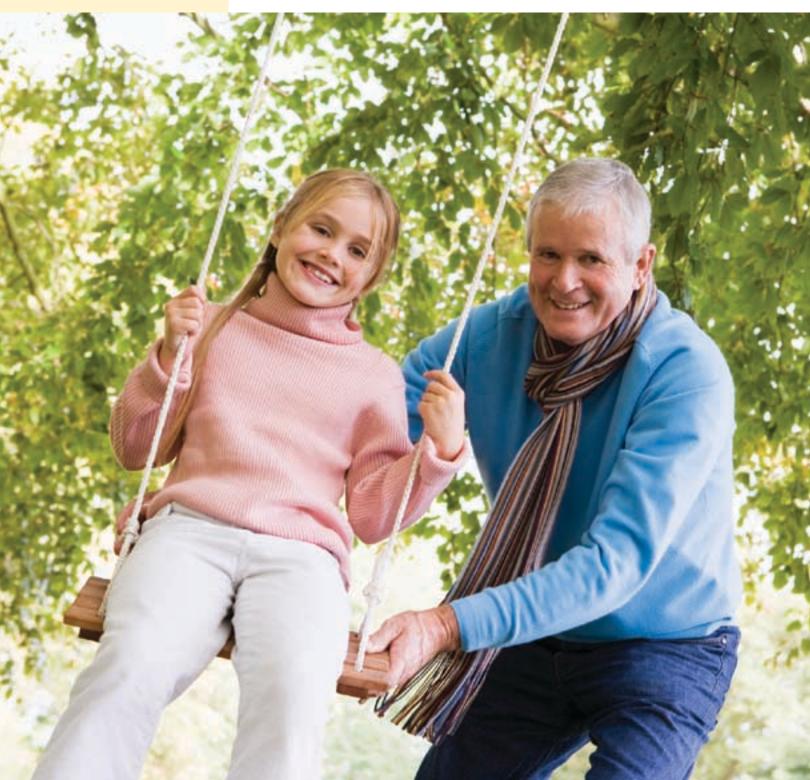
# Seniorifestyles YOUR GUIDE FOR ACTIVE NH SENIORS VOL. 1 · NO. 4 · JUNE 2020 FREE



# SeniorLifestyles

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# Publisher's Perspective by Leigh Bosse

### **▶ To Our Readers**

With Senior Lifestyles entering it's 10th year, we know that the whole concept and definition of a "Senior Citizen" has evolved over the years. Today's seniors are more health conscious and active than prior generations.

They are living longer and are generally more affluent than their parents, and are savy consumers of goods and services. Thus we make the following promise to our readers.

Senior Lifestyles sole purpose is to provide you with the knowledge you need and the information you want to maximize the potential of your retirement years. If we can both inform and entertain our readers, we will have succeeded.

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### **▶ To Our Advertizers**

In keeping with our understanding of senior citizens today, we urge our advertisers to join us in adopting the following philosophy, first expressed by nationally syndicated author Frank Kaiser

- 1. Never think that the elderly market is "old." They don't consider themselves old, so don't you.
- 2. Never attempt to scare our readers into buying. Fright tactics turn them off. Let's tell themabout independence.
- 3. Always treat our readers as equals. They value connectedness, independence, personal growth and revitalization, and so should you.
- 4. Never pander or talk down to our readers. They're not dumb, in fact,

- they're probably smarter than us both. 5. Never try to bamboozle. All seniors are from Missouri and skeptical.
- 6. Don't broad stroke. All seniors are not alike. Above age 50 there are dozens
- of mature and independent minds. 7 Give them a guarantee. Seniors fear being taken. A simple "no ifs, ands, or buts guarantee" pleases them immensely.
- 8. Don't razzle-dazzle. Seniors are conservative about consuming, and many grew up during the Great Depression.
- 9. Don't rely on glitz. Ads should look like ads.
- 10. Always treat our readers with respect.

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### Caregiving and COVID-19: Tips for people with vulnerable family members

COVID-19 has dramatically shifted daily life for many people around the world. Nobody is immune, according to the Centers for Disease Control and Prevention, and older adults and individuals with chronic health conditions are at higher risk of getting very sick from the Coronavirus.

To protect vulnerable individuals, many nursing homes or assisted living facilities are banning outside visitors temporarily in hopes of limiting residents' exposure to someone who may be infected with the virus. Additionally, many individuals who need care and are currently living in their own homes are feeling isolated and anxious about how to stay healthy and safe. Caregiving is now taking center stage. With already more than 40 million unpaid family caregivers helping loved ones in the U.S., experts expect the virus to increase the number of people providing short-term or long-term care to an older or aging loved one. AARP offers guidance to family caregivers with vulnerable family members, especially those who might be new to caregiving because of Coronavirus and its impacts on older populations.

### Make it a team effort

While there may be one primary family caregiver, identify other family members and friends who can check in or help with shopping and important errands. It's important that the person you're caring for doesn't leave their home and stays out of public places.

Create a list with contact information of friends, family and



services in your community that can help you perform key caregiving tasks. For example, find out if services such as Meals on Wheels can help deliver meals, or if there are other local services to help with food or medication delivery.

### **Inventory essential items**

It's important to figure out what you have so you can determine what you need. Inventory how much food, medication and basic supplies the person you're caring for has currently. Then make a list of what you need and how often you need to replenish it. Many older individuals often keep minimal extras on hand because they are on a strict budget and are used to regular grocery or medication refills. If possible, help them have a two-week supply of food, water, house cleaning supplies, and medical equipment.

