Guest Opinion

It’s Time to Defund Nursing Homes

How the traditional nursing home model can be replaced

by Charles Sabatino

Just as the defund the police movement underscores the institutional racism that cries out for fundamental change, the COVID-19 pandemic ravaging nursing home residents underscores a deep-seated ageism inherent in our institutional model of nursing home care. I believe it is time to defund the institutional model and replace it with a radically different model.

Today’s typical nursing home has never come close to meeting the public’s desire for humane and dignified long-term care. Warehousing large numbers of frail elders in hospital-like buildings with residents in double or triple rooms along with staff turnover as high as 100% unavoidably creates a high risk for resident safety and compromises quality of care.

Nursing Homes in the Pandemic

Even before the pandemic, 82% of all nursing homes had infection prevention and control deficiencies cited in one or more years from 2013-2017, according to the U.S. Government Accountability Office. And 48% had such a deficiency in multiple years.

The COVID-19 pandemic is a 9/11 moment for nursing home care.

Despite the $90 billion paid annually by Medicare and Medicaid to nursing homes, and exacting regulatory requirements addressing quality of care and quality of life for the nation’s
1.3 million nursing home residents, we as a society have failed to keep frail elders safe — let alone in an environment that older adults look forward to residing in.

Pandemic data from the Centers for Medicare and Medicaid Services indicate that, as of the end of May, over 32,000 nursing home residents had died in the 88% of nursing homes that reported data. Other analyses have reported nursing home resident and staff deaths represent 40% of the nation’s COVID-19 deaths and in some areas, as high as 75%.

As a result, multiple recommendations for change have gained attention. They include ensuring adequate personal protective equipment in nursing homes; disaster plans that facilitate quarantining; more and better trained staff and heightened monitoring and oversight of care.

But let’s be clear: These measures do little more than rearrange the deck chairs in a failing system.

The COVID-19 pandemic is a 9/11 moment for nursing home care and a test of our ability to reimagine nursing home care that puts the “home” into nursing homes.

The Green House Model

As the largest payor for nursing home care, Medicare and Medicaid hold the key. Now is the time to change facility requirements to gradually limit participation in the program only to facilities that provide the following:

- Small home-like facilities
- Single rooms and bathrooms
- A flattened, more flexible staff hierarchy with cross-trained staff
- A culture focused first on residents’ goals, interests and preferences

Fortunately, there is already a model for this kind of facility: the nonprofit Green House Project created by Next Avenue Influencer in Aging Dr. Bill Thomas in 2003. There are 300 Green House facilities nationally, each with 10 or 12 residents who have single rooms and private baths. Some call this “the household model.”

In The Green House, facilities are designed around a living room with a fireplace and an open kitchen where meals are prepared and shared. The cross-trained staff, backed by nurses and doctors, engage with residents, serving as nurse aides, cooks, cleaners and participants in meals and social activities. Not surprisingly, Green House staff turnover is far below that of traditional nursing homes.

Of most importance to policymakers, Green House Project homes have been proven to have high resident, family and worker satisfaction; better quality of care and quality of life than traditional nursing homes; costs comparable to traditional nursing homes and, in the midst of the pandemic, a much greater ability to prevent and contain illness.

Data collected in ongoing research has revealed only one resident death as of May 31 in a sample of 1,862
residents in 178 Green House homes providing skilled nursing.

As long as the nursing home industry can rely on the flow of federal money for the current model of care, it has no financial incentive to change, not even after the coronavirus catastrophe.

Change that flow, and a major cultural change in long-term care will follow.

*The views contained in this article represent Charles Sabatino’s opinions and should not be construed to be those of either the American Bar Association or the Commission on Law and Aging unless adopted pursuant to the bylaws of the Association.

Charles Sabatino is director of the American Bar Association Commission on Law and Aging and a Next Avenue Influencer in Aging.

**STUDENTS ORGANIZE TO HELP**

Students at the Governor's Academy started an organization in March to help the elderly during the pandemic. STARS, also known as the Supplies To Aid Retired Seniors, have helped 33 local organizations in the New Hampshire-Massachusetts area. They've delivered 4,700 surgical masks, 300 handmade cloth masks and 900 handwritten cards to seniors.

They rely on donations to buy the PPE and have set up a Go-Fund me page.

**COVID Recoveries**

As of mid-August 6, 887 people in New Hampshire have been diagnosed with COVID-19 since the pandemic began and 6,162 of them have “recovered.” That’s a recovery rate of 89%, a rate that has been going up slowly but consistently. A month ago it was 84% and two months ago it was 75%. However, it should be noted that “recovered” does not necessarily mean without continued health issues or complications.

**NH SENATORS URG E HOME CARE FUNDING**

With seniors and people with disabilities accounting for a disproportionate percentage of all COVID-19 deaths, U.S. Senators Jeanne Shaheen (D-NH) and Maggie Hassan (D-NH) sent a letter with a group of Senators urging Majority Leader Mitch McConnell (R-KY) to include key provisions related to Medicaid home and community-based services (HCBS) in any future COVID-19 relief package. The Senators emphasize the need for expanded access to HCBS as a necessary tool in keeping safe those who are most at-risk for contracting the virus.

