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Improv comedy lifts mood between caregiver, dementia sufferers

By Brian Goslow

BROOKLINE —

Something about the e-mail announcing the Improv for Dementia Caregivers program at the Goddard House caught Alma E. Pelletier's attention.

Pelletier was attracted to the program's upbeat and positive focus. "It sounded like this would be a great tool for me to add to and use in my interactions and relationship with Bill, my 61-year old friend of 30 years, who's had dementia for eight years," said Pelletier, 51, a registered nurse who lives in Salem.

Pelletier had participated in many

dementia-related programs covering medical and legal information, community resources and handling "difficult behavior," and she had attended numerous dementia caregivers support group meetings. But the new program, she thought, might offer a new take that would help improve her time with Bill.

The brainchild of Improv for Life founder Erik Volkert, the program teaches participants how to use improvisational comedy as a tool in dealing with those afflicted with Alzheimer's disease or other forms of dementia.

"People with dementia are 'in the moment,' which can make it difficult to

reach them," Volkert said. "Too often, their caregivers and loved ones struggle to bring them into our world, trying to remind them of a past they have trouble connecting to. This can often lead to frustration, confusion and anger." By showing caregivers how they can join dementia sufferers in their "moment," he said, they can find "beauty, fun, connection and joy" in their time together.

That flexibility is an invaluable skill in engaging a dementia sufferer, said Brian Carpenter, an assistant professor of Psychology in Arts and Sciences at Washington University in St. Louis (WUSL). "Many people need an order to their lives — that isn't possible with some people with dementia."

Katy Phillips, the Goddard House's traditional resident care manager, said her facility is always looking for activities that provide support to its patients, staff and caregivers. Two staff members and five residents from the surrounding community attended the first session in mid-November; three house residents attended but did not participate. "Our people always live in the moment and we felt this would be good for them," Phillips said.

Volkert became interested in improvisational comedy in the late 1990s. "It was something I initially did for fun," he said. "Then I noticed that my friends and I had changed as people from having done it." He went on to teach at Improv Boston, where he noticed students were asking

questions about their life instead of the comedy. "They initially wanted to learn to be funny," he said. "Then they saw they could take what occurred onstage into their lives."

Those teachings were modified so participants could take circumstances from their own lives and use their time on stage to see how people responded to them. "In life, when you do something, you have to deal with the consequences," Volkert said. "Improv

allows you to act and use your emotions in different ways and see how people react. You can try out different ways of life."

He further explored this exercise as a Boston Center for Adult Education instructor. Volkert now runs his own company, Improv for Life, the umbrella under which Improv for Dementia Caregivers sits.

The first Improv for Dementia Caregivers program was with Alzheimer's caregivers through the Healing Moments organization. "I watched and noticed things about the participants that they might not notice themselves," Volkert said. "They'd tell me things they'd like to work on about themselves. I can give them suggestions as if they were preparing for Improv that they can bring to their lives and fold into their personalities."



Volkert

Cohousing offers green living, sense of belonging

By Adrian Sainz

Picture a neighborhood where doors can be left unlocked, where 20 families gather to eat in a common home twice a week, where solar panels help heat homes, where everyone relies on each other and determines the fate of the community together.

Sounds like an Amish farm? Actually, this is life in more than 100 cohousing communities from Massachusetts to Washington state, places to live where neighborliness and environmental sustainability trump isolationism and consumption.

With smaller homes, shared yards and dining areas, community gardens, designated walking areas and other amenities, cohousing is a niche option for baby boomers and seniors who are looking for a community-based form of

housing. Born in Denmark, the concept has attracted architects and homebuilders.

"You are absolutely not just getting a place to live," said Elinor Ginzler, senior vice president for livable communities at AARP. "It really is joining a way of life. There are usually expectations for community activity."

Cohousing is a type of intentional community, where like-minded residents get together years in advance to plan, design and build homes in a neighborhood where they will eventually live together. What makes it "cohousing" is the focus on mutual support and a sense of communal living that stresses the sharing of resources to have less of an environmental impact. It's different from a homeowner's association



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► Improv

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Volkert said Improv is uniquely suited for teaching people how to deal with dementia sufferers because it's all about improvising while onstage. "You forget about what happened before you got up there," he said. "It's about making connections with someone you don't necessarily know, both onstage and in the audience. You adapt to that."