### Get medications in order

If you don't already have one, create a list of medications, medical contacts, and important information like allergies for easy access. If there are upcoming non-emergency, routine medical appointments, reschedule those or, if possible, switch to a virtual visit to receive telemedicine. Ask your pharmacist or health care provider if

you're able to have an extra 30-day supply of essential medications on hand. Don't forget to stock up on overthe-counter medications.

### **Stay connected**

With current social distancing recommendations, strict isolation will impact many older individuals. To keep connections strong, set up communication using a variety of technology such as FaceTime or Skype, smart speakers, or simply phone and text. Use these to stay connected with your caregiving team as well as your older or aging family members. If your loved one lives in a longterm care facility, see if they have accommodations for online visits and how they plan to communicate with families. If they can't support visits via technology, send in cards, letters, magazines, puzzles or other items you know your loved one would be grateful to receive. .

### Maintain personal safety & self-care

In order to help slow the spread of Coronavirus, limit physical contact with others, stay in as much as you can and continue to follow guidelines from the CDC. While you are likely very focused on the person you're caring for, it is essential to also care for yourself. For high-risk individuals, such as those with dementia and underlying health conditions, consider having the primary caregiver self-isolate with the care recipient. Then, have a back-up plan if the primary caregiver becomes ill. It's best to be proactive and not have to use plan B, rather than being caught off guard without options. (BPT)



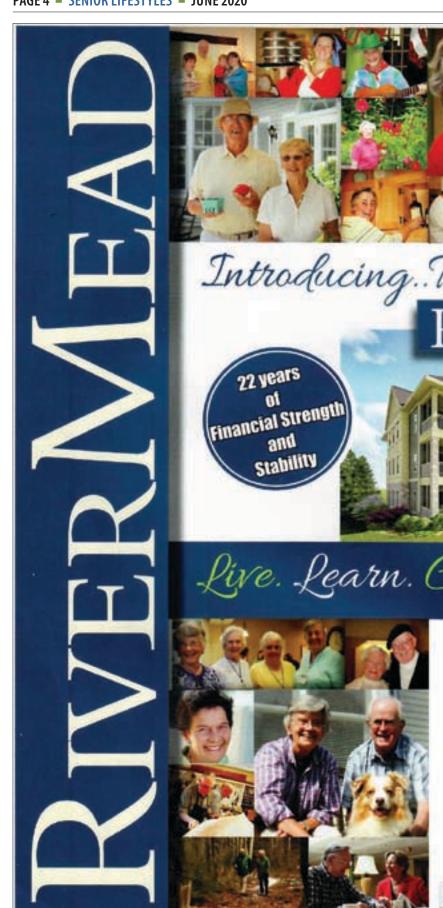
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# 3 ways to give your home's curb appeal a boost

Homeowners only get one chance to make a first impression. That's one chance to impress potential buyers, family, friends and neighbors with the first thing they see: your home's exterior.

From simple upgrades to meticulous landscaping projects and replacing an outdated roof, there are dozens of options to enhance the

appearance of your home's exterior. Improvements don't need to break the bank or take a year to complete. By focusing on three simple areas, you can change the entire look of your home that you'll appreciate every time you pull into your driveway.

### 1. Landscaping

The key to curb appeal is balancing what makes you happy with what works in your community. Take a moment to observe the types of trees, plants and flowers in your surroundings and look for ways to incorporate them into your yard.

Planting flowers is one of the easiest, most cost-effective ways to make an impact. Flowers along the sidewalk, in front of the house, inside flower boxes, pouring out of hanging baskets, or even in berms and raised garden beds, provide a boost to your



curb appeal. Exercise your creativity by combining plants of different height, texture and color in the same container. By sticking to perennial plants native to your environment, you will not have to worry about replanting every year.

### 2. Roofing

Redesigning the style and color of your roof is a dramatic and effective strategy for improving curb appeal.

"Your roof accounts for 50% of your home's exterior," said Stephen McNally, vice president of sales and marketing for TAMKO Building Products LLC. "Updating the shingles on your roof is going to make a huge impact on the overall appearance of your home – take advantage of it."

Start by evaluating roofing choices for compatibility with your existing siding as well as the style of your home. If your home has a busy exterior with more than one contrasting color, try adding a classic, rustic color like
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### 3. Paint

Whether you're updating your color scheme or applying a fresh coat, painting is an easy way to

update your home's look from the street in a big way. Depending on your budget, this project can be big or small. To make the most significant impact, consider painting the entire house. This will bring new life to paint that has lost its luster or possibly a new palette of color to incorporate into your yard. Although this project can call for a larger investment, the result will pay off in the end.

If your budget is more limited, focus on the areas that catch the eye. Give shutters and trim a fresh coat of paint, or paint the front door a bright shade of red or blue.

You don't have to make a large investment to make a large impact. Focusing on key areas of your home's exterior will refresh the entire appearance of the home and provide a facelift that's within your reach. (BPT)





### 4 safe ways to connect with family while practicing social distancing

The COVID-19 pandemic has introduced new phrases like social distancing to the general population, and has also redefined both work and family life, creating a new normal.

This adjustment is not an easy one, keeping most folks from daily interaction with family and friends. Start new traditions while supporting those in need

While traditional dining out is not currently possible, it's the perfect time to start a new tradition around mealtime. Noodles & Company now offers family meals that you can conveniently order online and pick up either via quick pick-up or the new curbside pick-up, which is available at nearly 350 locations nationwide. Plus, for every family meal ordered, Noodles & Company will donate one regular entrée to a healthcare worker in an effort to give back to those who deserve it most right now. So, it's time to get menu-browsing and pick which tasty option your family can enjoy for lunch

or dinner today. Cultivating connection is now more important than ever, and the new family meals make it easy to connect with loved ones.

