

ENGAGING NH



A Citizen Voice for the
Aging Experience

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GUEST OPINION:

Seniors Seize the Moment

by Sharon Jayson

Want to slow down your aging process? Mind-set can be key, oldest seniors say.

Wilhelmina Delco learned to swim at 80. Harold Berman is in his 67th year practicing law. Mildred Walston spent 76 years on the job at a candy company. And brothers Joe and Warren Barger are finding new spots in their respective homes for the gold medals they've just earned in track-and-field events at the National Senior Games.

These octogenarians and nonagenarians may not be widely known outside their local communities, but just as with their more famous peers — think Carl Reiner, Betty White, Dr. Ruth (Westheimer) and Tony Bennett — the thread that binds them is not the year on their birth certificate, but the way they live.

"Age shouldn't be a reason to slow down," said Joe Barger, 91, of Austin.

It never hurts to have longevity in your genes and few chronic health problems, but mind-set plays a role in how people age, experts say. Some older people have been termed "super-agers" for mental acuity despite their

Age shouldn't be a reason to slow down

years; for them, the typical age-related decline in brain volume is much slower.

For elders who aren't among these elite agers, staying vital may be about more than physical or mental agility. Researchers find that society's focus on youth culture and negative stereotypes about aging prompt memory loss and stress. But older adults who want to dispel notions of becoming feeble have growing ranks to emulate.

In a [study published last year](#), David Weiss, an assistant professor of sociomedical sciences and psychology at the Columbia

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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.

Aging Center at Columbia University in New York, found that those who don't accept the inevitability of aging can "counteract the detrimental and self-fulfilling consequences of negative age stereotypes."

"My research looks at why no one wants to be old," Weiss said.

"They want to set themselves apart from this negatively viewed age group. They just want to distance themselves from stereotypes: 'I'm not like the stereotype. I'm different,'" he said. "Adults who believe age is just a number showed better memory performance, but adults who believed aging is set in stone and fixed had a decrease in memory performance and a stronger stress reaction."

Social psychologist Becca Levy of the Yale School of Public Health in New Haven, Conn., said her [studies](#) found an increase in

negative age stereotypes over the past two centuries.

"Part of it is due to media and marketing," she said. "An ageist culture produces many more negative stereotypes."

Such notions have an impact. Research published this year by Sarah Barber, an assistant professor of psychology at San Francisco State University, found that people blamed routine forgetfulness on their age — as in saying they had had a "senior moment" — because popular wisdom reinforces stereotypes of age-related memory decline. The negative stereotypes about aging made older adults "over-attribute everyday memory losses we all have to age," she said.

Seniors, seize the moment

To stay vital, Westheimer advises older people to "do

as many things that are enjoyable to them as possible — participating in activities at a senior center, going to the theater and movies and not just sitting home and saying, 'I'm too old to be out there.' "

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The younger Barger, a retired mechanical engineer, lives by that creed. He competed in seven track events at the games and took gold in three, including the 800-meter, 1500-meter and 5-kilometer distances.

"I hate to see people slowing down when you know they can do more than what they're doing," he said. "Most friends I have are much younger than me."

Reiner, the 95-year-old writer, comedian, director and creator of the 1960s-era "The Dick Van Dyke Show," is way too busy to slow down. He and his longtime friend (since 1950) Mel Brooks, who turned 91 on June 28, have

dinner at Reiner’s house most evenings unless the comedic genius behind such classics as “Blazing Saddles” and “The Producers” is away on business, Reiner said in a phone interview from his Beverly Hills home.

Reiner’s latest book — his 22nd, “Too Busy to Die” — is one of five he has written since turning 90

This article was adapted from the Washington Post.

NH Updates

VOLUNTEER INCOME TAX ASSISTANCE (VITA)

Vita is a free tax preparation program designed for low-to moderate income families who earn a household income of \$62, 000 or less. To file for free, call 2-1-1 or visit NHTaxHelp.org to schedule an appointment. Sites are located in Salem, Manchester, Concord, Franklin, Laconia, Little and Upper Valley.

BEVERLY AREL

Beverly Arel set out some 60 years ago to find services for her developmentally disabled children and began a mission which has helped thousands of families like hers.

Arel, founder of what is now called The Moore Cen-

ter in Manchester, passed away Nov. 24 at the age of 84. The organization has helped thousands of the developmentally disabled live the lives Arel envisioned for them — happy and in their communities.

“She was one of those people that she didn’t just talk about it, she did something about it,” said Paul Boynton, president and CEO of The Moore Center. “She’s a hero to me.”

Arel led the center for more than 35 years, retiring in 1997. Her retirement was the beginning of a new mission — helping older people enjoy that same independence and happiness in their communities.

“She was phenomenal,” said Barbara Salvatore, a friend who also served with Arel at EngAGING NH, a citizens advocacy group for New Hampshire’s older adults. “She was sweet, loving and positive, and she’s left a very lasting legacy in this state through her work.”

Arel’s work started at her kitchen table in the 1950s when pediatricians told her she should consider placing her developmentally disabled son and daughter in an institution. Shari Ferko said her mother wanted more for her brother and

sister and gathered other families around the table to start talking about creating services for their children.



