



A Citizen Voice for the Aging Experience

# ENGAGING NH NEWS

## GUEST OPINION:

### Author Works to Transform the Way We Think about Aging

by Tara Bahrapour

In 2012, Ashton Applewhite was invited to speak at a performance festival whose theme that year was so scary that friends of the organizer warned she would lose all her subscribers.

The topic? Aging.

As it turned out, the naysayers were wrong. Subscriptions to the festival tripled, confirming what Applewhite already knew from her work as a public speaker, performer and the author since 2008 of "This Chair Rocks," an anti-ageist blog. This month, she published a book of the same name; a self-described manifesto that she hopes will transform the way Americans think of aging in the same way "The Feminine Mystique" helped catalyze the women's movement half a century ago.

The goal, she admits, is "absurdly ambitious." But Applewhite, who travels the country trying to reverse negative stereotypes about growing old, believes America's anti-ageism moment has arrived.

"People are hungry for a narrative that rings true to our experience of growing older," she says. While much of American society now considers it unacceptable to be openly sexist, racist or homophobic, "old people are still fair game."

Applewhite rails against greeting cards that make fun of saggy skin and lost keys — the view of aging as nothing but decline.

*People are hungry for a narrative that rings true to our experience of growing older*

"Why should I accept the notion that the present-day me is inferior to the younger me?"

Born in 1952, smack in the middle of the baby boom generation, the former book editor says she was as terrified as anyone of old age.

"If you had told me 10 years ago that I would be passionately interested in aging, I would have said you're delusional," she says. But a project about people older than 80 who still worked spurred her to rethink common stereotypes — that old people were weak, boring or incompetent — and to dig more deeply.

"I started learning about longevity, and everything I heard was so much more positive than the common wisdom," she said. Like that there is a U-curve for

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happiness — it declines in young adulthood and increases for people older than 50. Or that only 4 percent of people older than 65 live in nursing homes. “The scary stuff about aging is real, but our fears are hugely out of proportion,” she added.

*The time has come*

She calls it a prejudice against our future selves, and like any prejudice, it is mired in ignorance.

But it is one she herself has struggled against. “I know in hindsight that I started writing because I was afraid of getting old,” she says.

With her angular features and stylish mass of still-brown curls, her appearance does not scream, “63-year-old grandmother.” But that is her point: that the older a person gets, the less easy it is to define that person by looking at chronological age.

“Geriatricians say, ‘You’ve seen one 80-year-old, you’ve seen one 80-year-old.’ We have this idea of aging as loss, when it’s really a process of accretion. It’s additives.” Looking back, she says, “I miss my cartilage, but I really don’t miss anything else.”

She is no stranger to writing about herself (her first book, about women who end their marriages, came in the wake of her own divorce). After raising four children together, she and her longtime partner moved 10 years ago from Manhattan to Williamsburg, Brooklyn — a magnet for young people — and, perhaps not coincidentally, became passionate about ageism.

## WHO ARE WE?

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

The movement’s time has come, she says, in part because baby boomers, who begin turning 70 this year, can no longer run and hide from the fact that they are getting old.

“It turns out that, no matter how much kale I eat, no matter how many memory exercises I do, I’m actually not going to dodge this whole aging thing, the same as every mortal in the world. So there is an awareness beginning. . . . My cohort seems to be realizing that, ‘Dang, I put on the brakes but I’m still slipping down the road.’ ”

The book, written in a conversational style, explores the origins of our cultural biases against growing old, examines the role of the “medical-industrial complex” in perpetuating stigmas about old age and offers tips on how to change one’s attitude about aging.

“The field needed a public intellectual, and Ashton, it turned out, was really great at it,” said Margaret Gullette, author of “Agewise, Fighting the New Ageism in America,” and a mentor to Applewhite. “She’s a dynamic speaker; she has a succinct story about how she changed her thinking

about aging, and she is charmed to be happier about getting older.”

Applewhite wants others to be charmed as well. One way to get there, she says, is to simply spend time with people of different generations.

“It’s shocking how age-segregated American society is,” she says. She blames urbanization, which enabled young people to move far from their families, and the printing press, which took away older people’s role as the repository of knowledge and passers-down of wisdom.

“That used to be the natural order of things, and it’s pretty wacky that it’s been subverted,” she says. “Our society is so ageist that younger people don’t want to sit next to older people because they think they’re boring, and older people might think they have nothing to say to younger people. Nothing changes if we stay in our silos, and one of the really, really important things about living in society is having friends of all ages. It connects people empathetically, and that’s critically important.”

Ageism cuts both ways, and Applewhite has no sympathy for “olders” who think they deserve the microphone simply because of their age. “There are older people who think, ‘Well, I don’t have a thing to learn from those whippersnappers,’ or ‘I hear everything I need to hear.’”

But often, she says, ageism can also cause older people to turn against themselves.

“People don’t use hearing aids. People don’t use walkers and stay in their apartments because of the stigma. They would rather not walk or hear than look old.”

Marc Freedman, founder and CEO of [encore.org](http://encore.org), which focuses on second careers, praised Applewhite’s change-from-within approach.

“We can’t tackle ageism if those of us on the older side of things are internalizing it ourselves — feeling like we’re over-the-hill, irrelevant,” he said. “Ashton’s brilliant at stunts and quotable lines — and very funny (telling college students to become ‘old-people-in-training,’ dyeing her hair white while continuing to look hip) — all of which a subject like ageism needs. In these ways, she reminds me of Gloria Steinem.”

A second Applewhite blog — “Yo, Is This Ageist?”—invites people to submit examples of ageism in daily life. Some recent examples: an ad offering to “Make an Android easy enough for even Grandma to use;” or a list of “boring cities,” so determined by the percentage of old residents.

She encourages people to speak up when they see such examples. If they don’t, she warns, they will one day find themselves on the wrong side of history.

“You can aspire to stay healthy, and you should,” she said. “But aspiring to youth is self-destructive and futile. You cannot stay young; it’s a dumb goal.”

*The Washington Post, 4/1/16*

## NH Updates

### UNEXPECTED RESULT

Sometimes there are unexpected results when we’re not even looking for them.

By the time you receive this newsletter, HB 1165 should be law. This legislation was the brainchild of SALT (Self Advocacy Leadership Team), a group of individual advocacy leaders in NH – including an EngAGING NH Board member. SALT set out to change the word “incapacitated” to “vulnerable” in the Adult Protective Services law.

SALT members do not consider themselves to be “deprived of strength or power, or debilitated” as the definition of “incapacitated” means. They suggested using the term “vulnerable” - “unable to manage personal, home or financial affairs in his or her own best interest” - as a more respectful alternative.

Only three other states continue using the label “incapacitated” in similar legislation. Once HB 1165 was introduced, expectation was very high that the change would pass with little, if any, opposition.

HB 1165 led to an unexpected result when Senator Stiles and seven others sponsored SB 487 to amend Chapter 106-J, the “Missing Adult Alert” law. The changes will reflect similar more respectful/accurate language as well as a shorter time frame requirement for filing a report of a missing person.

Before the changes, the law covered “Missing person with developmental disabilities” and “Missing senior citizen...who is 55 years old or older and who has a verified impaired mental condition”. The amendments will result in many language changes, including the following:

- The title of the statute will change from “Missing Adults, Persons with Developmental Disabilities and Senior Citizens” to “Missing Vulnerable Adult Alert Program”.
- The phrase “or is senile” will be deleted.
- Missing person reports will be completed within 48 hours from the current 72 hours.
- The term, “missing vulnerable adult” will replace both “senior citizen” and “developmental disability” throughout the text.
- “Impaired mental condition” will be defined to mean intellectual or developmental disability or brain injury.

As Margaret Mead so eloquently said, “Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has.”

## PROBLEMS SCREAM, SOLUTIONS WHISPER

Solutions journalism is rigorous and compelling reporting about responses to social problems. It investigates and explains, in a critical and clear-eyed way, examples of people working toward solutions.

This past year, the Endowment for Health partnered with NH Public Radio and the NH Press Association to conduct solutions journalism training for more than 60 NH editors and journalists. National reporters were on hand from the New York Times, PRI, The World, Yahoo News, LA Times and Seattle Times. They shared with our NH press corps why they use solutions journalism and how it engages audiences.

This emerging practice is gaining traction around the country and in NH. Ongoing discussions occur over monthly brown-bag lunch, from 12-1:30 pm at New Futures, 10 Ferry St., Suite 307, Concord. Please see below for more details about the topic and RSVP if you'd like to attend. contact Janet Groat at [JGroat@ici-nh.org](mailto:JGroat@ici-nh.org).

## VAUGHAN AWARD WINNERS TO BE HONORED

New Hampshire Department of Health and Human Services (DHHS) Commissioner Jeffrey Meyers will join with Governor Maggie Hassan, the State Committee on Aging (SCOA), and EngAGING NH on Monday, May 2nd to present the Joseph D. Vaughan Awards to senior volunteers. SCOA and EngAGING NH have selected an individual or

couple from each county to be recognized for their volunteer service.

