

Women's Health

Fall 2009

News from the Women's Health Resource Center

 **Dartmouth-Hitchcock**
MEDICAL CENTER

Women & Retirement Security

Retirement security is an important issue for both men and women, as we are living longer, spending more, and saving less than prior generations.

Nationally, one-half of middle class working families will run out of money during retirement, and women will represent the majority of those who will be financially insecure during their retirement years. The Heinz Family Philanthropies and The Women's Institute for a Secure Retirement (WISER) have electronically published a book that is available for free at www.womensretirement.org and includes information on savings, Medicare, long-term care, and related resources. Presented here is an excerpt from this document, along with published data from The New Hampshire Women's Policy Institute. These reports are also available in our WHRC free lending library. For more information on this important topic, join us at the Resource Center on the evening of September 30 for the presentation: "Creating a Financial Action Plan for Retirement—What Every Woman Should Know." (Continued on page 2)

What Every Woman Should Know

WHETHER YOU ARE thinking about retirement or have already retired, join us for an evening with a financial advisor to better understand how to create a plan for retirement. **PAGE 3**

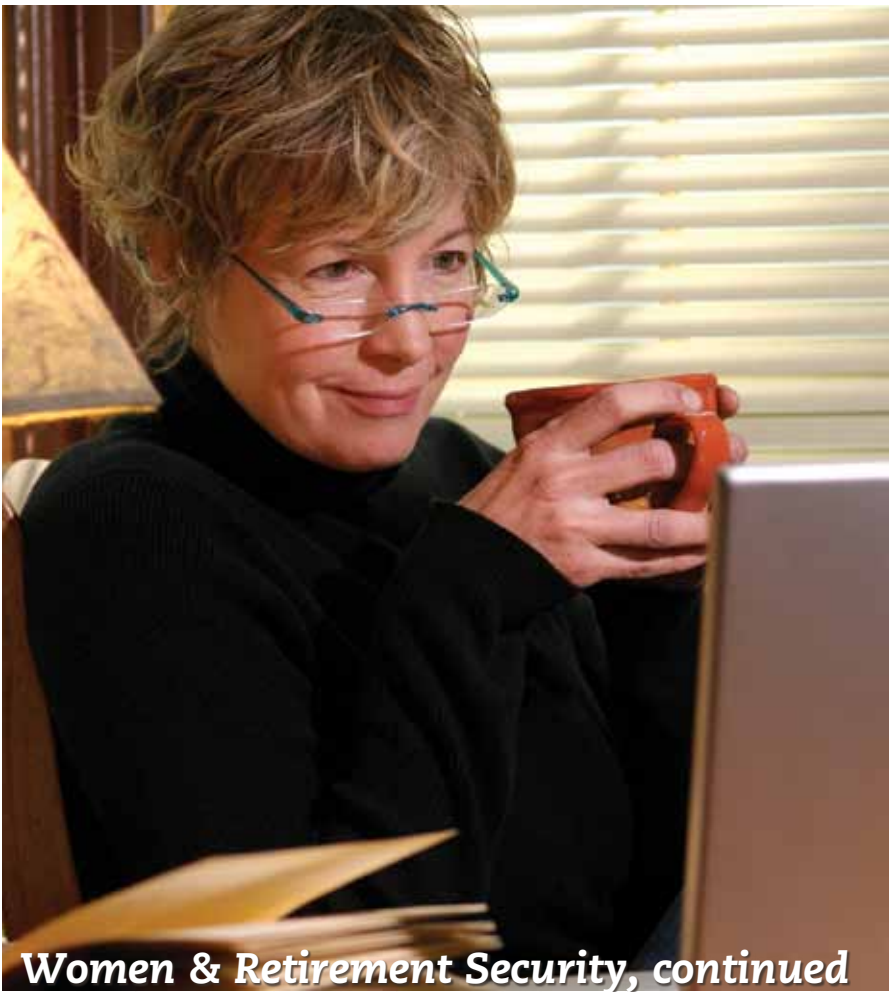
SPEAKING WITH BOTH FEET ON THE GROUND

Learn to speak and lead with confidence using specific tools and strategies. **PAGE 5**

"OFF YOUR ROCKER"

A support group for caregivers of grandchildren. Join us to share stories, make new friends, and discuss ways to support each other. **PAGE 7**





Women & Retirement Security, continued

What The Numbers Tell Us

The statistics show why women are at a disadvantage when it comes to retirement. Their role as primary caregivers reduces their income dramatically over the course of their working life. That, in turn, reduces their Social Security benefits and pension benefits—if they were fortunate enough to have an employer-offered pension. In addition, women typically have longer life expectancies than men. Studies have also shown that women do not have the financial education they need to manage their resources. This is critical as a large percentage of women will become the sole financial decision-makers, living alone as they age.

