



A Citizen Voice for the
Aging Experience

ENGAGING NH NEWS

GUEST OPINION:

Less Ageism = Less Dementia. It's That Clear

by Ashton Applewhite

What affliction do Americans fear most? Alzheimer's disease. I'm one of them, but facts comfort me. Abundant new data shows that our fears are way out of proportion to the threat—and that those fears *themselves* put us at risk.

Fact #1: Dementia rates are falling. As I reported last April, the likelihood of you or me developing dementia has dropped (<https://thischairrocks.com/2017/04/08/dementia-rates-are-falling/>)—significantly—and people are getting diagnosed at later ages. That's despite a surge in diabetes among older Americans, which significantly increases the risk. Numbers remain high—an estimated four million to five million Americans currently have dementia—but those numbers pale in comparison to all the people who are worried about getting it and about aging in general. Why is that important?

Fact #2: Worrying about dementia—and about getting older—is itself a health risk. We've known for some time that attitudes towards aging affect how

Everyone wants elders to stay as healthy as possible for as long as possible

the mind and body function at the cellular level. New research, published on February 7, 2018, in the prestigious *PLOS ONE* journal, confirms that finding, reporting that people who associate old age with becoming useless or incompetent are more likely to develop dementia (<https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0191004>) than people with a more positive outlook.

Scientists consider a variant of a gene called APOE to be the primary genetic risk factor in late-onset Alzheimer's disease, yet

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many who carry it never develop dementia. How come? Could environmental—and therefore modifiable—factors play a role? The new study, led by Yale psychologist Becca Levy, PhD, worked with a group of 4,765 people 60 or older who were dementia-free at the start, more than a quarter of whom carried the gene. Levy and her team interviewed them regularly over the course of up to four years, asking them to rank their feelings to prompts such as, “The older I get the more useful I feel.” They found that people with more negative attitudes were twice as likely to develop dementia. In other words, positive age beliefs confer protection against cognitive decline—even among people who are genetically predisposed to the disease.

Both experimental and longitudinal research show that stress, which links to dementia, may be the mechanism by which dementia develops. Levy’s team found that positive attitudes about aging can reduce stress and help us cope with ageist messages that bombard us from the media and popular culture. People assimilate cultural beliefs from early childhood on, and as these stereo-

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.

types become more relevant over time, we tend to act as though they were accurate, creating self-fulfilling prophecies. (www.silvercentury.org/2017/03/the-power-of-positive-aging/) about Levy’s theory of stereotype embodiment.) Positive beliefs (e.g., late life is inherently valuable, old age is a time of growth and development, elders contribute to society) help keep us healthy by buffering stress and prejudice: the effects of ageism. Negative beliefs (e.g., it’s sad to be old, old people are ugly, aging means becoming a burden) make us vulnerable to disease and decline.

It’s time for an anti-ageism public health campaign.

We’re stuck with our genes, but not with our behaviors or attitudes. Interventions work. Last year, *New York Times* science reporter Gina Kolata described the decline in

dementia rates as “what seems to be a long-term trend, despite researchers’ failure to find any effective way for individuals to protect themselves from Alzheimer’s, the most common form of dementia.” That is no longer the case.

Reputable researchers are careful not to overstate their conclusions, but the scientists behind Levy’s new study note that their findings have far-reaching social implications. In personalized medicine, for example, education could bolster positive attitudes in people at higher risk of developing dementia. On a broader scale, as Levy points out, the research lays a foundation for creating a public health campaign to beat back against ageism and negative beliefs about aging. I’ve been making this case for years.

No matter how you feel about the longevity boom,

or just about hitting that next big birthday, everyone wants elders to stay as healthy as possible for as long as possible. Imagine the benefits to health and human potential of replacing negative stereotypes about age and aging with more nuanced, positive and accurate portrayals. The 65+ population of the US is expected to double by the year 2030. Let's get cracking!

<http://www.silvercentury.org/2018/11/less-ageism-less-dementia-its-that-clear/>

NH Updates

CHANGING THE WAY NEW HAMPSHIRE FINDS HELP

2-1-1 NH is the connection for New Hampshire residents to the most up to date resources they need from specially trained Information and Referral Specialists. 2-1-1 NH is available 24 hours, 365 days a year. Multilingual assistance and TDD access is also available. For those outside of New Hampshire, call 1.866.444.4211.

2-1-1 NH is an initiative of Granite United Way and relies on the generosity of donors and partners like Eversource, the State of

New Hampshire, Volunteer NH and local United Ways.

LOOKING FOR OPPORTUNITIES TO VOLUNTEER?

This link will help match your skills, abilities and talents with the need for volunteers.

www.volunteermatch.org/search/index.jsp?l=NH

TUFTS GRANT AWARD

The Foundation today announced 11 new community investments of more than \$1.2 million, reflecting our commitment to advancing policies and practices that support healthy aging. These investments are in addition to more than \$2 million in previously announced work.

