Our unexamined beliefs about what the Good Life means as we age tend to be unhelpful. On one end, there’s the idea that retirement means taking it easy. This makes me think of the movie “Wall-E,” where Earthlings took it so easy for so long, they developed the shape, consistency, and mobility of soft-boiled eggs. At the other extreme, there are those dynamos still creating start-ups, conquering 4,000-footers, and doing concert tours well into their 70s. I admire them all, but really can’t keep up. Most of us are somewhere in the middle: we just want to be able to do the things that make us and our loved ones happy and give our life meaning.

Happily, there is increasing scientific evidence that even moderate daily exercise is enough to keep most of us mentally and physically fit. A study of 454 people aged 70 and older published this year by the American Academy of Neurology supports earlier findings of the link between moderate exercise and both physical and cognitive functioning. This was true even among people whose donated brain had the plaques and tangles common to dementia patients. Daily exercise, even household chores and walking in place, seems to allow the brain to adapt and compensate for those changes in brain tissue. Everything counts.

This is very good news, both for physical and cognitive health. Targeted aerobic and strength exercise is important, but this study also validates my heretofore unscientific personal plan of adding incidental exercise, in
which I use goal-oriented small challenges to increase balance, stamina, and flexibility without having to change out of my holey yoga pants. The key is to create habits I can fit into daily life that help me maintain the ability to do the things I really want to do.

I want to sit on the floor with my grandchildren, so I practice this by sitting on the floor for a little while each day while I watch the news or scratch our ancient cat, stretching my legs out and torso forward just a little more than I need to. I want to enjoy walking through the woods with my family, so I decided to keep my office on the second floor, which requires a half-dozen or so trips up and down on a typical day. I want to ride my bike and tend my garden without losing balance and tipping over.

To practice balance, I decided about a year ago to stand next to a wall to put on my socks instead of sitting down. Over time, I have become able to stand on one foot without support to put on and tie a sneaker. I’m pretty proud of that, besides being more confident on uneven ground.

There’s a practice of thought that helps, too—reframing chores or inconveniences as opportunities. We all know that a positive attitude is healthier and more motivating than thinking of activities as burdens to be endured or avoided. Forgot why I came into this room? Retracing my steps is exercise. Wrangling the old behemoth of a vacuum cleaner? Exercise. Carrying 12 pounds of arthritic kitty down the stairs? Definitely exercise.

Carving out time for workouts is good. Adding to that habits we can incorporate into our normal activities is even better, because they can be targeted toward fitness to do the things that make us happy. Happiness and health are inextricably intertwined; making a practice of welcoming effort into our daily lives brings immediate benefits to our mood and leads toward long-term mental and physical well-being.

Jean Lewandowski lives in Nashua.

VINE AUTOMATED NOTIFICATION SYSTEM GOES STATEWIDE

The confidential service, called Victim Information and Notification Everyday allows victims and their family members to track the custody status of offenders in county jails will soon expand to all of New Hampshire’s 10 counties. The system has been available in Rockingham County to victims and concerned residents who opt-in for roughly two decades.

Officials hope the service—which has a dedicated toll-free number and 24/7 system monitoring—and the service will roll out in Coos and Grafton counties first, fol-
Those who register for this free service can elect to receive email, text and/or call notifications that will notify them of when an offender is released or transferred; if he or she is eligible for parole, or escapes. Through the hotline number and cellphone application, anyone can stay informed without providing identifying information such as a name and address.

HEALTHIER AND HAPPIER AGING IN NEW HAMPSHIRE

For the first time, we have an in-depth analysis of the health of older people in New Hampshire, a comprehensive breakdown of the wellness, illness and lifestyles of Granite Staters using 166 health indicators in each of 244 cities and towns. Now the question is how we use all that data to improve lives, communities, health care and workplaces.

This report is particularly useful for employers given the changing demographics of our state. New Hampshire has one of the oldest populations in the United States, with 20 percent of residents over the age of 60. The good news is that for the most part, older New Hampshire residents are healthy. Our state ranks third in the health of older residents nationally. That means these individuals are working and contributing longer than ever before.

As the traditional workforce continues to shrink and unemployment remains low, business leaders and employers have an opportunity to capitalize on this older demographic and create happier and more productive work environments.

Funded by the Tufts Health Plan Foundation and produced by the Gerontology Institute at the University of Massachusetts, Boston, with input from the New Hampshire Alliance for Healthy Aging, this new report is a crucial resource for employers, communities and health care providers who want to take a deep dive into what is working, and what may not be, for older residents of rural areas, towns and cities across the state.