This award was initiated in 1962 to memorialize the Honorable Joseph D. Vaughan, who was instrumental in creating a State agency dedicated to the well-being of senior citizens. The awards recognize people age 60 and older for their outstanding volunteer efforts on behalf of New Hampshire's seniors. The Vaughan Award presentation will begin at 1:30 PM in the Governor and Council Chambers at the State House in Concord.

This year's recipients are:

Belknap County: Iris Ianno of Tilton

Carroll County: Terry McCarthy of Conway

Cheshire County: Jeanne Parsons of Keene

Coos County: Ronald Duchesne of Berlin

Grafton County: Molly Colburn of Woodsville

Hillsborough County: Armand Soucy of Goffstown

Merrimack County: Bruce and Patricia Dawson of Hopkinton

Rockingham County: Carol and Ron Jablonowski of Londonderry

Strafford County: Connie Harris of Dover

Sullivan County: Robert Burby of Newport

Really like all the information on electronic, health, insurance and the jokes.....they add a smile

for the month!!!! Hope all is well. Great newsletter!!!!!!

dgn

## From Our Readers

### OLDER AMERICANS ACT

#### Statement from Assistant Secretary for Aging Kathy Greenlee

President Obama signed the Older Americans Act Reauthorization Act of 2016 into law, reaffirming our nation's commitment to the health and well-being of older adults. Last July, the President called on Congress to reauthorize this important legislation as part of his remarks at the White House Conference on Aging.

For more than 50 years, the Older Americans Act has helped people live the lives they want, with the people they choose, throughout their lives. Through the aging services network, it has helped older adults continue to work, play and volunteer in their communities, to the great benefit of all. Because of the Older Americans Act, neighborhoods and organizations across the country are able to continue to draw upon the wealth of knowledge that comes only with life experience.

The OAA underpins a promise to preserve the right to live independently, with dignity, making everyday decisions according to our individual preferences and goals across our lifespan. This promise is more important than ever. In a few short years, more than 77 million people will be over the age of 60, and more than 34 million people – mostly family and friends – will be supporting a

loved one who is over 60. These numbers will continue to grow for the next several decades.

The OAA affects everyone – older adults, people who help support them, and all of us who hope to one day grow old. I am delighted to see its reauthorization, and I am deeply grateful for the renewed commitment to preserving the rights of all people, for the full course of our lives.

*Lynn Koontz*

## THE BLACK TELEPHONE

Those of us old enough to remember when the phone was wired to the wall, usually in the kitchen, can relate to this story. I loved this read.

When I was a young boy, my father had one of the first telephones in our neighborhood. I remember the polished, old case fastened to the wall. The shiny receiver hung on the side of the box. I was too little to reach the telephone, but used to listen with fascination when my mother talked to it.

Then I discovered that somewhere inside the wonderful device lived an amazing person. Her name was “Information Please” and there was nothing she did not know. Information Please could supply anyone’s number and the correct time.

My personal experience with the genie-in-a-bottle came one day while my mother was visiting a neighbor. Amusing myself at the tool bench in the basement, I whacked my finger with a hammer, the pain was terrible, but there seemed no point in crying because there was no one home to

give sympathy. I walked around the house sucking my throbbing finger, finally arriving at the stairway. The telephone!

Quickly, I ran for the footstool in the parlor and dragged it to the landing. Climbing up, I unhooked the receiver in the parlor and held it to my ear. “Information, please,” I said into the mouthpiece just above my head. A click or two and a small clear voice spoke into my ear. “Information.”

“I hurt my finger...” I wailed into the phone, the tears came readily enough now that I had an audience.

“Isn't your mother home?” came the question.

“Nobody's home but me,” I blubbered.

“Are you bleeding?” the voice asked.

“No,” I replied. “I hit my finger with the hammer and it hurts.”

“Can you open the icebox?” she asked. I said I could. “Then chip off a little bit of ice and hold it to your finger,” said the voice.

After that, I called “Information Please” for everything. I asked her for help with my geography, and she told me where Philadelphia was. She helped me with my math. She told me my pet chipmunk that I had caught in the park just the day before, would eat fruit and nuts.

Then, there was the time Petey, our pet canary, died. I called, “Information Please,” and told her the sad story. She listened, and then said things grown-ups say to soothe a child. But I was not con-

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soled. I asked her, “Why is it that birds should sing so beautifully and bring joy to all families, only to end up as a heap of feathers on the bottom of a cage?”

She must have sensed my deep concern, for she said quietly, “Wayne, always remember that there are other worlds to sing in.” Somehow I felt better.

Another day I was on the telephone, “Information Please.”

“Information,” said in the now familiar voice.

“How do I spell fix?” I asked.

All this took place in a small town in the Pacific Northwest. When I was nine years old, we moved across the country to Boston. I missed my friend very much. “Information Please” belonged in that old wooden box back home and I somehow never thought of trying the shiny new phone that sat on the table in the hall.

As I grew into my teens, the memories of those childhood conversations never really left me. Often, in moments of doubt and perplexity I would recall the serene sense of security I had then. I appreciated now how patient, understanding, and kind she was to have spent her time on a little boy.

A few years later, on my way west to college, my plane put down in Seattle. I had about a half-hour or so between planes. I spent 15 minutes or so on the phone with my sister, who lived there now. Then without thinking what I was doing, I dialed my hometown operator and said, "Information Please."

Miraculously, I heard the small, clear voice I knew so well. "Information." I hadn't planned this, but I heard myself saying, "Could you please tell me how to spell fix?" There was a long pause. Then came the soft spoken answer, "I guess your finger must have healed by now."

I laughed, "So it's really you," I said. "I wonder if you have any idea how much you meant to me during that time?"

"I wonder," she said, "if you know how much your calls meant to me. I never had any children and I used to look forward to your calls."

I told her how often I had thought of her over the years and I asked if I could call her again when I came back to visit my sister.

"Please do," she said. "Just ask for Sally." Three months later I was back in Seattle. A different voice answered, "Information."

I asked for Sally. "Are you a friend?" she said.

"Yes, a very old friend," I answered.

"I'm sorry to have to tell you this," She said. "Sally had been working part time the last few years because she was sick. She died five weeks ago."

Before I could hang up, she said, "Wait a minute, did you say your name was Wayne?"

"Yes." I answered. "Well, Sally left a message for you. She wrote it down in case you called. Let me read it to you."

The note said, "Tell him there are other worlds to sing in. He'll know what I mean."

I thanked her and hung up. I knew what Sally meant.

Never underestimate the impression you may make on others. Whose life have you touched today?

## News You Can Use

### LIFE INSURANCE INDUSTRY UNDER INVESTIGATION

When you take out a life insurance policy, you pay premiums in the expectation that when you die your spouse or your children will receive the benefit. But audits of the nation's leading insurance companies have uncovered a systematic, industry-wide practice of not paying significant numbers of beneficiaries.

In a little-known series of settlements, 25 of the nation's biggest life insurance companies have agreed to pay more than \$7.5 billion dollars in back death benefits. However, about 35 insurance companies have not settled and remain under investigation for not paying when the beneficiary is unaware there was a policy, something that is not at all uncommon.

Kevin McCarty, Florida's insurance commissioner / CBS News

Kevin McCarty: The beneficiary never comes forward because he or she doesn't know the policy exists. But the companies know, says Kevin McCarty, the insurance commissioner of Florida, who led the national task force investigating the industry. And the companies don't pay, he says, unless a beneficiary makes a claim.

Kevin McCarty: And what we found is that companies have actual knowledge in their files that people have died, yet they have neglected to initiate an investigation and pay the claim.

Lesley Stahl: So in other words, life insurance companies are failing to pay out death benefits when they know the person is dead, and they're claiming they don't know.

Kevin McCarty: In many cases, that has been exactly what we have found.

Lesley Stahl: When you found that, what went on inside you?

Kevin McCarty: My first instinct was of course is unleash the hounds of hell — let's go after them, and expose them for the unconscionable, indefensible behavior that was going on. He says some of the policies are worth more than a million dollars. But most are valued at less than \$10,000.

As a result of the audits, Joseph Bigony of West Virginia recently got a long-overdue payment of more than \$5,000 from his sister's policy.

Joseph Bigony receives a long-overdue payment from his sister's life insurance policy

Joseph Bigony: I was the administrator of her estate when she died in June of 1990, and we didn't know anything about this at all.

Jeff Atwater: You're talking about millions of policies.

Lesley Stahl: Millions?

Jeff Atwater: Hundreds of thousands of policies that we're dealing with just here in Florida.

Jeff Atwater is the chief financial officer of Florida in charge of regulating the state's insurance industry.

Jeff Atwater: You can assume from what we have found that the policies that should have paid out in the 60s, in the 70s, in the 80s, in the 90s were never paid.

Lesley Stahl: And you're saying it's part of their plan?

Jeff Atwater: After all we've looked at, Lesley, it would be hard to imagine. This is not a small dollar amount. These are billions of dollars that now stay in the investment accounts of these insurance companies rather than return money to those families.

Lesley Stahl: Tell us some of the big names.

Jeff Atwater: It would be all the large brand names that you're familiar with: John Hancock, MetLife, Prudential. Many of these companies have sat down with us and made right. No one disputes that the insurers pay out on policies when the beneficiary files a proper claim.

But says Kevin McCarty of Florida, many of the companies routinely and deliberately disregarded evidence in their own files that the

policyholders had died. Unless someone filed a claim, he says, the companies would cancel the policy and keep the death benefit for themselves.