"Advocating for public policy or systems change is essential to achieving social change at scale," said Thomas P. O'Neill, who chairs the Tufts Health Plan Foundation board of directors. "By supporting age-friendly efforts, the Foundation hopes to create communities that work for all generations."

New Hampshire Legal Assistance (Concord, N.H.)

New Hampshire Alliance for Healthy Aging Advocacy Initiative

To organize older people across New Hampshire and to lead the policy and advocacy work for the New Hampshire Alliance for Healthy Aging, the statewide collaboration advocating for healthy aging. Three-year grant for \$180,000.

SHARING COMMON INTERESTS

Want to find a group of people with common interest such a hiking? (Google www.Meetup.Com) Meet Up NH has info on activities by local area. Want to hike but maybe not the ambition of 4000 footers? Check this out:

<https://www.meetup.com/At-A-Snails-Pace-Hiking-Group/>

LEGISLATIVE SERVICE REQUESTS (LSR)

For those of you interested in what bills may be coming in the 2019 Legislative Session, take a look at the

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/vaughan-awards.html>

link
(http://www.gencourt.state.nh.us/lsr_search/default.aspx) It has a search-feature available to assist you in locating any LSRs you may be curious about.

NOTE: The full details of these LSRs are not complete at this time but the link provided can help you get a general sense of what is likely to be introduced in the coming session.

From Our Readers

TAKE THE WINTER 90 DAY CHALLENGE

From January 1st to March 31st MOVE however you like for 20 minutes of per day EVERY Day! That's the Winter 90 Day Challenge.

You WIN the priceless gift of health & strength!

Your 20 minutes of physical activity can be done inside or outside. Be creative and enjoy the opportunities a New Hampshire winter can provide.

Here's how to join:

- Register for the Challenge by going to the link below
- Each day strive for 20 minutes of activity
- Or strive to walk 2,000 steps (1 mile) a day
- Take selfies and tag your photos with

#NHMOVES - We may post them

- Complete the final survey and you'll be eligible for cool raffle prizes

Read More and Register:
<http://events.r20.constantcontact.com/register/event?oeidk=a07efvnsvxy65e0dbb8&llr=5awb5eqab>

NH Moves

A project of The Governor's Council on Physical Activity and Health, **NH Moves** offers a suite of exciting programming geared towards one thing: promoting a healthy lifestyle for all New Hampshire residents.

The Governor's Council on Physical Activity and Health is comprised of representatives from state agencies, health care, the business community, education, older adult organizations and numerous organizations and individuals with an interest in promoting physical activity. Nominate

Outstanding Achievement Awards

The 2019 Outstanding Achievement Awards for Physical Activity and Health recognize organizations, groups, and/or individuals in New Hampshire that have accomplished outstanding achievements in promoting healthy lifestyles through physical activity and wellness services and

programs. The nomination form can be downloaded from www.nhmoves.org

Larry Flint

IDEA!

I learned something that may be of help to your readers. My aunt in her 90s is experiencing memory loss and cognitive decline. No longer able to live alone, she lives with sister. Each week I send her package of quilting squares to arrange and I've always included some small treats.

But one day I decided to wrap them like gifts. My sister called me right away and said it really put a spark in her day. So, I'm wrapping from now on.

Anna

BRAVO

Wow 😊!!! Another great Newsletter, Bravo!!!! I always learn so much. Have you tried that drink recipe to boost the immune system?? It sounds like it

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

would be good for me.

Francine

I think your newsletter provides a valuable service. Excellent issue thanks.

Sherry

What a great newsletter this is. I share it with folks here in Sun City (AZ). Great article about the Portsmouth senior center getting "new digs"!

Nate

GET INVOLVED

The 2019 Legislative session is just a few weeks away. It's time to begin advocating! Please reach out to me directly if you are looking for ways to get involved.

You could:

1. Prepare testimony for a legislative hearing.
2. Call or write your legislators.
3. Write a letter to your local newspaper (letter to the editor).
4. Organize local meetings with lawmakers and constituents. (I can help! dhobbs@nhla.org)
5. Host a screening of a documentary (subject matter tied closely to an issue like: Gen Silent, Call to Care).

6. Share your story with local media outlets (WMUR, NHPR, newspapers).
7. Share and comment on relevant information on social media.
8. Start discussions in your social circles (friends, family, neighbors)

Not sure how to get started? I can help!

Dan Hobbs
dhobbs@nhla.org,
603-782-9331

Focus on Community

A NH MODEL

Community Care of Lyme (CCL) is dedicated to strengthening a community of service where neighbors can live the healthy, comfortable lives they choose. Community members of all ages contribute to a caring culture that fosters support for individuals, families, and those "aging in place" in the Town of Lyme. Serving both those in need and those who wish to share time and talents, CCL links neighbors with trusted information, services, opportunities, and friends.