The report provides a granular view of how older people fare on a wide range of health issues including vaccinations, diabetes, cancer, lymphomas and leukemia, and heart and liver disease. It offers insights on nutrition, behavioral health and civic engagement as well as data on transportation, housing and safety. Each community is broken down along education and ethnic lines, and has statistics on diet and nutrition and exercise trends, among others.

As the report shows, there are disparities by gender and by where residents live – in a wealthy or poor community; a small town, or a city or a rural area; and by the availability of quality health care. Older New Hampshire men generally do a good job of prioritizing exercise while women seem to focus more on a healthy diet.

Employers can play a role in creating communities
that support healthy aging. In New Hampshire’s cities, particularly Manchester, they can support efforts to add benches, ramps and lighting to make parks and recreation areas safer and more accessible. In rural communities, they can champion programs to improve access to preventive health measures, including flu and shingles vaccines and regular medical check-ups. In other areas of the state, they can support efforts to increase access to healthy quality fruits and vegetables.

When it comes to people in Concord, older residents generally fared better on healthy aging indicators – they had lower rates of heart disease, leukemias and lymphomas, and liver diseases. But among the 6,387 Concord residents over 65, rates of hip fracture, obesity and cholesterol were higher than the state averages.

Concord also has high rates of depression and anxiety, indicating that programs aimed at letting residents know there is help and hope, might be in order. Similarly, Concord’s high rate of tobacco use might lead community leaders to consider strong programs aimed at helping people quit.

So what does this all mean for employers? The data suggests that some relatively simple initiatives and policies could boost workplace productivity, retention and quality of life. For example, many of the challenges outlined above could be – at least in part – addressed through the creation or expansion of workplace wellness initiatives that help employees access additional exercise and health opportunities.

Employers could also offer greater workplace flexibility that includes flexible schedules and telecommuting options – which can be particularly helpful for rural areas. Work from home and leave-of-absence programs can help older populations or employees caring for aging parents. We’ve found these programs help us attract quality employees of all ages.

In general, we are older for longer. What does that mean for the workplace, for funding, for health care? Crucially, those older years can be productive and happy – even in the workplace – but only if we do everything in our power to make those healthy years. The good news is that interest in healthy aging is building across the state. More than a dozen New Hampshire communities have joined the Age-Friendly Community Network, making a commitment to make their cities and towns great places to grow up and grow old.

Gerri Vaughan, President, Tufts Health Freedom Plan, as appeared in the Concord Monitor

**LINK OF INTEREST**

*Access to Home- and Community-Based Medicaid Services Limited by Workforce Shortages:*

http://nhfpi.org/research/health-policy/access-to-home-and-community-based-medicaid-services-
People in the New London area are getting hit with a computer scam, one that targets the elderly for theft.

Doug Ploof, who works for TDS Telecom, a phone company in New London, said he has been helping customers in recent weeks who have been targeted by the “Microsoft Scam.”

“Most of them don’t know what to do,” Ploof said.

In this scam, the victim’s computer gets locked into one website, telling him or her that the computer has either been locked out, or in some way compromised.

“They basically hold it hostage,” Ploof said.

This scam also gives the victim a telephone number for “Microsoft” support.

This phone number, in fact, sends the victim to the scammers, located in India, and not anyone from Microsoft, Ploof said.

From there, the scammers try to convince the victim to install a software package on the computer to “fix” the problem.

This phony fix costs the victim hundreds of dollars and the worst is yet to come, according to Ploof.

Once the software is installed, the scammers can then take control of the victim’s computer and search for bank account and credit card numbers stored on the systems.

“Once they have access to the customer’s computer, they can reach through it and get access to bank records and credit information,” Ploof said.

The AARP warns elderly people who are targets to never give out their financial information online, or over the phone. They should be sure to keep their computer virus protections up-to-date, and if they suspect their computer has been compromised they should first turn it off and then on again, and run the virus detection program. They should also contact their financial institutions if they suspect their accounts have been illegally accessed, according to the AARP.

HB 621: Establishing a Commission on Aging

This bill would reconstitute the State Committee on Aging (SCOA) into a commission that also encompasses members from several State Departments. The commission, with its broad membership and focus would provide a stronger and more diverse voice in effectuating public policy for New Hampshire’s aging citizens.


The Senate Executive Departments and Administration Committee heard this bill on Wednesday 4/17 and voted 5 – 0 “Ought to pass.” It will be voted on in the full Senate on May 5th.

