



A Citizen Voice for the  
Aging Experience

# ENGAGING NH NEWS

## GUEST OPINION:

### The Day Old Age Strikes

by Sharon Butala & Mariah Llanes

***We are a whole new class  
of citizens***

**September 2018  
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On the day that my husband died, I was two weeks short of my sixty-seventh birthday, and I thought that once I got through the terrible grief and the distress of having to leave the rolling grasslands of southern Saskatchewan, where I'd lived for thirty-three years, for Calgary, I would still have time ahead of me in which to enjoy a wonderful new life. Glimmering faintly on the horizon were art galleries; concert halls; the opera; professional theatre; new, like-minded friends; and maybe, some day, even a relationship.

But what I didn't have a clue about was that I was about to be *old* nor about what being *old* would mean to my dreams and desires. I suppose this is because, while dreading old age with every fiber, I was, at the same time, in full denial that it would ever happen to me, and so I was shocked down to the soles of my feet when it did.

The day old age strikes, our lives appear comfortable, even privileged, but our hearts are numb with permanently thwarted desire, our throats choked

with longing for things we will never have again, and our future, we are sure, is too bleak to contemplate. We stare in terror into the abyss and ask ourselves: Who am I now?

I struggled in the face of all this, as my body changed and grew more fragile no matter what I did to stop it and as younger people started ignoring me or treating me as if I were a not-very-smart, obstinate child. And because of my less robust physicality, and my new single state, I was having to cut away things I used to do: bike riding, cross-

#### ***In this Issue***

<b>NH Updates</b>	<b>page 6</b>
<b>From Our Readers</b>	<b>9</b>
<b>Focus on Community</b>	<b>9</b>
<b>News You Can Use</b>	<b>11</b>
<b>Health &amp; Wellness</b>	<b>13</b>
<b>Tech Tips</b>	<b>14</b>
<b>Dollars &amp; Sense</b>	<b>17</b>
<b>Laugh &amp; Live Longer</b>	<b>18</b>
<b>Purposeful Living</b>	<b>19</b>
<b>Board Notes</b>	<b>20</b>
<b>NH Legislative Contacts</b>	<b>20</b>

country skiing, extensive hiking, adventurous traveling, and participating in many after-dark outings. How on earth was I to find this “wonderful” new life?

What I was facing is ubiquitous but fairly new in the span of human history. Even as recently as the early 1900s, when we all died at much younger ages, people over sixty were fairly rare and, in Western society, easy to ignore. But today, nearly 6 million Canadians are senior citizens. Never before in North American history have older adults formed such a large proportion of the population. And since women tend to live longer than men, the older the age group, the higher the percentage of females. Women like me, now in our late seventies and alone for the first time in many years, find ourselves socializing almost exclusively with women and rarely meet a single male (whether we are interested in finding one or not).

We have to rethink what we value because so much of our life has reached fruition; we’ve worked to fulfill career goals, buy the dream house or country cottage, meet new partners, start new families, get doctorates, and live se-

curely as respected, useful elders within our own multi-aged clans. Now we have to find meaning in places we might not have bothered about when we were younger and half of a couple: solitude, friendship, bird and animal watching, and a closer following of music, painting, and theatre. This replacement alone can be a soul-wrenching shift that forces us to ask ourselves: What matters now?

We older people don’t want to spend the many good years ahead of us staring out the window at a busy world rushing past that no longer has any place for us. Yet we have fallen victim to the age of invisibility. Currently, the aged are viewed as a large, coherent group, even though we range in age by easily thirty years, as well as by class, education, and political and religious ideas. Everyone around me either ignores old people or treats this demographic as a

problem to be solved—thinking in terms of pensions and income levels, health care and housing needs, and, recently, loneliness—rather than as a resource from which the benefits of thoughtful, experience-based advice might flow.

The first and worst thing both for us old people and our society is the staggering ageism everywhere we turn. This societal belief, whether frankly articulated or merely an unspoken assumption, is that old people are useless, a drain on society, and an inferior form of humanity. Many seniors have experienced the disrespect, the rudeness, the outright dismissal by people younger than us, until we begin to feel that staying locked in our homes or else moving to gated retirement communities are the only bearable routes.

Take restaurants, for example: the wait staff, usu-

## 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.*

ally very young, tend to turn first to the youngest person at the table and last to, well, me, when it should be the other way around. And I, small, visibly old, and female, find getting served anywhere there is a lineup requires a loud, authoritative voice and, sometimes, my most powerful glare, designed to terrify.

For the most part, nobody thinks the old person in any group has anything pertinent, useful, or interesting to say, and our style contributes to this notion. It isn't just that we no longer look fabulous or that our bodies won't allow us to dress like Beyoncé or TV's scarily smartly dressed Good Wife, but also, for the most part, we aren't instantly articulate and fast-talking; we instead choose to take time to think first, to speak slowly, to reach into our vast well of experience to find an apt example or a teaching. Young people are annoyed by slowness—they haven't time to get a grip on an idea being carefully formulated; they laugh at the uncool word choice and at what they think is our failure to understand *their* new world. And they suspect us of being able only to lecture or to

**FYI...**

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

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

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

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provide bland, irritating homilies.

Society judges us in terms of the values, abilities, and desires of the young. By such standards, we, the old, can only fail. We are no longer part of the ruling culture of youth, with its emphasis on physical beauty, agility, liveness, and mental quickness—the culture that celebrates, for instance, competitive athletes; pop music, with its fabulous-looking, if plasticized, stars; the fashion in-

dustry; and the glib, speedy, ill-mannered chatterers on TV and radio.

