds of thousands of recipients. It's also, in broad terms, extremely costly to receive. If it takes two minutes to read, or even just 30 seconds to dismiss, the number of people-minutes a single email can waste is huge. This amounts to a massive waste of productive time.

Even if you take steps to minimize the impact, like [setting up a multi-tiered communication system](#), you still have to deal with it at some point. Too many organizations have policies where anyone, everyone, and everyone's dog is CC'd on all emails. Not everybody needs to receive every single email. If you're one of the people making those policies, or just CC-ing everyone out of habit when you don't have to, you are an email sinner.

Don't worry though, the penance is simple. For a week, only send emails to the people who absolutely need to receive them. If in doubt, don't send the email.

You'll probably be surprised at how little effect it has on how everything runs. As a bonus, the more email you send, the more you're

likely to receive, so if you're facing your own email overload, this can help too.

Overusing Reply All

Email's at its best when it's used exactly like a letter: one person sends another person a single message and waits for them to respond. Email also works when one person sends a single message to loads of people (so long as they *all* need to receive it).

Even with [great features like threaded messages](#), email just isn't designed to handle multiple messages properly. The problem becomes really apparent with group emails. I rank them slightly higher than the nuclear bomb as the worst technological development of the 20th Century. An email thread with 15 or 20 people replying can rapidly get out of hand [if people aren't careful](#). And remember, every message that is sent is another notification for someone somewhere.

While the first message might have been relevant to everyone in the organization, the chances are that the responses aren't. If your boss sends out a question to the entire staff, do your co-workers *really* need to see your answer?

Over use of the reply all button is one of the greatest email sins you can commit. Again, the penance is quite simple. For a week, you must only use the reply button. If more than one person needs to see the response, manually CC them. The reply all button is an evil temptation that must be resisted.

Emailing When You Don't Need To

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.

Sometimes email is the best way to reach someone. Sometimes it isn't. Unfortunately, email is often seen as the default. Emailing when you don't need to is another way to get yourself sent straight to email hell.

Sometimes there are better ways to get things done. If Tony sits across the room from you, unless you need to create a paper trail, why not walk over and speak to him? Similarly, if something's going to require a lot of back-and-forth, a face-to-face or phone meeting will probably be a lot more efficient. A 30 minute phone call can take the place of week-long email discussions.

Just make sure you [don't let your meetings turn into a time vacuum](#). Your penance is to do everything you can to not send emails for a week. If Tony isn't at his desk

Help Spread the Word!

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

Forward it on!

when you walk over, leave a handwritten note. If Bob wants to organize something, call him and hammer it out on the phone.

See how changing your default from “send an email” to “only send an email if there’s no other option” affects how you work. Everyone’s inbox will thank you.

Sending Overlong Emails

Just as sending a short email to too many people is a sin, sending really long emails to just one person can be too.

If what you’re trying to say requires a 2000 word email, the chances are you’re using the wrong communication tool. The longer your email, the more time it takes for the other person to read and the more effort it requires to respond.

Long emails can really suck! There’s a growing movement of people pledging to [keep all emails under five sentences](#). They feel that if the message can’t be conveyed that briefly, you’re doing it wrong.

If you’re guilty of writing emails that edge into Tolstoy-esque territory, then your penance is to join the five sentences crowd for a week. No email you send, no matter how necessary it seems, can run longer than five — preferably short — sentences. It’s a good habit to get into and will [make you more productive](#).

Replying to Every Message

This is the sin I was most guilty of, and it took me a while to get past it.

When you get an email the natural impulse is to reply straight away. The problem is that this can draw you into unnecessary, reactionary exchanges and people will come to expect that you’ll be available to respond instantly to email at all hours.

Responding to all emails instantly is only a small email sin, while the converse, expecting everyone to reply instantly is a bigger sin. By responding swiftly to everything you’re feeding the beast that is the boss who demands email responses at 4am on a Saturday. Thou must not pander to such bosses.

