



A Citizen Voice for the  
Aging Experience

# ENGAGING NH NEWS

**GUEST OPINION:**

## **A Healthier You in 2015!**

by Vivien F. Green

The World Health Organization defines health as: “the state of complete physical, mental and social well-being.”

Those of us who are older and ‘wiser’ know that staying healthy is a key factor for longevity. We all want good health, happiness and the opportunity to age well. Many of us will use this New Year’s milestone to make those famous resolutions to go to the gym more often, and drop those pesky pounds that have increased our waistlines. We will vow to eat healthier, get more sleep, de-stress, unclutter our lives, have more fun and learn new things!

The reality however, rarely meets those high expectations we set for ourselves, because finding a way to stay motivated, or get the support and resources you need to accomplish all of the above can be a real challenge in today’s busy, technology oriented world.

For today’s independent older adult; community based activity centers and senior centers across the state such as Goodlife Programs & Activities in Concord, ([www.goodlifenh.org](http://www.goodlifenh.org)) provide just that! A community where individuals can come together, find encouragement along the journey of aging, build good health, and make connections with others through fitness, fun activities, education and shared interests!

Some of the activities at your local center may include free fitness orientations and screenings, free group exercise programs, reduced or low cost health &

*We all want good health,  
happiness & the opportunity  
to age well.*

wellness workshops, free social events, luncheons and educational seminars on health, humanities, art, trends and issues on aging, and other interesting topics.

Would you like to access the calm confident person you wish you were? A gentle meditation class might be for you; Yoga, Tai Chi and Ayurveda have been used by practitioners for centuries to help with diet, life balance, wellness and good health. Always wanted to express yourself creatively? Art classes from basic drawing to watercolor, zentangle and jewelry making are offered at many centers.

Are you a Baby Boomer looking for inspiration to plan your life better, and prepare for retirement? A seminar

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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.*

or educational series on investing wisely, financial management, wills and trust may be what you are looking for! Is caregiving for a loved one making life challenging? be just 5 what you are looking for. Workshops and programs are available to help you. Are trips and travel on your agenda for 2015? Affordable excursions to many lovely destinations are ongoing throughout the year, and a great way to meet new friends!

You don't have to have a significant retirement income to participate at your local center; many activities are free or offered at low cost, or for a small donation. So go ahead, come on, make those New Year's Resolutions for 2015 – check out your older adult activity center, or senior center, a healthier YOU starts right here!

*Vivien F. Green is Executive Director of Goodlife Programs and Activities in Concord, NH.*

**Editor's Note:** For a list of statewide senior centers go to [www.NHASC.org](http://www.NHASC.org)

## NH Updates

### NEW SERVICE ANIMAL LAW

I'd like to point out that the section on service animals law, effective January 1, 2015, makes it a misdemeanor for an individual to falsely represent that their animal is a service animal in order to gain access to public facilities with their animal.

*Sheila O'L. Zakretopic*

### NH ORAL HEALTH SURVEY

The New Hampshire Department of Health and Human Services (DHHS), Division of Public Health Services, Oral Health Program has released the results of the 2014 Oral Health Survey of New Hampshire Older Adults that are based on data collected at 25 Senior Centers and Congregate Meal Sites in our State and the news is compelling.

Altogether, 18.9% of older adults are in need of early or urgent dental care that may be difficult to access particularly due to financial and transportation issues. The National Association of Chronic Dis-

ease Directors funded this survey of adults aged 60 and older and the New Hampshire Bureau of Elderly and Adult Services (BEAS) provided funding from its Title IIID Older Americans Act allocation for all dental treatment referrals resulting from the survey. Altogether, 610 adults 60 years of age and older were screened; 38 of these received restorative treatment using BEAS funds.

The results of this survey provide important insights into the dental needs of our older residents who remain active and live independently. Collected data show that only 18.4% of older adults have some type of dental insurance to help pay for routine dental care, 28.0% of older adults have no functional top to bottom tooth contact, which affects proper chewing, and 15.9% of older adults have lost all of their natural teeth, which greatly impacts their quality of life and well-being.

Approximately 5.2% of individuals with no teeth have no dentures, which interferes with eating and daily functioning. Similarly, 25.4% of older adults have untreated decay or root fragments, and 6.8% are in need of periodontal care.

The report reveals that there are significant geographic and socioeconomic disparities in our State. Older residents living in rural areas and those with lower incomes have a significantly greater unmet need for dental care.

“Oral diseases and conditions are common among our New Hamp-

shire seniors,” said Dr. José Montero, Director of Public Health at DHHS, “many of whom grew up without the benefit of community water fluoridation and other fluoride products. This survey illustrates that New Hampshire seniors with the poorest oral health are those who are economically disadvantaged and live in the most rural parts of our State. This is not a cosmetic issue. Our seniors have conditions that impact their ability to eat and may impact their overall health.”

The collected data help to identify gaps in service delivery to older adults who represent a substantial proportion of the State’s population. In fact, the current number of New Hampshire adults 65 years old and older is about 200,000.

The Oral Health Program has received federal funding for two new dental facilities in health centers located in rural New Hampshire. Oral health care will be integrated into medical care for underserved rural residents, including older adults with a greater unmet need for dental care. A similar survey will track the progress in the future. To view the full report, visit <http://www.dhhs.state.nh.us/dphs//bchs/rhpc/oral/documents/older-adults-2014.pdf>

Laurel Redden, NH Dental Access Alliance Coordinator

## From Our Readers

### EARN POINTS FOR CAREGIVING

I found this website:

<http://careticker.com/home.htm>

Research shows that nearly 30 percent of Americans are caregivers save insurance companies, government services, and society a lot of money.

*Careticker* is a new app, still in beta testing, that lets you input jobs that you’ve done—like going to the pharmacist or taking your mom to the doctor—and with each task you earn points. Earn enough points, and you get a gift card. It might not seem like a big deal but *Careticker* is **really just testing the data, and seeing if the model is viable**. Eventually, if the app proves to be viable, funding sources such as insurance may be available to support the idea.