Contact your State Senators and ask them to support establishing a Committee on Aging.

Find your legislators here: http://gencourt.state.nh.us/house/members/default.aspx

Budget
There are two upcoming NH Budget Hearing on May 7th and 8th.

At the previous 3 public hearings on the budget there was very little testimony related to older adults. It would be wonderful older adult advocates came out. Although the budget process in NH is quite long and cumbersome, it still remains a very direct and effective way to provide the decision makers in Concord with your thoughts and opinions on how funds should be spent in Concord.

Dan Hobbs, Elder Advocacy Coordinator, NHLA.org

NH State Plan on Aging

Your opportunity for public comment on the next plan!

The NH Department of Health and Human Services, Bureau of Elderly and Adult Services is designated by the NH Legislature as the State’s Aging Agency and given the authority to develop and administer the State Plan on Aging (SPOA) in accordance with all requirements of the Older American’s Act of 1965, as amended. The SPOA is required in order for NH to receive federal funding for Older Americans Act programs.

Opportunities to share and submit public comments are provided from April 30 through May 24.

Written comments may be emailed by going to the “Contact Elderly and Adult Services” link on the right-hand side of this BEAS home page, or comments may be sent by U.S. mail and must be received at the BEAS Office no later than May 24th.

Bureau of Elderly and Adult Services, 105 Pleasant Street, Concord, NH 03301 ATTN: State Plan on Aging

Public comments can also be shared by attending one of the four scheduled SPOA Public Comment Sessions listed below:

North Conway, April 30, 12:30 – 2:00pm

Gibson Center for Senior Services, 14 Grove Street, North Conway

Derry, May 1, 11:30am – 1:00pm

Derry Municipal Center, 14 Manning Street, Derry, NH 03038, 3rd Floor, Large Meeting Room

Concord, May 2, 1:00 – 2:30pm

Department of Health and Human Services Auditorium, Brown Building, 129 Pleasant Street, Concord

FYI . . .

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

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

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

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

engagingnh@gmail.com

Concord, May 2, 4:30 – 6:00pm

Department of Health and Human Services Auditorium, Brown Building, 129 Pleasant Street, Concord

Your Local Resources

Call 2-1-1 for resource information; ServiceLink Aging and Disability Resource Center 1 800 634 9412; http://volunteernh.org 603-271-7200
TRI STATE LEARNING COLLABORATIVE

Research shows that libraries are a trusted source of information for people of all ages. During the recent NH State Plan on Aging listening sessions, NH residents said that they want to be able to find more information in libraries. In our “technolicious” age, will libraries return to being the town center instead of the food courts?? The April 9th Program focus was on partnering with libraries to make sure that age friendly organizations or lifelong communities are part of the new town square.

HEARD IN NH

As part of the process Statewide listening sessions were held and 2,972 people responded to a survey. The EngAGING NH Board of Directors is sharing letters that reflect common themes and concerns.)

To Whom It May Concern

The listening session was appreciated. But it would be nice if [my] Senior Center was funded for a social services person. They field a lot of related issues and queries, and a focus on social services would be nice. With the resources available, the [my] Senior Center provides a broad range of options and opportunities for area elderly. It’s a well-run and staffed operation. Many avail themselves of the offerings. There are more that should; a “problem”, I suspect, for many service agencies.

When one gets OLD, most of one’s long time helpers are also old and retired, or dead. Who can one get to help? Who is honest and reliable? Who might offer a senior discount?

These are problems for the old remaining in their homes. Still need plumbers, electricians, snow shovels – “handy man”. At this point in my old age, I’m tired of contending with such problems and would rather rent than buy, if such a place was available and an allowable option for me. No frills needed!

Focus on Community

CERES COMMUNITY PROJECT

This Texas village gives the homeless a permanent home and a sense of community.

According to the food and agriculture organization there are 821 million people struggling with hunger worldwide. Though more prevalent in developing countries, it is present even in wealthy nations.

The United States Department of Agriculture reports that 40 million Americans struggle to feed themselves and their children sufficiently. These households have difficulty purchasing adequately nutritional food, eat less frequently, or may even skip meals entirely.

To combat food insufficiency in her community, Cathryn Couch began preparing and delivering healthy, homegrown, organic vegetarian meals for those in need. Her effort blossomed into the Ceres Community Project in California’s Marin and Sonoma counties. Offering enlightening volunteering opportunities to youth and catering to low-income, or struggling households that don’t qualify for other services, the Ceres Community Project is the beginning of a wave of kindness that is inspiring other communities throughout the country to follow suit.