Its Mission is to build on Lyme's heritage as a warm, welcoming, and service-oriented community, by building partnerships, em-

bracing new ideas, and designing systems that improve our individual and collective sense of well-being, as we help transform health and healthcare in our town and beyond. Based on the guiding principles of

Inclusivity:

Including all Lyme community members, regardless of ability to pay; and Engaging and serving individuals of all ages;

Financial sustainability:

Maintaining a primarily volunteer model, paying for central coordination and communication, and as a charitable organization, raise funds from a broad base of philanthropists and engaged community members; and build community, business, and health care provider financial partnerships.

Impact beyond Lyme:

Creating a replicable model for the Upper Valley and beyond; contributing to research and ongoing efforts to improve health and health-care. Volunteerism is the core of CCL. Some of the service categories include: chores; handyman and upkeep; home repair and modification; health and wellness; outreach and resource information; so-

cial, educational and recreational; and food, gardening and cooking.

<http://cclyme.org/>

TOP RATED SUCCESSFUL SENIOR COMMUNITY HAS SMALL TOWN TIES

As a resident of Hillsboro House, Patricia Kienholz, 92, still strolls around the neighborhood on summer nights, meets friends for lunch downtown, and visits the local library weekly as she has for most of her adult life.

“This is as close as you can get to home,” said Kienholz, who lived in neighboring Washington before moving into Hillsborough’s skilled nursing facility – the state’s smallest with 35 beds. “I tend to be gregarious. It’s a treat for me to wander about and chat with people. Being back in my own home would be isolating.”

For 53 years, a stately yellow Victorian on School Street has been a collegial final haven for seniors who grew up here or in surrounding towns. Independent and owned by three generations of the Irwin family, Hillsboro House has garnered Medicare’s top overall rating every year since 2008, reflecting rankings in staffing and patient

health and safety – which administrators attribute to teamwork in a close-knit environment where staff know and carefully watch residents for any small changes or signs of distress.

This, and ongoing communication with primary physicians at Hillsborough Deering Family Health, who visit weekly, has dropped the facility’s re-hospitalization rate to 2 percent from nearly 20 percent, the state’s average.

For decades, Hillsboro House has also received the lowest Medicaid reimbursement among nursing homes in a state that ranks near the bottom for compensating providers for the cost of caring for indigent patients on Medicaid, which comprise a majority of nursing home residents.

It’s a senior community integrated into a small town, where neighbors help neighbors across generations, and where staff and patients have history in

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!

common. It’s also an example of what aging-in-place can look like at the end of life – and what works for residents and staff.

“Sometimes it’s the 15 minutes you spend giving someone a backrub or chatting about a memory that means the world to them,” said Jessica Edsall, director of nursing. “We know them right down to where they want their drink on their tray.”

“The staff is sufficiently small enough that these relationships are real and substantive,” said Andrew Irwin, owner and assistant director, who’s worked here for 22 years.

During summer, one LNA invites residents to a barbecue at her home. At Halloween, day staff come back after hours to help residents pass out candy to trick-or-treaters and toss

rings onto witches' hats and candy corn into cauldrons. "We're allowing people to continue what they value in their lives," Irwin said.

The nursing home's success and longevity are noteworthy, especially at a time when most are struggling financially and many are taking beds off-line because of a shortage of staff to provide direct care. Licensed nursing assistants are recruited by word of mouth or referred by current workers at Hillsboro House. Beds fill up from a waiting list or through transfer from rehabilitation or a hospital. Staff are either registered nurses or LNAs, including the cook who makes breakfast to order, so everyone is trained and licensed to help someone in distress, Irwin said.

The environment is intentionally seamless. Employees and residents eat lunch together, a home-cooked meal served in the wallpapered dining room. There is no segregation of patients with dementia. At 1 p.m., LNAs visit residents who aren't as social, spending an hour playing cards or cribbage or chatting while painting their nails.

RAISE YOUR VOICE!

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

"It's clean and wonderful and you have people," said Marian Eckland, 84, who is wheelchair bound. "It's just nice — I can't tell you exactly why. The girls take care of us."

Staff tend to stay for years, grateful for easy shift coverage and flexibility that accommodates family obligations and emergencies, said Executive Director Heather Thyng.

A Hillsboro resident, Thyng brings her two school-age children to work in the morning before school starts, and sometimes her infant daughter. Laurie Dionne, an LNA there 10 years, works 7 a.m. to 3 p.m. then picks up her grandchildren after school so their mom, her daughter Tiffany, can work at Hillsboro House from 3 to 11 p.m. There two other mother-daughter LNA teams on staff.

Charles Santana, a Hillsborough musician and an LNA for 17 years, started at Hillsboro House earlier this year. The team spirit is "not something that's

talked about, it comes naturally. This is a home environment."

This time of year, the wallpapered parlors with garland-strung windows, the fireplace decorated with poinsettias and ceramic reindeer, and overstuffed chairs with holiday-themed pillows resemble a Victorian Christmas. Grace Macheski, the LNA who cooks breakfast, distributes metal angels for residents to place on the tree. Moments later, Annemarie, an LNA in a red elf hat, dances a jig.