Today, Arel’s kitchen table sits in the lobby of The Moore Center as a tribute to the movement Arel started, Boynton said.

“Before Beverly started her work, there were so many people that we now serve that had no life, no future,” Boynton said. “When you think of what she accomplished, starting at that kitchen table, and the thousands of people she helped, it’s an amazing story.”

Arel was also a founding member of EngAGING NH. Salvatore said she brought to the group a different and holistic approach to helping older people that was borne out of her work with the developmentally disabled.

“Aging was once treated more as a diagnosis,” Salvatore said. “Beverly looked at the whole person and what could be done to support that person to help them live the fullest life

possible instead of looking at it as 'how can we fix this.'"

For Ferko, it was this approach of looking at people as a "person first," that is the greatest lesson she will take from her mother's life.

"If doesn't matter where you come from, or the color of your skin, or your disability, or your age, everyone is a person first," she said.

Throughout her life, Arel worked with a number of organizations, agencies and programs to help the developmentally disabled and elderly. She served on the University of New Hampshire Advisory Committee for the Institute on Disabilities and the state Department of Health and Human Services. She sat on many committees and Boards of Directors including the Manchester Regional Area Committee on Aging and Child Health Services.

She also received many awards for her work. In 1987, she was awarded a key to the city of Manchester by then-Mayor Robert Shaw and in 1994 honored as the Citizen of the Year. In 2008, The Moore Center honored her for her contributions to the lives of others and was recognized by

the state Senate for her work. She received recognition for service with The Way Home, Service Link, EngAGING NH, SuccessAbility and many other agencies.

"Aging was once treated more as a diagnosis," Salvatore said. "Beverly looked at the whole person and what could be done to support that person to help them live the fullest life possible instead of looking at it as 'how can we fix this.'"

Gretchen M. Grosky, Union Leader

SENIOR LEADERSHIP SERIES

The New Hampshire Senior Leadership Series is now taking applications for the 2018 class. The Series is a collaboration between [AARP New Hampshire](#), [Center on Aging and Community Living at UNH](#), and [Dartmouth Centers for Health and Aging](#). The goal of this series is to provide support and training in the advocacy and leadership skills

necessary to promote livable communities, including community-based systems of support for New Hampshire citizens as they age. The Series is designed for older adults, caregivers, family members and friends who want to advocate for older adults in New Hampshire.

Application deadline is February 23, click here to access an online application or here to access a paper application. For an overview of session dates and topics take a look at the flyer. For specific questions, send AARP NH an email at nh@aarp.org.

WHAT IS GWEP?

The Geriatric Workforce Enhancement Program's goal is to improve the delivery of geriatric primary care across Northern New England. The Dartmouth program which is support-

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!

ed by a grant from the US Department of Health and Human Services has two approaches: Transform Primary Care for older adults through implementation of Coaching and Toolkit Support in the areas of screening, managing complexities, end of life planning and managing dementia, and Provide Educational Opportunities for professionals and families. These goals bridge aging resource centers and primary care practices. For more information contact Timothy Hesselton, the Dartmouth Centers for Health and Aging, 603-653-3443, or email Timothy.M.Hesselton@hitchcock.org

INTERLAKES COMMUNITY CARE GIVERS

What would you do if something happened and you couldn't drive anymore? What if you needed a bit of help to continue living in your own home? Who would you rely on? Would you have to move?

Interlakes Community Caregivers provides transportation to medical and personal appointments and other life enhancing services that promote and maintain independent living.

Formed in the basement of the Center Harbor Congregational Church in 1998, a group of parishioners saw such a need and began an outreach mission in which neighbors would help neighbors in their daily lives.

Since that time, Community Caregivers has grown to be an independent 501(c)3 nonprofit organization that serves the towns of Center Harbor, Meredith, Moultonborough and Sandwich.

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

Services are provided at no charge and include rides to medical or personal appointments, help with grocery shopping, running errands, friendly visits and more.

The grassroots mission continues with local people volunteering to provide these free services. Donations from local individuals, businesses, civic organizations and churches fund the frugal budget; no funding is received from the Federal Government or State Agencies.

Whether neighbors need help for the short-term to recuperate from surgery or illness or for a longer term to age in place, Interlakes Community Caregivers is here for the community. The upcoming year of 2018 will mark 20 years of neighbors helping neighbors in this rural community, enhancing the quality of life for thousands.

For more information: www.InterlakesCommunityCaregivers.org, email Director.Caregivers@gmail.com, call 603-253-9275, or follow them on Facebook.

ABOUT PUBLIC COMMENT

The 2018 session of the NH Legislature begins in January and there are several points in the process for

public comment. When a proposed piece of legislation has a sponsor and is enrolled it is given a number and designation as either a House Bill (HB) or a Senate Bill (SB) according to the lead sponsor. Once the session begins, the Bill first goes to one of the committees for consideration and recommendation. This is the first point of public comment. The recommendation goes to the full House or Senate for a hearing. That's the second point for public comment. Bills then "cross over", HBs to the Senate and SBs to the House. Another point for public comment. Some Bills contain a provision for an agency to have rule-making authority. This means that the Legislature grants its law making authority, in part, to an agency. This process under The Administrative Procedures Act allows an agency with area of particular expertise to clarify the intent of the law with specific detail. For example, an agency might set a fee, develop criteria for compliance, or develop definitions specific to the particular law. There are two points of public comment for rules; the first is when the agency publishes

proposed rules and sets a public comment period and the second is when the rule is considered by the Joint Committee on Administrative Rules. Of course these are Public Comment requirements and anyone can contact the sponsor(s) or your own Representative or Senator at any time. There are two websites that have information on bills, hearing, how to find your Representative or Senator and much more.