Here are some facts to consider:

■ **Nationally, social security is the only source of income for 25% of unmarried women.** In New Hampshire, 62% of older women living alone have incomes below what is needed to cover basic costs of living, which is estimated to be \$20,000 per year.

■ **On average, women spend 27 years in the work force while men work almost 40 years.** Women's lifetime earnings are lower due to differences in pay rates, part-time versus full-time work, as well as women's primary role as caregivers for family and others, which averages 12 years out of the workforce. The estimated lifetime cost of this care-giving is \$719,686.

■ **A woman who reaches 65 can expect to live until 84 or 85,** about four years longer than a man.

How to Build a Financial Base

The key to a secure retirement is to start building a sound financial base—and remember, it's never too late to start. Here are 5 goals to strive for:

■ **Balance your basic bills.** Start with what's most important—your basic necessities. These include your rent or mortgage, utilities, insurance, car payment, regular medical bills, day care, basic food

allowance, and any legal obligations. Generally, you should be able to cover these expenses on 50 percent of your take-home income, so that you have enough left over to save for your future. If these basics are taking more than 50 percent of your pay, it may be time to cut back on expenses to get as close as you can to that mark.

■ **Pay off your debt.** This is a two-part process. The first part is to stop taking on new debt. It may be time to give your credit cards a rest and stop making new purchases for non-essential items. Then it's time to start tackling the old debt, paying off your old bills, one at a time, until they're gone. Meanwhile, keep on making your minimum monthly payments on the other debts. If you are spending about half your income on your basic necessities, earmark 20 percent of your paycheck to debt repayment and savings.

■ **Build your emergency savings.** This is your safety cushion when things go wrong in life. Aim to save about three months pay.

■ **Work towards paying off your home.** When it comes time to retire, you can live rent-free which means that your Social Security and savings will go a lot further. Consider squeezing out some extra money from your monthly spending and put a second check in with your mortgage payment. If you don't own a home, you should still keep saving. The money you would have used to pay down your mortgage should go into savings.

■ **Create a retirement fund.** Sign up for your retirement plan at work if you have one, and take advantage of any matching contributions your company may give you; or open an IRA (Individual Retirement Account) on your own. How much should you put into your retirement accounts? Roughly 10 percent of your take-home pay is recommended.

How to Make Financial Plans for the Unexpected

One the best plans women can make to avoid financial disaster is to establish financial independence. If you are living with a spouse or partner, the idea is not to create a split, but rather for you to have enough financial self-sufficiency to act on your own in an emergency. The follow-

ing six steps can help you accomplish that independence in the event of job loss, a health crisis, divorce, or death of a spouse.

■ **Maintain files of basic financial information.** Be sure you have copies of all current assets; bank account numbers; safe deposit information; insurance beneficiary information; IRAs and other retirement account records; tax returns going back seven years; mutual fund statements and copies of stocks and bonds; copies of all insurance policies; the lease or mortgage information on your home; copies of wills, trusts, prenuptial agreement; and copies of birth and marriage certificates.

■ **Have your name on the checking account.** If your partner dies suddenly, it could be difficult to resume payment schedules if the checking account and home purchases are listed only in his name. If you are married, you should also open checking and savings accounts in your own name in case a will is contested or some other complication arises.

■ **Establish and maintain good credit.** Good credit is essential to any sort of financial independence. Get credit in your own name through a personal credit card. Make sure your joint accounts are paid on time to maintain your own good credit, or get your name off those accounts that are not paid on time.

■ **Assess your insurance needs and buy enough to protect yourself.** This would include life insurance, homeowner's insurance, health insurance, and car insurance.

■ **Create and agree on a will for you and your spouse or partner.** Make sure that wills are drawn up and that you have a notarized original copy, a lawyer has a copy, and that there's a copy in a safe deposit box. Review and update your will every five years or when your life situation or assets change.

■ **Save, save, save!** One reason for the high rate of poverty among older women is the lack of personal savings.

