



A Citizen Voice for the  
Aging Experience

# ENGAGING NH NEWS

**July 2019**  
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## **Guest Opinion: How Health Care Em- ployers are Welcom- ing Older Workers**

*And why other industries may  
wind up following their lead:*

by Carol Hymowitz

Dr. Penny Wheeler, president and chief executive of Allina Health in Minneapolis, has a message for her 29,000 employees, especially those who are 50 and older and comprise about one-third of its workforce: "We want you for a marathon, not a sprint."

Faced with an outpouring of retiring boomers and a tight labor market, Allina is working feverishly to retain older employees by offering part-time schedules, a phased-retirement program for clinicians and other flexible work arrangements. These policies also stem attrition of employees with young children and those juggling education and work, but they're particularly appealing to veteran doctors and nurses as well as office and service employees who want to keep working, though not necessarily full-time.

*Health Care Employers and Older Workers*

What's happening at Allina is also occurring at other health

***Increasing numbers of  
Americans want to work  
longer than traditional  
retirement age***

care employers across the country. The growing health care industry has taken a progressive approach to hiring and retaining older workers because it's challenged by shortages of employees at every rank. To keep talent and attract new hires, hospitals and outpatient clinics are offering a variety of flexible work arrangements, including part-time schedules, telecommuting and job sharing. Others are rehiring retirees as contract workers.

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## WHO ARE WE?

*EngAGING NH is an all-volunteer not-for-profit organization registered with the State of NH. We work to support and promote activities, policies, planning and values that respect and include ALL older adults.*

Wheeler's rationale for Allina's current employment practices: "We've had to accommodate in a reasonable way or the experienced talent we value will go elsewhere or just completely retire," says Dr. Wheeler.

The open arms policy toward older workers is still pretty unusual in the American workforce, however.

### *Will Other Industries Adapt the Health Care Model?*

"The health care industry has been very innovative about accommodating older workers because it needs their skills," says Ruth Finkelstein, executive director of the Brookdale Center for Aging at Hunter College. "Other industries probably won't adapt health care's model until they're compelled to by their own labor needs, but

the fact that older health care employees are so visible can help us recognize that their presence at work isn't abnormal."

As lifespans lengthen, increasing numbers of Americans want to work longer than traditional retirement age, either because they like their jobs or need the income to supplement retirement savings, or both. By 2026, roughly 67 percent of 55-to 64-year-olds and 30 percent of those 65-to-74 are expected to be employed full-time or part-time, according to the U.S. Bureau of Labor Statistics.

### *Revamping a Retirement Plan to Permit Part-Time Work*

Bon Secours Virginia Health System, in Richmond, Va., is another example of a health care employer that has altered its

employment policies for an older workforce.

The company revamped its retirement plan, which had penalized older employees who wanted to work part-time before exiting the workforce. Now, retirement benefits are based on Bon Secours' employees' last five highest years of earning, rather than their last five years of employment.

In addition, full-time employees of retirement age can switch to schedules of between 16 and 24 hours a week and retain their health benefits, which helps those who aren't yet 65 and eligible for Medicare.

What began as some specific benefits-policy changes has become "a new mindset to break down barriers" about how work is done and by whom, says Jim Goodwin, Bon Secours senior vice president of human relations. All of Bon Secours' 14,000 employees, who range in age from 18 to 93, have access to flexible work arrangements and many participate in mentoring programs in which employees of different ages and experience levels exchange knowledge.

### *Alternative Work Arrangements and Staged Retirement*

Scripps Health in San Diego permits alternative work arrangements including part-time positions, to staff of all ages depending on business needs. It also offers a staged retirement program where employees with at least 10 years tenure can work part-time and continue receiving full-time benefits. About 33 percent of Scripps's 15,000 employees are over 50.

"The intent of these programs is to retain longer-tenured staff," says a spokesman. "It also allows Scripps Health to transition knowledge, so we don't have it all walk out the door when someone retires."

Managing workplaces with flexible work policies can be challenging and involves tradeoffs, however, says Wheeler of Allina, which operates 12 hospitals, 65 clinics and other facilities. It's more expensive to employ part-timers who each get full benefits, she notes. And supervisors must oversee staff who work a variety of schedules, which complicates their own jobs.

### **HELP!**

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

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

Senator Jeanne Shaheen  
2 Wall Street, Suite 220  
Manchester, NH 03101  
603-647-7500  
[www.shaheen.senate.gov](http://www.shaheen.senate.gov)

Senator Maggie Hassan  
1589 Elm Street, 3<sup>rd</sup> Floor  
Manchester, NH 03101  
603-622-2204  
[www.hassan.senate.gov](http://www.hassan.senate.gov)

Rep. Chris Pappas  
1<sup>st</sup> Congressional District  
660 Central Ave., Unit 101  
Dover, NH 03820  
603-285-4300  
[www.shea-porter.house.gov](http://www.shea-porter.house.gov)

Rep. Annie Kuster  
2<sup>nd</sup> Congressional District  
18 North Main Street, 4th Floor  
Concord, NH 03301  
603-226-1002  
[www.kuster.house.gov](http://www.kuster.house.gov)

### *The Advantages of Keeping Older Workers*

By retaining experienced staff, though, Allina has reduced steep turnover costs and retained people who can then train less experienced staff.

"We're getting the wisdom that comes with years and years of experience," says Wheeler. "We all need ongoing mentorship and whether in IT, human resources, labs or operating rooms, we learn from people who've been around the block many times."

