



A Citizen Voice for the
Aging Experience

July 2017
Volume 11, # 7

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**EngAGING NH
9 Gleneagle Drive
Bedford, NH**

engagingnh@gmail.com

www.engagingnh.org

GUEST OPINION:

The Future in Health Care for Americans Over 50:

Some predictions

In 5 Years: Real Health Reform

Futurist Eric Meade, principal at Whole Mind Strategy Group in Washington, D.C., believes the country is on the verge of a major remaking of the health care system in which prevention becomes a priority.

"In the policy and academic areas, there's clear evidence and understanding of the social determinants of health," he said. "So [we will see] a greater intention to get at the root of some of the issues that show up in health. Political will falter from time to time, but [we are] moving toward a preponderance of folks saying, 'Hey, you know, this is probably a good thing to do — to take care of people and provide basic necessities and try to unpack some of the things, in housing or education, for instance, that have made people less well.'"

"While The Affordable Care Act was essentially a "health insurance reform," Meade said he could anticipate a "genuine, more holistic, health reform" in

A range of personal health-related technology far beyond what we've seen

the 2021 and 2022 legislative sessions.

"I think the political environment will be very different from what it was in 2010 when Obamacare was passed," Meade said.

A New Patient Experience

Dr. Andrew Morris-Singer, founder and president of Primary Care Progress (which advocates for reform in primary care delivery and training), looks to Electronic Health Records (EHR)

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as changing health care for the better:

"My sense is in five years, most Americans are going to be as comfortable working with their personal EHR as they are working with an ATM in managing their finances," he said.

Morris-Singer added:

"They're going to know how to access their information. They're going to know what information they're looking for. They're going to feel comfortable being a part of the documentation group in terms of noting what's going on with them, correcting information that the physician or another member of the care team has put in the record that's actually not true. And they're going to feel much more engaged and empowered because of that."

In 10 Years: An Income for Everyone

Meade said within 10 years he expected that we will have Universal Basic Income, a system in which every American or every household gets a certain amount of money each month from the federal government. For the purposes of discussion, he said it might be \$1,000 or \$2,000.

"Switzerland just had a referendum on it and didn't pass it. [But] with the number of pilots going on around the world on it, I think it's something to watch," he said. How would this impact health?

"It's a bit of a slashing the Gordian knot in social determinants. If you take all these people who are working two or three minimum-wage jobs and they're not interacting with their kids and they're living in slums or places with mold and cockroaches and you just said, 'Look, we're kind of a rich country. Why don't we just give everyone a geographically adjusted amount, let's say \$1,000 a month, to help cover some of those basic needs?' I think that would have a profound impact on people's health and well-being."

Super-Advanced Personal Health Technology

Health care futurist Joe

Flower, author of *How to Get What We Pay For*, predicted that in 10 years, there will be a range of personal health-related technology far beyond what we've seen so far with the likes of the Fitbit.

"These all would be tuned to your particular needs," he said. "There are certain conditions under which we would like to be tracked at all times."

An example would be a patient with heart disease who has a pacemaker, Flower said.

"Just imagine that that [pacemaker] has a cell phone number. Imagine that it is part of the Internet of Things. If you are walking down the sidewalk and you suddenly clutch your chest in pain and fall to the sidewalk, it has already dialed 911. It is able to unlock your medical records for the EMTs or whomever responds, and to monitor what is actually

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.

going on in your body.

So by the time the EMTs arrive, they know exactly what's going on with you, who you are, who your doctor is and what hospital you normally interact with. They know everything they need to know to treat you and are put in contact directly with the ER they're going to take you to."

Flower said that Medtronic is in the process of developing this technology. Another example, Flower forecast: Sensors will be used to give us minute-to-minute information on our health.

"We could imagine going in to look in the bathroom mirror in the morning and there on a display on the mirror are all kinds of readouts about how your body's doing at this moment. Do you need to take this or that supplement? Should you do some exercise to get your body's metabolism moving again? All displayed on the mirror for you," Flower said.

A 'Jetsons' Prediction

While Meade resisted the "Jetsons" moniker (it "degrades the quality of the profession"), he predicted that in 50 or 100 years, we could see a revolution in health thanks to blockchain.

The system behind bitcoin, blockchain is "a vast, global distributed ledger or database running on millions of devices and open to anyone, where not just information but anything of value ... can be moved and stored securely and privately." That's according to Don and Alex Tapscott, in a May 2016 Harvard Business Review article.

Meade said blockchain and subsequent technologies "would allow people to have a high-integrity, personal data cloud of health information surrounding them that they are the shepherds of. They own it, they grant access or don't grant access."

Individuals could set up "triggers" for activation of a living will, for instance. His example:

"If these three [health] indicators point in this direction, [the database would show] this is what I want to happen with my health care. If they point in these other directions, this is what I want to happen in my health care. So [it means] setting up high-integrity, automated, data-driven processes owned by the patient or the consumer and highly password protected, highly secure for their use and well-being."

NH Updates

NH LEGISLATION OF INTEREST

SB 161 establishes a commission to evaluate the direct care workforce and preparedness of long-term care and support services for aging adults with dementia or other cognitive brain injuries.

SB230 adopts the Uniform Power of Attorney Act

HB 629 establishes a preference for the appointment of the child's grandparent as guardian of the minor in certain cases.

To read these bills, go to: http://www.gencourt.state.nh.us/bill_status/quick_search.html. Search using the bill number and click on "Bill Text".

NH SENIOR GAMES

Where fun and fitness meets.

The NH Senior Games, formerly the Granite State Senior Games, is holding many events throughout the summer. The "Games" differ from competitive Olympic type events is that they organize healthy physical challenges for those of age 40+ in NH, that demonstrate enhance

WHO IS MY LEGISLATOR?

Use this quick link to find and contact your local State Rep and Senator:

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

Visit your town or city's website to find contact information for your local elected officials.

Tell them your ideas, thoughts & concerns!

well-being, and promote the development of fitness and active lifestyles.

For more information visit the website www.NHSeniorGames.org, email: info@nhseniorsgames.org or call 603-860-8033.