It's Your Tomorrow

If you spend some time planning for retirement, it can become a much richer phase of life. Maybe you have travel in mind, or want to spend your time on a favorite hobby, or

you want to help your family, or just want a paid-for house with plenty of time with the grandkids. No matter what the details, creating a financial plan for retirement can help you live in comfort and dignity. This means having money to cover your basic needs without calling on the charity of others, or working longer than you are physically able. And with a little luck, it can mean having money for your dreams as well!

> For more information on this important topic:

- Come to the WHRC on Wednesday, September 30 from 6-7:30 p.m. for a free lecture on what every woman should know about creating an action plan for retirement (see page 4)
- Visit the WHRC lending library for a copy of *What Women Need to Know about Retirement—A Joint Project of the Heinz Family Philanthropie and The Women's Institute for a Secure Retirement.*
- Check out these websites:
www.retirementsecurityproject.org
www.dol.gov/ebsa/publications/women.html
www.womensretirement.org



Women's Health Resource Center

Located on the mall
in Lebanon, New Hampshire.

Hours: 9 - 5 p.m. Monday–Friday

Phone: (603) 650-2600

Fax: (603) 650-2609

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Web: www.dhmc.org/dept/whrc

Store: www.whrcstore.org

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 **Dartmouth-Hitchcock**
MEDICAL CENTER



Dartmouth-Hitchcock > Healthy Aging Center Events

MAINTAINING WELLNESS IN THE SECOND HALF OF LIFE: LESSONS OLDER ADULTS TEACH THEIR DOCTORS
Part of the free community lecture series. Registration is not required.

Thursday, Sept. 17 • 5 - 6:30 p.m.

Auditorium E/F, DHMC

*Kenneth Dolkart MD, FACP, Geriatrician,
Assistant Professor of Medicine, DHMC*

POWERFUL TOOLS FOR CAREGIVERS
A free six-week workshop series for those caring for older loved ones.

Registration is required; call (603) 606-6590

Two upcoming sessions:

Thursdays, Oct. 1 - Nov. 5 • 4:30 - 6 p.m.

Health Education Center, DHMC

Tuesdays, Oct. 20 - Nov. 24 • 2:30 - 4 p.m.

Health Education Center, DHMC

GETTING STARTED: WHAT TO DO WHEN YOUR FAMILY MEMBER HAS MEMORY LOSS

Wednesday, Oct. 14 • 5:30 - 8 p.m.

Auditorium D, DHMC

Registration is required; call (603) 606-6590

ALZHEIMER'S DISEASE: LEGAL AND FINANCIAL ISSUES & ANSWERS
Wednesday, Nov. 18 • 5:30 - 7 p.m.

Auditorium D, DHMC

Registration is required; call (603) 606-6590

MEMORY LOSS, BRAIN HEALTH AND WHAT YOU CAN DO

Saturday, Nov. 21 • 2 - 3 p.m.

Fuller Board Room, DHMC

Registration is required; call (603) 606-6590

For more information on any of these events or to register:

call (603) 653-0868

e-mail HealthyAging@hitchcock.org or

visit dhmc.org/goto/HealthyAging.

Women's Health Resource Center Classes

Register for Classes by Calling (603) 650-2600



Mindful Eating—A New Approach

Despite spending \$30 billion a year on weight-loss products, nearly two-thirds of American adults are overweight or obese. It is increasingly clear that diets and food plans alone are unable to reverse this epidemic trend. Mindfulness-Based Eating Awareness Training is a treatment that takes a different approach using the simple techniques of eating-related guided meditations and cognitive-behavioral skills to help participants break the patterns of mindless, stress-related eating that undermine their efforts to maintain a healthy weight. Come learn more about these techniques and an upcoming 9-week course. More information is available at www.uvmindfultherapy.com.

Thursday, Sept. 17 • 6 – 7:30 p.m.

Lee Gabriel Lemal, MA, LCMHC and Dorie Porcelli, MA, LCMHC

What Can Skin Care Products Really Do For You?

Anti-aging and anti-wrinkle skin care products today are geared towards the three main ingredients in the skin that decline as we get older—collagen, elasticity, and hyaluronic acid. Come to this informative lecture and learn more about the skin, including: AHA's, antioxidants, peptides, lipids, retinoids, and botanicals; and find out how to know if the products you are buying are useful or not. Demonstrations of "mini facials" will be included, and you are invited to bring one of your favorite skin care products to class for discussion!