“As our country has aged, HCBS has become a key method for making it possible for older adults to age at home in the community. HCBS has also made it possible for people with disabilities to live close to their families and friends, be active members of their communities and live
lives as full citizens,” wrote the Senators. “Almost five months into the pandemic, home and community-based services are critically unstable. Many of the agencies providing HCBS are at risk of closing because of lack of funds. If services are discontinued, seniors and people with disabilities will be left with a false choice: remain at home without the care they need to live, but safe from the virus, or live in a congregate setting to receive the services necessary to live, but live in fear of contracting COVID-19. No individual should be forced to make this decision.”

In their letter, the Senators recommend investing in Medicaid HCBS and including key provisions from the House-passed HEROES Act in upcoming legislation – namely, those providing states with Federal Medical Assistance Percentage (FMAP) increases to ensure they can support expanded HCBS. According to the Kaiser Family Foundation, there are almost 800,000 people across the country on wait-lists to receive home-based care and services through Medicaid.

**VOTING UPDATE**

We in New Hampshire can be proud that our civic-mindedness in adhering to CDC guidelines has kept the COVID-19 pandemic well-controlled here. Unfortunately, it’s that same sense of responsibility that sends us flocking to the polls on Election Day. This poses a risk to voters and poll-workers alike, as we already have seen in other states.

Happily, two broad recommendations were adopted by the NH Secretary of State’s Select Committee on 2020 Emergency Election Support to ensure that voting is safe and accessible. The first is to promote absentee or mail-in voting. There is no difference between absentee and vote-by-mail. It’s exactly the same thing by two different names and has been used successfully by service members and others for 150 years. However, especially considering current disruptions in the US Postal Service, we are being urged to begin this process immediately so the postal service isn’t overwhelmed by last-minute voting.

**Important: Every NH voter who is concerned about exposure to the Corona virus at polling places is eligible to vote by mail for the duration of the pandemic.**

The second recommendation by the Select Committee increases safety on Election Day for those who choose to vote in person. It urges the state to distribute protective gear to all workers. Additionally, polling places should have extra masks to distribute to voters who aren’t wearing one when they arrive. Booths would be available to those who refuse a mask so they can cast their ballot without entering the building. Municipalities can be reimbursed using the emergency election funding provided by the federal Corona virus relief package. As of now, these measures are just recommendations, but the Governor can still make them mandatory.

We can also reach out to our healthy “youngers” and urge them to become poll workers. Anyone 18 and older is eligible, and certain officials can even deputize people as young as 17 to assist as observers. This is not only helpful this election cycle, but will also encourage broader participation in the electoral process.

This is new territory for many of us, but there are several resources to accommodate every learning style online and by telephone. Some candidates have made YouTube tutorials, which are very helpful.
Candidates’ websites may have information and links to the videos.

Voters can also go to www.voteinnh.org and follow a clear, simple process to request and obtain absentee ballots. **It is important to do this as soon as possible, because the deadline for the clerk to receive ballots is 5:00 PM on voting day.** Those who need to or prefer to walk through this process by phone can call Organize NH at 603-GO-N-VOTE (603-466-8683). There are people available to answer questions, trouble-shoot, and give options for those who don’t have the skills or technology at hand.

The Secretary of State’s office is a direct source for accessing absentee ballots. It can be reached at sos.nh.gov. The blue “Elections” button at the top of this page leads to a menu that includes “voting during COVID-19 state of emergency.” Everything voters need to know is there, and once the application for ballots is received, its progress can be tracked on this same site. The phone number to talk with a person is 1-800-271-3242.

If preferred, anyone who wants to can apply online or go to their city or town clerk’s office if it’s open to request an absentee ballot. Call ahead to check on what forms of ID are needed. Those concerned about using the Postal Service to mail finished ballots will be able to drop them off in secure drop-boxes or deliver them directly to their city or town clerk.

People who aren’t sure who they want to vote for and would like to dig into candidates’ resumes and platforms can find that information at the League of Women Voters’ website, LWV vote411.org. It is a comprehensive, easy to navigate tool for keeping us updated and informed.

Another comprehensive resource for information about candidates is VoteSmart.org. It has a database of factual records on almost 14,000 politicians running for office, including biographical details, issue positions, speeches, and voting records. This data is easily searchable and free to everyone.

**Testimonial:** We and other couples in our neighborhood went through this process for the primary election through our city clerk’s office. Starting was a little intimidating, just because it’s new to us, but it couldn’t have been simpler, we will be ready when ballots for the general election arrive, and we are confident our voices will be heard.

Even from home, we can be great citizens and help make sure voting is accessible to everyone, even in these unprecedented times.

**To-do list:**
- Vote early by mail.
- Recruit poll workers.
- Advocate to the Governor to mandate and facilitate the use of masks and PPE for poll workers and voters.

**KUDOS**

The guest opinion shared by Dr. Bishop and the article about Alzheimer’s are both timely and important. Thank you!