They are:

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

<http://www.gencourt.state.nh.us/Senate/default.aspx>

Ageism in our Healthcare

Doctors run by their own clock. I was impatient about waiting too long for an appointment and complained to the receptionist. She looked up from her work and said to me,

"You are retired, right?"

I replied, "Yes."

The receptionist continued, "So, what do you do that is so important?"

Herbert Pence, Manchester, NH, as reported in the Boston Globe

From Our Readers

Thank you for the article on Social Security Representative Payee Program, I had no idea and just what I needed.

Cindy

Just wanted to say that the December issue was particularly good. Full of helpful and interesting info.

Bob

Haha. Loved the cartoon on auto correct. I'll be laughing whenever I hear the word cow from now on.

Sharon

Focus on Community

MULTIGENERATIONAL LIVING:

A brilliant solution for the affordable housing crisis

Two recent MIT graduates Noelle Marcus and Rachel Goor, have created a platform that pairs older homeowners with young renters. The idea is simple: You match younger people who need affordable housing with older adults who charge affordable prices—including help around the house—for the extra rooms of their house.

For empty nesters with rooms collecting dust, this platform helps the elderly bring in some extra cash while helping them do their household tasks. Brenda Atchison's home in the Boston suburb of Roxbury has been in her family since 1946, and she's lived there for nearly her entire life. At 66 years old, she's an empty nester—she describes her house as rooms that are collecting dust. But expenses are rising and her ability to earn is dwindling. She knew she wanted to stay in her home, but she wasn't sure how to host someone to bring in some extra cash.

Then she heard of Nesterly and immediately volunteered to be part of Nesterly's pilot program. She was matched with a young student from Greece named Phoebus who was doing research for a PhD in architecture.

"From the moment he walked in the door, he just fell right in," Atchison says. "He seemed to be totally comfortable. I liked that. He's been that way ever since. I couldn't have asked for a better match."

Since moving into the house in September, Phoebus helps out with whatever Atchison needs. He

We Want You to Know . . .

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

We actively partner and work with other NH advocates.

Formal Partnerships

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

Active Collaborations & Groups:

- Elder Rights Coalition

Other Groups we work with:

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

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ripped up her old carpet and laid down a new one—and he rakes up leaves so they don't clog the storm drains. For every hour he works, a previously agreed-upon amount is taken off his rent; Atchison says he's happy to help with whatever she asks.

But there have been other benefits—social ones. She has taken Phoebus on architecture tours of the neighborhood and he's cooked Greek food for her.

Nesterly's genius is that it tackles two problems with one elegant solution. The affordable housing crisis is making it difficult for lower-wage workers and young people to find places to live. And there's a second housing crisis afoot, as well—this one among aging Americans. And with many seniors living in places that are only accessible by car, that's going to mean hours spent alone.

Despite how debilitating loneliness can be, seniors don't want to leave their homes. According to research by the National Conference of State Legislatures and the AARP Public Policy Institute, almost 90% of people over the age of 65 want to live in their homes for as long as they possibly can.

RAISE YOUR VOICE!

Please let us know what's on your mind and what's important to you.
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That's the idea of "aging in place," or remaining in your original community, and ideally your home, as you continue to age. But with rising housing prices and inflation, it can be difficult to stay even if you're physically able.

All of this means that there are, and will continue to be, a lot of older people with extra room in their homes—and a desire for a little extra cash.

During Hurricane Sandy, Marcus hosted her grandmother in her New York apartment when she was evacuated—and was inspired by Airbnb's program to house displaced people for free. She began to wonder:

"What if we're not just housing tourists, but people who need housing?"

It's like Airbnb for affordable housing—but with some notable differences. Marcus and Goor have chosen to partner with the city of Boston, which also sponsored the pilot program—unlike Airbnb, which has fought cities over regula-

tions and possibly increased rents in already expensive places, making affordable housing more difficult to find.

"A lot of other sharing economy companies are struggling with regulation, so ensuring we're working with city officials from day one to make sure that we're doing this the right way and we're not putting homeowners in a position to have problems down the line—especially because we're working with older households," Goor says.

<https://www.fastcodesign.com/90151804/the-airbnb-for-affordable-housing-is-here>

News You Can Use

NOSTALGIA KEEPS YOU WARM

A just-released study shows that our grandparents were on to something scientists have just discovered: Thinking nostalgic thoughts makes our bodies feel warmer.

The findings of this study appeared in the American Psychological Association's online journal, *Emotion*. The study, conducted by a team of English, Chinese and Dutch researchers, consisted of five separate experiments. Four studies involved undergraduates at

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China's Sun Yat Sen University. The fifth was done with Dutch volunteers who ranged in age from 12 to 68.

