



A Citizen Voice for the
Aging Experience

March 2018
Volume 12, # 3

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EngAGING NH
9 Gleneagle Drive
Bedford, NH

engagingnh@gmail.com

www.engagingnh.org

ENGAGING NH NEWS

GUEST OPINION:

In Search of a Word

We hear a lot about aging societies these days. At the same time, we hear relatively little about being old from older people themselves. In part, this is because most people in their 60s, 70s and older still don't think of themselves as "old." We often refer to old people in the third person.

As long as we are healthy and engaged in life — as most people in their 60s, 70s and older are — we don't view ourselves as old. But by using "they" rather than "we" in our minds and our conversations, we keep an entire stage of life at arm's length. By failing to identify with "old," the story about old people remains a dreary one about loss and decline.

Language matters: We need a term that aging people can embrace.

For years, I've thought that we should just start calling ourselves old and be proud of the fact that we've reached advanced ages. Maggie Kuhn, who co-founded the anti-ageism group Gray Panthers, also took this position.

I first heard Kuhn speak in the late 1970s at the meetings of the Gerontological Society of America. A distinguished geria-

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trician introduced her in a hotel ballroom to a standing-room-only crowd. He concluded his gracious introduction by saying something to the effect of, "And now it is my great pleasure to give you this impressive young lady." Kuhn ambled to the podium, stood silent for a moment, pulled the microphone down to her mouth (she was as short as she was fierce) and slowly and forcefully said, "Two things: I am not young, and I'm no lady. I am an old woman. And the fact that you cannot call me what I am without insulting me

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illustrates the depth of the problem we face.”

I instantly idolized her. But embracing the term “old” is probably a fool’s errand. Over the past 40 years or so, I’ve tried to persuade people to use the word “old” proudly, but I have so far failed to get a single person to do so. In fact, even I avoid “old” for fear that the term might offend.

Alternative terms range from distant but respectful to outright patronizing. None of them are appealing to old people. The most widely used are “senior citizens,” “retirees,” “the elderly” and “elders.” Then there are the derogatory terms, such as “geezers” and “coots,” mostly whispered behind closed doors. And there are terms such as “sages,” which frankly go too far in the opposite direction, as plenty of old people are a far cry from wise. Some people prefer the comfortably familiar term “boomers.” But then what do we call Gen Xers and millennials when they grow old?

There are those who argue that we need to distinguish the young-old from the old-old. Although I suspect this is touted mostly by baby boomers who want to deny that they are old, it’s

true that 65-year-olds are not the same as 95-year-olds. It’s also true that chronological age is a poor marker of functioning. Even though the young-old differ from the old-old, there is tremendous heterogeneity within age groups. The functional status of “old people” has also shifted substantially over historical time. A century ago, 40 was old. Today’s older generations are healthier, more cognitively fit and better educated than any previous generation.

So, what do we call old people?

The Stanford Center on Longevity, which I direct, strives to develop a culture that supports long life, and we recognized early that language matters. Most people say that they don’t want to grow old, but they also want to live a long time. Yet, we’ve never settled on a good term for old people.

Last spring, I met Maureen

Conners, a fascinating woman who works in fashion technology, an emerging longevity industry (that is, a business providing the needs of older people, including education, travel and entertainment). She uses the word “perennials” to refer to older customers.

Upon first hearing this term, I was startled. The symbolism it connotes is perfect. For one, “perennials” makes clear that we’re still here, blossoming again and again. It also suggests a new model of life in which people engage and take breaks, making new starts repeatedly. Perennials aren’t guaranteed to blossom year after year, but given proper conditions, good soil and nutrients, they can go on for decades. It’s aspirational. In August, Allure magazine announced that it would no longer use the term “anti-aging” and appointed Dame Helen Mirren their spokeswoman. Jane Fonda and Lily Tomlin are starring

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

in a wonderful series called "Grace and Frankie" in which they portray two smart, funny and unapologetic perennials.

Perhaps we are reaching a tipping point — a shift away from the fear of growing old and toward embracing living long. "Perennials" may just move the conversation along.

Laura L. Carstensen is professor of psychology and the Fairleigh S. Dickinson Jr. professor in public policy at Stanford University.

NH Updates

A NH PASSING OF NOTE



Robert C. Denz, 93, of South Sutton died on February 8, 2018 at Woodcrest Village in New

London.

After retiring as a FBI Special Agent in Charge of the New York City office, Bob and his wife Marty moved to South Sutton, NH in 1976. Bob managed the Governor's Crime Prevention Program. He also served as Assistant Director and Executive Director of the New Hampshire Lottery.

As member and consultant to the Association of Retired Intelligence Officers, Bob traveled to Scotland Yard, Whitehall and Bletchley Park. Since 1991, Bob was a dedicated volunteer for AARP NH, serving as acting President and its chief spokesperson. He helped initiate and was active in AARP's Fraud Watch Network.

Issues affecting seniors, veterans and the more vulnerable citizens of our communities were near and dear to his heart. He acquired tremendous expertise in these and was in demand as a speaker at various organizations throughout the state. Fiercely active during political campaign seasons, he was the one who kept senior issues up top of the candidates' agendas. He hosted Senior Speak on Concord Cable TV.

His advocacy will be missed.

LEGISLATION

HB 1362: Proposes to authorize individuals and certain businesses to purchase out-of-state health care plan. Concern: such plans are not required to provide NH mandated coverages which could include hearing aids.