*Nate Norris*
Commission on Aging Update

(Editor’s note: NH does not have an Agency on Aging, but a Commission was established as of September 2019. Unlike government agencies whose charge is limited by the specifics of their funding, the Commission will be looking at the broad spectrum of issues affecting people as they age. Website is nhcoa.nh.gov)

AUGUST 17, 2020 MEETING

Presentation and Discussion of the COVID-19 Task Force Draft Report

Focus was on the need to address the impact of isolation of nursing home residents. The issue of balancing safety with what matters to people is not a new issue and person-centered care has been gaining attention.

It was noted that the Commission does not have policy making authority and discussed how to promote its recommendations. Concerns included effectiveness and timeliness. The language approved was: The State Commission on Aging recommends that state policymakers, in collaboration with providers, thoughtfully address the following considerations that should balance, in a timely manner, person-centered care, psycho social well-being, and the reduction of community spread.

Changes will be made to the draft and submitted for full Committee consideration. Also noted in addition to the general workforce shortage is the fact that staff has to spend more time updating family members because of the visitation restrictions.

Three Year Strategic Map

Vision: All people have the opportunity to thrive and be values while growing older in New Hampshire; Mission: To be a catalyst for change that values, serves and celebrates people as they grow older. The Vision represents the goal while the Mission represents how the goal will be achieved. The approach for action involves the creation of task forces around the following areas:

- Develop and Advance strategies to improve people’s ability to age in the communities of their choice;
- Catalyze New Hampshire towards being an Age-Friendly State;
- Engage Leaders regarding the Emerging Needs of Older Adults during the COVID-19 Epidemic; and
- Develop Commission Infrastructure to Support Operational Success.

The Task Forces will start with Commission members, but members of the public may join. Those interested should contact rebecca.sky@nh.gov

CONTRIBUTING TO YOUR COMMUNITY

The majority of older adults want to contribute to society. And about a third actively do. That’s according to a collaborative study by researchers at the Stanford Graduate School of Education and the San Francisco-based non-profit Encore.org. A study surveyed a national sample of 1,200 adults ages 50 to 92 and conducted hour-long phone interviews with 102. The study found that the majority of older adults exhibit high levels of pro-social values and behaviors, such as volunteering, helping and caring for others, caring for nature and the environment, endorsing equal treatment for all, and seeking to understand people who are different from themselves. Here are 10 links to organizations that support that engagement:
1. Big & Mini Ideal for: Older adults and youth who are interested in forming friendships across generations. To date, Big & Mini has approximately 400 users in 34 states;
2. Sharing Smiles Ideal for: People of all ages who like to write letters;
3. Caring Calls Ideal for: Anyone age 18+ interested in building social connections with elders;
4. Eldera Ideal for: Kids (ages 5-15) and older adults (age 60+) who would like to bond over school work, life lessons and stories;
5. lettersagainstisolation.com Ideal for: Volunteer letter-writers of all ages.
6. CIRKEL Up Ideal for: People actively engaged in their careers who have experience to share with professionals in a different age bracket;
7. Table Wisdom is a nonprofit that connects older adults with foreign-born students Ideal for: Older adults who want to help younger people with their careers and conversational English skills;
8. UPchieve is an online platform that connects low-income high school students with volunteer academic coaches for free, virtual math tutoring, science tutoring and college counseling;
9. Mon Ami pairs college students with older adults for companionship, connection and an hourly wage; and
10. CareerVillage.org Ideal for: Professionals of all ages who would like to share career advice.

https://encore.org/10-organizations-connecting-generations-during-the-pandemic/

**Six Ways to Save the Post Office**

1. Buy stamps: This is as close to as you can get to donating money directly to the USPS.
2. Sign a petition: https://www.change.org/p/save-the-usps Add your name to the growing list of citizens who are petitioning the House of Representatives, the Senate, and the Department of the Treasury to provide the post office with adequate monetary aid.
3. Share information on social media: Or in an email or over the phone or even in a hand-written letter.
4. Text USPS to 50409: This one-word text will automatically send a letter to your local representatives using Resistbot (https://resist.bot/) and urge them to take action.
5. Call your representatives: Not sure who your local representatives are or how to get in touch with them? Just enter your zip code @https://www.house.gov/representatives/find-your-representative and you’ll find all the information you need.
6. Choose USPS shipping when shopping online: If you can choose between different shipping companies, opt for the USPS, and consider shopping from businesses that always use the Postal Service.

Yahoo.com
DIY LYSOL RECIPE

To make a DIY Lysol spray, you will need alcohol (for tips on how to pick your alcohol, click the solutions news link below), hydrogen peroxide, distilled water, and the disinfecting essential oil of your choice; you will also need a glass bottle with a spray top. This recipe works best for a 16-ounce spray bottle. Combine 3 ½ ounces of distilled water with ½ teaspoon of hydrogen peroxide in the bottle.

