GUEST OPINION:

Becoming an Age-Friendly Community in NH: Program Update

Southern New Hampshire Planning Commission (SNHPC) planners are asking pointed questions to community leaders, residents, volunteers, students, and businesses about aging concerns. How are communities responding to NH’s changing demographics? Can they become more age-friendly; do they provide more choices that enable both young and older residents to stay and thrive in their communities?

The biggest issues concerning NH’s millennials and seniors are transportation, housing, and community engagement. Thanks to support from Tufts Health Plan Foundation and AARP, SNHPC has the unique opportunity to work with three communities and several businesses in their region on pilot programs for Becoming Age-Friendly—at no cost to either the communities or the businesses.

Two of the community pilot programs center on transportation and housing. In Goffstown, community leaders—including the Town Manager, Planning Director, and staff from the Goffstown Library and Parks and Recreation Departments—work together to strategize with the region’s transit agency (MTA) to expand outreach to existing transit services for seniors. For housing, the focus is on creating outreach materials to explain the allowance for accessory dwelling units (ADU). Goffstown leaders understand that through ADUs residents might live longer in their homes by creating a source of additional income, enable adult child to return home, or provide a caregiver a fully functioning (separate, but together) housing option.
Chester has attracted a sizeable amount of new construction over the past 5+ years, but residents noticed that much of the housing was large, two-story McMansions. SNHPC was asked to assist the town in learning resident opinions on housing options to steer possible zoning amendments. Working with community leaders, residents were invited to a local charrette where they learned about housing options and voted on the desirability of each for their town. They were also asked about the existing transit services, like the Cooperative Alliance for Regional Transportation (CART), of which most people are unaware. However, they would be willing to use them.

The third pilot community, Bedford, invited SNHPC to work with town staff and residents to develop an age-friendly survey on multiple topics (transportation, housing, recreation and engagement, and economic development) to inform future Master Plan efforts to add age-friendly elements to the town’s master plan update, and guide age-friendly growth for the next decade.

In the SNHPC age-friendly business pilot program, the team has also started conversations locally, regionally, and on the state level about the concept of developing an age-friendly business atmosphere. Criteria were developed through research of similar efforts in US and Canadian cities, checking in with stakeholders, and the team’s learning since the program’s inception. Using a checklist, they have examined four businesses using various elements including design and atmosphere; customer service; employee benefits; products and services; and environmental sustainability, so businesses can incorporate strategic improvements to become age-friendly.

SNHPC Executive Director Sylvia von Aulock added, “NH is an aging state. While our older adult population is growing, our younger adults are leaving the state. Every business is aware that hiring young talent is an ever-growing challenge. As a state, we need to attract young people to keep vibrant and alive, while assisting older adults through aging challenges.”

To learn more, call 603-669-4664. or visit http://www.snhpc.org/

**Tufts Health Plan Foundation offers new mini-grant opportunities**

Tufts Health Plan Foundation announced the launch of the Momentum Fund, a new mini-grant program that advances age-friendly and dementia-friendly work in Massachusetts, New Hampshire and Rhode Island. Grants of up to $10,000 will support early-stage initiatives and innovative efforts; $100,000 has been allocated for each state where Tufts Health Plan does business.
“Communities often find it challenging to secure resources to support emerging work. The Momentum Fund addresses this gap,” said Phillip González, the Foundation’s senior program officer.

As the only regional funder focused exclusively on healthy aging, Tufts Health Plan Foundation works to strengthen and support communities to help them become great places to grow up and grow old.

Momentum Fund grants resources will be available to nonprofit organizations in Massachusetts, New Hampshire and Rhode Island. The Foundation has convened local committees in each state to inform decision making, review proposals and make recommendations for funding.

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Her life, influence and contributions to our state will be highlighted in our next ENH issue.

Advance care planning allows people to communicate their values, goals and preferences for their future medical care and to prepare themselves and their loved ones for medical decision making. Efforts to encourage such planning have faltered because many clinicians lack the training, time and resources to have these discussions, and patients often feel intimidated by complicated legal advance directive forms.

In fact, only one-third of all adults have documented their healthcare wishes. (See the research here: www.ucsf.edu/news/2017/05/407041/user-friendly-decision-making-tools-help-older-adults-make-choices-future)

New Hampshire residents can now go to PrepareforYourCare.org (prepareforyourcare.org/advance-directive-state/nh?utm_source=etrad-links&utm_campaign=nh-etrad-links-advance-directive-state/nh) and get an advance directive form developed specifically for NH, in both English and Spanish. This no-cost form is legally binding and easy to use. Anyone can complete the process on their own by downloading the NH advance directive. No email address or name is required to use this valuable resource.