#### **Schedule virtual activities**

While it may seem easy to connect with family and friends while homebound, many have found it to be quite difficult. Instead of trying to find additional time in the day to connect with those you love, a great alternative is to leverage the existing time you once allocated to other activities before social distancing took effect. This time can then be spent with loved ones by enjoying activities via video chat. For example, if you used to take lunchtime walks with coworkers you can now spend that time enjoying a virtual workout class together. If you used to attend happy hours or other group activities with friends or family, you can now take part in online games, courses or virtual book club meetings instead.

### **Switch up story time**

If you have little ones at home, they

are likely missing the loved ones they are used to frequently seeing in person. One of the easiest ways to incorporate these people into your children's lives in a meaningful way is to reinvent the story time portion of their bedtime routine. Instead of tackling the story yourself, have a loved one read to them instead via video conference. It's a simple activity that's sure to bring everyone closer together.

# Embrace traditional communication

In times like these, the communication you send with a personalized touch will resonate with loved ones the most. Writing a letter or sending a care package creates a one-of-a-kind nostalgic feeling the recipient is sure to appreciate. Plus, you don't have to live entirely in the present. Using letters to plan for future events and vacations can be a great way to reduce stress during uncertain times and can be a promising light at the end of the tunnel. (BPT)





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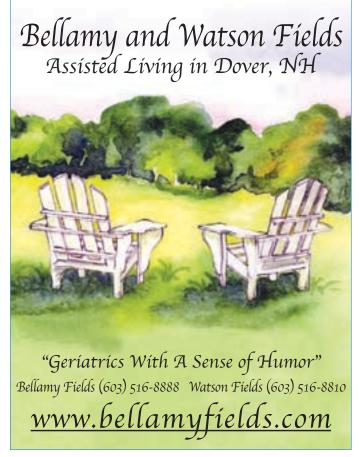
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## How to get complaints resolved without using customer service

Have you ever received an unfair bill and dreaded the typical fight with customer service to get it resolved? It might be a surprise charge from your cellphone provider, a bill from the cable company that just keeps increasing, or confusing contracts from your internet provider that renew inexplicably.

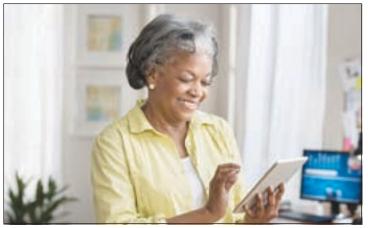
You finally call customer service to get answers and your money back, but they give you the runaround. You

might even try calling again a different day to see if you have better success, only to fail again. If you know this frustration, you're not alone.

Cynthia Sedano from West Sacramento, California, understands the nightmare of customer service. She was having trouble with her cable equipment and had questionable charges on her account. She called the company to dispute the charges and to get help with the equipment problems. On the call she was promised that she could exchange the equipment, get \$40 off her monthly bill and a free premium channel for a year. What she wasn't told is that agreeing to this in turn signed her up for a new 2-year contract. After realizing this she spent hours seeking resolution through customer service. Ultimately her unpaid debts were sent to collections.

### **Consumer arbitration options**

Most people are unaware that when you buy a product or service, the seller usually makes you sign away your right



to sue them in the public court system. This is usually in the fine print you sign when you contract with a provider or click through terms of service digitally. This means you must use a private dispute resolution system called arbitration.

Arbitration can be confusing and difficult to navigate for the average consumer, including hours of legal research, document creation, mailing and filing. An easy no-risk way of simplifying this process and filing a claim is through an organization developed by legal experts and consumer rights professionals called FairShake.How does it work? Start by visiting fairshake.com to create a claim by providing basic information about your dispute and how you would like it resolved. Your information is then reviewed and an official legal demand is sent on your behalf. As your claim proceeds, a resolutions specialist checks in throughout the process, arming you with data, AI-generated legal research and personalized advice. Often you work with organizations to settle so both sides are content and the matter can be resolved permanently. Sometimes you may go to an independent hearing to resolve the dispute. Successful FairShake claims recover an average of \$700 and many people get back even more. There's no risk because you only pay a portion of your award if you receive one.

### **Results that matter**

Each year, millions of consumer disputes go unresolved. Sedano didn't want to become a statistic. and that's when she learned about FairShake through a friend. She went through the process and was granted reimbursement from the company for the fraudulent charges and early termination fee after sending the company a notice of dispute through FairShake. She was happy she was finally taken seriously and was able to resolve her problems without additional headaches or negative marks on her financial report from an unnecessary collection.

A financial settlement or correction of unfair services makes a big difference to people who feel large companies take advantage of the individual consumer. Beyond the tangible benefits, the reduction in stress and satisfaction of resolving a problem can help close a difficult chapter so you can move on feeling good about the outcome. (BPT)





# So, what's the deal with beef and heart health?

As Americans think about eating for a healthy heart, many feel they're forced to choose between a healthy diet and their love of beef. But, contrary to some misinformation on this topic, you can have both.

The Mediterranean diet was just ranked the #1 Overall Diet in 2020 and the #2 Best Diet for Heart Health by U.S. News & World Report. And according to a report from the Dietary Guidelines Advisory Committee, many Mediterranean countries eat as much, or more, red meat than the U.S.

While coverage of this popular diet can include recommendations to limit red meat, research from a recent 2018 Purdue University study found that following a Mediterranean-style eating pattern that includes lean red meats, like lean beef, is just as effective in supporting a healthy heart as a Mediterranean-style diet that limits red meats. A cut of cooked fresh meat is considered lean when it contains less than 10 grams of fat, 4.5 grams or less of saturated fat and less than 95mg of cholesterol.