If you’re adding an essential oil — it’s totally up to you but adding a disinfecting essential oil is an optional way to customize your disinfectant — you’ll want to add anywhere from 30 to 45 drops into the spray bottle. Fill the remainder of the bottle all the way to the top with the alcohol. Give it a good shake and your DIY Lysol spray should be ready for action.

www.optimistdaily.com/

WHAT SENIORS CAN EXPECT IN A POST-VACCINE WORLD

Imagine this scenario, perhaps a year or two in the future: An effective COVID19 vaccine is routinely available, and the world is moving forward. Life, however, will likely never be the same — particularly for people over 60.

That is the conclusion of geriatric medical doctors, aging experts, futurists and industry specialists. Experts say that in the aftermath of the pandemic, everything will change, from the way older folks receive health care to how they travel and shop. Also overturned: their work life and relationships with one another.

“In the past few months, the entire world has had a near-death experience,” said Ken Dychtwald, CEO of Age Wave, a think tank on aging around the world. By Bruce Horovitz, Kaiser Health News

Vaccine History Fact

During the smallpox epidemic in the 1700s, an African Slave named Onesimus told his master, prominent Boston Minister Cotton Mather, about prevention of smallpox in his native land. It involved rubbing pus from an infected person into an open arm wound. Mather took the info to Dr. Zabdiel Boylston, the only Doctor in Boston who supported the idea. While it met with fear and resistance at first, the rest is history.

RECOMMENDATIONS FOR AND BY PATIENTS, FAMILIES, AND CAREGIVERS FOR ELECTIVE SURGERIES AND INVASIVE PROCEDURES DURING COVID-19 PANDEMIC

As hospitals and surgical centers begin to offer elective surgeries and other invasive procedures during this COVID-19 pandemic, the following information will help you to prepare to be a patient or caregiver.

While there are still shortages of medical supplies and staffing, the patient should expect to receive high quality care in a
safe environment. To help you have a successful outcome during this COVID-19 pandemic, it requires greater coordination, communication, and support among the hospital or surgical facility; the healthcare provider at the facility; patients, families, caregivers*; as well as post-acute care and rehab providers.

Some New Concepts for Patients

Post-acute-care services are most often provided in skilled nursing homes or rehabilitation facilities. If a patient requires post-acute services following surgery or an inpatient stay in the hospital, it is important to understand the process and expectations of the patient transferring to a skilled nursing facility or rehabilitation facility. Generally, these include goals of improving a patient’s mobility and daily living activities, such as self-hygiene, eating, walking, and other daily functions.

Telehealth is a new approach for many patients, caregivers, and healthcare providers. Under the COVID-19 Emergency Orders Telehealth is the use of electronic tools for information communication among health care providers. Telehealth services may be provided through mobile phone or computer devices and can include text messaging or video communication technology; such as, skype, zoom, facetime, or other teleconference services. A healthcare provider can use telehealth to replace an office visit; responding to questions of a patient; providing guidance for an unexpected health care issue; checking in with a patient following surgery, diagnostic tests, or instructions on going home from a hospital; and providing education on a condition, medication, or therapy. Healthcare providers will seek payment from health plans and patients for Telehealth services with the same charges for co-pay, co-insurance, and deductibles as if the patient had been seen in the healthcare provider’s office.

Patients and Advance Directives are a written statement of a person’s wishes regarding medical treatment, often including a living will, made to ensure those wishes are carried out should the person be unable to communicate them to a doctor. A copy of the Advanced Directive should be furnished to the health care provider. Advance Directives include Living Will, Power of Attorney for Health Care, Practitioner Orders for Life-Sustaining Treatment (POLST), and Declaration for Mental Health Treatment. Each adult 18 years and older should at least complete a Power of Attorney for Health Care that will communicate a patient’s wishes if the patient can no longer communicate for themselves.

The recommendations that follow have been provided by patients, families, and caregivers to ensure that they have accurate and actionable information prior to...
and following surgery or procedures. While they know that no one can assure them 100% that everything will go smoothly, they do believe these recommendations will contribute to successful outcomes.

*Please note that the word Caregiver includes family, guardian, and non-family caregivers. This document is based upon the assumption patient and healthcare provider are in agreement that elective surgery at this time is the best option for the patient.

**Patient Expectation:**

*Information Needed Before Arrival at Hospital or Surgical Center*

- 1. I need exact location to enter the facility including street and door.
- 2. Requirements for arrival.
  
  Do I need to arrive wearing a mask and gloves?

  Will I be screened for COVID-19 upon arrival? If I develop COVID-19 or flu symptoms before my scheduled appointment, who do I notify?

- 3. Are there any restrictions or requirements for bringing a change of clothing or bringing personal articles (books, knitting, laptop, etc.) into the facility?

- 4. Is the area that I will be in prior to, during, and following the surgery clean and disinfected? Will I be separated from patients with COVID-19?

- 5. Will I have staff and clinicians that do not also work with COVID-19 patients?

- 6. What are my plans upon discharge from the hospital or surgical center?
  
  I want to have written instructions ahead of time so I can plan on any supplies or equipment I will need.

  I need at least a week to make plans if I am not expected to go directly home without home services.

- 7. I am concerned about COVID-19 after I have my procedure. Should I have a thermometer and portable pulse oximetry at home? If yes, where can I get them, and can you provide instructions on how to use and read the pulse oximetry?

