



A Citizen Voice for the
Aging Experience

ENGAGING NH NEWS

Guest Editorial

How to Talk to Someone with Dementia

There are various things that you should keep in mind when communicating with seniors who have dementia. Individuals suffering from dementia find it hard to remember things, communicate with others, think clearly, or even to take care of themselves. Complicate that with mood swings and changes in personality or behavior. These challenges can make it hard for you to take care of someone with dementia, and even harder if you don't know how to communicate with them.

We are going to offer 5 tips on how to communicate with seniors who have dementia. Once you understand the best ways to communicate, it will be easier for you to provide care. If you find that you need additional help, try reaching out to the Alzheimer's Association (<https://www.alz.org/>) or look for local resources in your state.

Jane Byrne at FirstCare.ie notes that "dementia is not a disease itself, but a set of symptoms that can be caused by other diseases. Many of us have heard of Alzheimer's, the most common cause of dementia, but there

Tips that work for all kinds of dementia

are also others, such as vascular dementia." These tips will work equally well for other kinds of dementia.

1. Approach Them with Care and Respect

Be careful and calm in your approach and always show respect. Approach them from the front. Numerous types of dementia combined with the effects of aging can lead to impaired peripheral vision as well as hearing loss.

Seniors with dementia are already navigating in an unknown

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2019 Vaughan Award Winners & NH Officials

Left to right: Galen Gagnon; Deborah Scheetz, DHHS; Charlotte Leavitt; Dr. Marianne Jackson; Charles "Chuck" Anderson; Sheila Nelson; Governor Sununu; Gianna Gregorutti; Mark Frank, Rev. Madelyn Klose; Wanda Belyea.

world; startling them makes for a poor start to a conversation. Approach slowly and greet them from a distance. If they don't respond cheerfully, maintain your distance until they appear comfortable.

2. Ensure You Communicate Clearly

Use simple language when speaking. Make sure that you speak calmly and slowly with a reassuring voice. Use a low pitch and avoid raising your voice when speaking. Make sure you repeat what you need to convey until they understand.

If they don't understand even after repeating, try to re-paraphrase your message. If that is not working, take a breath and try another way. Be creative.

3. Capture Their Attention Softly

When speaking to loved ones with dementia, make sure that you capture their attention softly. You cannot force them to understand by speaking louder (unless they have hearing loss).

Don't get frustrated if you find that they don't even recognize you. Instead, tell them who you are and what your relationship is. This may enable them to better concentrate on what you are telling them.

4. Tolerate Their Mistakes

Seniors suffering from dementia can be confused and unsure about what they are saying. They will make mistakes when talking to you. The wrong words will come out. They

may forget what they were saying. They might start talking about things that you clearly know never occurred or they might mistake you with someone else.

Don't interrupt them in an attempt to correct their mistakes. If necessary, come to where they are, meaning if they are in the past at that moment, join them there and talk to them as though you too are in that time.

5. Know When You Can Communicate with Them

As mentioned, dementia can cause mood swings to seniors. There are times when they don't want anybody in their space. Avoid approaching them during such moments as this will disturb and potentially aggravate them. If possible, save your talk or message for a time when they are more at ease. This will help ensure they do not feel disturbed by your presence.

These are just a few tips that you can use when communicating with seniors with dementia. Try them to see if it makes talking with loves ones easier, and if you have other tips, share them.

Elder Guru
www.elderguru.com/5-tips-for-communicating-with-

seniors-who-have-dementia/

NH Updates

PASSINGS OF NOTE

Jack Liberman

John Leon (Jack) Liberman of Newport, NH, died Monday, April 29 at Summercrest Senior Living Community at age 97.

Jack was married to June (Brill) Liberman, a Newport native, for over 76 years. He was the father of three and had also have eight grandchildren and eighteen great grandchildren.

During World War II Jack served stateside in the Army Air Corps.

Teaching high school science was Jack's calling in life, serving in Newport, Pierson, FL, Bridgewater, MA and finally for the bulk of his career as teacher and department head in Sharon, MA, retiring in 1982. He was a life member of the Massachusetts Teachers Association, working for many years as a part time contract negotiator.



Jack attended MIT, Rollins College Class of 1942, UConn, Tufts,

American University, Harvard and received his Masters Degree in Education from Bridgewater State College.

In retirement he and June traveled to many countries, including trekking in Nepal. They hiked, climbed mountains, maintained hiking trails including those in the Newport Town Forest and Jack even went hang gliding at age 94.

Jack volunteered in his community, church and state organizations. He served two terms on the NH State Committee on Aging. He with his wife June, won 2006 Vaughan Award for Sullivan County, and the "Age of Champions Award, Wildcat Inspirational Award" as exemplary individuals who lead a healthy, active lifestyle, through their dedication to their community or their holistic approach to life. He was a proud Red Cross blood donor.