MB

#### Hope for Alzheimer’s

It’s been a long held notion that memories are stored in the synapses of the brain—the parts that connect one area to another. Alzheimer’s degrades the synapses, and thus destroys memories; even if you could regrow the synapses you cannot regrow the memories. A new study from University of California Los Angeles has found convincing evidence that memories are not stored in the synapses, and could possibly be restored. Through a complicated series of experiments with snails the UCLA researchers were able to erase and restore memories through the destruction and regrowth of synapses.

While the snail’s brain is much simpler than a human’s—and researchers aren’t totally sure anymore where memories are stored—the researchers conclude from their study that if the synap-

tic connections can be restored memory will come back. Here’s the Link:

[http://www.huffingtonpost.com/2014/12/23/neuroscience-memory-n\\_6366588.html](http://www.huffingtonpost.com/2014/12/23/neuroscience-memory-n_6366588.html)

David

### WIDESPREAD INACCURACIES IN REPORTED NURSING HOME STAFFING INFORMATION

The Center for Public Integrity has released an analysis showing large-scale discrepancies in the nurse staffing information self-reported by nursing homes on the Centers for Medicare and Medicaid (CMS) Nursing Home Compare website. By comparing staffing information contained in cost reports nursing homes make annually to the state-federal Medicaid program and staffing data reported on Nursing Home Compare, the Center has found that the majority of facilities – more than 80% of nursing homes nationwide – report higher levels of registered nurse care to Nursing Home Compare than are reflected in annual cost reports.

In addition, according to the Center’s research, over-reporting of the total hours of total nursing care residents receive is commonplace. Although these discrepancies were found throughout the country, eight of the ten states with the largest levels of reporting discrepancies are located in the South.

This newly-released research supports what advocates have known for quite some time – that the nurse staffing information reported and available to consumers on

CMS's Nursing Home Compare website is widely unreliable and inaccurate. As there is a strong correlation between staffing levels in nursing homes and quality of care, the need for publicly available, accurate staffing information is essential for consumers and their loved ones to make well-informed decisions when selecting potential facilities.

The Improving Medicare Post-Acute Care Transformation (IMPACT) Act of 2014, signed into law by President Obama in October of this year, provided funding for development of a system for the collection of nursing home staffing levels through verifiable payroll data (read more about this issue here). It is now imperative for CMS to operationalize this system without further delay in order to fix the current discrepancies found on the Nursing Home Compare website.

The Center has also included a search feature on the right-hand side of this webpage that permits individuals to search and find the discrepancies in staffing information for more than 10,400 individual nursing homes across the country based on facility name or location. This report is the first part of a continued series from the Center for Public Integrity on nursing homes, which the Consumer Voice was pleased to assist with.

Stay tuned for further information in the weeks to come!

*November 12, 2014*

### ***WE WANT YOU TO KNOW . . . .***

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

We actively partner and work with other NH advocates.

#### **Formal Partnerships**

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

#### **Active Collaborations & Groups:**

- Older American's Action Partnership
- Elder Rights Coalition
- Aging and Mental Health
- Granite State Future
- Department of Health & Human Services

#### **Other Groups we work with:**

- AARP
- NH Business and Industry Association
- NH State Committee on Aging
- NAMI
- NH Alliance for Retired Americans
- DD Council
- UNH Institute on Disabilities
- NASW-NH
- Area Committees on Aging
- NH Association of Senior Centers
- NH Statewide Independent Living Council
- NH Legal Assistance
- ServiceLink

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## News You Can Use

### NEW TO MEDICARE

Some people do not take Part B during their Initial Enrollment Period (IEP) because they or their spouse are still working and they have primary insurance from a current employer. You should talk to your employer when you become eligible for Medicare to see how your employer insurance will work with Medicare.

Your Initial Enrollment Period begins three months before your 65th birthday and ends three months after your 65th birthday. If you or your spouse is still working and you receive health insurance from that current employer, the insurance is primary if there are 20 or more employees at the company where you or your spouse work.

If you are already collecting Social Security you will be automatically enrolled in both Medicare Part A and Part B. If you are thinking about turning down Part B, you should call the Social Security Administration at 800-772-1213 and ask if you can do so without any penalties. When you call Social Security, it is important to write down whom you spoke to, when you spoke to them and what they said.

### MEDICARE COVERAGE OF PREVENTATIVE LUNG CANCER SCREENING

The Centers for Medicare & Medicaid Services (CMS) recently issued a draft decision memo outlining coverage for a new preventive

service for lung cancer screening using a low-dose computed tomography scan. According to the proposed decision, those eligible for coverage of this preventive service should be:

- Enrolled in Medicare;
- Between 55 to 74 years old;
- A current smoker or has quit smoking in the last 15 years; and
- Showing no signs of lung disease.

Eligible beneficiaries should also have at least “30 pack-years” of tobacco smoking history. One pack-year is defined by CMS as smoking one pack, or 20 cigarettes, per day for one year.

### PROSTHETIC FOR BLINDNESS

Our eyes function in marvelous ways. A basic description of how the eye works is photons (light particles) which fall into the receptors in the retina; the retina then transmits this information to the eye in a type of code, made out of firing electrons.

Many people who are blind cannot see because the retina is damaged and cannot properly code the photons into understandable information read by the brain. Now researchers have cracked the code and know how information is sent from our eyes to the brain. A new prosthetic shows remarkable initial test results—blind people will be able to see as well as anyone else. Read more:

<http://www.bbc.com/future/story/20141111-the-woman-who-makes->

[the-blind-see?ocid=global\\_future\\_rss](http://www.bbc.com/future/story/20141111-the-woman-who-makes-see?ocid=global_future_rss)

### CONNECTING TO LOCAL FARMERS

You can't be healthy without eating healthy food. Countless studies have shown that, and as a society we all need greater access to fruits and vegetables.

An unlikely player is now moving into the organic foods market and delivering locally grown produce right to the consumer's door. Overstock.com may not take care of all your shopping needs, but it will connect you to local farmers to catalyze a healthier lifestyle.