- 8. Should I have a serious complication, do you have my Advance Directives?
  
  If not, can I hand them to you upon my arrival?

  I currently do not have Advance Directives; can I complete them in advance and bring them with me?

**Caregiver Expectation:**

*Information Needed Before Arrival at Hospital or Surgical Center*

- 1. I need exact location to enter the facility including street and door.

- 2. As most patients are accompanied by caregivers like me, will I be allowed in the facility? If yes, will there be accommodations for social distancing?

- 3. Requirements for arrival.

  Do I need to wear a mask and gloves if I am allowed in the healthcare facility?

  Will I be allowed in other parts of the facility?

- 4. Is the area that I will be in prior to, during, and following the surgery clean and disinfected? Will I be separated from patients with COVID-19?

- 5. Will I have staff and clinicians that do not also work with COVID-19 patients?

- 6. What are my plans upon discharge from the hospital or surgical center?

  I want to have written instructions ahead of time so I can plan on any supplies or equipment I will need.

  I need at least a week to make plans if I am not expected to go directly home without home services.

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- 8. Should I have a serious complication, do you have my Advance Directives?

  If not, can I hand them to you upon my arrival?

  I currently do not have Advance Directives; can I complete them in advance and bring them with me?
4. If I am not allowed into the facility, I need to be notified of anticipated time for procedures; expectations for in-facility recovery; notification immediately of any complications incurred or unexpected outcomes.

Phone and e-mail of the healthcare provider and facility contact must be provided to me as the caregiver. I need to give my phone number and e-mail to the healthcare provider and the facility contact – when should this be done?

5. I want to discuss expected discharge plans at least a week in advance of the patient’s surgery with the healthcare provider. I would like the expected discharge instructions and links to any YouTube videos including wound care and COVID-19 protection – including monitoring temperature and if available, pulse oximetry. I want to be ready to care for the patient.

6. Let me know if the patient has in the past or recently completed any Advance Directive forms. I want to make sure the healthcare providers have a copy in their records and at the facility. If not in the facility or healthcare provider records, how should I get these to you in advance of the day of the surgery?

I will also make sure I have copies with me.

www.projectpatientcare.org, 4/30/2020

How to Contact Your NH Commission on Aging

Chair, Rep. Polly Campion
polly.campion@leg.state.nh.us

Vice Chair, Ken Berlin
kaberlin@comcast.net

Clerk, Roberta Berner
bernerabel@aol.com

Gum Disease and Alzheimer’s

Severe gum disease and tooth loss may be linked to an increased risk for developing dementia, a new study has found.

Researchers looked at 8,275 men and women whose average age was 63 at the start of the study. Over an average follow-up of more than 18 years, 19 percent of related hearing loss, challenging the prevailing view that has dominated over half a century of medical science. The new research offers evidence to suggest an age-related hearing loss is primarily caused by accumulated damage to inner ear sensory hair cells, and hair-regeneration technologies may offer new treatments. Presbycusis, or age-related hearing loss, is generally thought to be caused by a slowly degenerating stria vascularis, an important part of the cochlea. Prior animal research has revealed age-related atrophy in the stria vascularis does cause hearing loss, and the general assumption amongst many scientists has been this process also applies to age-related hearing loss in humans. “Our study upends the dogma about the major cause of age-related hearing loss,” said lead author Peizhe Wu.

“Documenting the dominant role of progressive hair cell loss in the hearing impairment of normal aging means that the millions who suffer from this condition could benefit from the hair cell regenerative therapies that are the focus of ongoing research across the world.”

www.newatlas.com

Reversing Age-Related Hearing Loss Potential

A landmark study from researchers at Massachusetts Eye and Ear presents a novel hypothesis to explain the age-
them developed Alzheimer’s disease or other forms of dementia.

After controlling for various characteristics, including age, sex, education, cholesterol, high blood pressure, coronary heart disease, smoking and body mass index, they found that compared with people with healthy gums, those who had severe gingivitis with tooth loss had a 22 percent increased relative risk for dementia. Being toothless was associated with a 26 percent increased risk. The report is in the journal Neurology. (https://n.neurology.org/)

**DYI Electrolyte Drink**

Any medical or nutrition expert will tell you how important it is to stay hydrated; after all, it keeps everything in the body functioning properly. But when it comes to hydration, while water is crucial, so is maintaining electrolyte levels (like sodium and potassium). In fact, when electrolyte levels are off, it can lead to a range of unpleasant symptoms. The people over at mindbodygreen.com have an easy homemade recipe that will help you keep your electrolytes levels balanced.

Ingredients for a DIY electrolyte drink:
1 cup of orange juice or coconut water.
⅓ teaspoon salt.
½ lemon squeezed.

Method: Stir until salt is dissolved and enjoy.

**Urine Test Could Replace Biopsy for Skin Cancer**

Researchers at the Pavol Jozef Šafárik University in Košice, Slovakia, have identified fluorescent molecules in urine. What this suggests is that it could be possible to track skin cancer of patients with just a urine sample rather than having the patient undergo a painful surgical procedure. This technique is badly needed as malignant melanoma is particularly challenging to treat and monitor. This skin cancer is highly aggressive and frequently spreads to other sites in the body so monitoring its progression is very important.