This is exactly what Pelletier did at the Goddard House Improv program. "I generally am out of my comfort zone when asked to actively participate with more than my voice," she said. "Erik made it very easy, fun and beneficial to participate with my body, being and emotion. He role modeled how to go with the flow as members changed the rules of the games we were playing."

The "live-in-the-moment" aspect of Improv helps participants learn to follow whatever train of thought they're confronted with in their caregiving roles. "If someone (they love or look after) is living in the 1950s, instead of going against it, they learn to go with it," Phillips said.

Improv participants learn to be flexible, a valuable skill when dealing with someone suffering from dementia, Carpenter



Improv for Life founder Volkert during a recent improv session

said. "Many people need an order to their lives — that isn't possible with some people with dementia."

Challenging a dementia sufferer's irrational statements can create unintended hostility. "It ends up in having the person in anger and confusion a lot," Volkert said. His program aims to teach caregivers to respond in a way that makes the person with dementia feel nurtured and support-

ive instead of viewing the caregiver with suspicion.

By going with the flow and perhaps adding a touch of humor, the caregiver becomes a symbol of good feelings, Volkert said. "Sometimes, when you're dealing with someone with dementia, they won't remember what you said when you visited them; they'll remember how you made them feel."

Learning non-verbal communications skills is equally helpful. "Improv can teach people how to communicate without speaking and how to not send off the wrong signals," Carpenter said. That includes touch, a non-verbal form of behavior that people experience less and less as they get older. "They feel it being bathed, getting dressed and doing their daily tasks but not through more emotional and personable touches," he said.

Improv participants discover they may unintentionally send out signals that loved ones or friends can misinterpret. For example, a relative sees a visitor looking at the clock repeatedly; the visitor might be planning the rest of the day in his or her mind while the loved one thinks the per-

son doesn't want to be there and is itching to leave.

"There was a lot of learning about how to express yourself emotionally and watching your body language because you're not always aware of what message it's sending out on a sub-conscious level," Phillips said.

"Improv participants learn to be flexible, a valuable skill when dealing with someone suffering from dementia."

— Brian Carpenter

Pelletier now finds it easier living in the moment when she's with Bill, thanks to the Improv class. "I forget the rules or let Bill set the rules," she said. "If he changes the rules, then I go with the flow, taking direction from Bill. He is less stressed and is able to express more emotion, smiling, laughing and yes, crying."

"What I love the most is I get to see the side of Bill that comes out only with living in the moment: his coined phrases, joking, trying to make others laugh." Most importantly, Pelletier said, "When I too live in the moment, Bill's moment now becomes our moment again."

For more information, visit www.improvforlife.net or call 617-448-7473.

► Green

Cont. from page One

mainly because there's no decision-making hierarchy or board — all important moves are made by consensus.

Older folks interested in this concept can approach it two ways. Most of the nation's cohousing communities are multigenerational, allowing seniors to be surrounded by a vibrant, energetic atmosphere that can include families with children.

There also are three cohousing communities located in Virginia, Colorado and California, which are geared toward the over-50 crowd and are usually referred to as elder cohousing or senior cohousing. More senior communities are in the planning stages, said Charles Durrett, a designer of cohousing communities and author of *Senior Cohousing: A Community Approach to Independent Living*.

Still, some residents of these communities stress that cohousing is not for everyone, and the goal is to get away from large subdivisions and reliance on cars.

People seeking to start cohousing communities can find others with similar interests in their daily lives, or they can access websites that unite people interested in cohousing. From there, the group begins to meet and establishes the general design of the community, what types of shared amenities they want, and what rules or guidelines they want to put in place.

Cohousing startups must secure a location, then team up with architects to design the homes and developers to build them.

Municipalities must sign off on zoning and other issues. In cohousing communities, residents usually own their homes.

Some cohousing groups can attend workshops with instruction on how to start a community. Consultants can be hired to help find residents, architects and developers. Once the homes are built, residents move into what consultant Ben Brown calls "instant neighborhoods" where everyone already know each other.

The planning and building process takes a couple of years at least, experts say.

For C.J. Russo and his cohousing group in Olympia, Wash., the process started in September 2004 for a 19-unit multigenerational community with a vegetable garden and homes built with nontoxic materials.