Overstock's digital farmers' market currently services 20 percent of the US population with aims of broadening its reach to 70 percent by year's end. Read more:

<http://www.theverge.com/2014/11/15/7226687/overstock-com-wants-to-help-you-get-fresh-produce-delivered-to-your>

### RECYCLE DIGITAL DEVICES

Many of the components in your favorite devices are made from rare metals and chemicals that are either valuable for re-usage or detrimental to the environment.

Now 51 companies, including

**Raise Your Voice!**  
**Please let us know what's on your mind and what's important to you.**  
 engagingnh@gmail.com

## How to Contact Your State Committee on Aging Representatives

| County                           | Name                | Email                       |
|----------------------------------|---------------------|-----------------------------|
| Belknap                          | Pat Consentino      | sel.consentino@tiltonnh.org |
|                                  | Rich Crocker        | richcrocker@metrocast.net   |
| Carroll                          | Kate Cauble         | kemc226@aol.com             |
| Cheshire                         | Bob Ritchie         | fictionfitz@gmail.com       |
| Coos                             | Mark M. E. Frank    | maxfra@aol.com              |
| Grafton                          | Chuck Engborg       | eengborg@roadrunner.com     |
| Hillsborough                     | Sherri Harden       | hardensherri@gmail.com      |
|                                  | Joan Schulze        | joanschulze@myfairpoint.net |
| Merrimack                        | Herb Johnson        | clairhonda@msn.com          |
| Rockingham                       | Sheila King         | bbwic@metrocast.net         |
| Strafford                        | Candace Cole-McCrea | snowyowl@metrocast.net      |
| Sullivan                         | Larry Flint         | wrecman@myfairpoint.net     |
| <i>State Reps &amp; Senators</i> |                     |                             |
| Cheshire                         | Rep. Susan Emerson  | semerson435@aol.com         |

Samsung, Dell, and Sky, will cash you out for your used tech gadgets. The initiative will take old devices, refurbish them and resell them. Read More:

<http://www.theguardian.com/environment/2014/nov/18/consumers-offered-cash-for-old-gadgets-in-new-recycling-scheme>

### BIKE DESIGNED FOR SENIORS

The Netherlands is a bicycle loving country. But for the elderly riding a bike can be difficult and dangerous. The Dutch have a high rate of bicycle related senior mortality. Now a new bike has been designed specifically with seniors in mind to keep them safer.

The bicycle was developed by the Netherlands Organization for Applied Science Research and comes with a front and rear mounted camera that communicates with an on board computer. The cameras keep an eye out for danger, if danger is detected it vibrates the bicycle's saddle and handlebars to help the rider avoid an accident.

The bike will be available sometime in 2015 and will cost around \$1800. Would it work in not so bike friendly American cities as well? Read more:

<http://news.discovery.com/tech/gear-and-gadgets/intelligent-bicycle-warns-of-danger-141216.htm#mkcpgn=rssnws1>

### HELPING SICK FRIENDS

Boomers pride ourselves on our ability to handle anything that comes our way, but there's one thing many of us aren't prepared for: when friends in our age group get life-threatening diseases.

This inescapable front-row seat to a friend's suffering — and recognition of our own aging — are happening now and will continue for the rest of our lives. While our friendships in the past might have included vacations, gym sessions and social events, the scenario changes significantly when, for example, a friend is undergoing chemotherapy or another serious treatment. She may be housebound with no energy for outings, unable to drive or even sit at a movie.

We want to be helpful, but we're often unsure about what we can do. Plenty, it turns out.

Here are six specific, kind, and helpful acts to aid a friend who is suffering:

- 1. Don't ask; do.** We're an independent generation and many of us hate being dependent. So take the initiative to be useful. Cook a meal or two your friend can eat and bring it over. Offer to run an errand or take her to the doctor or sit with her for treatment. She'll appreciate those types of things.
- 2. Pay extra attention to your sick friend.** Call often, even if you just leave a message. Be sure your friend knows you will stick with him or her no

matter what. Because, it turns out, some friends disappear when another gets sick, probably because they don't know how to handle the situation or what to do. Don't be one of those who vanish. Be there for your loved one.

3. **Visit, and don't come empty-handed.** My local grocery's floral department will make a small arrangement of six blooms in a small vase for around \$12 — perfect for a bedside table. Maybe yours will. Or you could bring something from your garden. Small-scale is best. Bake banana bread, cookies — whatever might tempt your friend's palate and let show you are thinking of them.
4. **Watch sappy movies together.** I have a friend who loves to watch them, and every so often when I visit, we watch an escapist romance on Netflix or on TV. We've had some of our best times during those movies and it takes her out of herself for two hours.
5. **Give your friend's caregiver some respite.** A [spouse](#) or other caregiver is often on duty 24 hours a day. Why not offer to spend a day with your friend to give that angel some respite? Let the caregiver have a massage, go to the gym, run errands or just get some much-needed rest. The bonus? You're spending time with your friend.
6. **If your friend lives far away, send something.** It might be hard for you to get there in

person. Why not send a weekly card? Or a package with some light reading you think your friend might like. Some women might appreciate a deck of health-related affirmation cards. I actually made a deck of affirmations for a special friend, one she uses every day.

It's hard to watch a dear friend suffer and easy to be paralyzed with fear that you won't do the right thing. Fact is, any kind, loving act from the heart is appreciated — including just the pleasure of your company.

*Carol A Cassara posted on [www.nextavenue.org](http://www.nextavenue.org)*

### WHY THE OLDER AMERICANS ACT MATTERS

*Currently stalled in Congress, its programs serve millions*

This year will be important and symbolic for aging programs and services, as we celebrate the 80th anniversary of Social Security, the 50th anniversaries of Medicare and Medicaid and the fifth anniversary of the Affordable Care Act.

Another reason to celebrate in 2015: the 50th anniversary of the Older Americans Act.