As penance for this sin, you must spend a week waiting at least an hour before replying to emails, and only responding during work hours. If something requires an urgent response, you need to use another method of communication.

Go Now in Peace! Love it or hate it, email is here to stay. However, there are ways to make the experience better for everyone else. If you’re a terrible email sinner, repent your ways and put some of

these simple solutions into action. People will thank you for it. If, on the other hand, you’re an email saint, forward this article to any sinners you know and spread the good word.

Rick Billies,
<http://seniortechtips.com/5-email-sins-you-may-be-committing/>

Dollars & Sense

NEW SOCIAL SECURITY RULES

A new law means that two claiming strategies will be off the table in the coming months. The recent budget agreement did more than authorize the federal government to engage in additional borrowing, it also changed the rules for claiming Social Security. Going forward, two claiming strategies that had given some couples the potential for higher lifetime benefits will no longer be available.

Social Security strategies are built around the fact that you can start to claim benefits as early as age 62, but if you defer, the benefit can grow—up to age 70. Each year you delay Social Security in that time frame, your monthly benefit will grow by as much as 8%. That growth adds up—a monthly benefit could be 75% more if benefits start at age 70 instead of age 62.

In addition to the basic question of timing, couples have additional choices, because an individual is entitled to his or her own benefit or a spousal benefit.

In 2000, Social Security introduced the concept of voluntary

Claiming date	Impact of the new rules
---------------	-------------------------

Already filed or in payment

Continue receiving your benefits.

In the midst of a multistep claiming strategy

If you are in the middle of a multistep claiming strategy, and expect to change your filing status in the next few years, you could be impacted.

If you were planning to delay your own benefit and claim only spousal benefits instead—you may do so from your full retirement age until age 70, if you are at least 62 years old in 2015. If you turn 62 in 2016 or later, this strategy will no longer be available for you.

Filing during the six month grace period

If you want to file and suspend your benefit to allow your husband or wife to take the spousal benefit, you must reach your full retirement age and file before the deadline—180 days after the budget agreement was enacted on November 2, 2015. After the deadline, if you choose to suspend your benefit, the spousal benefit will also be suspended. The change also impacts dependent children—as no other individual will be eligible for benefits based on the earnings record of the person suspending benefits.

Not planning to file until after the grace period

You will not be allowed to take a spousal benefit from a spouse’s suspended benefit. The “file and suspend” strategy will be off the table 180 days from when the budget agreement was enacted into law on November 2.

If you were planning to delay your own benefit and claim only spousal benefits instead—you may do so from your full retirement age until age 70 only if you are at least 62 years old in 2015. If you turn 62 in 2016 or later, this strategy will no longer be available for you.

suspension: even after you claim benefits, at or after reaching [full retirement age \(FRA\)](#) you can elect to stop and earn the deferral credits—increasing your future benefit. Voluntary suspension led to a number of strategies, two of which will be unavailable in the wake of the new law:

File and Suspend

The strategy

Typically, in “file and suspend,” one member of a couple would file and claim benefits—allowing his

or her husband or wife to begin collecting spousal benefits—and then suspend his or her own benefit—allowing that future benefit to increase.

The change

Under the new rules, when an individual suspends his or her own benefits, not only will all benefits payable to that individual be suspended, but all benefits payable on his or her earnings record payable to *other individuals* will also be suspended.

What happens

Those who are receiving benefits now under this strategy will continue to receive them. The new rules limiting suspended benefits go into effect 180 days after the budget agreement was signed into law on November 2, 2015. Once that deadline passes, no one will be able to elect this option.

Restricted Spousal Benefits (sometimes referred to as “claim now, claim more later”)

Depending on your age, you may be able to use some strategies before they are eliminated. [Read more.](#)

The Strategy

At or after an individual’s official Full Age at Retirement (FRA), a person could file a “restricted” application for “just” spousal benefits, while allowing his or her own future retirement benefit to grow.

