



A Citizen Voice for the Aging Experience

ENGAGING NH NEWS

GUEST OPINION:

NH Community Responds to an Aging Population: Franklin for a Lifetime

by Sharon Cowen,

As we all know, New Hampshire and the United States are aging, rapidly. According to *Senior Housing Perspectives*, a NH Housing report written by the NH Center for Public Policy Studies, NH has the fourth highest median age of all states, and the population of older residents, ages 65 and over, is projected to double by 2025, 10 years from now.

Research from AARP shows that older Americans want homes and communities (re)designed to accommodate a widely-held desire to age in place, or at least, age in the same community. As a state and country, we require solutions that reflect the realities of multigenerational residents, including the needs and wishes of older citizens.

In NH, community officials hear residents ask, "How can I stay here as I age?" Officials may well see older citizens as an asset for volunteer and workforce needs, providing a strong incentive to find answers. Older community members may leave because of a lack of housing that meets financial or physical necessities. NH communities are challenged to accommodate residents as they age, while still attracting and retaining younger households, also a community concern.

Since September 2014, UNH Cooperative Extension has partnered with the city of Franklin, New Hampshire and Plan New Hampshire to explore how

NH communities are challenged to accommodate residents as they age, while still attracting and retaining younger households

communities can respond to an aging population through housing, social services, transportation, the arts, economic development, planning and community design. The project name, *Franklin for a Lifetime*, assumes that community planning and design that benefits older citizens benefits all ages.

From January through March, the *Franklin for a Lifetime* steering committee, local volunteers and UNH Cooperative Extension staff engaged 119 community members through storytelling activities, focus groups, children's art projects, and questions to the community, to learn

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In this Issue

NH Updates	page 2
From Our Readers	2
Community Living	6
News You Can Use	6
Health & Wellness	11
Tech Tips	12
Dollars & Sense	14
Laugh & Live Longer	17
Purposeful Living	18
Board Notes	19
NH Legislative Contacts	16

how to make Franklin a more healthy and vibrant community for all. In April, Franklin hosted community members, businesses, and local and statewide stakeholders at a workshop supported by the National Endowment for the Arts through the Citizens' Institute on Rural Design™. National and state speakers, as well as small group discussions and engagement activities, served to explore strategies to create robust communities, in support of an aging population.

Based on input from the project, the project steering committee defined five action groups and challenged Franklin's citizens to step up and commit to taking an active role in solutions for the city. Citizen engagement enriches the process: Revitalizing Franklin's downtown, developing new arts and cultural activities, business development and entrepreneurship, creative transportation, new recreational opportunities, and multigenerational and multi-income housing options are all identified as essential to creating a stronger Franklin.

Through their efforts, community members, working with the city, will build *Franklin for a Lifetime*.

Sharon Cowen, is a University of New Hampshire Cooperative Extension Field Specialist, Community and Economic Development. For more information on Franklin for a Lifetime or UNH Cooperative Extension's Community and Economic development programs, contact her at Sharon.Cowen@

unh.edu.

NH Updates

SAVE THE DATE!

Human Rights Commission 50th Anniversary Celebration

Come celebrate with the Human Rights Commission as we mark the 50th Anniversary of the Commission's founding and the passage of the Law Against Discrimination!

Date: October 7, 2015

Time: 4:30–6:00 pm

Place: State House Lawn



ENH Board Members Barbara Salvatore and Steve Gorin helped represent NH at the recent Boston Region session of the 2015 White House Conference on Aging.

IMPORTANT LINKS FROM THE 2015 WHITE HOUSE CONFERENCE ON AGING

Long Term Services and Supports

<http://www.whitehouseconferenceonaging.gov/blog/policy/post/long-term-services-and-supports>

Elder Justice

<http://www.whitehouseconferenceonaging.gov/blog/policy/post/elder-justice-policy-brief>

Retirement Security

<http://www.whitehouseconferenceonaging.gov/blog/policy/post/retirement-security>

Healthy Aging

<http://www.whitehouseconferenceonaging.gov/blog/policy/post/healthy-aging-policy-brief>

Blogs

Equal Futures Across the Lifespan

<http://www.whitehouseconferenceonaging.gov/blog/post/promoting-equal-futures-across-the-lifespan.aspx>

Supporting Caregiving

<http://www.whitehouseconferenceonaging.gov/blog/post/supporting-older-americans-and-their-caregivers.aspx>

For the webcast, go to:

<http://whitehouseconferenceonaging.gov/blog/forum/page/white-house-conference-on-aging-boston-ma-regional-forum.aspx>

From Our Readers

COMPOSING A FURTHER LIFE: THE AGE OF ACTIVE WISDOM

An interview with Mary Catherine Bateson from Aging Today

Aging Today (AT): Could you define Adulthood II and active wisdom?

Mary Catherine Bateson (MCB): Increased longevity is not an extension of old age, but a new developmental stage that has been inserted before old age. It is a second stage of adulthood. As we reach any new stage, we can develop a strength and resilience

from meeting the challenges of that stage. Wisdom is the most positive trait that we associate with old people. We now combine the long experience that, with reflection, can lead to wisdom, with many years of continuing energy and health. You might call active wisdom ‘wisdom on the hoof.’

AT: You are on the Advisory Council of the National Center for Atmospheric Research. Can you comment on a role for elders in helping to stave off climate change?

MCB: Environmental issues are created by human behavior and supported by human attitudes. The challenge is to make people of every age realize that they have an investment in the future beyond their own lives, and their choices make a difference. Our relationship to the planet is more like the relationship of parents to a child—a child who will live on beyond the parents into an unknown future, but who, in the present, requires loving and responsible care to make that possible. Of great relevance is the possibility of an alliance between grandparents and grandchildren, who are often the ones who educate their parents about conservation!

AT: You use the word ‘compose’ as a metaphor for how we continue to shape our lives and describe it as an art form. In what way do human lives mirror the process of creative work?

MCB: Back when everyone was using the word ‘juggling’ for all of the multiple simultaneous commitments women had to take care of, I found ‘juggling’ anxiety pro-

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.

ducing, and came upon composing. When people talk about reinventing themselves it often means, ‘I have stopped being one thing and started being something different.’ But, as we compose our lives, we do not become something totally new—we combine. People can mine their past experiences for the skills and knowledge and interests that are going to support the next thing they’re going to do.

AT: How can we combat the issue of ageism, which is also perpetuated by baby boomers, who resist using words like senior, aging and elder?

MCB: They are horrified about growing old because they have internalized the stereotypes that prevail in the culture and are no longer valid. We have to get rid of these stereotypes. Ageism may be as hard to change as racism and sexism. But the first place where change is needed is in the understanding of the groups affected. It’s an issue of consciousness-raising—like the women’s movement.

At the same time, it is important to work on media portrayals, to document the contributions being made by older workers, to use political influence broadly rather than focusing only on ‘senior issues,’ and to consider institutional changes that will facilitate effective participation and access—all of the 20th century liberation movements in the United States have been about access and participation.

AT: Do you find people get more interested in spirituality and religion as they get older?

MCB: Sometimes people who have drifted away from a faith tradition find that with time for reflection they want to return, as part of the search for meaning in their lives. There is also data that as people get older they broaden their ethical concern or become more tolerant of ambiguity and diversity, and this seems to me to be a form of spiritual growth. Others find themselves engaging with the arts in new ways, or working toward reconciliation with people from whom they have been estranged.