More key findings include:

- Following a Mediterranean-style eating pattern including 7 to 18 ounces of lean, fresh red meat per week was shown to improve cardiometabolic disease risk factor profiles.
- Including 18 ounces of lean, fresh red meat per week as part of a Mediterranean-style dietary pattern was found to be more effective in lowering LDL cholesterol than a similar eating pattern that only included 7 ounces of lean, fresh red meat.
- Study participants following a Mediterranean-style dietary pattern including up to 18 ounces of lean, fresh red meat per week saw reductions in total cholesterol, LDL-cholesterol and blood pressure.

"The big takeaway from the growing body of evidence is that Americans who are trying to eat healthier and improve their heart health can still enjoy lean beef while improving cholesterol and blood pressure," said Shalene McNeill, Ph.D., R.D. at the National Cattlemen's Beef Association, a contractor to the Beef Checkoff. Here are a few easy

tips for integrating red meat into a Mediterranean-style eating pattern from the Beef Checkoff.

- 1. Look for lean cuts of fresh beef When it comes to lean cuts the options are endless. Some fan favorites include:
  - Top sirloin Strip steak (top loin)
  - · Tenderloin steak
  - 95% lean ground beef

When shopping lean beef, look for the word "round" or "loin." These words are a telltale sign of a lean cut.

- 2. Pay attention to portion size To reap the benefits of including lean beef in a Mediterranean–style diet, focus on eating up to 18 ounces of lean beef over the course of a week. For reference, a 3-ounce cooked serving of lean beef is about the size of a deck of cards.
- 3. Aim for a complete plate Mediterranean–style eating patterns are often characterized with high consumption of fruits, vegetables, whole grains, nuts/seeds and olive oil. Be sure to complement the lean red meat at the center of the plate with these Mediterranean musts. Visit BeefItsWhatsForDinner.com. (BPT)

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# 3 Telehealth tips connected to COVID-19

To help people more effectively take advantage of Tlelhealth technology during the evolving COVID-19 situation, here are three tips to consider:

1. Identify available resources: To find telehealth resources, check with your care provider group, health benefit plan or employer. According to a recent Mercer study, nearly nine out of 10 employers offer telehealth visits to their employees, as do many Medicare and Medicaid health plans (in some cases by telephone).

Meanwhile, 76% of hospitals connect patients and care providers using video or other technology, according to the American Hospital Association. In some cases, people can currently access telehealth visits without cost sharing. Since the outbreak emerged, some health plans are now encouraging patients to use telephone or live videoconferencing (if available) to connect people with local network medical providers, currently waiving cost sharing for COVID-19 related visits and treatments. This is especially important for people with

certain complex conditions, such as diabetes or Parkinson's disease, as it may enable them to "see" their own physician for acute or follow-up care related to their condition and help avoid potential exposure to the coronavirus during an in-person visit.

2. Understand likely next steps: During a telehealth visit, care providers can give general medical advice to evaluate possible COVID-19 symptoms (fever, dry cough or difficulty breathing). While diagnostic testing services are not available through a telehealth visit to help confirm a diagnosis for COVID-19 (if needed), care providers can help quide patients to a local care provider or public health authority for testing and follow-up care. Making these connections may help people take the appropriate steps in advance of an in-person test, which may help reduce the risk of your exposure and possible exposure to other patients and health care providers. For other illnesses (not COVID-19 related) that are treatable with medications, telehealth care

providers can write prescriptions and discuss how to obtain them safely, such as using medication home delivery or drive-thru pickup at a local pharmacy.

3. Access other health services: While elective health care procedures may be delayed to help enable care providers to focus on COVID-19 cases, telehealth may help people more effectively manage other health issues without the need to go out and risk potential exposure to the virus. Telehealth can help address myriad medical issues. In addition, so much time at home can also contribute to behavioral health issues, so people should consider telehealth as a resource to connect with a qualified psychiatrist or psychologist. Importantly, people who experience a significant or serious medical issue should go to the emergency room (ER).

By considering these tips, people across the country may be able to more effectively use telehealth resources to help stay safe. For more information about the COVID-19 situation, go to www.uhc.com/coronavirus. (BPT)

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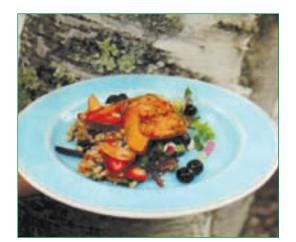


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AARP is now accepting nominations for its 2020 Andrus Award for Community Service, which honors 50+ Granite Staters who are sharing their experience, talent, and skills to enrich the lives of their community members.

"AARP New Hampshire is excited to shine a light on 50+ Granite Staters who are using what they've learned in life to make a difference in the lives around them," said AARP New Hampshire State President and volunteer Marc Boyd.

Nominations will be evaluated by AARP New Hampshire based on how the volunteer's work has improved the community, supported AARP's vision and mission, and inspired other volunteers. The award recipientwill be announced in early fall. The application



deadline is July 15, 2020.

AARP New Hampshire Andrus Award for Community Service nominees must meet the following eligibility requirements:

- Nominee must be 50 years or older.
- · The achievements.

accomplishments, or service on which the nomination is based must have been performed on a volunteer basis, without pay. AmeriCorps VISTA and Senior Corps programs volunteers (Senior Companions, Foster Grandparents, RSVP, and Senior Demonstration Programs) are eligible.