Wendell Grolljahn, 82, who's spent many Christmases here, points to a framed print above the fireplace of a girl hugging a St. Bernard. "That was my dog," he said. "And you had beagles, too," said Kristine Swingle, the day charge nurse. Grolljahn nods to Howard Humphrey, 76, his roommate sitting next to him on the couch. "We're two famous guys here. We always take the kids over to school (in the morning). I do everything with the kids now because I'm retired."

The corridor walls are decorated with photo montages of residents at various ages. "It's easy for us to forget that people had

eight or nine decades of life they got here,” Irwin said. “It’s a reminder that people have had rich lives before we met them, and that’s something that should still be appreciated.”

Roberta Baker, Union Leader 12/26/18

News You Can Use

REMOVING PESTICIDES

Consumer Reports’ experts recommend rinsing, rubbing, or scrubbing fruits and vegetables at home to help remove pesticide residue. Now, a new study from researchers at University of Massachusetts, Amherst, suggests another method that may also be effective: soaking them in a solution of baking soda and water.

The apples you buy in grocery stores are already washed, usually in a bleach solution, and rinsed before they’re sold, says study author Lili He, Ph.D., assistant professor of food science at University of Massachusetts, Amherst. The purpose of this, however, is to remove dirt and kill any harmful microbes that may be on the fruit. “It’s not intended to wash away pesticides,” He says. That means that if you want to reduce your exposure to pesticides, it’s important to

We Want You to Know . . .

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

We actively partner & work with other NH advocates.

Formal Partnerships

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

Active Collaborations & Groups:

- Elder Rights Coalition

Other Groups we work with:

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

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clean your apples at home before you eat them.

www.consumerreports.org/pesticides-herbicides/easy-way-to-remove-pesticides/

ANXIETY-DRUG ALERT

One in four older persons prescribed benzodiazepines were still taking the drugs a year later a new study found. That's a problem because "benzoz" such as alprazolam (Xanax) and lorazepam (Ativan) may increase risks for falls, car crashes, and cognitive problems for older people. Experts say they should be taken only rarely by people 65 and older.

JAMA

Social Security: Do you think your income-related Medicare premium is incorrect?

Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare, too, including those with disabilities and those who have permanent kidney failure.

If you're a Medicare beneficiary who has been informed that you must pay more for your Medicare Part B or Medicare prescription drug coverage premium because of your income, and you disagree

with the decision that you need to pay a higher premium amount, you may request an appeal. The fastest and easiest way to file an appeal of your decision is by visiting www.socialsecurity.gov/disability/appeal.

You can file online and provide documents electronically to support your appeal. You can also file an appeal online even if you live outside of the United States. You may also request an appeal in writing by completing a Request for Reconsideration (Form SSA-561-U2) at www.socialsecurity.gov/forms/ssa-561.html.

Nicole Tiggemann, Tribune News Service, 12/21/18

Health & Wellness

DIET MAJOR FACTOR IN BLOOD PRESSURE

A remarkable study into the lifestyles of two isolated Amazonian tribes revealed diet is a major factor affecting blood pressure. Scientists observed that the people of one of the studied tribes maintain the same blood pressure throughout their entire lives. Researchers believe that this is due to their consistent diet, which is high in fruit and fiber and

very low in fats and salt – a stark contrast to the diet of people within the industrialized world. These findings upend the common belief that age is a direct and inevitable factor leading to hypertension.

<https://newatlas.com/gut-bacteria-foraging-farming-diet-study/57280/>

PREVENTING OSTEOPOROSIS

Scientists have found that one of the most widely used probiotics, commonly found in yogurt, could help prevent osteoporosis. The bone disease is predominant amongst older adults and prevents the regrowth of new bone tissue, making them thinner and thus prone to fractures. Researchers administered the probiotic to laboratory mice and observed that it was able to stimulate the growth of gut bacteria, which in turn led to the production of a protein vital for bone growth.

<https://www.medicalnewstoday.com/articles/323675.php>

3 EASY STRETCHES TO START THE DAY

Stretching keeps the muscles flexible, strong and healthy, and doing it in the

morning can transform your entire day. There are times when you almost jump out of bed full of energy, and then there are those when getting out of bed seems impossible. These three quick, simple stretches will help you feel more awake and ready tackle the day.

Cat/Cow is a gentle stretch you can do when first waking up that warms the body and brings flexibility to the spine.

Not only will it open your chest and increase your ability to breathe deeply, it can also help to relieve stress and calm your mind first thing in the morning. It's a great one to start with, especially if you have a stressful day ahead.

Begin on your hands and knees with your wrists directly under your shoulders and your knees directly under your hips. Your fingertips should be pointed forward, and your neck should be neutral.

Start with cow stretch by first inhaling as you drop your belly. Lift your chin and chest as you gaze up toward

the ceiling. Relax your shoulders.