Mary Catherine Rawls

Mary Catherine Rawls, 67, of Croydon, New Hampshire, passed away suddenly while receiving treatment for cancer at the Dartmouth-Hitchcock Medical Center in Lebanon, New Hampshire on May 6, 2019.

Mary Catherine was born on September 13, 1951 in

Bethlehem, Pennsylvania She graduated with a degree in nursing from Duquesne University in 1973 followed by a graduate degree in nursing administration from Boston College in 1976. She worked in a number of hospitals in Boston, Massachusetts as a staff nurse, educator, and nurse manager for the next 18 years.

Upon moving to Manchester, Vermont, she and her husband to be, E. Lawrence Rawls, owned and operated Wild Birds - Vermont, a store dedicated "to all things birdy" such as feeders, field guides, and seed. From 2000 to 2006, Mrs. Rawls was an associate professor of nursing at Castleton State College. In 2006 she moved to New Hampshire to work at the Dartmouth-Hitchcock Medical Center as a Clinical Nurse Specialist. For the past five years she has served as a member of the New Hampshire State Committee on Aging and was currently the vice-chair.

Mary Catherine truly loved being a nurse and did everything she could to instill this passion in



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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her younger colleagues as a mentor. Her other loves were her husband of almost 20 years, bird watching, and English springer spaniels, each one crazier than the one before. She was also an enthusiastic and accomplished quilter having won The Best of Show award at last summer's Cornish Fair. Fortunately, she was able to visit the mecca of quilting, the Missouri Star Quilt Compa-

ny of Hamilton, Missouri two weeks prior her death.

PORTSMOUTH SENIOR CENTER APPROVED

The City of Portsmouth City Council voted to take one step closer to convert the Paul A. Doble Army Reserve Center to a new Senior Center. Brinn Sullivan the City's senior services coordinator said, "We are excited about this upcoming project," and indicated that they hope to begin construction this summer.

The new center will include a drop-in lounge to be an inclusive inviting space without any expectations of having to participate in activities. It is located on the bus line making it accessible.

NASHUA ADULT DAY CARE CENTER

Moving beyond the typical adult day care center approach, a new facility is opening next month that will provide day services for adults that focus on health and wellness.

In addition to social activities, Nashua Adult Day Health will offer seniors a variety of health-oriented services that are often difficult to find in one organization under one roof, said Kyle Worth, founder and

executive director of the program.

"This model is more of an adult health center rather than an adult day care center," explained Worth. "With New Hampshire being one of the 'oldest' states in the nation, we have a growing need for these types of services, and we know that need is going to continue to increase."

Nashua Adult Day Health is expected to open in about six weeks in the Harris Pond development at 32 Daniel Webster Highway, on the Merrimack/Nashua line.

The center will have vehicles to transport clients to outside medical appointments. At the site there will be individualized care from registered nurses, licensed practical nurses and nursing assistants, Worth said.

"We offer speech, physical and occupational therapy in house and exercise classes, and we have case managers available on site to help with insurance issues," he said. "We have partnered with outside organizations so that people don't really have to leave to get all of the services they need."

The center will also offer field trips to local grocery

stores, shopping areas, parks and attractions, said Worth.

Guest speakers will visit the center to provide health presentations. There will also be daily group exercise and yoga classes.

About four or five employees will be on hand for the opening of the center, though Worth anticipates it will have about 20 workers within two years to assist.

The facility is large enough to accommodate about 100 clients, and lunch will be catered by local restaurants.

It will also offer services for adults and seniors with disabilities, and have culturally specific programs specialized for the region's Hispanic and Portuguese population, said Worth, who previously opened an adult day health center in Hooksett that now serves 140 families each week.

The Merrimack center will serve residents of Bedford, Merrimack, Hudson, Milford and Nashua residents, and will cost \$75 a day.

However, Worth stressed that many long-term care insurances, as well as New Hampshire Medicaid, Well Sense Health Plan, Choices for Independence, New Hampshire Healthy Fami-

lies and other programs provide significant financial assistance. If a doctor approves participation, there would be no cost to the patient, Worth said.

Your Voice

(Editor's note: the following is a comment received by DHHS in response to proposed State Plan on Aging-SPOA development an opportunity for public input.)

AT LISTENING SESSIONS

Hello, People our age, who do not have great financial resources, struggle to stay in our homes. Taxes, oil costs, rising cost of food are all things which contribute to our ability to live in our homes. We are raising our 16-year old grandson and cannot afford to send him to college.

My husband and I are active in our church and community.

We've noticed that many older folks in the community need little jobs done, like a door fixed, a fuse in a fuse box, something painted. There is

no place to call for volunteers to do small jobs to help the aged. And for many of us, we have nobody in our family to help. Maybe the local senior center could have a list, or maybe ServiceLink could have a list – but it needs to be advertised to the people.

