



A Citizen Voice for the  
Aging Experience

**November 2018**  
**Volume 12, # 11**

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# ENGAGING NH NEWS

**GUEST OPINION:**

## **What Matters? Don't Let Health Care Get in the Way**

*by Terry Fulmer*

When it comes to health care, what matters varies from person to person and differs depending on your state of health or illness. For one person, it might mean feeling well enough to care for an active young grandchild three days a week. For another person nearing the end of life, it might mean alleviating pain or being lucid enough to have one more conversation.

However, when we near death or become seriously ill and seek health care, what matters most to us often gets lost. As a nurse and in my personal life, I've seen families overwhelmed and completely frustrated with fragmented and unwanted care at this already difficult stage. They start to question whether anyone is listening. As Dr. Atul Gawande sums it up in his book, *Being Mortal*:

"The waning days of our lives are given over to treatments that addle our brains and sap our bodies for a sliver's chance of benefit. They are spent in institutions — nursing homes and intensive care units — where

*Ask yourself what's most important and share that with your health care providers*

regimented, anonymous routines cut us off from all the things that matter to us in life."

There is a better way. It starts with asking yourself what matters most to you, discussing that with family and others and demanding that your health care providers respond accordingly.

### **Age-Friendly Health**

Enter the age-friendly health system movement. An age-friendly health system would prioritize asking and acting upon what matters to us, especially

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## 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.*

and become seriously ill. Health systems that are age-friendly incorporate programs and services specifically designed for this purpose.

For many, what often matters most is staying in their home and remaining close to family. Programs of All-Inclusive Care for the Elderly (PACE), a program funded by The John A. Hartford Foundation, is a model of health care that puts individual care goals at the center and helps participants stay independent as long as possible.

There are more than 240 PACE programs in 31 states and those who are eligible — older adults who would otherwise move to a nursing home — can enroll to receive care on their own terms and in their community. This means their caregivers no longer have to juggle conflicting health care recommendations because care is centralized to one location.

What's more, a team of multidisciplinary specialists are at the ready to coordinate and ensure that what matters most to the participant is at the core of every decision, especially if the person becomes seriously ill.

For others who face serious illness or are at the end of life, often what matters most is easing pain and suffering. Community-based palliative care can play a vital role, maximizing quality of life and daily function by allowing people to receive pain management and holistic care outside of a hospital, at home or in other community settings. Patients are linked to social and spiritual services and the patient's goals drive all aspects of care.

### **Knowing Priorities**

For these programs to be effective, we must be able to identify and explain our own health goals and preferences, or those of a

as we age

loved one we care for. Our clinicians can then work with us to design care that meets those priorities. The process requires constant conversation with our health care providers, and a willingness to keep those lines of communication open every step of the way.

But it's well worth it. In doing so, we have the opportunity to replace care that is unhelpful, burdensome or even harmful with age-friendly care that allows us to live our very best lives, all the way until the end.

Make no mistake, getting older is gratifying and rewarding. We gain more wisdom and experience. We know ourselves better, we have opinions about how we are willing — or not willing — to spend our time and research has shown that we are happier.

As we age, we become more grounded in what's most important to us. We can't stop the process of aging or death, but we can continually ask ourselves what matters most to us, and seek out care that honors those wishes.

*Terry Fulmer is the president of The John A. Hartford Foundation, dedicated*

*to improving the care of older adults.*

**NH Updates**

**ELECTION DAY 2018**

**PROPOSED NH CONSTITUTIONAL AMENDMENTS**

Two proposed amendments to the New Hampshire Constitution will appear on the November 2018 ballot. Voters will be asked to answer YES or NO to each. Voters should gather information on these amendments to vote wisely. Voters may choose to leave their answers blank without affecting the outcome of either question.

New Hampshire voters do not amend the Constitution lightly. The Constitution should be changed only when there is a compelling reason. The issue must have current relevance that will also stand the test of time and be as relevant in the future as it is considered today.

When a proposal to amend the Constitution is passed by a super-majority of both houses of the legislature, it must be placed on the ballot. Two-thirds (67%) of the votes cast on the question must be YES votes for the amendment to become

part of our state’s Constitution.

**Question 1** was approved 309 to 9 in the House and 22 to 2 in the Senate.

If passed this amendment would allow taxpayers to have legal standing to challenge a governmental action in court without having to prove they were personally affected.

The text of Ballot Question 1 is below, with the additional new text in bold italics:

“Are you in favor of amending Article 8 of the first part of the constitution to read as follows (addition in bold italics):

All power residing originally in, and being derived from, the people, all the magistrates and officers of government are their substitutes and agents, and at all times accountable to them. Government, therefore, should be open, accessible, accountable, and responsive. To that end, the public’s right of access to governmental proceedings and records shall not be un-

reasonably restricted. ***The public also has a right to an orderly, lawful, and accountable government. Therefore, any individual taxpayer eligible to vote in the State shall have standing to petition the Superior Court to declare whether the State or political subdivision in which the taxpayer resides has spent, or has approved spending, public funds in violation of a law, ordinance, or constitutional provision. In such a case, the taxpayer shall not have to demonstrate that his or her personal rights were impaired or prejudiced beyond his or her status as a taxpayer. However, this right shall not apply when the challenged governmental action is the subject of a judicial or administrative decision from which there is***

**WHO IS MY LEGISLATOR?**

Use this quick link to find and contact your local State Rep and Senator:  
<http://www.gencourt.state.nh.us/house/members/wml.aspx>

Visit your town or city’s website to find contact information for your local elected officials.