Next, go into cat pose by exhaling and drawing your belly toward your spine as you round your back toward the ceiling. You should feel like a cat stretching its back in this stretch. Do 5-10 times.

Kneeling Shoulder-Opener Stretch This is a great stretch to open up chronically tight shoulders and chest muscles. It can help you breathe deeper first thing in the morning.

- Kneel on the ground in a child's pose position.
- Keeping your arms

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

County	Name	Email
Belknap		
Carroll	Susan Ticehurst	Susan.Ticehurst@gmail.com
Cheshire	Susan Emerson	semerson435@aol.com
Coos	Mark M. E. Frank	maxfra@aol.com
Grafton		
Hillsborough	Kathy Baldrige	scoainnh@gmail.com
	Ken Berlin, Chair	kaberlin@comcast.net
Merrimack		
Rockingham	Nancy Formella	naformella@gmail.com
	Susan Nolan	suznnolan@aol.com
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Strafford	John Kennedy	johnk@rhanh.org
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NH Senate	Ruth Ward	ruth.ward@leg.state.nh.us
NH House	James McKay	james.mackay@mygait.com
HHS Oversight	Frank Kotowski	frkotowski@comcast.net
BEAS Liaison	Jo Moncher	Jo.Moncher@dhhs.nh.gov
Website:	www.dhhs.nh.gov/dcbcs/beas/aging/	

straight, place your wrists on something higher such as a couple of stacked pillows or the side of your bed. The higher the surface, the deeper the stretch will be.

- Breathe as you gently push down through your shoulders to deepen the stretch.
- Hold for 30 to 60 seconds.

Iron Cross "T" Stretch Most people do a lot of forward and backward movement in their workouts but very little twisting. This stretch really helps to open up your lower back, chest, and even glutes. I find it feels especially great first thing in the morning when your body is naturally more stiff from sleeping.

- Lie on your back on the floor with your arms in a "T" position by your side.
- Bend one leg and gently twist it to the opposite side so that your knee is touching or nearly touching the ground.
- Hold this position for 30 to 60 seconds as you breathe deeply into the stretch.
- Switch sides.

Note: Avoid this one if you've had disc or lower-back injuries in the past.

www.mindbodygreen.com/articles/improve-flexibility-and-mobility-with-these-morning-stretches:

CANCER SURGERY SPRAY GEL

Doctors teamed up and developed a spray gel that clears away any cancerous remnants that might be left after tumor-removal surgeries. The spray-on gel works by triggering the immune system to sweep the area and kill off whatever cancerous cells are still there. This could potentially prevent the re-growth of cancer tissue after removing tumors surgically.

<https://futurism.com/spray-gel-tumors-cancer>

Tech Tips

WHAT IS 5G? EVERYTHING YOU NEED TO KNOW

What is 5G? 5G is the term used to describe the next-generation of mobile networks beyond the 4G LTE mobile networks of today.

As of mid-2016, there was no standard so the definition is still very fluid. It is assumed that 5G networks will not become commer-

cially available until the 2020 timeframe.

The International Telecommunications Union (ITU) will be the standards body that releases the final standard, which is also being referred to as International Mobile Telecommunications (IMT)-2020. The 3GPP is the mobile industry standards body that will submit a proposed specification to the ITU to be part of the IMT-2020 standard.

Mobile operators and vendors all participate in the 3GPP specification process. The vision of 5G is becoming clearer as we move closer to 2020. Most experts say 5G will feature network speeds that are blazingly fast at 20 G/bps or higher and have a latency that is mere milliseconds. Not only will people be connected to each other but so will machines, automobiles, city infrastructure, public safety and more.

5G networks are also expected to have always-on capabilities and be energy efficient, all of which will likely require new protocols and access technologies.

The 5G standard promises to embody a mobile-connectivity revolution, providing enhanced broadband connectivity and

speed for a wide swath of customers.

As we approach that future, an increasing number of people are debating whether the 5G standard will replace WiFi — through the sheer force of its strength and ubiquity — or otherwise cause problems with WiFi networks.

This 5G WiFi debate depends on the supposition that the two technologies will somehow merge onto the same track as the industry coalesces into next-gen communications. But in reality, many experts believe that 5G and WiFi will continue along their current, differentiated paths for the foreseeable future.

www.sdxcentral.com

Here's More

Aija Leiponen, professor at Cornell University's Dyson School of Applied Econom-

ics and Management studies the telecommunication industry and has written extensively about the management and governance of big data. Leiponen says regulators discussing 5G systems need to set standards not only on spectrum allocation, but also on privacy protection — given the big data nature of these networks.

Leiponen says:

"5G communication networks will enable new types of communication services, particularly extensive machine-to-machine communications.

"While there are technical challenges in creating the components that enable such ultra-high-speed communications, the thorniest issues will be business strategic and regulatory. The House subcommittee is wise to begin to think about the issues because these emerging networks will determine the communication infrastructure of the next decades.