The greatest concern I have is the spend down for low income seniors. That is a crushing burden! Please do something about this.

2019 VAUGHAN AWARDS

It was a great and unexpected honor to receive the Vaughan Award this year. I love what I do and it is only possible because of the strong efforts of those in my community who do the real work of meeting with clients, providing the services and continuing their dedicated work. I hope to earn this award now over

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!

the coming years. Maybe make a return in 20 more years! Thank you to all.

Marianne Jackson

I want to thank you for accepting Galen Gagnon's, Rockingham County, Vaughan Award nomination so late in the process. He received his award yesterday and was so impressed with the whole event.

Today, he is beaming. His granddaughter received a high-five from the Governor and that pretty much was the high point of the day. Both he and his wife sang the praises of the whole event saying that it was a very nice event and very well done. They brought in his award and basically are hosting a day-long show & tell.

Please extend my thank you to the whole committee and for making such a fuss over Mr. Gagnon and all of the volunteers. It is a wonderful thing that you do.

With appreciation, Brinn Sullivan

Focus on Community

MOUNT WASHINGTON VALLEY REGIONAL AGE FRIENDLY INITIATIVE

The project Covers: Albany, Bartlett, Chatham,

Conway, Eaton, Freedom, Fryeburg, Maine, Jackson, Madison, Tamworth and Hart's Location.

The Mission is to combine the talents resources across eleven towns to make the Mount Washington Valley a place for all ages and abilities to thrive.

Their research finds that citizens of all ages say they would rather live there than anywhere else. To support that desire, the Initiative has established working groups that cover the domains of Transportation, Housing, Health, Community Connections, and Outdoor Spaces.

Further, each group has developed its own goals based on the identified needs within the region. It is noted that coalitions and collaboratives already existed within the communities and that created a base to build on.

The AARP Network of Age-Friendly States and Communities is the United States affiliate of the World Health Organization's Age-Friendly Cities and Communities Program, an international effort launched in 2006 to help cities prepare for rapid population aging and the parallel trend of urbanization. The program has participating

communities in more than 20 nations, as well as 10 affiliates representing more than 1,000 communities.

The Mount Washington Valley Initiative was based on AARP's model which they found to have a "soft" barrier. And that was that the AARP model is municipality oriented requiring a single authorized signature. Rural areas tend to be regionally oriented.

The answer was to put One Government official name from one town on the application with the understanding that it was on paper only and that no one town was in charge! They felt strongly that every town felt empowered and just as important as the largest town.

News You Can Use

JOBS FOR 62+

Here are some of the most common occupations for college graduates who are newly hired at age 62 or older, according to an Urban Institute analysis of Health and Retirement Study data.

- Teaching,
- College Instructor,
- Administrative Assistant,
- Nursing,
- Real Estate Agent,

ENH welcomes all points of view and invites your submissions.

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Forward it on!

- Sales,
- Drivers,
- Joining the Clergy,
- Child Care,
- Taking on Management Roles Before Retiring,
- Management Consultant,
- Financial Services,
- Writer,
- Engineering, and
- Musician.

<https://money.usnews.com/money/retirement/second-careers/slideshows/15-in-demand-jobs-for-seniors>

CALMING TECHNIQUES FOR CAREGIVER

While being a caregiver for an elderly loved one can be deeply rewarding, it can also be extremely stressful. During those moments when your nerves are frayed and your patience is wearing thin, there are some helpful techniques you can use to remove yourself from the situation and calm down.

Sidestep letting strong feelings get the best of you by remembering to “give yourself five” when you’re steaming. What’s great about this little mantra is that it can take so many different forms:

1. You could take five (literal) steps back from the situation if your loved one with dementia has become belligerent.
2. Count to five before you answer if you’re stuck in a cycle of repeated questions or comments.
3. Take five whole minutes to yourself (set a timer!) if you’re just worn out. While you relax, put on a surefire calming television program or hand the person with dementia a favorite snack and leave the room (if you’re sure he or she will be safe).
4. When you can’t escape physically, imagine five nice things you’d do for yourself if you could. Sometimes just picturing a spa day or a chocolate cake in vivid detail is a tiny bit like experiencing the real thing.
5. Take five deep breaths: Inhale deeply through the nose, hold it for a count of five, then let it out slowly through the mouth. Repeat five times. Nobody will notice you’re stepping back

from the edge of a cliff as you breathe.

Paula Spencer Scott,
www.nextavenue.org

COUNTERTOP FRESH GREENS

Nothing beats freshly harvested greens in a salad, sandwich or wrap, except when you’re able to skip the store and harvest them in the comfort of your own kitchen. Thanks to the MicroFarm – a clever countertop module – you will soon be able to do that.