They've broken ground and hope to move in later this year — despite a difficult economy that's seen homebuilding sag amid the calamitous housing market. Russo said the homes average in price from \$270,000 to \$420,000. They're still looking for people, and already have a few members in their 60s.

Financial investment starts early in the process, with future homeowners paying up to 5 percent of the costs up front to help with planning costs, Durrett said.

Amenities vary, but the common house is universal and important in bringing the community together, said Brown. It is where shared meals are prepared and eaten. Common houses can also have guest rooms, kids playrooms, laundry rooms, workrooms

and meeting areas.

By using shared resources, smaller homes can be built, reducing their environmental footprint.



Sacramento Street Senior Homes, Berkeley, California

Proponents tout the quality of life, especially neighborly cooperation. If a resident is sick, someone might go get him medicine or a hot meal. Rides to school and ball games are shared, and neighbors often baby-sit for each other. Residents agree to share the work, such as cleaning the common house and gardening.

Due to mobility and health concerns, seniors sometimes require more help, so cohousing is a way to assemble an instant support system. While there are just three existing senior cohousing communities, several more are in the planning stages, including one in Grass Valley, Calif. that will have onsite care facilities, Durrett said. Sliver Sage in Boulder, Colo. already has such facilities.

Zev Paiss, a cohousing consultant in Boulder, said that the economic environment has slowed down all homebuilding. But if

conditions improve, there could be 20 or more elder cohousing communities in the next five years.

Older people who may not want to deal with children or prefer to be with people their same age, for example, may benefit more from elder cohousing than from multigenerational communities. Those who are sticklers for privacy, or can't afford it, may not be interested at all.

Joani Blank, 71, said after visiting dozens of cohousing communities in the United States, she believes they can benefit seniors who want a strong sense of community. But she and others said the planning process is quite long, privacy is much less of a priority, and

it takes patience to resolve issues that spring up between neighbors.

"People know you are going to have rough spots, and they know because they have had rough spots all their lives," Blank said.

Near the Blue Ridge Mountains locale of Crozet, Va., Jay Perry is helping create a 26-unit cohousing multigenerational community. At 60, he plans to age in place among friends.

"I would rather live in a place where people have the ability to do things for me," Perry said. "The energy helps keep me young." — AP

On the Net: Charles Durrett: www.mccamant-durrett.com, Zev Paiss: www.abraham-paiss.com, The Cohousing Association of the United States: www.cohousing.org, Fellowship for Intentional Communities: directory.ic.org.

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Bay State's oldest being targeted by telephone scam artists

By Brian Goslow

WORCESTER —

The harsh response suggested something wasn't quite right. After all, the usually congenial 88-year-old New Jersey man had always volunteered the destination of his regular lunchtime drives.

Not this time. "This is none of your business," he snapped at his caretaker. "I'm doing what I'm doing."

Sensing time was of the essence, the concerned caretaker immediately asked the man's wife for permission to search his desk for a clue to his unlikely conduct. The answer was right on top: a letter stating, "You have won a prize," with instructions on how to collect it — starting with transferring \$3,000 to the sender via Western Union, said his daughter, a Massachusetts resident, who didn't want to identify herself or her family.

The caretaker called the local Western Union office to alert them to the man's imminent arrival. She explained the situation and asked that the funds not be forwarded, to which Western Union agreed. She then contacted town police, who confirmed her fears. "Absolutely, this is a scam going on," the police told her. "You did the right thing."

Martin "Marty" Civin, 78, of Spencer, wasn't as lucky.

In mid-December, he received a phone

call from a young sounding man claiming to be his grandson. "I said, 'Is this Max?'" said Civin, whose grandson attends Temple University in Philadelphia.

"He said, 'Grandpa, I'm in trouble. A friend and I were in Canada. We were stopped coming across the border by customs.' The young man went on to explain how his friend has "a marijuana problem," they needed to be bailed out, and could Civin please send him \$2,900 through Western Union.

Civin asked his "grandson" to call his father. "He said, 'Please don't tell him.'"