When I advise people to reflect on what has really mattered to them in their lives, I'm also advising them to look for sources of beauty, for truth, for goodness and for shared community. The most important thing to emphasize is that longevity is not a problem. It's an opportunity for everyone.

Writer and cultural anthropologist Mary Catherine Bateson, daughter of Margaret Mead and Gregory Bateson, is the author of six books, including her most recent *Composing a Further Life: The Age of Active Wisdom* (Knopf, 2010). For more information about Bateson, visit www.marycatherinebateson.com.

Interview by Barbara Meltzer, This article appears in the November/December, 2011, issue of Aging Today. Composing a Further Life: The Age of Active Wisdom (September 2010) by Mary Catherine Bateson

NEW NATIONAL INSTITUTE ON ELDER FINANCIAL EXPLOITATION TO COMBAT EPIDEMIC OF ABUSE

On the 10th anniversary of World Elder Abuse Awareness Day, the National Adult Protective Services Association (NAPSA) is launching the National Institute on Elder Financial Exploitation (NIEFE) to serve as the first national think tank on the complex issues of elder financial abuse.

Elder financial exploitation is widespread, with one in five adults aged 65 or older reporting they've been taken advantage of financially. It is also vastly under-reported, as only one in 44 cases of finan-

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)
- Tri-State Learning Collaborative on Aging

Active Collaborations & Groups:

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

Other Groups we work with:

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

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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

cial abuse is brought to authorities. Losses to financial exploitation cost the victims, their families, financial institutions and taxpayers tens of billions of dollars annually.

“Victims of elder financial exploitation are forced to live out their last days in fear, worse health, indignity and often poverty,” said Kathleen Quinn, NAPSA executive director. “NIEFE will raise awareness of the problem, develop and disseminate best practices, and recommend national policy and legislative initiatives to stop

the abuse and bring its perpetrators to justice.”

A plethora of governmental, for-profit and not-for-profit entities are beginning to address elder financial abuse, but their disparate efforts are not coordinated. NIEFE will draw together leaders from financial institutions, the academic world, Adult Protective Services (APS), regulatory agencies, not-for-profits, the legal community, law enforcement and others to craft a coordinated national response.

“In the absence of federal funding to address this critical issue, the private and not-for-profit sectors have to take the lead in developing national strategies to combat the problem,” said Betty Malks, NAPSA board member and chair of the NAPSA National Elder Financial Exploitation Advisory Board and Annual Summit. “Aging advocates and the financial services industry are crying out for a national clearinghouse for research on the risk factors, victim and perpetrator characteristics, and successful strategies to prevent and stop elder financial exploitation.”

Lynn Koontz

I very much appreciate the work all of you are doing and will encourage others to read and contribute to the cause. At the moment, I am managing on a very limited fixed income that surprised me about 20 years before my budget was ready for it (I became unable to work at age 52) so my financial support will reflect that.

Ironically, it is just because of my situation that I truly need the kind

of advocacy your publication is providing... and I cannot be more thankful that people like you are willing and able to do this work.

Dee

“Every State should have a newsletter like this.”

Toni

A COMPREHENSIVE LIST - A GOOD LIST SITE TO SAVE

200+ STAIN FIXES from University of Illinois Extension stain solutions. Each solution contains the supplies you will need and the preferred method for cleaning the stain.

<http://web.extension.illinois.edu/stain>

Bonnie Case

MUSIC FOR LIFE

I just finished watching a program on NHPTV called Music for Life: The Story of New Horizons. It's about the senior music program developed by a music professor at the Eastman School of Music in 1991. It's absolutely amazing. My husband and I immediately wanted to find out how we could join such a group.

Here's a 30 second trailer:

<https://www.youtube.com/watch?v=f8Twmzt1eRU>

And more info:

<http://interactive.wxxi.org/musicforlife>

<http://www.newhorizonsmusic.org>

To start a New Horizons Group:

<http://newhorizonsmusic.org/starting-a-group>

I wonder how we can get our college music departments interested in this?

Rebecca Harris

Editor's note: If you live in the Manchester area, check out:

Community Living

<http://mcmusicschool.org/program/classes-and-groups-for-all-ages/>

TRI-STATE PROJECT UNDERWAY

Thank to funding in-part from the Endowment for Health, NH embarks upon a new collaborative initiative.

The Tri-State Learning Collaborative on Aging (TSLC) will:

- Support, strengthen and grow current community-based initiatives and systems best practices to help older adults thrive in their homes and communities.
- Encourage the growth of new initiatives and practices by building new connections and partnerships across sectors, communities and states by sharing information on successful strategies and creating learning opportunities for community, municipal, policy and business leaders who are working to address issues facing older adults and their communities across Maine, New Hampshire and Vermont.
- Help inform public policy, change attitudes about aging, and increase knowledge

among providers, advocates and policy makers.

Each state has six representatives who will work with staff and ad hoc members. Members serve as strategic thought leaders and are comprised of people who are collaborators and catalysts for action in their states. They also are representing their specific knowledge areas.

NH's members include:

- Laura Davie, Center on Aging and Community Living
- Laurie Harding, Upper Valley Community Nursing Project
- Lisa Morris, Lakes Region Partnership for Public Health
- Patti Stolte, Tri-County CAP
- Barbara Salvatore, EngAGING NH and Elder Rights Coalition
- TBA, AARP-NH
- Tracey Tarr, NH Bureau of Elderly and Adult Services
- Kelly Laflamme, Endowment for Health

EngAGING NH News will bring you updates in future newsletters.

News You Can Use

OBSERVATION/ADMISSION ISSUE

On May 21, the U.S. Senate Special Committee on Aging held a hearing on the "Hospital Observation Stay Crisis". The Committee heard from two different panels of witnesses on issues regarding the current issue of Medicare patients who are being kept in hospitals on "observation" status rather than

being formally admitted to the facilities.

For Medicare patients, the practical difference between being admitted and being kept for observation appears virtually non-existent – the patient experience is the same. In fact, during the hearing several witnesses and the Senators concurred that, absent some affirmative act of notification on the hospital's part, any given patient has no way of knowing on what basis he or she is being kept in the hospital.

While the care is the same, however, the financial impact for those in the hospital under observation status can be enormous. Medicare coverage for observation status patients is far more limited, as the patient is not considered an inpatient under Medicare Part A. Moreover, in order for Medicare to cover a beneficiary in the context of a skilled nursing facility (SNF) after a hospital stay, that beneficiary must have been officially admitted to the hospital for a minimum of three days.

To read an "up close" report by a summer law intern with the American Bar Association (ABA) Commission on Law and Aging, go to http://www.americanbar.org/publications/bifocal/vol_36/issue_5_june2015/hostpital_observation_crisis_hearing.html

WEB SITES FOR DATING AND MAKING NEW FRIENDS

<http://sixtyandme.com/>

Includes several features and is new way to make friends who share your interests. It offers in-

ENH welcomes all points of view and invites your submissions.

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formation on such topics as retirement, travel, money, and health.

<http://www.boomerly.com>

A free online service that helps older adults make meaningful friendships. When people retire they often face the loss of work friends, but other factors can contribute to isolation and loneliness.

Boomerly isn't a dating service but rather is a free messaging site. It grew from a [survey](#) taken by more than 1,000 sixtyandme users—almost all female and between ages of 55 and 69. Seventy-five percent of them said they felt lonely.