The device is the product of Mother, an international network of young designers and entrepreneurs on a mission to make people's lives more self-sufficient. This plug in LED light and water device grows microgreens, seedlings that have an exceptionally high concentration of vitamins, up to 40 times more than a full-grown plant and are therefore considered a superfood.

www.treehugger.com/green-food/eat-fresh-microgreens-every-day-microfarm.html

A NEW TRAINING RESOURCE ON DECISION-MAKING SUPPORTS AND GUARDIANSHIP

The National Center for State Courts has launched

Finding the Right Fit: Decision-Making Supports and Guardianship, <https://ejc.courtllms.org/>, an online training to support someone who needs help making decisions and managing life. This engaging, interactive course has something for everyone: friends and family members, guardians, and individuals who want to plan for their own future or need help now.

The course explains legal concepts in plain language. It includes three tracks: supporting decisions, using legal options to support or substitute decision-making, and serving as a guardian. The training also offers realistic scenarios to help users develop strategies for their own lives.

Finding the Right Fit provides information and guidance on:

- How to support friends and loved ones in making their own choices about their health, finances, and lifestyle.

| How to Contact Your State Committee on Aging Representatives | | |
|--|--|----------------------------|
| 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 |
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| 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: | www.dhhs.nh.gov/dcbcs/beas/aging/ | |

- Legal options, including powers of attorney and advance directives.
- How to become a guardian.
- How a guardian can support a person's decision-making.
- Identifying and understanding the risk of abuse, neglect, and exploitation that comes

with any of the above options.

The training is available at: <https://ejc.courtllms.org>.

This training was produced by the National Center for State Courts with the assistance of the American Bar Association Commission on Law and Aging and supported by a contract

awarded by Elder Justice Initiative, U.S. Department of Justice. The opinions, findings, and conclusions or recommendations expressed in this training are those of the contributors and do not necessarily represent the official position or policies of the U.S. Department of Justice.

COMING SOON TO A TV NEAR YOU: DRUG PRICES

The Centers for Medicare & Medicaid Services (CMS), the agency that oversees the Medicare and Medicaid programs, have put a rule in place that will change the look of television ads for prescription medications. CMS announced that most drugs that are covered by Medicare or Medicaid must soon include pricing information in their TV ads.

The prices ads must include are the so-called "list" prices for the medications. In some ways, the list price for a drug is like the Manufacturer's Suggested Retail Price, or MSRP, from car ads. Just as with cars, some consumers do pay the list price. If they are uninsured, for example, they may have no choice but to pay the list price. Or if they have a high deductible,

they may be paying the list price until their coverage kicks in.

For many other consumers, however, the list price is not particularly informative about what they will ultimately pay for their prescriptions. A drug might have a list price of \$800 per month, but cost a Medicare beneficiary \$50, while another drug might have a list price of \$400 per month, but cost a beneficiary \$100. This could confuse people about their access to needed medications, and in the worst-case scenario could frighten some away from the doctor or pharmacy.

If you have drug coverage, be aware that the list prices shown in any ad may not apply to you. Take your concerns to your doctor or your pharmacist. This is a good idea any time you are confused about drug pricing, the effects of a drug, or affording your medications. In some cases, there may be less expensive alternatives.

<https://blog.medicarerights.org>

RAISE YOUR VOICE!
Please let us know what's on your mind and what's important to you.
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.org

Health & Wellness

EXERCISE AND HEALTHY DIET

World Health Organization releases new guidelines to reduce dementia risk

The World Health Organization has released new guidelines to help people reduce their risk of dementia.

The organization said in a news release Tuesday that dementia is not inevitable and pointed to regular exercise, quitting smoking, avoiding "harmful" use of alcohol and eating a healthy diet as ways for people to protect themselves from the illness, which the agency characterized as a "deterioration in cognitive function beyond what might be expected from normal aging."

The agency's director-general cautioned that in the next three decades, the number of people with dementia is expected to triple.

"We need to do everything we can to reduce our risk of dementia," said WHO Director-General Dr. Tedros Adhanom Ghebreyesus. "The scientific evidence

gathered for these Guidelines confirm what we have suspected for some time, that what is good for our heart, is also good for our brain."

The World Health Organization also recommended against using vitamin supplements to reduce risk.

The agency said that these new guidelines were meant for health care providers "to advise patients on what they can do to help prevent cognitive decline and dementia."

Dementia affects memory, thinking, orientation, comprehension, calculation, learning capacity, language and judgement. The illness is caused by damage to or loss of nerve cells in the brain, and there are different versions of it, including Alzheimer's disease.

