

Calendar

Governor's Conference on Volunteerism

May 13
New Hampshire Technical Institute. Call 1-800-780-8058 or visit www.volunteernh.org.

New Hampshire State Conference on Aging: 'Pathways for Independence'

May 29
Radisson Hotel, Manchester. For details, call 603-573-3302.

21st Annual Granite State Senior Games

July 30 – Aug. 10
Visit www.nhseniorgames.org or call 603-622-9041.

Volunteer

Support 'Divided We Fail'

Collect pledges and stories and lead discussions on health care and financial security.

Reach out into your community.

Distribute information at community events.

Speak up for real change now.

Make sure health care and financial security are top issues in New Hampshire's 2008 elections.

To find out about these volunteer opportunities and more, call Deborah Sprague at 603-621-1011 (toll free 1-866-542-8168) or e-mail her at dsprague@aarp.org.

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Attend performances around the state.

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The focus is on retirement security.

Life Rafts for Homeowners

State agencies and nonprofits want to help people keep their homes if at all possible. Don't suffer in silence. Shop for help.

A RECORD 529,542 CITIZENS voted on primary day, and exit polls showed the economy was their top issue. AARP New Hampshire is emphasizing financial security through the Divided We Fail effort.

In this challenging economy, many New Hampshire homeowners are worried about being "under water" — owning homes that are now worth less than they cost to purchase. Even more threatened are the 2,500 households whose subprime, adjustable-rate mortgages were in default at the end of 2007. Banking Commissioner Peter Hildreth estimates that 4,300 New Hampshire homeowners will face foreclosure by the end of 2009.

State agencies and nonprofits are stepping up with the following services:

❑ The New Hampshire Banking Department invites the public to bring in mortgage documents. Staff will help visitors understand their loans and explore payment options. Call 1-800-437-5991.

❑ The "Don't Borrow Trouble New Hampshire" campaign provides educational materials and a help line with advice on buying a home, refinancing, consolidating debt and preventing foreclosure. Call 1-866-623-1302.

❑ NeighborWorks® of Greater Manchester offers free workshops on keeping your home



and avoiding predatory lending. Call 1-888-995-4673.

❑ CATCH Neighborhood Housing offers tips on keeping up with loan payments and preserving home investments. Call 603-225-8835.

❑ Consumer Credit Counseling Services of New Hampshire and Vermont offers support. Call 1-800-327-6778 or visit www.cccsnh-vt.org to learn more.

State legislators introduced a bill this year to promote financial literacy and help Granite State residents avoid missteps in the future. The bill has been referred for interim study.

Follow legislative developments: www.gencourt.state.nh.us.

AARP New Hampshire
900 Elm Street #702
Manchester, NH 03101



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A third of 65-plus New Hampshire homeowners pay 30 percent or more of income for housing, one of the nation's highest rates.

Connect with other AARP members in the Granite State. Join a new online community at www.aarp.org/nh.

People

AARP New Hampshire is pleased to introduce these newly appointed members of the Executive Council. Members are volunteers who help create and monitor the progress of state-based activities in order to carry out AARP's strategic priorities.



Lois Beach of Wolfeboro retired from the Governor Wentworth Regional School District after a 27-year career in

elementary education and guidance. Beach currently serves as the secretary of the New Hampshire Retired Educators Association.

Nury S. Márquez is the corporate community relations manager for Public Service of New Hampshire. A resident of Manchester, she serves on many community boards.



After a political career in constituent services, **Gerrie Porter** of Amherst settled into retirement and began her service to AARP. She has held many AARP volunteer positions and is currently a member of the Capital City Task Force, AARP's advocacy team for New Hampshire affairs, and produces *Granite Tablet*, AARP's newsletter to chapters.

William Walker serves as director of the Minority Health Office for the New Hampshire Department of Health and Human Services. Walker is a substance abuse intervention educator and is recognized as an expert in prevention strategies and treatment programs. He also serves as selectman in his hometown of Thornton.