**Tell them your ideas, thoughts & concerns!**

***a right of appeal by statute or otherwise by the parties to that proceeding.***

Supporters point out that this presumption of taxpayers having standing was the practice until the NH Supreme Court in 2010 ruled that "without an injury or an impairment of rights" to an individual, simply being a taxpayer is not enough to confer legal standing to bring court action.

Opponents are concerned that the amendment would create frivolous lawsuits, clogging the courts and costing taxpayers money, in spite of court rules and systems already in place to prevent frivolous suits.

If you agree with the supporters on this question, you will vote YES.

If you agree with the opponents on this question, you will vote NO.

**Question 2** was approved 235 to 96 in the House and 15 to 9 in the Senate, just qualifying for the super-majority needed to be placed on the ballot.

If passed the amendment would change the way courts balance governmental interest in gaining

**HELP!**

Do you need help with your Social Security or VA benefits? Do you have questions about the IRS or Medicare? If so, your NH Congressional Delegation can help!

Your two U.S. Senators and two Congresswomen all have staff equipped to help New Hampshire residents with issues, concerns or questions related to the federal government. The contact information for the NH Congressional Delegation is below. Please don't hesitate to reach out!

Senator Jeanne Shaheen  
2 Wall Street, Suite 220  
Manchester, NH 03101  
603-647-7500  
[www.shaheen.senate.gov](http://www.shaheen.senate.gov)

Senator Maggie Hassan  
1589 Elm Street, Third Floor  
Manchester, NH 03101  
603-622-2204  
[www.hassan.senate.gov](http://www.hassan.senate.gov)

Rep. Carol Shea-Porter  
1<sup>st</sup> Congressional District  
660 Central Ave., Unit 101  
Dover, NH 03820  
603-285-4300  
[www.shea-porter.house.gov](http://www.shea-porter.house.gov)

Rep. Annie Kuster  
2<sup>nd</sup> Congressional District  
18 North Main Street, Fourth Floor  
Concord, NH 03301  
603-226-1002  
[www.kuster.house.gov](http://www.kuster.house.gov)

access to personal information versus the nature and degree of intrusion on an individual's privacy rights. It would require the government to show a compelling state interest in obtaining access to personal and private information before a court would order such access. If the amendment is passed, NH would become the eleventh state in the country with a right to privacy in its constitution.

The text of Ballot Question 2 is below, with the new text in bold italics:

"That the first part of the Constitution be amended by inserting after article 2-a the following new article: [Art.] 2-b. ***[Right to Privacy.] An individual's right to live free from governmental intrusion in private or personal information is natural, essential, and inherent.***"

Supporters of the amendment argue that while the NH Constitution already states that individuals have a right to be free from unreasonable search and seizure of person, property, and possessions, it does not specifically address information. In the digital

age, when information is so readily available, there is a need for the Constitution to name information al privacy explicitly.

Supporters are concerned about how governmental access to information could be used or misused in the future. The amendment would provide broad protection against a wide array of governmental access to private and personal information outside the context of criminal investigation.

Opponents see the proposed wording as so broad and vague; it is likely to lead to problems for law enforcement and public safety. Opponents suggest it could be applied, for example, when the DMV asks whether one needs glasses or the school asks for children’s vaccination records. It could affect the information on prescriptions that is kept by the NH Comprehensive Health Care Information System

Supporters and opponents agree that if passed the amendment is likely to produce an increase in lawsuits.

Supporters say such lawsuits would further define individual privacy rights.

Opponents expect courts will clogged by frivolous

**ENH welcomes all points of view and invites your submissions.**

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

engagingnh@gmail.com

Forward it on!

lawsuits, including those brought by individuals for common law enforcement and civil procedures.

If you agree with the supporters on this question, you will vote YES.

If you agree with the opponents on this question, you will vote NO.

*Prepared as an unbiased non-partisan voter service by the League of Women Voters NH*

**NH DHHS ANNOUNCES LISTENING SESSIONS FOR STATE PLAN ON AGING**

As part of a statewide effort to understand the needs of older adults, the New Hampshire Department of Health and Human Services’ (DHHS), Bureau of Elderly and Adult Services (BEAS) and the State Plan on Aging (SPOA) Planning Committee are seeking public input that will guide and inform the

next four-year State Plan on Aging.

The SPOA is a four-year plan that will help guide our state’s efforts in understanding, serving, supporting and celebrating older adults across our State.