The change

Social Security will no longer allow certain individuals to restrict an application to spousal benefits only; the individual will be required to file and claim all eligible benefits.

What happens

People age 62 or older at the end of 2015 will continue to have the option of restricting an application to spousal benefits only. People turning 62 in 2016 or later will have to claim all their benefits upon filing.

These two strategies were often used together, with one spouse filing and suspending, and the other claiming just the spousal benefits—allowing each of their benefits to grow. That combined strategy will now be available only for those who are at their FRA and who claim within six months of the budget deal being enacted.

“These strategies were complicated, but did have the potential to increase lifetime payments,” says Lee Belniak, vice president in Fidelity Workplace Investments. “Those who qualify will need to act quickly, and everyone else will

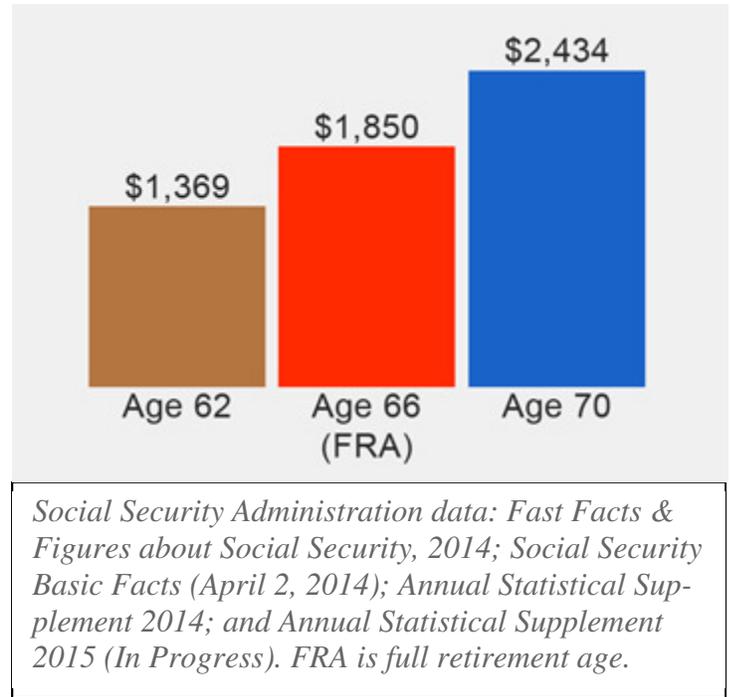
need to reconsider their Social Security strategies.”

What the changes mean: four key scenarios

Claiming Social Security is still a strategic decision. Delaying increases monthly benefits.

The elimination of these two claiming strategies removes some options for couples, but it doesn’t minimize the importance of deciding when to take Social Security. For couples or individuals in good health, remember that delaying Social Security can increase monthly benefits that will rise with inflation and will last the rest of your life—no matter how long you live. This means that delaying can help improve your retirement outlook, especially if you expect to live into your late 80s or 90s.

For couples, the removal of the file-and-suspend and claim-now, claim-more-later strategies means that longevity and income differences become increasingly important. For many couples, delaying the benefit for the higher earner can be particularly significant. This is because after the higher-earning member of a couple dies, the surviving spouse can claim the deceased spouse’s full benefit. So claiming the lower earner’s benefit



early but delaying the benefit for the higher earner may make sense.

“How you approach these strategies will depend on your particular situation,” says Belniak. “But it is important to weigh your options—Social Security is one of the largest income sources in retirement, and how you claim can make a big difference for your retirement.”

Learn more: Read the Viewpoints “[Roadmap to retirement.](#)” Get the [latest market news.](#) Get a holistic view of your retirement plan with our [Planning & Guidance Center,](#) and explore changes that may help you become better prepared.

https://www.fidelity.com/viewpoint/s/retirement/social-security-rules?ccsource=email_weekly

Correction: A previous version of this article estimated certain deadlines. The Social Security Administration will direct the enactment of these provisions and will determine final effective dates.

