# ENGAGING NH

A Citizen Voice for the Aging Experience

July 2014 Volume 8, Issue 7

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# **ENGAGING NH NEWS**

**GUEST OPINION:** 

# The Friends Program:

## Fulfilling the Needs of Seniors Actively Contribute to the Community

by Mark Foynes

The Friends Program is a non-profit agency that Recruits, Trains and Manages volunteers to meet community needs. The Program strengthens communities by building relationships that empower people, encourage community service, and restore faith in the human spirit. Our Mission is "Building Relationships . . . Restoring Hope."

We accomplish this by providing youth mentoring, emergency housing, and by fulfilling the needs of seniors and retired people to actively contribute to their communities. Two of its programs – RSVP and the Foster Grandparent Program – recruit and place seniors at local non-profits, schools, and public agencies.

The Friends Retired and Senior Volunteer Program (RSVP) operates in Rockingham, Merrimack, Strafford, and Belknap counties. RSVP volunteers are engaged in more than 200 different assignments, based upon their own interests, talents and time availability. For example, they help older adults live more independently by providing transportation to medical appointments and the grocery store. They provide isolation-reducing companionship to the elderly and disabled.

Others serve as tutors and mentors to children and youth. Volunteers assist with public safety, disaster preparedness

# "Building Relationships . . . Restoring Hope."

and blood drives. Many volunteers organize or manage local thrift shops and food banks that make it easier for struggling individuals and families to make ends meet.

Friends Foster Grandparents is a unique program that's brought together tens of thousands of children and loving retired adults who have all been deeply enriched by the new relationships. The Friends Program trains and places seniors in schools, non-profit childcare canters, and youth service organizations that set children on the path to a successful future. Additionally, this Federal program pays a tax-free stipend to incomeeligible retirees to help them afford to

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volunteer and make ends meet. The

Friends Foster Grandparent Program operates in Belknap, Carroll, Cheshire, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, and Sullivan Counties. Call 228-0141 today to speak with a Foster Grandparent coordinator.

Call us at 228-0139 to talk to an RSVP staffer to learn how to get involved. To learn more about the Friends Program, please visit <a href="https://www.friendsprogram.org">www.friendsprogram.org</a>. Interested in a volunteer opportunity, but want a little more information first? Call the Friends Program toll free at 800-536-1193.

Mark Foynes is Development Director for The Friends Program.

# **NH Updates**

#### **BREAKING NEWS**

DHHS Announces Schedule for NH's Medicaid Managed Long Term Care Change

A timeframe for the implementation of NH's Medicaid Managed Long Term Care has been announced, and a timeline for stakeholder input is outlined in recent contract amendments approved by Governor and Executive Council. The formal public and stakeholder process for Step 2 will start July 15, 2014 and last 120 days.

Results from the process will be used to finalize a program plan to guide the implementation of Step 2. Elders and adults with disabilities will be the first populations affected by these changes, and their transition of care to Managed

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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.

Care Organizations will start no later than April 1, 2015.

For details, go to:

http://sos.nh.gov/nhsos\_content.as px?id=8589936616; scroll down to Item 65A and open the pdf file. In the pdf file, scroll to Page 107. The particulars start at the bottom of the page.

Citizen and consumer participation in this process is essential, so please be on the lookout for events in your area this summer and fall. ENH will provide you updates as we receive them.

# REDUCING HOSPITAL READMISSIONS

ServiceLink and Lake Region General Hospital are featured in a national video on YouTube to help educate physicians, nurses, pharmacists and other hospital staff about collaboration with community partners.

You can watch this by clicking <a href="https://www.youtube.com/watch?v">https://www.youtube.com/watch?v</a> =O4tXCqjY1vE

## ELDER FINANCIAL FRAUD IS NOW A CRIME IN NH

The elder financial exploitation bill (HB 1555) was signed into law by Governor Maggie Hassen on June 19, 2014.

ENH actively supported this bill and your calls to legislators helped to pass it. Thank you for working to make a difference.

# THE FUTURE OF NH'S LONG TERM CARE

The NH Legislature's Health and Human Services Oversight Committee created a subcommittee on Long Term Care. This group recently held a retreat to draft legislation for the 2015 session. The last time major legislation was adopted in NH was in 1998, under Senate Bill 409.

Forty invited participants were divided into five work groups. Each group had a House Representative, a County official and providers; ENH representative was the only consumer at the table. The work is ongoing, with a draft legislation being vetted over the summer.