Larry

NH FIRE MARSHAL AWARDED GRANT

The NH Dept. of Safety, Office of the Fire Marshall was awarded a FEMA Fire Prevention and safety Grant The Grant Program, Get Alarmed New Hampshire, is a Carbon Monoxide and Smoke Alarm Distribution, Installation, and Education Program, The target audience are owner occupied homes where children 5 years of age and younger and adults 60 and older are residing. The goal of the program is to provide smoke and carbon monox-

ide (CO) alarms, installation and educational materials (free of charge) to New Hampshire homeowners in need and living in one of the designated at risk com-

munities which includes Antrim, Berlin, Claremont, Concord, Dover, Franklin, Greenville, Haverhill, Keene, Laconia, Lebanon, Manchester, Nashua, New Castle, Pittsfield, Rindge, Rochester, Somersworth, Stratford, Troy, and Walpole. However, local fire departments may be able to assist those in other areas as well. Special consideration will be given to homes where adults age 60 and over and children 5 and younger reside. To sign up, contact your local fire department. And please note that batteries in smoke detectors need to be checked to be sure they are still working.

Save the date!

The 11th Annual Statewide Coalition of Caring Caregiver's Conference will be held on Wednesday, November 15, 2017 from 8

am - 4 pm. Kathleen Rusnak, Ph.D., will give the keynote presentation, "The Spiritual Journey of the Caregiver."

For more information or to request a registration brochure contact:

Ellen Edgerly, Coalition of Caring
Phone: 603-332-9891
E-mail: Ellenedge@metrocast.net

AFRICAN CARIBBEAN AND LATINO FESTIVAL

Saturday August 19, 2017, 11AM - 7 PM Veteran's Memorial Park, 880 Elm St. Manchester. Contact info: ujima@netzero.com, 603-627-4631, www.ujimarcollection.mysite.com

DIGITAL CURRENCY LAW

The governor of New Hampshire has signed a bill into law that exempts digital currency traders from the state's money transmission regulations. Public records show that Gov. Chris Sununu signed measure on 2nd June, more than a month after the state's legislature completed work on the bill. The measure was first introduced in January. According to the text of the bill, the new rules exempt "persons conducting business using transactions con-

ducted in whole or in part.
<http://www.coindesk.com/new-hampshire-governor-signs-bitcoin-msb-exemption-law/>

CHANGE IN MEDICARE CARDS SPARKS NEW ROUND OF SCAMS

It's a change intended to protect the personal information of Granite Staters, but scammers are playing on it to trick folks into revealing key information.

The big change is that Medicare cards will no longer display the beneficiaries' Social Security numbers. Volunteer AARP Fraud Fighter Norma Boyce says in the long run the change should protect personal information, but right now she says scam artists are trying to profit from the change.

"We're seeing it from various outlets," she states. "They just released the information that the cards will start in April of 2018, so the scammers have jumped on it and said, 'Oh boy, we have got a field day coming up here.'"

Boyce says about \$60 million a year is lost to Medicare fraud. If you get a call claiming to be from Medicare asking you to confirm your Social Security number for the new card, this is a scam. It is also a scam if

you get a call claiming you have to pay for your new card.

Boyce says the people who administer the Medicare program are still working on replacing the Social Security numbers with new numbers, so it takes some time before anybody gets a new card, and that's especially true for those already on Medicare.

"The numbers are going to be random, and they say it may take as much as three or four years before they get to the people actually on Medicare, but they are going to give it to the new people first," she explains.

Boyce says the main thing to keep in mind is that this is not the kind of matter that ever would be handled by a phone call.

"These are strictly scammers," she stresses. "Medi-

care is going to do this automatically and issue the new cards. If they need to contact you, they will do so by letter – U.S. mail."

If you think you have been a victim of this or any other scam, the best thing to do is report it to local law enforcement.

August 20, 2017 at the Monadnock Lyceum:

Ashton Applewhite & *This Chair Rocks*:

How Ageism Warps Our View of Long Life

We may think we know what lies ahead as we age: a grim slide into depression, dementia, and dependence. But that's just the party line, and author and activist Ashton Applewhite debunks it in spades.

Part monologue, part consciousness-raiser, her book *This Chair Rocks* dispels myths about late life, and proposes an alternative to worrying about getting old: wake up to the ageist messages that frame two thirds of our lives as decline, cheer up, and push back. It's time to work together to make discrimination on the basis of age as unacceptable as any other prejudice.

This free program is sponsored by NH Alliance for

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ENH NEWSLETTER-JULY 2017

Healthy Aging/ Endowment for Health.

Programs begin at 11 a.m.

Parking: Available next to the church, courtesy of People's United Bank.

Reception: Following the presentations, audience members are invited to meet the speaker in the Parish Hall.

Broadcast : Programs are broadcast on New Hampshire Public Radio

Sundays at 10 p.m. A podcast of our programs can also be found at www.monadnocklyceum.org

From Our Readers

FOR FUN

Who knew? Just discovered a new musical Instrument - beer bottles! Check out this Beer Bottle Orchestra video and note the age range of the musicians. Priceless.

Maybe a new career for me after retirement!

<https://biggeekdad.com/2014/05/beer-bottle-orchestra>

C.L.

SAVE THIS DATE NOV. 15, 2017

I had on my calendar to remind you about the Save the Date Caregiver's Conference. Thank you for the great newsletter that you

send out. I e-mail it to my fourteen brain injury support groups!

For more information on this conference please contact Ellen Edergly Coalition of Caring, Phone 603-332-9891 or email Ellenedger@metrocast.net, or visit the website at www.coalitionofcaring.org

SAFETY ADVISORY

WMUR recently ran a story about the danger of aerosol spray cans and summer time temperatures that everyone needs to know about. Spray cans left in cars can be affected by high temperatures and explode.

The story showed a shattered windshield that could have cost a life. Please remind people of this serious danger in case they didn't see the story.

Kathy

LYME'S DISEASE INFO

Dr. Nevena Zubcevik, attending physician at Harvard Medical School and co-director of Dean Center for Tick Borne Illness at Spaulding Rehabilitation Hospital in Charlestown (SRH) reports that "Sudden-onset dementia should really be a red flag for Lyme [disease], especially in people with compro-

mised immune systems," she said.