But I insist that we are not merely failed copies of the young; we are a whole new class of citizens, and it is time for all of us, the young and the old, to create a new framework with which to view older adults, to genuinely honor us, and to begin to celebrate and use the virtually unique gifts the elderly have to offer.

First, we elderly have to stop denigrating ourselves—"I'm just an old fool," "I'm only a little old lady," and so on. Second, we have to start teaching the young to show automatic respect to the elderly, who often know more than the young do and have seen more and understand more about the world.

Many voters today prefer young and energetic candidates over older, and perhaps wiser, individuals. Trying to enter or re-enter the workforce over sixty is a nightmare in an age when technological skills and personal brand are perhaps too highly valued. Despite their years of service, older employees and elected representatives are seen as slowing down progress, when both their pro-

Professional and life experience can offer a measure of balance in many contexts.

Wouldn't it be good to see the young and charismatic working hand in hand with the elderly and experienced, each influencing the other? What we elderly have been through has taught us what we often don't even realize we know and what the young likely don't know. It is my experience that most of us are already making changes to the way we experience and think about our lives.

Outside of our own communities, we can become "agents for change", as the late Theodore Roszak, who chronicled the rise and aging of the baby boomer generation, put it in his book *America the Wise*. How many of us really expect to spend our last days, as in insurance ads, sitting in bathing suits gazing at the sunset on a far-away beach? Instead, as agents for change, we could start by working to rid both ourselves and society of the pernicious ideas that make up ageism, as we are doing with those that constitute racism, sexism, and anti-Semitism, when they appear whether unthinkingly or deliberately in magazines and newspa-

### 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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pers and on radio or television.

(For example, nasty comments I've heard more than once on the radio about old women tucking tissues up their sleeves or down their bosoms and how disgusting that is. These remarks stem out of a horror of the aged rather than a realization that most women's everyday garments don't have pockets anymore and that, apparently, many elderly women develop mild sinus and nasal sensitivities.)

I have considered launching a relentless but civil letter-writing campaign to the perpetrators, some quite unthinking and others deliberate and cruel in their mockery, every time I hear a speaker on the radio make an ageist remark, or see stereotypes about the old on television, or read condescending remarks about us in magazines and newspapers.

This to raise societal awareness of the untruths of most such assumptions and the immense harm being done by them—a new kind of “consciousness raising” that my friends and I learned during the second wave of feminism in the sixties and seventies, one that recognizes that, as we age, we find within our-

selves a stronger kindness and a compassion in daily life that, for us, outweigh legal, economic, and political considerations that too often are the most powerful imperatives in decision making and that further polarize our society.

What is the role older adults can play in society? I think we are formulating it even now, and it is the old who are doing it, and we must be the ones who take the lead, because only those who are citizens of the Dominion of the Old truly understand it. It may well be that our days of quick wit, instant insights, and brilliant feats of memory *are* over, but our real intelligence and, especially, our true wisdom, which is partly dispassion and partly compassion, have expanded vastly in a way the young can't even imagine.

In the last ten years, I have gone from profound grief, bafflement, and near despair to a growing sense that I'm getting closer to knowing what life really is. I be-

gan life in a log house in the Saskatchewan bush, taught at the University of Saskatchewan, spent years as a mother and a city woman, then spent many more as a horse-riding cattle rancher, travelled fairly widely, published nearly twenty books, had five plays produced, and found myself fetching up, possibly finally, in a condo in Calgary. I am stunned and heartened by this and, sometimes, though rarely, even joyful. Laughter—not the rage of the young—begins to seem the best response.

I am coming to understand what I personally need to live out these last years—who knows how many—with a measure of peace and with serious pleasure in things I hardly noticed when I was young. I live more in the now than I have ever done and look backwards at my long life

### 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.

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as if it were a lovely dream, even with the pain, the horror, and the endless injustice. I heard myself say the other day (to my own amazement), "I have had a wonderful life." What young or middle-aged person can say that and then laugh out loud?

As with other old people, after I've finished the necessary examination of my life (knowing that living in the past is a trap), of death itself, and of my limited future, which will probably not be glorious, I have found myself quite inadvertently savoring the moment and focusing on it not as part of the spiritual and therapeutic practice known as "mindfulness" but as a natural development in and of the state of being old. It is through this attention to the moment that true joy in the wonders of being alive in the world, so rare otherwise in adulthood, finally comes. As Roszak said, back in 1998, "If wisdom means anything, it means the ability to see through the illusions of youth."

*Sharon Butala is an Officer of the Order of Canada and has published eighteen books of fiction and non-fiction. Her latest novel, Zara's Dead, will be released in May.*

*Mariah Llanes has drawn for the Globe and Mail, Swerve, and Narratively.*

## NH Updates

### NEW STATE PLANNING EFFORT

The NH State Plan on Aging (SPOA) is in development. This five year plan will help guide our NH's efforts in serving, supporting and celebrating older adults across our State. A new Committee to help in its creation is led by Jo Moncher, Community Relations Manager for the Division of Long Term Supports and Services (DLTSS).

"Per federal guidelines, a draft NH State Plan on Aging is due in June of 2019. We are undertaking this new 5-Year State Plan in a very different way this time around! Historically, the State Plan has focused on what is publicly funded – per federal guidelines. Our new State Plan will additionally include information and goals that can support partners such as the Alliance for Healthy Aging, whose vision is to create communities in NH that advance culture, policies, and services which support older adults and their families.