HB 1459: proposes to ban driverless cars from NH roads while HB 314 looks at requirements for operating such vehicles.

Relative to financial exploitation of elderly persons. For information on the current session go to:

<https://legiscan.com/NH>

MANCHESTER TENANTS FED UP WITH HOUSING AUTHORITY CONDITIONS

Last summer, I first heard from Barbara Beaudette and her crew of fellow residents at the Tarrytown Road apartments, a complex of 102 apartments owned and managed by the Manchester Housing and Redevelopment Authority.

The apartments house low-income elderly and disabled tenants.

Beaudette and her collaborators were fed up, and she had organized a letter writing campaign to get my ear.

Five people spelled out their complaints: stairways and hallways that don't get cleaned, burned out light bulbs in elevators and hallways, cruddy laundry equipment, automatic entrance doors that work sporadically and apartments that go without heat

for days until an aging heating system is repaired.

"They think we're a bunch of little old complainers," said Beaudette, 71, who HB1807 clarifies the law invited me to her apartment building last week. "I don't call them to aggravate them; I call them for maintenance."

Dirty floors and a slow response time for repairs don't rank high on the list of tenant grievances that I've heard over the years. I'm more likely to hear about bedbugs, lead poisoning, upstairs drug dealers and absentee landlords.

But Beaudette said her lease guarantees a safe, clean and sanitary place to live, and the housing authority isn't doing so.

"This winter, my apartment was 52 degrees," said Georgette Houle, who is 79. "I had coats and coats, blankets and jackets." Yes, it was eventually repaired, but now there's a hole in her wall for piping, and it's been there for two months.

"I have a sink that does Mount Vesuvius," said Ellen Tatrau, 74, about the dirty water that sometimes backs up into her kitchen sink.

Nominations Wanted

EngAGING NH and the NH State Committee on Aging are pleased to announce that we are soliciting nominations for the 56th annual Joseph D. Vaughan awards.

This joint effort is to recognize individuals or couples over the age of 60 who demonstrate outstanding leadership or meritorious achievement as volunteers on behalf of New Hampshire's older citizens and others. Direct service to and/or advocacy for **older citizens** is an essential but not an exclusive requirement. Nominees must be residents of New Hampshire whose volunteer work is in the Granite State.

A joint committee of EngAGING NH, the NH State Committee on Aging, and a member of the Vaughan family review all nominations and select one person or a couple from each county to be honored. Recipients will be recognized in a ceremony highlighting their accomplishments.

The awards ceremony is scheduled for May 7, 2018 at the State House in the Executive Council Chambers. Invited guest invited to participate in the presentation of the awards include the Vaughan, Governor Christopher T. Sununu and Commissioner Jeffrey Meyers.

The Joseph D. Vaughan Award was initiated in 1962 to memorialize the Honorable Joseph D. Vaughan. A New Hampshire legislator, Representative Vaughan was an early advocate for older residents of the state and was instrumental in creating a state agency dedicated to the wellbeing of older people.

For a copy of the nomination form, go to

<http://www.engagingnh.org/vaughan-awards.html>

ALL Nominations must be received no later than March 9, 2018. Emailed nominations are preferred.

Nominations may be emailed to engagingnh@gmail.com or they may be mailed via the USPS to:

THE VAUGHAN AWARDS COMMITTEE
c/o Roger Vachon
19 Centerwood Drive
Concord, NH 03301

Nominations are acknowledged within 72 hours of receipt.

In the absence of acknowledgment, please call Roger at 603-223-6903.

They all have their stories of how they ended up in public housing: a child whose sickness sapped up their savings; a husband with Alzheimer's disease; small pension and Social Security checks that don't keep ahead of the bills.

"When I got here, I was broke," Houle said.

All said they like their apartments. They feature big windows and an entrance road that encircles a grove of tall pines making it look like a condo development rather than public housing.

"What they think is important to us," said Dick Webster, the acting director of Manchester housing. He said he'd prefer the tenants deal with the on-site manager, but he'd take their call.

And he can get things done. The day after I first called Webster for this article, maintenance people cleaned hallways and stairways. (Which increased my stature in the eyes of Beaudette and her buddies.)

He also said upgrades are scheduled. Hallways are going to be stripped and waxed. Entryways will be upgraded. And the hallway lighting will be replaced,

likely with LED fixtures, he said.

Other complaints can't be solved. For example, the housing authority removed the art that tenants had hung on walls at the demand of the fire department, Webster said. The art would represent an impediment for tenants to feel their way along a darkened hallway in case of an evacuation.

Webster said light bulbs are replaced whenever they burn out. The Beaudette gang tells me five bulbs have to be burned out before they'll be replaced. (During a visit two weeks ago, three were dark.)

Webster said he prefers that tenants start with the manager of their housing complex. But he's supportive of anything to improve communication.

Obviously communication isn't working if tenants have to reach out to their alderman (to no avail, they said), and then organize a campaign to draw a reporter's attention. It's just as bad for others.

"We have a hard time getting information about when the board (of directors) meets," said Sarah

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

Jane Knoy, director of Granite State Organizing Project, a grassroots group that pushes empowerment and social justice issues. The best notice they get, Knoy said, is a call from Webster on the day of the meeting.

The housing authority doesn't say anything about director meetings on its website either. But Webster assures me that notices are officially posted at City Hall.