Kevin McCarty: Here's a life insurance policy that's issued in Florida in January 2002. The insurer died in April of 2008. We actually have in the insurance company's file, a copy, a scanned copy, of the death certificate.

Kevin McCarty: And the accompanying envelope which displayed the spouse's return address.

Lesley Stahl: With the spouse's address on it.

Kevin McCarty: It's right here.

Lesley Stahl: Let me see.

Kevin McCarty: Less than one month after the death the policy was terminated for non-payment. Industry lobbyists – like this one at a recent hearing in Florida — argue that the burden falls on the beneficiaries.

Lobbyist: We all enter into contracts every day and if you sign that contract, you're obligated to know what's in it.

Lesley Stahl: The companies argue that in the policies that these people signed, it says – black and white – that they have to make the claim and show up with a copy or the policy itself. "And if they don't do that, we don't have an obligation."

Kevin McCarty: But Florida law says something too. And you have to look at it not just in terms of the contract, but to your responsibilities under the Florida insurance code. And I'm here to say that you

## **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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have a responsibility to investigate a claim if you know someone has died. And if you have a letter that says you're deceased, you have actual knowledge the person has died.

Insurance companies are regulated separately by each state and he says similar laws are on the books across the country. State regulators first got wind of the insurance industry practice from Jim Hartley and Jeff Drubner who run a technology and auditing company called Verus Financial.

Based on an insider tip in 2006, Drubner, employing techniques he

## Help in NH

NH Dept. Of Insurance now has on its website a “Lost Life Policy Locator” service: <https://www.nh.gov/insurance/lah/lost-life-policy-locator.htm>

had used as an FBI agent, combed through insurance company data and discovered that the insurers were routinely using the Social Security Death Master File – which is a constantly-updated list of people who have died in the United States.

Lesley Stahl: What was the significance to you that they were using the Death Master File for something?

Jeff Drubner: I knew at that point that they knew because if you have–

Lesley Stahl: They knew who was alive and dead, is what you’re saying?

Jeff Drubner: Yeah, because they know who they’ve insured and if they have a list of everybody that’s passed away. I knew that they knew.

Lesley Stahl: What was the next step?

Jim Hartley: The next step was to speak to the states. There wasn’t one treasurer, one controller or one attorney general who didn’t have a reaction that this shouldn’t be allowed to happen and we have to fix it.

Drubner went on to discover that most insurance companies used the Death Master File only when it was to their advantage: to cut off

annuity or retirement payments once the policyholder died. But they didn’t then notify the life insurance side of the company.

Kevin McCarty: We have actual cases, Lesley, where a policyholder had both an annuity and a life policy. And they terminated the annuity, and of course they knew the person was dead, so they– so–

Lesley Stahl: Claimed over here that they didn’t know he was dead?

Kevin McCarty: Lesley, when we went in and looked at the memos, the right side told the left side and the other side said–

Lesley Stahl: And you saw it in the audits? You’d just see it–

Kevin McCarty: We saw it in the audits. Something else they saw in the audits related to “whole life” insurance policies — that in addition to a death benefit build up a cash nest egg, like a 401K. What they found is that when a beneficiary did not come forward, the company continued to pay themselves premiums out of the dead person’s nest egg. In this \$20,000 policy, for instance, the nest egg was drained down more than \$9,000 to zero...after the person had died.

California Controller Betty Yee says that kind of siphoning off was widespread in cases where beneficiaries did not come forward.

California State Controller Betty Yee: How can you not be outraged by this?

She says that in about a third of the cases there was evidence of death *in* the file.

Betty Yee: Here we have a policyholder.

Lesley Stahl: Is this the actual file that you saw with the word “deceased” in large, large unmistakable letters–

Betty Yee: Yes, yes, “deceased” with the date of death.

Lesley Stahl: And still they didn’t– they didn’t stop paying themselves.

Betty Yee: No, no, and you would’ve thought with that kind of indication, a next step would be to confirm that by looking at the Death Master File and beginning the claims process with the family member.

Lesley Stahl: And they didn’t.

Betty Yee: They didn’t. When the cash was all used up the companies cancelled the policy. Under the law they’re allowed to pay themselves premiums using their customer’s accumulated cash while they’re alive.

Florida’s McCarty says the law was originally intended as a way to protect consumers. Kevin McCarty: For instance, if you have a life policy and you lose your job and you can’t make your premium payment, they will take some of the cash value that’s built up in your policy and pay the premium. Which is great for consumer protection. But in this situation, after they died...

Kevin McCarty: I think it’s tantamount to stealing when you know in your books and records the person is dead and you drain the policy. Now if you think about that, if you would have explained that

trying to sell that policy at the beginning.

Lesley Stahl: At the beginning.

Kevin McCarty: You're sitting in your kitchen and saying, you know, you've got all these symbols of security and financial stability and we're going to be there for you with your family in their grief, but they say, "Oh, by the way. If you stick that policy in a shoe box and stick it in your closet, not only are we not going to look for you, but we're gonna take all the cash value in it, and...

Lesley Stahl: Give it back to the company.

Kevin McCarty: Give it back to the company. And leave your beneficiary with nothing. Here, sign here.

The 25 insurance companies that have settled with the states admitted no wrongdoing, but agreed to pay out more than \$7.5 billion – either directly to the unpaid beneficiaries or to the states, which then try to find the beneficiaries by phone...

Woman: We have received some funds from an insurance company that's in your name. Or online...PSA: Thousands of Oklahomans are owed money from life insurance policies.

None of the life insurance companies we contacted would give us an interview, but speaking on their behalf, the industry trade association, the American Council of Life Insurers, told us quote:

"most life insurers are going well beyond what the law requires to identify policy owners who have died and left unclaimed benefits."

Ken Miller, the treasurer of Oklahoma, says there are still about 35 insurance companies that have not

settled and some are fighting tooth and nail. At stake, he says, is up to \$3 billion more in unclaimed ben-

### ***WE WANT YOU TO KNOW . . .***

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

We actively partner and work with other NH advocates.

#### **Formal Partnerships**

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

#### **Active Collaborations & Groups:**

- Elder Rights Coalition
- Department of Health & Human Services

#### **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
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efits nationwide.

Lesley Stahl: Who's fighting the hardest?

Ken Miller: Kemper is the main one. Kemper, a Chicago-based insurance company, has been pushing for legislation around the country that would bar the states from forcing Kemper to go back and search for unpaid beneficiaries. When we called Kemper, they referred us to Steve Weisbart of the Insurance Information Institute — who says making companies like Kemper pay now would be unfair.

Steve Weisbart: If we can say, "Do something today that you didn't expect to do and didn't plan to do and didn't collect money to do 30 years ago," what else can we say today that they should be doing retroactively. It's potentially an open door.

Lesley Stahl: A slippery slope is what you're saying?

Steve Weisbart: A slippery slope.

Kemper has argued in court filings that it's never used the Death Master File to identify deceased policyholders and that finding and paying their beneficiaries now would result in "a substantial financial loss..." and require the

company to "...substantially alter (its) business practices."

Ken Miller: If your model is built upon the fact that you're not going to pay a dead person's loved ones for a policy that they've completely paid in full, to me that's just a bad policy.

An Oklahoma woman, Sherry Sanders, didn't know about her husband's policy until about a year ago, when — because of a settlement, she got a check worth \$22,000. We asked Oklahoma Treasurer Miller how much an insurance company can make by holding on to the \$22,000.

Ken Miller: Well, Lesley, now you've hit on something that's the most important issue. And that's the time value of money. Because that's what this is all about. This is about money. That \$22,000 invested for 50 years at an eight percent return becomes \$1.2 million.

Lesley Stahl: That the company gets because it sat there?

Ken Miller: And that's just one small policy. If you expand that over all the policies that's just due to my state, it's a tremendous amount of money, billions and billions of dollars.

The American Council of Life Insurers says that the industry has paid out more than \$600 billion in death benefits over the last 10 years — so the companies are doing a good job.

Ken Miller: I don't think we should pat 'em on the back for doing what they're supposed to do.

Lesley Stahl: But the companies say that this is only 1% of the life insurance policies.

Ken Miller: Then why fight it? If it's so inconsequential, if it's such a small amount— then why be spending your reputation to not pay dead people's loved ones money that's rightfully due them.

*Lesley Stahl, 60 Minutes*

## ARE YOU AN ALZHEIMER'S OR DEMENTIA CAREGIVER?

It's just as important to manage your own health. Caring for your aging parent is hard enough. But when you throw in Alzheimer's Disease — it becomes an entirely different ballgame.

It is not uncommon for Alzheimer's caregivers to spend up to 10 years of their lives caring for their loved ones. As the disease progresses, though, it is *you* who has to learn to change. In this video by Milwaukee Public Television,

[https://www.youtube.com/watch?v=UZExGifPEzM&list=PLeE\\_He\\_mER-RXFGjwg5T\\_vtBQZz6N7e5FJ&index=7](https://www.youtube.com/watch?v=UZExGifPEzM&list=PLeE_He_mER-RXFGjwg5T_vtBQZz6N7e5FJ&index=7)

Tom Hvalacek, executive director of Southeast Wisconsin chapter of the Alzheimer's Association, gives tips on how to manage your own care while also caregiving for someone with dementia and/or Alzheimer's.