Blogger Margaret Manning said, “When we got these answers back, we saw a lack of connection to meaningful relationships. It wasn't about just having friends or girlfriends, but [intimacy in relationships](#)—having people that really know you

PLAYGROUNDS FOR SENIORS

No more sitting around in the park feeding the squirrels. Playgrounds designed for seniors have caught on in Asia and Europe and are beginning to make their way across the Big Pond.

The parks include low-impact exercise equipment such as elliptical machines, static bikes and body flexors and are intended to help promote balance and flexibility. Better balance means fewer falls, goes the reasoning. Another benefit of the senior parks is that they serve as a community gathering spot, combatting the isolation and loneliness some seniors experience.

Here in the US, KaBOOM!, a nonprofit organization, is working in partnership with the Humana Foundation to build multigenerational playgrounds throughout the country. KaBOOM! has built 53 multigenerational playgrounds across America that have served 135,471 kids and 61,500 seniors. And the parks could save a lot in expensive health care costs from keeping a growing older population alert and healthy.

http://www.huffingtonpost.com/2015/06/04/playgrounds-for-seniors_n_7452270.html

It is very accurate to describe current society as “youth-obsessed.” Many people feel embarrassed to reveal their true ages, pressured to dress like middle school-aged kids, and live in fear of their next birthday.

BOOK CORNER

The Age of Dignity: Preparing for the Elder Boom in a Changing America by Ai-Jen Poo

A book about the future needs of an aging population and a proposed system called, “Care Grid.” The Care Grid pulls together public, private and nonprofit resources and creates a comprehen-

sive, coordinated system in which elders can age with dignity, and their caregivers, both professional paid workers and unpaid family or friends, can thrive as well.

Goddesses Never Age: The Secret Prescription for Radiance, Vitality, and Well-Being Hardcover by Christiane Northrup M.D.

Though we talk about wanting to “age gracefully, “the truth is that when it comes to getting older, we're programmed to dread an inevitable decline: in our health, our looks, our sexual relationships, even the pleasure we take in living life. But as Christiane Northrup, M.D., shows us in this *New York Times* best-selling guide, we have it in us to make growing older an entirely different experience, both for our bodies and for our souls.

THREE REASONS WHY GETTING OLDER IS GREAT

The truth is that society has it completely backwards: getting older is actually the best part of life! Don't believe me?

1) *You Have Better Social Skills*

It's proven to be true: as people age, their social skills increase. In a study conducted in 2010 at the [University of Michigan](#), 200 people were given “Dear Abby”-style letters asking for advice. Researchers found that “Subjects in their 60s were better than younger ones at imagining different points of view, thinking of multiple resolutions and suggesting compromises.”

2) *You Gain Perspective*

Another great part of getting older is that you realize what’s most important and what you don’t really need to spend time worrying about. As [Oprah Winfrey](#) put it, one of the hardest—but most rewarding—part of aging is “recognizing the time that you wasted and the things that you worried about that really didn’t matter...that’s really the hardest part, that’s really the only regret that I have. “

When you’re young, you tend to give yourself an inordinate amount of stress; however, as you get older and have the luxury of looking back on your experiences from early adulthood, you can start to see how much unnecessary pressure you may have put on yourself. When you are older, you can finally free yourself of that stress and save it for things that actually matter.

3) *You Have the Opportunity to Give Back*

While there are some twentysomethings who have the means to give back substantially to their communities, the majority of people in their twenties just don’t have that privilege—whether that’s due to a lack of funds or an inflexible work schedule. However, when you get older and find yourself with a much more stable lifestyle, both professionally and economically, it becomes less prohibitive to donate money or time to your community.

Get Out There and Thrive!

How to Contact Your State Committee on Aging Representatives

County	Name	Email
Belknap	Rich Crocker	richcrocker@metrocast.net
Carroll	Kate Cauble	kemc226@aol.com
Cheshire	Bob Ritchie	fictionfitz@gmail.com
Coos	Mark M. E. Frank	maxfra@aol.com
Grafton	Chuck Engborg	eengborg@roadrunner.com
Hillsborough	Sherri Harden	hardensherri@gmail.com
	Joan Schulze	joanschulze@myfairpoint.net
	Russ Armstrong	equlzr@gmail.com
Merrimack	Herb Johnson	clairhonda@msn.com
Rockingham	Sheila King	bbwic@metrocast.net
Strafford	Candace Cole-McCrea	snowyowl@metrocast.net
Sullivan	Larry Flint	wrecman@comcast.net
<i>State Reps & Senators</i>		
Cheshire	Rep. Susan Emerson	semerson435@aol.com
Cheshire	Sen. Molly Kelly	molly.kelly@leg.state.nh.us

Go on—take your superior social skills, perspective, and sense of community and make the world a better place! You have amazing and unique things to offer, and your experiences really have the capability to improve the world around you.

<http://changingaging.org/blog/three-reasons-why-getting-older-is-great>

ARE YOU SICK, AND SICK OF HEARING 'EVERYTHING HAPPENS FOR A REASON'?

When a friend or loved one gets sick — really, seriously sick — it’s hard to know what to say. So some of us say nothing. Which seems better than

saying the wrong thing, though people do that too.

Emily McDowell has heard it all.

Los Angeles graphic designer Emily McDowell’s solution to this dilemma are what she calls Empathy Cards. When someone is seriously ill, she says, the usual “Get Well Soon” won’t do. Because you might not, she says. At least not soon.

McDowell knows this from experience. She’s a 15-year survivor of Hodgkin lymphoma. She was just 24 when she was diagnosed.

“The most difficult thing about my illness was the fact that it was so lonely,” she says. One of the reasons was “friends and family either disappearing because they didn’t know

what to say or well-intentioned people saying the wrong thing. So one of the most difficult things about being sick was feeling really alienated from everyone that I knew.”

McDowell says she often got well-meaning advice on Internet “cures.” “The thing that I felt when it was happening to me was: ‘I also have the Internet. And I really appreciate you trying to help, but believe me, I’ve spent way too many hours Googling my own condition and any possible treatments. And I’ve made the decisions to do the things that I’m doing because I felt like they were the best choices for me.’”

And then there’s “Everything happens for a reason.” With time and distance, some people do come to that conclusion on their own, McDowell says. But “hearing that immediately after some shocking or terrible thing happens in your life is generally not what people want to hear.”

What is it with people who respond to the news of your dire prognosis with more bad news? That was the impetus for “When life gives you lemons, I won’t tell you a story about my cousin’s friend who died of lemons.”

“This is a weird thing that people do. When they found out ... that I had cancer, it was ‘Oh yeah, so and so I know had cancer and they died.’ ... It’s like sort of knee-jerk ‘Oh, I can relate to this’ and then they don’t really think about the ending. ... But it’s really surprising how many people this happens to and how common that is as a reaction.”

And wouldn’t it be great if no one ever referred to your illness as a “journey”? “With time and distance some people do come to that conclusion on their own that this ... feels like a journey,” McDowell says. “But a lot of people really feel like ‘If this is a journey I’d like my ticket refund-

ed,’ or ‘This is a journey to hell and back.’”