We want this State Plan to guide and support chang-

ing the conversation about how we think about aging in NH. This State Plan will also aim to showcase the NEEDS of NH's aging population – whether that "need, service or program" is publicly funded or supported in other ways.

This new State Plan focus allows us to start focusing on a more age-friendly NH. We want older individuals, communities and partners to use NH's State Plan on Aging as a guide – and our goal is to create a plan and vision that support us in advancing these goals."

EngAGING NH is serving on this important effort.

### A PASSING OF NOTE

Helen Zarnowski, 96, passed away peacefully on August 5, 2018 in Meredith, NH.

Born in Kingston NY, she remembered fondly growing up on the Hudson River with her brothers and sisters. She was married to Thomas Zarnowski Sr. for 49 years; together they raised two sons in Bedford, NH where she was active in the community.

She had a 25-year career in the insurance business. Upon her retirement in 1991, she became a strong advocate for older citizens working with the Alzheimer's Association, Man-

chester Region Area Committee on Aging, Seniors Count, and many others. In 1999 she was presented the Joseph Vaughn Award by Governor Shaheen for her "Leadership and Achievement on Behalf of the Older Citizens of NH".

She had an abundance of common sense, determination, and energy, and inspired a new generation of Older Adult Advocates.

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**SENIOR LEADERSHIP ALUMNI NETWORK (SLAN)**

The Senior Leadership Alumni Network is an initiative funded by the Tufts Health Plan Foundation for two years with the first year having just been completed. The initiative is

<b>How to Contact Your State Committee on Aging Representatives</b>		
County	Name	Email
Belknap		
Carroll		
Cheshire	Susan Emerson	semerson435@aol.com
Coos	Mark M. E. Frank	maxfra@aol.com
Grafton		
Hillsborough	Kathy Baldrige	kathy@lifetimeliquidations.com
	Ken Berlin, Chair	kaberlin@comcast.net
Merrimack		
Rockingham	Nancy Formella	naformella@gmail.com
Strafford		
Sullivan	Mary Catherine Rawls	Mary.catherine.rawls@hitchcock.org
NH Senate	Ruth Ward	ruth.ward@leg.state.nh.us
NH House	James McKay	james.mackay@mygait.com
Website:	<a href="http://www.dhhs.nh.gov/dcbcs/beas/aging/">http://www.dhhs.nh.gov/dcbcs/beas/aging/</a>	

being led by staff at the UNH Center for Aging and Community (CACL). Alumni of the Senior Leadership Series, who are the participants in the SLAN, are building advocacy at the local and state levels and helping to lead community goals to increase age friendly initiatives across the state. The Senior Leadership Series is a collaboration of AARP New Hampshire, CACL, and the Dartmouth Center for Health and Aging. The Series is designed for older adults, caregivers, family mem-

bers and friends who want to advocate for older adults in NH. With this effort CACL will reach out to the over 100 graduates of the Senior Leadership Series representing many communities in NH.

With the grant funding support from the Tufts Health Foundation, SLAN members will build their advocacy skills and form a strong knowledge base on aging issues in NH. SLAN's efforts will be directed by these local leaders who will partner with key stake-

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holders to advance age friendly community efforts. The grant plans to improve communication with and among SLAN participants and share resources and information as a foundation for increased civic engagement. SLAN participants will be connected to the work of the Alliance for Healthy Aging, a long term age friendly effort supported by the NH Endowment for Health.

**NH AHA 2018 LEGISLATIVE WRAP-UP**

Let's take a look back at the 2018 Legislative Session and the outcomes of our collective efforts. The advocacy agenda set by the NH Alliance for Healthy Aging (NH AHA) included:

Support the passage of bills identified by NH AHA as priorities:

1. HB 1807- establishing protective orders for financial exploitation of vulnerable adults, passed with amendment and was signed by the Governor. The amended version of the bill adopted the proposed change to the finan-

cial exploitation criminal statute but removed the civil protective order provisions. The Attorney General's Office believes that the revision to the criminal statute is a big step forward for elder exploitation prosecution in this state. AHA plans to file a bill in the next legislative session to once again attempt to establish protective orders for vulnerable adults.

2. HB 628 – creating a paid family medical leave insurance program, passed the House, but was sent to Interim Study by the Senate. Despite heroic efforts by a broad coalition of supporters, this bill died in the end. AHA has already met with the leaders of this effort to communicate our interest in assisting with this effort in the next legislative session to make caregivers a more central part of the strategy.

3. HB 121 - increasing the amount municipalities can collect for transportation improvements and HB 347 -funding rural bus service, - were held over from the 2017 session and unfortunately both failed to pass.

Actively monitor or participate in the following work groups/committees:

1. SB 161 - Commission on direct care workforce for long-term care. Status:

awaiting final report. Anticipate legislation to be introduced in 2019 to implement some of the report's recommendations.

2. SB 155 - NH Partnership for Long-term Care Plan workgroup. Status: concluded. Ultimately the legislature decided not to move forward with Step 2 of Medicaid managed care, so long-term supports and services will not be transitioned to managed care.

3. SB 553 - Medicaid managed care implementation. Status: undetermined. Given the decision to not move forward with Step 2, the work of the department is now focused on developing PACE programs (Program for the All-Inclusive Care of the Elderly).