Dementia affects around 50 million people globally, the agency said, and there are nearly 10 million new cases every year.

abcnews.com, 5/15/19

MEMORY LOSS AND FOOD

What you eat and drink can have a huge effect on your ability to remember things. For instance, consuming too much alcohol can lead to short-term memory loss, which you may know if you've ever had one too

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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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

many drinks. In addition, consuming too many processed foods that are void of nutrients and full of chemicals will impact brain health negatively.

Fortunately, there are some foods you can add to your diet that have been shown to not only boost brain function but also help prevent degeneration of the brain. Here are 5 of them.

First off, we have coconut oil, which is a plant-based saturated fat that has been shown to improve specific cognitive abilities in Alzheimer's patients related to language and orientation. If coconut oil can improve the brain of Alzheimer's patients who already have marked signs of brain degeneration, imagine what it can do for a healthy brain with no signs of dementia, Alzheimer's, or age-related memory loss!

The second brain food we have to present to you is rosemary. Rosemary may be known for the distinct flavor it imparts on dishes, but it also has two active antioxidants that prevent the oxidation of fats. Since your brain is mostly fat, this helps to protect the brain from neurodegeneration.

Next up we have turmeric, an savory spice from India. Turmeric's active ingredient is curcumin, which has clear.

The fourth food is walnuts, which, if you think about it, looks like a brain inside of a skull! Eating walnuts help improve the signaling between your brain's neurons, allowing it to function at an optimal level.

Lastly, we have extra-virgin olive oil. This type of olive oil is loaded with anti-inflammatory properties that are as strong as taking ibuprofen for inflammation!

That's some powerful food as medicine. Looking for ways to incorporate these foods into your diet? Look no further!

<https://chopra.com/articles/5-foods-that-improve-memory-and-focus>

TARGETING CANCER CELLS

Scientists believe there is a desperate need for improved treatments which are more personalized and more targeted towards cancerous cells. There are a number of such cancer therapies already being developed that exploit a gene relationship called 'synthetic lethal interactions' – which means that

“cells can cope if either one of its proteins does not work but will die if neither of the protein is functioning”.

Finding such synthetically lethal pairs has proved to be effective in offering more personalized therapies, but the problem is finding new ones is both difficult and time-consuming.

Thanks to the use of artificial intelligence, the researchers have successfully created an algorithm which can solve this problem by predicting where these interactions may occur. Knowing the locations of these relationships is important because they can help identify where potential drug treatments should target just the cancer cells while leaving healthy cells unharmed, creating a more

effective, gentler treatment.

<https://phys.org/news/2019-04-cancer-treatment-effective-algorithms-millions.html>

6 KEYS TO HEALTHY AGING

Genetics may play a key role in the way you age, but that doesn't mean it will determine your fate. In fact, just 30 percent of physical aging is genetically predetermined, according to an eight-year study.

Yes, lifestyle trumps genes, so if you're keen on keeping your body functioning optimally as you get older, try remembering these 6 keys to healthy aging.

The first key is exercising. The brain and body are connected, meaning what is healthy for one promotes fitness in the other.

Secondly, nurture friendships. Evidence suggests that what enhances well-being is getting together with people, no matter what the activity is. A more recent study also found that folks with close friends and confidants lived longer than those without, while tight family relationships made no difference in mortality. In fact, avoiding negative family members

may enhance health and longevity.

Third, be cognitively stimulated early. The sooner you delve into complex activities that get your brain working, the less of a chance you have in developing Alzheimer's.

The fourth key is to stay cognitively engaged. Whether the activity is playing bridge or crossword puzzles, mental exercise may be as key to keeping the mind supple as physical activity is to the body's functioning.

Fifth, eat a healthy diet. You most likely have heard that fruits and veggies benefit the brain, but are you aware to what extent they benefit the brain? According to one study, the capacity of fruits and vegetables to absorb damaging free radicals cuts the risk of dementia, while the same antioxidant-rich foods also prevent some loss of learning and memory function. Lastly, kick nasty habits like smoking or excessive drinking. These only degenerate your body, rather than nurture it.

www.yesmagazine.org/issues/respecting-elders-becoming-elders/how-to-stay-healthy-as-you-age-20190416

Dollars & Sense

REVERSE MORTGAGES, READ THE FINE PRINT

TV commercials label reverse mortgages simple fixes for elderly homeowners needing cash – a financial easy button. Sorry, there is no such thing.

Yes, reverse mortgages can be attractive. Folks older than 62 can unlock cash from their home without selling. They can simply draw monthly income, a line of credit or lump sum from their home equity, with no repayment until the home is no longer their primary residence.

Staying current requires covering property taxes, homeowners insurance and maintenance. But be careful. Read the fine print. This isn't money you lend yourself. It's a loan using your home equity as collateral. That means interest, typically at a high rate, plus other fees and costs.

Worse than paying that interest monthly, it compounds, magnifying what you owe. When you sell, you repay the principal plus all compounded interest. The longer you live, the bigger the lender wins, while your compounding interest burden balloons.