- The achievements, accomplishments, or service on which the nomination is based must reflect AARP's vision and purpose.
- The achievements, accomplishments, or service on which the nomination is based must be replicable and provide inspiration for others to volunteer.
- Couples or partners who perform service together are also eligible; however, teams are not eligible.
- This is not a posthumous award. An online nomination form and eligibility guidelines can be found at: aarp.org/andrusaward.





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## Recent research leads to new treatment for people with AML

For many people, the word "leukemia" sounds scary. They may envision a very sick patient in the hospital who has limited options. They might think this patient has a cancer that is extremely difficult to treat and that their life may be cut short. This can indeed be the case, especially for people with types of leukemia that are particularly aggressive, like acute myeloid leukemia, or AML. But over the last few years, scientists and medical researchers have made important research advances for people living with AML.[1]

AML is one of the most common types of adult leukemias, and will have been diagnosed in about 20,000 Americans in 2019 alone. AML is a type of hematologic (blood) cancer, in which white blood cells, red blood cells and platelets form abnormally in the bone marrow and grow rapidly. The average age of a person with AML is 68, making this type of cancer primarily a disease of the elderly, who tend to have a poorer outcome than their younger counterparts. A,

Hematologists who treat people with

AML typically concentrate on helping people go into remission – meaning the signs and symptoms of their cancer decrease or disappear. Typically, intensive chemotherapy, radiation and eventually a bone marrow transplant is used to achieve remission.3 But AML patients who are elderly or suffering from other serious health conditions, such as diabetes, pneumonia or an infection, may be too sick and frail to withstand these intensive types of treatment. Until recently, those patients had no other treatment options.

Fortunately, in the last several years, scientists have made important strides in understanding the genetics of how AML develops in the bone marrow and how it functions and progresses. This improved knowledge about the underlying biology of AML has led to additional treatment options. One novel option, called targeted therapy, works by specifically interfering with certain molecules in leukemia cells that cause them to grow and spread. [5] Targeted therapy hones in on cancer cells. Clinical trials of targeted therapy have shown that it can improve the

experiences of people with AML.

While the scientific community has come a long way in understanding AML, medical researchers are continuing to pursue research that could lead to even more advances in treatment. Until that time, additional treatment options are available to help people with AML. For more information, visit www.LLS.org.

[1] National Cancer Institute, Surveillance, Epidemiology, and End Results Program. Cancer stat facts: leukemia. https://seer.cancer.gov/ statfacts/html/leuks.html. Accessed December 16, 2019.

[2] American Cancer Society (2019). Key Statistics for Acute Myeloid Leukemia (AML). https://www.cancer.org/cancer/acute-myeloid-leukemia/about/key-statistics.html

[3] National Cancer Institute (2018). Adult Acute Myeloid Leukemia Treatment (PDQ®)-Patient Version. https://www.cancer.gov/types/leukemia/patient/adult-aml-treatment-pdq. Accessed December 5, 2019.

[4] Döhner H, Weisdorf DJ, Bloomfield CD. Acute myeloid leukemia. N Engl J Med. 2015;373(12):1136-1152.

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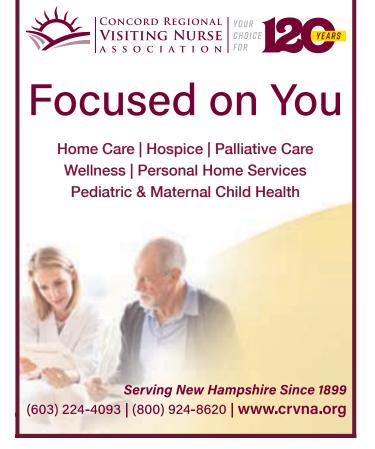
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# Fun enrichment activities for you and your pet

It's no secret that pets provide love, loyalty and affection. This is even more apparent now that you're spending more time at home with them. In fact, according to the 2020 Purina Pet Ownership Survey, 94% of pet owners rely on their pet for emotional support, which is particularly important during times of uncertainty. There are a lot of fun new things you can do to engage your pet mentally and physically while you are at home together. Now is a great time to integrate enrichment activities that will keep both of you healthy, happy and engaged.

"Scheduling play and incorporating enrichment activities into your pet's day can also do wonders in keeping them happy and healthy," says Alex Johnson, senior designer & pet enrichment specialist at Purina. She shares her favorite pet enrichment tips and ideas:

Making it new: It is important to expand your pet's world by providing opportunities for exploration. Try creating temporary indoor spaces to explore with boxes and paper bags or closing off a bedroom for a week to give your pet a space to rediscover. Hide some treats or favorite toys in the room before reopening it. Remember to keep toys in rotation to help create newness.

Treat time: While at home all day,



it can become difficult to track when your pet gets a snack, so try adding a treat time to your schedule. Keep in mind, pets should get no more than 10% of their daily calories from treats. If you have kids, let them earn the reward of treating the pet that day by cleaning their room or finishing homework early.

**One-on-one time:** Having everyone constantly at home together can be stressful for pets. Provide opportunities for pets to have time on their own in addition to one-on-one time with family members. Spending 15 minutes together in a quiet space with no distractions can allow you to focus on engaging and bonding with your pet.

**Exercise:** When stuck inside, it's important to find indoor activities to help pets burn energy. Try tug toys, laser pointer play, or playing tag or hide and seek. If you live in an apartment building, try throwing toys

up or down steps in the stairwells or down hallways (if your landlord permits). If you're spending more time watching TV, consider keeping a drawer or basket close by with some of your pet's favorite toys, feather wands, tug-toys, balls, lasers, cat dancers, mechanical toys and stuffed animals.