<http://www.npr.org/sections/health-shots/2015/05/07/404976537>

WORDS AND PHRASES REMINDE US OF THE WAY WE WORD

About a month ago, I illuminated some old expressions that have become obsolete because of the inexorable march of technology. These phrases included “Don’t touch that dial”, “Carbon copy”, “You sound like a broken record” and “Hung out to dry.” A bevy of readers have asked me to shine light on more faded words and expressions, and I am happy to oblige:

Back in the olden days we had a lot of moxie. We’d put on our best bib and tucker and straighten up and fly right. Hubba-hubba! We’d cut a rug in some juke joint and then go necking and petting and smooching and spooning and billing and cooing and pitching woo in hot rods and jalopies in some passion pit or lovers’ lane. Heavens to Betsy! Gee whillikers! Jumpin’ Jehoshaphat! Holy moley! We were in like Flynn and living the life of Riley, and even a regular guy couldn’t accuse us of being a knucklehead, a nincompoop or a pill. Not for all the tea in China!

Back in the olden days, life used to be swell, but when’s the last time anything was swell? Swell has gone the way of beehives, pageboys and the D.A.; of spats, knickers, fedoras, poodle skirts, saddle shoes and pedal pushers.

Oh, my aching back. Kilroy was here, but he isn’t anymore.

Like Washington Irving’s Rip Van Winkle and Kurt Vonnegut’s Billy Pilgrim, we have become unstuck in time. We wake up from what surely has been just a short nap, and before we can say, “I’ll be a monkey’s uncle!” or “This is a fine kettle of fish!” we discover that the words we grew up with, the words that seemed omnipresent as oxygen, have vanished with scarcely a notice from our tongues and our pens and our keyboards.

Poof, poof, poof go the words of our youth, the words we’ve left behind. We blink, and they’re gone, evanesced from the landscape and wordscape of our perception, like Mickey Mouse wristwatches, hula hoops, skate keys, candy cigarettes, little wax bottles of colored sugar water and an organ grinder’s monkey.

Where have all those phrases gone? Long time passing. Where have all those phrases gone? Long time ago: Pshaw. The milkman did it. Think about the starving Armenians. Bigger than a bread box. Banned in Boston. The very idea! It’s your nickel. Don’t forget to pull the chain. Knee high to a grasshopper. Turn-of-the-century. Iron curtain. Domino theory. Fail

Raise Your Voice!

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

engagingnh@gmail.com

Looking for a back issue of an ENH newsletter?

**Check our website:
www.engagingnh.org**

safe. Civil defense. Fiddlesticks! You look like the wreck of the Hesperus. Cooties. Going like sixty. I'll see you in the funny papers. Don't take any wooden nickels. Heavens to Murgatroyd! And awa-a-ay we go!

Oh, my stars and garters! It turns out there are more of these lost words and expressions than Carter had liver pills.

This can be disturbing stuff, this winking out of the words of our youth, these words that lodge in our heart's deep core. But just as one never steps into the same river twice, one cannot step into the same language twice. Even as one enters, words are swept downstream into the past, forever making a different river.

We of a certain age have been blessed to live in changeful times. For a child each new word is like a shiny toy, a toy that has no age. We at the other end of the chronological arc have the advantage of remembering there are words that once did not exist and there were words that once strutted their hour upon the earthly stage and now are heard no more, except in our collective memory. It's one of the greatest advantages of aging. We can have archaic and eat it, too.

See 'ya later, alligator!

Richard Lederer

HANDS FREE ELECTRONIC DEVICE LAW EFFECTIVE JULY 1, 2015

What does this Law mean?

•No use of hand-held electronic devices capable of providing voice or data communication while driving or temporarily halted in traffic for a stop sign or traffic signal or other momentary delays

- Includes cell phones, GPS, tablets, iPods, iPads or other devices requiring data entry
- Emergency calls to 911 or other public safety agencies will be allowed
- Bluetooth or other hands-free electronic devices will be allowed
- One hand non-cellular 2-way radio use allowed
- Drivers under age 18 will not be allowed to use any electronic devices (hand-held or not) except to report an emergency. Anyone violating this will be subject to penalties and license suspension or revocation.
- If your vehicle is not equipped with Bluetooth functionality, auto service centers can install after-market systems or over the ear devices can be purchased at retailers or your cell phone carrier.

Why is the NH Law Important?

- During the past 4 years, 116 fatal crashes in New Hampshire were caused by distraction
- The increasing use of electronic devices is fast becoming the primary distraction
- While texting, a driver is 23 times more likely to crash
- Sending or receiving a text distracts the driver for almost 5 seconds
- At 50 miles per hour, we travel longer than the length of a football field during that 5 seconds
- Even dialing a phone number increases the risk of crashing by 3 times

For more information, <http://www.handsfreenh.com>

Southern NH Regional Planning Commission

BLOCKING IDENTIFY THEFT WHEN A LOVED ONE DIES

A new concern in the 21st century is Identity Theft. Take the following steps to help stop any attempts.

Immediately send death certificate copies by certified mail to:

- The three main credit reporting bureaus and request that a "deceased alert" be placed on the credit report;
- Banks, insurers and other financial firms requesting account closure or change of joint ownership;

Report the death to the

- Social Security Administration at 800/772-1213
- IRS at 800/829-1040

- State Motor Vehicle Department

In any obituary, don't include the deceased's:

- Birth date,
- Place of birth,
- Last address or
- Employer.
- And you might think twice about revealing Mother's maiden name.

Starting a month after the death, check the departed's credit report for suspicious activity at

www.annualcreditreport.com

Adapted from AARP Bulletin

Health & Wellness

CAN SUNSCREEN KEEP YOUR SKIN FROM AGING?

A study finds that the lotions ward off wrinkles, but to prevent cancer, read the label first. Sunscreen season has arrived, along with guidelines for what actually constitutes defense from solar rays and new evidence that a daily slathering may not only protect you from skin cancer and sunburn, it may keep your skin from aging.

That discovery comes from a study published in the journal [Annals of Internal Medicine](#). Australian researchers divided 903 white adults under age 55 — the average age was 39 — into two groups. One group was asked to apply SPF 15 (or greater) sunscreen on their head, neck, hands and arms every morning, after every bath or shower, after spending a few hours in the sun, and after sweating heavi-

ly. The other participants could use sunscreen however they liked.

Dermatologists examined images of skin on the back of the subjects' hands at the start of the study and again at the end, four-and-a-half years later. The doctors were not told which patients' exams were from the daily sunscreen group or the control group.

The experts saw almost no significant indications of photoaging, the visible aging effect of ultraviolet light on skin which includes lines, wrinkles and coarseness, among the group asked to use the sunscreen daily. Overall, members of that group showed 24 percent less signs of skin aging than the control group. (About three-quarters of the group asked to use sunscreen daily reported that they applied it at least three or four times a week; only about a third of the control group used it as much.)

New federal guidelines for sun protection in the United States, geared toward reducing melanoma cases, may have an impact as well. America's skin cancer rate has risen steadily in recent years, according to data from the Centers for Disease Control and Prevention. From 2000 to 2009, the agency reports, skin cancer cases rose about 2 percent annually among both men and women, with the increase taking place mostly in the white population.

It's no newsflash that few of us use sunscreen as directed. The National Institutes of Health advises that we apply about four-and-a-half teaspoons of lotion to our bodies every time we use it. We

should apply sunscreen at least 30 minutes before exposure to the sun and reapply it every two hours, or after 80 minutes spent in the water or perspiring.