KEEP THE BARGAINS COMING BY KNOWING STORES' TACTICS

Attention, wary shoppers! In this post-Christmas sale period, people have discounts on their minds as they cash in gift cards, return gifts, or buy themselves the presents they didn't get.

Now, a Toronto company says shoppers can enjoy bargains all year long — if they arm themselves with the correct tools and information to navigate the on-sale universe, whether in a mall or online. The company, SumoCoupon, says it has fashioned a shopper tip sheet after weeks of collecting and culling data from bulletin boards, blogs, and other sites across the Internet. Among SumoCoupon's findings:

Shop CVS at 6 p.m. Saturdays. That's when the most bargains are offered during a short window when both last week's sale prices and the next week's apply.

Abandon an online shopping cart just before clicking on "place order" and retailers like Kate Spade, Bed Bath & Beyond, and J.Jill will offer coupons or discounts toward purchases to keep your business.

Get free air at Shell gas stations by pressing the pump button three times.

SumoCoupon creative director Ryan Sammy said he and another researcher put together a "cheat sheet" of bargain-hunting tips after reviewing data collected from AskReddit, an online bulletin board system featured by Reddit, a massive collection of ever-changing user-submitted news,

Raise Your Voice!

Please let us know
what's on your
mind and what's
important to you.

engagingnh@gmail.com

entertainment, and social media posts.

The team also dug through information available on consumerreports.org; secretmenus.com, a website that claims to unlock secret off-menu combinations restaurants are willing to serve; and other sites. In some cases, the data came from employees of companies offering time- or money-saving tricks in response to posts on the sites, Sammy said. In other cases, such insiders just posted the tips themselves.

SumoCoupon then verified the information either on company websites and service providers or with at least two people who said they successfully used the tip. "A lot of the stuff we found I just couldn't believe at first," Sammy said.

The efficacy of these tips has not been independently confirmed, and companies did not respond to requests for comment. But tips that might be helpful include:

Tracking the price of big-ticket purchases from Amazon.com. The e-tailer will return the difference if another vendor lowers its price or has a lower price.

Prices ending in the number 9 are at full or regular price at Target.

Prices ending in 4 are final markdown prices.

Charge a car battery or have an alternator tested for free at Auto-Zone. And let Pep Boys install your wipers for free.

Megan Woolhouse, Boston Globe,
1/2/16

Laugh & Live Longer

FUN WITH PUNS

Jokes about German sausages are the wurst.

I stayed up all night to see where the sun went, and then it dawned on me.

I'm reading a book about anti-gravity. I just can't put it down. I did a theatrical performance about puns. It was a play on words.

I didn't like my beard at first. Then it grew on me.

HEALTH LESSONS

At a recent gathering on health, the presenter placed four jars on a table. The first jar was filled with alcohol, the second with tobacco smoke, the third with chocolate and the last with soil. A worm was placed in each jar and after a while the worms in the first three jars died.

When asked what the lesson was, Maxine offered this, "As long as you drink, smoke and eat chocolate, you won't get worms."

YOU CHOOSE

Joe died and found himself at the Pearly Gates where upon Saint Peter asked if he was ready for the tour.

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

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

Joe was confused and asked, “You mean heaven?”

Saint Peter smiled and said, “Contrary to what you have been taught, you get to choose where you will spend eternity. Let's start with heaven.”

Off they went and it was everything Joe expected, clouds, people in white robes playing harps and very, very peaceful.

“Had enough?” Saint Peter asked and when Joe nodded, off they went to Hell.

The doors opened and it was like some big country club! Music, open bar, golf course and he heard friends calling his name with enthusiastic greetings. Saint Peter explained that Joe had 24 hours to make his decision and at the end of that time, Joe was asked what he chose.

“I'm surprised to being saying this, but I choose Hell,” Joe said.