"Everyone over 50 has a compromised immune system."

Dr. Zubcevik said that doctors and parents should know that Lyme presents differently in children than it does in adults. "71 percent of the time, headache is the most common symptom in children," she said. "Mood disturbance, fatigue, and irritability are also frequent symptoms in children. If they are acting out in school all of a sudden, get them tested." To read more:

<http://www.mvtimes.com/2016/07/13/visiting-physician-sheds-new-light-lyme-disease/>

Kitty S.

I LOVE YOUR PUBLICATION AND

as I read February newsletter article Aging in Place Needs Out of the Box Thinking, I had several thoughts.

(1) what about neighbors and friends helping each other. My sense is that if each of us made an effort to talk to at least 2 neighbors we did not know and say hi and ask if they could use any help that would be huge. Small acts of kind-

ness mean more to them than we often realize

(2) even though most people want to age in place, the idea of some sort of shared housing becomes more important as we age for financial, physical, emotional and other reasons. Few people have substantial savings, long term care insurance or pension plans with guaranteed monthly lifetime incomes. When people wait too long to get into shared housing of some sort they make life much harder for themselves. Shared housing can take many forms, and requires careful planning and written agreements about daily and monthly responsibilities and how to resolve disputes.

Thank you for all you do. I hope you write articles about this and if you want me to write one let me know your thoughts.

Donald Simon

Editor's Note: We love reader submission! Please submit your ideas and articles to:

engagingnh@gmail.com.

Please understand that we cannot publish articles which promote a product or service, or which solicit donations.

Focus on Community

COHOUSING PUTS THE EMPHASIS ON NEIGHBORHOOD

When Joanna Vander Plaats moved with her two young daughters to Grand Rapids, Mich., nearly eight years ago, she wanted to find a friendly and welcoming neighborhood.

The family's move from Kalamazoo, a home they'd always known, was nerve-racking. They didn't know a single person in their new city – much less a friend who might watch the kids or come over for dinner.

As Vander Plaats, 30, was researching Grand Rapids, she came across a cohousing development, Newberry Place. It was a pedestrian-friendly neighborhood with 20 separate townhouses that shared some common spaces, including a clubhouse, where there were weekly dinners for residents.

"Cohousing made it easier to start a new life," Vander Plaats said. Two months after she and her girls moved in, they knew the neighbors in all the other 19 houses.

"I knew a little about each of them," she said. "I knew their family dynamics. It

helped me feel like Grand Rapids was home a lot quicker."

What exactly is cohousing? It's a community-focused living arrangement, where residents share space, chores and fellowship. The idea started in Denmark in the 1960s and has spread across Europe and the U.S.

"It's about sharing resources and engaging in your community," said Thomas Barrie, a professor of architecture at North Carolina State University and author of the new book *House and Home: Cultural Contexts, Ontological Roles*.

Cohousing developments and starter groups – those who get together to plan a new site – have been growing in America, Barrie said.

It's a promising model for those who want to "age in place," he said. Older folks can live independently for longer because there is a steady stream of neighbors to check in on them.

Yet cohousing hasn't reached its full potential in the U.S., Barrie believes. "It's not something that's been capitalized yet in America," he said, because housing in the U.S. has been defined as "your private realm."

At Newberry Place, parking is toward the back and on one edge of the development. What you see while walking through the neighborhood is porches and front doors. It's built to foster accidental interactions between neighbors.

This was appealing to Dan Miller, 66, a retired professor at Calvin College in Grand Rapids. Miller and his wife wanted to down-size after their children left home.

"It's like living in a big extended family in a way. You have a really rich support system," Miller said.

There are weekly dinners in the clubhouse, and neighbors sign up for a turn to cook.

At some developments, neighbors share yard work or childcare duties. As with a condominium, residents pay into an association fund for common-space upkeep.

But at many cohousing developments, the impromptu events are just as important as the planned ones.

On Friday evenings, neighbors at Newberry tend to gather at the common house or outside on the deck with wine and snacks.

"We'll complain about our week or we'll share laughs," Miller said. "It's not organized anybody but it's kind of a custom. It's pleasant."

Tracee Herbaugh, Associated Press

SHARED HOMES AND INSURANCE

The term Shared Home probably brings to mind renting out a house to travelers and association with apps such as Airbnb,

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.

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but when it comes to liability and insurance, there are similarities for adults renting a room or apartment for a caregiver.

Before you enter into any such arrangement, it would be good to review your policy and learn what you need to protect yourself. Some questions to ask include: is damage to my property by the caregiver/renter covered; and what is covered if that person suffers personal injury on my property.

THE HUMAN LIBRARY: DON'T JUDGE A BOOK BY ITS COVER

The Human Library is a worldwide project designed to challenge views that lead to misunderstanding, prejudice and discrimination within communities.

In 2014, the Goffstown Library held Breaking Barriers, Building Bridges: Diverse Community Voices. This program brought together a collection of Human Books who volunteered to tell their personal stories and to answer questions about their occupations, lives and experiences. Readers had the unique opportunity to check out and converse with these Human Books, giving them the chance to experience another's jour-

ney and challenges, ask questions, and expand awareness.

Readers perused a catalog of Human Books, and had the opportunity to check out a Human Book for a face-to-face 15 minute conversation in a safe, respectful environment. The books were prepared to share their stories, and sample questions were available to help jump start conversations.

The Greater Goffstown Human Library project was the result of a unique collaboration between UNH Manchester, Goffstown High School and the Goffstown Public Library. The collaboration was among the first of its kind worldwide.

The Human Library was conceived in 2000 by a Danish youth organization called Stop the Violence in response to intolerance and violence within their community. The concept quickly gained a foothold and since then, Human Libraries have been held in over 60 countries. The initiative arrived in the US in 2008 with pilot events held in Washington and California. Please visit www.humanlibrary.org or on Facebook for more information

We Want You to Know . . .

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

We actively partner and work with other NH advocates.