Kari Imberg, Next Avenue

## MEDICARE HOME HEALTH SERVICES

Medicare Rights submitted [comments](#) requesting that the Centers for Medicare & Medicaid Services (CMS) withdraw a proposal to explore requiring prior authorization for home health care services.

These services include home-based skilled nursing and therapy care for people with Medicare who are homebound, meaning they are unable to leave their home without difficulty.

CMS cites reports of improper payments for home health care and the possibility of fraud as reasons for proposing a demonstration to require the use of prior authorization in select states. Under the proposal, certified Medicare home health agencies would be have to submit the currently required documentation prior to delivering services instead of with their submitted claims.

Medicare Rights supports prior authorization demonstrations—for expensive power wheelchairs—for example; however in those situations, beneficiaries and suppliers can benefit from advance knowledge of Medicare coverage. In the case of home health care, however, we are concerned that a prior authorization requirement may lead to unnecessary delays in accessing needed services.

CMS states that the purpose of this proposal is to “assist in developing improved procedures for the identification, investigation, and prosecution of Medicare fraud occurring among HHAs [Home Health Agencies] providing services to Medicare beneficiaries. Yet, we do not believe the proposed prior authorization demonstration will ultimately advance this cause.

CMS indicates that 90 percent of improper payments for home health care were the result of insufficient documentation. Yet, some insufficient documentation

is caused by mistakes in the process of documenting need. For example, a doctor may leave off a date or a therapist may not complete a field. These are clerical errors—not fraud.

CMS estimates a cost to providers of over \$25 million and a cost to CMS of \$223 million to carry out the proposed demonstration. These costs are not insignificant. We do not believe these costs are warranted, given our overarching concerns with the proposed demonstration.

## RETIREMENT COMMUNITIES

When you picture a retirement community, do you think of modern and sustainable architecture, allowing residents to age in place and engage with others? Architect Matthias Hollwich of [New Aging](#) does.

When Hollwich turned forty, he began to prepare for aging. He researched the designs of current retirement communities and realized he wanted to create something new. So he set his firm, HWKN, to work.

“A retirement community could become an empowerment environment,” Hollwich writes on the website for his recently released book *New Aging*. “[A] nursing home could turn into a healthiness hub, an informal volunteering app could provide support to older people.”

The book is a collaboration with Bruce Mau Design. It features images, ideas, and advice such as “Treat aging like starting a company.”

For people in their forties (or earlier) who want to plan for life’s next step to caregivers and the elderly, the book and [HWKN’s on-going project site](#) provide food for thought.

Hollwich emphasizes the importance of building communities [in an interview](#) with NPR. “We need to make sure that we nurture the social surrounding around us so we have friends and a safety net. This comes through personal contact,” he says.

For the elderly, Hollwich recommends mixing with younger generations, as well as staying active in work or volunteering – “It’s important that you have a meaningful contribution to society.

## Health & Wellness

### IMMUNE CELLS HELP THE BRAIN TO SELF-HEAL AFTER A STROKE

After a stroke, there is inflammation in the damaged part of the brain. Until now, the inflammation has been seen as a negative consequence that needs to be abolished as soon as possible. But, as it turns out, there are also some positive sides to the inflammation, and it can actually help the brain to self-repair.

“This is in total contrast to our previous beliefs”, says Professor Zaal Kokaia from Lund University in Sweden.

Zaal Kokaia, together with Professor of Neurology Olle Lindvall, runs a research group at the Lund Stem Cell Center that, in collaboration with colleagues at the

Weizmann Institute in Israel, is responsible for these findings. Hopefully, these new data will lead to new ways of treating stroke in the future. The study was recently published in the international *Journal of Neuroscience*.

When stroke occurs, the [nerve cells](#) in the damaged area of the [brain](#) die, causing an inflammation that attracts cells from the immune system. Among them you find [monocytes](#) – a type of [white blood cells](#) produced in the [bone marrow](#).

The monocytes travel to the inflamed area, and here they develop into macrophages that clear out any dead tissue. But this is not all that they do: they also secrete substances that help the brain repair the damage.

“This is what we, together with Michal Schwartz’s research group in Israel, have been able to show”, says Zaal Kokaia.

Most [stroke patients](#) recover at least partly over time. This spontaneous improvement is well known, but not its exact cause. The Lund researchers now believe that the improvement is partly due to the substances released by the immune cells.

In their study, they actually performed the opposite: in animal model of stroke they were able to ablate monocytes from the blood. Mice with decreased number of circulating monocytes were much less successful in their recovery from stroke than mice whose im-

## How to Contact Your State Committee on Aging Representatives

County	Name	Email
Belknap	Rich Crocker	richcrocker@metrocast.net
Carroll	Kate Cauble	kemc226@aol.com
Cheshire	Bob Ritchie	fictionfitz@gmail.com
Coos	Mark M. E. Frank	maxfra@aol.com
Hillsborough	Sherri Harden	hardensherri@gmail.com
	Joan Schulze	joanschulze@myfairpoint.net
	Russ Armstrong	equizr@gmail.com
Merrimack	Herb Johnson	clairhonda@msn.com
Rockingham	Sheila King	bbwic@metrocast.net
Strafford	Candace Cole-McCrea	snowyowl@metrocast.net
Sullivan	Larry Flint	wrecman@comcast.net
<i>State Reps &amp; Senators</i>		
Cheshire	Rep. Susan Emerson	semerson435@aol.com
Cheshire	Sen. Molly Kelly	molly.kelly@leg.state.nh.us

une system was functioning as normal.

Today’s treatment against stroke primarily involves dissolving or removing the blood clot that caused the stroke. However, such treatments must be performed in the very early phase after the insult, which means that most stroke patients are too late to receive it. A future treatment method – one that could be based on the Lund researchers’ new findings and that aims to promote self-healing – could be implemented later. This treatment could start at some point within the first few weeks, rather than within the first few hours after a stroke.

The Lund researchers have focused on what happens in the brain during this later stage. Among other things, they were the first to show that, after a [stroke](#), the brain produces new nerve cells from its own stem cells. They now want to proceed with animal experiments to see if the self-healing can be improved by adding more monocytes to the brain, or by stimulating the production of monocytes in bone marrow.

“Obviously, there is a difference between mice and humans, but there is no indication that our brains function differently in this regard”, says Olle Lindvall.

He further argues that this new insight concerning the positive

effects of inflammation could also be applied to other diseases. The Lund research group's collaborators from Israel have obtained similar results in cases of spinal cord injury.

"This is no less than a paradigm shift within research, as [inflammation](#) has in many instances been seen as a purely negative phenomenon that should be combatted using any means available. We now realize that this view is much too simplistic", says Olle Lindvall.

*Explore further:* [Important step towards stem cell-based treatment for stroke](#)

*More information:* S. Wattananit et al. Monocyte-Derived Macrophages Contribute to Spontaneous Long-Term Functional Recovery after Stroke in Mice, *Journal of Neuroscience* (2016). DOI: [10.1523/JNEUROSCI.4317-15.2016](#)

[Journal of Neuroscience](#), 4/15/16

## EXERCISE COUNTS

Older people who expend more energy on physical activity each week tend to have more gray matter in their brains than less active peers, according to a recent U.S. study.

Exercise, including activities like walking and running, is linked to preserved brain structure, even among individuals with mild and severe symptoms of mental decline, said coauthor James T. Becker, professor of psychiatry at the University of Pittsburgh School of Medicine.

"The volumes of these critical brain regions themselves predict

the transition from normal cognition to some degree of impairment (mild or severe)," Becker told Reuters Health by email.

The researchers analyzed data from a long-term cardiovascular health study of 876 people, aged 65 years and older when they enrolled, who underwent cognitive assessments, volumetric brain imaging and answered questionnaires about their activities.

Researchers estimated weekly energy expenditure based on the questionnaires, and used total calories burned as a proxy for how much physical activity participants got. About half the participants were over age 78 when the brain scans measured their gray matter volume.

After accounting for other factors that could affect brain volume, including head size, age, sex, white matter lesions in the brain, mild cognitive impairment and Alzheimer's status, the researchers found that higher energy output in leisure time activities was associated with larger gray matter volumes in many regions of the brain, according to the results the *Journal of Alzheimer's Disease*.

Energy expenditure may be related to the release of a substance known as brain-derived neurotrophic factor (BDNF), which promotes the growth and differentiation of new neurons in the brain, Becker said.

The volume of gray matter in the brain typically shrinks with age. But past research has suggested that increased BDNF as a result of exercise may help to preserve a

more youthful amount of gray matter.

"Activity, and the resulting sparing of brain structure, likely acts by supporting the brain and cognitive reserve," Becker said. "Thus, in the presence of a degenerative disorder such as Alzheimer's disease, the higher brain reserve extends the 'dementia free' time."

The more activity, the better, both for heart and brain health, Becker said.

"Our data suggest that it may not matter so much what we do, so long as we burn a lot of calories doing it," since the biggest impact was seen in the upper 25 percent of calorie expenditure, he said.