Thursday, Sept. 24 • 6 – 8 p.m.

Pat Laurin, Licensed Esthetician

Creating a Financial Action Plan for Retirement What Every Woman Should Know

As a woman, you face some unique financial challenges. The way you approach managing your wealth can have a profound affect on how you take advantage of new experiences and enjoyments as you go through life. Today, women are living longer and more vital lives. But, for many women, the gift of longevity has become one of the biggest threats to their financial well-being in retirement due to the rising cost of health care and uncertainty over government programs such as Social Security and Medicare. Whether you are thinking about retirement or have already retired, join us for an evening with a financial advisor to better understand how to create a plan for retirement.

Wednesday, Sept. 30 • 6 – 7:30 p.m.

Sally J. Boyle, ChFC, CLU



FIRST LINE THERAPY A 10-WEEK PROGRAM TO ENHANCE BODY COMPOSITION

Altered body composition (including overweight/obesity) is the leading cause of chronic disease. This is a 10-week, doctor supervised program, during which you will be coached to optimize your body composition. Individual progress will be regularly assessed through measurement of weight, hip and waist circumference, blood pressure and body composition analysis. The course will also include lectures on healthy lifestyle choices, and group discussions to share strategies for overcoming the barriers to optimal health. Come receive the information and tools you need to take charge of your health!

Tuesdays, Sept. 15 – Nov. 17

\$300 for the course (check your health insurance for reimbursement) plus \$200 for individual assessments and body composition analysis with Bioimpedance Analysis (BIA)
Robyn Jacobs, MD

LOVING WHAT IS A COURSE BASED ON BYRON KATIE'S BOOK

This course uses Byron Katie's "four questions" to help identify and change your stressful thinking. The simple, yet powerful writing technique can help you improve your relationships, rid yourself of angry and depressing thoughts, and act with more clarity and integrity.

Reading "Loving What Is" by Byron Katie is recommended, but not required.

Mondays, Oct. 5 – Nov. 9 • 5:30 – 7 p.m.

\$75 for the 5 weeks

Jude Powers and Elaine Shamos

INTRODUCTION TO MEDITATION

Are you curious about meditation? Do you want to know more about the different ways to meditate? If so, join us for a class where you will learn which techniques may suit you best and how to engage in other relaxation methods including imagery, acupressure, and breathing.

Saturday, Nov. 14 • 10 a.m. – 12:30 p.m.

\$35 for the class

Angeliqe Priscilla, PT, Certified Acupressure Instructor

Women's Health Resource Center Classes

Register for Classes by Calling (603) 650-2600

BEYOND THE KEGEL I PELVIC FLOOR STRENGTHENING EXERCISES

In this class you will be shown functional ways to strengthen the pelvic floor, by learning specific exercises which mimic everyday motions, instead of those based on static positions—ensuring a much better effect on day-to-day life! Please come dressed with sneakers and comfortable clothing for exercise.

Saturday, Sept. 26 • 11:30 a.m. – 12:30 p.m.

\$35 for the class and exercise handouts

Beth Baras, National Academy of Sports Medicine, Certified Personal Trainer

BEYOND THE KEGEL II

This class will build on Kegel I and offer some new exercises for pelvic floor strengthening as well as an opportunity to go over any questions from Kegel I class exercises. Please come dressed with sneakers and comfortable clothing for exercise

Saturday, Oct. 31 • 11:30 a.m. – 12:30 p.m.

\$35 for the class and exercise handouts

Beth Baras, National Academy of Sports Medicine, Certified Personal Trainer

BALANCE FOR SENIORS

This half hour class will focus on helping restore essential balance necessary to help prevent falls, walk with more confidence and improve overall balance senses. Please wear flat, sturdy shoes with good tread.

Thursdays, Oct. 1 – Nov. 5 • 4:45 – 5:15 p.m.

\$60 for the 6 classes

Beth Baras, National Academy of Sports Medicine, Certified Personal Trainer

BASIC FITNESS REGAINED

Lost your fitness? This class will help you regain some of what you had in younger years: cardio stamina, strength, endurance, balance, and core strength. You will learn exercises to continue practicing at home. Please come dressed with sneakers and comfortable clothing for exercise.

Thursdays, Oct. 1 – Nov. 5 • 5:30 – 6:30 p.m.