Not only do most of us fail to follow those guidelines, experts say, we don't even buy the right products. One problem, dermatologists say, is that we pay too much attention to SPF. The Food and Drug Administration advises using sunscreens with a minimum SPF of 15, and products with a lower SPF must now carry a warning that they may not guard against skin cancer.

According to the American Academy of Dermatology, a sunscreen with an SPF of 30 blocks at least 97 percent of the sun's rays. Higher SPF products may block slightly more, but still need to be reapplied just as often as any other sunscreen. Any SPF greater than 30, the NIH says, is simply unnecessary, in part because it makes people wrongly think they can reapply sunscreen less often.

Too many sunscreens, especially older products you may find lying around your house, provide protection mostly from ultraviolet B rays, which will ward off sunburn and help limit the risk of skin cancer. But ultraviolet A protection is also crucial to preventing melanoma, meaning you should only buy products that carry the "broad spectrum protection" label. According to new U.S. guidelines, sunscreens with this label must have been proven to defend against both UVA and UVB rays.

If the tube of sunscreen at the back of your medicine cabinet doesn't have this label, dump it. And if your current sunscreen is a spray, best to ditch it as well — the Food and Drug Administration has yet to make an official recommendation, but several experts advising the agency are urging it to discourage the use of spray sunscreen, since too much of the product fails to reach the skin and errant sprays can be inhaled.

<http://www.nextavenue.org/can-sunscreen-keep-your-skin-aging/>

FIVE SIMPLE EXERCISES TO GET RID OF BACK PAIN

1. Roll your shoulders

Americans favor a scrunched-forward position with their shoulders, which pushes the arms forward. That's not how people in indigenous cultures carry their arms, Gokhale says. To remedy, slowly push your shoulders up, pull them back and then let them drop, in a rolling motion. Let your arms hang by your side, with your thumbs pointing out. "This is the way all your ancestors parked their shoulders," she says. "This is the natural architecture for our species."

2. Lengthen your spine

Who knew you could add length to your spine? Gokhale says it's easy. Without arching your back, take a deep inhalation and grow tall. Keep that height as you breathe out. Breathe in again, grow even taller and maintain that new height as you exhale. "It takes some effort, but it really strengthens your abdominal muscles," Gokhale says.

Help Spread the Word!

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

Forward it on!

3. Squeeze your glutes when you walk

We don't seem to walk with much pert attention, but people in indigenous cultures squeeze their gluteus medius muscles every time they take a step, leading to shapely tushes that also help to support their lower backs. This can be your fate too, says Gokhale, if you tighten the muscles of your derriere each time you take a step. "The gluteus medius is the one you're after here. It's the one high up on your bum," Gokhale says. "It's the muscle that keeps you perky, at any age."

4. Resist keeping your chin up

Try it, point your chin up slightly and see what happens to your neck ... it compresses a bit. Instead, add length to your neck by taking a light object, try a folded washcloth or something similar, and balance it on the top of your head, and push your crown against it. "This will lengthen the back of your neck and allow your chin to angle down — not in an exaggerated way, but in a relaxed manner," Gokhale says.

5. Forget what mom said, don't sit up straight!

"That's just arching your back and getting you into all sorts of trouble," Gokhale says. Instead she advises a roll of the shoulders to open up the chest and a deep breath to stretch and lengthen the spine.

And even though she advises not sitting up straight, all of this leads to great posture — Gokhale isn't called the "posture guru" for nothing. And if a stronger rump and a longer neck lead to a pleasant stance while transforming your S to a J, and relieves your back pain as well, then great posture never looked so good.

<http://www.treehugger.com/health/15-simple-back-pain-exercises-relief.html>

Tech Tips

BEWARE OF POP-UP MESSAGES THAT OFFER SOFTWARE

Q: I downloaded a new software driver that a pop-up message said I needed. Because the message contained the Microsoft logo (it was from a Microsoft Gold Certified Partner), I figured it must be OK. Along with the driver came a program called SlimCleaner Plus, which I haven't used.

While I'm not having any problems, I'm concerned that I can't uninstall the driver or the program. What should I do?

A: You were right to be suspicious of software that can't be uninstalled, although in this case no

harm was done. SlimCleaner Plus is a legitimate program that exhibits some bizarre behavior because of the way it works.

The software is a \$30-a-year PC utility program that eliminates unnecessary files that can slow down a PC (the download and its scan of your PC are free, but it will only delete useless files if you pay). To do its job, the program runs invisibly in the background of your PC. It can only be uninstalled if you first turn it off. That's a safeguard to prevent the software from being interrupted while it works with critical files such as the Registry that contains PC settings.

Unfortunately, the installation directions for SlimCleaner Plus don't tell you how to uninstall it. To turn the program off, right-click its icon on the right side of the Windows taskbar, then choose "shut down" on the resulting menu. Once you do, both the software driver and program should be easily uninstalled. (See tinyurl.com/ppq9kfe for more details on how to uninstall the software if you are using Windows Vista, Windows 7 or Windows 8.)

In the future, I suggest that you be suspicious of any website message that urges you to download unfamiliar software. Anyone can steal a familiar logo to make a pop-up message (or a malicious e-mail) look legitimate.

8 TIPS TO STOP ANNOYING ROBOCALLS

About once a month, I get a "robocall" from an eye doctor I visited almost three years ago, reminding me to schedule an appoint-

ment. It amuses me as much as it annoys me. Fortunately, it's the only robocall I get, and it's legal because I did business with them and it's to a landline. But many automated calls are becoming more frequent and more infuriating. Weren't they supposed to be banned? Yes, says, but that hasn't happened in practice.

"The federal [Telemarketing Sales Rule](#) prohibits recorded sales messages unless you have given written permission for the caller to contact you, regardless of whether or not your number is on the Do Not Call registry (www.donotcall.gov)," the BBB says. "The [Federal Trade Commission](#) (FTC) has used its enforcement authority to stop companies that have made billions of auto-dialed calls, but acknowledges that technology has helped significantly increase these calls in recent years. This technology helps criminals generate calls from anywhere in the world and falsify caller ID technology to cover their steps."

It's also important to note that unsolicited, non-emergency robocalls to wireless phones are illegal, period. [From the FTC](#): "Your written or oral consent is required for ALL autodialed or prerecorded calls or texts made to your wireless number. Telemarketers have never been permitted to make robocalls to your wireless phone based solely on an "established business relationship" with you." In 2012 the FTC hosted a summit among industry leaders, consumer



groups, tech experts, and policymakers to figure out how to stop these calls, but to no apparent effect. So here are some tips from the BBB and Money Talks News. They're obviously not foolproof, but they're better than nothing.

1. Keep your number to yourself

You know how businesses ask for your number for, well, everything? If you don't have to give it, don't. "It is a tacit invitation for them to call that number or sell it to a third party," the BBB says.

2. Tell companies you use to buzz off

As I mentioned above, it's not illegal for a business to make marketing calls if you have a relationship with them. So read the terms and conditions for your purchases and services carefully. Buried in those agreements might be a clause agreeing to these annoying calls.

If you find out too late that you agreed to their spam, you can still stop it by specific request. (I just haven't because I'm both lazy and amused by the fact they haven't given up after two years of no response.) Call them, keep a record of the date you made the request,

and follow up with the FTC if the business keeps harassing you.