This law has provided millions of adults with much-needed services. Currently, one in five older adults — 11 million people — receive services from an Older Americans Act program. I hope the anniversary will be the opportunity to give this remarkable law its due recognition while charting its future path.

### 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](mailto:engagingnh@gmail.com)**

For all the Older Americans Act accomplishes for so many (providing nutrition, caregiving, transportation, legal services and elder abuse prevention), it struggles from chronic underfunding and has for the past 20 years.

Today, the groundbreaking law has a new problem: we are now more than four years late in renewing it. This is especially hard to explain when one considers the bipartisan, non-controversial nature of previous reauthorizations, including the last successful one in 2006 led by a Republican Senate.

*Why Does the Older Americans Act Matter?*

The Older Americans Act matters because of what it provides and the outcomes it produces. Its programs and services have achieved the main goal of the Act when it was passed — to allow older adults to remain independent, either in their community or in their homes. It is worth noting that the Act, by law, targets its services to those in the greatest economic or social need, with particular attention to low-income minorities, rural residents and those with limited English proficiency.

The Older Americans Act also matters because it has provided important part-time community service employment opportunities for thousands of low-income adults over age 55 through the Senior Community Service Employment Program. Many of these community service jobs have benefited other older adults.

Another reason this law matters is that in anticipation of the increased number of boomers becoming family caregivers, amendments to the law in 2000 established the foresighted National Family Caregiver Support Program. The only federal program of its kind, it provides resources to allow individuals the tools to be effective caregivers when the need arises. It also aids the growing number of grandparents raising grandchildren in the U.S.

Finally, the Older Americans Act matters because its programs are in every state and almost every Congressional district in the U.S.

It operates through an outstanding aging network consisting of state units on aging, area agencies on aging and thousands of service providers. The Act stresses local decision-making on what are the best and most needed services for older adults.

*Nutrition and Money*

The largest program in the Older Americans Act is by far also its most successful — nutrition. Under this program, older adults are provided with meals and nutrition education in either congregate sites (at places such as senior centers, churches or senior housing facilities) or through home-delivered meals. The purposes of the program are as relevant today as when they were created in the 1972 amendments to the original law:

- To reduce hunger and food insecurity
- To reduce isolation for older adults
- To promote the health and well-being of older adults by giving them access to nutrition and other disease prevention and health promotion services

The nutrition program reaches those in critical need. In the home-delivered program, it is estimated that 44 percent in the program are

in poverty, 52 percent are at high nutritional risk and almost two-thirds rely on the meals for half or more of their daily food intake. In the congregate program, 58 percent rely on the meal for half or more of their daily food intake.

The Older Americans Act, and especially its nutrition program, really matters because it saves Medicaid and Medicare countless millions of dollars.

Today, the average age of a congregate meal participant is in the upper 70s; for the home-delivered program it rises to the low 80s. The eligibility age is 60. When they joined, many of these older adults were at risk for being in a hospital or a nursing home due to their poor diet. Yet, 15 to 20 years later, they are still in the nutrition program and avoided a nursing home or extensive hospitalization.

The total federal expenditure for the nutrition program over the past 20 years does not equal one year of total expenditures for Medicaid. Simply put, the Older Americans Act has great value that goes unrecognized.

*Why The Act Is Stalled*

Theories abound as to why the Act is stalled in 2014. Some say the political environment is so toxic it prevents even laws like the Older Americans Act from being taken

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[www.engagingnh.org](http://www.engagingnh.org)**

up. Others point to the very limited number of champions of the Act in Congress. Some point to the Obama administration and its sometimes tepid interest in the Act's reauthorization.

Some say that advocates have not created a sufficient "buzz" to make taking action on the Act a political imperative. Others say the case has not been sufficiently made that funding the Older Americans Act is an investment that provides a great return, by promoting wellness for older adults and saving Medicaid and Medicare dollars.

It is likely that all of these theories contribute to the current situation. The champions in Congress are there, but there are not enough of them. Senator Bernie Sanders (I-Vt.) stands above all others. He produced a strong and bipartisan Older Americans Act reauthorization bill and got it passed by the Senate Health Education Labor and Pensions Committee, but it has stalled due to technical battles. Sanders is joined by Tom Harkin (D-Iowa), Barbara Mikulski (D-Md.) and Lamar Alexander (R-Tenn.) as leaders on the Act in the Senate. On the House side, Reps. Suzanne Bonamici (D-Ore.) and Chris Gibson (R-N.Y.) have taken leadership roles, but few others have.

The Obama administration, despite strong leadership in attempting to build the evidence base for the Older Americans Act and in elder justice, has not shown the robust leadership on reauthorization that some advocates had hoped. The administration failed

to produce an actual legislative proposal to renew the Act and without direct involvement by Congress created the controversial federal Administration for Community Living.

#### *Lame Duck Session And Starting Over*

It should be noted that the lame duck session of the 113th Congress convened and is in its final days. There is the remote chance that Congress can pass a reauthorization, either the Sanders bill as passed in committee or a straight renewal of the current law. If not, the reauthorization process must start from scratch in the new Congress next year.

It is clear that the Older Americans Act needs more visibility both inside and outside of Washington. It should not be that hard of a sell. It is a proven program, has a strong value proposition and provides services that have an evidence base to show positive outcomes in the lives of older adults.

As we approach the 50th anniversary of the Act in 2015, we should commit to lessen concerns about its future. The future of the Act is how it continues to serve older adults, including boomers who have been eligible for its programs. It is an ongoing investment in a better quality of life for older Americans. The advocacy voice of boomers needs to be raised on behalf of the nation's most important resources, our older adults. They do matter and will matter a lot more as our population continues to age.

*Bob Blancato, December 3, 2014*

## Health & Wellness

### INTERESTING BOOKS

Dr. Mario Martinez is a clinical neuropsychologist and bestselling author of "The Mind Body Code" and the psychological novel "The Man from Autumn".

He specializes in how cultural and transcendental beliefs affect health and longevity. He explains that the effects of aging can be linked to cultural beliefs and expectations rather than genetics.