FROM THE STATEHOUSE

Fight Continues to Thwart Predatory Lending

AARP New Hampshire, along with a coalition of state agencies and service providers, has urged legislators to impose reasonable caps on payday and car title loans, which currently carry interest rates upwards of 500 percent. House bill 267 and Senate bill 472 would limit the annual interest rate to 36 percent. Payday lenders will prey on anyone with a bank account and a steady source of income, including working families and older residents subsisting on Social Security. To receive updated information on these and other bills, e-mail Bill Hamilton at whamilton@aarp.org, call 603-621-1005 (1-866-542-8168 toll free) or visit www.aarp.org/nh.

ON THE MOVE

As Population Ages, Transport Is Central

Last fall the New Hampshire Legislature formed a State Coordination Council and charged it with developing, implementing and providing guidance on transportation options. The council includes broad regional representation, including the University of New Hampshire Institute on Disability and AARP New Hampshire. Each November, it will report its findings, progress and recommendations for proposed legislation to the governor, speaker of the House and president of the Senate.

Transportation remains one of the greatest unmet needs for older residents across the country. It is imperative that they reach needed services and venues to maintain their health, stay socially engaged and maximize their independence. In New Hampshire, transportation has become a critical issue because of the state's rural nature, the lack of convenient transportation options tailored to meet the needs of older residents, and the aging of the population. To learn more, contact nh@aarp.org.

FROM THE GRASSROOTS

'Divided We Fail' Hits Campuses Statewide

In 2007, Divided We Fail staffers and volunteers visited eight campuses in New Hampshire and collected more than 2,000 pledges. This year, Divided We Fail in New Hampshire is working closer with faculty and student groups to help reshape attitudes about health care and financial security issues. In addition, the campus outreach initiative will work to organize New Hampshire students online. Look for Divided We Fail classroom presentations, pledge drives and forums at a campus near you, and tell college students you know to join the Divided We Fail groups on Facebook and MySpace.

Enjoying the Arts in New Hampshire

As the winter weather warms up (maybe), New Hampshire plays host to a wide variety of music, arts and theatre performances throughout the state.

The University of New Hampshire Music

Department features performances, open to the public, throughout May. On Sunday, May 4, see the university Wind Symphony at 3 p.m. at the Johnson Theatre. The Symphony Orchestra and Concert Choir perform at 3 p.m. on May 11, same venue. For information on these and other performances, call 603-862-2404.

From Anonymous to Aponovich: New Hampshire

History and Art, Dunbar Free Library, Grantham, Tuesday, May 13, 7 p.m. "Art" and "History" don't only happen in faraway places — France, Austria and Asia. Learn about art that "captures the daily life and geography in the Granite State." The event is free of charge.

Footloose, May 16 – 18, Newport.

The Newport Opera House presents the fun and explosive Broadway song and dance show. For tickets, call 603-863-2412 or visit www.newportoperahouse.com.



Don Bowdoin and Ally McNair meet George Stephanopolous while distributing Divided We Fail T-shirts and messages on primary day.

Spotlight: Volunteer Meets Political Celebrity

Hospital social worker Don Bowdoin of Nashua didn't expect to rub elbows with ABC News correspondent George Stephanopolous when he volunteered for AARP shortly after retiring. "With AARP, I found just what I was looking for: new challenges, building different skills and meeting lots of great and talented people," said Bowdoin, who had an exciting encounter on Elm Street in Manchester on primary day. He was distributing Divided We Fail hats, T-shirts and messages when Stephanopolous stopped to listen and pose for a photo. "My work with AARP leading up to the primary gave me the opportunity to observe the political process firsthand," said Bowdoin. "Meeting George Stephanopolous was just the icing on the cake."

From advocacy to community events, AARP is ramping up its volunteer efforts and is interested in talking to you. To find out more, call Deborah Sprague at 603-621-1011 (1-866-542-8168 toll free) or e-mail dsprague@aarp.org.

👉 At \$10.45 an hour, the median wage for home health aides employed in New Hampshire is the fifth highest in the country.