Allina's Dr. Ben Bache-Wiig, 61, is looking forward to being able to slow down from his current 60-hour work weeks, but continue doing work he loves. He spent 20 years as an internist before moving into leadership positions, as president of Allina's Abbott Northwestern Hospital and currently as chief clinical officer and EVP of Allina Health.

### *Figuring Out Next Steps*

Early this year, Bache-Wiig will take a sabbatical — another Allina benefit — to mull what he most wants to do for the next decade. Among the possibilities: working part-time as an internist

again or teaching.

"I'm not done with working, but at this time in my life, the title and salary mean less to me than making a difference with patients and sharing what I've learned over the years," he says. "And being able to take some time off to figure out my next steps is such a gift."

*Carol Hymowitz is a writer, editor and recognized expert on longevity and the retirement savings crisis, management trends and diversity in the workplace. She is co-author of A History of Women in America (Bantam Books) and a contributor to Getting Older; How We're Coping with the Gray Areas of Aging (Wiley e book). She is currently a visiting scholar at the Stanford Longevity Center.*

**NH Updates**

**YOUR LOCAL ASSISTANCE RESOURCES**

ServiceLink Aging Disability Resource Center 866 634 9412, and call 2-1-1

**STATE OPENS SURVEY REGARDING BUS SERVICES**

The DOT is asking state residents to take a short survey

(www.surveymonkey.com/r/QX22KS9) expressing their thoughts by July 15. Participants can enter a drawing to receive one of four \$50 Visa gift

cards or complete the survey anonymously. Results will be incorporated into a transit study that is nearing completion after about two years; the draft can be seen online at: <https://www.nh.gov/dot/org/projectdevelopment/planning/typ/index.htm>

**CONGRESSIONAL UPDATES**

Delegates attending the June Elder Rights Coalition Meeting reported issues being worked on that include: keeping the preexisting condition provision of the Affordable Care Act; lowering prescription drug costs; Medicare coverage for breast prosthesis; Senior Fraud Act to establish an office to investigate claims; robot call abuse would expand FCC authority and include civil penalties; and negotiating Medicare drug prices. Maggie Hassan is working with a

**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!**

committee that is looking at "modernization of the Older Americans Act" for the next 3-year reauthorization period. She is working on including a "hold harmless provision" that would guarantee that no funding level would be less than the prior year. The concern is that smaller States could be cut regardless of the size of the elder population.

**NH AHA**

In 2014, the Endowment for Health launched a collective impact approach to advance healthy aging in New Hampshire that would become the NH Alliance for Healthy Aging (NH AHA). Rooted in nearly two years of work to engage stakeholders from many disciplines & from across the state, six areas have been identified to be the focus for creating these age-

friendly communities in New Hampshire.

The six domains include: Living Arrangements, Family Caregivers, Social and Civic Engagement, Physical and Mental Well-being, Advocacy, and Fundamental Needs.

<https://nhaha.info>

## CALL TO CARE

This half hour video is about the challenges and reward of direct care work in New Hampshire. It includes a panel discussion of funding challenges and interviews with direct care givers in home care and nursing home settings. The program captures the rewards of the direct care profession while addressing the workforce shortage that New Hampshire currently faces.

The Alliance for Healthy Aging Workforce committee has prepared a discussion guide which can be used with viewings. Copies of Call to Care are available by contacting Kelly Laflamme at the Endowment for Health: [KLaflamme@endowmentforhealth.org](mailto:KLaflamme@endowmentforhealth.org), or

Call to Care can be viewed online:

<https://nhpbs.org/calltocare/>

## Your Voice

### BIRD-DOGGING

It's election season in New Hampshire. Of course, it's almost always election season in New Hampshire, but 2020 is a big one, with a great deal at stake, both in our state and nationally. As a large, politically practiced, and involved demographic, we older adults are important to candidates. When they visit our cities and towns, we can both remind them of that fact and be instrumental in helping other voters make informed decisions.

The most effective way of pinning down candidates' policy priorities and knowledge base is to ask the right questions. The technique called "bird-dogging" is a great way to move candidates away from their carefully proscribed talking points and "flush out" their responses to the real-life issues that concern us.

Bird-dogging works like this: a voter is prepared with a brief personal statement followed by a question. For those of us who can get rattled in stressful situations, it's fine to write it down. An example might be, "My mother can live independently with

in-home help with medications and chores, but there is such a shortage of affordable in-home care, she's going to have to move to a care facility. This will end up bankrupting her within 2 years. What are your proposals to increase access to services so she can stay in her home and enjoy her hard-earned savings?" If the candidate evades the question or recites impersonal talking points, follow up: "But what specific policies would you promote to increase access to skilled in-home care for people like my mother who have worked hard and should be able to live out their lives in dignity?"

Questions can be specific ("Why did you oppose last year's bill to increase protections for vulnerable older adults?") or more general ("What policies do you support to increase access to transportation for older people so they can remain active in their communities?"). The responses, or lack thereof, will be revealing of the candidate's values, priorities, and knowledge base.

One big question we should ask every candidate is whether they support campaign finance reform. It is no secret that money

equals influence. We donate time and dollars as we are able to people we believe will work on our behalf. But our individual contributions can't compete with the wealthy people and corporations who can now launder huge donations by funneling them into Political Action Committees.

The Supreme Court ruled these "dark money" contributions legal in the Citizens United case, but we voters can flush out information with persistent questioning. "I have limited resources, but I want to support candidates who will represent my interests. What are you doing to limit the corrupting influence of dark money in your campaign? Will you agree to disclose who, other than individuals, is funding your campaign?" And there are follow-up questions that address long-term solutions: "Do you support a Constitutional amendment overturning Citizens United? Do you support public funding of campaigns? Do you commit to refusing Super PAC money?"