4. HB 1817 - Demographic study committee. Status: Commission was established and state demographer position was created.

5. SB 148 - Commission on Grandfamilies. Status: continues to meet.

Ensure implementation of the provider increases that were secured in the 2018-19 budget

1. Tracking contracts and/or amendments. Status: on-going



2. Building upon relationships with DHHS and BEAS. Status: on-going

3. Securing better data regarding demand/provision of services (CFI, Title III, Title XX). Status: on-going

Creating a Governor's Commission on Aging that will address all aspects of aging in NH. Status: planning in progress.

*Daniel Hobbs, NH AHA Elder Advocacy Coordinator*

**From Our Readers**

**SOCCER TEAM RESCUE**

Another wonderful EngAGING NH newsletter, as always. I made and gave several copies of the article about the young soccer players who were rescued and as a result I've been asked for information about meditation! Wonderful!! You never can tell about the results of certain information.

*Barbara Richarson.*

**AGING MASTERY PROGRAM FOR CAREGIVERS**

I wanted to share with you a caregiver education program Concord Regional VNA will be offering in Concord titled "Aging Mastery Program for Caregivers" or AMP for Caregivers.

Created by the National Council on Aging, AMP for Caregivers is a 90-minute, 12 week caregiver education program that provides support and education to family caregivers. As part of this program family caregivers will have the opportunity to learn from and speak with professionals working in 12 key areas -- which include sleep, healthy eating and hydration, healthy relationships, and financial fitness.

The program will run Thursdays September 20 to December 13, 2 to 4 PM. To register go to [www.crvna.org](http://www.crvna.org) or call (603) 2214-9093, ext. 5815. Please feel free to call or email me with any questions. I am always happy to help if I am able!

*Jennifer Brechtel, CHES Community Benefit Manager*  
T: (603) 230-5673 C: (603) 410-9865

**SERVICELINK OF BELKNAP COUNTY OFFERS FREE MEDICARE WORKSHOP**

By most estimates, about 10,000 Americans turn 65 each day, making them eligible for Medicare. But while the program provides coverage for a broad range of important health care services, those new to it may experience a bit of a

learning curve when it comes to understanding how the benefits work.

That's why ServiceLink of Belknap County is pleased to offer a free workshops for those who are, or will be, new to Medicare. Tuesday, September 25<sup>th</sup> from 10:30 – 11:30 a.m. at The Partnership for Public Health, Suite 205 67 Water Street, Laconia.

To learn more, please visit [www.pphnh.org](http://www.pphnh.org)

Chris Dugan, Communications-The Partnership for Public Health Phone: (603) 391-4703 Email: [Duganchris230@gmail.com](mailto:Duganchris230@gmail.com)

*Editor's Note: If you don't live in Merrimack County, please call your local ServiceLink for help navigating your Medicare benefits. 1-866-634-9412.*

**Focus on Community**

**A MODEL FOR COMMUNITY HEALTH**

Whether you're growing up, growing old, or something in-between, Lyme, New Hampshire is a great place to live. Neighbors know each other. They care about each other. They help each other. Extraordinary neighborly compassion is part of the communal Lyme DNA.

For years, the Health Ministry of the Lyme Congregational Church and its Parish Nurse, Those Guys, the FAST Squad, the Converse Free Library, the Utility Club of Lyme, the First Baptist Church of Lyme and other volunteer teams have been helping Lyme residents stay warm, well-fed, connected, safe and healthy.

CommunityCare of Lyme is built on that foundation. We're leveraging that collective warmth and generosity to build and sustain a healthy community by:

- Helping residents secure the assistance they need to recover at home, address family challenges, or age in place.
- Matching volunteers with opportunities that benefit from their time and talents and connect them to the community
- Partnering with local service and health care providers to deliver the broadest range of services possible.
- Reaching out for community feedback and applying findings to program development, partner relationships, and operational improvements.

- Participating in regional discussions and programs designed to improve community health and well-being.

### **AGE FRIENDLY COMMUNITIES REQUEST**

Do you know of any grass-roots or volunteer groups that are making a difference in NH communities by helping older adults age in place? If so, we would love to hear about them! No

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community initiative is too small or too big and can be at any stage of development.

The Tri-State Learning Collaborative on Aging (TSLCA) is currently working with UNH Center on Aging and Community Living to assist in adding more age-friendly community initiatives taking place in New Hampshire on our website:

<http://agefriendly.comuni>

[ty/communities/#1488334172555-6ff7e878-304e](http://ty/communities/#1488334172555-6ff7e878-304e)

*Patricia Kimball* [patriacjakimball@gmail.com](mailto:patriacjakimball@gmail.com)

### **TRANSFORMING LIFE AS WE AGE SPECIAL REPORT**

Call them adult foster homes, board and care homes, residential homes, group or adult care homes. Regardless of the moniker, these small-setting, family-like environments blend neatly into local communities, and are a viable housing option for older adults who may need help with daily living basics, but not the clinical care or amenities of traditional assisted living facilities and nursing homes.

It's a choice that may not be on a family's radar until a health crisis leads to the realization that their loved one can no longer live alone. Families then often face a sudden dilemma: they cannot move the person in with them, but institutional care is not necessary. Traditional, multi-unit assisted living can be too impersonal and prohibitively expensive. But there's another, less well-known option. Adult foster homes can be an ideal alternative for some.

"We know that housing is a primary social determinant

of health, and knowing where and what a person is going home to after [hospital] discharge is critical, especially for older adults," said Janet Hunko, director, Housing Bureau for Seniors at Michigan Medicine, the academic medical center of the University of Michigan.