Being active in a social setting may be more effective than just walking on a treadmill alone, he said.

The study team acknowledges that for some participants reduced physical activity could be a result of an overall health decline associated with dementia. They also did not look at whether the greater gray matter volume associated with exercise had any protective effect on cognitive function.

"Physical activity is multidimensional, not only energy expenditure but also social, mental and emotional activities are involved," said Leandro Fornias Machado de Rezende of the department of preventive medicine at the University of Sao Paulo School of Medicine in Brazil, who was not part of the new research.

"In this sense, prevention of Alzheimer's disease through physical activity should be understood in a

broad view,” Rezendé told Reuters Health by email.

*Reuters Health, 3/11/16*

## YOU ARE WHAT YOU EAT

Recently, I hosted a discussion on eating healthy and on my new book [10 Reasons You Feel Old and Get Fat](#). During the Q & A session, I was reminded by one of the attendees about one of the fundamental concerns people have about eating for wellness – for many people, it’s the cost. It’s not always cheap to eat well, but eating better is within reach for most people if they’re willing to make the effort and get creative about how they shop, cook and eat.

As I often say, eating as healthily as possible now is far cheaper than trying to fix medical problems down the road.

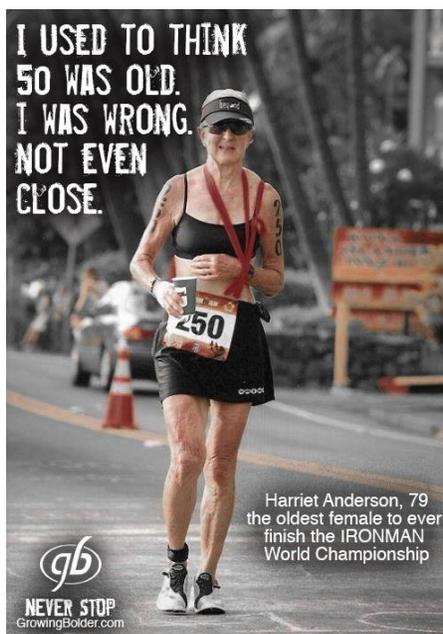
Here are some practical tips to keep in mind particularly if you’re keeping a tight watch on the bottom line:

### 1. Shop the Produce Aisle Like a Chef

Look for fresh, local, in-season veggies and fruits, which are often considerably less expensive than those flown in from another hemisphere or trucked across the country. Shop several types of stores, from supermarkets to farmers markets, to green grocers, to the corner store to increase the odds of finding good deals on healthy, fresh foods.

### 2. Kick ‘Convenience’ Foods

Studies show that convenience foods [cost more than whole ones](#) and are less nutritious – so steer



clear! All that manufacturing, packaging, trucking, shipping and advertising doesn’t come cheap, you know.

### 3. Keep It Real

Healthy foods are real foods – and none of them come out of the ground with nutrition labels! If it comes in a box or bag labeled with more than three – five ingredients, [leave it on the shelf](#). Also, if you can’t pronounce or easily identify the ingredients (no matter how few or many there are), you’re better off without them.

### 4. Mix It Up

If eating all-organic, all-the-time is too pricey, then eat a mix of organic and non-organic foods. When it comes to foods like broccoli, spinach, apples, tomatoes, etc., try to eat organic most of the time to minimize your exposure to pesticides and toxins, and to ensure the most nutritional bang for your buck.

### 5. Shop With the Dirty Dozen/Clean Fifteen List

One of the easiest ways to save money on organic produce is to shop the aisle with the Environmental Working Group’s ‘Dirty Dozen and Clean Fifteen’ list in hand or on your phone. The list lays out which fruits and veggies you should [always buy organic](#) and which ones you [don’t need to](#).

### 6. Embrace the Frozen Food Aisle

A great place to pick up fruits and veggies is in the frozen food aisle. Frozen foods, be they organic or otherwise, are picked at their peak so they retain much of their nutritional value and are ready anytime to toss into stir-fry dishes, soups and casseroles. Unlike fresh produce, they won’t spoil, which will save you money in the long run.

### 7. Fortify Meals Frugally With Inexpensive Fermented Foods

Like their frozen food cousins, fermented foods are fantastic money savers because they last for months in the fridge, so there’s little spoilage or waste. Better yet, fermented foods are excellent for [supporting the health of your gut](#), are simple to make and taste delicious – they’re the total package!

### 8. Shop Around

Like the song says, ‘you gotta shop around’ to get the most nutrition for your buck. To keep costs in check, track the cost of your go-to foods and staple items with help from a shopping app so you can easily compare prices between local supermarkets, farmers markets, green grocers and ‘big box’ stores.

### 9. Take Advantage of Discounters

A cost-conscious patient recently shared her secret source for healthy food bargains: discounters Costco, TJ Maxx, Home Goods and Marshall's, where she often buys her organic and [non-GMO Project](#) certified staple items like chia seeds, flax, quinoa, coffee, teas, coconut sugar and nuts.

### 10. Share the Good Stuff

Another way to get your share of healthy produce for less is to join a food co-op. You can also buy a Community Supported Agriculture (CSA) membership and split costs with a neighbor. For low-income individuals, many CSAs offer low-cost memberships, making access to healthy food easier regardless of income.

### 11. Grow Your Own

Supplement your produce purchases by growing some of your own. Even if it's the dead of winter or you're a pressed-for-space apartment-dweller, it's still possible to create a small indoor garden. Among the [easiest edibles to grow indoors](#): basil, lemongrass, radishes, mushrooms, salad greens, dwarf fruits and turmeric.

### 12. Mind Your Meats

One simple way to keep dollars in check is to eat less animal protein and buy it in smaller quantities, because no matter how you slice it, it can be costly. But look for 100% grass-fed meats from animals that have been humanely-treated, pasture-raised, without hormones or antibiotics, from organic or small local producers at the farmers market.

### 13. Manage Your Meats

Buy cheaper cuts of high quality meats and stretch them by using them as an ingredient in stews, soups and casseroles, rather than being the centerpiece of the meal. Love chicken? Try eating half an organic chicken breast instead of a whole one, or use shredded chicken as a tasty add-in to soup, salad or grain bowls. With less animal protein on your plate, there'll be more room on your plate for plants, which is great for the health of your gut.

### 14. Slip the No-meat Cheats

If you're cutting animal protein consumption, try to avoid swapping them for processed meat substitutes. Mock meats tend to be loaded with sodium, preservatives and anything-but-healthy ingredients – so you're far better off eating a small amount of the real stuff instead.

For more ideas on how to make room on your plate for foods that truly enhance and support wellness, check out my [healthy eating tip sheet](#).

*Dr. Frank Lipman, M.D. is an acclaimed Integrative Physician and the founder and director of the Eleven Eleven Wellness Center in New York City. For more on Dr. Lipman, click [here](#).*

### WELL-BEING IS A SKILL

All of the work that my colleagues and I have been doing leads inevitably to this central conclusion: Well-being is fundamentally no different than learning to play the cello. If one practices the skills of well-being, one will get better.

Based on our research, well-being has four constituents that have

each received serious scientific attention. Each of these four is rooted in neural circuits, and each of these neural circuits exhibits plasticity—so we know that if we exercise these circuits, they will strengthen. Practicing these four skills can provide the substrate for enduring change, which can help to promote higher levels of well-being in our lives.

#### 1. Resilience

To paraphrase the bumper sticker, stuff happens. We cannot buffer ourselves from that stuff, but we can change the way we respond.

Resilience is the rapidity with which we recover from adversity; some people recover slowly and other people recover more quickly. We know that individuals who show a more rapid recovery in certain key neural circuits have higher levels of well-being. They are protected in many ways from the adverse consequences of life's slings and arrows.

Recent research that we've conducted in our lab at the University of Wisconsin-Madison—very new

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work that's not yet published—asked whether these specific brain circuits can be altered by regular practice in simple [mindfulness meditation](#).

The answer is yes—but you need several thousand hours of practice before you see real change. Unlike the other constituents of well-being, it takes a while to improve your resilience. It's not something that is going to happen quickly—but this insight can still motivate and inspire us to keep meditating.

## 2. Outlook

The second key to well-being—outlook—is in many ways the flip-side of the first one. I use outlook to refer to the ability to see the positive in others, the ability to savor positive experiences, the ability to see another human being as a human being who has innate basic goodness.

Even individuals who suffer from depression show activation in the brain circuit underlying outlook, but in them, it doesn't last—it's very transient. Here, unlike with resilience, research indicates that simple practices of [lovingkindness](#) and [compassion meditation](#) may alter this circuitry quite quickly, after a very, very modest dose of practice.

We published a [study](#) in 2013 where individuals who had never meditated before were randomly assigned to one of two groups. One group received a secular form of compassion training and the other received cognitive reappraisal training, an emotion-regulation strategy that comes from cognitive therapy. We scanned people's brains before

and after two weeks of training, and we found that in the compassion group, brain circuits that are important for this positive outlook were strengthened. After just seven hours—30 minutes of practice a day for two weeks—we not only saw changes in the brain, but these changes also predicted kind and helpful behavior.

## 3. Attention

The third building-block of well-being may surprise you. It's attention.