Age can confer courage along with challenges, and these days, we can really use it; there are big and long-lasting issues at stake. As an important part

of the grand hiring committee that is the voting public, we can vet candidates, influence platforms, and help everyone make good choices just by telling our stories and asking important questions.

*Jean Lewandowski*

*Response from a listening session held as part of the proposed State Plan on Aging which was submitted for federal approval the end of June:*

Hello,

In response to the questions asked at listening sessions, I wanted to respond with this letter.

NH can improve its understanding on aging by including older and OLD adults on local, regional and state planning boards. Not just a token 75 year-old. Try for 80, 85 plus!! We're living longer these days - some of us; though life expectancy in the U.S. is overall on the decline I believe.

Our State can also better

serve our aging population by being more realistic as to the cost of living and how escalating costs can impact folks who earned their living when pay levels, salaries, a great deal less than now and often without pensions/retirement benefits.

If valid "means tests" could be achieved, it would be helpful if persons over 70-75 with incomes less than a determined amount could receive a reduction on property taxes. Any hope for lower electric bills? Fuel costs, etc. etc. All go up.

It's very important for older adults to live in our community. It's where one's acquaintances, friends, family (if any) are. It's important. More affordable housing - life care, or partial life care complexes available for a range of incomes. The xxxx facility meets the needs of many - (not all elderly need "assisted living"), but is limited to those with very limited income. There are many whose income is a little too much to qualify - but nowhere near enough to afford such facilities as xxxx. Nor do we need the frills as such. But there are many equally needy of appropriate housing in this GAP group.

**HELP SPREAD THE WORD!**

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

**RAISE YOUR VOICE!**  
Please let us know what's on your mind and what's important to you.  
engagingnh@gmail.com

Regarding the question on isolation, maybe – somehow - encourage neighbors to be more neighborly. But I'm not sure how.

Thank you for the opportunity to comment on these important issues.

**GOOD NEWS UPDATE ON THE NH STATE PLAN ON AGING**

*Federal Administration for Community Living (ACL) - Review and Approval*

The State Plan has gone through 3 complete reviews by the Federal Administration for Community Living (ACL). The final and third review was extremely positive, and NH is "on track" for approval.

*State Review and Approval*

The NH Legislative State Committee on Aging (SCOA) reviewed the State Plan, and provided a unanimous vote of approval on June 3, 2019. The SCOA Chair Ken Berlin provided his signature of approval on the same day.

The NH DHHS Commissioner Jeffrey Meyers has

reviewed the State Plan, and provided his signature of approval on June 17, 2019.

Some of the SPOA Highlights & Edits – Over the Last Month

- Added a focus on mental health and substance use disorder, per discussions at the Concord Public Comment session and added the strategy to "explore opportunities to better align the SPOA and the 10-Year Mental Health Plan".
- Added a strategy to "submit an application to the National Council on Aging to receive approval of REAP as an evidence based program eligible for funding under Title IIID (of the Older American's Act)".
- Strengthened (and added another strategy) to the Advanced Directives and End of Life section.
- Added the sentence to the Executive Summary, "Notably, our state ranks 49th out of 50 states in the percentage of Medicaid dollars invested in home and community-based support (per the AARP report, Across the State: Profiles of Long-Term Services and Supports)".

- Added the sentence to the Executive Summary, "Per Older American's Act, BEAS prioritizes these services to those individuals with greatest economic and social needs, and to NH's most vulnerable older adults".
- Added the following strategy, "Partner with the State Committee on Aging and the SPOA Committee on the coordination of state and county outreach to introduce the SPOA, maintain accountability, engage community support and establish a SPOA 'score card' to communicate progress of the State Plan". This strategy was moved to Goal #1 and to change the Performance Measure (regarding this strategy) from every other year to every year.
- Partnered with the NH Coalition of Aging Services and the Division of Public Health Services on several edits to the nutrition section.
- Added language regarding "intergenerational approaches to serving older adults" to our strategies, per Public Comment discussion at

the Gibson Center for Senior Services.

- Provided edits and added “headers” to the section on NH’s Changing Demographics.
- Added the State Suicide Prevention Plan to the Appendix.
- Added a transportation strategy to address “mobility management
- Edited Business Acumen and No Wrong Door sections.
- Provided edits to Adult Day Health Programs section.
- Tighten the language in the Quality Management section.

The State Plan on Aging will be submitted to the Federal Administration for Community Living on Thursday, June 27, 2019, and will be posted on the BEAS website.

### **Focus on Community**

#### **LIVING STREETS**

Oftentimes when you walk down the streets of suburbs in America, you have the feeling that something is missing: people! While there’s plenty of space for kids to play and parents to chat with neighbors, the reality is that most people

tend to spend their time in their own private spaces. Meanwhile, in the Netherlands, many of the suburban streets are full of activity—weather permitting. These streets are known as Woonerfs or “living streets” (more accurately, living yards).

Recently, Clarence Ecker-son of Streetfilms visited one in the city of Utrecht, and it looked very much like a street party, with the occasional car creeping through. The video can be viewed at

<https://www.treehugger.com/urban-design/why-cant-we-have-woonerfs-north-america.html>.

#### **GROW YOUR OWN NATURAL MOSQUITO REPELLENT**

While there are so many positives that come with the summer season, there’s one huge downside: mosquitos! But rather than rely on bug repellants or pest control sprays to ward off these nasty buggers, there a better, more natural way to keep the mosquitoes out of the house. The problem with conventional mosquito-fighting options is that they’re loaded with nasty additives, harmful fragrances, synthetic compounds, and dangerous chemicals. Not

to mention they create waste in the form of plastic.