"Some of the hardest issues will concern data confidentiality. The promise of 5G Internet of Things (IoT) applications is based on machine-to-machine transfer of data. However, such transfer will not be wide-

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

spread and reach its potential value unless individuals and organizations are willing to share or trade some of the data. For example, the value of autonomous electric vehicle-based IoT networks arises from the opportunities to collect and integrate traffic information, coordinate routing and charging, and optimize electricity generation and use. Without data sharing across vehicles and devic-

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es, the full benefits of the system will not be realized.

Dollars & Sense

PROPERTY TAX RELIEF INFORMATION

If you are a person who is age 65 or older, a Veteran, or blind, or have low income or disabilities you may qualify for reduced or deferred property taxes. DEADLINES ARE MARCH 1 for tax deferrals and abatements and APRIL 15 for exemptions and credits.

What sort of relief is available?

New Hampshire state law allows for property tax exemptions for certain individuals who are elderly, disabled, or Veterans. State law allows for the abatement (forgiveness) of prior years' taxes and/or interest for "good cause" such as financial hardship or poverty. There are expanded tax credits for certain Veterans and their surviving spouses.

State law also allows for property tax deferrals for certain elderly or disabled individuals. Each of these programs has specific requirements. Cities/towns may choose whether to

HELP!

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

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

Senator Jeanne Shaheen
2 Wall Street, Suite 220
Manchester, NH 03101
603-647-7500
www.shaheen.senate.gov

Senator Maggie Hassan
1589 Elm Street, 3rd Floor
Manchester, NH 03101
603-622-2204
www.hassan.senate.gov

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

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

adopt some forms of tax relief, and also impose different income and asset limits. Check with your city or town's tax collector or the Department of Revenue Administration (DRA) to see what the specific requirements are in your city/town.

The State has a low & moderate income tax relief program that can reduce property taxes for those making under a certain income level. You can apply for this program even if you have already applied for tax relief from your city/town.

What is the difference between a credit, deferral, and an exemption?

A *credit* is a reduction in the amount of property taxes you owe in a given year.

An *exemption* is a reduction in the value of the property which is taxed. A *deferral* allows you to pay your property taxes at a later time at a reduced interest rate.

An *abatement* is a forgiveness of taxes based on an error in the assessment calculation, a disproportionate assessment, or poverty and an inability to pay.

HELP SPREAD THE WORD!

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

Where do I obtain an application form?

You can obtain an application from your city/town's tax collector. You must seek out and ask for a deferral application (form PA-30) or an exemption / credit form (PA-29). These forms and the application for the low & moderate income tax relief can also be downloaded from the Department of Revenue's website

(www.revenue.nh.gov), or requested on the "form line," 230-5001. To apply for a tax abatement, use the "Taxpayer's RSA 76:16 Abatement Application to Municipality" available by calling the Board of Tax and Land Appeals at 271-2578, or on its website.

When is the filing deadline?

Tax deferral and abatement applications are due March 1st following the date of notice of tax. Exemption/credit forms must be filed by April 15th. Applications for the low & moderate income tax relief program must be filed be-

tween May 1st and June 30th following the final property tax bill. ALWAYS check with the Department of Revenue Administration in any given year as the due date may change, and forms may have been updated.

What happens next?

The town/city will have until July 1 to make decisions. If the taxpayer disagrees with the town/city's decision or there is no decision, the taxpayer may file an appeal with either the Superior Court or the Board of Tax and Land Appeals by September 1 of the year following the tax bill.

If you are age 60 or over and have been denied property tax relief, contact the senior law project at New Hampshire Legal Assistance at 1-800-353-9944 to apply for free legal help on-line, go to: www.nhlegalaid.org or call the Legal Advice & Referral Center at 224-3333.

Additional information also is available at www.nhla.org.

For more information on New Hampshire's property tax relief laws, see RSA 72:39-a, RSA 72:37-b, and RSA 72:28 (exemptions); RSA 76:16 (abatement), RSA 72:38-a (deferrals);

RSA 72:28, 72:29-a, and 72:35 (credits).

HOW TO TALK TO YOUR FAMILY ABOUT ESTATE PLANS

Learn how sensitive family money talks now can boost family harmony later on.

One of the potential benefits of wealth planning is the opportunity for families to have meaningful conversations about their hopes, dreams, legacy wishes, and more. These types of planning discussions can not only help to create family intimacy, but may also help build relationship capital for the future.

In a related Viewpoints article, *If money talks, so should you*, I defined relationship capital as "the relational reserve of goodwill that allows families to talk about anything," and I gave 4 guiding principles for building it. In this article, I outline what I consider to be the 3 outcomes that we strive for in order to have effective family communication—and how these goals can help lay the foundation for sensitive and complex estate planning decisions.

Defining your goals

Most people assume that the goal of effective communication is mutual

agreement. This can be a dangerous assumption, particularly when it comes to estate planning. Here's why.

When agreement is the goal, people often fight for their view, and try to force others to agree with them. Entering a complex, emotionally charged conversation with this mindset is always counterproductive.