Knoy said federal rules guarantee the right to form a tenant association, but that's not always easy. At the Kelley Falls housing project, for example, management has closed the community room, meaning there is no place for a group of interested tenants to meet and form a council, she said.

Webster said he closed the community room because it is not handicapped accessible.

Beaudette said she'd like to start a tenant council, but most people don't want to get involved or are afraid of eviction. Still, it's important to speak up, Knoy said.

"If people feel management is not responsive, they stop caring, stop doing their part," Knoy said.

"Then it becomes a vicious cycle that ends in dilapidation."

Mark Hayward, Union Leader, 2/9/18

SAVE THE DATE!

The next annual Age of Champions event will be held on April 28, 2018, from 10 am - 1 pm, at the UNH Field House in Durham.

The event promotes and raises awareness regarding healthy aging from a holistic perspective. This year we are promoting the event with a focus on engaging youth as well as older adults.

Age of Champions is an annual FREE health fair hosted by the Center on Aging and Community Living (CACL) that endeavors to raise awareness of and promote healthy aging from a holistic perspective. This is an interactive event with assessments, raffles, demonstrations, and movement exercises. We will also have several information and resource tables from local and state organizations at the health fair for people to visit.

From Our Readers

Just wanted to say that I read every page of the

newsletter and how wonderful it is. Thank you.

Mo

I don't know how you do it. Month after month each issue is great.

Barbara

The EngAGING NH newsletter is fantastic. I share it with all my co-workers.

Stephanie

Alex Haley quote: "

Grandparents sort of sprinkle stardust over the lives of little children."

Focus on Community

HOME SHARING OPTION

Survey after survey shows that Americans want to remain in their own homes as they get older; it's called [aging in place](#). Failing that, they'd like to live in someone else's home — just not an institutional nursing home.

Turns out, you may be able to make some money from this wish by launching a home-sharing operation or just renting out part of your own home.

Home-sharing programs — Programs such as <https://www.homesharevermont.org/> often managed by nonprofits — match older homeowners (sometimes empty nesters) who

could use extra income with older local people looking for a reduced rent, usually in exchange for helping around the house.

For instance, monthly apartment rents in Ann Arbor, Mich. average \$1,300 to \$1,400 a month, while the average home-share rent is \$400 to \$500, says Kim McKittrick-Thompson, head of the Housing Bureau for Seniors HomeShare Program in Ann Arbor, Mich. Nearly 80 percent of Americans 65 and older are homeowners and many of these homes have empty rooms that could be rented out, so there are plenty of opportunities for such matches.

The financial advantages of home sharing are striking. Case in point: experienced home sharers and friends Karen Bush, a management consultant (she's 68), and Louise Machinist, a retired clinical psychologist (she's 69). Back in 2004, Bush, Machinist and Jean McQuillin bought a large colonial home in Pittsburgh. (They wrote a book about their experience, *My House Our House: Open House at Shadowlawn.*) Last year, Bush and Machinist moved into a three-bedroom, two-bath condo in Sarasota, Fla. They re-

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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modeled the place to age in place in it.

"I wouldn't be living here without Karen," says Louise. "We are right on the bay and I couldn't have afforded it."

High on the list of advantages of home sharing is the positive impact on their personal finances.

"It allowed us to save significantly more for retirement," says Bush. "The quality of the home was higher and, at the same time, we got to save a ton of money toward retirement."

The idea of communal living loomed large in the boomer popular culture in the 1960s, although relatively few people adopted the lifestyle then. Nearly 60 years later, boomers may well find that variations on communal living — including home sharing — are economically smart and

socially rewarding.

Next Avenue.org

Editor's Note: If you are interested in this concept, contact Moore Center Services in Manchester to explore NH options.

News You Can Use

STRAIGHT TALK FOR SENIORS:

What the Bipartisan Budget Act of 2018 Means for Seniors

On Feb. 9, Congress passed and the President signed into law the Bipartisan Budget Act of 2018. The legislation lifts funding caps and makes some positive Medicare changes, thanks to NCOA's advocacy. But it also cuts and leaves out other important programs. Here's our analysis.

Funding for Aging Services

Perhaps the most im-

portant development is that the new law lifts the budget caps imposed by the Budget Control Act of 2011 for both FY18 and FY19. This is the

fourth time Congress has enacted a temporary reprieve from the budget caps, and this increase is the largest.

Of the almost \$300 billion in new spending, \$63 billion is for domestic or non-defense discretionary (NDD) programs in FY18, with another \$68 billion in FY19. The law also raises caps on defense spending by \$80 billion in FY18 and \$85 billion in FY19.

This may look like significant new spending on NDD programs. But, in reality, it fails to make up for the last 10 years of cuts. Adjusted for inflation and total population growth (not just seniors), the new NDD total in FY18 is still 11% below its comparable level in 2010.

With the new spending levels set, Congress now has until March 23 to craft an omnibus package to enact all 12 FY18 appropriations bills. Some new investments that have already been prioritized include \$3 billion to combat the opioid crisis, \$1 billion for the National Institutes of Health, and "adequate" funding for the Social Security Administration to ensure constituents are served.

NCOA is working to ensure that the omnibus also removes threats posed to

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!

some key aging services programs. The House had proposed eliminating the Medicare State Health Insurance Assistance Program (SHIP) and cutting \$100 million from the Senior Community Service Employment Program (SCSEP), \$3 million from Chronic Disease Self-Management Education (CDSME), and \$2 million from the Elder Justice Initiative.