Instead, try using plants—yes plants— to keep mosquitos away. Lemon balm, for instance, promotes a healthy relationship to bugs. It brings in the right ones — pollinators like bees and butterflies — and deters mosquitoes. Mosquitos don’t like the smell of lemon balm and so generally stay away from it.

Peppermint has also been proven to effectively stave off mosquitos. One study in which mosquito larvae were exposed to the oil resulted in a 100 percent mortality rate for the larvae. Planting peppermint around the yard will work well, but if you need more immediate backup, you can crush up the peppermint leaves in your hands to release a strong scent. Want to discover more mosquito-repelling plants? Look no further!

*www.optimistdail.com, 6/19*

#### **AGING IN NH**

How well can you age in your NH community? Take a moment to look up your zip code.

[healthyagingdatareports.org](http://healthyagingdatareports.org)

## STATEWIDE PUBLIC TRANSIT SURVEY

Share Your Opinion and You Could Win a \$50 Gift Card!

The NH Department of Transportation (NHDOT) is working to improve the statewide public transportation system and is seeking the public's input.

There are 11 public transit providers in the state, as well as intercity bus transportation supplied by several private companies.

The transit systems range from rural areas in the north and west, to more urbanized systems in the south and east. The providers range from private non-profit corporations, to community action programs, to city departments and authorities, to the University of New Hampshire.

The NHDOT is assessing the system in order to develop a plan to improve the delivery of these services. The public is invited to take a short survey so that the recommendations in the study accurately reflect the priorities of the people of NH.

NH Residents are encouraged to complete the survey by July 15, 2019, to be entered into a drawing to receive one of four \$50 Visa Gift Cards, courtesy of

the Vendor Members of the NH Transit Association. Residents can also complete the survey anonymously. The drawing will take place on July 16, 2019.

### News You Can Use

#### ARSENIC IN BOTTLED WATER

Consumer Reports study reveals that some bottle water contains arsenic. While the FDA sets a standard of 10 parts per billion (ppb) of arsenic as a maximum, the CR thinks that the standard should be 3 ppb because of the accumulate effect, nothing the increase in consumption of bottled water.

*[www.CR.org/arsenicinwater](http://www.CR.org/arsenicinwater)*

#### RECYCLING TIPS: HOW TO AVOID THROWING THE WRONG STUFF IN YOUR BIN

There are so many confusing recycling rules! These tips will help you figure them out.

Recycling is confusing. Depending on where you live, the rules around recycling can differ wildly. In some places, people are allowed to throw all their recyclables into the same bin. In other towns, they must separate paper or card-

board from cans and bottles. Requirements for plastics are particularly confounding, which partly explains why only 9% of plastics get recycled.

Just because you throw something in the bin doesn't mean it will get turned into a new product automatically. If you throw something into the bin that doesn't belong there, the offending items might be plucked out and sent to a landfill. But improperly recycled things often elude filters. They might mess with sorting equipment and cause delays at recycling plants, or get mixed in with the good stuff and shipped out to a new location for further processing, contaminating whole bales of otherwise valuable materials.

All this confusion has helped create a recycling crisis that came to a head in 2018. China, which for 20 years, had imported about half the world's plastic, paper and metal for recycling, suddenly closed its doors to much of this trash as part of a crackdown on pollution. Many of the items China had been buying from abroad weren't actually getting recycled; instead, they were sent to landfills, dumped in rivers or burned.

**ENH NEWSLETTER-JULY 2019**

In the wake of China’s ban, other Southeast Asian countries began implementing similar restrictions on imported trash. And as a result, some municipalities across the U.S. have had to scale back or cancel recycling programs.

There are some simple things we can do to be smarter about what we try to recycle.

*1. Know what to toss in the bin...*

The best practice is to keep it simple and focus on basic items: You can probably place plastic soda bottles and aluminum cans into your recycling bin, no matter where you live. Glass bottles, paper and cardboard are also fairly safe bets, though many communities require them to be separated from other recyclables.

Plastics can be really tricky. Items that have the “recycling symbol” stamped on them — the triangle with the number in the middle — aren’t necessarily recyclable. In fact, recyclers don’t actually want you to try to use

those symbols as your guide. The number on the container is really for people to identify the type of resin it is. That’s not helpful for the common consumer.

*2. ... and what not to.*

It’s just as important to understand what doesn’t belong in your curbside

collection bin. Most municipalities post their recycling rules online. You can look yours up by going to the website BeRecycled.org, which lets you enter your ZIP code and returns a list of local websites with official information. It’s very handy.

Big recycling companies all over the country struggle

<b>How to Contact Your State Committee on Aging Representatives</b>		
County	Name	Email
Belknap		
Carroll	Susan Ticehurst	TicehurstNHHouse@gmail.com
Cheshire	Susan Emerson	semerson435@aol.com
Coos	Mark M. E. Frank	maxfra@aol.com
Grafton		
Hillsborough	Kathy Baldrige	scoainnh@gmail.com
	Ken Berlin, Chair	kaberlin@comcast.net
Merrimack		
Rockingham	Nancy Formella	naformella@gmail.com
	Susan Nolan	suznnolan@aol.com
	Kristi St. Laurent	ic.thus@hotmail.com
Strafford	John Kennedy	johnk@rhanh.org
Sullivan		
NH Senate	Ruth Ward	ruth.ward@leg.state.nh.us
NH House	James MacKay	james.mackay@mygait.com
HHS Oversight	Frank Kotowski	frkotowski@comcast.net
BEAS Liaison	Jo Moncher	Jo.Moncher@dhhs.nh.gov
Website:	<a href="http://www.dhhs.nh.gov/dcbcs/beas/aging/">www.dhhs.nh.gov/dcbcs/beas/aging/</a>	

with the same problem items: hoses and cords, plastic bags, propane tanks, needles and clothing. These things shouldn't be mixed in with your household recycling.