\$120 for the 6 classes

Beth Baras, National Academy of Sports Medicine, Certified Personal Trainer

HEARTSAVER CPR ADULT, CHILD, AND INFANT

This course teaches CPR and relief of foreign-body airway obstruction for adults, children, and infants and includes a certification card.

Choose one of the following class dates:

**Thursday, Sept. 10 or Wednesday, Oct. 7
6 – 9 p.m.**

\$55/ person, includes book and certificate
Sue Gregory, AHA, BLS instructor

FIRST AID & CPR COMBINED CLASS

This course will cover all aspects of first aid for all ages, including: burns, poisons, seizures, animal and bug bites, broken bones, etc. On the second night, CPR and relief for foreign-body airway obstruction for adults, children, and infants will be taught.

**Wednesdays, Oct. 28, 6 – 9 p.m. and Nov. 11,
5 – 9 p.m.**

\$110/person, includes book and certificate
Sue Gregory, AHA, BLS instructor

BABYSITTING TRAINING COURSE

This course is designed around six major themes: safety, basic care, first aid, safe play, professionalism, and leadership. Participants will learn first aid action plans for various kinds of accidents and illnesses children may experience. A manual comes with the training, full of useful information and quick references. Family interview form, report records, and resume forms are also included to help you obtain and keep child-care jobs. For boys and girls, ages 11 and up.

Saturday, Sept. 19 • 9:30 a.m. - 1 p.m.

\$55 for the course, includes all materials

Please bring a lunch

Jude Powers

HOME ALONE COURSE FOR CHILDREN

This course is designed to teach children ages 8 to 11 how to respond safely to a variety of home alone situations. We will cover: gun safety, internet safety, personal safety, family communications, sibling care, and basic emergency care.

Saturday, Oct. 17 • 9:30 a.m. – 12 noon

\$40 for course, includes book and all materials
Jude Powers



> **New!**

Speaking with Both Feet on the Ground

In this experiential workshop, you will learn to speak and lead with confidence, authenticity and presence using specific tools and strategies. Once learned, the ability to connect and communicate is then available to you in any context, whether it's a formal presentation, in a meeting with clients or colleagues, or in an important conversation with another person on things that matter. Combining speaking and simple yoga-based exercises, you'll have multiple opportunities to practice presenting with confidence while feeling grounded and making a strong connection with your audience. In this workshop, you will learn to:

- develop a sense of comfort, ease and confidence when you speak
- refine your natural speaking style
- deliver impromptu content while staying centered and connected to your audience
- slow down, using techniques to engage your audience
- increase the impact of your presentation
- establish a rapport with your audience with listening techniques

Space will be limited, so register early!

**Friday and Saturday, Oct. 23 – 24
Friday, 6 – 9 p.m.,
Saturday, 10 a.m. – 5 p.m.**

\$150 for the workshop
Carla Kimball, MA, MBA, Founder
and President, RiverWays Enterprises
www.riverways.com

Women's Health Resource Center Classes

REIKI PROGRAMS

All classes taught by Linda Carley,
Reiki Master Teacher

Now approved for Nursing CEU credits!

Dartmouth-Hitchcock Medical Center's Nursing Continuing Education Council is accredited as a provider of continuing nursing education by the American Nurses Credentialing Center's Commission on Accreditation.

REIKI I TRAINING

Reiki means universal life force. This ancient healing energy may reduce stress, relieve pain and facilitate healing. This workshop includes an overview of the history of Reiki, instruction in hand positions used for treatment, and a summary of the energy centers in the body. By the end of class each student will have received the Reiki I attunement and become certified as a Reiki I practitioner.

Sunday, Sept. 27 • 12 noon - 6 p.m.

\$100 for workshop

This educational activity carries 6.0 contact hours.

REIKI II TRAINING

Second degree Reiki is available to Reiki I Practitioners who would like to strengthen the Reiki energy flow of their treatments. The use of ancient Reiki symbols will be taught to aid in emotional issues as well as distance healing. Prerequisite Reiki I. Please bring a lunch.

Sunday, Oct. 18 • 10 a.m. - 6 p.m.

\$150 for workshop

This educational activity carries 7.0 contact hours.

REIKI III TRAINING

For students who would like to enhance their Reiki skills. This class reviews the Reiki symbols in depth and also incorporates the use of essential oils, flower essences and crystals. Participants will also learn how to give a Healing Attunement. Prerequisite: Reiki II.