Adult foster homes share a common philosophy of providing a home-like setting for a small number of clients (usually one to six adults). They provide residents with 24/7 supervision (usually owner-occupied), meals, personalized supportive assistance, maximum autonomy and social interaction while helping with tasks like bathing and dressing, medication management and transportation to medical appointments. The goal is to allow residents to age in the community for as long as possible and avoid more costly institutional care.

Residents maintain independence, often attending activities outside the home, such as workshops or senior center programs. Adult homes are an especially welcome option in rural areas, where limited populations can't support larger multi-unit housing. They also work well in suburban and urban areas, thanks to their smaller, less over-

whelming, footprint, which fits into a neighborhood. In the right environment, an older adult can really thrive. It's often a hospital social worker or discharge planner who may first suggest this alternative for an older adult who struggles to live independently.

There's still a lot of old thinking about what aging people want and need, Kerren Brown Wilson, president of the Jessie F Richardson Foundation, a non-profit focusing on housing and community supports for underserved older adults. She said much of elder care is constrained by medical thinking, including how the government pays for long-term services.

"Older people are not as sick as they are frail," Wilson said. "And what they really need for long-term care is not medical care, so much as personal care. And they [the government] don't want to pay for personal care. They don't want to pay for the kinds of things that help people stay independent longer."

A mix of private pay and Medicaid — under what's known as a home and community care waiver — may pay for care in these homes. While fees vary depending on location, size and amenities, adult foster

homes can be a cost-effective alternative compared with other elder housing options.

This article is part of collaboration among *PBS NewsHour Weekend*, *Chasing the Dream* and *Next Avenue*. Adapted from part of the article by Liz Seegert

## **IN CASE YOU MISSED IT**

How America Lives: Creative Housing Options for Boomers, Veterans, Millennials and More.

<https://parade.com/690685/paulaspencer/how-america-lives-creative-housing-options-for-boomers-veterans-millennials-and-more/>

### **News You Can Use**

## **OSSAN RENTAL SERVICE**

In Japan you can rent a middle aged man to be an advisor, father-type guide and be supported by the wisdom that comes from life's experiences. The service hopes to expand on Middle aged men, called *ossan*, to include women.

## **MEDICARE DRUG COVERAGE**

While Medicare Part D covers your prescription drugs in most cases, there are circumstances where your drugs are covered un-

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der either Part A or Part B. Part A covers the drugs you need during a Medicare-covered stay in a hospital or skilled nursing facility (SNF).

Note: If you are getting SNF care that is not covered by Part A, your drugs may be covered by Part D. Part B covers most drugs administered by your provider or at a dialysis facility, but the provider or facility must buy and supply the drugs. Part B also covers some outpatient prescription drugs, mainly certain oral cancer drugs (chemotherapy). Outpatient drugs previously paid for by Part B will continue to be paid for by Part B. Part D cannot pay for any of your drugs that are covered by Part B.

Part D covers most outpatient prescription drugs (drugs you fill at a pharmacy). Check your plan's formulary to find out whether it covers the drugs you need.

Note: There are a few drugs that can be covered by either Part B or Part D depending on the circumstances.

2019 Changes The Centers for Medicare & Medicaid Services (CMS) announced that next year, Medicare Advantage (MA) Plans will be able to limit options for people who get Part B-covered drugs by using many of the same tools plans currently use in Part D. The Trump administration argues that this will enable plans to negotiate better prices for the "preferred" medications – those that the plan will cover as a first-line treatment. Other drugs will only be covered if a person tries the preferred medication first and it doesn't work or causes them harm, also known as step therapy.

**COFFEE GROUNDS POWERED BATTERY**

The lithium-ion batteries that power your phone, your laptop as well as electric vehicles, use natural and artificial graphite. Graphite—a kind of carbon—is not cheap. That's why researchers in Taiwan were searching for a replacement substance.

They started experimenting with another source of carbon—discarded coffee

grounds—and they have now succeeded in turning the waste into a source material for lithium batteries!

[www.thejakartapost.com](http://www.thejakartapost.com)

**YOUR DOG KNOWS**

Dog owners know this: their dogs want to help. But how can you prove that their intuition is right?

Scientists put a cohort of dogs to the test by placing their owners on the other side of a clear door and having them either hum Twinkle, Twinkle Little Star or cry. The dogs were able to see and hear their owners at all times.

The researchers discovered that the dogs who opened the doors to reach their owners when they'd been crying did so three times faster than the dogs whose owners had been humming.

[www.independent.co.uk](http://www.independent.co.uk)

**FROM THE GERONTOLOGICAL SOCIETY OF AMERICA**

***The Afternoon OF Life***

"An inexperienced youth thinks, indeed, that one can let the old people go, because in any case there is nothing much that can be done with them: life is behind them, and they cannot be considered as



much more than petrified pillars of the past. But it is exhausted with the period of youth and growth... The afternoon of life is just as full of meaning as the morning, only its meaning and purpose is a wholly different one."

*Jung, The Psychology of the Unconscious*

**Finding the Right Note**

Turkish folk hero Mulla Nasr Edin once was playing on his violin, just a single note over and over again. Those around him asked, "Mulla, why do you not play all the notes on your violin, like other people?"

Mulla replied: "Fools. They are looking for the right note. I have found it."

*H.R. Moody, Human Values in Aging Newsletter, 8/1/18*

**Health & Wellness**

**BENEFITS OF TURMERIC**

Many studies show that the spice turmeric is a powerful ingredient to reduce the inflammation that is the root cause of many degenerative diseases. The challenge is to get turmeric in the right amount in the right place in the body. The spice doesn't dissolve easily in the bloodstream.