“As we continue in our efforts to provide programs and services that focus on older adults, we must have an understanding of what their needs are,” said DHHS Commissioner Jeffrey A. Meyers. “New Hampshire has one of the fastest-growing aging populations, and these listening sessions will give us the opportunity to offer supports that are meaningful and relevant to our older residents, so that they can participate fully in their communities.”

Information from the listening sessions and survey will be used to inform the New Hampshire State Plan on Aging that will be submitted to the Federal Administration for Community Living. This plan is a requirement to receive federal funding for the Older Americans Act programs in New Hampshire.

Listening sessions will run through December 7. Many senior and community centers will host the sessions immediately following the

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congregate meal to make it easier for older adults to attend.

If accommodations are needed for communication access such as interpreters, CART (captioning), assistive listening devices, or other auxiliary aids and/or services, please contact Kim Hillson at 603-271-9215 or Kimberly.Hillson@dhhs.nh.gov 5 business days before the listening session. At least 5 business days advance notice is requested in order to assure availability; requests made fewer than 5 days prior to the event will attempt to be accommodated but cannot be guaranteed.

### **Berlin, October 25th**

1:00-3:00pm  
Berlin Senior Center  
610 Sullivan Street, Berlin

### **Keene, November 2nd**

9:30-11:30am Cheshire Medical Center 580 Court Street, Keene

### **Meredith, November 7th**

10:30am -12:30pm Meredith Community Center 1 Circle Drive, Meredith

### **Nashua, November 14th**

2:00 - 4:00pm Nashua Senior Center 70 Temple Street, Nashua

### **Rochester, November 15th**

1:30-3:30pm Frisbie Memorial Hospital 11 Whitehall Road, Rochester

### **Newport, November 16th**

9:30-11:30am, Newport Senior Center, 76 South Main Street, Newport

### **Lebanon, November 19th**

1:00-3:00pm, Upper Valley Senior Center, 10 Campbell Street, Lebanon

### **North Conway, November 27th**

12:30-2:30pm, Gibson Center for Seniors, 14 Grove Street, North Conway

### **Derry, November 28th**

9:30-11:30am, Marion Gerrish Community Center 39 West Broadway, Derry

### **Concord, November 28th**

2:30 - 4:30pm, GoodLife Programs & Activities, 254 North State Street, Concord

### **Littleton, November 29th**

1:00-3:00pm, Littleton Area Senior Center, 77 Riverglen Lane, Littleton

### **Manchester, November 30th**

9:30 -11:30am, Manchester City Library, Auditorium, 405 Pine Street, Manchester

### **Brentwood, December 7th**

9:30-11:30am Rockingham County Nursing Home 117 North Road, Brentwood

### **TAKE THE SURVEY**

In addition to the listening sessions, residents are invited to complete the online State Plan on Aging Survey, which will allow respondents to provide information on the availability of supports in their communities, including

### ***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](mailto:engagingnh@gmail.com)

health care programs and screenings, affordable housing, transportation, and in-home long-term supports and services.

New Hampshire is one of the fastest growing aging populations in the country, and we invite everyone to join this important SPOA effort as we plan for our future!

As part of this process, we ask for your input and participation in the development of the State Plan on Aging. We invite you to Take the Survey! This 29 question survey is part of a statewide outreach effort to improve our understanding of the needs of people who are aging in NH. It should take you about 10 – 15 minutes to complete.

Please take the survey and share it with others!

[www.surveymonkey.com/r/NHSPoASurvey](http://www.surveymonkey.com/r/NHSPoASurvey)

The Survey will close on January 15, 2019

**From Our Readers**

**REAL ID**

Thank you for the newsletter. It is very full of useful information.

We went through the Driver's License I.D. Process a few years ago which caught many people off

guard. Luckily someone in my office at the time was one of the early "victims" and had to run home for documents. So, I was able to send an e-blast to our business community and write about it in my weekly column so the wider community could have a heads up.

I never recalled having any promotional material circulated about the new requirements. So - good luck to New Hampshire residents.

Your tag line at the end of your column reminded me of a piece I just wrote yesterday. We must be experiencing similar feelings about the atmosphere in the autumn. Please keep sending me your wonderful newsletters. I'm sure they are appreciated by your readers!

*All the best, Joann*

**HOSPITALS**

I just finished reading this issue. Excellent, as usual.

I liked the insider's view of being in a hospital. It's good to see that folks in NH are postponing retirement by choice rather than by necessity. And the piece on being labeled "elderly" was right on target; how the term enhances a news

story is beyond me (and I thought this 30 years ago).

I'll bet that the maples should be turning soon up there.

Wishing you well and good health.

*Ed*

**Focus on Community**

**KEENE SENIOR CENTER**

The Keene Recreation Center on Washington Street may be the new home of the Keene Senior Center under a proposal being developed through a feasibility study on the potential move.

"This concept is very viable," said Cameron Tease, executive director of the Senior Center, located on Court Street.

The recreation center, built in the 1980s, is aging and in need of upgraded HVAC, among other needs, said Andy Bohannon, the director of Keene's Recreation Department.

"I've got systems that need to be upgraded," he said.