Box of invisibility: Providing pets with safe spaces is a great way to give them some downtime while still being close to everyone. For example, set out a box or sign in the family room, and when the cat is in the box or the dog is in the designated area, have the whole family pretend you can't 'see' them, as if they were invisible. If the rule is followed, your pet will learn they can enjoy downtime in these spaces.

**Sensory spot:** If you have a cat, you know they love exploring textures and smells. Try getting a box or basket just as big as your cat loosely curled up, and place it in an out-of-the-way area, preferably near a safe heat source, vent or sunny window. Each week, try putting in a new material such as a worn T-shirt, packaging paper or bits of textured fabric for them to explore.

To learn more about how to keep pets happy and healthy during quarantine, visit www.purina.com/homewithpets. (BPT)





# Focusing on your financial health during times of crisis

It will take some time to adjust and recover from the major disruption experienced because of the COVID-19 pandemic, and many consumers are figuring out how to cope with challenges when it comes to their financial health. There are proactive steps you can take to stay focused on your long-term financial health. Consider these suggestions moving forward.

### Use tech to your advantage

Generally speaking, financial technology can help you with managing your bills, set up direct deposits or make and receive payments from friends and family. Also, if you are still expecting a stimulus check, check your banking app for mobile deposit capabilities. Using QuickDepositSM through Chase, as an example, you can skip the trip to the ATM by taking a photo of the front and back of the check on your mobile device.

### Stay alert to scams

Experts suggest triple-checking your social messages, emails or other solicitations for potential fraud. For example, a scammer trying to steal your stimulus check may claim the IRS needs personal information such as your name, password, PIN or account information. Legitimate

financial institutions will never ask for such confidential information when reaching out to you. Be especially alert to messaging that mentions COVID-19 and/or includes either an urgent call to action or contains suspicious links. If you are in doubt, check out official resources like the Federal Trade Commission's consumer website for information on common scams and how to report them.

### **Check your due dates**

Round up all your pending bills and make a list of when they're due. You can then check the websites listed on bills for utilities, auto loans, mortgages or credit cards to find out if the companies are allowing delayed payments and/or waiving late fees during the COVID crisis – and whether opting in on those options could adversely affect your credit score.

### Review what money is available

You're bound to feel more financially secure if you're aware of all sources of cash and credit you could draw upon to help you through difficult times.

### **Adjust and readjust**

Keep evaluating and changing your budget to account for income reductions and changes in expenses. Recording all purchases can help you pinpoint exactly where your money is going. You may find you're now spending significantly less on transportation, clothing and entertainment and can reallocate that money toward other essential needs. Don't have a budget currently built? The free Budget Builder template from Chase can help you get started.

### **Keep current on credit**

Understand which of your financial actions can impact your credit score; that can be particularly important if you're applying for a loan or credit card or refinancing debt on your home loan. The free Chase Credit Journey tool can help you understand your overall credit health.

### Rebuild when you can

If you're using savings to help you right now, start to rebuild when you can, setting up a safety net to help you cover your everyday needs. If you are expecting or have received a lump sum or relief funds, think about setting some aside for savings if at all possible. Financial health is a journey, and Chase can help you deal with today's challenges while establishing a solid plan for the future.

Visit Chase.com/stayconnected for more financial resources to help you bolster your financial health or address issues related to COVID-19. (BPT)





## Don't ignore heart attack symptoms, even during COVID-19

(BPT) - It's your heart. Don't hesitate. If you're experiencing symptoms of a heart attack or stroke, doctors urge you to not delay seeking treatment because of COVID-19 concerns. During the COVID-19 pandemic, doctors across the nation are reporting a sharp decline in patients coming to the hospital for heart attacks and strokes.

These conditions don't stop during a pandemic, and the decline has doctors worried that many people experiencing symptoms may not be seeking treatment, or that they are seeking treatment only after their condition has worsened. Delaying care could pose a significant threat to your health.

"Heart attacks and strokes required emergency care before the COVID-19 pandemic, and they continue to require emergency care now," said Sean D. Pokorney, MD, MBA, Assistant Professor of Medicine in the division of cardiology at Duke University School of Medicine.

Health experts urge you to contact your doctor or call 911 if you are experiencing any of these symptoms. Hospitals have safety measures in Contact your doctor for these heart attack & stroke symptoms

# ► You may be having a heart attack if you have symptoms such as:

- \* chest pain
- \* difficulty breathing
- discomfort in your chest, arms, back, neck, shoulder or jaw

# ► You may be having a stroke if you are experiencing:

- numbness, weakness or loss of movement in your face, leg or arm, especially on one side
- \* loss of balance
- \* confusion, including trouble speaking or understanding

place to protect you. Patients may be understandably nervous about going to a hospital during COVID-19, but hospitals have implemented many safety measures to protect you from coronavirus. These facilities are ready now to safely care for you if you are experiencing serious health issues. "Hospitals are doing everything possible to ensure the safety of patients who need critical care," said Pokorney. "With all of these measures, going to the hospital is probably at least as safe as going to the grocery store. Certainly the consequences of not seeking timely care for heart attacks and strokes are far greater than the risk of COVID-19 exposure in the hospital."

Facilities have implemented routine screening procedures to evaluate if any visitors entering the facility might have a risk of COVID-19 exposure, even before they step foot inside the building. Many facilities are separating COVID-19 patients into separate wards or buildings to ensure other patients are protected and not exposed. Routinely checking temperatures, masks and protective equipment for healthcare workers and other staff are some of the other measures that help to ensure a safe environment.

Waiting now can cause complications later. Bad news doesn't get better with time. Don't delaying treatment!