Saint Peter asked if he was absolutely sure and when it was confirmed they headed back down to Hell. The doors open and it was all fire and brimstone and screams of agony could be heard.

“What's this?” Joe demanded.

“That?” Saint Peter said, looking over his shoulder. “Yesterday we were campaigning. Today you voted.”

Purposeful Living

Ernest Gould has been volunteering here at the Hillsboro location for Meal on Wheels for 14.5 years. Ernie was of immense assistance during my first months as manager of the site and he has proven to be a very necessary and valuable part of the program's operations.

Ernie arrives at the site at 8 am, every day and remains until the site closes at 2:30 pm. He assists with the set up and shut down of all equipment for both the office and kitchen area.

He assists with the production of the meals for home delivery by preparing the bags for cookies and bread and performing the packaging. When he is not interacting with other clients through bingo he will come in and assist with the sealing of the hot meals for home delivery.

Ernie also sets the dining area for the congregated meal and then will assist with helping to serve. If he sees a need he will undertake to provide it, frequently initiating washing the pans and sweeping the kitchen floor. We need to keep him from trying to take out the trash. Ernie is in his mid-eighties and needs to be reminded that there are things that it is not safe for him to do.

Twice each week, Ernie sets up for Bingo. This includes setting out cards for the players, wheel and balls for the caller, gifts for the winners. At the end of play he helps put it all away.

He greets everyone with a smile, and can be counted on to provide friendly competition during the daily rummy games.

In the past year alone Ernie has worked 648 hours. And he is always



Ernest Gould

willing to help in any way he can. Ernie's dedication, commitment and exemplary service is an inspiration to others.

Ernie's reliable service and presence make it pleasurable for clients and staff to come to the site and makes a difference in the lives of the seniors in the Hillsborough area.

Board Notes

BE THE CHANGE

"Everything flows and nothing abides, everything gives way and nothing stays fixed."

- Heraclitus -

Picking up on the theme in the Guest Column, "*It may be unsettling to think that negative cultural stereotypes about age could [have] a profound effect on how our brains age . . . if we can find a way to promote positive age stereotypes on a societal level, our brains may be better off once we reach old age.*" It's pretty clear that change is critical.

EngAGING NH

9 Gleneagle Drive
Bedford, NH 03110

So let's have a little fun with possibilities. Let's agree that we older adults no longer accept being defined as frail, sickly and needy. Let's throw out "old age" which is a limiting stage nobody wants to admit being in. Instead, let's think of ourselves as being in a fluid state, more like fine wine, in other words, aging to perfection!

Dr. Bill Thomas (www.changingaging.org) doesn't like the term, "still" as in, "Are you STILL driving?" But why not think of ourselves as a work STILL in progress?

Let's face it:

- Life's experiences have polished our rough edges;
- We've become better listeners;
- We've made enough mistakes to have learned some pretty good lessons;
- We have many skills and retirement has given us freedom to volunteer and to be more available for family.

No wonder studies show that older adults are happier, more compassionate, more appreciative, less

competitive, and more community minded. And we're not done yet.

We have been an unrecognized and undervalued resource. But we also need to recognize that how we are seen and how we see ourselves are inextricably entwined.

Shift can happen. And it needs to.

Here's a fun tidbit:

Gematria /gə'mei.tri.ə/ (Greek: meaning *geometry*) is an Assyro-Babylonian-Greek system of code, later adopted into Jewish culture, and currently referred to as numerology. Letters of the alphabet are assigned numerical values and then used to arrive at a numeric total for a word or name that reveals a hidden meaning. It can also be used with dates.

Even if you think it's utter nonsense, nothing could be more fitting than the number associated for 2016. It's . . . 9 (2+0+1+6 =9), and 9 is the number of endings and beginnings!

Let's start the ball rolling. As Gandhi advised, "Be the change you wish to see in the world."

ADDRESS CORRECTION
REQUESTED