To paraphrase the title of a very important paper that was published several years ago by a group of social psychologists at Harvard, "[A wandering mind is an unhappy mind](#)." In this particular study, researchers used smartphones to query people as they were out and about in the real world, essentially asking three questions:

- What are you doing right now?
- Where is your mind right now? Is it focused on what you're doing, or is it focused elsewhere?
- How happy or unhappy are you right now?

Across a large group of adults in America, researchers found that people spend an average of 47 percent of their waking life not paying attention to what they're doing. Forty-seven percent of the time!

Can you envision a world where that number goes down a little, by even 5 percent? Imagine what impact that might have on productivity, on showing up, on being pre-

## 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.***

sent with another person and deeply listening.

This quality of attention is so fundamentally important that William James, in his very famous two-volume tome [The Principles of Psychology](#), has a whole chapter on attention. He said that the ability to voluntarily bring back a wandering attention over and over again is the very root of judgment, character, and will. And he went on to say that an education that sharpens attention would be education *par excellence*. But, he continues, it is easier to define this ideal than to give practical directions for bringing it about.

Today, we have practical steps for educating attention. And I think if James had had more contact with contemplative practices, he would

## Looking for a back issue of an ENH newsletter?

Check our website:  
[www.engagingnh.org](http://www.engagingnh.org)

have instantaneously seen these as vehicles for educating attention.

### 4. Generosity

There are now a plethora of data showing that when individuals engage in generous and altruistic behavior, they actually activate circuits in the brain that are key to fostering well-being. These circuits get activated in a way that is more enduring than the way we respond to other positive incentives, such as winning a game or earning a prize.

### Human beings come into the world with innate, basic goodness.

When we engage in practices that are designed to cultivate kindness and compassion, we're not actually creating something *de novo*—we're not actually creating something that didn't already exist. What we're doing is recognizing, strengthening, and nurturing a quality that was there from the outset.

Our brains are constantly being shaped wittingly or unwittingly—most of the time unwittingly. Through the intentional shaping of our minds, we can [shape our brains](#) in ways that would enable these four fundamental constituents of well-being to be strengthened. In that way, we can take responsibility for our own minds.

*This article is derived from a talk given by Richard Davidson, neu-*

*roscientist and founder at the Center for Healthy Minds at the University of Wisconsin-Madison, at the Greater Good Science Center's [Mindfulness & Well-Being at Work](#) conference.*

## IT'S IN YOUR GUT

Researchers have shown that various types of intestinal bacteria might be factors in both causing and preventing obesity, and in other conditions and diseases. Now, a UCLA study suggests that it could also potentially be used to reduce the risk for some types of cancer.

The research, published online April 13 in the peer-reviewed journal *PLOS ONE*, offers evidence that anti-inflammatory “health beneficial” gut [bacteria](#) can slow or stop the development of some types of cancer.

Ultimately, doctors might be able to reduce a person's risk for cancer by analyzing the levels and types of [intestinal bacteria](#) in the body, and then prescribing probiotics to replace or bolster the amount of bacteria with anti-inflammatory properties, said Robert Schiestl, professor of pathology, [environmental health sciences](#) and radiation oncology at UCLA and the study's senior author.

“It is not invasive and rather easy to do,” he said.

Over millions of years, gut bacteria have evolved into both good and bad types: The good ones have anti-inflammatory properties and the bad ones promote inflammation. The human body typically contains about 10 trillion bacterial cells, compared with only 1 trillion human cells.

Schiestl and his colleagues isolated a bacterium called *Lactobacillus johnsonii* 456, which is the most abundant of the [beneficial bacteria](#), and which has some pretty useful applications outside of medicine. “Since it is a *Lactobacillus* strain, it makes excellent yogurt, kefir, kombucha and sauerkraut.”

In the UCLA study the bacterium reduced gene damage and significantly reduced inflammation—a critical goal because inflammation plays a key role in many diseases, including cancer, neurodegenerative diseases, heart disease, arthritis and lupus, and in the aging process.

Previous research led by Schiestl presented the first evidence of a relationship between intestinal microbiota and the onset of lymphoma, a cancer that originates in the immune system. The new study explains how this microbiota might delay the onset of cancer, and suggests that probiotic supplements could help keep cancer from forming.

For both studies, Schiestl and his team used [mice](#) that had mutations in a gene called ATM, which made them susceptible to a neurologic disorder called ataxia telangiectasia. The disorder, which affects 1 in 100,000 people, is asso-

ciated with a high incidence of leukemia, lymphomas and other cancers.

The mice were divided into two groups—one that was given only anti-inflammatory bacteria and the other that received a mix of inflammatory and anti-inflammatory microbes that typically co-exist in the intestines.

In the Cancer Research paper, Schiestl and his team showed that in the mice with more of the beneficial bacteria, the lymphoma took significantly longer to form.

In the new study, the researchers analyzed the metabolites—molecules produced by the gut's natural metabolic action—in the mice's urine and feces. The scientists were surprised to find that the mice that were receiving only the beneficial microbiota produced metabolites that are known to prevent cancer. Those mice also had more efficient fat and oxidative metabolism, which the researchers believe might also lower the risk for cancer.

Among the other results, in the mice receiving only the [good bacteria](#), lymphoma formed only half as quickly as it did in the other mice. In addition, mice with the good bacteria lived four times longer and had less DNA damage and inflammation.

“Together, these findings lend credence to the notion that manipulating microbial composition could be used as an effective strategy to prevent or alleviate cancer susceptibility,” the researchers write. “Remarkably, our findings suggest that composition of the gut microbiota influence and alter

central carbon metabolism in a genotype independent manner. In the future, it is our hope that the use of probiotics-containing [supplements] would be a potential chemopreventive for normal humans, while the same type of microbiota would decrease tumor incidence in [cancer](#) susceptible populations.”

<http://medicalxpress.com/news/2016-04-gut-bacteria-cancer.html>

## Tech Tips

### FACEBOOK TOOL FOR VISUAL IMPAIRMENTS

A new Facebook tool helps blind users or those with visual impairments “see” photos. With automatic alternative text, people using screen readers on iOS devices will hear a list of items that a photo on Facebook may contain such as “three people, smiling, outdoors.” Without the new automated photo captioning tool, screen-reader users skimming their News Feed would only be told that a friend posted a photo.

Screen-reader software turns Web pages and documents into synthesized speech for people who are blind or have severe visual impairments.

“We really want to start with a set of concepts that frequently appear in photos that add a lot of value to the narrative of the photo,” Jeff Wieland, Facebook's head of accessibility, told USA TODAY.

More than two billion photos are shared every day on Facebook and Facebook-owned Instagram, Messenger and WhatsApp services.

The flood of imagery means people who are blind or have visual impairments are often unable to decipher what's in the photos, leaving them out of the conversation.

In its first iteration, Facebook's new automated photo captioning tool can identify rudimentary things: cars and boats, basketball and baseball, ice cream and sushi, beards and eyeglasses. In time, Facebook aims to include a much fuller description of what's in a photo including the identity of the people in it. It also plans to expand the tool to more devices and languages as well as to all of Facebook's family of apps.

For now, the tool is only being tested on iOS screen readers set to English. To access the tool, turn on the device's VoiceOver Feature and then open the Facebook app. When scrolling through photos, users will hear a description of the image. Facebook and other tech giants are tackling a major challenge: The World Wide Web is anything but wide for people with visual impairments and other disabilities, cutting them off from the basics of everyday life such as applying for college or jobs, making major purchases or getting health information.

Facebook is taking steps to re-engineer its website and mobile apps to make them more accessible. It's also brainstorming a new generation of futuristic products that harness the power of artificial intelligence to improve the experience of Facebook for people with disabilities. Automatic alternative text generates a description of a

photo using advances in object recognition technology.

The tool was requested by users with visual impairments frustrated that they were excluded from the conversation surrounding photos in their News Feed.

## NEW PROBLEMS OF AGING POPULATION WILL KEEP INVENTORS BUSY

A MIDDLE-AGED woman said hello to me on the street in downtown Portsmouth. She introduced herself, but I couldn't hear her clearly. The street noise from nearby construction was quite loud. Anyway, she started to tell me her problem. Her father lives alone in his middle 80s, and despite her strong and frequent recommendations, he insists on living in his own home. She goes there every day. One of her father's major daily issues is that he has a great difficulty putting his shirt buttons through the button holes when he wants to wear shirts. He is an old-fashioned person (why not, if he is in mid-80s?) and likes to wear pressed white long-sleeve shirts even at home. He has a slight tremor on his hand — she is worried this might be the onset of Parkinson's — and buttoning his cuffs is taking an enormous amount of time. He also has rather poor vision, which adds to his difficulty. Her father gets irritable, and if she suggests to him that he wear long-sleeve sweaters with no buttons, he soundly rejects it. She asked me if there are any mechanisms that would assist her father to make buttoning easier.

At that time I didn't know anything that would help, but thinking

about the mechanical requirement, I could envision several options to assist her father. The reason why I brought this up today isn't to discuss a specific potential solution for her father. The matter points to a much more important issue. That is, there are going to be literally thousands of similar issues cropping up all over the place as the population of those over 65 years old rapidly expands into the mid-century. That now stands at about 50 million. In 2050, a mere 34 years hence, it will be near 100 million.