The city and the Keene Senior Center have a long-standing relationship going back to 1949, when it was called the Golden Age Club. Bohannon said Keene started financially assisting the senior center starting

in the 1950s under the recreation umbrella.

"The Keene Senior Center is its own independent nonprofit and not part of city government, and will remain so if a move is made," Tease said.

With the need for upgrades to the recreation center evident, it was decided earlier this year to investigate whether it makes sense to combine the two organizations under one roof. The Senior Center is running short on space, with 500 current members a number likely to rise.

The current over-65 population in Cheshire County is 19 percent, and expected to be 30 percent in the next 10 to 15 years. A move to a space with more room makes sense.

"It's going to help us be ready for our growing population," Tease said.

The Keene Senior Center is also short on parking, which can present a safety concern for members who park on Court Street. The two options being presented show a recreation center with necessary upgrades, and a recreation center with the upgrades and added space for the seniors.

Under the combined plan, the Keene Senior Center will get about 5,500 square feet of new space in an expanded center. This space will be used for senior programming, meals, and the library. The seniors will also be able to use the recreation center space for their programs. Tease said most of the senior center events end about 3 p.m., just as Keene school students start getting to the recreation center, meaning there will be little overlap between the two groups.

A full presentation on the options will be made to the City Council.

<http://www.newhampshire.com/apps/pbcs.dll/article?AID=/20181004/NEWS0606/181009802&source=RSS>

**News You Can Use**

**AFFORDABLE-HEARING-AIDS**

More than two out of every three Americans over age 70 have meaningful hearing loss, experts say, but according to the New York Times, only 20 percent of people in this country who need hearing aids buy them.

Hearing loss is so gradual; you may not even realize what you're missing. Or you may know you need

Do you know an Elder leader making NH better for all of us as we age?

**Nominated him or her for a Vaughan Award!**

Nomination forms are online at

<http://www.engagingnh.org/nominate-someone-for-the-2017-vaughan-awards.html>

hearing aids but balk at the cost, thinking you can get by without them.

The problem is, hearing loss is more devastating than many of us realize. If you have uncorrected hearing loss, you're more likely to suffer falls and broken bones, social isolation and depression, even Alzheimer's.

Visit this website for 8 options that includes cost, description as well as pros and cons.

[seniorplanet.org/8-options-for-affordable-hearing-aids/](http://seniorplanet.org/8-options-for-affordable-hearing-aids/)

**A NEW TYPE OF DINNER PARTY**

*Loss is part of life for all of us, but the tendency in our time is to carry that burden alone.*

Lennon Flowers had lost her own mother to cancer and was carrying that burden alone when her friend

and colleague Carla Hernandez reached out to her. Carla invited Lennon over to share dinner with other friends who'd lost a loved one, and the Dinner Party was born.

Today, there are thousands of Dinner Partiers active at over 200 tables in over 90 cities and towns worldwide. Gathered around tables of shared food, age groups, and losses, participants share their stories. Around these home dinners, grief that was once felt to be isolating and unbearable becomes a source of connection and understanding between friends.

"A burden shared is a sorrow halved. A joy shared is a joy doubled." - Anonymous -

## **DON'T HATE WASPS**

If you're like most people, you probably appreciate bees while simultaneously hating wasps. A recent survey of people from all over the world found this to be a common trend, but scientists believe this view is unfair considering wasps are just as ecologically useful as bees.

Wasps also pollinate flowers and kill pests that threaten the environment. To restore the wasps' battered image, the research-

## **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
- NH State Plan 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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ers of the survey are suggesting a public relations campaign.

According to Dr. Seirian Sumner, of University College London, "although you might think they are after your beer or jam sandwich - they are, in fact, much more interested in finding insect prey to take back to their nest to feed their larvae."

[www.bbc.com/news/science-environment-45566304](http://www.bbc.com/news/science-environment-45566304)

### PHARMACY GAG CLAUSE

This is a tactic under which a pharmacist may not inform customers about options that would cost less for a certain product: using their health insurance or paying fully out of pocket.

These clauses are usually instituted by an insurer or pharmacy benefit manager (PBM). They're put in for cases in which most consumers would save money by paying out of pocket. The end of this longstanding practice will bring about real change in the prescription drug market.

Two bills that were signed into law 10/10/18: S. 2553, the Know the Lowest Price Act of 2018, and S. 2554, the Patient Right to Know Drug Prices Act.

*Know the Lowest Price Act of 2018:*

This bill prohibits a prescription drug plan under Medicare or Medicare Advantage from restricting a pharmacy from informing an enrollee of any difference between the price, copayment, or coinsurance of a drug under the plan and a lower price of the drug without health-insurance coverage. (Such restrictions are commonly referred to as gag clauses.)

### *Patient Right to Know Drug*



### *Prices Act*

This bill seeks to ensure that health insurance issuers and group health plans do not prohibit or punish pharmacy providers, directly or indirectly, from providing certain information to enrollees. This bill also inserts language into the Medicare Prescription Drug, Improvement, and Modernization Act of 2003 to define language

surrounding biological and biosimilar products.