Formal Partnerships

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

Active Collaborations & Groups:

- Elder Rights Coalition

Other Groups we work with:

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

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News You Can Use

FAKE OR FACT NEWS

“Fake news” is making headlines this year, but online hoaxes are nothing new. They’ve existed for as long as the internet has been around.

In the 1990s, computer-virus warnings and missing-child hoaxes invaded the web, mostly via email and text-based websites. Then came the rise of online photos and videos, which spurred a new wave of phony stories with outrageous claims of the “woman gives birth to kitten” variety. And, later, the social-media revolution made it easier for lies to spread online. Misinformation proliferated in the political sphere during the 2008 US presidential election.

But fake news really came into its own in politics last year when a group of teens from Macedonia and many others discovered they could earn real money by selling ads on sites with viral hoaxes. Some say this fake news fueled populist election upsets like the Brexit vote and Donald Trump’s US president win.

“We’d always covered political stuff, but that last election made it overwhelm-

ing,” said David Mikkelson, founder of the fact-checking service Snopes. He started the site in 1994 to debunk online hoaxes, and said most of the political ones he used to encounter were spread for partisan or ideological reasons. “But this was the one when people realized they could make money from it.”

Now, Mikkelson says, the bulk of the claims Snopes fact checks are related to politics.

With so much misinformation traversing the internet—sometimes disguised as fact—how can the casual reader spot the fiction? Social networks like Facebook, which works with Snopes, have new tools and guides to help users verify information on their platforms.

There’s no perfect science. Even professionals can be duped by fake news. But basic information gathering and critical thinking can help readers spot the red flags. Quartz gathered some tips from the folks who fight fake news for a living: Snopes; Storyful, a News Corporation-owned company that verifies social posts for news outlets; and Daniel Levitin, a neuroscientist who wrote the

book, *Weaponized Lies: How to Think Critically in the Post-Truth Era*.

Use fact checkers.

Readers are busy. They don’t always have time to vet every piece of news they encounter. That’s why there are dozens of fact-checking sites around the world that do so, including Snopes. The Duke Reporters’ Lab counted 114 dedicated fact-checking teams in 47 countries this year, up from 44 in 2014.

Sometimes, even these sites can’t conclusively say whether something is true or false. But a good fact-checking service will lay out its verification process and explain which information you should take with a grain of salt, and why.

Vet the URLs.

Lots of fake-news sites resemble real outlets or local news media, like the domain

TMZWorldStarNews.com, which looks like actual entertainment gossip sites, and The Sacramento Dispatch, a phony news site set up to promote the horror movie *A Cure for Wellness*. Look closely at the URL, and be wary of odd domain names or additional domains after the “.com” (NBC.com.co, for instance),

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

County	Name	Email
Belknap		
Carroll	Dr. Norma J Brettell	pastorbrettell@roadrunner.com
Cheshire	Susan Emerson	semerson435@aol.com
Coos	Mark M. E. Frank	maxfra@aol.com
Grafton	John Ackers	John.Acker3@va.gov
Hillsborough	Kathy Baldrige	kathy@lifetimeliquidations.com
	Ken Berlin	kaberlin@comcast.net
Merrimack	Herb Johnson	clairhonda@msn.com
Rockingham		
Strafford	Candace Cole-McCrea	snowyowl@metrocast.net
	John Kennedy	jjkrha@yahoo.com
Sullivan	Larry Flint	wrecman@comcast.net
	Mary Catherine Rawls	Mary.catherine.rawls@hitchcock.org
NH Senate	Ruth Ward	ruth.ward@leg.state.nh.us
NH House	James McKay	james.mackay@mygait.com
Website:	http://www.dhhs.nh.gov/dcbcs/beas/aging/	

source at all, that should be a red flag, too.

Search key phrases in the story.

Information that sounds too outrageous probably isn't true, or should be treated with suspicion, says Mikkelson at Snopes. Plug a few keys phrases from the story into Google or another search engine to see if the news was reported by any other credible sources, keeping the above tips in mind. Hoaxes can proliferate far and wide, but a quick search may also yield hits that debunk the news.

Location, location, location.

Facebook, Twitter, Instagram, and other social posts are often geo-tagged. Enter the locations into Google Maps to see where they're coming from, says Jenkins at Storyful, which specializes in vetting social posts. If the person claims to be on the ground during a terrorist attack, see if the geo-tag corrobora-

says Mandy Jenkins, head of news at Storyful.

Follow the links.

If the news is aggregated from other outlets, follow the links in the story back to the original reporting source and see what else they've published. Is it mostly fringe opinion pieces? Then there might be an

obvious slant in the coverage. The story may also have originated in satire and been mistaken for fact, like news of an alleged Hollywood strike that called for Trump's resignation, which was first published on the news satire site The Rightists. If you can't find the original reporting

rates that. But be aware that this can be gamed, too—VPN software can make devices appear to be in places they're not.

Check the dateline and timestamps, too.

Does the timeline match up? Does it connect to the story? The information could be true, but based on an old news story that's taken out of context.

Look for visual cues.

Checking the timestamp gets tricky with photos and videos, because anyone can take an image at one place and time and upload it at another. Stories, whether false or not, can be misleading if they contain imagery that has been altered or taken out of context.

But there are clues to look for, says Jenkins: Is it raining when the sky should be clear? Is it sunny out when it should be nighttime? Has the photo been manipulated? Or is it missing some context, like this New York Times tweet that went viral without giving all the facts:

Be skeptical of data and charts.

We often take data as fact, but it can be misleading, too. Numbers can be manipulated or more complicated than they appear,

Levitin points out in *Weaponized Lies*. It may be true that there were more commercial aviation deaths in 2014 than in 1955. But if you want to assess how likely you are to die on a flight, what you really want to know is the number of plane crashes as a proportion of the number of flights, he says. Ask yourself, are the numbers plausible? Are they relevant? Are they the best way to get at the information?

There's fake news and then there's just bad journalism, says Mikkelson. Trump uses "fake news" to describe outlets such as the New York Times and CNN, which publish stories he says are inaccurate. But even if his claims have a basis, what he's describing is not "fake news"—it's mistakes, bias, or other forms of bad journalism.