Flexible, stretchy or crinkly plastics should not be put in the curbside bin either. They're a smaller part of the problem, but the guidelines around these items tend to be confusing.

*3. Do a quick cleaning, but you don't have to go crazy.*

Try to empty or scrape as much food out of containers as possible. You can even rinse them out. But you don't have to wash them thoroughly, especially if you live in a drought-prone area. Just make sure they're relatively clean when you throw them into the bin. This is particularly important if you live in an area where your paper, plastics and cans all go in the same bin — food residue or water can ruin perfectly good paper.

*4. Don't bag it.*

Unless you live in a place that requires you to secure your recyclables in plastic bags, keep them loose in the curbside bin.

*5. When in doubt, throw it out.*

If you're not sure whether something can be recycled, don't place it in your curbside bin. Yes, it might end up in a landfill. But that's where it'd go if you tried to recycle it anyway.

For things you're unsure about, like batteries, lightbulbs and propane tanks, there might be a local program near you that will help you dispose of them. (Ask Google or BeRecycled.org.) Plastic bags can be returned to grocery stores in many cases.

If there are no local programs, then they go in your trash can.

[www.huffpost.com](http://www.huffpost.com)

## Health & Wellness

### MUSIC TO HELP PREMATURE BABIES

While advances in neonatal medicine have increased the chance of survival of premature babies, these children still remain at high risk of developing brain development disorders as the vast majority of neural growth during the last trimester of pregnancy. When this process is disrupted, due to premature birth, neural networks can be impaired, and the baby can ultimately develop neurodevelopmental disorders such as learning difficulties.

To help the brains of these fragile newborns develop as well as possible despite the stressful environment of intensive care, researchers from Switzerland have used music written specifically for premature babies. The three eight-minute music pieces include one to accompany babies' awakening, one to accompany them falling asleep, and one to interact during the awakening phases. The findings have shown amazing results in aiding the babies' brain growth, resulting in neural development similar to that of full-term infants.

<https://newatlas.com/music-premature-baby-brain-development/59915/>

### ORAL HEALTH AND ALZHEIMER'S

Flossing and brushing your teeth may do more than just clean your teeth and keep your gums clean—it may also help prevent Alzheimer's disease. Researchers from Norway have determined that the bacteria that causes the gum disease gingivitis was found in the brains of Alzheimer's patients and is believed to significantly raise one's risk of developing the condition. The bacteria, called gingivitis causing chronic infection in the

gums, but can also move to the brain where it can damage nerve cells and eventually lead to loss of memory and ultimately. Researchers pointed out that in order to significantly reduce the chances of getting dementia later in life, generic measures such as brushing and flossing your teeth and regularly visiting your dentist for check-ups might just do the trick.

*<https://www.goodnewsnet.org/good-dental-health-substantially-decreases-alzheimers-risk/>*

## **BENEFITS OF BRISK EXERCISE**

People with pain in their hips, knees, ankles or feet who logged 60 minutes of moderate to brisk exercise per week were 86 percent less likely to develop a mobility disability such as walking too slowly to cross a street safely. They were also 45 percent less apt to end up with a daily-living disability, such as having trouble bathing or dressing than those who exercised less. American Journal of Preventive Medicine April 2019

### **Tech Tips**

## **PASSWORDS MADE EASY**

Use the first letters of a favorite saying, quote, book,

## **We Want You to Know . . .**

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

We actively partner & work with other NH advocates.

### Formal Partnerships

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

### Active Collaborations & Groups:

- Elder Rights Coalition

### Other Groups we work with:

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

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or album title. A simple example: Live Free or Die is LFOD. Of course, most require at least eight letters, 1 character and at least 1 digit. You could use every 2<sup>nd</sup> or 3<sup>rd</sup> digit of a 9-digit zip code or an old phone number.

## MANAGING DATA USE

Closing apps when you're done using them can also reduce data usage. Many open apps—especially those that provide location services—will continue sending and receiving data even when your phone or tablet is locked. That not only wastes data but can also drain your battery.

## PHONE MAGNIFIER

Do you always have a magnifying glass handy when you need one? Me either. But I always have my smart phone with me, and I'm guessing you do too.

A wonderful free Android app called **Magnificent Magnifier** (<https://play.google.com/store/apps/details?id=cps.mmx.magnifier>) turns your phone into a lighted magnifying glass!

With Magnificent Magnifier you can change power of the magnification and turn the light (your camera's flash) on or off as needed.

It's pretty much as simple as that! You can download Magnificent Magnifier for free from the Google Play Store.

There is great magnifying glass app for iPhone users as well. It's called **Over 40 Magnifier and Flashlight** <https://apps.apple.com/us/app/over-40-magnifier-flashlight/id381663967> (<https://apps.apple.com/us/app/over-40-magnifier-flashlight/id381663967>) and you'll find it on iTunes. It isn't free however, but at \$1.99.

[www.ricksdailytips.com](http://www.ricksdailytips.com)

## Dollars & Sense

### HELP WITH MEDICAL BILLS

The number-one trigger for personal bankruptcy in the United States is medical bills. That's why a company by the name of Earnin wants to help people figure out how to pay for them. The company says it will negotiate medical bills with hospitals on behalf of its users, helping them to lower the overall price of the bill, set up a payment plan, or possibly have the debt forgiven.