We must ask ourselves whether we are ready for it. The answer is resoundingly "no." Financially, health care-wise, socially, infrastructure-wise and in all other aspects of important issues, we are not ready to welcome this huge nation within our nation. Far from it. My column deals with inventions that solve problems. When one gets old, a new series of problems emerge constantly and rush toward you like a tsunami.

In all aspects of the human body and associated activities, things that had been easy to do aren't any longer. There will be so many problems that need inventions to develop solutions that inventors will be kept busy for a long time.

*Sam Asano, Union Leader 4/25/16*

## Dollars & Sense

### THE BEST FREEBIES

*60+ Discounts are Great, but You Can't Beat No Cost*

Once you're in your 60s, you may have aches and pains and have

other concerns, but you start finding yourself eligible for discounts based on your age. You should take full advantage of these — from deals for AARP members to ones from retailers and service providers.

But in some cases, you can do even better with outright freebies. For example:

**Free admission** State parks, museums, sporting events, state fairs...there are plenty of places that offer free entry to older Americans at specified times. Check for special nights with any place or event you would like to visit. Many states and colleges have tuition-waiver programs allowing people 60 and older to attend some classes for free.

**Free tax preparation** If you need help with your taxes and are 60 or older, the Internal Revenue Service (IRS) website can direct you to nearby free assistance. The tax assistance, offered from January 1 to April 15, will be from IRS-certified tax specialists in retirement-related tax issues, through its Tax Counseling for the Elderly (TCE) program.

**Free preventive health care** The Affordable Care Act (aka Obamacare) mandates that some preventative care procedures and screenings be covered at no out-of-pocket cost to you, regardless of age. These include blood pressure testing, cholesterol and colorectal cancer screening, various vaccines and one free wellness visit annually. A guide to Medicare-related preventive health care services can be found at the Medicare website in the government's

publication: *Your Guide to Medicare's Preventive Services*.

Some health care plans cover the services, but the services themselves may not be free. For example, a vaccine may be free, but there may be shared costs to administer it. Check with your health plan and your doctor to verify when "free" means *completely* free of costs during the visit.

**Free prescription drugs** If you qualify, you may be able to receive free prescription drugs through Patient Assistance Programs (PAPs). PAPs are set up through drug companies to assist low-income individuals who cannot afford certain medications. You can start by checking to see if your prescription drugs are available through these programs at the [Rxassist.org](http://Rxassist.org) site for patient assistance programs. Some supermarkets with pharmacies also offer certain free prescriptions as part of their loyalty program.

**Free education** Why not go back to school? Many states and colleges have tuition-waiver programs allowing people 60 and older to attend some classes for free. They may not be for credit, but you can still explore areas that interest you or catch up on the latest technologies.

**Free eye care** The American Academy of Ophthalmology offers free eye exams and potentially up to a year of free care through EyeCare America to people 65 and older who have not seen an eye doctor in at least three years. Check the guidelines at the [EyeCare America website](http://EyeCareAmerica.org) to see if you qualify.

State and City Programs States and municipalities also often offer their own free assistance over a wide range of programs for people who qualify based on age and/or income. Examples include assistance with simple home repairs to correct unsafe situations, shoveling snow off sidewalks and driveways and building wheelchair ramps. Links are usually available through government websites, although some are more user-friendly than others.

Take a little time to investigate the free goods and services available to you in your current life situation. Discounts are great, but freebies are even better. Why pay anything at all if you don't have to?

[MoneyTips.com](http://MoneyTips.com)

## 5 BIASES THAT MAY BE COSTING YOU A FORTUNE

Most of us have preconceived biases based on our life experience. But if you let your biases affect your finances, it could wind up costing you bigtime. Here are five financial biases you might not even know you have and how to prevent them from being harmful to your wealth:

### *Status Quo Bias*

It's the tendency to spend money just to keep up the status quo. When all your friends are eating at an expensive restaurant, you do it, too — regardless of whether you can really afford to do so. How to fight this bias: Make it much harder, or even impossible, to violate your good intentions.

"If you're going somewhere where your buying juices are likely to be stimulated, leave your credit cards

home and carry no more cash than you've intelligently decided you should spend," says Steve Levinson, a psychologist and president of Behavioral Dynamics, in Thief River Falls, Minn.

There's no shame in declining to keep up the status quo. To help, practice language that makes you feel more comfortable refusing it like: "Sorry, eating at X isn't in the budget this week" or "Instead of mindlessly shopping, why don't we bring our lunch and meet in the park?"

### *When in Rome Bias*

This is the habit of purchasing something you really shouldn't because you're somewhere that makes the temptation strong. For example, it's buying that expensive pair of shoes on vacation because, heck, you're on vacation.

"When we are out shopping, once we touch an item, we become subconsciously attached to it," says Jason Hull, a Certified Financial Planner and chief technology officer at myFinancialAnswers, a financial planning technology platform. Touching the object makes us think of it as ours, and once we've subconsciously crossed that boundary, we're even willing to pay more for it than we normally would.

"This is why car dealerships want you to test-drive cars," says Hull.

How to fight this bias: Don't touch whatever you're thinking about buying. When that's not possible, Hull advises waiting 15 minutes before actually making the purchase or, for a large purchase like a car or a house, wait a weekend

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

Name	Mailing Address	Phone	Fax	E-Mail Contact Form
U.S. Representative Frank Guinta	326 Cannon House Office Building, Washington, DC 20515	(202) 225-5456	(202) 225-5822	<a href="https://guinta.house.gov/contact/email">https://guinta.house.gov/contact/email</a>
U.S. Representative Ann Kuster	137 Cannon House Office Building, Washington, DC 20515	(202) 225-5206		<a href="https://kuster.house.gov/contact/email-me">https://kuster.house.gov/contact/email-me</a>
U.S. Senator Kelly Ayotte	144 Russell Senate Office Building Washington DC, 20510	(202) 224-3324	(202) 224-4952	<a href="http://www.ayotte.senate.gov/?p=contact">http://www.ayotte.senate.gov/?p=contact</a>
U.S. Senator Jeanne Shaheen	520 Hart Senate Office Building Washington, DC 20510	(202) 224-2841	(202) 228-3194	<a href="http://shaheen.senate.gov/contact/">http://shaheen.senate.gov/contact/</a>

before pulling the financial trigger.

“That will allow time for your prefrontal cortex — the rational, thinking part of your brain — to pitch in and take the reins from your subconscious.”

*Inertia Bias*

This is when you spend as you always have, despite a change in your life situation. Maybe you now have two kids in college or you’re married and one of you has either fully retired or is now working part-time but you haven’t changed a thing about your finances to match your current life.

How to fight this bias: Look at the numbers and make necessary adjustments. Can you still afford eating out 10 times per month?

“Face reality,” says Scott Maderer, coach and founder of Christian Stewardship Coaching in Lakehills, Tex. “Assuming you have enough to cover the basics — a roof over your head, lights and food — then it’s a values conversation.”

When the change in your life is less jarring than a layoff and instead somewhat subtle — like

paying for college or cutting back on work hours — it often takes people longer to recognize. So compare what’s now coming in vs. what’s going out and how much of a difference the change in your life has created. Then, look for ways to change your spending patterns. You may want to meet with a financial adviser for assistance.

*Prince or Princess Bias*

This bias can arise if you have a spouse or partner who demands the best in life even when that causes financial problems. Sometimes in relationships, codependence manifests itself as financial spoiling, explains Maderer. Perhaps one partner indulges the other with fancy meals, shopping trips or expensive jewelry even though such spending isn’t truly affordable. Do you value your wife’s shoe collection more than your family or your husband’s fishing hobby more than the retirement account? Of course not. But that may be what the checkbook says.

“At some point, that’s a problem and someone is at your door repossessing your life,” says Maderer.

How to fight this bias: You and your spouse or partner need to honestly address this problem and come up with a value statement. “Ask yourself: ‘What’s most important: retirement or college saving?’ for instance. Next, recognize you’re jeopardizing that value and make changes,” says Maderer.

*Lifestyle Creep Bias*

This is the often unwitting process of allowing your lifestyle expenses to grow more quickly than your income.

“It is so easy for this to happen, and yet it is so detrimental, because it means that you’re not increasing your savings to an adequate level as your income grows,” says Matt Cosgriff, a Certified Financial Planner at BerganKDV in Minneapolis.

How to fight this bias: The best way to combat lifestyle creep is to commit to saving at least half of your raises. Then, allow yourself to indulge with the rest of the raise. This ensures you are increasing your savings each time your income rises, while still providing you with the excitement that comes from being able to

spend just a little more on yourself. After all, tackling biases doesn't need to mean living like a monk.

*Jennifer Nelson, Twin Cities Public Television, 2016*

## 6 UNEXPECTED RETIREMENT COSTS TO PLAN FOR

Because retirement planning isn't a straightforward, uniform process, you have to learn how to look for hidden costs. If you want to get your [retirement savings](#) on track, make sure you're not overlooking one of these six retirement expenses:

**1. An Emergency:** "Some people do a really good job putting money away in their long-term savings such as retirement, but neglect to put money into their short-term savings," said [Steve Repak](#), a Certified Financial Planner and author of the *6-Week Money Challenge: For Your Personal Finances*. When an [emergency fund](#) isn't set in place, it can be necessary to tap retirement funds if the refrigerator goes bust or you face an unplanned medical emergency. Some people do a really good job putting money away in their long-term savings such as retirement, but neglect to put money into their short-term savings. — Steve Repak, Certified Financial Planner. But taking funds from a 401(k) or Individual Retirement Account doesn't just deplete retirement savings, it also comes with an additional cost. You "most likely will incur taxes and penalties on the withdrawal, which could make that emergency much more expensive," said Repak.