Fake news, while difficult to define, generally has no basis in fact. It could mean satirical stories on sites like the Onion that are presented as parody—but sometimes confused for truth, like the one about the mysterious note White House press secretary Sean Spicer allegedly received during a briefing with the media. Then there are stories that are mistakenly or maliciously shared as real

ENH welcomes all points of view and invites your submissions.

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Forward it on!

news, such as Pizzagate, in which a DC-area pizzeria was falsely tied up in a made-up child-sex ring. It drove a man to shoot up the restaurant in a misguided attempt to rescue the supposed child sex slaves.

Fake news isn't the only thing readers should be concerned about, of course. Bad or biased journalism can misrepresent the facts. And pieces of factual news can be distorted when they're shared, like in a game of telephone. That's what happened with reports that Chelsea Clinton would be receiving a lifetime-achievement award. In reality, she received an achievement award from Lifetime, the TV network, in partnership with Variety.

Think before you share. Only you can prevent the spread of fake news.

Quartz News, qz.com

SILK IMPLANT FOR EARDRUM REPAIR

Currently, the standard procedure for repairing eardrums is a delicate affair that often requires additional procedures. Thanks to a new silk implant developed by a team of Australian researchers, it takes just one simple surgery to do the trick. The silk implant, called the ClearDrum, is strong and bio-compatible, meaning it acts as framework for the patient's own cells to grow over the top. What's more, the ClearDrum reduces the cost and healing time of a typical eardrum procedure. Read More:

<http://newatlas.com/cleardrum-eardrum-silk-implant/49766/#gallery>

MEDICARE COVERAGE OF REHAB AND NURSING FACILITIES

Medicare covers rehabilitative care provided in nursing homes or rehabilitative facilities under certain but not all circumstances. The coverage is called "skilled care" also referred to as the "level of care" and means that there is rehab potential. Nursing home or Rehab facility care is covered even if the medical need is temporary such as recovery from hip or knee replacement and not for

long term or end of life situations. To be eligible there must be a 3 day "qualifying stay" in a hospital under the status of admission. "Admission Status" means that the hospital was providing an actual medical service. No matter how long a person may be in a hospital, if it is for monitoring or "observation" status the 3 day stay condition may not be met and Medicare may not cover the costs.

IS RINSING RECYCLES NECESSARY?

The truth is that you don't have to do this at all because today's recycling systems can easily cope with the levels of food often found in recycle bins. Yet many householders still do it, either because they were never told it was unnecessary, or because they were given the information but didn't read it. (The real issue with recycling isn't rinsing but rather including inappropriate or "contamination" items. The most common items include plastic bags (both full and

empty), textiles, green waste, polystyrene (styrofoam) and general rubbish.) Audits of curbside recycling have shown that around 10 per cent (by volume) of the material placed in recycling bins should not be there! Be sure to read and follow the guidelines by your recycle program. But there is one other issue in considering whether to rinse or not - bears.

END OF LIFE JOURNAL

A special issue of the journal GENERATIONS, devoted to "End-of-Life Care" is now available on line for free access at:

<http://viewer.epageview.com/Viewer.aspx?docid=d9cc8c95-887b-4c4a-bb4e-a75b00f280cf#?page=0>

LAUGHTER IS GOOD FOR YOU

If there's anything that solidifies a relationship, it's a good laugh. But why is that? By taking a peek at the brain during laughter, researchers found that social laughter triggers the release of endorphins—often referred to as "feel good hormones". The researchers found that not only does laughter release endorphins, but it also works to produce more of them. Read More:

<http://www.medicalnewsto>

RAISE YOUR VOICE!

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

engagingnh@gmail.com

day.com/articles/317756.php

Health & Wellness

OH, NUTS

Eating a handful of nuts every week should form part of every cancer survivor's diet. Nuts—and especially tree nuts such as hazelnuts, chestnuts and walnuts—reduce the chances of the cancer coming back.

Nuts and especially tree nuts such as hazelnuts, chestnuts and walnuts reduce the chances of the cancer coming back, a new study shows.

People eating two ounces a handful or more of nuts every week reduce the risk of cancer recurring by 42 percent, and lower their chances of dying from the cancer by 57 percent. It's effective even for people who have been treated for stage III cancer, say researchers from the Dana Farber Cancer Institute, who looked at the survival rates and diets of 826 patients who had completed treatment for colon cancer. The average three-year survival rate for the cancer is around 70 per cent, but this improved dramatically in patients who were regularly eating nuts.

But the benefits weren't seen in those eating peanuts, the most widely-consumed nut in the US, or peanut butter. Only tree nuts had the protective effect, possibly because the peanut is actually a legume, the researchers surmise. Beyond that, they admit they don't understand what it is about tree nuts that helps the cancer survivor.

Nuts help overcome or control a range of health issues, including obesity, type 2 diabetes, and insulin resistance. They also reduce the chances of developing cancer in the first place—and now they seem to reduce the odds of cancer coming back.

<https://wddty.com>

AEROBIC EXERCISE AND BRAIN HEALTH

Aerobic exercise is known to have significant cardiovascular benefits, but did you know that it also improves brain health?

According to a new study, aerobic exercise helps to enhance human vision and arouses neurons in the visual cortex, which helps the brain process visual information. Interestingly enough, the study also found that low-intensity aerobic exercise is more

effective than high-intensity exercise.

The findings reinforce the notion that regular exercise can benefit both physical and mental health.

<https://www.psychologytoday.com>

RESTORING LOST MEMORIES

An MIT-researcher, studying mice in the early stages of Alzheimer's, has found that the animals could form new memories and that "forgotten" memories could be retrieved. The researcher used a laser flooding the brain cells with positively charged ions that activate memory functions.

There's a way to go before these findings can be translated into a cure for Alzheimer's that affects 40 million people worldwide.

Read More:

<http://www.wired.co.uk/article/alzheimers-mice-neuroscience-dheeraj-roy>

LONG-TERM STROKE SURVIVORS DO BETTER WITH HORSE, MUSIC THERAPY

A small Swedish study of stroke patients finds that activities such as horse-back riding and rhythm-and-music therapy can help them feel like they're

recovering faster, even if their stroke occurred years earlier.