As a proud partner of the NH Alliance for Healthy Aging, we’re pleased to announce the launch of our Facebook and Twitter presence as we continue to work together and strengthen our presence.

On Facebook follow NHAHA603.
On Twitter follow @NHAHA603.

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A free six-week educational course to reduce stress, improve self-confidence, better communicate your feeling, balance your life,
increase your ability to make tough decisions and locate helpful resources offered by ServiceLink and Franklin VNA will be held Thursdays, June 21 - July 26, 2018 at the Franklin VNA & Hospice located at 75 Chestnut St. Franklin. Please register by Wednesday June 13. Contact info: Jane or Amy at 228-6625

GRANDFAMILIES COMMISSION

In May of 2017 the State passed into Law HB 629. "With this legislation New Hampshire is leading the way in giving grandparents a voice when it comes to the guardianship process in cases dealing with substance abuse," said bill sponsor Rep. Mariellen MacKay, R-Nashua. The State also passed Senate Bill 148 that established a commission to study "grandfamilies" in the state and would gather families, legislators, and advocacy groups to review what data exists for them, what challenges exist, and what solutions can be carried out at the policy level. The Commission Report is expected to be released in early fall.

LEGISLATIVE UPDATES

HB 1807 relative to the exploitation of elderly, disabled, or impaired adults and establishing a protective order for vulnerable adults: the bill passed without the provision of a protective order.

HB 1816 – PASSED - relative to eliminating Step 2 Medicaid Managed Care plan to expand covered Medicaid services to include Nursing Homes and the home care alternative known as Choices For Independence.

It should be noted that the cost for these programs is paid by 50% federal funding with the NH share is primarily funded by the county share of property taxes.

GERRYMANDERING AND THE PUBLIC VOICE

In 1812, Massachusetts Governor Elbridge Gerry signed a bill authorizing the revision of voting districts in his state. Members of Gerry's party redrew them in a way that secured their own representation in the state senate. In response, The Boston Globe published a drawing with the headline, “The Gerrymander. A New Species of Monster, which appeared in the Essex South District in Jan. 1812.”

The monster is still alive. According to voting rights advocate Open Democracy, the current redistricting process in New Hampshire dilutes the power of the average voter. In 2012, Democratic candidates for State Senate cumulatively won more votes than Republican candidates. However, because Democratic voters had been largely packed into a few districts, their votes had less influence, so Republicans won a majority in the state legislature. This is not a partisan issue, though. While recent gerrymandering has benefitted Republicans here, it has been used all over the country at differ-
ent times by both parties to consolidate power and undermine fair and representative elections.

Now is the time to become educated about this old “new species of monster.” All 400 seats in New Hampshire’s House of Representatives are up for election this fall, and it is the legislature that is responsible for drawing district boundaries. Additionally, the next US census will take place in 2020, and the redrawing of district lines will be informed by the results of this year’s election and that census. The risks of gerrymandering are real and demonstrably subvert our right to a meaningful vote. In several states that have allowed this abuse of power to continue, “safe districts” proliferate, and turnover of representation from those districts in those states has become almost nonexistent. The result is the creation of a nearly untouchable ruling elite.

Our state legislature failed to pass legislation this session to curb gerrymandering, but there will be renewed efforts next year. The United States Supreme Court has agreed to hear a case challenging the Constitutionality of partisan redistricting. We will keep our eyes on its decision. Next month, we will further describe legal and legislative efforts to address this problem, but more importantly, offer suggestions for what we as active citizens can do to protect our political institutions from the dread Gerrymander.

Jean Lewandowski

The League of Women Voters, a nonpartisan political organization, encourages informed and active participation in government, works to increase understanding of major public policy issues, and influences public policy through education and advocacy.

Focus on Community

Goffstown Prom Parade at

Sophie Jones is a junior at Goffstown High School. She also works part time at Hillsborough County Nursing Home (HCNH). Several months ago, her favorite patient Connie Gagnon started asking her about prom and asked if she could see pictures of Sophie in her dress. They wrote the date in her calendar to help her keep track, and she’s been waiting patiently and talking about prom when she sees Sophie. Sophie was going to show her pictures after the fact, but then decided she’d go in to visit her before heading to prom.