While the response spurred suspicion, Civin imagined his beloved grandson scared and frightened in a foreign jail. The caller told him how to wire the \$2,900 to him in Alberta — with no supporting town or address — through Western Union. Civin responded that that would be like putting only "Massachusetts" in the address space. "But," Civin recalled, "he said if he had the transaction number he could pick it up anywhere."

Civin drove to North Brookfield Savings Bank with his wife, Dorothy, and then went next door to the Western Union office at Hannaford Supermarket, where he learned it would cost him an additional \$130 for the money to become immediately available on the receiving end. He pulled \$100 out of his pocket and sent his wife back to the bank for the other \$30.

"So now we've put up \$3,030," Civin said. As soon as they returned home from the hour-and-a-quarter journey, the phone rang. "He said, 'Can I have the number?'"

By now, Civin was really suspicious and asked the man his birth date. "He started to cry and said, 'Come on Granddad.' I asked him his grandma's name and he said Dorothy — and that's my wife's name." Civin now thinks he mentioned her during the first call. Those tears overcame Civin's fear of being scammed and he gave the man the transaction number to pick up the money.

Three hours later, his wife called their grandson's cellphone.

"Where are you?" Dorothy Civin asked. "I'm in my room," the real Max responded. "If I don't finish studying for my final, I won't get home for Christmas."

As the reality of what had happened set in, Civin immediately called the Spencer Police, and then Verizon, to see if the scammer's call could be traced. He followed those calls with ones to Western Union and the FBI. "Here we go again," the FBI operator replied, referring to a similar scam two years previously.

The Western Union fraud unit told him the money had been picked up 10 minutes after he had given out the transaction number, not in Alberta, but Quebec.

"I asked if they had copies of his picture ID; I had to provide mine twice to send the money," Civin said. "Now I'm starting

to feel someone's in cahoots with Western Union."

According to David Liggett, Western Union's U.S. corporate affairs public relations consumer manager, the company processes thousands of transactions each day. Its operators and agents are trained to look for possible fraud. When they believe a fraudulent act is in progress, they contact the customer about their doubts, but it's up to the money sender to ask them to stop the transfer.

"When asked, 'Do you really want to do (send) this?' most will get defensive," Liggett said. "They want to protect their imagined loved one. They'll say, 'Oh, yes, that's my grandson.'"

With Grandparent Scams, scammers make sure victims don't have time to call parents or other family members more apt to know the supposed troubled grandchild's whereabouts before the money has been sent and picked up. "They'll say anything to make the transaction happen," Liggett said. "They have no scruples."

Consumer Affairs, an online consumer news and resource site, named the Grandparent Scam one of the top 10 scams of 2006. A survey of wireless money transactions in seven states in 2002, released the following year, found that 29 percent of transfers over \$300 were fraud-induced. Of the total dollars transferred, 58 percent

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► Scams

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were fraud-induced, averaging \$1,500 per transfer.

Attorney generals from 47 states used those results to secure a multi-million dollar agreement with Western Union Financial Services in 2005. The settlement money was directed toward a national consumer awareness program, overseen by AARP, about fraudulent telemarketers. Western Union also put consumer warnings on its forms used to wire money.

The company also agreed to create programs to combat fraudulent use of its services. Under the agreement, the company would terminate agents involved in fraud and suspend or terminate agents who do not take reasonable steps to reduce fraud.

"Western Union has been under growing pressure because so many scammers use it," said Mark Huffman of *Consumer Affairs*. "But to my knowledge little has been done, beyond what they agreed to."

Liggett said Western Union cooperates with any official law enforcement request and actively monitors its agent network for any signs of fraud. "If behavior is found that does not meet Western Union's high standards, Western Union investigates fur-

ther to determine if the matter is simply a training issue or something more serious," he said. "Where abuse of our system is detected, Western Union will terminate the agent relationship."

Western Union is not alone; some scam-

mers instruct their target to use MoneyGram International.

"The sad thing is, people are gullible," Liggett said. "They may have heard and read these warnings, but when they're faced with them personally, they say, 'This isn't that

kind of situation.'"

Consumer Affairs' Huffman said older relatives are in a more vulnerable state because they believe the sob story. "They

SCAMS page 11

Avoid being a scam victim

The Massachusetts Attorney General's Office provided these tips on how to avoid being a victim of a scam:

People of any age and at any stage of their life are at risk of falling prey to a scam. Victims of consumer scams lose money and time, and may find their reputation has been ruined or they are the targets for legal action.