Health Program Extensions

The Bipartisan Budget Act also features several positive changes to Medicare. These include:

Benefits Outreach: The act extends for two years (at current levels of \$37.5 million) funding for outreach and enrollment for low-income Medicare beneficiaries originally authorized under the Medicare Improvement for Patients and Providers Act (MIPPA). NCOA played a leadership role in securing this funding, which is allocated to SHIPs, Area Agencies on Aging, Aging and Disability Resource Centers, and the National Center for Benefits and Outreach Enrollment.

The act also requires the Administration for Community Living to report on the amount and use of the \$13 million in MIPPA funds pro-

vided to states through the SHIP allocation, but this does not apply to annual SHIP appropriations of \$47 million.

Therapy Services: The law permanently repeals the Medicare payment cap for therapy services.

Donut Hole: The act closes the Medicare Part D coverage gap, or “donut hole,” one year earlier. Beneficiary contributions will decrease to 25% of prescription costs in 2019, instead of 2020.

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

In-Home Care: The law extends the Independence at Home Demonstration Program by two years and increases the number of participating beneficiaries from 10,000 to 15,000. It also improves access to Medicare telehealth services.

Special Needs Plans: The act makes Medicare Special Needs Plans (SNPs) permanent. SNPs target enrollment to one or more special needs individuals, including those who are institutionalized, dually eligible for Medicare and Medi-

caid, or living with severe or disabling chronic conditions.

Chronic Illness: The law expands Medicare Advantage supplemental benefits to meet the needs of chronically ill enrollees. These benefits would be required to have a reasonable expectation of improving or maintaining the health or overall function of the chronically ill enrollee and would not be limited to primarily health-related services.

Unfortunately, the budget act does NOT include other provisions that NCOA and aging advocates were seeking. NCOA and other national organizations will continue to urge Congress to include these in the March omnibus package:

Long-Term Services & Supports: The act does not extend the Medicaid Money Follows the Person program, which expired on Sept. 30, 2016. It has assisted states in transitioning over 75,000 Medicaid enrollees from nursing facilities back to community-based settings. Sens. Portman (R-OH) and Cantwell (D-WA) have introduced S. 2227 to make improvements and extend the program for five years.

Part B Enrollment: The law does not include the bicameral, bipartisan Beneficiary Enrollment Notification and Eligibility Simplification (BENES) Act (S. 1909; HR 2575), which would improve the Medicare Part B enrollment process.

To help pay for many of the new spending items, the act also includes a variety of program cuts. Of particular concern to older adults are:

Prevention and Public Health Fund: The act cuts the Fund by \$1.35 billion over 10 years, starting in FY24. It makes important investments in falls prevention and chronic disease self-management. See additional details from the Trust for America's Health.

Medicare Premiums: The act increases the percentage that Medicare beneficiaries with incomes of at least \$500,000 (\$750,000 for couples) must pay in Medicare Part B and Part D premiums from 80% to 85% of costs.

Next Steps

| How to Contact Your State Committee on Aging Representatives | | |
|---|---|------------------------------------|
| County | Name | Email |
| Belknap | | |
| Carroll | | |
| Cheshire | Susan Emerson | semerson435@aol.com |
| Coos | Mark M. E. Frank | maxfra@aol.com |
| Grafton | | |
| Hillsborough | Kathy Baldrige | kathy@lifetimeliquidations.com |
| | Ken Berlin | kaberlin@comcast.net |
| Merrimack | | |
| Rockingham | Kristi St. Laurent | KristiSt.Laurent@gmail.com |
| Strafford | Candace Cole-McCrea | snowyowl@metrocast.net |
| Sullivan | Larry Flint | wrecman@comcast.net |
| | Mary Catherine Rawls | Mary.catherine.rawls@hitchcock.org |
| NH Senate | Ruth Ward | ruth.ward@leg.state.nh.us |
| NH House | James McKay | james.mackay@mygait.com |
| Website: | http://www.dhhs.nh.gov/dcbcs/beas/aging/ | |

With appropriators working to finalize FY18 funding in March, NCOA will be advocating that, at a minimum, proposed cuts in aging services should be reversed.

Learn more about how you can help defend these programs. NCOA also will continue to advocate for the Money Follows the Person program. You can help by sending a letter to your members of Congress. Shortly after these issues

are resolved in March, Congress will turn its attention to the FY19 budget process. The Administration released its budget request on Feb. 12.

Marci Phillips, National Council on Aging

BECOMING AN ELDER

"Many present forms of retirement that beckon us are ritual forms of giving up. Yet historically, the contribution of the elder

has always been of paramount importance to the society in which he or she grew to maturity.

Midlife is exactly the time when we reshape ourselves toward our place in the eldership. We have just begun to glimpse exactly how to pass on what, over the years, we have taken so much trouble to learn."

David Whyte, The Heart Aroused

FLU SEASON PROTECTION

The flu season has hit America especially hard this year.

Though influenza peaks in February, 37 children have died already, and overall mortality for 2017-2018 was double last year's numbers before midwinter even arrived. With all of these troubling conditions, a little bit of positive news from Georgia State University: fermented foods appear to help protect against the influenza virus, and even prevent a

secondary infection.

<http://bigthink.com/21st-century-spirituality/fermented-foods-shown-to-protect-against-the-flu>

BUSINESSES PROPOSE NEW HEALTH CARE PLAN

Fed up with the notoriously inefficient health care system of America, three of the country's biggest companies announced they will form an independent health care company for their employees.