The idea grew a bit and Sophie starting inviting friends to go with her. She spoke during an assembly made up of students who are all attending the prom. She invited anyone that wanted to, to meet her at HCNH on Saturday at 6:15 to do a "prom parade" for the residents. Sophie has worked with the administration of the nursing home to make sure this activity would be allowed to take place and had permission to walk through with her friends.

Union Leader, 5/21/18

"Smart" Villages

It is expected that by 2030, 60% of the population will be living in cities! But what about the other 40% and what could rural communities look like?

Stanford researchers are bringing the concept of the “smart city” to the countryside with an off-grid farming community into the
modern age with smart technology, solving global resource problems in the process.

Just outside of the city of Almere in the Netherlands, the first ReGen Village a closed-loop, regenerative, self-sustaining, off-grid “smart village” is being created. The village will house about 200 families on 40 acres of land and will marry on-site solar- and wind-energy generation and storage with clean water recycling, waste-to-resource management, on-site aquaculture, small- animal ranching, and organic farming.

While this may sound more utopian fantasy than reality, the concept of “smart” villages and cities has the potential to solve several global problems at once such as housing shortage, waste management, and greenhouse gas emissions.

www.theatlantic.com/sponsored/vmware-2017/taking-smart-to-the-country/1790/?cid=7013400001CV2L&src=ds_5a8c91d8df40a

COMMUNITY SPIRIT

So often "community" is thought of as just location or place. But it is also defined as a feeling of fellowship with others, as a result of sharing common attitudes, interests, and goals.

A nonprofit in the Bay Area is taking a whole new approach to helping the homeless. Instead of creating a soup kitchen where only those who are very poor come to eat, the nonprofit is creating pop-up dinners where the homeless prepare amazing meals with renowned chefs.

Amongst those dining at these pop-up dinners are both guests who pay and homeless people who don’t. The idea is to provide a new type of job training for people who are trying to work their way out of homelessness while bringing people together around food in a different way.

News You Can Use

SENIOR DISCOUNTS

(Deals may vary at participating locations and can change without notice)

- **Wendy’s**: give free coffee or other discounts depending on location
- **Picadilly Cafeteria** – 10% discount with “Prime Time for Seniors” card
- **IHOP** – 10% discount (55+) and a menu for people aged 55 and over at participating locations
- **Golden Corral**: Senior discount varies by location
- **Krispy Kreme Senior Discount**: 10% off (50+) (age and discount varies depending on location)
- **Perkins Restaurants**: Fifty-Five Plus menu Offers special deals (55+)
- **Subway**: 10% off (60+) varies by location
- **The Old Spaghetti Factory**: Spaghetti Factory “Senior Menu” offers discounted list of menu items
**Uno Pizzaria & Grill:** “Double Nickel Club” 25% off on Wednesday (55+)

**Sizzler:** Offers “Honored Guest Menu” (60+) varies by location

**Papa John’s Senior Discount:** check with your local stores (no standard senior discount policy)

**Old Country Buffet:** Daily discounts for seniors (55+)

**Friendly’s Restaurants:** 10% off meal w/free coffee at breakfast or free small sundae during non-breakfast hours

**Fazoli’s:** Join “Club 62” for special senior menu items (62+)

**KFC:** free small drink with any meal depending on location (55+)

**Country Kitchen:** Great Senior Menu (55+)

**Burger King:** 10% discount on purchase depending on location (60+)

**Travel Savings**

Sometimes it seems like planning that perfect retreat is impossible without breaking the bank. But that just isn’t so.

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**FYI . . .**

This newsletter is intended as a forum for you to share personal experiences, information and points of view.

In our media driven world of skillful marketing and political spin, we believe that diversity is critical to discernment and therefore the EnGAGING NH Board of Directors welcomes all points of view, expressed with civility!

While the opinions expressed do not necessarily reflect those of the Board members, our intent is to include material that assists you in forming your own opinions.