Now scientists in London have succeeded in creating

an eye drop that delivers turmeric directly to the eye. In lab tests, the eye drops are shown to reduce the progression of glaucoma that can lead to blindness.

*newatlas.com*

**SPIRULINA HEALTH BENEFITS**

Wondering what spirulina can do for your health? Get ready for a long list. "Spirulina contains beneficial fatty acids such as DHA and GLA, as well as high antioxidant levels that can help protect the body against oxidative damage," says Nathalie Rhone, RD, a nutritionist at Nutrition by Nathalie in New York City.

The blue-green algae is also packed with nutrients, including calcium, niacin, potassium, magnesium, B vitamins, and iron.

"Calcium, potassium, and magnesium are all crucial for muscle, bone, and heart health, while B vitamins are responsible for our energy," says Brown. Magnesium also helps lower stress levels. "We call it the 'chill out' mineral in higher doses."

According to Brown, spirulina clocks in at an impressive 70% protein by weight, making it a stellar source of plant-based

protein especially for vegans and vegetarians. Just one tablespoon of spirulina powder can provide six grams of protein, the same amount as an egg.

*www.health.com/nutrition/*

**PLANTS FOR THE BEDROOM**

When houseplants photosynthesize, they can eliminate chemical toxins and improve the quality of air in our homes and offices. But, did you know that there are some plants that are able to release oxygen at night and improve your quality of sleep?

For a natural boost in sleep quality, consider putting these 3 common plants in your bedroom: snake, spider, English ivy.

*www.naturallivingideas.com/*

**NEW BRAIN APP HOLDS PROMISE**

A new study shows how a particular brain exercise can directly increase the production of acetylcholine. This neurotransmitter is essential for the brain to effectively process memories and learning. Levels of acetylcholine in the brain have been seen to decrease with age, and concentrations are known to



be particularly low in the brains of patients suffering from Alzheimer's disease. Researchers at McGill University in association with commercial company Posit Science has presented fascinating evidence showing how a particular proprietary brain exercise can directly increase production of a chemical critical to memory and learning.

This is undeniably a very small sample set, and as the Posit Science team suggests, a great deal more work needs to be done before a clear conclusion can be generated. However, this does offer up initial evidence of a compelling neurological mechanism that is activated by a brain training exercise.

Whether or not this simple mechanism can actively stall the onset of dementia, or even reduce its active symptoms, is yet to be proven.

*newatlas.com*

## HEALING THE BRAIN

Two prominent California doctors, with bestselling books, insist we have the power to heal our own brains from diseases. In bestselling books, they present cases of people who were able to regain their mental powers through diet and lifestyle

changes. The women say they reversed their early symptoms of Alzheimer's disease by making food and lifestyle changes based on research by neuroscientist Dr. Dale Bredesen. He wrote a book called "The End of Alzheimer's." "Two years ago, I scored mildly cognitively impaired on a cognitive assessment test," said Dr. Sally Weinrich. "Most recently, I scored perfect! I'm really happy about that! I'm claiming it!"

Weinrich, a former cancer researcher and grandmother, followed the Bredesen protocol for several months and is able to cook once again for her large family, pick up the grandkids from school and she's learning Spanish.

Deborah, a very active mother of four and a lawyer, says, "Over a period of four to six months, the symptoms I was experiencing all reversed and I returned to my cognitive functioning that had been my norm when I was younger."

*abc7news.com*

### Tech Tips

## HELP KEEP YOUR TRANSACTIONS SECURE

The Internet is a public network. Therefore, it is

important to learn how to safeguard your banking information, credit card numbers, Social Security number and other personal data. Look at your bank's website for information about its security practices, or contact the bank directly. Also learn about and take advantage of security features. Some examples are:

- Encryption is the process of scrambling private information to prevent unauthorized access. To show that your transmission is encrypted, some browsers display a small icon on your screen that looks like a "lock" or a "key" whenever you conduct secure transactions online. **Avoid sending sensitive information, like account numbers, through unsecured email.**
- Passwords or personal identification numbers should be used when accessing an account online. Your password should be unique to you and you should change it regularly. Do not use birthdates or other numbers or words that may be easy for others to guess. **Always carefully control to whom you give your pass-**

***word. If you use a financial company that requires your passwords to gather your financial data from various sources, make sure you learn about the company's privacy and security practices.***

- General security over your personal computer such as virus protection and physical access controls should be used and updated regularly. Contact your hardware and software suppliers or Internet service provider to ensure you have the latest in security updates. If you have a security concern about your online accounts, contact your bank to discuss possible problems and remedies.
- Beware Third-Party Websites. Remember that nonfinancial websites that are linked to your bank's site are not FDIC-insured. As an added convenience to their customers, some banks offer online links to merchants, retail stores, travel agents and other nonfinancial sites. An outside company's products and services are not insured by the FDIC, and your

bank may not guarantee the products/services.

- As in everyday business, before you order a product or service online, make sure you are comfortable with the reputation of the company making the offer. Only then should you give out your credit card or debit card number. And never give the number unless you initiated the transaction.

*www.nextavenue.org*

### **WHY YOU NEED TO CONSIDER DIGITAL ASSETS IN ESTATE PLANNING**

You're a responsible individual. You've done estate planning to provide for the distribution of your assets to protect those you love. If you're like most of us, when you hear the word "asset" you think of things like your home, the money you have in the bank, or your investments. You know, all those tangible possessions that have traditionally been considered to be what makes up our property, our "wealth."