The EngAGING NH board was pleased that the language adopted through the New Hampshire Long

Term Support Systems Transformation project to guide future changes was re-endorsed by this bipartisan group. It reads:

#### Our Vision

All New Hampshire citizens have access to the full array of longterm supports and services. This allows them to exercise personal choice and control, and affords them dignity and respect throughout their lives. To the greatest extent possible, each of us is able to make informed decisions about our aging, health, and care needs. There is a high level of quality and accountability in everything offered and in everything provided. Over time, New Hampshire truly becomes an extended community of people who care about, value and help one another.

#### **Our Mission**

To create a dynamic and enduring community-based system of long term supports, so all New Hampshire citizens may live and age with respect, dignity, choice, and control until the end of life.

#### Our Values

These are the ideals toward which we strive for all New Hampshire citizens:

- Quality of life
- Dignity and respect
- Choice and access
- Personal responsibility

- Ease
- Integration
- Responsiveness

- Wellness
- **Quality and Outcomes**

June 2006

#### UPDATED DHHS WEBSITE

Another updated link to NH's supports and services:

http://nhservicesandsupports.org/

## From Our Readers

Oh, Wow! What's important to me now? Thank You for making me think about that.

It's interesting that it's not so much WHAT I value, but that I appreciate how what's important changes.

I will have to give it a great deal more thought. Maybe I can say it better!

Anonymous

Another great newsletter. Thank you.

Barbara A. Miller, Peterborough, NH

I always look forward to your EngAGING NH Newsletter. Congratulations! Eight years-Wow!

B.R. Keene, NH

## JULY IS NATIONAL UV **AWARENESS MONTH!**

Skin cancer is the most common type of cancer in the United States. Ultraviolet (UV) rays from the sun are the main cause of skin cancer. UV damage can also cause wrinkles and blotchy skin.

Anyone can get skin cancer, but the risk is greatest for people with:

- White or light-colored skin with freckles
- Blond or red hair
- Blue or green eyes

You can take steps today to protect your skin and eyes:

- Stay out of the sun between 10 a.m. and 4 p.m.
- Use sunscreen with SPF 15 or higher.
- Cover up with long sleeves and a hat.
- Check your skin regularly for changes.

Ellen Brownson, Lake Sunapee Region VNA & Hospice

The ServiceLink Aging and Disability Resource Centers are the

## ServiceLink Focus

New Hampshire link to information and support services within the community. ServiceLink centers are located in each county to help older adults, disabled adults, caregivers find the information, and resources they need to make informed choices and live independently.

#### Help Available for Medicare **Prescription Drug Plans**

If you have a limited income and find it difficult to afford the copays on your medication you may be eligible for "extra help" through the Low-Income Subsidy (LIS).

Medicare beneficiaries who are eligible for extra help receive a full or partial subsidy for their

Medicare Part D prescription plan. With a full subsidy, you will pay no premium for some basic Part D plans and pay no more than \$2.55 for generics and \$6.35 for brand name medications. With a partial subsidy, you will still have a lower premium and lower co-pays than you would normally have with your plan.

To qualify for extra help, you must have a gross monthly income less than \$1,479 (\$1,986 for a couple) and resources under \$13,440 (\$26,860 for a couple). You can have a higher income if you (or your spouse) are working and all or part of your income is from wages.

You can apply for extra help online at <a href="www.ssa.gov">www.ssa.gov</a> or by submitting a paper application to your local social security office. You can also contact ServiceLink for help in applying- 866-634-9412. If you are approved for extra help and do not have a Medicare Part D prescription plan, you can enroll in a plan without a late enrollment penalty. Those who qualify for extra help get a special enrollment period outside of the annual enrollment period in which they can enroll in a Part D plan.

If you have questions about Medicare, Medicare Drug plans, and/or want to find out about other services and resources available in your area, call ServiceLink at 1-866-634-9412 or go to www.servicelink.org.

# **News You Can Use**

#### VITAMIN D DEFICIENCY

Vitamin D deficiency is becoming more of a concern, especially for people living in northern climates and it is therefore not unusual for physicians to check levels as part of an annual examine. It is also not unusual for a deficiency to be found and a therapeutic dosage to be recommended.

There are differences in opinions in what the recommended daily minimum requirement is; in the US it's 400-800 units a day, but in other countries it's much higher.

One of the important benefits of Vitamin D is the absorption of calcium. However, Vitamin K, found in dark green, leafy vegetables, is needed with D for the calcium to be properly absorbed.

Of concern is the potential for calcium build up in the arteries if D isn't balanced with K. If you are advised to increase your D intake, be sure to discuss the issue of K with your physician.

# SOCIAL SECURITY AND RETIREMENT INCOME

It's not a secret that the future of Social Security is uncertain. To-day's millennial generation overwhelmingly doubts that they will receive benefits in the future, although they, like people in all age groups, tend to support Social Security and Medicare.