To send articles or to add your name to our newsletter mailing list, contact:

engagingnh@gmail.com

Here are six ways you can schedule an unforgettable vacation without having to mortgage

1. **National Parks:** Seniors get a 75% discount on visiting national parks;
2. **Take a Vacation on Your Vacation:** Some airlines will let you extend your stay at stop over locations for a couple of days at no (or minimal) extra cost;
3. **Use Airbnb:** Your Keys, Our Home a book by senior travelers Debbie and Michael Campbell has helpful info;
4. **Airline Discounts:** Southwest Airlines, United, British Airways, Air France, and American Airlines may offer senior discounts and it never hurts to ask others;
5. **AARP:** there are different types of discounts and eligibility, always good to ask; and
6. **"Peaking":** Choose the time of year you travel very carefully off-season rates as well as the time you purchase tickets make have substantial savings.

www.nextavenue.org/6-ways-seniors-can-save-big-on-travel/?hide_newsletter=true&utm_source=Next+Avenue+Email+Newsletter&utm_campaign=96d7375557-05.01.2018_Tuesday_Newsletter&utm_medium
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.

and will not ask you for money. Here are some useful tips to remember:

- Medicare will never contact you to verify your Medicare number or to ask for other personal information so you can obtain your new Medicare card. If someone does ask for this information, do not give them your personal information.

- Don’t pay for your new Medicare card. It’s free. If anyone calls or approaches you and says you need to pay for the new Medicare card, it is not true and you shouldn’t provide your financial information or give them any money.

- Guard your card. Do not share your Medicare card or number with anyone other than your doctor, and when you do get your new card, destroy your current one to safeguard your information and begin using the new one.

- If you are enrolled in Medicare and want to get more information about the new Medicare cards or learn when you may be receiving yours, you can look online at https://www.medicare.gov/. You can also sign up for email notifications about the new card if you are interested.

CMS will be mailing the new Medicare cards to the address you have on file with the Social Security Administration (SSA). If you would like to verify the mailing address on file with SSA to ensure delivery of your new Medicare card, please go online to https://www.ssa.gov/myaccount or call 1-800-772-1213.

It is especially important that anyone who has recently moved or changed address to contact SSA to verify they have the correct mailing address on file.

Ray Hurd, Centers for Medicare & Medicaid Services Regional Administrator for Region 1

Health & Wellness

FALLS PREVENTION

Falls are a leading cause of injury and death among older adults. In 2014, about 1 in 3 adults aged 65 and older reported falling, and falls were linked to 33,000 deaths. If you want to reduce the risk of falling, regular exercise may be your best bet, according to the latest recommendations from the U.S. Preventive Services Task Force.
Their recommendations have been published and can be found at exercise recommendation jamanetwork.com/journals/jama/fullarticle/267810) in JAMA, the Journal of the American Medical Association

TAI CHI/BRAIN HEALTH AND MUSCLE RECOVERY

New research published in the Journal of Neuroimaging suggests that tai chi could improve brain health and speed up muscle recovery! Tai Chi is a gentle, low-impact ancient Chinese flowing form of meditative movement that has been practiced for centuries. A form of mind-body exercise, Tai Chi improves balance, strength, and flexibility and reduces stress and anxiety.


Many Senior Centers offer Tai Chi programs as do many community TV channels, and here’s one on YouTube:

www.youtube.com/watch?reload=9&v=tLct1y6Qdok

WHAT’S GLUTATHIONE?

Glutathione is a compound essential for protecting our cells from free radicals that can attack molecules like lipids and proteins that the body needs. In other words, glutathione helps to keep our bodies young! Those amino acids that glutathione is made of (cysteine, glutamic acid, and glycine) can be found in fruits, vegetables, and grains. Foods with large amounts of these glutathione building blocks include asparagus, cereal grains like wheat and barley, peppers, onions, broccoli, apples, oranges, bananas, and more.

In addition to foods with glutathione building blocks, you can also increase the glutathione levels in your body by consuming foods that are high in selenium and alpha-lipoic acid. Both selenium and alpha-lipoic acid help the body produce glutathione, so they’re important to consume. Tuna, beef, cheese, and eggs are high in selenium, but if you follow a vegan diet you can get your fill of alpha-lipoic acid in foods like Brussels sprouts, spinach, tomatoes, and peas.

www.mindbodygreen.com/articles/glutathione-benefits-how-to-get-it

TICK SMARTS

Q: What’s the best way to get rid of ticks? When I’m hiking, I constantly find ticks on my body. I don’t want to let them loose.

A: A forest ranger told us he hikes with Scotch tape. When he finds a tick, he encloses it in tape, puts it in his pocket and later throws it in the trash. This seems a simple and safe way to dispose of these dangerous critters that can transmit diseases.