The service, called HealthAid, is free—although Earnin does ask for donations. Earnin says to get

access people will need to download its cash-advance mobile app and upload a photo of their outstanding medical bill. If you don't have insurance (or owe money beyond what insurance will pay), the company will call the provider and try to lower your bill. With more Americans uninsured than ever, this service could be extremely important for the people who need it most. Read More: <https://www.earnin.com/> *(Note: While the BBB reports state that this is not a scam, it's always wise to research information before using the site.)*

### THINGS YOU SHOULD NEVER CARRY IN YOUR WALLET

One of the worst feelings is reaching for your wallet and finding it's not there. Panic ensues: Did you leave it at home? Drop it? Were you the victim of a pickpocket? Following our advice won't salve that panic, but it may lessen it.

Because with every new bank slip that bulges from the seams, your personal information is getting less and less safe. With just your Social Security number, identity thieves can open new credit accounts and make costly purchases in your name. If they can

get their hands on (and doctor) a government-issued photo ID of yours, they can do even more damage, including opening new bank accounts. These days, con artists are even profiting from tax-return fraud and health-care fraud, all with stolen IDs.

We talked with consumer-protection advocates to identify the 10 things retirees should purge from their wallets immediately. And when you're finished, take a moment to photocopy everything you've left inside your wallet, front and back. Stash the copies in a secure location such as a home safe or a bank safe deposit box. The last thing you want to be wondering as you're reporting a lost stolen wallet is, "What exactly did I have in there?"

*1. Wads of Cash*

Maybe it's ingrained. Your dad carried a wallet fat with cash and you're carrying on the tradition. Stop.

Flashing a wad of cash, even unintentionally, makes you a target for robbery. And if you lose that wallet, you can cancel lost or stolen credit cards and not be affected. But that cash money is gone forever.

If you're rightly concerned about running up credit

card debt, use a debit card. It's just like cash.

*2. Social Security Card*

Losing your Social Security number is a sure ticket to identity theft. Once stolen, rogue identity thieves could use that number to get loans in your name or obtain credit cards. For that reason, identity theft experts say, never carry your Social Security card -- or even a piece of paper with your Social Security number on it.

That task done, make sure nothing else in your wallet has your Social Security number on it, including other forms of identification

**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.

(expunge your spouse's and children's Social Security numbers, too, if you carry those around in your wallet). States can no longer display your SSN on newly issued driver's licenses, state ID cards and motor-vehicle registrations. However, if you still have any old photo IDs with your Social Security number on them, request a new ID immediately. Even if there's an additional fee, it's worth it to protect your identity.

And check your checks. Some used to have their Social Security number printed on their checking account checks thinking it would be a better form of ID for the payee. Destroy those checks if you have them lying around or carry one in your wallet.

*3. Password Cheat Sheet*

We all have them, someplace: password cheat sheets. That's because the average American uses at least seven different passwords to access everything from ATMs to credit card accounts. The smart play, experts say, is to have individual passwords made up of unique combinations of numbers, letters and symbols that you change regularly. But how do you remember them all? One of

the worst places for a password cheat sheet with your ATM card's PIN is your wallet.

There are better options: If you have to keep passwords jotted down somewhere, keep them in a locked box in your house. You should also consider a digital password manager. One to consider is LastPass. The basic service is free, or you can upgrade to the premium version for \$3 per month.

A password manager, such as the one built into Apple's Safari browser, can also help you create strong, unique passwords for each of your accounts.

It's also a good idea to enable two-factor authentication on any account that allows you to. You'll enter your username and password as usual, but the account will then confirm your identity by asking you to enter a code that has been sent to your smartphone or e-mail address.

#### *4. Spare Keys*

A lost wallet is bad enough. A lost wallet containing your spare house key along with your ID that shows your home address is an invitation for real-world thieves to break into your home. The best move is to

keep your spare key with a relative or friend.

Or get with modern times and forget about physical keys. Get smart locks for your home's entry door. Smart locks allow you to unlock (and lock) that door with a keypad or an app. You'll also be able to remotely lock or unlock the door, and some models allow you to create a digital key for one-time use, say



to let in housekeepers.

#### *5. Blank Checks*

Blank checks are risky. In the wrong hands, a blank check could be used to quickly drain money from your bank account. And even if the stolen check isn't used, the check has on it your bank account and routing numbers, a target for electronic withdrawals from your account. To pile on, that blank check will

also likely have your home address on it (and some people have added their Social Security numbers, too, another no-no).

Only carry with you the check or checks you think you might need immediately, and leave the checkbook at home.

#### *6. Passport*

A passport, like any government-issued photo ID, can be a weapon used against your finances if it falls into the wrong hands, ID-theft experts warn. It could be used to travel in your name, get a new copy of your Social Security card or open bank accounts.

When traveling in the U.S., have with you only your driver's license or other personal ID. Leave your passport book and wallet-size passport card in a secure place such as a fireproof home safe. When traveling abroad, experts advise, carry a photocopy of your passport and leave the original in a hotel safe.

#### *7. Multiple Credit Cards*

You could slim down that fat wallet by rolling with fewer credit cards in it. That way, if your wallet is lost or stolen, you won't have as many credit cards that you'll have to cancel. Our recommendation: Car-

ry one rewards card for everyday purchases as well as a backup card for unplanned purchases or emergencies.

And as we mentioned, photocopy the front and back of everything in your wallet, or write the cancellation phone numbers or websites for your credit cards on a piece of paper at home.