The Ceres Project energizes communities by linking what we eat and how we care for each other with the health of people and planet. The project’s holistic approach supports pri-
marily low-income people facing a serious health challenge with free and low-cost, home-delivered, nourishing organic meals; nutrition education; and the caring support of the community. To empower local teens, all the meals that Ceres provides are prepared by youth ages 14 and up who volunteer in the project’s three-quarter-acre food production garden and three commercial kitchen sites in Marin and Sonoma Counties in California.

Ceres broadens its impact with community-centered initiatives. The project publishes and distributes *Nourishing Connections Cookbook*; offers healthy eating classes for the community; partners with local community clinics to teach nutrition; and actively works to educate volunteers, donors, and especially health professionals about the difference that whole organic foods can make for themselves and patients. Because the model is so exemplary, twelve communities across the country have asked Ceres to help them start similar projects.

www.dailygood.org/story/2283/ceres-community-project-the-gratefulness-team/

**Focus on Transportation**

New Hampshire’s population is aging faster than most states, and it’s creating challenges for transportation companies.

Eighty-seven-year-old Patricia Schiro, of Dover, said she’s ready to downsize, but she’s not going far.

"Friends, I know Dover. I wouldn’t want to move away," she said. Schiro stopped driving for medical reasons, so she now uses the region’s transportation provider, COAST, to get around.

"The service is great and the drivers are great and I even play Words With Friends with one of the drivers," she said.

Schiro is one of thousands of Granite Staters who rely on public transit. "We’ve seen ridership increase 881 percent in the last 10 years," said Rad Nichols, executive director of COAST one of 11 public transportation systems in New Hampshire. Nichols said that as demand soars, so do operating costs, which have increased 37 percent in the last decade. He said this trend puts what they do in jeopardy. "We’re on a path of unsustainability," Nichols said.

"Unfortunately, NH is one of a very few number of states that doesn’t support the funding of a public transit operation."

"Transportation is a really key part of what we call livable communities, having communities that are safe and accessible and affordable," AARP New Hampshire state director Todd Fahey said. Fahey said people will need to work together to find creative solutions on a local, state and federal level.

"We can solve this problem. We can move people from point A to point B from where they are to where they want to go but we just need to think about how we connect the systems that we have and maybe think about some new ones," he said.

**Beware the Hype**

Truth in advertisement may not be about what is said, but about what is not said. Some examples: while cordless vacuum cleaners are light-weight, easy to handle and convenient, they are also disposable! Once the battery dies, that’s it. The New V8 Splash of Strawberry Kiwi...
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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AIR CLEANING PLANTS

While it’s tempting to think that the air inside your house or office is clean, the truth is quite the opposite: according to the US Environmental Protection Agency, the air inside the average home is up to five times more polluted than the air outside. That’s an alarming fact, especially considering that us city dwellers spend up to 90 percent of our time indoors. The good thing is house plants are pretty nifty air purifiers that can fight the nasty toxins in your home. For a clean home with clean air, try adding this small list of houseplants to your décor: Mother-in-Laws’ Tongue; Money Plant; Peace Lily; and Bamboo Palm. https://www.consciouslifestylestylemag.com/air-purifying-plants-clean-air/

REUSABLE CONTAINERS FOR HOUSEHOLD PRODUCTS

Your most basic household products will soon be available in reusable containers. A New Jersey-based company by the name of TerraCycle will launch in a month its Loop system. Many of the products you use on a daily basis will be placed in containers that are designed to be reused. That means you’ll wind up using the same bottle that someone—or a lot of people—has already used. While this may seem like some sort of stunt considering the Loop system’s impending launch date, we can assure you it’s not. Unilever, Procter & Gamble, Clorox, Nestlé, Mars, Coca-Cola, and PepsiCo all redesigned their packaging to participate in a pilot program. Products from orange juice and mayonnaise to hand soap and detergent will all come in multi-use containers. Even toothbrushes will be reusable, with the head detaching from the lower half; new sticks of deodorant will be placed into recommissioned bases. https://www.inc.com/kevin-j-ryan/terracycle-loop-reuse-recycle-plastic-containers.html

CORA BALL

Microfiber is a word that many of us have grown familiar with, as can also be labeled as polyester, nylon, Kevlar, Nomex, trogamid, polyamide, polypropylene and more. Only recently connected with the term microfiber is the knowledge that the miniscule particles wash
off of our clothing and into our waterways with each load of laundry.