Sundays, Nov. 8 and 15 • 1 - 6 p.m.

\$300 for workshop

This educational activity carries 9.25 contact hours.

REIKI SHARE

Open to all Reiki Practitioners. Come gather with other practitioners to share and give Reiki to each other. It's sure to be a fun afternoon! Please pre-register for this session.

Sunday, Oct. 11 • 1 - 3 p.m. • free of charge

REIKI FOR KIDS

This workshop teaches the basics of Reiki as well as some meditation and breathing techniques for relaxation that kids can use forever. It may be beneficial for a parent and child to learn Reiki together. For this reason, special rates are offered for this workshop. Open to children ages 8-16.

Saturday, Oct. 10 • 1 - 4 p.m.

\$40/child or \$80/child with parent new to Reiki
Linda Carley and Peggy Merrill McLean,
Reiki Master Teachers

T'AI CHI FUNDAMENTALS— YANG STYLE SHORT FORM

T'ai Chi can be thought of as a moving yoga and meditation combined. Learning to do the T'ai Chi movements can foster a calm, relaxing mind while helping with balance, alignment, fine-scale motor control and learning to move from the body's vital center. This can translate into being better able to stand, walk, and move, thus correcting poor posture, aligning bones, and increasing strength. The form is appropriate for any level and physical capacity.

Held at Ancient Healing Arts, Lebanon Mall
Call Charles Meyers at (603) 442-9535 to register and for schedule.

QIGONG FOR HEALTH AND LONGEVITY

Qigong helps build energy and immune function along with calming the body, mind, and spirit. This course will teach three qigong techniques, while discussing the philosophy of qigong:

1. Primordial Qigong

dynamic form that builds energy as it consolidates the center

2. Whole Body Breathing

supplies each cell with oxygen and energy.

3. Marrow Cleansing Technique

powerful visualization combined with breath and movement

Tuesdays, Sept. 15 - Nov. 17 • 6:15 - 7:15 p.m.

\$100 for 10 weeks

Chas Meyers, Acupuncturist, Qigong
and T'ai Chi Fundamentals Teacher

> Important Registration Information

(603) 650-2600

- All classes take place at the WHRC, on the mall in Lebanon, unless otherwise noted.
- All classes must be paid for in full - one week before the class begins.
- We are unable to provide refunds for a program one week prior to class.
- WHRC reserves the right to cancel any program due to insufficient enrollment.

Women's Health Resource Center Classes

Register for Classes by Calling (603) 650-2600



> Study Seeks Participants

Are you thinking about having a baby within the next 12 months?

The Division of Clinical Research in the Obstetrics & Gynecology Department of Dartmouth Medical School has recently opened a study site for the ISIS Lifestyle and Fertility Study in Lebanon, NH. This research study, funded by the National Institutes of Health, is examining the link between certain lifestyle factors and a couple's ability to conceive a pregnancy.

The ISIS study is seeking women, age 20 to 34, and their male partners who are planning to try to have a baby in the near future. Eligible couples with no known history of infertility will have one visit at Dartmouth-Hitchcock Medical Center and will be asked to provide urine and blood samples and fill out questionnaires. Participation in the study will continue until the couple is pregnant or six months have passed. Compensation, monthly pregnancy tests, and diet and cholesterol assessments will be provided.

For more information, please visit the ISIS Study website or contact the ISIS Study staff:
www.isisfertility.org
IsisFertility@dartmouth.edu
(781) 434-6556

FREE SUPPORT GROUPS

Pre-Registration Preferred

"OFF YOUR ROCKER" – A SUPPORT GROUP FOR CAREGIVERS OF GRANDCHILDREN

Join us to share stories, make new friends, and discuss ways to support each other. If you have babies who are not yet crawling, you are welcome to bring them. A light meal will be provided. For grandparents who are the primary caregivers of their grandchildren regardless of the child's age. **Tuesday, Sept. 8, Thursday, Oct. 8, and Thursday, Nov. 12 • 6 – 7:30 p.m.**

Elaine Shamos

MISCARRIAGE AND INFANT LOSS SUPPORT GROUP

2nd and 4th Wednesdays of each month, 6 – 7:30 p.m.

Elaine Shamos

CHILD FREE WOMEN

Women who don't have children, either by choice or circumstance, have a unique perspective on the world and their place in it. Join a group of women in the Upper Valley who meet monthly to explore ideas and share experiences.