CBD’s Blood Flow Boosting Powers Could Help Prevent Alzheimer’s (CBD is an oil from hemp) Alzheimer’s, schizophrenia, and PTSD are all linked to brain blood flow disruptions, so a natural compound that organically boosts blood flow to critical areas of the brain could potentially revolutionize the natural treatment of these conditions. There is much research left to do on the practical applications of this discovery, but we are excited to see where this new path in memory research leads us. August 18, 2020 in Health

**Tech Tips**

Gov. Chris Sununu signed into law a bill introducing the country’s first regulation of flying cars, also called roadable aircraft.

In a news release, New Hampshire’s Division of Economic Development Business and Economic Affairs announced the legislation lays a framework for registering and inspecting flying cars, making their integration onto roadways as seamless as possible.

Taylor Caswell, Department of Business and Economic Affairs Commissioner, said the regulations reinforce New Hampshire’s commitment to innovation.
TIME TO COVER YOUR WEBCAM?

If you’re wondering if someone can see you through your laptop camera without your permission, the answer is “yes.”

Laptop and tablet cameras can be hacked without their owners knowing it. This is usually done with a remote administration tool (RAT), which by some estimates accounts for upwards of 70% of all Trojans, a kind of malware that hides on PCs to track someone’s online activity and, sometimes, take control of the device itself.

RATs are relatively easy to build and deploy, and they allow online thugs to capture video without your knowledge. For cameras embedded in PCs, criminals need access to the PC itself in order to reach their target. This is often done via a phishing attack or some other form of social engineering used to trick victims.

A simple piece to tape can block out Laptop and Tablet cameras. For PCs, (Windows 10) from the Start Menu select Device Manager and follow steps to disable.


HELPFUL ARTICLES

How do you have rich and engaging interactions with your parent who you can’t visit in person? Especially if they cannot, or will not, adopt mainstream consumer technologies. “Virtual Connections to the Tech Challenged” is available at www.techenhancedlife.com/

Do you like the Amazon Echo Show, and think it might be just the thing to put in the apartment your mother lives in in the senior living facility — but just can’t imagine how she could ever get it set up? “How to Set Up Alexa Calling for a Loved One” is available at https://www.techenhancedlife.com/

STIMULUS PAYMENT SCAM

If there’s another stimulus payment, you won’t have to pay to get it. Just like last time. Nobody will call to ask for your Social Security, bank account, or credit card number. Expect any stimulus program to look a lot like the first one: people who qualify would get money direct deposited, or you’d get a debit card or check mailed to the address you use for your taxes. In general, don’t pay to get any economic impact payment, and keep your info to yourself.

Fraud Alerts/Freezing Accounts

If your identity has been stolen or you have misplaced a credit card, to help prevent anyone from opening accounts in your name, follow these steps: 1. Contact one credit bureau. 2. Ask it to put a fraud alert on your credit report. The credit bureau you contact will then contact the other two credit bureaus. Placing a fraud alert is free. 3. Be sure the credit bureaus have your current contact information so they can get in touch with you.

Credit Bureau Contacts:

Equifax
Equifax.com/personal/credit-report-services
800-685-1111

Experian
Experian.com/help
888-EXPERIAN (888-397-3742)
How to Find an Estate Planning Attorney

Find an attorney who can help craft a plan that's right for you.

The prospect of finding an attorney to help you craft your estate plan may seem daunting. But if you have a clear plan, the process can be simpler than you may think.

These 3 steps can help you streamline the process of finding an attorney who is right for you.

1. Search for candidates

Start by identifying what you need to accomplish with your estate plan. That information will help you determine the type of attorney you’ll need.

Most people need a generalist who can help draft a will, powers of attorney, and basic trusts. But some situations call for attorneys with certain specializations. For example, you may have reason to be especially concerned about maximizing benefits programs such as Medicaid, or addressing long-term care, in which case you may need a specialist in elder law. If you have financial interests overseas, you may require the skills of an attorney who specializes in international estate planning. Likewise, if your case requires legal work in more than one jurisdiction or state, be sure to consider attorneys who are licensed to practice in all those places.

Once you know the kind of attorney you need, you can begin to build a list of potential candidates. Start by asking trusted friends and family members for referrals. Also consult with financial professionals with whom you work, such as financial advisors, accountants, insurance agents, and bankers. They may be able to refer you to attorneys they know and trust.

When you have a working list of candidates and referrals, look into each attorney’s background. Check their websites for information about firm size, experience, and specializations. Take a look at the social media sites that each attorney uses. The way an attorney is represented on social media sites may give you a sense of what it will be like to work with them.

Tip: You may also want to look at sites that offer peer review ratings and background information for attorneys, such as Avvo.com

2. Interview your prospects

After you’ve narrowed your list to your top few candidates, confirm their state bar registration status, and then talk to them about an interview. (An attorney may or may not charge you for an interview.)

Come prepared for your first meeting with all the information that you will need, including your estate planning summary.