If you eat seafood, you’re probably eating fleece microfibers! Many people don’t know that microfiber is actually a tiny synthetic fiber. In fact, it is so tiny that it measures less than 1/5 the diameter of a human hair. So millions of microfibers are in each article of clothing.

Seeing the problem, Cora Ball emulates natural filtering of coral and offers a solution that traps those errant microfibers before they escape down the water drain.


**CHARITY DONATIONS**

https://www.charitynavigator.org/ website evaluates various charity organizations and provides information that will help you choose an organization.

**Health & Wellness**

**BROCCOLI SPROUTS**

A compound in broccoli sprouts may not only help prevent cancer but also treat it. Sulforaphane is found in vegetables such as kale, cauliflower, and cabbage—and in particularly high concentrations in young broccoli sprouts. Broccoli Seeds for sprouting are available in some health food stores and groceries, while Sprouting Bottles can be found in stores that carry kitchen supplies.

**WALK IT OUT**

It may sound counterintuitive, but people suffering from arthritis pain in their legs and feet may want to try walking it out.

In fact, just one hour of moderate to brisk walking a week — or less than 10 minutes a day — was shown to help stop disability in older adults by helping them keep up their ability to perform daily tasks, according to a new Northwestern Medicine study.


**AGING POPULATION TURNING TO CANNABIS**

Recreational use can help with aches and pains, trouble with sleeping. Most states now have legal medical marijuana, and 10 of them, including California, allow anyone 21 or older to use pot recreationally. The federal government still outlaws the drug even as acceptance increases. The 2018 General Social Survey, an annual sampling of Americans’ views, found a record 61 percent back legalization, and those 65 and older are increasingly supportive. Indeed, many industry officials say the fastest-growing segment of their customer base is aging baby boomers or even those a little older who are seeking to treat the aches and sleeplessness and other maladies of old age with the same herb that many of them once passed

**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.
around at parties. Relatively little scientific study has verified the benefits of marijuana for specific problems. There's evidence pot can relieve chronic pain in adults, according to a 2017 report from the National Academies of Sciences, Engineering and Medicine, but the study also concluded that the lack of scientific information poses a risk to public health.

People age – 65 and over – are the fastest-growing segment of the marijuana-using population, said Dr. Gary Small, professor of psychiatry and aging at the University of California, Los Angeles. He believes more studies on the drug’s effects on older people are needed. And while it may improve quality of life by relieving pain, anxiety and other problems, he said, careless, unsupervised use can cause trouble. “We know that cannabis can cause side effects, particularly in older people,” he said. “They can get dizzy. It can even impair memory if the dose is too high or new ingredients are wrong. And dizziness can lead to falls, which can be quite serious.”

As legal cannabis has spread to dozens of states, more Americans in their 70s and 80s are adding marijuana to the roster of senior activities such as golf and bingo. Residents from Laguna Woods Village in Southern California have found it can help with pain management and sleeping issues.

www.concordmonitor.com/More-aging-Americans-are-using-pot-to-soothe-what-ails-them-24447813

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**10 Healthy Lifestyle Habits**

You are your best investment — and your habits are the key to how well you thrive in life. For a balanced lifestyle that works with your body’s natural biorhythms, consider implementing these 10 powerful habits into your life. First, eat an earlier, lighter dinner. A big meal hours before bedtime can do your body a great disservice and makes it harder to lose weight. Second habit: choose to overstress. Instead of responding to your daily circumstances in a frustrated manner, try pausing frequently, relax into your breath, and feel the earth beneath your feet. The third tip is something many of us rarely do these days: sit in silence. By doing this, your busy mind, emotions, and nerves hit the reset button. Fourth habit: go to bed early. Chances are you need more rest than you’re getting. The fifth habit may be the hardest, but it’s oh so rewarding. Instead of waking up and dreading the morning, relish the early moments of the day and set your day up right. Habit number six: get your breath going before breakfast. Try five to 20 minutes of sun salutations, HIIT exercises, or anything else that gets the heart pumping. The seventh habit for transforming your lifestyle for the better requires eating a plant-based diet. A healthy mix of seeds, sprouts, fruits, shoots, and leaves will help your body run optimally. Eighth habit: self-massage your body. Take a moment or two after you shower and give yourself a quick massage. Notice if you feel more comfortable in your skin. Number nine: space out your meals. Eat only two to three meals per day, without snacking. Trust us, you will feel better. Finally, the last habit is one we should all do—take a break from your computer and come to your senses. Feel all your sense individually and you will open up your lenses of perception.