3. Hang up right away

“There is nothing to gain from attempting to reason with the people behind the calls,” the BBB says. Contact your service provider to see if they have free blocking services but be warned: Your caller ID might show the wrong number because the latest technology can fool your service.

4. Don't press numbers

In the past, many people have recommended certain number combinations or the pound key to delete yourself from a robocall registry. ([Here's an example](#) that appeared on the productivity blog Lifehacker.)

But does pressing the right numbers really take you off the list? The BBB says no, you're actually making it worse: “By pressing a number, you are confirming that someone is actually responding to the call, and you will likely receive more of them.”

This seems like something that maybe would've worked at some point, but scammers have gotten smarter and improved their systems.

5. Get on the Do Not Call Registry

Sign up for the [National Do Not Call Registry](#). It's free, your number is never taken off the list, and it will at least stop law-abiding solicitors. It's for both cell phones and landlines.

6. File a complaint

If you've been on the Do Not Call Registry for a month or longer and still get calls, [file a complaint with the FTC](#). This may seem like a waste of time, but it doesn't take long, and sometimes enough complaints can get policy changed. That's how [most robocalling got banned in 2009](#), and it probably sometimes prompts the FTC to investigate and [fine violators](#).

If the call comes from an identifiable business, you should also report it to the [Better Business Bureau](#).

7. Use a free service that blocks all robocalls

[Nomorobo](#) is a free tool you can use to block robocalls. You tell it who your carrier is, provide an email address and from that point forward, an algorithm blocks robocalls. Note, however, the site warns, “Nomorobo is only available on certain VoIP providers and only in the United States.” It isn't yet available for most major cell companies.

Nomorobo works by letting your phone ring once. It then identifies the caller and if it's a robocaller, it hangs up.

8. Block political calls

While it's not election season yet, 2016 isn't far away. Since politicians aren't trying to sell you anything, their calls are excluded from the do-not-call rules. That means these guys can call your landline and don't have to stop even if you ask.

Best solution? Nomorobo can also block these robocalls. But that's about your only defense.

Brandon Ballenger,
<http://www.cbsnews.com/news/8-tips-to-stop-annoying-robocalls>

Dollars & Sense

WHY PEOPLE DON'T BUY LONG-TERM-CARE INSURANCE

When it comes to long-term care, two facts stand out. First, an estimated 70% of people will need such care, which will be costly. And second, most of them refuse to buy insurance to cover it.

The question is, why?

Part of the explanation, no doubt, is that long-term-care insurance is expensive. Some people also may be assuming, incorrectly, that they will qualify for government assistance to help them pay for nursing-home care. Rules are in place to disqualify many who won't meet the strict conditions required.

But our research suggests that a deeper problem may be that consumers are looking at long-term-care policies in the wrong way; and, just as important, that insurers may be missing opportunities to tweak their products in ways that might address and overcome some of the root causes of those misunderstandings.

For instance, in a study we conducted recently, we found that many people regard long-term-care insurance as having no real value if ultimately the payouts aren't needed. That is, instead of looking at long-term-care insurance primarily as financial protection, many people think of it as an

investment — and a bad one at that. They see the premiums as money that would be wasted if the policy owner ultimately doesn't need long-term care. They don't think about the catastrophic losses a policy could help them avoid.

Moreover, our research suggests that some consumers' rejection of long-term-care insurance is based on what psychologists call "narrow framing," or people's tendency to exclude key factors when making decisions. Narrow framing has been found to be common when individuals face complicated decisions — and shopping for long-term-care insurance is certainly one of those instances.

In our study, we looked at a subset of 1,900 respondents in the Health and Retirement Study, a nationally representative survey of Americans over the age of 50. Based on their answers, we classified respondents according to how likely they were to be narrow framers. We then looked at whether narrow framers had different amounts of long-term-care insurance.

We found that narrow framers were much less likely to have long-term-care insurance, compared with the average person. Specifically, narrow framers were only half as likely to buy such insurance — a gap that persists regardless of respondents' health status, risk tolerance, marital status and wealth.

While our findings suggest that long-term-care-insurance providers are up against some deep-seated consumer attitudes, we believe that insurers could better po-

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.

sition their products in the marketplace by providing more information to consumers regarding the high probability of needing care, and the high costs of such care.

Insurers also could focus more marketing toward adult children whose parents will likely require nursing-home care, since the children are often aware of (and concerned about) the costs and benefits that insurance can provide.

Another approach would be for insurers to emphasize policies that provide benefits in addition to protection for long-term-care costs. For example, more policies could include retirement income payouts or life insurance — as some insurers already do offer.

While adding such features does make long-term-care policies more expensive, they help allevi-

ate concerns about policies being worthless if long-term care were not needed. In fact, many life-insurance companies already take this tack by including a savings component that pays out should the policy owner outlive the policy.

Dr. Olivia Mitchell and Dr. Daniel Gottlieb are professors of insurance and risk management, business economics and public policy at the Wharton School of the University of Pennsylvania.

SENIOR DISCOUNTS

Dunkin Donuts gives free coffee to people over 55. If you're paying for a cup every day, you might want to start getting it for FREE.

You must ASK for your discount!

Restaurants

- Applebee's: 15% off with Golden Apple Card (60+)
- Arby's: 10% off (55 +)
- Ben & Jerry's: 10% off (60+)
- Bennigan's: discount varies by location (60+)
- Bob's Big Boy: discount varies by location (60+)
- Boston Market: 10% off (65+)
- Burger King: 10% off (60+)
- Chick-Fil-A: 10% off or free small drink or coffee (55+)
- Chili's: 10% off (55+)
- CiCi's Pizza: 10% off (60+)
- Denny's: 10% off, 20% off for AARP members (55 +)
- Dunkin' Donuts: 10% off or free coffee (55+)
- Einstein's Bagels: 10% off baker's dozen of bagels (60+)
- Fuddrucker's: 10% off any senior platter (55+)
- Gatti's Pizza: 10% off (60+)

ENH NEWSLETTER-JULY 2015

Golden Corral: 10% off (60+)
Hardee's: \$0.33 beverages every-day (65+)
IHOP: 10% off (55+)
Jack in the Box: up to 20% off (55+)
KFC: free small drink with any meal (55+)
Krispy Kreme: 10% off (50+)
Long John Silver's: various discounts at locations (55+)
McDonald's: discounts on coffee everyday (55+)
Mrs. Fields: 10% off at participating locations (60+)
Shoney's: 10% off
Sonic: 10% off or free beverage (60+)
Steak 'n Shake: 10% off every Monday & Tuesday (50+)
Subway: 10% off (60+)
Sweet Tomatoes: 10% off (62+)
Taco Bell : 5% off; free beverages for seniors (65+)
TCBY: 10% off (55+)
Tea Room Cafe: 10% off (50+)
Village Inn: 10% off (60+)
Waffle House: 10% off every Monday (60+)
Wendy's: 10% off (55 +)
Whataburger: 10% off (62+)
White Castle: 10% off (62+) This is for me ... if I ever see one again.