The same has been true of estate planning – meticulous indexing of and making provisions for material and monetary goods. But, when you're thinking about

who gets Aunt Martha's prized duck lamp, don't forget what you may own in the digital world.

The idea of owning digital assets is a relatively new concept and not anything we were considering in estate planning even twenty years ago. However, with the current domination of the Web in our private, professional, and financial interactions, personal ownership now applies to a whole host of individually-owned digital property. Don't think that applies to you? Consider email, social media, cloud-based storage – anything with online access and a password potentially has personal val-

#### **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.

ue, and the typical individual has dozens of accounts. In fact, most of us use computers and email with cloud-based application and storage services gaining users every day.

An individual may even have a social media or blog that generates income or has the potential to do so. What happens to those thousands of followers or that revenue when they're gone?

What does happen to digital assets in the event of your or a loved one's death? All those privacy measures that protected personal data while you were alive now stands in the way of third-party access, even if that person is your trusted fiduciary. In fact, the law comes down heavily on companies that disclose personal information to a third party.

Here are a few facts about digital assets and the law:

- Fiduciaries are only referred to in one federal law related to computer fraud and abuse.
- Account holders must consent to disclosure of certain electronic communications under federal privacy laws.
- The true value of digital assets is often not ap-

preciated until after the owner is deceased.

- States have outdated probate codes. That, coupled with passwords and encryption, computer fraud and data protection laws and privacy policies/terms of service agreements, makes for an almost impenetrable barrier to digital property access after the owner dies.

If you are thinking about your own or a loved one's estate plan, inventorying and including provisions for properly handling digital assets should be an integral part of your planning. As you take account of digital assets, it helps to think of the following:

1. Do you access financial accounts electronically? Examples are logins for banks and brokerage accounts, online bill pay, insurance, and accounting or tax preparation software.
2. What electronic assets do you own that have value? Consider domain names, digital currency, online game

## 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)

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>

account sales, and money transfer platforms such as PayPal.

3. Do you store valuable information or files in a digital format? Examples in this category are family photos, work or organizational files, personal documents, medical information, and websites, blogs, or social media accounts (which may also be revenue generating).

4. Do you communicate through emails and/or social networking accounts? Email accounts and social networking accounts contain a wealth of personal and family information and history.

Once you've determined your digital assets, it's important to make provisions for your fiduciary to have the needed access to carry out your wishes. In fact, under federal law or by the seldom-read Terms of Service Agreements (TOSAs)

attached to online accounts, fiduciary access may be modified or eliminated when the user has failed to sufficiently plan. One simple way to do this is by using a secure and encrypted password management program like LastPass to store logins for all accounts and then giving a trusted person access to that account. This way, they'll always have your latest login information as well as a comprehensive list of your accounts.

*blog.butenhofbomster.com*

**Dollars & Sense**

**BANKRUPTCY**

According to a recent study featured in the New York Times, bankruptcy among older Americans is on the rise. The rate of people age 65 and older filing for bankruptcy is three times what it was in 1991, and this group now accounts for 12% of all filers, a far greater share than in 1991 (2%).

Driving the surge, the study suggests, is a three-decade shift of financial risk from government and employers to individuals. This pattern—which includes people waiting longer for full Social Security benefits, employers replacing pensions with defined

contribution savings plans, and soaring out-of-pocket health care costs—has transferred many of the health and economic challenges associated with aging onto older adults.

The study's findings shed light on the precarious financial situation facing many older adults. Statistics show there isn't much of a financial cushion for unexpected expenses or costly health needs. While Medicare helps most older adults pay for health care, gaps in the program's coverage, high premiums, and cost-sharing requirements mean people with Medicare can face significant health-related out-of-pocket costs. Combined with the relatively low incomes among the Medicare population, these expenses can result in beneficiaries devoting a substantial share of their income to health care costs.

In 2016, health expenses accounted for 14% of Medicare household spending, on average—more than double that of non-Medicare households (6%). While stark, this figure understates their actual spending burden, as it does not include beneficiary spending on nursing homes or other long-term care facilities, which is



a significant share of out-of-pocket costs.

Most people with Medicare simply cannot afford to pay more for health care. In 2013, the average Medicare beneficiary's out-of-pocket spending on health care consumed 41% of the average Social Security check, and that figure is likely to rise.

While the factors contributing to the growing number of bankruptcy filings among older adults are numerous and complex, it is clear that high and rising health care costs play a significant role.

*Medicare Rights Center*

### Laugh & Live Longer

People need to stop putting flyers on my car. I don't want to see a band called "Parking Violation" at the "Courthouse."

## TECHNOLOGY, HUH?

### Letter to Mike from Tom

Mike, this is Tom, next door. I've got a confession to make. I've been riddled w/guilt for a few months & have been trying to get up

the courage to tell you face-to-face. At least I'm telling you in this text, & I can't live w/myself a minute longer w/o your knowledge of this.

The truth is that, when you're not around, I've been sharing your wife, day and night. In fact, probably much more than you.

I haven't been getting it at home recently, & I know that that's no excuse. The temptation was just too great. I can't live w/the guilt & hope you'll accept my sincere apology & forgive me. Please suggest a fee for usage, & I'll pay you.

Regards, Tom

### Mike's Response

Mike, feeling very angry & betrayed, proceeded to do the unspeakable to both Tom and to his wife. Upon returning home, he poured himself a stiff drink & sat down on the sofa. Mike glanced at his cell phone and noticed a second text message from (the now former) Tom.