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.
from the Fidelity Estate Planner (see below) and any supporting documents. Also prepare a list of questions you would like to ask prospective attorneys, including the following:

- How long have you been practicing?
- Where were you educated?
- How will you communicate with me?
- What are the best ways to contact you?
- Will you be my point of contact, or will it be someone else, such as a paralegal?
- Will you send me updates about the status of my plan, or should I expect to take the initiative?
- How will you charge, and what is your rate (hourly vs. fixed rate)?
- Are any charges not included in that rate?

Remember, this interview is your chance to find an attorney who is the best fit for you. Trust your instincts and find a lawyer you're comfortable with. Don't be afraid to shop around. You've got to have a good rapport. If the attorney you're interviewing makes you uncomfortable during your initial interactions, you may never develop the type of open communication that is the foundation of a good working relationship.

*Tip: A first impression is a lasting impression. Trust your gut.*

3. Understand each attorney’s fees

Price is a key consideration in choosing an attorney. Keep in mind how much you can pay and find a lawyer whose fees you can afford.

Some attorneys offer a free consultation; others don't. Some offer a free consultation for a set amount of time, such as the first hour, and begin charging after that. Find out what each attorney’s policy is before the first meeting.

Fee structures for drafting an estate plan can vary as well. Some attorneys charge a flat fee, while others bill by the hour. Flat fees typically include everything required to prepare the estate planning documents. In general, simple estate plans, including a will, power of attorney, and medical directives, can cost between $300 to $1,200. More complex plans—for example, those that include trust documents—could cost up to $5,000 or more. Individual rates may vary by jurisdictions and states, as well as other factors.

Hourly rates commonly run between $150 and $200 an hour; again, individual rates may vary by jurisdictions and states, as well as other factors, such as the size of the firm. Note that it's normal for attorneys who bill hourly to bill in increments of no fewer than 6 minutes, or a tenth of an hour.

An attorney also may pass along other fees for specific tasks, such as online research, court filings, copying documents, or courier fees. Ask about these potential charges up front before making a selection.

After you've interviewed your prospects, choose the one who fits best with your needs, personality, and budget. At this point, the attorney may provide you with an engagement or retainer letter, a contract that defines the nature of your legal
engagement with them and the terms of the agreement you have reached. These terms include the expenses you will be responsible for and how your attorney will charge for their time. From there, your attorney will help you craft an estate plan, and you can work together to make sure that it covers all of your needs.

**Tip:** If an attorney offers a free consultation, get the details up front and be clear about—and stick to—the time limits.

Once you've established a working relationship with an estate planning attorney, consider revisiting your estate plan every 2 to 3 years. If you've recently experienced a major life event such as remarriage, death of a family member, divorce, long-term disability, or inheritance, it may be time to take a fresh look at your estate plan.

Now, don’t you feel better knowing what an aphorism is? Or are you Googling?

**DAD JOKES FROM YAIR BERNESEN’S WINDOW**

“How does Moses make coffee?” “He brews it.”

“What do you call a cow with no legs?” “Ground beef.”

“I told my wife she should embrace her mistakes. She hugged me”

“How do you organize a space party? You planet.”

**WHEN INSULTS HAD CLASS…**

These glorious insults are from an era "before" the English language was boiled down to 4-letter words ....

"He had delusions of adequacy."  
Walter Kerr

"He has all the virtues I dislike and none of the vices I admire."  
Winston Churchill

"I have never killed a man, but I have read many obituaries with great pleasure."  
Clarence Darrow

"He has never been known to use a word that might send a reader to the dictionary."  
William Faulkner (re: Ernest Hemingway)

"Thank you for sending me a copy of your book; I'll waste no time reading it."  
Moses Hadas

"I didn't attend the funeral, but I sent a nice letter saying I approved of it."  
Mark Twain

"He has no enemies, but is intensely disliked by his friends."  
Oscar Wilde
"I am enclosing two tickets to the first night of my new play; bring a friend, if you have one."
George Bernard Shaw to Winston Churchill

"Cannot possibly attend first night, will attend second... if there is one."
Winston Churchill, in response

"I feel so miserable without you; it's almost like having you here."
Stephen Bishop

"He is a self-made man and worships his creator."
John Bright

"I've just learned about his illness. Let's hope it's nothing trivial."
Irvin S. Cobb

"He is not only dull himself; he is the cause of dullness in others."
Samuel Johnson

"He is simply a shiver looking for a spine to run up."
Paul Keating

"He loves nature in spite of what it did to him."
Forrest Tucker

"His mother should have thrown him away and kept the stork."
Mae West

"Some cause happiness wherever they go; others, whenever they go."
Oscar Wilde

"He uses statistics as a drunken man uses lamp-posts... for support rather than illumination."
Andrew Lang (1844-1912)

"I've had a perfectly wonderful evening. But I'm afraid this wasn't it."
Groucho Marx

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**Grafton County**

Robert Bachand, who is 88 years old and Effie Bachand, who is 87 years old have been married for 65 years. They have lived in New Hampshire all of their lives, residing in Enfield for the last 50 years. They have two daughters, Robin King and Kathy Mason, five grandchildren and ten great-grandchildren.