Seeking agreement can also get confused with needing consensus before a decision is made. Consensus-seeking can constrain decision-making, and let one or a few people hold the process hostage by saying "I'm not proceeding unless everyone agrees."

Sometimes, the mere fear of not getting agreement can keep people from entering into difficult conversations. Some people may be conflict-averse and equate disagreement with conflict. Others may never have had the experience of having effective conversations that include disagreement, or of ending without full agreement.

While you don't need to have agreement as the frame for effective conversation, you do need to have decision-making clarity. In other words, who has the power and the right to

make the final decision, and how will it be made?

For example, if assets under discussion are owned by a senior generation member, a healthy conversation doesn't mean successors have a vote, but I believe they should at least have a voice.

So, if vote and agreement are not the outcome goals, what are? Why even give people a voice in the process? The overarching answer is to remember that we are building relationship capital within the family, and not just doing estate and wealth planning. With that point in mind, here are 3 goals I would encourage people to strive for in their conversations.

Goal 1: Understanding

How many conversations have you ended by saying, "You just don't understand"? Or, how often have you stopped trying to talk to someone because they only voice their opinions and make no attempt to understand yours? We all know the feeling of someone coming across as uninterested, disengaged, arrogant, indifferent, or controlling, simply because they don't try to understand our point of view.

Understanding is the intellectual dimension of a con-

versation and is essential for gaining both insight and engagement from others. In a research study I conducted several years ago, participants who felt that the group at large tried to understand their views reported higher levels of trust, satisfaction, and enlistment in the outcome—even when the decision did not go their way. Without understanding a person's point of view, we can make assumptions, which may lead us to miss the particular planning point under discussion.

Let's look at a hypothetical scenario. "Bruce" made a wrong assumption when discussing his stepchildren's inheritance with his biological children. At one point during the meeting, his biological children made a statement that the way he was treating them in relation to the stepchildren wasn't fair. Without understanding what his children

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engagingnh@gmail.com

Forward it on!

meant by "fair," he immediately reacted in anger. The only point they were making was that he was trying hard to treat them all as equals, rather than dealing with each of them as individuals—regardless of whether they were a child or a stepchild.

Goal 2: Congruence

Congruence is the emotional dimension of a conversation, which focuses on each person's feelings. It should be recognized that effective communication is not emotionless.

Many people believe that conversations are safer without emotions because an individual's feelings are often expressed in destructive ways. Behavior such as anger or shouting can create distance, not congruence. Even if shouting is an "acceptable" family pattern, it can still create distance. This is because those who are being shouted at are forced to "get over it" in order to get back into equilibrium.

In order to create congruence, emotions have to be expressed in a way by which they can be heard. We are emotional creatures, and unless we intentionally and effectively share feelings during a conversation, those feel-

ings go underground, fester, and often come out at inopportune times—perhaps right when you have to discuss a difficult wealth transference issue.

Let's look at an example. When a father and daughter started pounding their fists on the table and shouting during one of our planning meetings, it actually had nothing to do with the topic at hand. In reality, "Sandy" was feeling judged and unsupported by her father, "David," and "David" was feeling very let down by "Sandy." Had they talked about these feelings prior to or as part of the larger conversation, it is my belief the derailing explosion would not have occurred.

The goal here is to develop skills that help you express feelings in a way that is healthy, can be heard, and creates congruence between what you are saying and feeling and consequently what listeners are experiencing. Without this congruence, passive-aggressive actions may be inserted into the conversation, which benefits no one.

Goal 3: Mutuality

I believe conversations that build relationship capital must give people a sense of mutuality. This dimen-

sion requires a level of "peership" between people in the conversation. Peership is a concept that conveys respect, engagement, and belongingness, and cuts across people's position, power, intellect, or moral authority in a conversation.

For example, during a recent planning conversation I led, "Bill" tried to end an uncomfortable conversation with his children by saying, "It is my money and I will do what I want. You kids should be grateful you are getting anything." Need I say that there wasn't much mutuality or peership in that statement? Bill was

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.

feeling threatened by the views of his adult children and he reverted to a strong parent-child mode of communication. It shut down the conversation, and destroyed any hope of creating intimacy or building relationship capital from the process.

Peership, however, does not mean that everyone in the conversation is equal in terms of input or decision-making. It does mean that people leave the conversation (no matter what their age, knowledge level, gender, role, or decision authority) feeling as if they had an appropriate voice, felt part of the group, and were considered in the outcome. In other words, the goal is to have everyone involved leave the conversation with a feeling of mutuality.

By making understanding, congruence, and mutuality the outcome goals of family communication, it is possible to build relationship capital as well as achieve your estate planning goals.

*Dr. Timothy Habbershon,
Managing Director, Fidelity
Investments*

Laugh & Live Longer

ARE MY TESTICLES BLACK?

Hank is lying in bed in the hospital, wearing an oxygen mask over his mouth and nose.

A young student nurse appears to give him a partial sponge bath.