For the first experiment, 19 students were asked to make a note of when they felt nostalgic during a 30-day period. When those findings were compared with daily temperatures, the researchers found that the students felt more nostalgic on colder days.

In another experiment, 80 students were asked to recall either a nostalgic or autobiographical event. They were then instructed to put their hands in ice water and keep them there for as long as possible. Those who had just reflected on a nostalgic memory were able to hold out the longest

PART B MEDICARE

A bipartisan bill reintroduced in Congress—the Beneficiary Enrollment Notification and Eligibility Simplification (BENES) Act—would improve the Part B enrollment process.

Through better notice, eliminating gaps in coverage during enrollment periods, and more, the BENES Act modernizes enrollment rules written when Medicare was created more than 50 years ago. Medicare Rights strongly supports the BENES Act.

The standard Part B premium will be \$134 in 2018

You pay the standard premium if you: are new to Medicare in 2018; don't collect Social Security benefits; or are billed directly for your Part B premium. Some people pay a premium that is lower than the standard premium because their Social Security benefits did not increase enough to cover the increase in their Part B premium from 2017 to 2018.

Visit the Medicare Rights blog to learn more about how the Part B premium is calculated.
<https://blog.medicarerights.org/>

ONE WAY TO SLASH DRUG PRICES: LEAVE INSURANCE CARD AT HOME

Having health insurance is supposed to save you money on your prescriptions. But increasingly, consumers are finding that isn't the case.

Patrik Swanljung found this out when he went to fill a prescription for a generic cholesterol drug. In May, Swanljung handed his Medicare prescription card to the pharmacist at his local Walgreens and was told that he owed \$83.94 for a three-month supply.

Alarmed at that price, Swanljung went online and found Blink Health, a startup, offering the same drug — generic Crestor — for \$45.89.

It had struck a better deal than did his insurer, UnitedHealthcare.

In an era when drug prices have ignited public outrage and insurers are requiring consumers to shoulder more of the costs, people are shocked to discover they can sometimes get better deals than their own insurers.

Behind the seemingly simple act of buying a bottle of

pills, a host of players — drug companies, pharmacies, insurers, and pharmacy benefit managers — are taking a cut of the profits, even as consumers are left to fend for themselves, critics say.

Although there are no nationwide figures to track how often consumers could have gotten a better deal on their own, one industry expert estimated that up to 10 percent of drug transactions involve such situations. If true nationwide, that figure could total as many as 400 million prescriptions a year.

The system has become so complex that “there’s no chance that a consumer can figure it out without help,” said the expert, Michael Rea, chief executive of Rx Savings Solutions, whose company is paid by employers to help them lower workers’ drug costs.

Pharmacy benefit managers, the companies that deal with drug benefits on behalf of insurers, often do negotiate better prices for consumers, particularly for brand-name medications, Rea said, but that’s not necessarily true for some generic drugs.

Insurers’ clients are frequently employers overseeing large numbers of

workers, and the companies are focused on overall costs. So when insurers seek deals for generic drugs, they do so in batches, reaching agreements for groups of different drugs rather than getting the lowest price on every drug.

As a result of these complicated layers of negotiation — which are not made public — different insurers end up paying different prices for individual drugs. Further compounding confusion for consumers, some insurers require a set co-payment for each prescription — say, \$15 or \$20 for each prescription — even when the insurer reimburses the pharmacy at a much cheaper rate.

Several companies have emerged to capitalize on consumer anger over the confusing variations in price. The players include not only Blink Health and its better-known competitor GoodRx, but also veteran businesses like benefit manager Express Scripts which recently helped to start a

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, Third Floor
Manchester, NH 03101
603-622-2204
www.hassan.senate.gov

Congresswoman
Carol Shea-Porter
1st Congressional District
660 Central Ave., Unit 101
Dover, NH 03820
603-285-4300
www.shea-porter.house.gov

Congresswoman
Annie Kuster
2nd Congressional District
18 North Main Street, Fourth Floor
Concord, NH 03301
603-226-1002
www.kuster.house.gov

subsidiary aimed at cash-paying consumers. Amazon, the online behemoth, is also said to be considering whether to join the fray.

CVS Health announced plans to merge with health insurer Aetna, a move that would create a corporate behemoth that many have said would have little incentive to serve the needs of regular people.

Some consumers say their experience with CVS already demonstrates how easy it is to fall through the cracks. In one case, a customer whose plan was managed by CVS Caremark, the drug benefit manager, would have had to pay more for a drug through her plan at a CVS than what she ended up paying at the same store with a coupon from GoodRx.

Representatives for insurers and pharmacy benefit managers say cases like Swanljung's are "outliers." "There are 3 to 4 billion generic scripts written a year, and in the vast majority of cases, they are going to get a better deal by using insurance," said Mark Merritt, chief executive of the Pharmaceutical Care Management Association,

ENH welcomes all points of view and invites your submissions.

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engagingnh@gmail.com

Forward it on!

which represents benefit managers.

A spokesman for UnitedHealthcare, Swanljung's insurer, noted that while Swanljung got a lower price for generic Crestor through Blink Health, he also takes four other prescriptions, for which he got a better deal by using his insurance. (Swanljung gave UnitedHealthcare permission to discuss his situation.)