👉 Explore New Hampshire's 72 state parks, campgrounds, waysides, natural areas and historic sites at www.nhparks.state.nh.us.



Serving 240,000 members

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Volunteer State President

Lois Beach
Tim Gormley
Nury Márquez
Gerrie Porter
Bill Walker

Q&A

‘Education Is Critical to Preventing Fraud’

Mark Connolly, director of the New Hampshire Bureau of Securities Regulation, shares tips on protecting yourself.



Q. Is investment fraud really a problem in New Hampshire?

A. Investment fraud is a problem in New Hampshire, especially with our older citizens. Nationally, older adults represent about 15 percent of the population but more than one-third of all the victims of fraud. What’s more, they file half of all investor complaints. These statistics are consistent with New Hampshire’s trends and as our state population increases in age, this trend will most

likely continue. Some of the scams and frauds include sales presentations over the Internet, unsolicited e-mails, lottery winning mailings and unsolicited phone sales.

Q. What should raise red flags?

A. Words or phrases that should alert you to possible problems are “guaranteed returns,” “once-in-a-lifetime deal” or “limited-time offer.” Also keep in mind that a “free seminar” may not be totally free, because a hard sell for a product or service may be served up along with that free lunch.

Q. Are there techniques or basic tips on how to protect ourselves?

A. First of all, if it seems too good to be true, it probably is! You should check out the salesperson who is selling the product. Understand what you are buying. Ask questions and verify the answers. Before you invest, understand any restrictions on withdrawal of principal. And keep track of your investments.

Q. What else can people do to protect themselves?

A. Education and knowledge about financial services are critical. The Bureau of Securities Regulation is here to assist people if they have inquiries about a particular salesperson or whether a product is licensed or registered in New Hampshire. The Bureau can also determine if complaints have been filed involving the individual or the legitimacy of the product. Our investor hot line is available 24 hours a day, seven days a week at 1-800-994-4200. Our Web site is www.sos.nh.gov/securities.

AARP, the Bureau of Securities Regulation and the U.S. Securities and Exchange Commission are hosting an information-packed seminar in Portsmouth on April 30. For more information, visit www.aarp.org/nh or call 1-877-926-8300 toll free.

FROM THE STATE DIRECTOR

An Anniversary to Unite Generations



When Ethel Percy Andrus founded the American Association of Retired Persons in 1958, even she couldn’t have dreamed this big. A half-century after the organization was born, AARP is kicking off its 50th Anniversary.

Our anniversary tour will unite all generations from coast to coast. We’ll launch renovation projects that will leave communities standing stronger. We’ll confront the challenges of key issues like health care and financial security. And we’ll reward public high schools for their innovation and commitment to creative education. The capstone is our annual event and expo, Life@50+, in Washington, D.C., on Sept. 4 – 6.

Activities will take place in New Hampshire, too. The Ethel Percy Andrus Legacy Award for Innovation will be given to Merrimack Valley High School for its Freshman

Academy. The \$10,000 award will be used to bolster the current program – which facilitates ninth graders’ transition into high school – and provide a new approach to dropout prevention, retention and renewed excitement about staying enrolled.

“Keeping our students through graduation is a top priority,” said Merrimack Valley High School Principal Michael Jette. “Our Freshman Academy is key in reaching this goal. It promotes student growth and achievement and provides the necessary tools for freshmen to be successful in high school and beyond. It’s satisfying to be part of AARP’s 50th Anniversary celebration and the legacy of Ethel Percy Andrus, a retired high school principal.”

And it’s satisfying to AARP to honor Merrimack Valley High School and the difference it is making in the community.

Kelly Clark serves AARP New Hampshire as state director.

“We’ll confront the challenges of health care and lifetime security.”