### 8. Birth Certificate

Your birth certificate, stolen, won't get anyone very far. But if they have it in conjunction with other types of fraudulent IDs, security experts say, thieves could do some major damage to your finances.

Be especially vigilant on the rare occasions when you're required to carry all of your most sensitive documents at the same time. One example of that is at a mortgage closing, when you might need to bring your birth certificate, Social Security card and passport. Don't let them out of your sight, and take them straight home before you celebrate that closing. It's not a good idea to leave them in your car.

### 9. A Stack of Receipts

You don't need all those receipts jammed into your wallet. While businesses

have not been allowed to print on paper receipts more than the last five digits of your credit card number for years, ID-theft experts say skilled thieves could use those last five digits and merchant information on receipts to phish for the remaining numbers on your credit card.

Remove those receipts from your wallet daily and shred them. If you need to retain receipts, for possible returns or warranties, ask the merchant to skip the paper and send you a digital receipt instead. Most retailers will. If you have a printed receipt you need to keep, consider making it digital and storing it securely in the cloud. Apps that do this include Shoboxed, which lets you create and categorize digital copies of your receipts and business cards. Plans start at \$29 per month.

### 10. Medicare Card

Some still have Medicare cards with their Social Security numbers printed on them. That's changing. A new law requires the Centers for Medicare and Medicaid Services to remove SSNs from Medicare cards. The rollout of new Medicare cards without SSNs is in its final stages in 2019, but some might still be stuck

with an old card, which should be destroyed as soon as the replacement card is received.

In the meantime, if for any reason you still have an old Medicare card with your Social Security number on it, remove it from your wallet and replace it with a photocopy of the card. Black out your Social Security number on that photocopy. If an appointment requires your full Social Security number, you can provide it verbally from memory as needed.

*Bob Niedt, www.kiplinger.com, 5/15/19*

## 10 ESTATE PLAN PITFALLS TO AVOID

*Review your estate plan regularly to ensure it meets your needs.*

Do you remember when you last reviewed your estate plan? If the answer is when you first signed the stack of documents at your

Do you know an Elder leader making NH better for all of us as we age?

### **Nominated him or her for a Vaughan Award!**

Nomination forms are online at

[www.engagingnh.org/vaughan-awards.html](http://www.engagingnh.org/vaughan-awards.html)

attorney's office, then you're not alone. Many of us complete an estate plan and then fail to revisit it for years—or never do.

It is important, however, to review a plan every so often due to ever-changing tax laws and major life events, such as a birth, marriage, divorce, or death. At a minimum, you should consider dusting off and revisiting your estate plan every 3 to 5 years, to help ensure alignment with current laws.

Below is a list of 10 common pitfalls of an outdated estate plan. If any of these apply to you, it may be prudent to meet with your estate planning team to review and, perhaps, update your plan.

1. Fiduciary follies: When the wrong executor or trustee is named.
2. Your "little ones" aren't so little anymore.
3. Privacy please: HIPAA rights and when they should be waived.
4. More money, more complexity: Wealth accumulation can create estate tax issues.
5. Getting out of Dodge: Changes in state residency.
6. Potent portability: Unused portion of exclusion

amount may now be transferred to second spouse.

7. Don't stop giving: Fulfilling philanthropic goals.
8. The lesser of 2 taxes: Income tax rates have increased relative to estate tax rates.
9. Make sure life insurance policies are not on life support.
10. Help me help you: Talking with the next generation.

Many estate plans no longer meet their original intent due to inattention and a lack of routine updating. Inevitable changes in laws and the tax code, not to mention changes to family and financial circumstances, further erode a plan's effectiveness. Successful estate planning requires more than just having signed the initial documents: Your plan should evolve as your circumstances do.

[www.fidelity.com/viewpoints/wealth-management/estate-planning-common-pitfalls?ccsource=email\\_weekly](http://www.fidelity.com/viewpoints/wealth-management/estate-planning-common-pitfalls?ccsource=email_weekly)

**Laugh & Live Longer**

**SOME HALF-BAKED HUMOR**

Please join me in remembering a great icon of our times. The Pillsbury

**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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Doughboy died yesterday of a yeast infection and trauma complications from repeated pokes in the belly. He was 71.

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

The grave site was piled high with flours. Aunt Jem-

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

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

Despite being a little flaky at times, he still was a crusty old man and was considered a positive roll model for millions. Doughboy is survived by his wife Play Dough, three children: John Dough, Jane Dough and Dosey Dough, plus they had one in the oven. He is also survived by his elderly father, Pop Tart.

The funeral was held at 3:50 for about 20 minutes.

*If you smiled while reading this, please rise to the occasion and pass it on to someone having a crummy day and in knead of a rise.*

**SURGERY JOKE**

Before going in for surgery I thought it would be funny if I posted a note on myself telling the surgeon to be careful.

After the surgery I found another note on myself.

"Anyone know where my cell phone is?????????"

**HEAVEN JOKE**

A man died and went to The Judgment. They told him, "Before you meet with God, I should tell you — we've looked over your life, and to be honest you really didn't do anything particularly good or bad. We're not really sure what to do with you. Can you tell us anything you did that can help us make a decision?"

The newly arrived soul thought for a moment and replied, "Yeah, once I was driving along and came upon a person who was being harassed by a group of thugs. So I pulled over, got out a bat, and went up to the leader of the thugs. He was a big, muscular guy with a ring pierced through his lip. Well, I tore the ring out of his lip, and told him he and his gang had better stop bothering this guy or they would have to deal with me!"

"Wow that's impressive, "When did this happen?"

"About three minutes ago," came the reply.