What can be done to provide greater confidence in the future of retirement income, from Social Security and other sources?

Two members of the National Academy of Social Insurance, Larry Kotlikoff and Larry Thompson, face off with very different ideas about what the future should be.

To read their discussion visit: http://www.nasi.org/discuss

Source: TEACHING GERONTOLOGY, June 5, 2014

# INTERACTIVE HOME SAFETY TOUR

Most seniors want to remain at home as they age, but research conducted for the Home Instead Senior Care<sup>®</sup> franchise network shows that 85% of seniors have

#### 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

done nothing to prepare their home for aging.

Common household features can become dangerous hazards to older adults experiencing memory problems, limited mobility, or any number of age-related issues. It's important to identify and remove those hazards so they don't jeopardize your senior loved one's ability to continue living independently at home.

So where to begin?

A simple first step is to <u>take an</u> <u>interactive Home Safety Tour</u> by clicking this blue link.

The room-by-room tour will help you identify potentially unsafe areas of your senior loved one's home. You'll also learn in which areas of the home seniors are most prone to accidents, according to surveyed emergency room doctors.

Editor's Note: The EngAGING NH Board of Directors does not endorse or promote specific business operations. However, when a business offers valuable information not contingent upon purchasing their services, we feel it's important to pass it along and crediting the source.

# A PAINFUL CHOICE FOR CAREGIVERS

We pleaded. We fussed. We dis-cussed what could hap-pen un-der var-i-ous sce-nar-ios if her health de-clined fur-ther.

She just wouldn't move. My sisters and I had a meeting with our mother to talk about her living sit-

#### 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 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 Institute
- 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 Business & Industry Association
- ServiceLink

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uation. It was hard to care for her when she lived in another state.

After two strokes, she had trouble walking. She needed help with meal preparation and bathing. She got some assistance from friends, but it was a struggle.

We were so relieved when our mother, 74, agreed to move in with my older sister, who had purchased a split-level home, in part to accommodate the possibility of our mother living there. We were making plans to hire a long-term care aide.

So we set a timeframe for her to move. But the time came and went, and still she refused to leave her home.

We pleaded. We fussed. We discussed what could happen under various scenarios if her health declined further. There were a lot of "what ifs," one of which was: "What if there is a fire? How would you get out?"

"I'll be all right," she tried to reassure us.

When we pushed too hard, my mother would shut down.

And then our worst fear happened. An early-morning fire broke out in her home. She sustained third- and fourth-degree burns over a third of her body.

My mother held on for more than two months, surviving multiple skin graft surgeries. She was cared for by an amazing team of medical professionals. We had discussed where to move her for rehabilitation after her hospital stay.

## Looking for a back issue of an **FNH** newsletter?

# Check our website: www.engagingnh.org

Then on Memorial Day, my mother died.

There are times when the guilt becomes so heavy. Should we have pushed even harder? What could I have done differently to get her to recognize that she needed more help and could no longer live on her own?

But my mother was strong willed, competent and in her right mind, so we couldn't force her to relocate. And honestly, since she and I hadn't been very close, I was afraid of losing her again if I pushed too hard. It was her mother, Big Mama, who had raised me. But over the last few years, my mother and I had reconnected. She was a different person to me after the strokes. Gentler. Repentant. We were in a good place. I wanted her to let me help her. I wanted her closer.

Like many seniors, my mother stubbornly clung to her independence even though it put her in harm's way. Nearly 90 percent of people over 65 want to stay in their home as long as possible, according to AARP.

Ideally, it is better and can be more cost-effective for people to age in place as long as they are physically able. Yet there may come a time when they can't stay.

As a caregiver, it's scary when you get calls about falls, or a pot left burning on the stove, or a home that was once pristine but now is grimy and dirty.

I've spoken to a lot of caregivers who are frustrated, some angry, others worried and exhausted from trying to assist an aging parent sometimes both parents — from afar. Even for caregivers living in the same area, it can be overwhelming running back and forth. Even when there's money to hire an aide, some people's parents stubbornly refuse assistance.

I was speaking recently to a group of seniors, and I asked them to actively plan for the possibility that they won't be able to stay in their homes. Don't be stubborn, I told them. Think about the toll on the caregiver — and your relationship — when you refuse to move or won't let anyone come in to help.

For caregivers, I can't tell you any more than this: Keep advocating and pushing for your parents to move if it's necessary. You can easily find tips from AARP, caregiving.org and other elder-care resources and experts on how to talk to an aging parent about transitioning into another living situation.

One of my favorite songs is "Stand" by gospel artist Donnie McClurkin.

"What do you do when you've done all you can and it seems like it's never enough?" he sings.

If you're a caregiver, don't bow. Don't give up even when there's nothing else you can do.