Having insurance is clearly valuable, said the spokesman, Matt Burns. In addition, the co-payment for generic Crestor, also called rosuvastatin, in Swanljung's plan is set to decrease significantly in January, in large part because the price of the drug has dropped this year.

Consumers also may face penalties if they don't use their insurance and pay cash to save money. In many cases, insurers won't

let them apply those purchases to a deductible or out-of-pocket spending maximum.

Still, many find that leaving their prescription card at home is worth it. Some have found a better deal even at pharmacies that are owned by their drug plan, like CVS.

Boston Globe

Health & Wellness

BRAIN HEALTH

When we talk about healthy brain ageing we are really discussing one of two things: how to minimize ongoing damage to the hardware of the brain, mostly by keeping its blood supply as good as possible; or how to improve the operation of the brain's software.

Many ways of doing this have been suggested, but few have scientific weight behind them. There is currently no magic bullet to protect the brain, but one area that has been best researched, and about which we can say with reasonable confidence, "this will help", is mental activity.

What is clear is that people who have spent more time doing cognitively demanding activities over a lifetime are, to some extent, buff-

**LOOKING FOR A BACK
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ered from the physical effects of brain ageing and degenerative diseases. We call this buffer “cognitive reserve” – a back-up reservoir of brain function that can protect from the consequences of brain damage, allowing us to continue to perform well.

Yet there’s still much to discover about the potential of cognitive reserve for optimizing the brain’s resilience. The more we understand about its role in protecting our brain and how to boost our reserve, the more effective we will be in designing interventions to keep the human brain healthier for longer.

The good news is that cognitive reserve isn’t exclusive to those who have the IQ of a genius or who’ve devoted their life to theoretical physics. We think it can be built up throughout life, so taking part in cognitively challenging activities, learning new skills and continuing to “use it or lose it” probably applies no matter how old you are –

crucially, it’s never too late to start.

<https://www.theguardian.com/lifeandstyle/2017/dec/03/age-old-problem-how-to-stay-clever-for-longer>

BLOOD SUPPLY TO THE BRAIN

If you’re looking to keep your mind sharp, simply having two or more cups of green tea can help do the trick. Recent research found that regular tea drinkers who consume at least two mugs a day reduce their risk of developing dementia by nearly 30 percent. Although it’s not known exactly why green tea should have this protective effect, it does contain flavonoids, which help maintain the health of blood vessels that ‘feed’ the brain, as well as caffeine, which boosts mental awareness.

<https://wddty.com/news/2017/12/cheers-a-few-mugs-of-green-tea-every-day-reduce-your-chances-of-dementia.html>

MIGRAINE

For too long, migraines have been a black spot in medical research. Now sufferers of the condition can have hope after a new antibody treatment developed specifically for migraine prevention has just completed Phase III human

clinical trials with remarkably positive results. In the study, respondents reported a 50 percent reduction in monthly migraine days.

<https://newatlas.com/migraine-antibody-treatment-success-trials/52455/>

SOUNDING OFF ABOUT HEARING LOSS

Many in ancient China believed that ear shape was a powerful way to predict one’s future. Long ears were a sign of nobility; thicker ears meant more wealth; and long earlobes signified longevity. Liu Bei, founder of the Eastern Han dynasty, was said to have ears reaching to his shoulders.

These days we can't say how wealthy you'll be based on your ear thickness, but we can predict what will happen to you if your hearing is compromised.

Nearly 40 million adults in the U.S. have less-than-optimal hearing, and 28.8 million of them could benefit from using hearing aids. Unfortunately, fewer than 30 percent have ever used them.

If you're part of that crowd, you are risking both your quality of life and your brain function.

HELP SPREAD THE WORD!

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

- A study in the Journal of Personality found that unaddressed hearing loss triggers personality changes: You may become more withdrawn and less outgoing. Research shows that a shrinking social base undermines both longevity and happiness.
- A six-year study out of Johns Hopkins found that participants (ages
- 75-84) with hearing loss had a measurable cognitive decline that was 32 to 41 percent faster than folks without hearing loss.

So if you're cranking up the volume on the TV, asking folks to repeat what they say or just dropping out of conversations you cannot hear, get your hearing tested. It'll improve your health, happiness and cognition. If you need help affording hearing aids, check the Hearing Loss Association of America (www.hearingloss.org).

Tip: Less-expensive hearing aids through your smartphone are on the horizon.

Drs. Oz and Roizen

EARLY DETECTION FOR TUMORS

One of the major downsides of current cancer diagnosis technologies is that a tumor can often grow to a damaging size by the time imaging methods detect it. That's why researchers have developed a new method for detecting tiny cancerous tumors that uses of light-emitting nanoparticles that are designed to stick to specific cancer cells. By injecting these nanoparticles intravenously, doctors can detect and track early-stage tumors before it's too late.

<https://newatlas.com/infrared-nanoparticle-cancer-imaging-rutgers/52599/>

Tech Tips

BEWARE

I recently got a pop-up message, apparently from Microsoft, that my PC had been compromised. It gave me a number to call before trying to use the PC again. I called, and the technician said my PC had been hacked, but that they could fix the problem and install

security software if he took control of my PC. I let him take control, and paid \$300. Was I scammed?