**Purposeful Living**

This nomination was filled with personal quotes; the one really stands out, "Chuck is an example that

I will always remember of how to have a meaningful and fulfilling life throughout it." And here are some others: "I have known Chuck for nearly 30 years, beginning at Keene Elm City Rotary Club, where Chuck is a founding member. Mary Delisle, a fellow Rotarian and friend of Chuck says that he "embodies kindness, goodness, compassion and caring everywhere he goes and with everyone he meets". I agree wholeheartedly. I have been Executive Director of the Keene Senior Center since 2017, where Chuck volunteers as the pianist for our singing group, the "Senior Swingers", and I have witnessed how he provides friendship, support and respect to all of the approximately 40 singers, as well as sharing his considerable musical talents (and sense of humor). At eighty years old, Chuck's caring and service for others is stronger than ever, and he is an inspiration and example for many.



**Charles Anderson**

**ENH welcomes all points of view and invites your submissions.**

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Forward it on!

Pat Patnode, Director of the "Senior Swingers", remembers when Chuck first started volunteering as pianist approximately three and a half years ago. Chuck told Pat that his mother had also volunteered with seniors and that after his first practice session he knew the he loved it, and that he "told" his mother as he drove home that he was a "natural fit". He is a natural because he loves people and he treats everyone with the same kindness and respect regardless of their challenges. He makes people feel good just by being with him. He is a humble person, but has strength from conviction, character and a solid foundation.

Another of Chuck's friends from Keene Elm City Rotary Club, Alan Stroshine, says that "Chuck is one of the finest people I know". He cites how Chuck and his wife Liz went to El Salvador

in recent years to help with a Rotary project, and how Chuck has volunteered at the Keene Community Kitchen and as a driver for the Red Cross.

Before he retired, but when he was well past 60 years old, Chuck was the program coordinator at Pilgrim Pines Conference Center for the Roads Scholar Program. Seniors from all over the world came to Pilgrim Pines for conferences, and Chuck and Liz would go far beyond his "job description" by bringing the visitors to their home, to community events and by showing hospitality and friendship that left lasting impressions I am sure. This is the kind of person that Chuck is. It is difficult to imagine the reach of his impact on others, but the many small kindnesses that he has given and continues to give, such as with Keene Senior Center's "Senior Swingers", has made the world a better place. I too think that Chuck is one of the finest people whom I have ever known.

**Board Notes**

*"I'm uninterested in superheroes. I am only interested in real stories, real people, real connection..."*

*If I can challenge old ideas about aging, I will feel more and more invigorated. I want to represent this new way. I want to be a new version of the 70-year-old woman. Vital, strong, very physical, very agile."*

Jamie Lee Curtis

**TAKING IT FOR GRANITE**

Unless there's been a reason for you to be active in the legislative process, there's little chance you would be exposed to the complications of the budget cycle. But it's not too hard to imagine what happens in the Granite State known for frugality and living within its means. As you can guess, there's a great deal of competition for every dollar and the best organized and funded groups usually come out the winners...or whatever current lawsuit is driving the process.

This dynamic means that there is very little effort given to prevention or cost avoidance. In fact, since the 1960s, the only time that the State has implemented programs to address aging is when there was a federal initiative and funding! Since the 80's, year after year, there have been warnings about the need to address our grow-

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

Name	Mailing Address	Phone	E-Mail Contact Form
U.S. Rep. Chris Pappas	323 Cannon HOB, Wash- ington, DC 20515	202-225- 5456	<a href="https://shea-porter.house.gov/contact/email">https://shea-porter.house.gov/contact/email</a>
U.S. Rep Ann Kuster	137 Cannon House Office Building, Washington, DC 20515	202-225- 5206	<a href="https://kuster.house.gov/contact/email-me">https://kuster.house.gov/contact/em ail-me</a>
U.S. Senator Maggie Hassan	B85 Russell Senate Office Building, Washington, DC 20510	202-224- 3324	<a href="https://www.hassan.senate.gov/content/contact-senator">https://www.hassan.senate.gov/c ontent/contact-senator</a>
U.S. Senator Jeanne Shaheen	506 Hart Senate Office Building, Washington, DC 20510	202-224- 2841	<a href="http://www.shaheen.senate.gov/contact/contact-jeanne">www.shaheen.senate.gov/contact /contact-jeanne</a>

ing aging population. But since there was no lawsuit, there was no crisis. Not only that—older adults, collectively as a population, have not been organized or funded to lobby.

Until now.

This past year there was a cohesive, coordinated approach on legislation, which has resulted in the creation of a Commission on Aging. How did that happen? In 2015 the Endowment for Health took on aging as an issue and from that initiative grew the NH Alliance for Healthy Aging (NHAHA). The AHA Advocacy Workgroup, NH Legal Assistance, the Center for Aging and Community Living, and representatives from NH Futures came together to focus on priority areas, developed a strategy, grew grassroots

supports, provided talking points and lobbied long and hard. There were long days and frustrations, survived by commitment! And for that we want to thank all the players, including our NH legislators who supported this bill.

We also want to commend Jo Moncher for all the work that was put into the State Plan on Aging listening sessions. The draft plan has been approved by the workgroup and the Commissioner and by the time you receive this newsletter, the Governor will have signed off and it will be on its the way to the US Administration on Community Living.

In addition to our appreciation for all the work and players, we are pleased at the trend of shifting away from top down manage-

ment to a bottom up, “consumer-driven” approach. But it’s not cast in granite! Our voices, our wisdom, and our history of caring, as demonstrated by the high level of volunteerism, is needed to insure continued momentum. The movement forward must reflect what works, what is needed, and what is wanted.