After 12 weeks of twice-weekly lessons, 56 percent in the riding group and 38 percent in the music group said they had experienced meaningful recovery compared to 17 percent who were not given any extra activity. The self-reported benefit persisted six months after the lessons stopped.

Coauthor Dr. Michael Nilsson told Reuters Health by phone that the results counter the attitude that stroke patients can't improve if a year has passed since their brain damage occurred.

"For a big, big, big group of stroke survivors, it's highly unethical to say nothing can be done after 12 months," said Nilsson, who directs the Hunter Medical Research Institute in New South Wales, Australia. That attitude can "kill the motivation for further rehabilitation."

The findings are "interesting from a variety of standpoints," said Dr. Daniel Lackland, a professor of epidemiology and neurology at the Medical University of South Carolina in Charleston, who was not involved in the study.

Can You Help?

You may make a donation to ENH through our fiscal agent, Disabilities Rights Center-NH, Inc. which is a non-profit 501 (c) (3) corporation.

Make your check out to Disabilities Rights Center-NH, Inc. and note "EngAGING NH" on the memo line. DRC's mailing address is 64 North Main Street, Suite 2, 3rd Floor, Concord, NH 03301-4913.

Donations are tax deductible to the extent allowed by law.

"Most stroke recovery research seems to take place in the acute phase," he told Reuters Health in a phone interview. "This is doing it at a later phase, which is very much needed."

On average, the 123 Swedish volunteers started the study nearly three years after suffering their stroke.

The Nilsson team, writing in the journal *Stroke*, speculated that the physical and social aspects of riding or moving to the music were responsible for the improvements. However, it did not compare them to patients who were given other types of extra atten-

tion, such as twice-weekly group outings.

In addition, the study measured how the patients thought their rehabilitation was progressing, not how well they scored on more objective tests designed to measure their improvement.

Such tests of gait, balance, hand strength and memory sometimes did not show enough consistent benefit to rule out the possibility it was due to chance.

Nilsson said self-reported improvement was the point of the test. "We wanted their opinion" because positive self-perception "is the key for long term improvement. It's getting the patients engaged and motivated to participate, and to do that in an intense way.

"Why? We must understand that you need to be prepared to invest in training and rehabilitation over a long period of time to re-learn and learn in new ways to master your disability," Nilsson said.

The interventions were done on patients who were moderately debilitated. All could walk, use transportation services for the disabled and use the toilet without assistance.

Horseback riding sessions - which lasted four hours and included special exercises, grooming, equipping the therapy horse and 30 minutes of sitting on the horse as it was being led - produced an immediate jump in perceived improvement.

It wasn't until three months after the end of music therapy - where people were asked to move their hands and feet in time with the music in sessions lasting 90 minutes - that patients showed a comparable improvement in how they thought their recovery was going.

But when it came to more objective measures, the benefits were less clear.

Horseback riding produced immediate and significant improvements in gait and balance in all three tests used by the researchers, but by the sixth month of follow-up, only one of the three tests was still showing better performance. In the rhythm-and-music group, only one of the three tests showed a benefit, either immediately or at the six-month follow-up point.

Although limited, the data might help doctors tease out the best types of activi-

ties for retraining the brain, Lackland said.

Nilsson, who is also a professor at the University of Newcastle in Australia and University of Gothenburg in Sweden said a larger follow-up study is being planned to confirm the findings. The results are also being analyzed to see if the time elapsed since the stroke influenced how well individual patients did.

Reuters.com

Tech Tips

WHAT IS BLOCKCHAIN?

Many people know it as the technology behind Bitcoin, but blockchain's potential uses extend far beyond digital currencies. Its admirers include Bill Gates and Richard Branson, and banks and insurers are falling over one another to be the first to work out how to use it. So what exactly is blockchain, and why are Wall Street and Silicon Valley so excited about it?

Currently, most people use a trusted middleman such as a bank to make a transaction. But blockchain allows consumers and suppliers to connect directly, removing the need for a third party. Using cryptography to keep exchanges secure, blockchain provides

a decentralized database, or "digital ledger", of transactions that everyone on the network can see. This network is essentially a chain of computers that must all approve an exchange before it can be verified and recorded. In the case of Bitcoin, blockchain stores the details of every transaction of the digital currency, and the technology stops the same Bitcoin being spent more than once.

Why is it so revolutionary? The technology can work for almost every type of transaction involving value, including money, goods and property. Its potential uses are almost limitless: from collecting taxes to enabling migrants to send money back to family in countries where banking is difficult. Blockchain could also help to reduce fraud because every transaction would be recorded and distributed on a public ledger for anyone to see.

Who is using it? In theory, if blockchain goes mainstream, anyone with access to the internet would be able to use it to make transactions. Currently only a very small proportion of global GDP (around 0.025%, or \$20 billion) is held in the blockchain, according to a [survey](#) by the

World Economic Forum's Global Agenda Council. But the Forum's research suggests this will increase significantly in the next decade, as banks, insurers and tech firms see the technology as a way to speed up settlements and cut costs. Companies racing to adapt blockchain include UBS, Microsoft, IBM and PwC. The Bank of Canada is also experimenting with the technology.

A report from financial technology consultant Aite estimated that banks spent \$75 million last year on blockchain. And Silicon Valley venture capitalists are also queuing up to back it.

<https://www.weforum.org/agenda/2016/06/blockchain-explained-simply/>

Dollars & Sense

DIGITAL CURRENCY

There's something happening that touches each life on the planet. It has to do with a thing that nobody can do without: Money. You know dollars, euros, yen, maybe even laris and takas. But are you familiar with cryptocurrencies? If I go by my experience with my friends, the answer is almost a 100 percent "No". And that has to change—in

(no pun intended) your own interest!

In the past week Bitcoin, the leading cryptocurrency, or less technically, digital currency, touched a \$3,000 exchange rate. The total market capitalization for all cryptocurrencies hovers around \$115 billion. That was some \$25 billion on April 1st, not even three months ago. That \$115 billion is still only a fraction of the \$15.5 trillion total money supply in the U.S.—cash, checking and saving accounts, as well as savings, mutual funds and money-market securities.