### WRITING PROMPTS

Have you ever wanted to try your hand at writing? Maybe something you tuck away, for your eyes only, or as memories to hand down and not necessarily for publication but just as a means of self expression? Here are some prompts from writing workshop presenter Jill Smolowe to get the creative juices flowing.

- If I could do it over, I would ...
- I am debating whether or not to ...
- If you could give your younger self a piece of advice, what would it be?
- Something you did that gave you pause — was it the right thing?
- An aspect of yourself in particular need of work
- A time where everything you'd hoped would happen actually did
- A memorable chance encounter
- A person who inspired you
- A time when you felt misjudged
- A time when you stood up for yourself
- I can't believe I didn't see that coming

- You spontaneously drop in on a palm reader. What does she tell you?

(Editor's note: and you are willing to share, anonymously or not, we would love it.)

**6 WAYS TO IMPROVE YOUR SENSE OF HUMOR**

1. Smile More. Share a smile with people you pass on the street, in a store, or in neighboring cars. It helps others to feel like they aren't alone, and you will get a natural high off the happiness chemicals being released in your brain.

2. Listen to Music. Dance in your kitchen while grooving to your favorite songs. Sing in your car like a Grammy depended on it. Make a workout playlist that makes you smile, laugh, and strut your stuff. Music is excellent medicine, and not just for singing the blues!

3. Get Sill. Take a cue from kids and be willing to be a goofball. Make jokes, do funny faces, and identify common absurdities (in a kind way, of course), as a

way to exercise your silly genes.

4. Get Some Perspective. When you notice yourself getting bogged down, take a moment to breathe and gain some perspective. If you make an embarrassing mistake at work, rather than beating yourself up over it, try to shift your

point of view to see the bigger picture. Laugh at yourself rather than entering a shame spiral, and see how much better you feel.

5. Identify a Humor Hero. Think of a celebrity or someone you know personally who takes life with a grain of salt. When things get difficult, imagine how

**How to Contact Your State Committee on Aging Representatives**

County	Name	Email
Belknap		
Carroll	Susan Ticehurst	Susan.Ticehurst@gmail.com
Cheshire	Susan Emerson	semerson435@aol.com
Coos	Mark M. E. Frank	maxfra@aol.com
Grafton		
Hillsborough	Kathy Baldrige	scoainnh@gmail.com
	Ken Berlin, Chair	kaberlin@comcast.net
Merrimack		
Rockingham	Nancy Formella	naformella@gmail.com
	Susan Nolan	suznnolan@aol.com
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HHS Oversight	Frank Kotowski	frkotowski@comcast.net
BEAS Liaison	Jo Moncher	Jo.Moncher@dhhs.nh.gov
Website:	<a href="http://www.dhhs.nh.gov/dcbcs/beas/aging/">www.dhhs.nh.gov/dcbcs/beas/aging/</a>	

that person would handle it. Oprah, for example, is willing to be seen sans makeup on her social media outlets, and is the first to goof around at her own expense. By taking a cue from someone you admire, you can become more relatable, approachable, and human.

6. Watch a Sitcom or Funny Movie. Take an inventory of your most recent entertainment sources. Getting too serious lately? Sit down and watch your favorite sitcom and allow yourself to laugh out loud. Go to the movies this month, and rather than choosing to see the big-budget Oscar-worthy drama, see the lighthearted comedy and enjoy a good chuckle.

*Chopra.com*

### HELP WITH MEDICARE'S OPEN ENROLLMENT

*Oct. 15 - Dec. 7 when all Medicare beneficiaries can change their coverage without penalty.*

Tools to help:

- "Plan Finder" tool at [Medicare.gov/find-a-plan](http://Medicare.gov/find-a-plan). Here you can enter some basic information — your Medicare number and prescription drugs (name and dosage) — and it will pro-

duce a list of possible health-care plans in your area, the costs involved, drug coverage and customer satisfaction ratings.

- Or, if you don't have Internet access, or don't feel confident in working through the information on your own, you can also call Medicare at 800-633-4227 and a customer service representative will do the work for you over the phone.
- The Medicare Rights Center is a nonprofit group ([MedicareInteractive.org](http://MedicareInteractive.org)) that offers a national helpline (800-333-4114) where staff members answer questions about Medicare, and can help you choose coverage, at no charge.
- If you're interested in choosing a new Medicare Advantage plan, is the HealthMetrix Research Cost Share Report at [MedicareNews-Watch.com](http://MedicareNews-Watch.com). This free website lists the best Advantage plans by area

based on your health status.

- In NH, call ServiceLink 1-866 634 9412

### Health & Wellness

#### WALKING AFTER MEALS

Italians have been walking after meals for centuries, and now researchers are backing this up as a good practice for improving health and digestion.

According to a new study, researchers found that short post-meal walks were more effective at lowering blood sugar after dinner than a single 45-minute walk taken at mid-morning or late in the afternoon. This means walking after meals is especially good for diabetes patients as it requires the body to use the sugar glucose that comes from food as a source of energy.