After you've done all you can, you just stand.

Michelle Singletary, The Boston Globe, June 15, 2014

## **Health & Wellness**

#### CODE H MEANS 'HELP'

Josie King, an 18-month-old girl, died as a result of a hospital error in 2002 in Baltimore, Md. After her death, Sorrell King, her mother, became her advocate and began speaking up in every forum possible. Because of her diligence to this cause, hospitals across the country, including Catholic Medical Center in Manchester, have implemented Code H.

Code HELP is the emergency response system used by many an increasing number of hospitals across the United States. The system offers an additional layer of patient safety. Both patients and their family members can use it to bring a team of medical professionals to the patient's room for immediate assistance.

How it works

You can normally use the Code HELP or Code H system when a noticeable or serious change in the patient's medical condition occurs and the healthcare team is not there at the bedside. Or sometimes, you might detect subtle this line determines if a team is needed, then calls Code H over the public address system. A rapid response team arrives at the patient's bedside moments later.

In hospitals which use Code H, patients or family members can

# 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
State Reps &	Senators	
Cheshire	Rep. Susan Emerson	semerson435@aol.com
District 12	Senator Peggy Gilmour	peggy.gilmour@leg.state.nh.us

changes in a loved one that might be overlooked by a nurse or other caregiver at a hospital.

In participating hospitals, patients and families are given information and guidelines regarding Code H, usually with a phone number for calling a rapid response team.

Usually, there is a direct line specifically designated and calls to

pick up a phone in a hospital room and dial the provided extension for the Code HELP or Code H assistance.

If you see a noticeable, clinical change in the patient and the healthcare team is not present or is not responding to the patient's or visitor's concerns, or if there is a breakdown in how care is being

managed, you can call the Code H hotline to request immediate help from a clinical team.

The goal is to involve families and patients more substantially in patient care, so as to minimize the likelihood of errors such as those that led to tragedy for the King family. Studies have shown that most Code H's are called for valid reasons and patients' and families' fears can be put to rest.

Remember to ask about Code H the next time you or a loved one has a hospital stay.

#### THE LINK EXISTS

Researchers have discovered the first direct evidence linking gum disease—which affects almost half of American adults—to heart disease, the leading cause of death in the US. And their findings could have huge implications for how heart disease is diagnosed and treated.

There is a strong correlation between gum and heart disease, but until now, doctors haven't established a cause-and-effect relationship. That is, it's well known that people with gum disease are more likely to have heart disease, and vice-versa, but no one understood why—possibly, a third factor like smoking or poor diet could cause both.

However, researchers at the University of Florida have just found that in mice, the bacteria responsi-

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ble for gum disease can directly trigger higher cholesterol levels and inflammation once they invade heart tissue. They infected the mice with four common types of bacteria that cause gum disease and tracked the spread of infection. When it reached the heart, the mice began to show traditional signs of atherosclerosis—the narrowing of blood vessels due to plaque buildup—like elevated cholesterol and markers of inflammation in the blood.

Western medical doctors barely register the teeth as part of the body, relegating them to dentists. But the University of Florida researchers stress the importance of the mouth, "the gateway to the body," to general health and hope that doctors will begin to take a more integrated approach to understanding heart disease.

One day soon a dental cleaning could lead to a cardiology referral, or conversely, a high cholesterol reading could trigger a prescription for dental floss rather than a statin.

Source: Proceedings from the Annual Meeting of the American Society for Microbiology, 19 May 2014 [link].

#### SPICE POWER

A new clinical trial has found that curcumin—the powerful antiinflammatory molecule in turmeric that gives it its yellow colorcan reduce pain and improve physical function in people with osteoarthritis of the knee.

Curcumin (kur-kyoo-min) has been the focus of great attention recently due to its powerful antioxidant effects, with recent and ongoing clinical trials testing its potential to treat or prevent a whole host of health issues from Alzheimer's disease to dermatitis to irritable bowel and many forms of cancer.

This study is the latest of many showing that curcumin can help to manage symptoms of osteoarthritis—a condition that affects an estimated 27 million Americans. It compared osteoarthritis patients given either a curcumin supplement (1500 mg/day divided into three 500-mg doses) or a placebo for 6 weeks.

The study was double-blinded, meaning that neither the patients nor the doctors administering the drug knew who was given curcumin and who was given a placebo. All the study participants were assessed using standard indexes of arthritis severity, and after 6 weeks, those who had been taking curcumin had markedly lower severity scores—specifically related to the intensity of pain and limitations in physical function that the patients experienced.

This latest evidence adds to a growing body of knowledge on how curcumin can help people with arthritis—previous studies have shown that curcumin is as effective as ibuprofen for managing pain but with a lower risk of side effects, and have identified many of the molecules that curcumin regulates in order to change cellular behavior in arthritis-affected joints.