Video clips are available on YouTube and the book is available through Barnes & Noble and most book stores.

### BODY MIND CONNECTION

The disconnect between our minds and bodies is unfounded; one impacts the other and vice versa. A new study found that meditation keeps telomeres intact.

Telomeres are basically caps on the end of our DNA that keep them from unraveling; they don't cause a disease directly, but are found to be smaller in people with cancer, heart disease, and other health problems—in short it's better if telomeres are intact.

The study took three groups of people who had been diagnosed with cancer, one group went to an 8-week meditation and yoga class, the other group took part in a 12-week talk therapy sessions, and the third control group went to a stress 6-hour stress management class.

Researchers found that the only group with degraded telomeres was the control group, hinting that any way of helping your mind along with your body will show physical benefits. Read More:

<http://www.scientificamerican.com/article/changing-our-dna-through-mind-control/>

## WALKING AND MOOD

The way you walk can impact your mood. New research has shown that walking with a spring in your step will impact your mood positively. Additionally, swinging your arms also helps maintain a joyful gait. So next time you're feeling down walk happy, it will help your mood.

Read more:

<http://www.scientificamerican.com/podcast/episode/bouncy-gait-improves-mood/>

## POSSIBLE ALZHEIMER'S CURE

A team at Stanford University discovered that when a class of brain cells, called microglia, stop doing their jobs, Alzheimer's happens.

Microglia make up 10-15 percent of all brain cells. They're a combination of crime fighters and garbage collectors: they search out and eat up any bad things they find in the brain, from bacteria to viruses to so-called A-Beta, which can form the gummy protein deposits that cause Alzheimer's.

"Microglia are the brain's beat cops," said Dr. Katrin Andreasson, professor of neurology and neurological sciences and the study's senior author, [in a press release](#).

## Help Spread the Word!

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

**Forward it on!**

"Our experiments show that keeping them on the right track counters memory loss and preserves healthy brain physiology."

Read more and see a video at: <http://news.discovery.com/human/health/alzheimers-breakthrough-could-hold-key-to-cure-141211.htm#mkcpgn=rssnws1>

## Tech Tips

### OLDER YOU GET, THE BETTER TECH LOOKS

As she races toward her 90th birthday, my mother is as fascinated by digital technology as she's ever been, which is to say she couldn't care less. PCs, tablets, smartphones, whatever — she's not interested. Maybe I need better bait.

Of course, plenty of old folks are online — 59 percent of Americans 65 and older, according to a survey released in April by the Pew Research Center. Even so, more than three-quarters of seniors need help with setting up and running

smartphones or tablets. So there should be lots of demand for hardware and software to simplify the process.

Some companies are attacking the problem with senior-friendly software. One of the most appealing is Tapestry, a free service for online communication between friends and family members of any age.

Tapestry works inside a PC's web browser or through apps for Apple Inc.'s iOS phones and tablets, or devices running Google Inc.'s Android software. A new user sets up "families" of people that matter to him — golfing buddies, co-workers, or actual family members. Punch in their e-mails and they each receive invitations to join your Tapestry family. Now you can send personal messages, post group notifications, or show photographs to the family members. You can have multiple families, so your more conservative friends needn't see that message about the latest Nicki Minaj album.

Tapestry is basically Facebook for people with real friends. And its user interface, made up of large typefaces and giant icons, is well-suited to older users with limited eyesight and muscle control.

AARP, the giant organization for Americans 50 and up, offers its own selection of Android and iOS apps for seniors. But now they've come up with the RealPad, a \$189 Android tablet tailored especially for older users.

Maybe I'm not old enough to appreciate it. The AARP RealPad is

underpowered, overpriced, and saddled with an awful video screen. An AARP spokeswoman conceded these flaws, but she said I was missing the point. The RealPad's true value lies in an extra menu full of large, easy-to-read icons, guiding the user to senior-oriented features and services.

There's useful stuff there, but you could find most of it almost as easily with a Google search.

But one of the offerings is a set of how-to tutorials — how to connect the Internet, set up an e-mail account, download a new app. The videos are wordy, slow-paced, and dull, but the old ladies in my church would love them. They're perfect for the 77 percenters, the seniors who would like to log on but aren't quite sure how.

I just wish AARP had installed these tutorials on a better tablet. These days, \$189 should buy you more than a slow dual-core processor and a dreadful, grainy-looking video screen. After all, Amazon.com's Kindle Fire HDX features a high-definition screen that's a little smaller but far sharper, and a fast quad-core processor, at a slightly lower price — \$179.

And while the RealPad offers 24-hour tech support, the HDX goes it one better with Mayday. This excellent feature sets up a free video conference between the user and a support technician, so you can talk face-to-face. Older users with a modicum of skill should shop elsewhere, but the RealPad's first-rate tutorials might endear it to absolute beginners.

The costliest, cleverest senior tablet I've seen comes out of Canada sheathed in bamboo. The Companion by Claris Healthcare Inc. is a Samsung Galaxy Tab 4 Android tablet sealed in a wooden case and powered by a radically redesigned software suite. Forget the familiar on-screen icons — they're all gone.

The Companion is configured entirely by remote control, through a personal computer's web browser. There, the owner's caregiver sets up the tablet to perform specific tasks — reading and sending e-mails, visiting favorite websites, riffling through photos on its excellent high-def screen. You can even set up a "check-in" function so the user can instantly tell relatives he or she is OK.

All functions appear as large

round icons on the tablet screen. Want to read the news on the CNN website? Tap the Websites icon, then CNN. Forget about going to a different site; you can only visit the ones that have been pre-approved. No chance of getting lost.

Priced at a hefty \$549 plus a monthly subscription fee of \$29 per month, the Companion is for users with physical or cognitive limitations that prevent the use of standard tablets. It's also meant for people who just don't want to be bothered learning about computers. Perhaps I should try it out on my mother.