*[time.com/5405778/walking-after-eating-good-for-you/](http://time.com/5405778/walking-after-eating-good-for-you/)*

#### GUESS WHAT?

You don't have to exploit animals or risk melanoma to get vitamin D – and you never had to, if only you knew.

German scientists have blessed us with the news that cocoa beans contain vitamin D, ScienceDirect

### RAISE YOUR VOICE!

Please let us know what's on your mind and what's important to you.  
[engagingnh@gmail.com](mailto:engagingnh@gmail.com)

Food Chemistry reported this week.

## HERBAL TREATMENT FOR DIABETES

Diabetes has become one of the most prevalent metabolic disorders across the world. In Ayurveda, diabetes is referred to as "Madhumeah", and as part of its treatment, Ayurveda, suggests the traditional avoiding excess intake of sweets and simple carbohydrates also suggests few herbs that could come in handy to manage blood sugar levels naturally and check fluctuations.

One such herb is gurmar which in Hindi translates to 'the sugar destroyer'. A study published in the Journal of Asian Natural Products Research, tried to investigate Antihyperglycemic effects of gymnemic acid IV, a compound derived from *Gymnema sylvestre* leaves in diabetic mice.

The study noted that gymnema extract if taken orally along with insulin or diabetes medications, could lead to blood sugar reduction in people with type 1 or type 2 diabetes is enhanced

[www.ndtv.com/food/gurmar-for-diabetes-why-this-sugar-destroying-herb](http://www.ndtv.com/food/gurmar-for-diabetes-why-this-sugar-destroying-herb)

*should-be-part-of-your-diabetes-diet-1917019*

### Tech Tips

#### SIMPLE PASSWORDS WORK BEST

If creating and remembering passwords has become increasingly annoying (and difficult), Bill Burr would like to apologize. Burr was the person who proposed that passwords have at least eight capital and lower case letters, numbers and special characters back in 2003, when he was a manager at the National Institute of Standards and Technology.

Websites fell in line, requiring you to dive into password hell coming up with impossible to recall character stews—which, by the way, you were supposed to change at least every 90 days and not keep on a Post It.

In the 15 years since, the need for passwords, each one different and all of them complex, has grown like kudzu across cyberspace. Almost anything you want to do online—get email, join a group, look for work, bank, shop—requires you to come up with some new combination of numbers, letters

and symbols. And then remember them all.

Burr waited until he retired at age 72 to say "Whoops, My bad," telling the Wall Street Journal last week that he regretted both the recommendation for passwords to use a combination of numbers, capital and small letters, and special characters, as well as the advice to change passwords frequently.

Those complex passwords, it turns out, are easier to crack than simpler ones.

"Much of what I did I now regret," Burr said. You bet!

New National Institute of Standards and Technology recommends a random phrase of at least four words that make no sense together.

*seniorplanet.org/oops-those-psw0rd-rules-were-all-wrong/*

### Dollars & Sense

#### WHEN?

On the bookshelf by my desk at work is *Get What's Yours: The Secrets to Maxing Out Your Social Security* by Philp Moeller, Laurence J. Kotlikoff and Paul Solman. The 324 (!)-page book by a financial writer, an economist and the PBS NewsHour economics cor-

**HELP SPREAD THE WORD!**

If you like this newsletter, please share it with your family, neighbors, friends and colleagues.

respondent delivers on its promise to help people figure out the best strategy for when to claim Social Security.

No criticism of the authors intended, but their book highlights a major problem with Social Security: It's too complex!

The rules for claiming Social Security retirement benefits have become so complicated that it's practically impossible for the typical near-retiree to navigate the system intelligently. Get this: The Social Security handbook has nearly 3,000 rules.

When to Claim Social Security: A Theme for Retirement Researchers Social Security's complexity was a key theme of the Retirement Research Consortium annual meeting I attended in Washington D.C. last month. The concern at the conference was that the tangled rules are keeping many people — especially couples — from getting the most out of the Social Security benefits they earned.

In recent years, researchers have shown that married couples can face several thousand possible when-to-claim combinations.

Let me tell you about the results from the paper presented at the conference, "Social Security Household Benefits: Measuring Program Knowledge." Economists Katherine Carman and Angela A. Hung of the Rand Corporation created a survey on Social Security spousal and survivor benefits to learn more about these three issues:

- Do people know when they are entitled to Social Security spousal benefits?
- Do people know how spousal and survivors benefits are determined?
- Do people know whether, and how, the timing of claiming Social Security impacts their spousal and survivors benefits?

Most survey respondents got the answers wrong. On average, they were only correct on 33 percent of questions about spousal benefits and 32 percent on survivor benefits. Nearly one in five (18 percent) wrongly believed that someone who never

worked can't claim benefits even if his or her spouse is entitled to Social Security.

"Overall, knowledge of spousal and survivor benefits is low," Carman said. "The policy implication is that couples may not be planning optimally for retirement."

*Social Security: Financial Foundation for Retirees*

Results like these are disturbing because Social Security is the financial foundation of retirement incomes, replacing around 40 percent of pre-retirement income, on average. So, even a few dollars more from Social Security monthly can really add up over time.