Yes, this is a common scam. Microsoft won't contact you via pop-up, or give you a number to call. But there's additional risk because you've relinquished control of your PC to a stranger, who may have stolen credit card numbers or passwords stored there, or left behind malware.

If your PC contained card or password information, be on the alert for fraudulent credit card charges, and change the passwords. Also, run the free version of the Malwarebytes security program (see tinyurl.com/j32jr94) to find any harmful software on the PC.

STEVE ALEXANDER, MINNEAPOLIS STAR TRIBUNE PROTECT YOURSELF

Scammers, hackers and identity thieves are looking to steal your personal information - and your money. But there are steps you can take to protect yourself, like keeping your computer software up-to-date and giving out your personal information only

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

County	Name	Email
Belknap		
Carroll		
Cheshire	Susan Emerson	semerson435@aol.com
Coos	Mark M. E. Frank	maxfra@aol.com
Grafton		
Hillsborough	Kathy Baldrige	kathy@lifetimeliquidations.com
	Ken Berlin	kaberlin@comcast.net
Merrimack		
Rockingham	Kristi St. Laurent	
Strafford	Candace Cole-McCrea	snowyowl@metrocast.net
Sullivan	Larry Flint	wrecman@comcast.net
	Mary Catherine Rawls	Mary.catherine.rawls@hitchcock.org
NH Senate	Ruth Ward	ruth.ward@leg.state.nh.us
NH House	James McKay	james.mackay@mygait.com
Website:	http://www.dhhs.nh.gov/dcbcs/beas/aging/	

utility account numbers can be used to steal your money or open new accounts in your name. So every time you are asked for your personal information – whether in a web form, an email, a text, or a phone message – think about why someone needs it and whether you can really trust the request.

In an effort to steal your information, scammers will do everything they can to appear trustworthy. Learn more about scammers who phish for your personal information.

Protect Your Passwords

Here are a few ideas for creating strong passwords and keeping them safe:

Use at least 10 characters; 12 is ideal for most home users.

Try to be unpredictable – don't use names, dates, or common words. Mix numbers, symbols, and capital letters into the middle of your password, not at the beginning or end.

when you have good reason.

Update Your Software

Keep your software – including your operating system, the web browsers you use to connect to the Internet, and your apps – up to date to protect against the latest threats. Most software can update automatically, so make sure to set yours to do so.

Outdated software is easier for criminals to break into.

If you think you have a virus or bad software on your computer, check out how to detect and get rid of malware.

Protect Your Personal Information

Don't hand it out to just anyone. Your Social Security number, credit card numbers, and bank and

Don't use the same password for many accounts. If it's stolen from you – or from one of the companies where you do business – thieves can use it to take over all your accounts.

Don't share passwords on the phone, in texts or by email. Legitimate companies will not ask you for your password.

If you write down a password, keep it locked up, out of plain sight.

Consider Turning On Two-Factor Authentication

For accounts that support it, two-factor authentication requires both your password and an additional piece of information to log in to your account. The second piece could be a code sent to your phone, or a random number generated by an app or a token. This protects your account even if your password is compromised.

Give Personal Information Over Encrypted Websites Only

If you're shopping or banking online, stick to sites that use encryption to protect your information as it travels from your computer to their server. To determine if a website is encrypted, look for https at

the beginning of the web address. That means the site is secure.

Back Up Your Files

No system is completely secure. Copy your files to an external hard drive or cloud storage. If your computer is attacked by malware, you'll still have access to your files. Federal Trade Commission.

PHONE COMPANIES GET NEW TOOLS TO BLOCK SPAM CALLS

Phone companies will have greater authority to block unwanted calls from reaching customers, since regulators adopted new rules to combat automated messages known as robocalls.

Rules adopted in 2017 by the Federal Communications Commission represent the latest tools against robocalls, which pester people, sometimes multiple times each day, and often push scams. The FCC, which regulates the country's phone, broadcast TV and internet services, also hopes that recent big fines will help deter scammers.

Phone companies already can block some calls that trick consumers by showing up on Caller ID with fake numbers. The new rules make clear that they

can block additional calls that are likely scams, such as numbers that start with a 911 area code or that aren't currently assigned to anyone.

The changes won't stop robocalls completely, though experts say these steps are a good start.

Why is this happening?

The federal and state "Do Not Call" lists are supposed to protect people from unwanted calls from telemarketers. But scammers don't care about breaking the law.

Scammers reach people cheaply and easily using autodialers, which spew out a large number of calls automatically. It's estimated that Americans receive tens of millions of robocalls every day. Not all of them are fraudsters, of course. Pharmacies send automated messages about prescriptions being filled, for

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

Nominated him or her for a Vaughan Award!

Nomination forms are online at

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

example. But too often, calls much such claims as you owe the IRS money, Microsoft is on the line to fix your computer or you've won a free cruise.

Spam callers have tricky technology that alters what pops up on a phone's caller ID to a local number, or one from an official organization, so you're more likely to pick up.

Help from the government

The steps the FCC took Thursday lets carriers crack down on these spoofed numbers. If successful, that would make running a scam more difficult and save U.S. consumers millions of dollars, a group of state attorneys general said in an FCC filing.