For more information, call Jenn at (802) 299-8844.

"LOOK GOOD, FEEL BETTER" PROGRAM

Organized by the American Cancer Society, this program is founded to help women offset appearance-related changes from cancer treatment. Hands-on workshop includes a 12-step skin care/makeup application lesson, demonstration of options for dealing with hair loss, and nail care techniques.

Meets every other month: the first Tuesday of the following months: Oct. and Dec., 10 a.m. – noon

Call (603) 448-6417 to register.

BEFRIEND

A peer support program for women with breast cancer provided over the phone.

For more information, call Margie Cole at (603) 653-3513 or Laurel Ludy at (603) 653-3514.

GOOD BEGINNINGS OF THE UPPER VALLEY

A free volunteer home visitor program that provides support to any family with a new baby, without regard for income or circumstance. Volunteers provide support at a critical time in a family's life, offering help wherever needed. To become a Good Beginnings volunteer, to refer a family, or for more information: call (603) 298-9524 or visit www.goodbeginnings.net.

The Health Education Center

... to inform, educate, and share
in decision making

Who will decide if you can't? ... ADVANCE DIRECTIVES

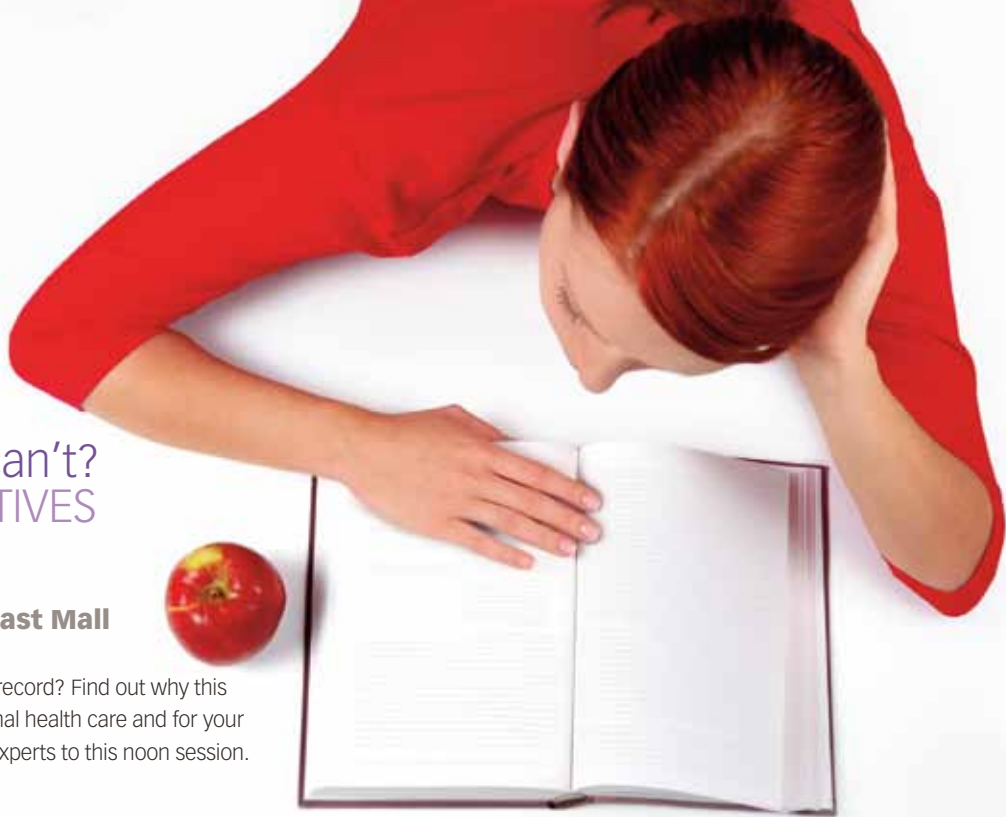
12-1 p.m. • Wednesdays

The Health Education Center, L4 East Mall

Do you have an advance directive in your medical record? Find out why this is one of the most important issues for your personal health care and for your family. Bring your questions and concerns for the experts to this noon session.

For questions please call or e-mail:

Health.Education.Center@Dartmouth.edu • (603) 650-8710



Women's Health
News from the Women's Health Resource Center
Dartmouth-Hitchcock

Dartmouth-Hitchcock Medical Center

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Lebanon, NH 03756-0001

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