Some disagree, arguing reverse mortgages can insure against depleting your savings before you die, working alongside an investment portfolio. They can. This view rightly considers folks' assets in totality, rather than in buckets, avoiding a common error. But it requires the elderly to invest well.

www.usatoday.com/story/money/columnist/2019/04/28/personal-finance-reverse-mortgage-risks-retirement/3577357002/

HYBRID LONG TERM CARE INSURANCE

Simply put, a hybrid long-term care policy combines the benefits of life insurance (or annuity) with long-term care benefits. For financially well-off individuals who might otherwise consider self-insuring for long-term care, here are some of the attractive benefits offered by a hybrid long-term care policy:

A person can buy a hybrid policy by paying a one-time lump sum premium or by paying over a number of years. If it turns out long-term care is not needed, the policy works much like a traditional life insurance policy, with a death benefit paid to a beneficiary when the insured person passes away. If the insured person

does need long-term care, the policy will pay benefits toward those expenses.

Similar to a traditional long-term care policy, the benefits are paid in an amount chosen when the policy is purchased, and expressed as an amount per day, month or year. If long-term care is never needed, the policy's life insurance death benefit is often similar to the amount paid for the policy.

On the other hand, if long-term care is needed, the amount of money available can exceed the death benefit, often several times over, offering tremendous leverage of premium dollars.

www.kiplinger.com/article/retirement/T036-C032-S014-should-you-buy-hybrid-long-term-care-insurance.html

Tech Tips

TRAINING RESOURCE

More than 110,000 older adults have learned to use the Internet through Generations Online. This organization provides individuals and institutions with training from the basics of email to using devices such as Tablets and provides information on digital safety.

HELP SPREAD THE WORD!
If you like this newsletter, please share it with your family, neighbors, friends and colleagues.

Their website states that they exist because age must not close the door on opportunities for sharing wisdom, learning new skills, connecting to others or accessing resources online.

Apps are available on Android and iPad.

http://generationsonline.com/

ALEXA GUARD IS READY TO TURN YOUR ECHO INTO A HOME SECURITY DEVICE

It can also integrate with your existing security system.

It took more than half a year to come to fruition, but Amazon's Alexa Guard is finally a reality. Starting today, Americans can use their Echo speakers as home security devices -- tell Alexa "I'm leaving" and your devices will alert you through phone notifications if they hear glass breaking, a CO2 alarm or a smoke alarm. You can use a Drop In call to verify if there's

anything wrong, and send alerts to ADT or Amazon's own Ring if you have professional security services through either brand.

You can likewise take advantage of Away Lighting to make it seem like you're at home, with machine learning flicking lights on or off based on its understanding of typical customer behavior. Not surprisingly, your voice can arm or disarm ADT (Control or Pulse) and Ring systems.

The feature is free if you have an Echo device, and only requires delving into the Guard section in settings to get started. You might not get it right away as it's gradually rolling out.

This isn't going to replace a full-fledged security system or dedicated security cameras. If an intruder is quiet or breaks in through a door, you're still in trouble. However, it could offer some peace of mind if you can't justify the usual costs of home security or want to augment your existing safeguards. This also shows how smart speakers can be put to work beyond voice commands. While there are privacy concerns with having the devices activate for sounds other than a keyword, they could prove useful for detecting

all kinds of unusual audio cues in the right circumstances.

www.engadget.com/2019/05/14/amazon-alexa-guard-available/?gucounter=1

THEY'RE LISTENING

If you own a smart speaker, it's relatively easy to adjust the settings to enhance your privacy, to mute the microphone when it's not being used, and to delete conversations that have already been recorded.

TWEAK THE PRIVACY SETTINGS ON YOUR DEVICES.

Amazon Alexa

To keep human employees from listening: Amazon smart speakers allow you to control whether your speaker sends information back to the company to help improve Alexa, as opposed to just responding to your commands. Here's how make the change.

Open the Alexa app on your smartphone and tap the menu button on the top-left of the screen.

Select Settings > Alexa Account > Alexa Privacy > Manage How Your Data Improves Alexa.

Turn off the button next to Help Develop New Features.

Turn off the button next to your name under Use Messages to Improve Transcriptions.

To mute your speaker: The simplest way to control what your smart speaker hears is to mute it when you're not using it. Of course, the unit won't respond to voice commands until you turn it back on.

You can mute an Amazon Echo by pressing the microphone On/Off button on the top of the device. When this button turns red, the mic is off. To reactivate

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.

it, you need to press the button again.

If you have a third-party smart speaker that uses the Alexa digital assistant, consult your manufacturer's instructions to find out how to mute your unit.

To review or delete your recordings: Amazon stores your recorded conversations in the cloud. You have the option of seeing all of these—the sheer volume of the information might give you pause—and deleting the contents.