"Nurse," he mumbles from behind the mask, "are my testicles black?"

Embarrassed, the young nurse replies, "I don't know, Sir. I'm only here to wash your upper body and feet."

He struggles to ask again, "Nurse, please check for me. Are my testicles black?"

Concerned that he might elevate his blood pressure and heart rate from worrying about his testicles, she overcomes her embarrassment and pulls back the covers.

She raises his gown and looks very closely and says, "There's nothing wrong with them, Sir. They look fine."

The man slowly pulls off his oxygen mask, and says very slowly, "Thank you very much. That's wonderful. Now listen to me very, very closely:

"Are – my – test – results – back....!"

GOLF BALLS

A man who has a couple of golf balls in his trouser pockets gets on a bus and sits down across from a very attractive young lady. No sooner than he was seated when she began to stare at him. Feeling a little uncomfortable he decided to explain.

"It's golf balls," he explained.

But that did nothing to stop her staring! She looked quite confused and somewhat anxious.

Finally she blurted out, "Does it hurt worse than tennis elbow?"

RIDDLE

Q: Magician

What do you call an owl that does magic tricks?

A: Houdini

Purposeful Living

Wendell Tucker – Hampstead – Rockingham County - 2018

Mr. Wendell Tucker provides an important service to the Senior population of Hampstead. Each week, there is a gathering of Seniors at the public library. Mr. Tucker makes sure that this gathering takes place

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each week. He shops at the grocery store for needed items. He comes to the Library the day before to set up the coffee pots and make sure there is enough food, cream, coffee etc. He makes sure that the kinds of food the people like are available to them. And then he arrives early to turn the coffee pots on so that the coffee will be ready when folks start to arrive. He gives selflessly of his time ensuring that his fellow

seniors can get to the library for this much needed social time. The number of hours dedicated to this each week is probably half a dozen. Wendell maintains a list of the people who participate in the Senior gathering in the event the library has to close due to weather and he will per-

sonally call each person so they don't venture out only to find the Library closed.

One of the most important functions that Wendell does is to go visit Seniors who usually participate but for some reason and can't get out of the house. He understands how important it is for these folks to have social interaction and how essential it is that someone is looking out for them. The Senior Center morning once a week is very important to the Seniors in this community. There is very little else for them to take advantage of. It is the one service that is close to their homes so they don't have to drive very far. It's also in the morning because most of these folks will not drive in the evening.

Unlike most surrounding towns in Rockingham County, Hampstead does not have a Boys and Girls Club, VFW building or Community Center building. That means the library is the primary gathering spot for seniors looking for social interaction and companionship. Mr. Tucker has been a library patron for many years, and when the Senior Drop-in Center was at risk of being eliminated, he stepped up to fill the void.

Seniors in Hampstead have something to look forward to every week, a chance to come together and share their stories and the latest news. Wendell Tucker puts in the care and effort behind the scenes to make these gatherings happen.

One of the most important

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

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Board Notes

INSTEAD OF RESOLUTIONS

The Guest Opinion by Aston Applegate holds an important truth about the link between what we think and what we experience, even in the face of contradictory data. And she, like many others these days, wants to change the way we think about aging by fighting ageism. That we need to change our views on aging can't be disputed, but we need to consider any approach with the new understanding about the impact of our thinking. In addition to what Applegate touches on we also know that:

What we focus on we strengthen. The rationale behind this quote is from Mother Teresa,

"I was once asked why I don't participate in anti-war demonstrations. I said that I will never do that, but as soon as you have a pro-peace rally, I'll be there."

She understood the power of putting your focus on what you do want rather than what you don't want.

Feelings can be as powerful as logic when it comes to focus. Several years ago on NPR, an interviewer pointed out that most words have two meanings, the dictionary definition and an emotion interpretation that sometimes is subconscious. To demonstrate he used "money" as an example. The definition is a medium of exchange; but he pointed out the emotional interpretation is "not enough!". And that feeling drives what we think about and how we behave around money!

This brings us to the term, "Healthy". According to the dictionary, it's enjoying vigor of mind, body and spirit. But the emotional connection just might be "delaying decline!" While it's most likely unconscious or just ignored, it still impacts us. This means, it's time to balance that connection by adding a focus on feeling valued.

We know that volunteerism is a common way to contribute both to helping others and in having a sense of self-value. But having a sense of contributing isn't just tied to large commit-

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ments. It is also the sense of satisfaction that comes from sharing our gifts.

Everyone has something to give. It could be making someone feel loved, like reading to a grandchild. It could be sharing a particular talent or skill such as offering to teach music or art to one person or to a small group. It could be showing care as some do with phone check-in on friends who live alone. It could be knitting caps for cancer patients. What matters is that we intentionally focus on self-value.

As we move into 2019 why not forget resolutions, and instead ask, "What do I have to give?" Just answering that begins to shift the way we look at aging.

"We make a living by what we get. We make a life by what we give."

- Winston S. Churchill