How did we get here? And are we stuck in this morass forever?

Social Security's current complexity isn't by some nefarious design. It's a function of frequent modifications since President Franklin Roosevelt signed Social Security into law in 1935. Many of the changes have actually been geared toward making benefits fairer and more equitable.

"Complexity has a cost," says Laith Alattar, social science research analyst with the Social Security Administration. "Maybe we

should think over the next 20 years when we reform Social Security: Do we need all the complexity?"

*Social Security Staffers Are Shorthanded*

Sad to say, potential claimants can't rely on the Social Security Administration for guidance. The agency is terribly short-staffed and maddeningly overwhelmed.

Since 2010, the Social Security Administration's core operating budget has been cut by 9 percent, adjusting for inflation, according to Kathleen Romig, senior policy analyst of the Center for Budget and Policy Priorities. Those budget cuts translate into a 12 percent reduction in staff, closed field offices and shortened office hours. Little surprise, then, that callers to Social Security often don't get answers to their questions.

(Note to Congress: The ranks of people eligible to file for Social Security is rising. Cutting into Social Security's budget makes no sense.)

*One Suggestion: Focus on Framing*

Harvard University behavioral economist Brigitte Madrian called on the Retirement Research Consortium audience of Social Se-

curity experts to devote greater energy on designing information to help people make smarter claiming decisions.

"Choice architecture is a tool," she said. "Plan design can influence decisions."

Many speakers at the conference expressed frustration that near-retirees frequently are unaware that their Social Security benefits would be bigger if they delayed claiming them. Fact is, Social Security benefits are more than 75 percent higher if you start filing at age 70 rather than the earliest age you can, 62.

Madrian suggested that one way financial advisers and online tools to make claiming decisions could combat the benefits complexity problem is by focusing on framing. For instance, a Social Security checklist for choosing when to claim benefits could begin with a statement: "Since people usually need more money to spend on medical bills as they get older, I'll delay taking Social Security as long as possible."

Sentences like that guide people toward later filing and plumped-up retirement benefits. By contrast, a

checklist that opens with "I want to collect benefits as soon as possible because Social Security may run out of money soon," encourages earlier claiming.

*How to Make Smart Social Security Claiming Decisions*

In the meantime, what should you do when you want start investigating your Social Security options?

Fortunately, there are plenty of helpful resources to tap. Among them: the Social Security Claiming Guide Center pamphlet by the Center for Retirement Research at Boston College. It covers the basics

**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.

clearly and well. For a deeper dive, pick up a copy of Get What's Yours.

Financial advisers traditionally haven't spent much time learning the nuances of Social Security, but that's changing. For example, the advisory services at financial services behemoths Vanguard and Schwab now include Social Security claiming strategies among their financial planning benefits for clients.

Perhaps most valuable are the increasingly sophisticated online Social Security calculators. Free ones like those from AARP and mutual fund company T. Rowe Price are useful for starting to explore benefits.

However, for near-retirees facing additional options — married couples, divorced people, widows and widowers — the more comprehensive calculators that charge a fee are worth investigating. Among the better programs, I think: Maximize My Social Security, Social Security Solutions and Social Security Advisors.

They won't make your claiming decision simple, but at least they'll help you make the right one.

*Chris Farrell*

## Laugh & Live Longer

### SOME WISDOM ON AGING FROM GEORGE CARLIN

#### *On Aging*

Do you realize that the only time in our lives when we like to get old is when we're kids?

If you're less than 10 years old, you're so excited about aging that you think in fractions.

How old are you? "I'm four and a half!" You're never thirty-six and a half. You're four and a half, going on five! That's the key.

You get into your teens, now they can't hold you back. You jump to the next number, or even a few ahead. How old are you? "I'm gonna be 16!" You could be 13, but hey, you're gonna be 16!

And then the greatest day of your life . . . You become 21. Even the words sound like a ceremony . YOU BECOME 21. YESSSS!!!

But then you turn 30. Oooohh, what happened there? Makes you sound like bad milk! He TURNED; we had to throw him out. There's no fun now, you're Just a sour-dumpling. What's wrong? What's changed?

You BECOME 21, you TURN 30, then you're PUSHING 40. Whoa! Put on the brakes, it's all slipping away. Before you know it, you REACH 50 and your dreams are gone.

But wait!!! You MAKE it to 60. You didn't think you would!

So you BECOME 21, TURN 30, PUSH 40, REACH 50 and MAKE it to 60. You've built up so much speed that you HIT 70!

After that it's a day-by-day thing; you HIT Wednesday!

You get into your 80s and every day is a complete cycle; you HIT lunch; you TURN 4:30; you REACH bedtime. And it doesn't end there. Into the 90s, you start going backwards; "I Was JUST 92."

Then a strange thing happens. If you make it over 100, you become a little kid again. "I'm 100 and a half!"

May you make it to a healthy 100 and a half!!