Experts have said these are solid developments but won't protect people from all unwanted calls. Not every such call is from a spoofed number. Debt collectors and political campaigns are not covered under the Do Not Call lists.

In the longer term, the FCC supports industry efforts to verify that callers are who they say they are. Perhaps one day, you'll see a green checkmark on your smartphone when the caller is legitimate. U.S. Telecom, the phone-company lobby, has said that rolling

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.

this feature out could take a few years but would prove powerful against robocallers.

The FCC has also sought ways to stop annoying calls from dogging people who change numbers. Today, if you sign up for Do Not Call but then get a new number, a marketer could pester you on your new line.

What phone companies are doing

Phone companies, cell-phone makers and independent apps can screen or block unwanted calls by checking them against databases of known problem numbers and analyzing

suspicious behavior, like a number that's calling lots of people on Do Not Call lists.

Some of the carriers' tools cost extra, and they're not available for all phones and all plans. Consumers Union wants phone companies to make call-blocking tools available to all consumers free of charge.

For home phones, apps including YouMail and Nomorobo offer relief for free, but they have some limitations. You can also buy gadgets, some pretty clunky, that block calls on home phones.

What can you do?

Robocallers and spammers will still try to find ways to reach their victims. But there are common-sense measures to follow.

- Don't answer the phone if you don't recognize the number. (Yes, this is impractical on business phone lines.)
- Hang up on unwanted callers. Don't talk to them or press any buttons. If you engage with them, they might flag you as someone who's responsive and inundate you with more calls. Block the number after the call, if possible.

- Don't give callers personal information, such as bank account or Social Security numbers.
- Use call-blocking apps. If you have privacy concerns, check the app's policy to see if it's sharing your call or contacts data with marketers.

Dollars & Sense

IRS TIPS FOR PREPARING 2017 TAXES

Current research indicates that individuals are likely to make errors when preparing their tax returns. The following tax tips were developed to help you avoid some of the common errors dealing with the standard deduction for seniors, the taxable amount of Social Security benefits, and the Credit for the Elderly and Disabled. In addition, you'll find links below to helpful publications as well as information on how to obtain free tax assistance.

STANDARD DEDUCTION FOR SENIORS

If you do not itemize your deductions, you can get a *higher* standard deduction amount if you and/or your spouse are 65 years old or older. You can get an even higher standard deduction amount if either you or

your spouse is blind. (See Form 1040 and Form 1040A instructions.)

Taxable Amount of Social Security Benefits

When preparing your return, be especially careful when you calculate the *taxable amount* of your Social Security. Use the Social Security benefits worksheet found in the instructions for IRS Form 1040 and Form 1040A, and then double-check it before you fill out your tax return. See [Publication 915](#), *Social Security and Equivalent Railroad Retirement Benefits*.

Credit for the Elderly or Disabled

You must file using Form 1040 or Form 1040A to receive the Credit for the Elderly or Disabled. You cannot get the Credit for the Elderly or Disabled if you file using Form 1040EZ. Be sure to apply for the Credit if you qualify; please read below for details.

Who Can Take the Credit

The Credit is based on your age, filing status and income. You may be able to take the Credit if:

Age

You and/or your spouse are either 65 years or older; or under age 65 years old and

are permanently and totally disabled.

AND

Filing Status

Your income on Form 1040 line 38 is less than \$17,500, \$20,000 (married filing jointly and only one spouse qualifies), \$25,000 (married filing jointly and both qualify), or \$12,500 (married filing separately and lived apart from your spouse for the entire year).

And, the non-taxable part of your Social Security or other nontaxable pensions, annuities or disability income is less than \$5,000 (single, head of household, or qualifying widow/er with dependent child); \$5,000 (married filing jointly and only one spouse qualifies); \$7,500 (married filing jointly and both qualify); or \$3,750 (married filing separately and lived apart from your spouse the entire year).

Calculating the Credit

Use [Schedule R](#) (Form 1040 or 1040A), *Credit for the Elderly or Disabled*, to figure the amount of the credit. See the [instructions for Schedule R](#) (Forms 1040 or 1040A) if you want the IRS to figure this credit for you.

Also see Publications [524](#) (*Credit for the Elderly*)

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

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

or Disabled); and [554 \(Tax Guide for Seniors\)](#).

Free IRS Tax Return Preparation

IRS-sponsored [volunteer tax assistance programs](#) offer free tax help to seniors and to low- to moderate-income people who cannot prepare their own tax returns.

Other Helpful Publications

[Publication 907](#), *Tax Highlights for Persons with Disabilities*

[Publication 17](#), *Your Federal Income Tax*

[Publication 3966](#), *Living and Working with Disabilities*

RETAILERS BRACING FOR THE 'SILVER TSUNAMI' AND EMBRACING SENIOR SHOPPERS

With the emerging "Silver Tsunami," a metaphor for our aging population, retailers are preparing for the tidal wave of some 78 million baby boomers turning 65 and older in the next 10 to 20 years

With their growing numbers and vast purchasing power, senior shoppers present both an opportunity and challenge for retailers. For some of the biggest names in the industry, including Kohl's, Best Buy and Boscov's — the 60-and-older crowd represents an important customer base already, and they are doing even more to accommodate it.