**2. Market Volatility** There's a reason financial planners recommend investors shift to more stable securities as they approach retirement. "If the majority of your portfolio is exposed to riskier investments and you're planning to retire in a couple of years or less, a [turbulent market](#) like the one we saw in 2008-2009 could force you to work longer or take substantially less" in annual income, said Carlos Dias Jr., founder and managing partner of [Excel Tax & Wealth Group](#) in Lake Mary, Fla.

**3. Out-of-Pocket Health Care Costs** "Many people think that [Medicare](#) will cover all their medical expenses in retirement and are surprised, even shocked, with how much they still have to pay out of pocket," said Lynn Ballou, a Certified Financial Planner and managing partner at [Ballou Plum Wealth Advisors](#) in Lafayette, Ca. The average 65-year-old retired couple can expect to pay between \$265,000 and \$395,000 in health care costs over the course of their retirement. You calculate your own estimate using [AARP's calculator](#). "As the baby boomers retire and stretch Medicare to a possible breaking point, it is unwise to assume that these costs will go down in the future," said Ballou. "Many planners are telling their clients to be prepared to pay fully for their medical insurance, co-pay, and uncovered expenses, and be pleasantly surprised if they don't need every penny for just that reason."

**4. Long-Term Care Costs:** "[Long-term care](#) health care expenses — like home health, assist-

ed living care or a nursing home — can decimate retirement savings in a matter of a few years," said Dias. The average cost of basic nursing home services runs about \$7,000 per month today, he noted. For just one person, that adds up to \$84,000 per year or about \$1 million over just 12 years, without accounting for an inevitable rise in costs.

**5. Ongoing Maintenance:** Homes and cars always need to be maintained, even when the costs don't fit within your fixed budget. "Even a complete [home remodel or fix-up](#) before you retire does not eliminate the need for ongoing maintenance and repair," said Ballou. "Think realistically about the typical costs of taking care of your home during your retirement years and set up a way to handle those costs. Assume that these costs never end, and have a plan in place." To cut costs, many retirees "skinny down to one car," said Ballou, but automobiles still need to be maintained and eventually replaced. So, "build a car loan as a monthly expense into your retirement budget," she suggested. "If you have sufficient savings to be able to pay all cash, that's fine. But if not, saving incrementally is a great approach to help protect your retirement plan."

**6. Underlying Investment Fees:** "Investors need to be well aware what their investments are really costing them," said Adam Vega, a Certified Financial Planner and wealth manager at [United Capital](#) in Boca Raton, Fla. "Every percentage point that is paid in expenses is a percentage point that is taken from an investment's re-

turn.” When inflation and [various fees](#) are factored in, an investment account could need to generate a return of 6 percent or more, Vega pointed out. “Investors should ask their agents and advisers to itemize all the expenses they are paying — not only what is being paid to their adviser, but all of the expenses.” You can use the [DRAFT app](#) to do this yourself. Then, Vega added, make sure those expenses are factored into your retirement plan projections and goals.

*Alaina Tweddale, Twin Cities  
Public Television - 2016*

## Laugh & Live Longer

### DON'T HOG

A man lay sprawled across three entire seats in the posh theatre. When the usher came by and noticed this, he whispered to the man, “Sorry, sir, but you're only allowed one seat.”

The man groaned but didn't budge. The usher became impatient.

“Sir, if you don't get up from there I'm going to have to call the manager.”

Again, the man just groaned, which infuriated the usher who turned and marched briskly back up the aisle in search of his manager.

In a few moments, both the usher and the manager returned and stood over the man. Together the two of them tried repeatedly to move him, but with no success. Finally, they summoned the police. The cop surveyed the situation briefly then asked,

“All right buddy, what's your name?”

“Sam,” the man moaned. '

“Where ya from, Sam?”

With pain in his voice, Sam replied, “The balcony”.

### BARGAIN HUNTING

On the first day at the new seniors complex, the manager addressed all the new seniors pointing out some of the rules:

“The female sleeping quarters will be out-of-bounds for all males, and the male dormitory to the females.

Anybody caught breaking this rule will be fined \$20 the first time.”

He continued, “Anybody caught breaking this rule the second time will be fined \$60.

Being caught a third time will cost you a fine of \$180. Are there any questions?”

At this point, an older gentleman stood up in the crowd and inquired: “How much for a season pass?”

## Purposeful Living

Lorraine Meyer is a Champion of Philanthropy. For more than 50 years she has been inspiring philanthropy and investing in the community, passionately working for the greater good of others to improve the quality of life for all. Contributions of her time, talent and treasures are remarkable and Cornerstone Visiting Nurse Agency has been fortunate to have her support for many years. As a member of the Board of Directors

for 12 years, her vision and leadership significantly impacted the foundation for the future growth of the VNA in the region.



**Lorraine Meyer**

She has been a Hospice Volunteer for 4 years, providing comfort to patients at the end of their life, as well as support to their families and caregivers.

She is a current member of our Advancement Committee, which meets monthly to advance the mission of Cornerstone VNA. Over the years, Lorraine has gone above and beyond expectations as a volunteer by sharing her time as a Board Member, Hospice Volunteer and serving on numerous Board committees.

As a widely renowned antique dealer and proprietor of the Ye Olde Shoe Shoppe, Lorraine hosted a special event last summer and donated 100% of the proceeds from her sales to support Cornerstone. Her event was an opportunity to raise awareness about the programs and services Cornerstone provides to members of the community.

In October, at the age of 82, Lorraine underwent hip replacement surgery. She was back on her feet in just two weeks later. Thanks to her speedy recovery and her continued commitment to helping

others in need, Lorraine has already resumed her service as a Hospice Volunteer to our patients and is back to serving as a member of the Advancement Committee.

When you speak with Lorraine you can hear the passion in her voice when she talks about the community. She has always felt compelled to make a difference with the hope of making things better. Lorraine is a shining example of an outstanding volunteer. For 12 years, her leadership inspired those who worked every day to provide compassionate and expert care to those in need, and ultimately touched the lives of thousands in our community.

Her contributions have impacted so many, and her vision, dedication and commitment to Cornerstone VNA are reflected in the milestones of our history and continue to inspire us today.

## Board Notes

### BANANA BREAD

Sometimes a story is the best way to share an idea, so here's one that hopefully stimulates some soul searching for all of us. Any resemblance to persons living or deceased is, of course, purely coincidental and the science is not real!

Mr. Jones, age 74, is an auto manufacturer mogul who has a string of profitable plants across the country. Success, by the usual measures, no longer carries the charge it once did for him. Instead,

he has been looking toward using his substantial background to create a bridge to the future. He wanted to create a fleet of cars made from bananas, well banana peel fiber to be precise. The scientific research showed that banana fiber could be used to create a durable material, stronger than fiberglass and more durable than metal. He presented the idea to his stakeholders and was met with a great deal of resistance and criticism. But Jones is not easily dissuaded from his beliefs and so he began touring his plants and meeting with workers. The stakeholders were sure the workers, in fear of job loss, would surely be against the idea. But a strange thing happened; everywhere Jones went, huge crowds of workers, all younger than he and many much younger, turned out in support. Jones, you see, believed that the young workers could provide drive and commitment to change and the young workers believed that Jones, even if he did look like an icon for a grumpy old man, could provide the drive and commitment to a vision of what would best serve. ***There was mutual value, across age.***

Many of you may be familiar with the radio show, The Prairie Home Companion, hosted by Garrison Keillor. You may even have a copy of his book, Lake Woobegon collecting dust on a bookshelf somewhere. He has been the source of many delightful and creative activities for years and continues to host on NPR. So it was a great disappointment to see his recent article in the Union Leader

entitled *No dementia for President, please.*

(<http://www.unionleader.com/Garrison-Keillor-No-dementia-for-President-please> ). In the article Keillor lamented that in the past, presidential candidates were younger, completely missing the point that the average age matched his own because as a Baby Boomer, he belongs to the largest population segment. He then went on to describe in detail some of the physical conditions that *can* accompany aging. But it was not humorous, it was degrading. He stated that "Old people run for office because they're bored..." suggesting that "old people" have little or nothing to offer other than the dilemma of inevitable decline into uselessness. Apparently Keillor, who proclaimed he was old, failed to see that his article, printed in papers all across the country meant he, an old person, wasn't useless and was contributing!

We're all familiar with the saying, *as you sow, shall you reap.* We know about the physics law, *for every action there is an equal and opposite reaction* (meaning a reflection) and we casually toss around statements about creating bad karma. But do we really get that how we think of ourselves contributes to what we experience and how we are treated? Do we own our own value? Can we create mutual value if we don't fully appreciate ourselves?

Think about this: you can't make banana bread until the bananas are overripe.