### LOOKING FOR A BACK ISSUE OF ENH NEWS?

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

*How to Stay Young*

- Throw out nonessential numbers. This includes age, weight and height. Let the doctors worry about them. That is why you pay "them."
- Keep only cheerful friends. The grouches pull you down.
- Keep learning. Learn more about the computer, crafts, gardening, whatever. Never let the brain idle. "An idle mind is the devil's workshop." And the devil's name is Alzheimer's.
- Enjoy the simple things.
- Laugh often, long and loud. Laugh until you gasp for breath.
- The tears happen. Endure, grieve, and move on. The only person, who is with us our entire life, is ourselves. Be ALIVE while you are alive.
- Surround yourself with what you love, whether it's family, pets, keepsakes, music, plants, hobbies, whatever. Your home is your refuge.
- Cherish your health: If it is good, preserve it. If it is unstable, improve it. If it is beyond what you can improve, get help.

- Don't take guilt trips. Take a trip to the mall, even to the next county; to a foreign country, but NOT to where the guilt is.
- Tell the people you love that you love them, at every opportunity.

AND ALWAYS REMEMBER:

Life is not measured by the number of breaths we take, but by the moments that take our breath away.

**Purposeful Living**

It is said of Anita that she cares deeply about others and her community and that she is continually encouraging neighbors, friends and community members to volunteer, to help out and make a difference.



**Anita Garland**

the five town area of Canaan, Enfield, Orange, Dorchester and Grafton served by the Mascoma Senior Center part of the Grafton County Senior Citizens' Council Inc. She also serves on the Center's Ad-

visory Council, is a fundraiser, advocate, and coordinator of the Center's Food Pantry.

Last year the Pantry served 543 residents, providing 11,000 meals, made possible by the system Anita created. From recruiting volunteers, stocking shelves to tracking inventory, her system really works. She encourages and supports easy, nutritious and inexpensive meals, making sure a few fresh vegetables get included.

And then there are the food drives bringing in hundreds of pounds of donated food - a feat unto itself. And one that also requires incredible efforts by an enthusiastic team to check expiration dates, take inventory, sort and shelved. A monumental task they handle within a matter of hours with Anita's guidance.

She not only works tirelessly supporting fundraising events at the Senior Center, she can be found cooking at the local 4-H club chicken pie supper. Seems she was a cook in her previous life for hungry cowboys on a ranch in Wyoming! And she can sew: pillow cases, pants, or just doing repairs on items such as tablecloths. Her green

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

Name	Mailing Address	Phone	E-Mail Contact Form
U.S. Rep. Carol Shea Porter	1530 Longworth House Office Building, Washington, DC 20515	202-225-5456	<a href="https://shea-porter.house.gov/contact/email">https://shea-porter.house.gov/contact/email</a>
U.S. Rep 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 Maggie Hassan	B85 Russell Senate Office Building, Washington, DC 20510	202-224-3324	<a href="https://www.hassan.senate.gov/content/contact-senator">https://www.hassan.senate.gov/content/contact-senator</a>
U.S. Senator Jeanne Shaheen	506 Hart Senate Office Building, Washington, DC 20510	202-224-2841	<a href="http://www.shaheen.senate.gov/contact/contact-jeanne">www.shaheen.senate.gov/contact/contact-jeanne</a>

thumb comes in handy growing plants for the local library. Community-minded, she also cares about people. She has been known to bring a cat to someone who lived alone and could enjoy having a special friend. And you may see her grocery shopping for someone who could use a hand.

Anita truly makes a difference in the lives of so many and has helped to change the lives of so many with her selfless giving of herself and encouragement of others to do the same.

**Board Notes**

We'd like to share with you the experience and thoughts as told to a Board member. While the conversation began about clearing

out the parental house, something else emerged:

"The house was mostly empty, the furniture given or auctioned off, and there I was on the floor with a box of personal items belonging to my father.

To my surprise it contained the many journals we had given him over the years and I anticipated a treasure trove of family stories, except they were all blank! But underneath them was a pile of mostly small notepads -all different colors and designs, and full of scribbles that revealed a side of my Dad I never knew! Seriously!

Of course there were notations of significant dates but also personal points of view: pride at the induction to Honor Society; recognition of skills and talents,

not only of myself and siblings, but of our mother; comments about our choice of dates, eventual marriage partners, and how they evolved; fears and concerns about our choices masked by a sincere desire to support; the joys of being a grandparent and finally a sense of accomplishment about the adults we had become.

I will never know if those little scribbles were because he was intensely private, didn't think of himself as a writer or some combination. But I do know how much that discovery meant to me and how it made me think about my own behavior.

So I Googled writing and keeping a journal and one item caught my interest - on the benefits of writing. Can you believe there are

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even templates and guidelines from simple diary type entries to an actual family history? Now don't think I've purchased a notebook or journal; I'm not quite there yet. But I'm thinking about it."

The EngAGING NH Board often brings up the issue of making your voice heard, often at the political level or in speaking up about your needs and wants in professional settings. This story brings it to a more personal level.

Under News You Can Use, we've included some tips on how to get the creative juices flowing. If you are inspired and want to share your writings or what writing has meant to you, we'd love to hear from you.