*Hiawatha Bray, Boston Globe,  
11/13/14*

## 8 TECHNOLOGIES BOOMERS NEED TO LEARN

*Use these apps and web tools to boost your career prospects.*

Have you ever wondered what your Millennial coworkers are doing when they're glued to their smartphones or tablets? Maybe it's time to have a closer look.

They're likely employing innovative technologies that you, too, should be using to make your job easier and make you more impressive to your current employer or your next one.

To stay up-to-date, learn these eight ways that technology can help you at work:

1. *Manage your personal brand with IFTTT.*

If This Then That (IFTTT) is a free service that makes updating your social media ac-

### 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 18 Lowe Avenue, Concord, NH 03301.***

***Donations are tax deductible to the extent allowed by law.***

counts, personal blog or LinkedIn profile easy. It uses what the service calls “recipes” to link your accounts. This way, when you post in one, an update is automatically posted in the others.

For instance, you can make an IFTTT recipe that updates your LinkedIn Profile every time you publish a new post on your personal blog. Guides like [this one](#) from Lifehacker provide detail instructions about how best to use the service.

2. *Maximize your workday with [Sunrise](#).*

Sunrise is a free calendar app that combines Google Calendar with LinkedIn, Facebook and other profile calendars to display a comprehensive view of your day.

It lets you see real-time updates to meetings in one place, send messages to meeting attendees from within the app and even adjust your events based on time zone. Sunrise also puts alerts from your Facebook, LinkedIn and other linked accounts into your everyday calendar to ensure you never miss an important date.

3. *Schedule meetings effectively with [Google+ Hangouts](#) and [Doodle](#).*

Google+ Hangouts is a free videoconferencing service that works on any device and allows more flexibility than many of its paid competitors. You can start a videoconference directly inside an email,

share your screen and collaborate on Google Docs relatively glitch-free.

Doodle cooperates with your calendar to make it simple to schedule meetings with multiple participants and avoid overscheduling your time (it’s free or costs \$39 a year if you want extra features).

You can provide participants with a variety of meeting time options, all of which hover over their calendar. Once a time is chosen, Doodle automatically saves the meeting details. Doodle works seamlessly with different calendar formats.

4. *Create dynamic work presentations with the [Prezi](#) and [Keepvid](#) web applications.*

If you really want to impress your boss, ditch PowerPoint and use Prezi, whose customizable templates let you create dynamic, individualized presentations.

You put in your text and images and then choose a color scheme, theme and filters. Prezi is free if you don’t mind sharing your presentations with its online community or \$5 a month if you want to keep them private.

Frozen video slides can bring even the best-planned presentation to an embarrassing halt. One solution: Keepvid, which lets you download your videos beforehand and save them to your smartphone, computer or tablet free of charge. It’s useful when Internet access is un-

available or unreliable or when you’re in a place where certain websites (like YouTube) are blocked.

5. *Hack graphic design with [Easel.ly](#).*

Easel.ly is an innovative service that lets you choose from hundreds of infographic templates and customize them to suit your needs. Whether you’re creating visual aids for a presentation or making an attention-grabbing image for a report, you can avoid the cost and turnaround time of hiring a designer with this free resource.

6. *Manage projects gracefully with [Evernote](#).*

This free app, which has taken on cult-like status among its fervent users, makes project management simple and easy.

Evernote lets you take notes, capture pictures of visual aids, record audio clips and store important project information in categorical files using one versatile interface. You can either email your files directly to Evernote or store them as you go, using simple tags.

Evernote is a huge upgrade from run-of-the mill note-taking apps, because it uses secure cloud technology to make finding your information completely seamless when you’re switching devices. In short, it’s more efficient than taking regular notes, especially if you’re prone to misplacing files.

7. *Protect company and personal data with LastPass.*

It's a free add-on that makes strong alpha-numeric passwords for each of your accounts, while requiring you to remember only one simple password of your choice.

Password data is locally encrypted on your computer, so it's not sent over the Internet. LastPass is great for protecting yourself when you're using an unsecured network away from the office.

8. *Stay abreast of current events with Pocket.*

Pocket is a free tool that lets you save for reading later the media that interests you. Say you discover something on your smart-phone you don't have time to look at now or that you'd rather view on a larger screen. Just email a link to your "Pocket," or download the Pocket browser extension to bookmark relevant media as you discover it.

You can also use tags to categorize your media. For instance, if you're job hunting and interested in resume best practices, you can start a re-

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**engagingnh@gmail.com**

sume tag and revisit the media you've saved before your next CV revamp. Then, Pocket can rocket you to success.

*Clair Jones, December 8, 2014*

## Dollars & Sense

### FINANCIAL CHANGES FOR 2015

As 2015 approaches, I wanted to pass along nine changes that'll affect your money next year so you can factor them into your financial plans:

1. *You'll be allowed to stash more money into some types of retirement plans. The maximum contribution limit for 401(k) and 403(b) employer-sponsored plans will rise by \$500 to \$18,000 if you'll be under 50 and to \$24,000 (a \$6,000 catch-up) if you'll be 50 or older. Those catch-up contribution boosts for people 50+ are overdue; the catch-up amount has been stuck at \$5,550 for a few years.*
2. *Similarly, the maximum contribution for a SIMPLE 401(k) or a SIMPLE IRA — the type of plans often used by small companies — will also go up by \$500, to \$12,500 for those under 50 and to \$15,500 (or a \$3,000 catch-up) for those 50 and older.*

The news is better still for the self-employed or small business owners who plan to fund SEP IRAs or Solo 401(k)s in 2015: they'll be allowed to invest \$1,000 more than in 2014. The 2015 limit: a bountiful \$53,000

"In general, we prefer the SEP IRA to a Solo 401(k), because of its overall simplicity," says Joshua Kadish, of the RPG Life Transition Specialists wealth management firm in Chicago, Ill.

3. *You might finally be able to save for retirement through the Obama Administration's new myRA option.*

Remember when the President announced this account (myRA, which rhymes with IRA, is short for "my retirement account") in his 2014 State of the Union address? Well, it's still not available, but will be — for some people — in 2015.