Resources

To call:

The New Hampshire congressional delegation:

Sen. Judd Gregg (R)

Washington, D.C. 202-224-3324
Berlin 603-752-2604
Concord 603-225-7115
Manchester 603-622-7979
Nashua 603-577-3823
Portsmouth 603-431-2171

Sen. John Sununu (R)

Washington, D.C. 202-224-2841
Berlin 603-752-6074
Claremont 603-542-4872
Manchester 603-647-7500
Nashua 603-577-8960
Portsmouth 603-430-9560

Rep. Paul Hodes (D)

Washington, D.C. 202-225-5206
Concord 603-223-9814

Rep. Carol Shea-Porter (D)

Washington, D.C. 202-225-5456
Manchester 603-641-9536
Dover 603-743-4813

To visit:

AARP Retirement Self-Assessment

www.aarp.org/moneyblooms

Federal Trade Commission's Online Safety Site

www.onguardonline.gov

To read:

To receive the following free AARP publications and others, call 1-866-542-8168.

Home Modification: Your Key to Comfort, Safety and Independent Living

Taking Steps to Prevent Falling Head Over Heels

At the Crossroads: A Guide to Alzheimer's Disease, Dementia and Driving

Money Matters: Your Guide to Financial Security

When Employees Become Caregivers

DIVIDED WE FAIL

For Most, Retirement Looks Uncertain

FEELING JITTERY ABOUT your financial future? Count yourself part of a large, jumpy crowd, faced with rising prices at the pump and soaring home heating bills, a falling dollar, housing values in steep decline and shaky subprime mortgages. And too many of us have too much credit card debt and not enough savings.

Only a quarter (27 percent) of people age 40 and over are very confident that they and their spouse will have enough money to live comfortably throughout retirement. A whopping three-quarters of us are struggling to scare up enough resources to fund even a modest level of comfort.

The question that lies at the root of our financial insecurity is, "Can I ever afford to retire and live the good life?" For the first time in generations, Americans are worried that the answer may be no.

Traditionally, a solid retirement income rested on three sources: Social Security, a lifelong pension benefit from an employer and personal savings. More and more, work past the traditional retirement age is added to that mix.

Credited with keeping nearly one-half of older Americans out of poverty, Social Security remains our most reliable source of retirement income. More than 225,000 New Hampshire residents receive Social Security benefits, totaling over \$214 million a month (as of 2005).

Those benefits alone, however, cannot provide years free of financial worries, and the other two sources of retirement income have deteriorated.

Traditional employer-based pension plans are down sharply, with only one in five American workers looking forward to a regular retirement check from the workplace. Folks on the job are more likely to be offered the opportunity to save for retirement in an employee-sponsored 401(k) plan or a similar vehicle based on voluntary participation. But half of all private-sector employees either don't have access to that solution or aren't using it.

Personal savings are headed the same way. More than half of workers who have saved for retirement have put away less than \$25,000.



Why don't we save more? Because it's too hard — the major reason people give for skipping contributions to their rainy-day fund is that they simply don't have the money to spare — and because we have too much debt.

These troubling trends leave us grasping for solutions, for leadership, for a clear direction to help secure our financial future.

Divided We Fail continues to call on elected leaders to propose solutions to this new reality. Efforts will only gain in intensity as the 2008 presidential election nears.

Take the 'Divided We Fail' Pledge

Through the Divided We Fail initiative, AARP, with other nonprofit groups and businesses, is calling on elected leaders to propose solutions to financial security issues. That call found its way to the top of voter concerns in this year's presidential caucuses and primaries. Regardless of party affiliation, more than nine in 10 AARP members who were likely voters in the five states with early primaries or caucuses said that issues related to financial security — Social Security, incentives for savings and investment, and pension protection — are important to their votes.

Divided We Fail seeks to ensure that all Americans have access to affordable, quality health care and peace of mind about their lifetime financial security. To join our efforts, go to www.dividedwefail.org, read our platform and take the pledge.

This fall, the minimum wage in the Granite State will rise to \$7.25, above the U.S. average — as is the state's median income.

For a free subscription to the quarterly *New Hampshire News* (formerly *Update*), call 1-866-542-8168 or e-mail nh@aarp.org.