Amazon, Berkshire Hathaway and JPMorgan Chase are setting out to create a new health care company that tackles the high costs and complexity that currently plague's America's health care system.

Although details of how they actually plan to do this are vague, the formation of this new health care company could shake up an industry in dire need of change.

<https://www.nytimes.com/2018/01/30/technology/amazon-berkshire-hathaway-jpmorgan-health-care.html?rref=collection%2Fsectioncollection%2Fhealth&action=click&contentCollection=health®ion=rank&module=package&version=highlights&contentPlacement=2&pgtype=sectionfront>

Health & Wellness

MEDICARE COVERAGE FOR PNEUMONIA VACCINES

Medicare will cover 100% of the cost of two separate, different doses of the pneumonia vaccine with no Part B deductible required if you are in Original Medicare or a Medicare Advantage Plan (MA). MA Plans cannot require that you get a referral for the vaccine, but can require that you use network providers. You should call your plan to find out what rules apply. If you are in Original Medicare you will have no co-pay or deductible if you see providers who take assignment.

Currently, there are two types of pneumonia vaccines available. Medicare Part B will cover an initial pneumonia vaccine if you have never received the pneumonia vaccine under Medicare Part B before. Medicare will also cover a second, different type of pneumonia vaccine at least one year after the first vaccine was administered.

MEDITERRANEAN DIET MAY REDUCE RISK OF FRAILTY IN OLD AGE

The more "Mediterranean" older adults' diets are, the

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less likely they are to become frail over time, suggests an analysis of existing research.

The study team analyzed data on nearly 6,000 older adults who were part of four studies - three of them done in countries that actually border the Mediterranean Sea and one in Asia. No matter where they lived, people whose diets most closely followed Mediterranean diet principles were less than half as likely as those with the least-Mediterranean diets to become frail as they aged.

"The world population is aging with increasing numbers of people living to their 80s and beyond, and there is a lot of attention on how people can stay healthy and independent as they age," the study's senior author told Reuters Health in an email.

"Some people with accumulating health conditions and aging can become frail - that is, experience symptoms like lack of energy, muscle weakness, low appetite/losing weight and feel generally slowed up, and find it difficult to bounce back or recover when they become ill," said Kate Walters, a researcher at University College London in the UK.



This, in turn, is associated with a risk of being admitted to hospital or becoming dependent on others for your care, Walters said. "We have been looking at ways that this can be prevented, including diet and exercise, amongst other things."

There has been "a lot of research on types of exercise (which show this is good for you) but far less on the role of diet - for example, different types of diet such as the Mediterranean diet," Walters added.

The Mediterranean diet is based on traditional food patterns typical of Greece and southern Italy and includes lots of plant-based foods like fresh vegetables, legumes and nuts, as well as fish and seafood. The primary source of fat is usually olive oil, rather than animal fat, and alco-

hol, usually wine, is included in low to moderate amounts, she and her co-authors write in Journal of the American Geriatrics Society.

The researchers reviewed and re-analyzed data from previously published studies conducted in China, France, Italy and Spain. All the studies had scored the participants' diets according to how closely they adhered to Mediterranean principles, with a score of 6-9 representing the highest adherence and 0-3 representing the lowest. On average, participants were followed for about four years.

People whose diets scored 4-5 had 38 percent lower risk of developing frailty during the follow up period compared to those who scored 0-3, while those with a diet score of 6-9 had 56 percent lower risk.

The average age of people in these studies was 70s-80s, so the findings suggest that following this diet as an older adult may have beneficial effects in maintaining health and independence, Walters said.

The study cannot prove, however, that adhering to a Mediterranean diet is what prevents frailty, she acknowledged.

“The four included studies aren’t interventional studies (where people are assigned to eat a Mediterranean diet and some aren’t); they’re observational studies comparing people who chose on their own to eat a certain way and their risk of frailty,” Dr. Michael Bogaisky of the Department of Medicine (Geriatrics) at Montefiore Health System in New York, who wasn’t involved

in the study, said by email. Any differences seen in risk of frailty may be due to other factors associated with being the type of person who eats a Mediterranean diet rather than the diet itself, he noted.

“For example, olive oil, fish, nuts, fresh fruits, and vegetables can be expensive. People who can afford these foods may also afford better access to healthcare, and that might explain why they’re more likely to have better outcomes,” Bogaisky said.

They may also be more educated or health conscious and thus more likely to eat healthier foods and more likely to exercise, all of which can influence their risk for becoming frail outside of what foods they eat, he added.

Nonetheless, he thinks it’s an “interesting finding” and that there’s strong evidence supporting eating a Mediterranean diet to prevent cardiovascular disease.

“Preventing frailty may be another reason to eat this kind of a diet,” he said.

Reuters, 1/30/18

ALZHEIMER'S AND B-3

A deficiency in the brain’s ability to repair its own

DNA leads to neuronal dysfunction, which can lead to Alzheimer’s disease.

Researchers may have found a potential therapy to improve this mental function of slowing age-related memory loss through the consumption of vitamin B-3.

In a newly published study, researchers discovered that it may even reverse the effects of Alzheimer’s on humans

<https://www.medicalnewstoday.com/articles/320879.php>

ALZHEIMER'S AND AEROBIC EXERCISE

New research recently published in the Journal of the American Geriatrics Society explores the benefits of exercising for delaying Alzheimer's disease.