"This demographic should be important to retailers as there is a gap between the scale of the senior consumer population's purchasing power and the cur-

rent offerings in the retail sector that are more geared toward younger shoppers," said Deborah L. Weinswig, managing director at Fung Global Retail and Technology in New York.

She said the senior proportion in the United States was a substantial 14.8 percent, or nearly 48 million people in 2015, and projected to grow to 20.7 percent of the total 356 million population by 2020. Likewise, spending by U.S. seniors continues to grow faster than consumer spending in total.

Her recommendations for retailers:

- Lower shelves to make reaching items easier.
- Extra large- and large-sized sweaters positioned lower on racks:

"Maybe not have all the sizes together so those who can't reach that high can get to their size," she said.

- Buttons to push so if someone needs assistance in certain areas of the store a sales associate can come to her aid.

Some major retailers have taken steps recently to cater to seniors.

On Kohls.com, Kohl's offers a special 15 percent discount every Wednesday in stores only for customers aged 60 and over.

Electronics giant Best Buy recently launched a pilot program, known as "Assured Living Service" in Denver and Minneapolis as a sensor-based notification service connecting caregivers with their loved ones through smart home technology. Best Buy consults with both the child and parent to customize a system that best meets their



Shirley Janocha

need and the company's Geek Squad installs the technology in the

parent's home and offers training on using it.

The payoff potential is huge. Senior households wielded \$1.43 billion in spending last year — up 6.7 percent from \$1.34 billion in 2015, according to National Consumer Expenditure Surveys. The mean family wealth and before-tax real income of households headed by most age groups under 64 contracted considerably between 2001 and 2013, while households headed by seniors saw a significant increase in their average wealth and income in the same period.

<http://www.mcall.com/business/retail/mc-biz-retail-silver-tsunami-20171110-story.html>

Laugh & Live Longer

NEW YEAR'S EVE ONE LINERS

A New Year's resolution is something that goes in one year and out the other.

My New Year's resolution is to stop hanging out with people who ask me about my New Year's resolutions.

If you're born in September, it's pretty safe to assume your parents started out the New Year with a Bang!

In 2018, may your neigh-

bors respect you, troubles neglect you, angels protect you, and heaven accept you.

May all your troubles last as long as your New Year resolutions.

Dear God, my prayer for 2018 is a FAT bank account and a THIN body. Please don't mix it up like you did this year.

Remember you can reset your resolutions on January 14th (Orthodox New Year) and February 8th (Chinese New Year). After that, even I can't help you.

May all your troubles last as long as your New Year's resolutions.

Purposeful Living

Shirley Janocha is a senior volunteer for the Town of Pelham and the Pelham Council on Aging. She is one of the most hardworking and dedicated volunteers, working over 1700 hours in the past year.

Shirley manages the Council on Aging Thrift Store (where she has volunteered for over 13 years) and is an active Pelham COA board member, organizing events and fundraisers. In addition to supervising and scheduling the volunteers running the store, she provides hands-

on assistance cleaning, sorting, labeling, organizing and promoting the store, where the proceeds support the Pelham COA. Last year, that was \$5700 to support social and educational programs, purchase needed database equipment and help local charities.

This past year, the Council changed the thrift store's name from the Penny Pincher Thrift Store to Shirley Boutique, to recognize the hard work and love that Shirley pours into the store every day. She is a great manager and all her volunteers admire her and her accomplishments. She gives tirelessly of herself, an amazing feat for anyone, but Shirley does all this while dealing with crippling arthritis.

Board Notes

RESOLUTION AND IMAGINATION

The ancient Babylonians are said to have been the first people to make New Year's resolutions, some 4,000 years ago. They were also the first to hold recorded celebrations in honor of the new year—though for them the year began not in January but in

mid-March, when the crops were planted.

Regardless of what resolution you commit to, the goal is to improve life in the coming year. Resolutions can come in many forms. Some people make a promise to change a bad habit, such as quitting smoking or eating less junk food.

But have you ever noticed that there are more jokes about failed resolutions than praise for commitments fulfilled? Maybe it's time to rethink how we go about trying to make those desired improvements.

Last month we included a cartoon on the auto correct feature on computers and cell phones and while it was funny, it was also an example on how our brains function! We collect data in the form of memory and project it forward with the most obvious next step.

Yay for the brain because that means we don't have to learn to walk and talk all over each day. But it doesn't explain moments of epiphany, creativity or inventions. For that we need imagination, even in everyday life.

We live in chaotic times, struggle with a level of unprecedented uncertainty.

Can imagination help? Here are some clues:

- Chaos is defined as the *transition* from one ordered state to another, a process of evolution
- Evolution always leads to improvement
- Fear shuts down creativity by increasing Cortisol
- Groups of people sharing a common intent such as prayer affect outcomes as do individuals with commonly-held beliefs as they form a collective

Forty-seven years ago, John Lennon wrote "Imagine":

Imagine all the people living in a world of peace.

Let's resolve and commit to putting aside fear when it creeps in along with thoughts of what we don't want and instead imagine the world we want for ourselves and generations to come.