Their daughters call them their heroes. They are inspired by the dedication, loyalty and outstanding service their parents have given to their community. Even at this distinguished age when one would assume they have the right to sit and let others help them, that is not their way.

They have been volunteering for the Enfield community for many, many years. The secretary of the Lions Club estimates that Bob and Effie have put in over 1400 volunteer hours in 2019.

They were recently celebrated in an article for the Valley News recognizing their 15 years of preparing a free monthly meal for senior citizens. They shopped and cooked to feed a homemade dinner for 60 to 100 people. They had a loyal group of volunteers that showed up to help set-up and serve. This was by far was their favorite project.

They have been members of the Enfield-Mascoma Lions Club for over 20 years. Through this organization they help raise...
ENH NEWSLETTER—SEPTEMBER 2020

funds that are returned the community. Effie currently serves as the Health Officer and Bob is currently on the Board of Directors.

You will find Bob and Effie in the Lions food wagon cooking and selling french fries, hotdogs and more at many of the fairs and events in the Upper Valley. They served food and took tickets at the Lions basketball tournament. They helped sell Christmas trees and wreaths. When they were not selling trees, they would bring a hot soup or homemade pie for the Lions who were selling. When volunteers were needed for a project, they were ready to sign up.

These fund-raising activities allow the Lions to give back to the community: Thanksgiving food baskets, food pantry (which Bob and Effie ran until a volunteer group was able to take it on), donate materials to build a wheelchair ramp, and sponsor the Scout Venturing Crew. They also gave to the larger community: David’s House, Children’s Hospital at Dartmouth Hitchcock (ChAD), Mascoma Community Health Clinic and the NH Brain Injury Association. This list is only a sample of all that is done by this Lions Club.

All of the people who were contacted to help provide information for this application were very happy and pleased that Bob and Effie could be recognized for their service to the community.

Their granddaughter Amanda said, “It will never cease to amaze me all they have done for Enfield!”

Beth Lewis, the Lions Club secretary, said, “I cannot answer for others, but I have always been inspired by Bob and Effie for the amount of energy, enthusiasm, friendship and accomplishments they present to others, especially given their active family involvement and the challenges of aging. I pray that I am as energetic and able to help others with the lucidity and thoughtfulness that Bob and Effie have when I reach my eighties.”

UNBREAKING NEWS WORTH NOTING

Most of us probably remember the warnings a parent, teacher or some influential adult told us about the “Boy Who Cried Wolf”. They were right! We have become so accustomed to that banner with capital letters scrolling across the bottom of TVs, computers, laptops and smart phones that it’s stopped capturing our attention the way it used to. But make no mistake, it still affects us!

We all know, using sensationalism to build an audience is still the main technique that media uses. But is there something truly valuable to report besides flashing numbers and color-coded maps? The answer is YES! While there have been stories in the past about “food deserts” and fund raisers for local food banks, COVID-19 has put a light on the magnitude of “food insecurities”. Climate change, with floods and droughts, has impacted farmers, extended the forest fire season and contributed to rolling blackouts. Are these three fundamental aspects of life - food, water and electricity being worked on? The answer is YES! And with success? The answer is YES!

Here’s one example

Innovation-T is an advanced technology solutions provider focusing on three groups of offerings: Energy, Water and Food across the planet. They have created a motor using magnets that is clean,
reliable and produces electricity at about 23 to 30% cheaper than traditional means. It’s already being tested in community settings and could change the future of power generation and distribution.

They also have a unique solution for purification and desalination of water used for agriculture that increases crop yields 6x-10x with less maintenance on the infrastructure. Further, Innovation-T has been working with a number of Vertical Farms manufacturers, to produce year-round vegetables and fruits in sustainable environments. Using a combination of technologies reduces costs and increases output so that communities can increase local sustainability while expanding economically through Farm-to-Table/Market supply chains.

In 2015, the United Nations General Assembly established The Sustainable Development Goals (“SDGs”) which are a collection of 17 global goals to help improve the planet by 2030. Innovation-T has contributed to 12 of those goals!

News shows turmoil, violence, grief, and suffering and you feel the heartbreak that results, remember there is hope too. There are some wonderful and promising things happening that just might let us leave a better world to our grandchildren.

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

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<thead>
<tr>
<th>Name</th>
<th>Mailing Address</th>
<th>Phone</th>
<th>E-Mail Contact Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Senator Maggie Hassan</td>
<td>B85 Russell Senate Office Building, Washington, DC 20510</td>
<td>202-224-3324</td>
<td><a href="https://www.hassan.senate.gov/content/contact-senator">https://www.hassan.senate.gov/content/contact-senator</a></td>
</tr>
<tr>
<td>U.S. Senator Jeanne Shaheen</td>
<td>506 Hart Senate Office Building, Washington, DC 20510</td>
<td>202-224-2841</td>
<td><a href="www.shaheen.senate.gov/contact/contact-jeanne">www.shaheen.senate.gov/contact/contact-jeanne</a></td>
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