FLEXIBLE ICU VISITING HOURS TIED TO LESS DELIRIUM, ANXIETY

When intensive care units have flexible visiting hours that allow families to spend more time at the bedside, patients may be less likely to suffer delirium or severe anxiety, a research review suggests.

Most ICUs have restrictive visiting policies, often driven by a concern that families lingering in patient rooms might increase the risk of infections, disorganized care, or longer hospital stays, researchers note in Critical Care Medicine.
But data pooled from seven previous studies of ICU patients show no connection between flexible visitor policies and patients’ risk of death, infections, or longer hospital stays, the researchers found.

Plus, patients in ICUs with flexible visiting policies were 61 percent less likely to develop delirium and also less likely to experience severe anxiety.

In one respect, however, concerns about liberal visitor policies may be justified, the results suggest.

One study in the analysis, for example, found that nurse burnout increased after families were permitted to spend more time visiting ICU patients.

Visitor policies should be implemented to ensure that nursing staff can still provide optimal care even when families have more time at the bedside, said Elizabeth Scruth, a clinical practice consultant at Kaiser Foundation Hospitals in Oakland, Calif., who wasn’t involved in the study.

“The take-home message here is for patients and families to advocate for liberal visiting hours and to always ask the ICU ... what types of visiting hours are in place,” Scruth said by email.

“Also, place pictures and other mementos in the room of the patient to make it more home-like,” Scruth said. “The use of ICU diaries can also aid the patient and family to leave messages, provide a daily update of what is going on and how the patient is progressing, and both families, nurses and other medical personnel can write in them.”

Lisa Rapaport, Reuters

**Tech Tips**

**How To Quickly Deny Third-Party Apps Access To Your Facebook Data**

Log into your Facebook, click on the drop down menu in the upper right corner of your screen (the little downward arrow), and click **Settings**.

Now click the **Apps** tab on the left-hand side menu. This opens the **App settings** screen, which shows you a list of the apps in which you’re “Logged in with Facebook”.

Click on the box next to any app you wish to deny (or select all of them), and hit the blue **Remove** button.

**Clearing Google Search History**

Every time you run a search online, the websites where you maintain an account can record that information. This data—collected and stored by search engines like Google, social media networks like Facebook, and retail giants like Amazon—won't disappear when you erase your browser's search history. To clear search engines, you'll have to go through your accounts one by one. Here's how to purge your search history on Google:

When you search for something in one of Google's services—which include email, mapping, calendars, messaging, file storage, video, and more—the service logs all of that information.

Your search history helps the tech company tailor your search results. For
example, if you rarely look up sports-related terms, a new search for "dolphins" is more likely to relate to the aquatic mammals rather than Miami's NFL team. Your data also tells Google which ads are more likely to get you to click.

To erase this information, head to Google's My Account page and log in. Among the many options, you'll find pages on account privacy, data logging, and security. Click Go to my activity followed by Filter by date & product. Here, you can view your search history, which appears on a separate page for each Google product. For example, one page lets you view your search engine history, another displays YouTube searches, and you can even check out your spoken Google Home queries.

Pick one of these categories—we recommend that you start with the main Google search engine, accessed by choosing Search. Next, highlight the results you’d like to erase and click the menu button (three dots) to the top right of the list. Finally, hit Delete results. When a confirmation screen pops up, click Delete again, and Google will erase the information you’ve highlighted.

To delete individual entries, look for the smaller menu buttons next to each item on the list. From this menu, you can delete an entry directly.

To on additional search histories go to www.pops.com/clear-search-history

GOING MOBILE

Todd Hanson went with his family to four different downtown restaurants before finding a place to eat that he could access with his wheelchair.

That was a few years ago, and moments like that inspired Hanson, 59, who has primary lateral sclerosis, to create a website (accessnavigators.com) that shows people with mobility challenges what restaurants are accessible.

Today, the nonprofit Access Navigators offers a website with maps of restaurants and attractions in Portsmouth, Stratham, Exeter, Hampton and North Hampton, listing details about accessibility, from door sizes to table heights to the closest handicap parking.

A phone app is in the works and Hanson hopes the project can broaden far beyond New Hampshire. His next project is to create a map of New England breweries called “Accessible Suds” with the help of his coworkers at the architectural engineering firm where he works, JSA Inc.