However, billions are invested in Bitcoin. You may have heard the name. But only a few people fully understand that we are about to enter a major financial, societal revolution.

We've gotten used to the disruptive influence of the Internet, which has turned whole industries upside down. The method of disruption is always the same: decentralization and democratization. And that's exactly what is about to happen with money. Yes, we have seen bubbles before—especially around new phenomena.

But cryptocurrencies may be different than the bubbles we've seen. The very

idea of these new digital currencies is that their creation is tied to the creation of value—to actual products or services. They have an inherent value.

The current exponential growth is not just related to one new phenomenon, Bitcoin. The trend involves many different cryptocurrencies. One of them, Ethereum, even challenges the crown of Bitcoin as the early pioneer. That broad development adds credibility to the perspective that we are not just talking about some, one-time, rare new thing but about a major adjustment in the economy.

That does not mean that there won't be market corrections. There will be when assets rise this fast. Bitcoin traded at \$2,700 early in May, then fell back to around \$2,000 to hit a new high of \$3,000 this week. This is bound to be a volatile development. But the underlying dynamic is a major shift that can potentially impact every economic transaction and every human being.

There's something else you need to know: When the pioneers of the Internet—like Google—were building the Internet, you could not participate. As long as the

company didn't go public, the average citizen could not participate in the transformation that Google was provoking. Here's the difference with cryptocurrencies: Anyone can buy digital currencies today and participate in this change.

Some say that cryptocurrencies may ultimately replace gold as a store of value. To put that in perspective: The total estimated value of all gold in the world is more than \$8 trillion. That means that the current value of cryptocurrencies is only pennies. It also means there's enormous potential. It is, at least, time for you to know what's going on.

Read More:

<https://www.optimistdaily.com/2017/06/you-need-to-get-ready-for-digital-money/?rc=optimist>

WHAT IS A 'SHARING ECONOMY

A sharing economy is an economic model in which individuals are able to borrow or rent assets owned by someone else. The sharing economy model is most likely to be used when the price of a particular asset is high and the asset is not fully utilized all the time.

Communities of people have shared the use of as-

sets for thousands of years, but the advent of the Internet has made it easier for asset owners and those seeking to use those assets to find each other. This sort of lending is sometimes referred to as a peer-to-peer (P2P) rental market.

Sharing economies allow individuals and groups to make money from underused assets. In this way, physical assets are shared as services. For example, a car owner may allow someone to rent out her vehicle while she is not using it, or a condo owner may rent out his condo while he's on vacation.

<http://www.investopedia.com/terms/s/sharing-economy.asp>

THE SHARED ECONOMY

This year, the term "sharing economy" was introduced into the Oxford English Dictionary, proof--not that we need it--that the sharing economy as an idea is here to stay. But what's happened along the way is a fracturing of the understanding of what the sharing economy actually is, and what it is not.

The picture is growing increasingly confusing, and it's a problem. Many terms are being used to describe

a broad swath of startups and models that in some way use digital technologies to directly match service and goods providers with customers, bypassing traditional middlemen.

<https://www.fastcompany.com/3046119/defining-the-sharing-economy-what-is-collaborative-consumption-and-what-isnt>

SHARED ECONOMY GLOBALLY

Seoul mayor Park Won-soon wants to make the South Korean capital a global role model for the sharing economy, but he's defending the city fiercely against the very startups that have shaped the concept. Ever since the second-term liberal mayor entered office in 2011, the 60-year-old Park—whose short-lived run in Korea's presidential race ended last month—has been promoting his "Sharing City" project. The idea is to foster local startups that will ultimately break up economic.

<https://qz.com/906280/in-seoul-a-new-sharing-economy-takes-hold-one-that-leaves-uber-and-airbnb-in-the-cold/>

ARE KIDS RESPONSIBLE FOR THEIR FINANCIALLY

IRRESPONSIBLE PARENTS?

If you know your parents might be a burden, it's wise to plan ahead.

What responsibility do you have to take care of financially irresponsible parents in their old age?

This is a question I get quite often. I believe that you honor your mother and father. But this doesn't mean you do so at your own financial peril.

During a recent online discussion, one reader wrote: "My mother is a financial disaster. She doesn't like working and has struggled to hold anything other than minimum-wage, part-time jobs, but loves spending money on shoes, jewelry, restaurants and gifts. My siblings and I warn each other when she asks for money to cover car repairs, insurance bills, or whatever other crisis she can't afford."

The mom apparently has a long history of money mismanagement.

"As children, the utilities were regularly turned off and calls from creditors were frequent," the reader added. "She would come home with a new pair of shoes while the phone and gas were disconnected. Af-

ter our home was foreclosed on, she moved in with her mother, allowing her to keep spending while not working."

Even a windfall didn't solve the problem.

"Mom inherited a modest sum when Grandma passed. It wasn't enough to retire comfortably, but certainly more money than she's ever had access to before. We tried to have a talk about putting the money aside and planning for the future, which resulted in her not talking to us for nearly a year. I have no idea how much she has left, but I know she's been out to very nice restaurants regularly and have no reason to think she'd change her habits."

"She seems to think that she'll simply move in with one of us to be cared for. I'm not inclined to take her in. I can't afford to support her. I've about turned myself inside-out trying to help her in the past. ... If we ask about budgeting and tightening the belt she gets nasty very quickly."

So the reader's conundrum: "How do we prepare and brace for when she inevitably runs out of money and shows up on our doorstep?"

HELP SPREAD THE WORD!

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

Before I answer, consider these findings from the Employee Benefit Research Institute's latest Retirement Confidence Survey:

- Forty-seven percent of workers reported having less than \$25,000 in household savings and investments, excluding the value of their primary home and any direct benefit plans.
- Fifty-seven percent said they weren't confident they would have enough money to pay for long-term care if they needed it.
- Only 41 percent of workers surveyed said they and/or their spouse have tried to figure out how much they'll need in retirement.

There are a lot of reasons people fail to save for retirement. Regardless of why your parent is a poor money manager, it may come down to you and your siblings to pick up the broken financial pieces.

In the case presented by this reader, I suggest a get-together with just the siblings.