**Medicare Drug Exclusions**

There are certain kinds of drugs that are excluded from Medicare coverage by law. Medicare does not cover:

- Drugs used to treat anorexia, weight loss, or weight gain. **Note:** Part D may cover drugs used to treat physical wasting caused by AIDS, cancer, or other diseases
- Fertility drugs
- Drugs used for cosmetic purposes or hair growth. **Note:** Drugs used for the treatment of psoriasis, acne, rosacea, or vitiligo are not considered cosmetic drugs and may be covered under Part D
- Drugs that are only for the relief of cold or cough symptoms
- Drugs used to treat erectile dysfunction
- Prescription vitamins and minerals (except prenatal vitamins and fluoride preparations)
- Non-prescription drugs (over-the-counter drugs)

[https://thechalkboardmag.com/healthiest-daily-habits-ayurveda](https://thechalkboardmag.com/healthiest-daily-habits-ayurveda)
Note: Prescription drugs used for the above conditions may be covered if they are being prescribed to treat other conditions. For example, a medicine for the relief of cold symptoms may be covered by Part D if prescribed to treat something other than a cold—such as shortness of breath from severe asthma—as long as it is approved by the U.S. Food and Drug Administration (FDA) for such treatment.

If your doctor prescribes a non-cancer medication on your plan’s formulary for a reason other than the use approved by the FDA, your drug will probably not be covered unless the use is listed in one of three Medicare-approved drug compendia (medical encyclopedias of drug uses). For fighting cancer, your drug plan will draw from these and additional compendia and peer-reviewed medical literature when deciding whether to cover a drug.

You may also receive a denial from your Part D plan stating that your drug does not meet the FDA’s Drug Efficacy Study Implementation (DESI) standards. DESI evaluates the effectiveness drugs that had been previously approved on safety grounds alone. Drugs that are found to be less than effective by DESI evaluation are excluded from coverage by Part D.

Visit Medicare Interactive to learn more about Part D drug coverage.

Medicare Rights Center

Free Antivirus Programs

PC Mag’s Neil Rubenking rounded up the top 10 free antivirus programs for 2019, with handy links to his unbiased, independent reviews for each. So if you’re in need of free protection for Windows 7, 8, or 10, here are his top picks:

- Avast Free Antivirus
- Kaspersky Free
- AVG AntiVirus FREE
- Bitdefender Antivirus Free Edition
- Check Point ZoneAlarm Free Antivirus+ 2017
- Sophos Home Free
- Avira Antivirus
- Adaware Antivirus Free
- Comodo Antivirus 10
- Panda Free Antivirus

www.pcmag.com/roundup/267984/the-best-free-antivirus-protection

Technology Reminders

While technology use is increasing across the generations, it’s especially soaring among older adults. A recent Pew Research study showed a 55% increase in the number of seniors using the internet over the last 20 years, and 50% have broadband at home—for the first time. While technology can be incredibly helpful in our daily lives, its ever-changing nature can make it a bit daunting. Here are a few simple technology tips for seniors to become more tech-savvy when using the internet, smartphones, email, and social media.

Internet

1. Choose strong passwords

For every website or account with a login, choose a unique password that only you would know. Use special characters and symbols, and consider using longer words strung together. Don’t send your password information by email or social media and avoid entering your password unless you recognize the website you are visiting.

2. When in doubt, Google it
Interested in learning more about an event or company online? You don’t need to know their web address – you can use Google to search for it. Google is the most-used search engine that provides safe and trusted answers to any question you may have online. It can help you order groceries, look up the latest news, and troubleshoot any technical issues you may face during your online experience.

3. Keep your antivirus software up to date

If you don’t already have antivirus software installed on your computer, consider downloading it. There are many free options available that can protect your device from hackers or malicious viruses and software. These tools run in the background on your computer, so you don’t have to do anything more than occasionally update them. You will then be able to browse the internet while feeling a little more secure.

Smartphones

4. Change your settings for easy reading

If you feel like the text size on the screen of your smartphone is too small, you can change your settings to increase the text size and adjust the screen brightness.

5. Add contacts for family and friends

Your phone allows you to store saved contact information for your family and friends so you no longer have to type in or remember each individual’s phone number. Read through these instructions on how to add a contact to your phone, whether you use an Android or an iPhone.

6. Use a captioned telephone

If you can’t hear on your smartphone, consider a CapTel captioned telephone to help stay in touch with the people you care about. CapTel phones show captions of everything the caller says, to help you catch every word.