Open the App and select Settings. Select Alexa Account > Alexa Privacy > Review Voice History. That will show you the recordings, which can be searched for a keyword or sorted by date.

There's a tab to Delete All Recordings for Today.

To delete all of the recording on the device, tap Date Range > All History. Erasing all the recordings is tantamount to resetting the unit, so there might be some reduction in its ability to recognize your voice. Note also that this setting affects recordings already made; it won't keep the speaker from recording you in the future.

Apple Siri

To keep human employees from listening: Apple does not allow users to control whether information sent back to the company from a HomePod is heard by employees or used for machine learning.

To mute your speaker: The simplest way to control what your smart speaker hears is to mute the device when you're not using it. Of course, the unit won't respond to voice com-



mands until you turn it back on.

Apple's HomePod doesn't have a physical mute button, but you can mute it with a voice command: "Hey, Siri, stop listening." The speaker will remind you that this command will turn off the mic and that you'll have to tap the button on the top to turn the device back on. Then, you can say "Hey, Siri, start listening."

You can also go to the Details page on the Apple Home app and turn off the "Listen for Hey Siri" option.

Also on the Details page, there's an option to replace the "Listen for Hey Siri" function with one where you press and hold the button on the speaker to start Siri.

On the same page, you can turn on settings that make the device light up or give an audible signal when Siri is being used.

To review or delete your recordings: Apple doesn't provide a way to view or delete your HomePod conversations. A company white paper [PDF] forwarded to CR by a spokesperson says, "User voice recordings are saved for a six-month period so that the recognition system can utilize them to better understand the user's voice. After six months, another copy is saved, without its identifier, for use by Apple in improving and developing Siri for up to two years. A small sub-set of recordings, transcripts and associated data without identifiers may continue to be used by Apple for ongoing improvement and quality assurance of Siri beyond two years."

Google Assistant

To keep human employees from listening: Google allows you to opt out of Voice and Audio Activity, where recordings may be sent to Google to improve its speech recognition.

On the Google Home app on your smartphone, go to My Activity.

Tap the three-button icon at the top right and scroll to Activity Controls > Voice & Audio Activity. Now slide the button to off.

To mute your speaker: The simplest and most surefire way to maintain control over what your smart speaker hears is to mute your device when you're not using it. Of course, the unit won't respond to voice commands until you turn it back on.

The Google Home has a mute button, while the Home Max and Home Mini have a toggle switch on the side. If you have a third-party device that uses Google Assistant, consult your manufacturer's instructions to find out how to mute your unit.

To review or delete your recordings: Google allows you to see the conversations that have been recorded by your smart speaker and delete the contents.

Begin by tapping the circular icon on the lower right of the Google Home app's screen.

Tap My Activity to see your individual conversations. You can search by keyword or by date, and delete them individually or in groups.

The most privacy-friendly option is to delete all your activity with a single command.

Tap the three dot icon and select, "Delete activity by ..." You can then select "All Time" and tap "Delete" to eradicate your entire history.

Erasing all the recordings functionally resets the unit, which might reduce its ability to recognize your voice. Note also that this setting affects only recordings already made and won't keep the speaker from recording you in the future.

<https://www.consumer-re-ports.org/privacy/smart-speaker-privacy-settings/>

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, 3rd Floor
Manchester, NH 03101
603-622-2204
www.hassan.senate.gov

Rep. Chris Pappas
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, 4th Floor
Concord, NH 03301
603-226-1002
www.kuster.house.gov

Laugh & Live Longer

VIDEO

If you've ever accidentally deleted something from your computer, this will make you laugh. (You have to tolerate a short ad first)

https://biggeekdad.com/2018/03/desktop-computer-cleanup/

BEST INVESTMENT

If you had purchased \$1,000 of shares in Delta Airlines 5 years ago, you would have \$49.00 today! If you had purchased \$1,000 of shares in Lehman Brothers 5 years ago, you would have \$0.00 today.

But, if you had purchased \$1,000 worth of beer one year ago, drank all the beer, then turned in the aluminum cans for the recycling refund, you would have received \$214.00.

Based on these statistics, the best current investment plan is to drink heavily and recycle. It is called the 401-Keg.

AMERICAN PROUD

A recent study found the average American walks about 900 miles a year. Another study found that on average Americans drink 22 gallons of alcohol a year. That means that

the average American gets about 41 miles to the gallon!

Makes you damned proud to be an American, doesn't it?

QUESTION

Q. Where did Noah keep his bees?

A. In the Ark Hives of course.

Purposeful Living

"Charlotte Leavitt clearly loves what she does and her hard work has certainly impacted those that live at Taylor Community...identifying needs and matching Volunteers to those needs...improving the quality of life for those receiving as well as those providing Volunteer services. I know of no one more deserving of the Joseph D. Vaughan Award."