Source: Phytotherapy Research, May 22, 2014. doi: 10.1002/ptr.5174

#### THE MAGICAL SHIITAKE

Shiitake mushroom's health benefits will have you putting more of this fancy fungi on your everyday meal. –

Shiitake mushrooms have been used in eastern medicine for more than 6,000 years. Traditional uses range from curing repertory disease to improving blood circulation, increasing energy and upping your qi, what is referred to in traditional Chinese culture as 'life energy'.

While the historic uses of this versatile fungus are extensive, modern applications cannot be ignored and will have you enjoying this centuries old medicinal magician. Growing your own mushrooms at home is simple and easily organic.

#### Benefits?

- Anti-cancer Preliminary lab studies show that shiitake mushroom can inhibit tumor growth.
- Shiitake mushrooms are used in alternative Japanese healing

# **Help Spread** the Word!

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

Forward it on!

remedies for their immune boosting capabilities.

- Shiitake mushrooms are an excellent source of nonanimal iron. Iron's main function is to transport oxygen from our lungs to our muscles and organs.
- Improve your skin. Shiitake mushroom extract contains kojic acid. Kojic acid can be used to help lighten skin, and also reduce the appearance of age spots and scars.
- Kojic acid also has antibacterial properties.
- It prevents blood clots. Thrombosis is the formation of blood clots in your vessels, which can inhibit blood flow and cause serious health problems. Shiitake mushrooms help prevent thrombosis.
- Improves cardiovascular health Shitake mushrooms stop excess immune cell binding from occurring in your

#### **Raise Your Voice!**

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

engagingnh@gmail.com

blood vessels, which will reduce the chance of developing cardiovascular disease.

Source:

http://theoptimist.com/magicalshii-

take/?inf contact key=0b5044b53 f1af1c3d45810ea1f087101b0aa2ff 647c06c9dc6c7a738b8ca13bc#!Z 6XvT

# **Tech Tips**

## PEOPLE WITH HEARING LOSS CAN FIND SUPPORT **ONLINE**

Dear Abby:

As the executive director of the Hearing Loss Association of America, may I suggest that "Mortified at the Dinner Table", who wrote about her in-laws' poor hearing even with hearing aids, connect with one of our 200-plus local HLAA chapters at www.hearingloss.org? These member-led groups offer emotional support, camaraderie, communication strategies and techniques for living with hearing loss, both for people who have hearing loss as well as their families and friends. Most chapters also share information about assistive listen-

ing devices that link via a telecoil found in most modern hearing aids that could greatly enhance her inlaws' hearing around the dinner table.

"Mortified" might also want to accompany her in-laws to a hearing aid evaluation visit at an audiologist's office to learn more about their particular hearing difficulties. There is more to correcting hearing loss than buying hearing aids. Some users benefit from assistive listening devices or from listening training that can be done at home with a personal computer.

By joining HLAA, "Mortified" can receive Hearing Loss Magazine and get the latest information about hearing loss and how to live well with it. -- Anna Gilmore Hall

#### Dear Ms. Hall:

Thank you for your letter and the information you generously provided. Any reader with hearing loss should check out the HLAA website for a more detailed description of the services it provides. Read on:

#### Dear Abby:

Many people who wear hearing aids find noisy environments problematic. As people age, their ability to understand can be difficult even with hearing aids. As a practicing audiologist, I recommend the following to my patients to help make communication easier.

(1) Test hearing annually so hearing aids can be reprogrammed to current hearing levels if necessary.

- (2) Follow up with the audiologist for regular hearing aid maintenance and care.
- (3) In restaurants, ask to be seated away from high noise level areas; preferential seating may help.
- (4) Reserve confidential discussions for another time and location, which would make them easier for people with hearing loss to understand.
- -- Audiologist in Pennsylvania

DEAR ABBY: My 91-year-old mother is hard of hearing. I take her out to dinner once a week.

I don't worry about what people around us are thinking. It doesn't matter what she wants to talk about. I'm just glad she's able to get out and converse with others. The conversations at tables near us are sometimes so obnoxious that I'm GLAD my mother can't hear them.

People are normally very courteous about helping me with her, and many have told me they wished their parents were still alive and able to have dinner with them.

#### -- Judy in Arizona

DEAR ABBY: Your advice to "Mortified" was certainly not taking into account the other diners' feelings that this writer was so admirably describing! Everyone around that table paid for - and deserves – to have a pleasant dining experience too. This includes not being subjected to others' cellphone conversations, unruly children or excessively loud conversations regardless of their content.