Email

7. Don’t reply to emails from people you don’t know

Although it isn’t pleasant to think about, there are dangerous scammers out there who send alluring emails to try to steal personal information. You can steer clear of these cyber criminals by choosing not to open or reply to any emails from people you don’t know. Remember: if something seems too good to be true, it probably is.

8. Be careful when you click on a link or attachment

Before you click on a link in an email or download an attachment, make sure you confirm the identity of the sender. If the email came from someone you know, it is likely safe to open the link or attachment. However, it’s always best to use caution when handling anything unknown on the internet.

Social Media

9. Avoid overshar ing

While social media is undoubtedly intended for communicating with others, consider being selective about the information you share. Personal information such as your social security number, phone number, and address should never be shared on a public forum or with strangers online. Aside from your personal information, also be mindful of anything you share about people you know without...
first asking them for permission.

10. Follow online etiquette
There are a few unspoken rules that social media users follow. For example, writing with the caps lock turned on is generally interpreted as shouting. Emojis and other images can also have their own meanings, so it’s best to research an unknown symbol before using it on social media or any other website.

www.captel.com/2018/10/technology-tips-for-seniors/

### Middle-Income Older Adults Face Insufficient Resources for Housing and Health Care

Health Affairs released a report finding that, increasingly, middle-income seniors will have not enough money to cover the cost of housing and healthcare. The authors project that by 2029, 14.4 million people over age 75 will be “middle income.” Around 60% of these older adults will have mobility limitations and 20% of whom will have high health care needs, but their incomes will put them at risk of not being able to afford health care or housing.

Unfortunately, middle-income seniors are not served by the private seniors housing industry nor by the supportive housing available to lower income individuals. This means that 54% of these individuals will not have sufficient resources to pay for the level of care provided in senior housing.

The report predicts that future seniors will have overall lower savings and will be likely to have pensions compared to today’s older adults. The authors also note that this will place an increasing burden on a decreasing number of family caregivers. While this may translate to increased Medicaid eligibility and Medicaid costs as people spend down their savings and income, the key policy question is how middle-income people who do not qualify for Medicaid will access housing and care services.

Previous research has focused on projecting the future wealth of older adults. This study, by contrast, may be the first of its kind to project anticipated needs by income group and to identify where middle-income seniors may face the greatest inability to afford those needs.


### What Exactly Is Bitcoin?

Bitcoin is a digital currency created in 2009, and is arguably the inventor of the whole digital currency craze. Unlike normal money, which is backed and valued by the government that prints it, Bitcoin is run independently and has nothing backing it, meaning that their value — or, what you can actually spend them on — is determined largely by the users. This means that Bitcoin can be worth anything from a few bucks to almost 20k each, as was the case in December 2017. But what can you actually do with Bitcoin? Well, back when it was first created, not a whole lot. However, as time has gone on, more and more companies and individuals have accepted Bitcoin as a legitimate method of paying for their services. It’s entirely possible to buy a computer, book a flight, or even just order a pizza with Bitcoins alone.

Is Bitcoin safe? Yes, we’re happy to say that Bitcoin is safe... mostly.
Reason #1: Bitcoin is encrypted and secure. And not just normal, run-of-the-mill encrypted. Bitcoin is encrypted and backed with a special system called blockchain. Blockchain uses volunteers — a whole lot of them — to work together to encrypt the transactions that happen on the Bitcoin system. And in doing so, they make sure that all personal information is kept hidden away from any spying eyes, and that even if hackers do manage to get into the system, there’s nothing of value to steal.

Reason #2: Bitcoin is public: “Wait, that doesn’t sound safer” you might be thinking, but by “public”, we mean all the transactions are transparent and available to the public even if the people involved are anonymous. That means no one can cheat, scam, or otherwise fraud the system. They’re also irreversible, so once you get your Bitcoins, or sell them, no one can go and demand their money back. With Bitcoin, it’s like having thousands of people watching your wallet to make sure no one tries to steal anything.

Reason #3: Bitcoin is decentralized. Bitcoin has servers all over the world, and over ten thousand nodes keeping track of all the transactions happening on the system. And that’s important, because it means if something was to happen to one of the servers or nodes, the others can pick up the slack. It also means trying to hack into one of the servers is pointless: there’s nothing there you could steal that the other nodes and servers couldn’t prevent, unless you happen to control 51% of the nodes. A not impossible, but terribly unlikely situation.