Second Text Message:

Hi Mike,

Tom here again. Sorry about the typo on my last text. I expect you figured it out & noticed that the

darned Auto-Correct had changed "wi-fi" to "wife."

Technology, huh? It'll be the death of us all.

Regards, Tom.

## SIGNS

*A sign in a shoe repair shop:*

"We will heel you. We will save your sole. We will even dye for you."

*On a gynecologist's office door:*

"Dr. Jones, at your cervix."

*In a podiatrist's office:*

"Time wounds all heels."

*On a septic tank lorry:*

"Yesterday's Meals on Wheels"

*At an optometrist's Office*

"If you don't see what you're looking for, You've come to the right place."

## GOOD NEWS BAD NEWS

The attorney tells the accused, "I have some good news and some bad news."

"What's the bad news?" asks the accused.

"The bad news is, your blood is all over the crime scene, and the DNA tests prove you did it."

"What's the good news?"

"Your cholesterol is 130."



**Purposeful Living**

Pegg Monahan was the Executive Director for the Keene Senior Center, retiring in 2017. (Note: it was the first Senior Center in the country.) She has remained committed to the organization by volunteering on several of the Center's committees in order to continue to drive the organization forward and ensure an affordable place for older adults (50+) to gather to enjoy a variety of programs, come together to socialize, and participate in meaningful volunteer opportunities.

Pegg's volunteer work on behalf of older citizens includes "rolling up her sleeves to help at senior center events and meals" as well as volunteer leadership roles that are at the core of Keene Senior Center's Mission. There are several significant examples. Pegg leads a committee of board members, staff, and volunteers that are half way finished with the standards to earn National Senior Center Accreditation from the National Institute of Senior Centers. She chairs that committee, as well as doing much of the research and preparatory work. She has also

been instrumental in forming the Center's Cheshire Village at Home Program. Village programs have been popping up all over county, with the first being in Boston's Beacon Hill neighborhood. The concept of a "Village" is to provide access to services in order to allow older adults to "age in place" and stay independent in their homes as long as possible instead of being forced to move to a retirement community. . Pegg is also a volunteer mem

ber of the senior center's Long Range Planning Committee, where she continues her advocacy for collaboration with the City of Keene to have the Keene Senior Center and the Keene Recreation Center share space. She is known throughout the community, including at the city level, for her leadership and vision regarding improving the lives of older citizens. Pegg has also been involved with the Cyprus Friendship Program (CFP) for many years. The CFP is an all-volunteer people-to-people program that focuses on fostering trust and understanding

throughout interactions between Turkish and Greek-speaking Cypriots in Cyprus. In the summer, pairs

of teenagers arrive in the U.S. and live together with



**Pegg Monahan**

an American host family. Pegg and her husband, Harry, have been a host family to several pairs of Cyprus teens. During this time, Pegg has been committed to providing enriching opportunities for these children to have fun, explore New England, volunteer, and learn about their educational interests (e.g. visit local engineering companies, shadow a local physician, etc.). She has even served as a chaperon for the group in order to ensure their safe travels back to Cyprus. In addition, Pegg has also filled the role of Secretary for this program.

Pegg Monahan personifies the award criteria of "outstanding leadership and meritorious achievement" on behalf of Cheshire County's older citizens, including providing direct services and advocacy for them.

**Board Notes**

**RESPECT**

A recent USA Today study revealed that many voters consider their political opponents to be hateful, stupid, or racist. A finding that makes this quote from John McCain's final statement even more poignant: "Do not despair of our present difficulties but believe always in the promise and greatness of America, be

cause nothing is inevitable here. Americans never quit. We never surrender. We never hide from history. We make history."

Last fall NPR had programs providing tips on how to get along at Thanksgiving Dinner! How outrageous is it that? And even worse, have we helplessly accepted making people "others"

as just the new norm?

There are ways to move beyond this divisiveness. Jonathan Haidt, Thomas Cooley Professor of Ethical Leadership at the NYU-Stern School of Business, has conducted studies on moral elevation which he describes as that "warm, uplifting feeling that people experience when they see unexpected acts of human goodness, kindness, courage, or compassion."

But it's more than just a warm feeling. His research shows that:

1. Moral elevation increases our sense of common humanity—and may decrease bias toward out-groups; and
2. Moral elevation induces us to want to help others.

In fact, many studies have shown that that when we

feel uplifted, we want to contribute toward the greater good and will act with more benevolence.

In August, we lost two very different icons, John McCain and Aretha Franklin but they shared a common belief that everyone wants and needs respect. They also believed that they were part of something larger than themselves and that belief shaped and supported their characters and their contributions.

There are many ways, both big and small that demonstrate kindness and respect, from looking under the bed to assure a grandchild there are no monsters to the patience and tenderness of a caregiver. But more importantly when we consider that our actions can create moral elevation in others, we contribute to

**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/contact/contact-senator">https://www.hassan.senate.gov/contact/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>

## ENH NEWSLETTER-SEPTEMBER 2018

something bigger, the momentum for change. We live in a time when the various ways we separate ourselves are in the spotlight, race, religion, politics, gender and certainly ageism to name a few. But that spotlight can also encourage change.

Our Guest Opinion piece suggests that formulating the new role that older people are playing in society is happening right now. Studies show that older adults are less competitive and more cooperative which puts us in the perfect position to elevate our re-

lationships. And let's be guided by the wisdom of Mother Theresa who when asked to join a march on war, responded with a request that she be invited to a march for peace.