“What we’re trying to do is keep people connected to their communities,” said Anne Weidman, Hanson’s friend and coworker who helped him launch the site. She and Hanson, who uses an iPad with speech capability to communicate, have gone together to dozens of restaurants around Portsmouth gathering what they need for the site. They have gotten help from their coworkers and students at the University of NH who visited Seacoast restaurants last fall to earn school credits.

The site began in 2016 as Access Portsmouth but recently changed its name to Access Navigators as the website now includes list-
ings for communities outside the city. Site visitors can choose from a menu of maps for Seacoast communities that locate restaurants and attractions accessible to people with mobility problems. The site is built using Google Maps, and tabs over each location on the map, when clicked, bring up a listing. The site includes a Walk ‘N’ Roll Map that shows a wheel-friendly loop of Portsmouth that includes some of the city’s popular attractions.

Weidman and Hanson look for details that restaurant owners may not think to advertise. The Bow Street entrance to the River House only has stairs, but one can ask staff to pull out a ramp, the Access Navigators listing shows. Certain tables at Row 34 at Portwalk have a hinged under-leaf that can be popped open to provide more room for legs and chairs, the restaurant’s listing in the map states.

“How to Contact Your State Committee on Aging Representatives

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“These funny things that the general public doesn’t know about and business owners don’t understand,” Weidman called those details.

The site is honest about some restaurants lacking accommodations, such as stating if bathrooms are completely inaccessible in a location otherwise easy to navigate in a wheelchair. Restaurants completely lacking in access for people with mobility problems are omitted from the list.

At first, Hanson and Weidman had a checklist 100 items long based on ADA criteria. Weidman recalled walking in the door at one restaurant early on and causing a stir with her checklist. “It was clear the business owner thought that I was with the health department,” she said. “It was really intimidating.”

Hanson and Weidman rethought their approach and came up with four information categories - entry, restrooms, interior and parking, the latter directing visitors to the nearest parking.
lots and garages with handicap spaces. She dropped the checklist for appearances.

Hanson is motivated by a desire to help people like himself navigate the world and enjoy everyday activities like watching sports at the Portsmouth Brewery, which he accesses through an entrance in the back - a detail noted in the Brewery’s Access Navigators website.


**Dollars & Sense**

**NH Property Tax Relief Program**

Applications for the Low and Moderate Income Homeowners Property Tax Relief program due June 30; Workshops scheduled for May 22 and June 21 to assist applicants with process.

The NH Department of Revenue Administration (NHDRA) announced the launch of the State’s annual Low and Moderate Income Homeowners Property Tax Relief program and is accepting applications through June 30, 2018. New this year, NHDRA is offering two opportunities for interested taxpayers to receive hands-on assistance in completing applications; the next workshop is Thursday, June 21, from 1-3:30 pm at NHDRA offices in Concord. Attendees should RSVP by sending an email to forms@dra.nh.gov or calling Taxpayer Services at (603) 230-5920. Participants should bring photo identification, their final property tax bill, a copy of the 2017 federal income tax return for each member of the household, and for a property held in trust, a copy of the trust documentation.

Application forms (Form DP-8) for 2018 are available on NHDRA’s website at www.revenue.nh.gov. Older versions of the form will not be accepted. Last year, $1.4 million in property tax relief was distributed, resulting in an average of approximately $175 of State Education Property Tax relief per household.

An eligible applicant for Low and Moderate Income Homeowners

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**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

Senator Maggie Hassan
1589 Elm Street, Third Floor
Manchester, NH 03101
603-622-2204
www.hassan.senate.gov

Rep. Carol Shea-Porter
1st Congressional District
660 Central Ave., Unit 101
Dover, NH 03820
603-285-4300
www.shea-porter.house.gov

Rep. Annie Kuster
2nd Congressional District
18 North Main Street, Fourth Floor
Concord, NH 03301
603-226-1002
www.kuster.house.gov
Property Tax Relief is a person who is:

- Single with adjusted gross income equal or less than $20,000; or
- Married or head of New Hampshire household with adjusted gross income less than or equal to $40,000; and
- Owns a homestead subject to the State Education Property Tax; and
- Has resided in that homestead as of April 1, 2017.

Many NH libraries allow residents to utilize their internet services to complete and print Form DP-8 for submission by mail. Residents who do not have internet access may request Form DP-8 by calling NHDRA’s Forms Line at (603) 230-5001.