Last year, a review by scientists at the University of Southern California in Los Angeles found that as many as 1 in 3 cases of Alzheimer's disease were preventable through lifestyle changes. The same report also highlighted nine steps that anyone could take to significantly reduce their risk.

One such step was increasing physical activity.

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!

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

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<https://www.medicalnewstoday.com/articles/320770.php>

THE NO. 1 EXERCISE THAT COULD PREVENT FALLS

A 2014 University of Western Sydney study of 1,667 Australian men age 70 and older showed that swimmers had “significantly lower risks of falling,” meaning they took 33 percent fewer nosedives than other participants, including runners and golfers. What’s more, researchers found that swimmers had less “postural sway” — they wavered less than other men when tested in a standing position, indicating better balance.

The results indicate that swimming and a lack of falls are linked, but they don’t prove that swimming directly prevents falls. Still, aquatic therapists and swim teachers find there’s a noticeable difference in clients who swim, even when they do actually trip.

“Most of my clients, if they have a fall, usually don’t break anything. They get bruised, yes, but they don’t break anything,” said Cheryl Clark, therapeutic aquatic coordinator at Sibley Memorial Hospital in

Washington, D.C., part of the Johns Hopkins group.

<https://www.nextavenue.org/exercise-prevent-falls/>

Tech Tips

AVOIDING CYBER SECURITY THREATS

Nearly half (42 percent) of adults ages 65 and older now own smartphones, a number that’s quadrupled in the last five years, according to a report by [Pew Research Center](#) conducted last year. Internet use by seniors has similarly jumped — and for the first time, half of older Americans have broadband at home.

But with all that access to technology comes the increased risk of becoming a [victim of cybercrime](#). In fact, internet scammers disproportionately target older Americans because they tend to be wealthier, more trusting and less likely to report fraud, according to [the FBI](#). Another 2015 report estimated that older Americans [lose \\$36.5 billion](#) each year to financial scams and abuse.

Davis Park, director of technology outreach program Front Porch Center for Innovation and Wellbeing, offers these tips to

seniors — and everyone — for staying safe online

Choose a strong password. Passwords should be 12 to 15 characters long with strategically placed special characters or symbols. You should have different passwords on each of your online accounts. To help keep track of them all, use a password manager, like 1Password, Dashlane or KeePass.

Keep your antivirus software up to date. That will help prevent hackers from accessing your computer, laptop and smartphone, as well as alert you to websites and downloads

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.

that could be suspicious.

Use only trusted Wi-Fi resources. Free Wi-Fi seems convenient, but hackers can also use it to intercept your internet communications. Before joining a network at say, a coffee shop or retailer, confirm that the Wi-Fi connection you want to join belongs to the business you know and trust. When in doubt, use your personal Wi-Fi hotspot, or the network connection on your smartphone.

Google it. Research any unfamiliar websites or email solicitations before giving up your information. Often, hackers create a link that may appear, at first glance, to be a legitimate website to trick you into giving up your personal data.

Don't give your personal info. Be particularly wary of any request to provide information such as your date of birth, Social Security number or bank account.

<https://www.cnn.com/2017/12/07/internet-safety-tips-for-seniors.html>

WATCH FOR 'COMBOSQUATTING'

There is a new computer/cellphone attack to be leery of called "Combosquatting."

Malicious websites creep into your computer by means of what appears to be a familiar name of a bank or business. For example: [www.security-\(businessname\).com](http://www.security-(businessname).com), or [www.\(businessname\)-security.com](http://www.(businessname)-security.com). The hyphen makes all the difference in steering you to a dangerous site. If there seems to be a sense of urgency, be careful. Think before you click on it. Can you call the business or bank first to find out if it actually sent you that link? If you can, do so!

Henry N., Washington, D.C., via "Dear Heloise"

HOW TO RECOGNIZE ONLINE SCAMS

Q: I'm having e-mail problems. Several times a day I get "mail delivery failure" notices for e-mails that I never sent. I've also been getting e-mails in foreign languages that I can't read. Some of these e-mails don't contain any message, or the attachments don't make any sense.

Is someone using my e-mail address to send messages to other people? What should I do?

Steven Russell, Galloway, Ohio

A: It's possible that someone has gained access to

your e-mail account and is sending messages in your name. But it's more likely that these are bogus e-mails from disreputable sources. Even the "mail delivery failure" e-mails are probably fake.

There are three things you should do immediately: Change your e-mail password to lock out anyone who might be using the account. Stop opening suspicious e-mails and attachments. Run the free version of the Malwarebytes program (tinyurl.com/jsdacdk) in case the e-mails have installed any malicious software on your computer.

If anyone is using your e-mail account, the goal would be to send junk or malicious e-mails to others using your name. The best defense against that is to create a strong new e-mail password that would be hard for anyone else to guess (see examples at tinyurl.com/y9sr6y97 and tinyurl.com/ybuojnby).

It's common for unscrupulous people to send fake e-mails that are designed to attract attention. The senders hope that curiosity will prompt you to open an e-mail or an attachment, or to respond because you

think it was sent to you by mistake.

Either response notifies the sender that your e-mail address is valid, and thus a good place to send more malicious e-mails. In addition, opening these messages makes your computer vulnerable to infection by any malware that the e-mail may carry. (For tips on how to recognize fake e-mail and other online scams, see ti-nyurl.com/ha6gvmt and ti-nyurl.com/yahgb5fd).