The government is now working with a small group of employers participating in a pilot phase of the program. A U.S. Department of Treasury spokesperson told me:

"Treasury looks forward to working with these employers to refine myRA before it becomes more broadly available in 2015."

A myRA will be a no-fee Roth IRA for people whose employers don't currently offer retirement plans. The federal government will guarantee myRA income (through special retirement savings bonds) and employee after-tax contributions will be made through payroll deductions. Contributions won't be tax-deductible, but interest earnings will grow tax-free and withdrawals won't be taxed.

MyRAs will be limited to individuals with income below \$129,000 and to couples with incomes under \$151,000.

There'll be a \$15,000 limit on the amount you can accumulate in a myRA over 30 years; after that, the money must be transferred to a Roth IRA account managed by a financial services firm.

"I'm not ready to say that everyone should jump on board for a myRA," says Kadish. "There may be a benefit for having a tax deductible IRA instead, if you qualify. With a standard Roth IRA, you have 100 percent control over how the money is invested."

4. ***Beginning in 2015, you'll be limited on the number of non-taxable IRA rollovers you can make.*** The Internal Revenue Service will cap them to one every 12 months. The government is doing this to crack down on the loophole that let people effectively get short-term, interest-free loans by taking money out of their IRAs and then depositing the cash into new retirement **accounts**.
5. ***The income limit to claim the Saver's Credit will rise a bit, too.*** In 2015, it'll be boosted by \$1,000 for married couples filing jointly (to adjusted gross income of \$61,000) and by \$500 for singles (to \$30,500). This little-known credit lets qualifying taxpayers get a tax break for contributing to 401(k)s and IRAs.

6. ***The standard deduction will go up by \$100 for singles (to \$6,300) and by \$200 for married couples filing jointly (to \$12,600).*** As you likely know, you'll be able to itemize your deductions if they'll exceed the standard deduction.
  7. ***There'll be teeny increases in the personal exemption and the amount you can save in a Flexible Spending Account (FSA) in 2015.*** Both will inch up by \$50: The personal exemption will be \$4,000 (though it'll phase out for singles whose incomes will be \$258,250 or higher and for married couples filing jointly with incomes of \$309,900 or more). The FSA limit rises to \$2,500 next year.
  8. ***The Alternative Minimum Tax exemption will go up by about 1.5 percent next year.*** The exemption amount will be \$53,600 for individuals and \$83,400 for married couples filing jointly.
  9. ***Social Security payments will nudge up, but so will the amount of income subject to Social Security taxes.*** Benefits checks for the nation's 58 million Social Security recipients will rise by 1.7 percent in 2015, due to the annual Cost of Living Adjustment. That amounts to roughly \$22 a month, on average, according to AARP.
- That 1.7 percent increase is a smidge higher than the coming 1.3 percent rise (\$1,500) in the portion of income that'll be subject to Social Security tax

in 2015. The income ceiling will be \$118,500, up from \$117,000 in 2014.

10. ***The Obamacare penalty for not having health insurance in 2015 will more than triple.*** In 2014, the Obamacare penalty was \$95 per adult or 1 percent of income, whichever was greater; in 2015, it'll shoot up to \$325 per adult or 2 percent of income.

#### ***What Will Be the Same in 2015***

Two things that won't change: the annual gift tax exclusion (still \$14,000) and the limits for traditional and Roth IRAs (still \$5,500 if you're under 50 and \$6,500 if you're 50 or older).

"The lack of an increase in the IRA limits flies in the face of everything we're hearing about people living longer and needing to save more," says Kadish. "There's no rhyme or reason to it."

*by Richard Eisenberg senior  
Web editor of the Money & Security and Work & Purpose channels of Next Avenue and Assistant Managing Editor for the site, posted 12/29/14.*

### **Laugh & Live Longer**

#### **A REMAKE ON A CLASSIC**

*To commemorate her birthday, actress/vocalist, Julie Andrews made a special appearance at Manhattan's Radio City Music Hall for a benefit. One of the musical numbers she performed was "My Favorite Thing" from the legendary movie "Sound Of Music".*

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| U.S. Representative<br>Ann Kuster                       | 137 Cannon House Office Building,<br>Washington, DC 20515  | (202)<br>225-5206 |                   | <a href="https://kuster.house.gov/contact/email-me">https://kuster.house.gov/contact/email-me</a>           |
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| U.S. Senator<br>Jeanne Shaheen                          | 520 Hart Senate Office Building<br>Washington, DC 20510    | (202)<br>224-2841 | (202)<br>228-3194 | <a href="http://shaheen.senate.gov/contact/">http://shaheen.senate.gov/contact/</a>                         |

*Here are the lyrics she used: (Sing It!) - If you sing it, it's especially hysterical!!!*

Botox and nose drops and needles for knitting,

Walkers and handrails and new dental fittings,

Bundles of magazines tied up in string,

These are a few of my favorite things.

Cadillacs and cataracts, hearing aids and glasses,

Polident and Fixodent and false teeth in glasses,

Pacemakers, golf carts and porches with swings,

These are a few of my favorite things.

When the pipes leak,

When the bones creak,

When the knees go bad,

I simply remember my favorite things,

And then I don't feel so bad.

Hot tea and crumpets and corn pads for bunions,

No spicy hot food or food cooked with onions,

Bathrobes and heating pads and hot meals they bring,

These are a few of my favorite things.

Back pain, confused brains and no need for sinnin',

Thin bones and fractures and hair that is thinnin',

And we won't mention our short shrunken frames,

When we remember our favorite things.

When the joints ache,

When the hips break,

When the eyes grow dim,

Then I remember the great life I've had,

And then I don't feel so bad.

*(Ms. Andrews received a standing ovation from the crowd that lasted*

*over four minutes and repeated encores).*

### **INTERESTING 'TIDBITS'**

#### ***A Shot of Whiskey***

In the old west a .45 cartridge for a six-gun cost 12 cents, so did a glass of whiskey. If a cowhand was low on cash he would often give the bartender a cartridge in exchange for a drink. This became known as a "shot" of whiskey.