Retail & Apparel

Banana Republic: 30% off (50 +)
Bealls: 20% off first Tuesday of each month (50 +)
Belk's: 15% off first Tuesday of every month (55 +)
Big Lots: 30% off
Bon-Ton Department Stores: 15% off on senior discount days (55 +)
C.J. Banks: 10% off every Wednesday (50+)
Clarks : 10% off (62+)
Dress Barn: 20% off (55+)
Goodwill: 10% off one day a week

(date varies by location)
Hallmark: 10% off one day a week (date varies by location)
Kmart: 40% off (Wednesdays only) (50+)
Kohl's: 15% off (60+)
Modell's Sporting Goods: 30% off
Rite Aid: 10% off on Tuesdays & 10% off prescriptions
Ross Stores: 10% off every Tuesday (55+)
The Salvation Army Thrift Stores: up to 50% off (55+)
Stein Mart: 20% off red dot, clearance items first Monday of every month (55 +)

Grocery

Albertson's: 10% off first Wednesday of each month (55 +)
American Discount Stores: 10% off every Monday (50 +)
Compare Foods Supermarket: 10% off every Wednesday (60+)
DeCicco Family Markets: 5% off every Wednesday (60+)
Food Lion: 60% off every Monday (60+)
Fry's Supermarket: free Fry's VIP Club Membership & 10% off every Monday (55 +)
Great Valu Food Store: 5% off every Tuesday (60+)
Gristedes Supermarket: 10% off every Tuesday (60+)
Harris Teeter: 5% off every Tuesday (60+)
Harvest Market: 10% off on Tuesdays (55+)
Hy-Vee: 5% off one day a week (date varies by location)
Kroger: 10% off (date varies by location)
Morton Williams Supermarket: 5% off every Tuesday (60+)
The Plant Shed: 10% off every Tuesday (50 +)
Publix: 15% off every Wednesday

(55 +)
Rogers Marketplace: 5% off every Thursday (60+)
Uncle Guiseppe's Marketplace: 15% off (62+)

Travel

Airlines:

Alaska Airlines: 50% off (65+)
American Airlines: various discounts for 50% off non-peak periods (Tuesdays - Thursdays) (62+)and up (call before booking for discount)
Continental Airlines: no initiation fee for Continental Presidents Club & special fares for select destinations
Southwest Airlines: various discounts for ages 65 and up (call before booking for discount)
United Airlines: various discounts for ages 65 and up (call before booking for discount)
U.S. Airways: various discounts for ages 65 and up (call before booking for discount)

Rail:

Amtrak: 15% off (62+)

Bus:

Greyhound: 15% off (62+)
Trailways Transportation System: various discounts for ages 50+

Car Rental:

Alamo Car Rental: up to 25% off for AARP members
Avis: up to 25% off for AARP members
Budget Rental Cars: 40% off; up to 50% off for AARP members (50+)
Dollar Rent-A-Car: 10% off (50+)
Enterprise Rent-A-Car: 5% off for AARP members
Hertz: up to 25% off for AARP members
National Rent-A-Car: up to 30% off for AARP members

Overnight Accommodations:

Holiday Inn: 20-40% off depending on location (62+)
Best Western: 40% off (55+)
Cambria Suites: 20%-30% off (60+)
Waldorf Astoria - NYC \$5,000 off nightly rate for Presidential Suite (55 +)
Clarion Motels: 20%-30% off (60+)
Comfort Inn: 20%-30% off (60+)
Comfort Suites: 20%-30% off (60+)
Econo Lodge: 40% off (60+)
Hampton Inns & Suites: 40% off when booked 72 hours in advance
Hyatt Hotels: 25%-50% off (62+)
InterContinental Hotels Group: various discounts at all hotels (65+)
Mainstay Suites: 10% off with Mature Traveler's Discount (50+); 20%-30% off (60+)
Marriott Hotels: 25% off (62+)
Motel 6: Stay Free Sunday nights (60+)
Myrtle Beach Resort: 30% off (55 +)
Quality Inn: 40%-50% off (60+)
Rodeway Inn: 20%-30% off (60+)
Sleep Inn: 40% off (60+)

Activities & Entertainment

AMC Theaters: up to 30% off (55 +)
Bally Total Fitness: \$100 off memberships (62+)
Busch Gardens Tampa, FL: \$13 off one-day tickets (50 +)
Carmike Cinemas: 35% off (65+)
Cinemark/Century Theaters: up to 35% off
Massage Envy - NYC 20% off all "Happy Endings " (62 +)
U.S. National Parks: \$10 lifetime pass; 50% off additional services including camping (62+)

Regal Cinemas: 50% off Ripley's Believe it or Not: @ off one-day ticket (55 +)
SeaWorld, Orlando , FL : \$3 off one-day tickets (50 +)

Cell Phone Discounts

AT&T: Special Senior Nation 200 Plan \$19.99/month (65+)
Jitterbug: \$10/month cell phone service (50 +)
Verizon Wireless: Verizon Nationwide 65 Plus Plan \$29.99/month (65+).

Miscellaneous

Great Clips: \$8 off haircuts (60+)
Supercuts: \$8 off haircuts (60+)

FREE CREDIT REPORTS

You are entitled to one free credit report annually from each of the three main companies. With all the news about hacking personal data from Anthem and the IRS more people are concerned about their personal information and identity theft. Here's the official government site that will answer your questions and get you started.

http://www.consumerfinance.gov/askcfpb/search/?selected_facets=tag_exact%3Afree+credit+report

Laugh & Live Longer

TELLING IT LIKE IT IS

The biggest lie I tell myself is... "I don't need to write that down, I'll remember it."

Wouldn't it be great if we could put ourselves in the dryer for ten minutes and come out wrinkle-free and three sizes smaller!

Last year I joined a support group for procrastinators. We haven't met yet!

I don't trip over things, I do random gravity checks!

I don't need anger management. I need people to stop pissing me off!

Old age is coming at a really bad time!

INTERESTING, BUT NON-ESSENTIAL INFORMATION

Early aircraft throttles had a ball on the end of it, in order to go full throttle the pilot had to push the throttle all the way forward into the wall of the instrument panel. Hence "balls to the wall" for going very fast. And now you know the rest of the story.

During WWII , U.S. airplanes were armed with belts of bullets which they would shoot during dogfights and on strafing runs. These belts were folded into the wing compartments that fed their machine guns. These belts measure 27 feet and contained hundreds of rounds of bullets. Often times, the pilots would return from their missions having expended all of their bullets on various targets. They would say, "I gave them the whole nine yards," meaning they used up all of their ammunition.

Did you know the saying "God willing and the creek don't rise" was in reference to the Creek Indians and not a body of water? It was written by Benjamin Hawkins in the late 18th century. He was a politician and Indian diplomat. While in the south, Hawkins was requested by the President of the U.S. to return to Washington . In his response, he was said to write, "God willing and the Creek don't rise." Because he capitalized the word "Creek" it is deduced that he was referring to the Creek Indian tribe and not a body of water.

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

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

In George Washington's days, there were no cameras. One's image was either sculpted or painted. Some paintings of George Washington showed him standing behind a desk with one arm behind his back while others showed both legs and both arms. Prices charged by painters were not based on how many people were to be painted, but by how many limbs

were to be painted. Arms and legs are 'limbs,' therefore painting them would cost the buyer more. Hence the expression, 'Okay, but it'll cost you an arm and a leg.' (Artists know hands and arms are more difficult to paint.) As incredible as it sounds, men and women took baths only twice a year (May and October). Women kept their hair covered, while men shaved their heads (because of lice and bugs) and wore wigs. Wealthy men could afford good wigs made from wool. They couldn't wash the wigs, so to clean them they would carve out a loaf of bread, put the wig in the shell, and bake it for 30 minutes. The heat would make the wig big and fluffy, hence the term 'big wig'. Today we often use the term 'here comes the Big Wig' because someone appears to be or is powerful and wealthy.