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# Wellness tidbits to keep us all a little healthier

Franklin VNA & Hospice's Health Corner – June is PTSD Awareness Month

FRANKLIN – PTSD, or Post Traumatic Stress Disorder, affects over 8 million people in the US, according to the government, yet for many individuals with this disorder lack of understanding about what PTSD is and how it affects their day-to-day lives can make talking about it difficult and even stressful. In fact, because it can be difficult to talk about, even to loved ones, most people with PTSD don't seek the help they need even though the treatments have been shown to be successful.

The National Center for PTSD notes that PTSD can be caused by any sort of trauma, like sexual assault, war and conflict as a Veteran or civilian, natural disaster, abuse as a child, or serious accidents. Sometimes it can come from more than one of these happening at the same time, or from separate incidents over a person's lifetime. It can truly affect anyone, through no fault of their own. They estimate that over half of Americans have experienced some type of trauma.

If a person has been through a trauma, like the ones listed above, it's normal to have upsetting memories

of the event. People can have trouble sleeping, feel on edge, and it can be difficult to go back to doing, and enjoying, regular activities. If, however, those feelings last longer than a few months or more serious symptoms develop, it could be a sign of PTSD, and speaking to a counselor or other mental health provider can help.

Although PTSD is a single term, it actually covers a large number of symptoms. Some people may relive the event; this could be a flashback where the memory seems so real it feels like it's really happening again, or it could be in nightmares.

Sometimes this reliving is triggered by something that reminds the person of the event, like someone who has PTSD from being in a hurricane hearing about a hurricane striking another area or someone who has been in combat hearing fireworks on Independence Day.

Sometimes people may avoid people or situations that remind them of the event, like people who were in combat avoiding crowded areas. For some people this can include feeling like they want to avoid treatment for PTSD because it will mean they must face what has happened.

These people may also feel more

negative thoughts about themselves, the world around them, the event, or even guilt that things hadn't turned out differently. They may feel more onedge or irritable, or react to things in a way that is surprising.

Like getting furious at small infractions, or abusing drugs or alcohol. They may also feel numb to everything, and not feel happy or connected to people and things like they want to, or used to.

Thankfully, therapy has been shown to be very effective in relieving the symptoms of PTSD, or even curing it in some cases, even years after the trauma took place.

There are several different types of therapy, so people can find the kind that is a good fit for them. They can include therapy to help people relive the memory in a less traumatic way, medications to help with anxiety or depression, or processing therapy which can show them ways to stop from having unhealthy thoughts about themselves, or the world around them.

Even though PTSD is so common, people still hesitate to get treatment. Being far from a place to get treatment, stigma associated with mental illness, and even not being sure what is wrong with them can all stop people from ▶





getting the treatment they need.

Krystin Albert, CEO of Franklin VNA & Hospice says, "We know that PTSD can affect people of all ages, and walks of life, whether they have been Veterans or not. We hope that through articles like this, patient education for people on service with us, and collaborations with other community organizations, we can encourage people with PTSD to seek help in a way that makes sense to them. It's another way that we believe in wholeperson care, because all our patients are individuals, not numbers. That's the beauty of our small agency- you're never a number."

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# Something fun to do: Scenic drive in NH

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**Dartmouth/Lake Sunapee.** Spend a half-day or longer driving the Sunapee Loop and you'll see one of the most photogenic town greens in America.

**Monadnock Region.** Drive the Monadnock Region Loop to explore quintessentially New

England towns.

**Merrimack Valley.** Choose from 10 scenic drives and byways in this historic region.

**Lakes Region.** The Lakes Loop circles Lake Winnipesaukee, the perfect introduction to this vacationland.

**Seacoast.** Along a shoreline drive in coastal New Hampshire, you'll experience both the region's Colonial history and its scenic beauty.

White Mountains. Driving in the White Mountains feels like filming a car commercial. Choose from five driving tours; the Kancamagus Highway, a national scenic byway, is the granddaddy of them all.

**Great North Woods.** It sometimes feels as though the moose outnumber the motorists in this ultimate region for scenic driving.



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### Now's a great time to unlock the smart home you never knew you had

With everyone hunkering down, many of us are thinking about how to maximize what's already in our homes. What many don't know is that the benefits and efficiencies of a smart home might already be at their fingertips. With a little research and time spent with your appliances and technology, you can start enjoying the convenience of the smart home features you never knew you had - with added benefits like tips and alerts that will help you take care of your appliances to avoid service issues.

### 1. Reacquaint yourself with vour tech

Start online by doing a search of the make and model of your TVs, speakers and appliances to determine if your items have smart capabilities. If they do, you can easily locate online instructions for setup and user-friendly tutorials on how to use them to their full advantage. Have you recently purchased a premium new TV or appliance? If you have, there's a good chance that it's smart-enabled.

2. Start exploring your smart app After selecting a smart-enabled

appliance or TV that you'd like to focus on, download the accompanying smart app to your smartphone or tablet. Many brands have one central app for their appliances and electronics to make this even easier. For example, LG's is called ThinQ. A central app is the easiest way to keep yourself organized.

### 3. Get notifications directly to your phone

Apps like ThinQ allow you to track the status of appliances like your Wi-Fi-enabled washing machine. Download unique wash cycles on the ThinQ app like the Waterproof cycle, which washes waterproof material like mattress covers and rain jackets. Through the app you can receive notifications to your phone when cycles are completed, and start and stop your machine. If you have a ThinQ-enabled LG TV, you can even receive these notifications directly on the screen making sure you don't miss any bingeworthy television.