If an e-mail seems fake, don't open it. Either delete it or send it to your e-mail provider's "spam" or "junk" folder (that may help the provider block similar messages in the future.)

Steve Alexander, 2/13/18

Dollars & Sense

TIPS FOR FILING 2017 TAXES

1. Medical and dental expenses.

Medical and dental expenses are often one of the largest expenses for retired people. Fortunately, some of these expenses are deductible. These include health insurance premiums (including Medicare premiums), long-term

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Forward it on!

care insurance premiums.

In creating the new rules for deducting medical expenses, Congress exempted people age 65 and older from the 10% threshold increase until 2017. Thus, anyone age 65 or older can use the 7.5% threshold for deducting medical and dental expenses for any tax year ending before January 1,

2. Selling your house.

Retired people often sell their homes to move into smaller places or retirement communities. If you've lived in your home for a long time, you probably have substantial equity and will earn a large profit on the sale.

Fortunately, you may not have to pay any tax on your profit. As long as you live in your home for at least two out of

the five years before you sell your house, the profit you make on the sale -- up to \$250,000 for single taxpayers

3. Retirement plan contributions.

Just because you are retired or semi-retired doesn't mean that you can't make tax-deductible contributions to retirement plans such as IRAs. You'll pay taxes on the income you contribute to a Roth IRA now, but the withdrawals upon retirement are tax-free.

This means no tax need be paid on all the interest or other income earned by Roth IRA investments. Retirees with their own businesses may also establish SEP-IRAs, Simple IRAs, Keogh plans, and solo 401(k) plans that have higher contribution limits for those over 55.

4. Investment expenses.

Dividends and capital gains are taxed at lower rates than ordinary income, ranging from 0% to 20% depending on your overall income tax bracket. Unlike income from a job or business, these types of income are not subject to Social

Security or Medicare taxes.

In addition, fees you incur for investment advice or accounting services are deductible to the extent they, along with your other itemized personal deductions, exceed 2% of your adjusted gross income. However, you cannot deduct fees you pay to a broker to acquire investment property, such as stocks or bonds.

5. Business expenses.

Some retired employees work part-time as a consultant for their former employers and other clients. You may deduct all the necessary expenses you incur to do business, so long as they are reasonable in amount. This includes business travel, the cost of business equipment such as computers, and outside or home offices.

6. Charitable contributions.

Retirement is a time many people think about giving back to their community by making charitable contributions. Such contributions are deductible as itemized deductions; however, they are subject to special limita-

tions. Cash contributions of up to 50% of your adjusted gross income are deductible each year as an itemized deduction.

If you donate property other than cash to a qualified organization, you may generally deduct the fair market value of the property. If the property has appreciated in value, however, you may have to make some adjustments. However, if you donate a car, boat, or airplane, your deduction generally is limited to the gross proceeds from its sale by the charitable organization. This rule applies if the claimed value of the donated vehicle is more than \$500.

7. Standard deduction.

This applies if you don't itemize your deductions (many older folks don't if they are no longer paying mortgage interest). Anyone 65 and older by December 31 of the tax year is entitled to a higher standard deduction.

Technically, you are considered 65 on the day before your 65th birthday so you can take

the higher standard deduction if you turn 65 by January 1st. People age 65 and older (or blind) get an additional standard deduction. You can claim the higher deduction if only your spouse is older than 65 and you file a joint return.

<https://www.nolo.com>

WAYS FOR OLDER ADULTS — EVEN THOSE AS YOUNG AS 55 — TO SAVE MONEY

Senior citizens can make their golden years shine even more by taking advantage of the many discounts offered by retailers.

For years, it was mainly restaurants that offered seniors discounts, whether early-bird dinner specials or a free beverage with a purchase, and many continue to give seniors some sort of cost-savings, said Jeanette Pavini, savings expert at Coupons.com.

Now, though, other establishments are making it easier for seniors to save money, and many eateries offer older people discounts on food that don't require eating so early that it feels like a late lunch rather than dinnertime.

Age is just a number. Kyle James, founder of Rather-Be-Shopping.com, said people don't have to be 65 to get cut rates. Some places are offering discounts for people as young as 55, while others start at 60 or 62. Although these discounts aren't hidden, they're also not automatic.

"A lot of seniors don't realize that if you don't ask for them, they're not going to get them. They're (the retailer) not going to say, 'Oh, you're over 55. We have a discount,'" James said.

Pavini said asking is important, as a retailer or a restaurant may offer discounts on your current purchases or have special days earmarked for seniors.

Pavini and James said some establishments give seniors discounts if they show an ID, but other places tie the discount to having a card from AARP, a special-interest group for people 50 years and older that requires a paid membership. Some establishments also ask seniors to sign up for free loyalty programs. By doing so, they get access to special promotions and other discounts. Those may or may

not be used in conjunction with senior specials.

"I think a lot of it is goodwill. Many retailers realize seniors are living on a fixed income. And a lot of them, if they get a discount at a certain store, they'll tell their friends and family members, so it's great word of mouth advertising. The discounts aren't huge, so it makes sense for retailers to offer them," James said.

Search the web. There are plenty of shopping websites that list senior discounts, so it's worth it for anyone 55 and older to investigate what's available. James said he's found at least 60 types of specials geared to seniors in various retailer categories. Some places offer senior discounts, and the establishment's websites may offer printable coupons, making it possible to stack discounts.