And it’s far better than the alternative, because when you keep all your important stuff in one location, it invites trouble: just ask the folks over at Equifax.

www.avg.com

**Laugh & Live Longer**

**YOU GOTTA LOVE GRANDMAS!**

A doctor that had been seeing an 80-year-old woman for most of her life finally retired. At her next check-up, the new doctor told her to bring a list of all the medicines that had been prescribed for her. As the doctor was looking through these his eyes grew wide as he realized Grandma had a prescription for birth control pills.

"Mrs. Smith, do you realize these are birth control pills?"

"Yes, they help me sleep at night."

"Mrs. Smith, I assure you there is absolutely nothing in these that could possibly help you sleep!" She reached out and patted the young doctor’s knee and said, "Yes, dear, I know that. But every morning, I grind one up and mix it in the glass of orange juice that my 16-year-old Granddaughter"

What is Celibacy?

Celibacy can be a choice in life, or a condition imposed by circumstances.

While attending a Marriage Weekend, Frank and his wife Ann listened to the instructor declare, “It is essential that husbands and wives know the things that are important to each other.”

He then addressed the men. “Can you name and describe your wife’s favorite flower?”

Frank leaned over, touched Ann’s arm gently, and whispered, “Gold Medal—All—Purpose, isn’t it?”

And thus began Frank’s life of celibacy.
drinks. And believe me it definitely helps me sleep at night."

**BABY FEEDING**

A man was riding on a full bus minding his own business when the gorgeous woman next to him started to breastfeed her baby. The baby wouldn’t take it, so she said, "Come on sweetie, eat it all up or I'll have to give it to this nice man next to us."

Five minutes later the baby was still not feeding, so she said, "Come on, honey. Take it or I'll give it to this nice man here." A few minutes later the anxious man blurted out, "Come on kid. Make up your mind! I was supposed to get off four stops ago!"

**Purposeful Living**

EngAGING NH and the State Committee on Aging is happy to announce the Recipients of the 2019 Joseph D. Vaughn Award that recognizes one person or couple from each County for his or her service or advocacy rendered on behalf of older residents in New Hampshire.

The following individuals will be recognized in a ceremony in the State House on May 6, 2019.

Charlotte Leavitt, Belknap County;
Dr. Marianne Jackson, Carroll County;
Charles Anderson, Cheshire County;
Mark Frank, Coos County;
Sheila Nelson, Grafton County;
Rev. Madelyn Curtis Klose, Hillsborough County;
Wanda Belyea, Merrimack County;
Galen Gagnon, Rockingham County;
Sandy Tobin, Strafford County; and
Gianna Gregorutti, Sullivan County.

**WE WILL ROCK YOU**

In April there were some concerts by the NH Fiddle Ensemble performed around the State. One of the medley offerings included "We Will, We Will Rock You." At one performance, there were enough people in the audience, who had obviously grown up with that song, to either openly sing or lip synch the words. There was even some soft clapping. But it was apparent that there was such respect for the performers that the joining in was gentle enthusiasm.

After the concert there was some chatting we chatted about growing up in the 60's; rock and roll, Woodstock, the summer of love and the anti-establishment mantra. And finally, a moment of silence—obviously the result of a reliving of individual memories. That is until one person came up with a very insightful perspective: interesting that the Baby Boomer, anti-establishment generation that was going to change the world, is now leaving on the path to a legacy of the biggest establishments ever seen. What irony.

...grew up with a hearing culturally accepted limitation, "You can't beat City Hall."

While the resistance grew with the burning of draft cards and other “unacceptable behaviors” by many, somehow the limitation this silent indoctrination survived. It seems that more often than not, it overrides the concept of "you work for me".

Our same generation also grew up with a hearing culturally accepted limitation, "You can't beat City Hall."

Our same generation also grew up with a hearing culturally accepted limitation, "You can't beat City Hall."

As we come off the March Town Meetings, we are learning how many in NH had an open say in how their tax dollars were spent, but this is not always the case. Recently there have been several articles in the Concord Monitor noting that deci-
sions for awarding contracts aren't always a public process. Some cities in NH make it public, but not all. The surprising thing is some constituents actually question the need for transparency!

We have a representational form of government. But, it which is only as strong as our personal involvement. Will we quietly accept a limitation that silences silencing the majority preference, or as the song says, We Will Rock You?

It can be gentle and respectful as long as it's constructive and effective. As we move into primary season, we'll be asking and expecting candidates to answer our questions. Let's not forget that we should hold our local officials to the same standard.