#### ***The Whole Nine Yards***

American fighter planes in WW2 had machine guns that were fed by a belt of cartridges. The average plane held belts that were 27 feet (9 yards) long. If the pilot used up all his ammo he was said to have given it the whole nine yards.

#### ***Buying the Farm***

This is synonymous with dying. During WW1 soldiers were given life insurance policies worth \$5,000. This was about the price of an average farm so if you died you "bought the farm" for your survivors.

### ***Iron Clad Contract***

This came about from the ironclad ships of the Civil War. It meant something so strong it could not be broken.

### ***Passing the Buck/The Buck Stops Here***

Most men in the early west carried a jack knife made by the Buck knife company. When playing poker it was common to place one of these Buck Knives in front of the dealer so that everyone knew who he was.

When it was time for a new dealer the deck of cards and the knife were given to the new dealer. If this person didn't want to deal he would "pass the buck" to the next player. If that player accepted then "the buck stopped there".

### ***Riff Raff***

The Mississippi River was the main way of traveling from north to south. Riverboats carried passengers and freight but they were expensive so most people used rafts. Everything had the right of way over rafts which were considered cheap. The steering oar on the rafts was called a "riff" and this transposed into riff-raff, meaning low class.

### ***Cobweb***

The Old English word for "spider" was "cob".

### ***Ship Staterooms***

Traveling by steamboat was considered the height of comfort. Passenger cabins on the boats were not numbered. Instead they were named after states. To this day

cabins on ships are called state-rooms.

### ***Sleep Tight***

Early beds were made with a wooden frame. Ropes were tied across the frame in a crisscross pattern. A straw mattress was then put on top of the ropes. Over time the ropes stretched, causing the bed to sag. The owner would then tighten the ropes to get a better night's sleep.

### ***Showboat***

These were floating theaters built on a barge that was pushed by a steamboat. These played small town along the Mississippi River.

Unlike the boat shown in the movie "Showboat" these did not have an engine. They were gaudy and attention grabbing which is why we say someone who is being the life of the party is "showboating".

### ***Over a Barrel***

In the days before CPR a drowning victim would be placed face down over a barrel and the barrel would be rolled back and forth in an effort to empty the lungs of water.

It was rarely effective. If you are over a barrel you are in deep trouble.

### ***Barge In***

Heavy freight was moved along the Mississippi in large barges pushed by steamboats. These were hard to control and would sometimes swing into piers or other boats. People would say they "barged in".

### ***Hogwash***

Steamboats carried both people and animals. Since pigs smelled so bad they would be washed before being put on board. The mud and other filth that was washed off were considered useless "hog wash".

### ***Curfew***

The word "curfew" comes from the French phrase "couvre-feu", which means "cover the fire". It was used to describe the time of blowing out all lamps and candles.

It was later adopted into Middle English as "curfeu", which later became the modern "curfew".

### ***Barrels of Oil***

When the first oil wells were drilled they had made no provision for storing the liquid so they used water barrels. That is why, to this day, we speak of barrels of oil rather than gallons.

### ***Hot off the Press***

As the paper goes through the rotary printing press friction causes it to heat up. Therefore, if you grab the paper right off the press it hot. The expression means to get immediate information.

## **Purposeful Living**

### **A SPECIAL RECOGNITION**

The New England Patriots Charitable Foundation recently recognized a NH volunteer for her work in Senior Advocacy. Caren Bonisteel of Chichester, NH leads the Concord-based Friends Program's Bone Builders sessions and serves as a Friends Caregiver. Her award

results in a grant of \$5,000 to the Friends Program.

Each week throughout the season, the Foundation focused on different volunteer areas, including education, mentoring and military. The Celebrate Volunteerism initiative aims to share examples of dedicated volunteers, build awareness of the need for volunteering, identify and educate others about volunteer opportunities and inspire New Englanders to follow the Kraft family's example of becoming lifelong volunteers.

Congratulations, Caren.

## Board Notes

### CALENDAR RULES

Let's see, political campaigns are done, Christmas shopping is done and yet the mailbox is filled with ads. Ads for hearing aids, glasses, canes, incontinent supplies, chair lifts, reverse mortgages . . . it must be that you are turning 65 or over this year! By Calendar Rules that means that you are now, or soon will be, an invalid.

Invalid: Does that mean suffering from a disability or in our marketing-driven world; does it mean "in valid"? Because it sure does seem at times that one's value is based on high levels of consumption or production. And as older adults, we can easily be lumped into a low marketing campaign group and dismissed.

On the other hand there are signs that older adults are beginning to be looked at from a new perspective. Have you noticed phrases

like "60 is the new 50"? Have you heard that there is a growing concern among businesses that skills they rely on are being aged out? The same is true of public service and community volunteer roles. Think back to November . . . who was behind the table checking you in and out of the polls? Maybe you watched the clip of the 90+ year old Nashua Taxi Driver on WMUR's Chronicle program?

When 65 was selected to be the age of retirement for Social Security, the average life span was only 63. That's not the world we live in today. Despite the predatory marketing around aging, we have much to give. We'd like to call attention to some articles in this issue of the EngAGING NH Newsletter.

The first is the Guest Opinion on all the variety of offerings at Senior Centers. While Centers vary in their offerings, you may be pleasantly surprised at what is available. The second article is a blog from Carol A Cassara on things you can do to help sick friends. Finally, note the recognition of Caren Bonisteel in this month's Purposeful Living. All pieces support the importance of being of service, to another and to ourselves. Like the drill from the Flight Attendant who says, "If the oxygen mask drops down, put it on yourself first", for in order to serve we must first take care of ourselves.

And how about thinking outside of the box? It all starts with the self. How we think about ourselves is how we will be seen. How can our communities, our businesses, our

organizations, friends, family and neighbors tap into the incredible resource that is our older adults represent and offer?

What would make you feel valid and valued? What can you do to make it happen in 2015?