-- Marianne in Washington

Source: Dear Abby, Jun 10, 2014

Editor's Note: We did not find any active HLAA chapters in NH at the time of this newsletter.

### **Dollars & Sense**

#### THE 2014 TAXMAN COMETH

Turning 70 ½ this year? Have a tax-sheltered retirement account? Everyone knows the taxman catches up with you at some point.

If you are among the fortunate few who managed to reach the age of 70 ½ this year without cashing in your 401K or 457 stash, you have some important decisions to make. Why? Because this is the only year you have the choice of deferring your mandatory distributions for tax purposes, and doubling up next year.

The government mandates the yearly percentage you must withdraw from your retirement accounts during and after the year you reach age 70 ½. This is based on your projected life span, with your funds lasting the average amount of time you last. The exact amount you must withdraw is based on the total market value of your funds on December 31 of the prior year. Even if there is a market crash during this tax year, you will still have to withdraw funds based on their value at the end of last year.

Your plan administrators should have given you a statement of the value of your accounts on December 31, 2013. They will also tell

you the **minimum** amount you must withdraw based on the account value. This will happen every year from now on until there is no more money left in your taxexempt retirement accounts.

No one forces you to actually spend that money; you can choose to put it elsewhere and pay taxes forevermore on the interest it generates.

So, with the knowledge of how much you will have to withdraw, you can choose when to take your distribution. This one unique year, you can choose to defer your 2014 withdrawal up to April 15 next year.

You might do better to calculate the total effect of paying taxes on the distribution before you decide when to take it. Add up your total projected regular income for each year [2014 and 2015] and then add in the distribution amounts to see the effect of deferring the distribution and clumping the "double" distribution into next year.

If your income is steady and will not vary, it is probably better to take the minimum distribution each year. If your income will be higher next year, it is probably better to defer the distribution and double it up next year.

You should already have the information you need to do the calculations. Remember, nothing prevents you from withdrawing a larger amount. Just be smart about it, and don't pay more tax than necessary.

Maida Sengupta

# NH'S BABY BOOMERS ARE 'NEW DARLINGS OF THE TECH WORLD'

At Goodeed Electronics in Nashua, the shelves are loaded with recycled smart phones, tablets, laptops and other consumer tech devices that have become part of everyday life.

Thanks in part to the bargain prices, Assistant Manager Bernardo Tormos sees people of all ages shopping for tech tools and gadgets.

Tormos said baby boomers, or customers in their early 50s and older, tend to gravitate toward iPhones and iPads.

"They are easy to understand and use," he said. "Older people want to take something home, turn it on and have it work."

Tormos said older customers sometimes struggle with the de tails of wireless systems and connections, but they rise to the occasion. "They aren't afraid of technology," he said.

Baby boomers and their use of technology has become a hot topic, and for the past couple of years, the American Association of Retired People, AARP, has teamed up with different organizations to look at how older people integrate technology into their lives. Last week in Boston, AARP and the Massachusetts High Technology Council sponsored Booming Tech, the latest forum on the electronic needs and aspirations of baby boomers.

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Hosted by the Washington Post, panelists from business, government and academia discussed how boomers are influencing the direction of technology.

Described as the "new darlings of the tech world," baby boomers, just by their numbers alone, are an important factor in the economy. Nationally, boomers account for 24 percent of the population while in New Hampshire, they come closer to 30 percent of the state's residents.

And as a group, boomers tend to be well-educated and wellemployed with money to spend at Goodeeds and other tech retailers.

Age not a barrier

Panelists at the Booming Tech forum reminded the audience, as they seem to do every year, that

boomers are not reluctant to embrace technology, innovation and its advantages.

"Most boomers are tech savvy and curious," said Joseph Coughlin, director of the Massachusetts Institute of Technology's Agelab, which studies how social and economic trends and an aging population are guiding technological innovation.

Coughlin said if boomers see something they think will help them live longer and better, they'll jump on board.

Nashua State Representative and Board of Education member David Murotake doesn't see age as a barrier to tech use. As Murotake, who has a Ph.D. in the management of technological innovation from MIT, pointed out, boomers ushered in the tech revolution and their need, tastes and desires shaped the development and direction of technology.

"We are responsible for the mass adoption of technology," he said, adding that professional boomers were quick to see the benefits and possibilities of computers and the Internet.

"It's been my observation that in the United States, people who can afford technology have adopted it," he said.

#### Popular apps

Nothing tells the story quite as clearly as The Apps Store. Some of the most popular apps targeted toward younger users include Vine, a six-second video sharing app, Mixlr, an audio broadcasting

app, and Temple Run, an addictive, adrenalin pumping game that has now spawned Temple Run 2.