**REVERSE MORTGAGES**

For retirees who own their home and want to stay living there, but could use some extra cash, a reverse mortgage is a viable financial tool, but there’s a lot to know and consider to be sure it’s a good option for you.

**Let’s start with the basics**

A reverse mortgage is a unique type of loan that allows older homeowners to borrow money against the
equity in their house (or condo) that doesn’t have to be repaid until the homeowner dies, sells the house or moves out for at least 12 months. At that point, you or your heirs will have to pay back the loan plus accrued interest and fees, but you will never owe more than the value of your home. It’s also important to understand that with a reverse mortgage, you, not the bank, own the house, so you’re still required to pay your property taxes and homeowners insurance. Not paying them can result in foreclosure.

To be eligible, you must be 62 years of age or older, own your own home (or owe only a small balance) and currently be living there.

**Loan details**

Around 95 percent of all reverse mortgages offered today are Home Equity Conversion Mortgages, which are FHA insured and offered through private mortgage lenders and banks. HECMs also have home value limits that vary by county, but cannot exceed $679,650.

How much you can actually get through a reverse mortgage depends on your age (the older you are the more you can get), your home’s value and the prevailing interest rates. Generally, most people can borrow somewhere between 50 and 65 percent of the home’s value. To estimate how much you can borrow, use the reverse mortgage calculator at ReverseMortgage.org.

To receive your money, you can opt for a lump sum, a line of credit, regular monthly checks or a combination of these.

**More information**

To learn more, read the National Council on Aging’s online booklet “Use Your Home to Stay at Home” at NCOA.org/home-equity. And see the National Reverse Mortgage Lenders Association self-evaluation checklist at ReverseMortgage.org/consumerguides.

Also note that because reverse mortgages are complex loans, all borrowers are required to get face-to-face or telephone counseling through a HUD approved independent counseling agency before taking one out. Most agencies typically charge around $125. To locate one near you, visit Go.usa.gov/v2H, or call 800-569-4287. Jim Miller, Savvy Senior

**OUR CHANGING TIMES**

“In five years’ time, over half the world, I promise you, will be using cryptocurrency,” the legendary security software pioneer McAfee told a correspondent during an Asia blockchain cruise hosted by CoinsBank. “And the half that does not is going to be the half that probably doesn't have smartphones or any access to the internet,” McAfee added.


(Editor's note: as previously reported, NH passed a bill to prepare for cryptocurrency)

**MUCH HAS CHANGED SINCE 1ST 'SENIOR CITIZENS MONTH'**

Are you over 65 and still working? Better yet, are you over 70 1/2, still working and still participating in your 401(k) plan?

Some of you may remember President John F. Kennedy encouraging Americans to "pay tribute" to senior citizens by designating May 1963 as "Senior Citizens Month." And if you do, you're no doubt an
"SC" yourself, or soon to be one.

In today's vernacular, someone 65 or older is an "Older American," and indeed, May is Older Americans Month. May is a time that celebrates OAs in our families and communities and "reaffirms our country's commitment to older Americans this month and throughout the year," quoting from the presidential proclamation issued on April 30, 2018, to continue the tradition.

It turns out that OAs are not that different from SCs, but there are many more of them.

Of the 17.5 million SCs in 1963, 3 million (17 percent) were still working, according to the U.S. Census.

According to the most recent Bureau of Labor Statistics (BLS) survey, about 1 out of 5 (close to 20 percent) of the population over the age of 65 is still working; that's 9.5 million people out of 50 million, the population in that age group.

Of that cohort, 5.4 million are between ages 65 and 69; 2.5 million are ages 70 to 74; and 1.7 million are 75 and over. Men are more likely to be working past 65. Almost 24 percent of men age 65 and older are still working, compared with just under 16 percent of women.

Although these numbers point to how common it is to work past 65, the percentage of the population in the labor force starts declining rapidly after age 60. While 71.9 percent (15.6 million) of people between ages 55 and 59 are still working, it drops to 56.5 percent (11.3 million) for people ages 60 to 64 and 32.3 percent (5.4 million) for people ages 65 to 69. For people ages 70 to 74, the labor force is 19.7 percent (2.5 million).

What is most interesting is this: The trend of older workers staying on the job has been increasing - and the BLS projects that it will continue to do so.

The number of employed people age 65 and up rose by 65 percent between 2007 (5.8 million) and 2017 (9.5 million). This was while the population of people age 65 and older increased by 36.8 percent, and the general population of people age 16 and over grew by just 10 percent.