Most restaurants have steered away from early-bird dining to offering price reductions throughout the

day. For example, Pavini and James said Applebee's gives people 55 and older who ask for discounts five to 15 percent off their bill. James notes on his website that seniors can stack discounts at Boston Market, which has 10 percent off a meal for people over 65, plus printable coupons on its website. Denny's offers 20 percent off to AARP members, but will still give seniors 10 percent off if they aren't members, James said.

A lot of retailers have discount days for seniors, James and Pavini said. On Wednesday, people over 60 can save 15 percent at Kohl's, and Ross earmarks Tuesday for seniors to get an extra 10 percent off. Check the website or ask an associate if there are any limitations, such as the discount not being applicable to gift-card purchases or the buyer has to purchase a full-priced item.

More entertainment places are offering senior discounts, they said. Many museums and zoos have discounts for seniors, Pavini said, as do parks and recreation centers. Movie theater chains AMC and Regal have 30 percent off tickets for people over 55, James said.

**LOOKING FOR A BACK
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James said he was surprised to see a number of hotels are offering discounts for seniors, anywhere from 10 to 15 percent. Again, some require an AARP membership, but for others its proof of age. "You just have to ask for them," he said.

Debbie Carlson, Chicago Tribune, 1/23/18

Laugh & Live Longer

KILLING FLIES

A woman walked into the kitchen and found her husband holding a fly swatter.

"What are you doing?", she asked.

"Killing flies," he responded.

"Kill any?" she asked.

"Yep" he replied. "Three males and two females."

"How do you know that?" she asked.

Answer: "Three were on beer cans and two were on the phone".

PUNNY

What happens to a frog's car when it breaks down? It gets toad away

Q: What did the duck say when he bought lipstick?

A: "Put it on my bill."

ARGUMENT

A husband and wife were driving through Louisiana. As they approached Natchitoches, they started arguing about the pronunciation of the town. They argued back and forth, then they stopped for lunch.

At the counter, the husband asked the waitress, "Before we order, could you please settle an argument for us? Would you please pronounce where we are very slowly?"

She leaned over the counter and said, "Burr-r-gerrr Kiiing."

JESUS IS WATCHING

Late one night a burglar broke into a house and while he was sneaking around he heard a voice say, "Jesus is watching you."

He looked around and saw nothing. He kept on creeping and again heard, "Jesus is watching you."

In a dark corner, he saw a cage with a parrot inside. The burglar asked the parrot, "Was it you who said Jesus is watching me"

The parrot replied, "Yes."

Relieved, the burglar asked, "What is your name?"

The parrot said, "Clarence."

The burglar said, "That's a stupid name for a parrot. What idiot named you Clarence?"

The parrot answered, "The same idiot that named the Rottweiler Jesus."

Purposeful Living

Barbara Gammon is a Companion Volunteer at Cornerstone VNA, helping complete a Circle of Caring. Her visits offer support, friendly conversations, and card games to homebound elders and disabled adults in the community, who look forward to spending time with her each week. She visits 2 elders per week in need of companionship or support. As a result, they are less lonely and their families are comforted by Barbara's support and friendship. The long-term impact of her visits allows her visitees to remain independent, surrounded by the comforts of home and cherished memories.

A very caring person, she goes above and beyond; her dedication to those



Barbara Gammon

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

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

she serves and her enthusiasm for helping others is both contagious and a shining example of volunteer spirit. Her positive outlook on life brightens people's day. She is dependable, an excellent listener; Barbara shows compassion and concern for each person she serves.

Board Notes

DON'T BOX US IN

On Wednesday nights at 7:30 NHPTV has a delightful program called "Windows to the Wild" that features hiking and exploring New England's wild places, often in our NH mountains. If you're a fan of spectacular photography, not a lot of talking and bringing the peace of outdoors into your living room, you may be a follower. Recently the host,

Wilhelm Lange, had a guest hiker who was the oldest hiker to climb all the 4000 footers in the Appalachian Trail in just one year. He was quite the entertaining character. But was it inspiring?

Thanks to the internet we are privy to all sorts of amazing stories about achievements of older adults. We have seen yoga instructors, first time opera composers, newly graduated college students and many others people in their 80s and 90s doing the unexpected. They are "out of the age box" that our culture imposes. To be sure we are living longer and being more active than ever before in history, but is that putting us into yet a new box?

When our role models are outliers do we applaud them and feel encouraged to push our own limits? You would think, yes! But it may not be true. Apparently, while we are exposed to such achievements we are also feeling pressured to meet new standards. Sixty is the new Fifty. Things like weight lifting and body building are in for those who are aging in the right way.

While the intent may be for our well-being, the problem is an old one: externally set measures that may not be helpful or applicable!

One of the benefits or acquiring years of life experience is that we start to feel less competitive and more comfortable in our own skins. And yet we can still succumb to self-doubts and

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in the process lose sense of what we have to offer and any appreciation for individual uniqueness.

As Lisa Kleypas says, "Most lives are not distinguished by great achievements. They are measured by an infinite number of small ones. Each time you do a kindness for someone or bring a smile to his face, it gives your life meaning. Never doubt your value, little friend. The world would be a dismal place without you in it."

The next time you become aware of some outstanding achievement by an older person, acknowledge the fulfillment of a uniquely appropriate dream and be reminded of this advice from Albert Einstein,

"Try not to become a man of success, but rather try to become a man of value."