Apps that are billed as "must haves" for baby boomers include ITriage, a symptom checker app for people with chronic health problems, Elder411/911, an app to guide people through emergency hospitalizations and Cogfit, a collection of exercises to strengthen memory and mental agility.

There is no doubt that technology is proving to be a huge asset to boomers who are coping with the many health issues that come with aging. But boomers want, and expect more. "As boomers, we are the loudest generation," said Coughlin. "We have something that makes us different."

According to Coughlin, tech developers can stop making devices and sensors that monitor health conditions, we now have enough.

"We aren't young, but we are forever youthful," Coughlin said. "We don't want technology that says, 'You're an old person." Coughlin said boomers are looking for technology that excites and delights them and weaves together emotion, design and fun.

#### Making life easier

John Lepore, owner of Tailor-Made Audio and Video, has tapped into that boomer tech demand by offering technology that can automate just about any aspect of a home environment. The business can create a sound system that pumps a personal playlist of music into every room and can be controlled remotely with a cell

phone, a comfort system that controls lights and heating or a security system that locks windows and doors.

"Our market is generally people in their mid-40s to their mid-60s," said Lepore.

"A lot of times, we do a needs assessment and find out what people are looking for," he said. "And then we let them know we can also do this, that and this."

Although Lepore said people in their 70s and beyond seem less interested in technology than his customer base, older people are still turning to tech-based solutions to make like easier, safer and more convenient.

Murotake has noticed that boomers will often follow the lead of other boomers, a dynamic that has helped some types of technology gain acceptance among older users.

William Aulet, director of MIT's Martin Trust Center for Entrepreneurship, told the audience at the Booming Tech Forum that boomers have an opportunity to actively shape tech innovation by jumping in with both feet and using their experience and perspective.

"It's a myth that you have to be 21 to be an entrepreneur," he said, adding that boomers actually led the current entrepreneurial craze. "You just have to have the spirit of a pirate."

Barbara Taormina, Union Leader May 12, 2014

ENH NEWSLETTER-JULY 2014					
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### HEALTH CARE TRACKING SITES & APPS TO TRY

There are dozens of personal health record websites and apps to choose from. Here are some to consider.

#### Personal Health Record Websites

#### **Microsoft Health Vault**

An online personal record site that can be integrated with other websites and personal health devices, including health trackers such as a Fitbit or a blood pressure monitor. Stored health records can be shared with others, including doctors.

#### MyMediConnect

Besides storing personal health records, the website enables users to schedule medication reminders, track health measures, weight loss, and fitness goals, and set up a health savings account.

#### **NoMoreClipboard**

A free site that allows users to compile and keep personal health

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records for up to 10 family members, and send documents to the doctor's office. The site has several levels of paid memberships that include various add-ons, such as the ability to include a living will and lab reports. For \$60 a year for an individual or \$120 for a family the site will allow users to fill out doctor's office health forms and deliver them before an appointment.

#### **Health Record** Apps

#### **Hello Doctor**

Allows users to share medical records with their doctor and add notes directly in the medical records. Currently, its only available for iPhone and iPad.

#### **iBlueButton**

The app allows users to securely access and exchange electronic health records—including X-ray images, discharge summaries, and lab results— with health care providers who have access to the iBlueButton. Professional application iBlueButton is available for

patients with Medicare, Tricare, or Aetna insurance plans.

#### **Track My Medical Records**

As with other personal health record apps, users can input information on immunizations, medical conditions, and allergies. Users can also track blood pressure, blood sugar levels, and medical conditions. Currently only available for Android devices.

Source: Deborah Kotz, The Boston Globe, June 16, 2014

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Laugh & Live Longer

#### SAD MINNESOTA PASSING

Please join me in remembering a great icon of the entertainment community . . .

The Pillsbury Doughboy died yesterday in Minneapolis of a yeast infection and traumatic complications from repeated pokes in the belly. He was 71.

Doughboy was buried in a lightly greased coffin. Dozens of celebrities turned out to pay their respects, including Mrs. Butterworth, Hungry Jack, the California Raisins, Betty Crocker, the Hostess Twinkies, and Captain Crunch. The gravesite was piled high with flours.

Aunt Jemima delivered the eulogy and lovingly described Doughboy as a man who never knew how much he was kneaded.

Born and bread in Minnesota, Doughboy rose quickly in show business, but his later life was filled with turnovers. He was not regarded as a very smart cookie, wasting much of his dough on half-baked schemes.

Despite being a little flaky at times, he still was a crusty old man and served as a positive roll model for millions.

Doughboy is survived by his wife, Play Dough, three children: John Dough, Jane Dough and Dosey Dough, plus they had one in the oven. He is also survived by his elderly father, Pop Tart. The funeral was held at 3:50 for about 20 min.