Think of it as the pre-intervention meeting. All the adult children should be clear about what they can or can't do to assist.

If you've got some sibling-rivalry issues to work out, try to set aside your quarrels — as best you can — before you meet with your parent or parents. You want your interaction with your parents to be respectful and in a calm atmosphere. You want to stay on point.

You also want to present a united front. This is the time for siblings to lean on each other. Perhaps someone will be able to cover a utility bill, which, by the way, should be paid directly to the utility company. Maybe someone would be willing to take in the parent(s) if others helped out. Research living options if no one is willing to let them move in.

Once you've got a plan, set up the meeting. Pick a nonstressful time to have the discussion — meaning, don't try to do this over a holiday. Be honest and upfront about what you can offer. If you're an only

child, all the more reason to have this type of meeting.

If you've been helping out with money, and the reality is you'll have to continue to do so, you have a right to ask about your parent's finances. Make it a condition of your assistance. No budget, no information, no more bailouts. That's the price your parent pays for his or her mismanagement.

Finally, remember that a fiscally reckless parent is still your parent.

Budget for the help you can afford. But don't let his or her financial sins be your burden. It's not yours to carry.

Michelle Singletary, Washington Post

Laugh & Live Longer

SPEEDING TICKET AVERTED

A Florida senior citizen drove his brand new Corvette convertible out of the dealership. Taking off down the road, he pushed it to 80 mph, enjoying the wind blowing through what little hair he had left.

"Amazing," he thought as he flew down I-95, pushing the pedal even more.

Looking in his rear view mirror, he saw a Florida State Trooper, blue lights flashing and siren blaring. He floored it to 100 mph, then 110, then 120. Suddenly he thought, "What am I doing? I'm too old for this!" and pulled over to await the trooper's arrival.

Pulling in behind him, the trooper got out of his vehicle and walked up to the Corvette. He looked at his watch, then said, "Sir, my shift ends in 30 minutes. Today is Friday. If you can give me a new reason for speeding — a reason I've never before heard — I'll let you go."

The old gentleman paused then said, "Three years ago, my wife ran off with a Florida State Trooper. I thought you were bringing her back."

"Have a good day, Sir," replied the trooper.

CHILDHOOD PUNISHMENTS

1. Going to bed early;
2. Not leaving my house; and
3. Not going to a party.

My childhood punishments have become my adult goals!

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

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

NURSING HOME ASSESSMENT

During a visit to my doctor, I asked him, "How do you determine whether or not an older person should be put in an old age home?"

"Well," he said, "we fill up a bathtub, then we offer a teaspoon, a teacup and a bucket to the person to empty the bathtub."

"Oh, I understand," I said. "A normal person would use the bucket because it is bigger than the spoon or the teacup."

"No" he said "A normal person would pull the plug. Do you want a bed near the window?"

CHILDREN IN CHURCH

I had been teaching my three-year old daughter, Caitlin, the Lord's Prayer

for several evenings at bedtime. She would repeat after me the lines from the prayer. Finally, she decided to go solo.

I listened with pride as she carefully enunciated each word, right up to the end of the prayer: "Lead us not into temptation," she prayed, "but deliver us from E-mail."

From 3-year-old Reese: "Our Father, Who does art in heaven, Harold is His name. Amen."

Purposeful Living

Lynn Ayers has volunteered at the Laconia Senior Center for over a decade. 4 days a week, she walks to the Senior Center, rain or shine to wash dishes. Some of those dishes are huge chafing dish pots,

holding up to 50 portions! She never complains about the number of dishes or pots, or their weight. She just gets to work until the job is done.

To give you an idea of how many dishes she washes, the Laconia Senior Center sends out over 200 Meals on Wheels meals a day, five days a week. Plus, additional meals are served to elders who come in each day for a hot meal. That's a lot of pots and pans.

Always on time for work, this position is one of the most important things in Lynn's life. She enjoys being around seniors and knowing that she contributes to the daily workings of the Senior Center.

Known for her kindness, she never has a bad word to say and is a wonderful

example of how to live a very good life. She makes the most of the fits she has to share. Through her volunteering, Lynn has touched the lives of many people and was awarded the 2017 Vaughan Award for Belknap County.

Editor's Note: Lynn was unable to attend the Vaughan Award Ceremony and we regret that we have not photo of her.

Board Notes

When it comes to adapting to change, most of us are probably fall somewhere between camping out in line for latest iPhone and clinging to our version of Office until the very end. It used to be that major changes in our lives revolved around anticipated stages of maturity; graduation, marriage, kids, retirement, all those things that we knew about. But the world we live in today is very different - change comes almost faster than the old standard of your car's value depreciating as you drove off the lot!

But now we are approaching a major change that will impact all of us and it's uncharted territory. What's the one thing that affects everyone on the planet? MONEY and how

we come by it, or the economy. So how do we prepare for it?

While it may not feel like it, most change occurs in incremental steps. There has been a story around for years that demonstrates this fact. The story goes like this:

A scientist does a presentation of a new theory at a fair and his peers all laugh and say it's crazy, impossible and will never be seen as valid. A year later the scientist does the same presentation. Again his peers look at the material but this time they say,

"I've heard of that."

A year later the scientist once again does the very same presentation. This time his peers skim over the material and ask,

"What's your Point?"

What we can learn from this story is change is less difficult to deal with as we become familiar with it.

So why would we bring this up? In this issue of the newsletter we've included articles on the shared economy, digital currency and blockchain technology, to begin that first step in becoming familiar, exposure. Just giving them a glance begins that process of becoming familiar.

The Share Economy refers to exchanges of underused assets, say a home, between individuals. You've probably seen ads on TV for Airbnb which allows individuals to rent out a home to vacationers as an example. Digital currency, as you guessed, could replace the gold standard and paper currency, and probably raises fears of security; blockchain technology addresses these concerns.

Is this trend in the distant future? Probably not. Under the NH Updates section, you will note that Governor Sununu signed into law a bill that anticipates the use of digital currency.

Apparently we can run, but we cannot hide! But we can start becoming familiar with these terms and ease our comfort levels into the inevitable.