In the late 1700's, many houses consisted of a large room with only one chair. Commonly, a long

wide board folded down from the wall, and was used for dining. The 'head of the household' always sat in the chair while everyone else ate sitting on the floor. Occasionally a guest, who was usually a man, would be invited to sit in this chair during a meal. To sit in the chair meant you were important and in charge. They called the one sitting in the chair the 'chair man.' Today in business, we use the expression or title 'Chairman' or 'Chairman of the Board.'

Personal hygiene left much room for improvement. As a result, many women and men had developed acne scars by adulthood. The women would spread bee's wax over their facial skin to smooth out their complexions. When they were speaking to each other, if a woman began to stare at another woman's face she was told, 'mind your own bee's wax.' Should the woman smile, the wax would crack, hence the term 'crack a smile'. In addition, when they sat too close to the fire, the wax would melt. Therefore, the expression 'losing face.'

Ladies wore corsets, which would lace up in the front. A proper and

dignified woman, as in 'straight laced' wore a tightly tied lace.

Common entertainment included playing cards. However, there was a tax levied when purchasing playing cards but only applicable to the 'Ace of Spades.' To avoid paying the tax, people would purchase 51 cards instead. Yet, since most games require 52 cards, these people were thought to be stupid or dumb because they weren't 'playing with a full deck.'

Early politicians required feedback from the public to determine what the people considered important. Since there were no telephones, TV's or radios, the politicians sent their assistants to local taverns, pubs, and bars. They were told to 'go sip some Ale and listen to people's conversations and political concerns. Many assistants were dispatched at different times. 'You go sip here' and 'You go sip there.' The two words 'go sip' were eventually combined when referring to the local opinion and, thus we have the term 'gossip.'

At local taverns, pubs, and bars, people drank from pint and

quart-sized containers. A bar maid's job was to keep an eye on the customers and keep the drinks coming. She had to pay close attention and remember who was drinking in 'pints' and who was drinking in 'quarts,' hence the phrase 'minding your 'P's and Q's'.

One more: bet you didn't know this! In the heyday of sailing ships, all war ships and many freighters carried iron cannons. Those cannons fired round iron cannon balls. It was necessary to keep a good supply near the cannon. However, how to prevent them from rolling about the deck? The best storage method devised was a square-based pyramid with one ball on top, resting on four resting on nine, which rested on sixteen. Thus, a supply of 30 cannon balls could be stacked in a small area right next to the cannon. There was only one problem....how to prevent the bottom layer from sliding or rolling from under the others. The solution was a metal plate called a 'Monkey' with 16 round indentations. However, if this plate were made of iron, the iron balls would quickly rust to it. The solution to the rusting problem was to make 'Brass Monkeys.' Few landlubbers realize that brass contracts much more and much faster than iron when chilled.. Consequently, when the temperature dropped too far, the brass indentations would shrink so much that the iron cannonballs would come right off the monkey; Thus, it was quite literally, 'Cold enough to freeze the balls off a brass monkey.' (All this time, you thought that was an improper expression, didn't you.)

Purposeful Living

Peter Cassell has volunteered in the Hospice program with Central New Hampshire VNA and Hospice (CNHVNAH) since 2012. He has provided over 115 visits to Hospice patients providing them excellent support, friendship, comfort, kindness, and encouragement.

But it is his commitment to Veterans and their families for which he best known. Peter is Volunteer Facilitator for the agency's "We Honor Veteran's " Program (WHV). One of the first agencies to take on this endeavor in NH, Peter has established CNHVNAH as the leading agency for honoring Veteran Hospice patients for their service to our country.

Peter coordinates with the Congregational Church of Laconia and the NH VA to create special ceremonies for each participating Veteran Hospice patient and their family/ friends. The ceremony with fellow veterans involves a reading about that individual's service; a presentation of a framed certificate with the patient's name and branch of service; a pin and a red, white and blue hand-knitted lap robe; and always a salute.

It is amazing and very heartwarming to see a Veteran's eyes light up for being recognized for their service to our country and many for the first time, and families are also often hearing for the first time about the accomplishments of their loved one. Tears of joy, reunification to families, and "peace" to our Veterans at end-of life are common.

Peter was instrumental in initiating a group of Hospice Veteran volunteers who now are active in both Belknap and South-



Peter Cassell

ern Carroll County. Currently, he is assisting in an Outreach Program with the WHV group of CNHVNAH to visit with various Veteran Service Organizations in each county to help recruit more Veterans and bring recognition to those who served. This past year Peter set up a Veterans' Christmas tree at CNHVNAH decorated with the names of NH Veterans lost in war during the year and POW's still not home.

Peter's work was recently recognized when he was asked to present with NH VA at the 2014 New Hampshire Hospice and Palliative Care Program (NHHPCO) Fall Conference. The theme was "Speaking Their Language: Conversations with our Veterans."

Peter's own military service includes four years active duty as an Army Adjutant General, and over 26 years as a Full Colonel. His support of Veterans has covered 40 townships and at CNHVNAH, he helped raise the status to level "3" of 5 in the past 3 years! His commitment and dedication are truly remarkable.

Board Notes

I WANT IT MY WAY

The EngAGING NH newsletter shows up in your mailbox each month, filled with interesting material. But have you actually looked at the header in a while? If you haven't; do so now.

Did you notice this newsletter is Volume 9? And yes, that means the newsletter has been around for nine years! Nearly a decade of dedicated, ongoing volunteer effort by a core of your peers might cause you to wonder why we are so motivated.

It's because all of our Board Members prior to their retirement had extensive experience with systems of support. Based upon our collective experiences, along with the related frustrations and constant awareness of the inadequacy of those programs, we concluded that we didn't want to be customers in that system. This thinking was the impetus driving the formation of EngAGING NH.

We held a Summit in 2005 in which older participants underscored what we all know to be true: Most older adults want to remain in their homes and communities for as long as they can. While we have worked with the Legislative and Governmental leadership to support policies promoting and increasing choice, again and again we find that their actual implementation actions do not match the rhetoric and the promises.

So okay, you can only knock on the same door for so long before you get the message that nobody is going to answer. And maybe that's not such a bad thing!! We can say this because we know what the current system offers and where it's headed—**and it's not what we would choose for ourselves!**

Now, we're not asking for a gold Cadillac. Those of us who have been around have seen an erosion of practical, reasonably priced, effective models for providing services, supports and opportunities for meaningful contributions to our communities. More and more, we see data-driven decisions that don't reflect an understanding of the issues and false thinking that one size fits all. We believe this erroneous thinking will result in continuing failure to adequately support people as they age, and will waste the limited resources available that support our most vulnerable.

Enough!

EngAGING NH is launching a new series of articles, written by seasoned professionals who know the field, exploring how they envision their own lives as they age in our changing world. "Older adults" comprise a very diverse group – just like NH's diverse regions and communities. The contributors to this conversation will think outside the box, suggest better approaches to problem solving, and be free from the constraints imposed by payer and funding sources. We, as always, welcome your thoughts, opinions and insights.

We "older adults" have much to offer and it's high time that we are heard. We will take these ideas to our partners, workgroups, stakeholder meetings and listening sessions. It's time to redirect our energy from reactive to proactive.

Stay tuned.