If you smiled while reading this, please rise to the occasion

and pass it on to someone having a crumby day and kneading a lift.

#### HISTORICAL TRIVIA

The next time you are washing your hands and complain because the water temperature isn't t how you like it, think about how things used to be. Here are some facts about the 1500's:

Most people got married in June because they took their yearly bath in May;

And they still smelled pretty good by June. However, since they were starting to smell;

Brides carried a bouquet of flowers to hide the body odor;

Hence the custom today of carrying a bouquet when getting married.

Baths consisted of a big tub filled with hot water.

The man of the house had the privilege of the nice clean water;

Then all the other sons and men;

Then the women and finally the children:

Last of all the babies.

By then the water was so dirty you could actually lose someone in it.

Hence the saying, "Don't throw the baby out with the bath water!"

# **Purposeful Living**

Humble, kind, dedicated and trustworthy are just some of the words one could use to describe Bill Volk and they still are not adequate to convey the goodness of this man.



Bill Volk

In 2004, after building his own house, Bill started to help Mount Washington Valley Habitat for Humanity by sharing his car-

pentry skills one day each week. In the years since, Bill has helped build <u>nine</u> Habitat homes and is currently heavily involved on their four unit condo project.

Bill has been the Secretary, President, is currently the Treasurer of the organization and contributes to its success in many ways, including training new personnel on the specialized software Habitat uses to track volunteer time and mortgages. He was instrumental in identifying an opportunity that collected donated furniture and appliances and sold then through a yard sale. For a number of years Bill used his own car and trailer to collect donations which were stored at various locations around the valley. As the donations grew, so did the need for a formalized collection schedule and the support of others for this year round project. Because of Bill's dedication this annual event has become the signature fundraiser for Habitat.His shared skills go far beyond carpentry. Bill donates his time and talents to other organizations and friends as well. He single handedly disassembled a building this past year and provided the sal-

vaged lumber to the Knights of Columbus so that they could, in turn, build a play house which was donated to the children of a single mom. He has solved computer related problems for his parish; serves as an usher and sings with the choir. When senior snowbird friends head south for the winter Bill just assumes it is his responsibility to clear the snow from their drive and walkways until they return. He visits sick friends and has driven people out of state when necessary for cancer treatments. When coupled with his Habitat work it is estimated that Bill easily volunteers 900 to 1000 hours each year - he is not the kind of person that records all his hours; he just sees a need and does it. And Carroll County is most thankful for this talented and humble giver.

### **Board Notes**

# July---the pause button for normal routines.

Happy Fourth of July and happy month when people expect to slow down. Thank God.

We practical and hard working New Englanders have a tendency to forget how important it is to take care of ourselves in the subtle ways that contribute to our wellbeing. That's what July is for! More than diet and exercise, this is a time to recognize how important it is just to step back. It's time to fill the prescription for well-being from the free and best stocked drug store around, also known as your body! Did you know that

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emotions trigger chemical responses? Negative thoughts produce Cortisol and positive thoughts produce DHEA. (Cortisol is the stress hormone and DHEA is the anti-aging or vitality hormone.) Here are some ideas to make the most of your July.

LAUGH: Laughter is sometimes called "inner jogging" working out those important internal muscles like the heart. And, it triggers the release of endorphins. The best part is that your body doesn't make a distinction between laughter as a spontaneous response or as an intentional act. (You may have heard about programs like Laughing Yoga where you get to play at laughing.) Dr. Diane Snustad, a geriatrician at the University of Virginia says, "One hundred laughs is equal to fifteen minutes on a stationary bicycle." **CHANGE YOUR ROUTINE:** Brain studies show that we operate mostly from memory. If we have the same routine day in and day out, we are reducing our chances for new experiences and opportunities to spike our positive emotions. Go on a discovery mission just by doing something different, and to be present and aware. FOCUS ON APPRECIATION: We live in a beautiful State and sometimes we take it for granted. Take some time to really look at the beauty of our lakes, the ocean and our mountains. After all, NH is New England's "high point"! TAKE TIME FOR YOURSELF: You know what the Flight Attendant says about those airplane oxygen masks, "If you are traveling with a child, put your mask on

first and then on the child." We get it. You need to take care of yourself so that you can be there for others. So, all you Caregivers and carrying people be sure to take time for yourself. Don't hesitate to ask for some help, you might be surprised at the willingness of others to support you.

PLAY: It's not only okay to engage in play with the children in your life, it's good for *both* of you.

Eubie Blake, celebrated ragtime pianist provides this bit of wit and wisdom, "If I had known that I was going to live this long, I'd have taken better care of myself."

Be well and be good to yourselves.