Charlotte came to the Lakes Region in 1988 after retiring as the Director of the Continuing Care Department at Framingham Union Hospital in Framingham Massachusetts.

As the "Family Care Coordinator" for Home Care Visiting Nurses she was the only paid employee and charged with developing and implementing a volunteer program! She became

responsible for 70 Laconia area volunteers who



Charlotte Leavitt

coordinated equipment loans to patients with terminal illness. And some visited patients in their homes, did light housework, met with families and just provided whatever support was necessary.

At that time, Laconia Area Hospice was a separate entity - a 501c3 (nonprofit) organization which meant Medicare (or other insurance) would not cover their services. Even though the agency was significantly dependent on fundraising, it offered Charlotte the opportunity to attend a Volunteer Management Course which was held over a six month period.

After two years of working with the boards from the two agencies, Charlotte, and Alida Milham, created a new agency - Community Health and Hospice. Charlotte became the Hospice Program Director and Alida the Executive Director. The first task was to integrate the volunteers and obtain Medicare Hos

pice Certification so that the agency could offer terminally ill patients and families the support to help them through their difficult time. They also focused on community education and building relationships. Working with the hospital they coordinated two

rooms with special furnishings and staff trained with the understanding of the total hospice experience.

And if all that isn't enough, after retiring, she has worked on a committee at Center Harbor Congregational Church to develop a volunteer program for the towns of Center Harbor, Moultonboro and Meredith later to have Sandwich join in what is now "Interlakes Community Caregivers".

In 2016, she helped the Taylor Community's Volunteer Program and developed a complete documentation package to include a volunteer application package, volunteer position descriptions, volunteer service agreement, and a record keeping system to catalog volunteer hours. She worked with Taylor Staff to identify volunteer Opportunities and Resident needs; streamlined the volunteer recruitment process; developed and implemented a volunteer ori-

entation program; as ongoing education and support and a volunteer recognition process!

She also keeps the volunteers informed about external volunteer opportunities such as Central NH VNA and Hospice, Prayer Shawl Groups, Hospice Support Groups, Knitting Groups for Lake Region General Hospital's Oncology Unit, Humane Society, local Schools, and Monitors for the pool at Taylor.

Board Notes

ARE YOU SUFFERING FROM SF?

It doesn't seem possible when we're more than a year out from the next Presidential election but the calls asking, "If you were voting today..." have already started. And it's not just the emphasis on politic polls; it's all those customer satisfaction questionnaires. Ever feel like they're perfunctory rather than meaningful? Or worse, do you get a sense that they have been worded to support a desired outcome?

CMF (Consensus of Moaning Friends) reports that many of us are suffering from of SF, Survey Fatigue. Don't call Amazon Prime

looking for a survey proof shield—they don't exist, nor should they. Surveys can be a beneficial tool that really does shape public and business policies. Two recent surveys fall into that category: The State Plan of Aging and the New Hampshire Coalition on Aging Services Annual Survey.

The Coalition is a State Association under the auspices of Meals on Wheels America. Each year they conduct a survey of participants receiving meals on wheels with questions that will help them as they advocate on State and local levels to support their programs. In 2018, 60% of participants responded and reported that:

- 51% credit the program with helping them stay in their homes;
- 64% now eat a healthier variety of foods;
- 66% report not always having enough money to buy food; and
- 54 % feel safer knowing someone is checking on them.

There are two critical points to consider when determining the validity of findings: sample size and the percentage of responses. In both cases, these two surveys involved a

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 | https://shea- porter.house.gov/contact/email |
| U.S. Rep Ann Kuster | 137 Cannon House Office Building, Washington, DC 20515 | 202-225- 5206 | https://kuster.house.gov/contact/em ail-me |
| U.S. Senator Maggie Hassan | B85 Russell Senate Office Building, Washington, DC 20510 | 202-224- 3324 | https://www.hassan.senate.gov/c ontent/contact-senator |
| U.S. Senator Jeanne Shaheen | 506 Hart Senate Office Building, Washington, DC 20510 | 202-224- 2841 | www.shaheen.senate.gov/contact /contact-jeanne |

large base and a high re-
sponse rate. That not only
makes them valid, it also
makes them more effective
especially when considered
in the context of other
available data such as the
2019 New Hampshire
Healthy Aging Data Report
which was designed to help
advocates and leaders
across the state under-
stand more about the
health of older people.

In our data driven world,
public officials are depend-
ent on public input data.
Surveys can absolutely af-
fect public policies as long
as we choose which ones
we respond to; look at the
questions with a critical
eye; use discrimination
when trusting the validity
of reports; and choose
when to put SF aside! The
health and wellbeing of our
communities depends on it.