#### 4. Avoid service calls

You may be surprised just how advanced some of these features get; LG now offers customer support technology that alerts smart appliance owners to potential problems before they occur, which is more important than ever these days. For example, if you used too much detergent in an LG washing machine, "Proactive Customer Care" will send you an alert followed by specific care instructions to fix the problem. It can even tell you if your dryer vent needs cleaning or your fridge is not cooling properly, providing guidance for how to take the right action to avoid a problem.

#### 5. Hands-free is carefree

Most smart appliances and devices can be connected to the Google Assistant and/or Amazon Alexa. Some smart TVs like those from LG have both built in. This feature lets you use voice commands to control your enabled appliances or devices so you don't have to lift a finger!

If you recently bought a new appliance or TV, your home may be smarter than you thought. Interested in learning more about what smart appliances and smart TVs have to offer? Visit LG.com and take a look around. (BPT)

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### 4 ways to support your community that take less than 10 minutes

(BPT) – Whether it's reprieve for families in self-isolation, support for those on the frontlines of healthcare and essential businesses, or keeping at-risk populations safe, now is the time to come together – while staying apart – to support one another. Here are four simple ways that communities can take care of each other – all from their phones, computers or other devices.

1. Gaming and virtual hangouts:
Board games, video games and puzzles are a great way to bring friends and family together – even with hundreds of miles in between. Set up a virtual game night with a friend or send your online buddy a few extra digital gaming rewards for your favorite game together. And, with families now on extended spring breaks, it's the perfect time to surprise kids with an egift card to add funds to their favorite online games.

**2. Grocery delivery good will:** With so many facing uncertainty with their job in this challenging time, lack of time to shop or concerns about being inside of grocery stores, consider

finding a way to bring the groceries to them. Gifting grocery delivery to your friends and family allows them to purchase what they need while staying out of harm's way.

Sending a grocery gift card or digital gift card to the people in your life gives them the freedom to shop when they can – even when stores are closed. If you're going grocery shopping for a friend in need, or want to help a time-strapped healthcare worker, consider including a special gift card that you can find at check-out or the retailer's Gift Card Mall so that they have some additional resources to pick up essentials, or treat themselves to keep their spirits up.

3. Supporting restaurants and supporting others: As your favorite local restaurants shift to take-out, curbside and delivery-only models, there's an opportunity to not only support restaurants, but also to provide support for those in need. When placing an order for yourself, think about others in your life that could use a meal or gift card for takeout and

perhaps send one or two to a friend on the hospital frontlines, first responders or someone you know in an essential retail role who could use a ready-to-eat meal after a long shift.

### 4. Streaming togetherness:

Keeping your distance doesn't need to mean you miss out on watch parties. We all have a favorite show or movie recommendation, so send the gift of a digital movie download or surprise friends and family with the gift of a subscription to your favorite streaming service. Then, plan a night with friends and family to watch your favorite show, and gather around the computer for a virtual watch party. Don't forget the popcorn!

Online resources including retailer websites or GiftCards.com are convenient, easy ways to find egifting options that can reach your friends and family quickly. Many retailers and restaurants are seeing the benefits of gift options during this time.

To learn more about easy digital gifting, visit www.giftcards.com for more ideas.

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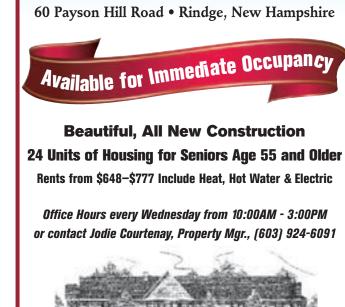
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## **REAP Program and Eldercare Concerns in NH During COVID19**

Community Mental Health Centers and the REAP Program offer support for elders during COVID-19

The NH state older adult REAP Program (Referral, Education, Assistance, and Prevention) and New Hampshire Community Mental Health Centers (NHCBHA) are working to address the underserved and extremely vulnerable older adult population during this time. While many people have transitioned to online or telephone sessions for their mental health and other supports, a large portion of older adults do not have equal access to assistance. Many older adults who do not live in a form of assisted living have been left alone during this time of crisis.

The REAP program is managed out of Seacoast Mental Health Center, one of the ten NH community mental health centers that comprise NHCBHA. SMHC administers the program statewide and contracts with the other nine New Hampshire community mental health centers to carry out this service

in their regions. REAP provides free short-term preventative home and community-based counseling and education services to people over the age of 60, focused on information and resources on coping with life changes and emotional well-being including concerns around mental health and substance abuse. It also provides support to professional and care partners of older adults in addition to education and community resource information.

COVID-19 has isolated many older adults from the world outside their home. They are being left behind as we transition to an online social world. In addition, many of the supports around transportation, delivery of food, necessary medications or other supplies have become limited or stopped completely. Since older adults are at high risk of complications from COVID-19, options to venture out themselves for such have become severely limited. Many care partners also fear exposing their loved ones and are unsure if they should continue visitation.

Director of REAP and Staff Therapist at SMHC, Anne Marie Olsen-Hayward says, "It's not uncommon to hear older adult clients talk about feeling invisible and unseen.

Our current state of social distancing only enhances this sense of isolation which can have a significant detrimental impact on the mental and physical well-being of older adults and their care partners. For some older adults, our phone call is the only check in they get. I cannot stress enough the positive impact that knowing someone will be checking in consistently has on a person's overall well-being. That while we are separate, you are not alone."

REAP is also coordinating with Service Link, the aging and disability resource center in NH that links people of all ages, income levels and abilities to information and support services in their community. Both organizations encourage older adults or care partners to call the REAP number at 1-603-957-5913, Service Link, or your local mental health center.







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