Even more interesting is the trend in the working population of people 75 and older - this is the fastest-growing sector, followed by 65- to 74-year-olds, according to the BLS.

In the meantime, the younger segments of the labor force are projected to decline, whereas older workers are predicted to continue to increase their share to about one-quarter of the labor force by 2026, according to the BLS.

If you are an OA who is working, I'm wondering whether you are participating in your retirement plan at work. And I'm wondering if you have answers to some basic questions. For example, how does life change after age 65 (or 70½) if you are still employed and want to continue to contribute to your retirement accounts? What about required withdrawals? What about pre-tax and after-tax contributions? What about contributing to Roth IRAs and traditional IRAs? And so on.
I'd like to know if you are still participating in your retirement account and how that is working out for you. And I'd like to know whether you have questions I can answer for you in this column. Reach out to me (email: readers@juliejason.com, or click on this survey: www.surveymonkey.com/r/T5CFP8H.

-Julie Jason, Union Leader, 5/19/18

Laugh & Live Longer

Wrong E-Mail Address

This one is priceless. A lesson to be learned from typing the wrong email address!!

A Maine couple went to Florida to thaw out during a particularly icy winter.

They planned to stay at the same hotel where they spent their honeymoon 20 years earlier. Because of hectic schedules, it was difficult to coordinate their travel schedules, so the husband left Maine and flew to Florida on Thursday, with his wife flying down the following day.

The husband checked into the hotel. There was a computer in his room, so he decided to send an email to his wife. However, he accidentally left out one letter in her email address, and without realizing his error, sent the e-mail.

Meanwhile, somewhere in Houston, a widow had just returned home from her husband's funeral. He was a minister who was called home to glory following a heart attack.

The widow decided to check her e-mail expecting messages from relatives and friends. After reading the first message, she screamed and fainted.

The widow's son rushed into the room, found his mother on the floor, and saw the computer screen which read:

To: My Loving Wife
Subject: I've Arrived
Date: July 19, 2010

I know you're surprised to hear from me. They have computers here now and you are allowed to send emails to your loved ones. I've just arrived and have been checked in.

I've seen that everything has been prepared for your arrival tomorrow. Looking
forward to seeing you then! Hope your journey is as uneventful as mine was.
P. S. Sure is freaking hot down here!!!!

**Celebrate Our 2018 Vaughan Award Winners**

Please meet the winners of this prestigious award. In the coming year, you will learn more about how they make a difference to older adults and their communities.

See the last page of this issue for more Vaughan Award coverage.

**Summer's Message**

Here we are, moving into June with Father's Day, graduations, weddings and the official start to summer. Summer...the very word begins to bring a sense of slowing down and relaxing, a welcome balance to the chaotic times we live in. In a world full of more data than we can process and change happening at breakneck speed, we would do well to savor the moments that summer offers.

It doesn't matter if it's a moment sitting on the porch, or something more active as long as it brings feeling such as peace, delight, gratitude and happiness. In other words, take time to be kind to yourself! It's easy to forget that being kind to ourselves is an important factor in well-being, both physical and emotional health, but it is a well-researched fact. (Thought we would point that out, in case you need an excuse to go play!)

Summer beckons us to come outside, to reconnect with nature to appreciate the beauty and consistency of seasonal renewal. So from scenic drives to picnics to zip lining, be it as observer or participant, ask what would create such feelings, and then go do it.

2018 Vaughan Award Winners

![2018 Vaughan Award Winners]

*Front Row: Belknap, George Feeney; Carroll, Dorothy Solomon; Cheshire, Mary Margaret Monahan; Coos, Lawrence Underhill; Grafton, Anita Garland.*

*Back Row: Hillsborough, Mario Laflamme; Merrimack, Ms. Debra Wayne; Strafford, Lana Black; Sullivan, Lawrence W. Flint. Missing: Rockingham, Wendell Tucker.*

*Photo by Rich Woodfin, NH Sports*
2018 Vaughan Award Ceremony

Governor Chris Sununu addresses the Vaughan Award guests.

NH Bureau of Elderly & Adult Service Director Wendi Aultman read the 2018 Older Americans Month Proclamation.

ENH board member and Organizer Extraordinaire Roger Vachon

Verna Dunn, 1990 Grafton winner, celebrates the newest honorees.

ENH board members Don Raybun, Rich Crocker and Peg Leighton applaud this year’s winners.