There are a few rules of thumb to remember and to protect yourself, but always remember one thing: If it sounds too good to be true, it probably is.

- Read the small print: Always read every last word of any agreement or contract before signing on. Scam offers may use asterisks, small print or sophisticated language to hide or confuse the true meaning of what you are signing.

- Guard your personal information: If someone requests your personal information, always verify their identity before providing it to them. Ask for their name, organization, phone number and address. Confirm this information through an outside source, such as the company's website or a telephone directory. Your credit card companies or banks may contact you if they notice unusual transactions or suspect someone else of using your account, but in these cases, financial institutions will never request the account number or other identifying information. They will only inquire about specific usage.

- If you are contacted by someone you do not know, asking for money to be sent to them, for any reason, ask for information to call them back and then hang up. The Attorney General's Office recommends immediately contacting a trusted person to discuss the call, to see if they are aware of what the person requesting the money has called about. If it cannot be substantiated then something is probably awry.

- If you believe you have been a victim of a scam, contact your local police department immediately, then the state attorney general's office. Reporting a fraudulent act to the Attorney General's office allows for tracking patterns of unfair or deceptive conduct.

- Should you be a victim of a scam originating in Canada, the Canadian Anti-Fraud Call Centre has a PhoneBusters hotline, 888-495-8501, and website, www.phonebusters.com, to report acts of fraud.

Western Union provided these cautionary tips:

- Never send money to a stranger using a money transfer service.
- Beware of deals or opportunities that seem too good to be true.
- Don't use money transfer services to pay for things like online auction purchases.
- Never send money to pay for taxes or fees on foreign lottery winnings. — BY BRIAN GOSLOW



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Boomers are quickly wearing out their bodies

They are the generation that popularized jogging, marathon running, racquetball and mountain biking. And now, more of the 78 million baby boomers born between 1946 and 1964 are wearing out their bodies at an earlier age than their parents or grandparents.

Doctors are regularly seeing them for worn-out knees, hips, shoulders and spinal discs. They have arthritis, tendinitis, bursitis and stress fractures. They struggle with the national predisposition toward weight gain even as their doctors advise them that regular exercise prevents everything from diabetes to Alzheimer's disease.

Not surprisingly, the generation of improvisation, ingenuity and innovation is counting on technology to keep its members active into old age.

There are some medical technologies available to help them, and others are on the horizon, said Dr. Sean Hassinger, an orthopedic surgeon at Presbyterian Medical Group.

Success of the procedures and devices, however, often is a function of realistic

expectations on the part of the patients, he said. Many times, a person's level of activity has to change after surgery.

"Knees are the most commonly performed procedure and site of problems," Hassinger noted.

About 534,000 total knee replacements and 235,000 total hip replacements are done in the United States each year, and the numbers are increasing annually.

The prosthetics being used today are far superior to the earlier versions, and the latest generation of replacements boasts of "highly cross-linked polyethylene plastics that show little to no wear in patients who have had the implants for a number of years," Hassinger said.

A smaller group of patients may be candidates for partial knee or partial hip replacements, in which an implant is used only on the portion of the joint that is arthritic. That allows for less trauma to the joint, preservation of more bone, a smaller incision and faster post-surgery recovery.

Joint resurfacing, or arthrosurfacing, is



another option being used by some doctors in hips, said Hassinger.

The hip socket is sometimes replaced as in a traditional replacement surgery, but rather than replacing the ball at the top of the femur with an artificial ball attached to a metallic stem, the existing ball is retained and reshaped to hold a metallic cap. "The concept is similar to capping a tooth," Hassinger said.

Depending on the type of replacement required, a minimally invasive surgical technique may be used.

"The goal should be elimination or mitigation of pain and a return to a more active lifestyle," Hassinger said. But implants don't provide the same range of motion as a healthy knee or hip.

Walking, swimming, using elliptical or treadmill machines are fine; running, jumping, cutting or torquing motions should be avoided. Consequently, people with replacements should stay away from high-impact sports or exercises such as basketball, baseball, football, soccer, jogging, sparring and the like.

High-impact activities can cause wear on an implant and even cause it to become loose, he said.

Elbow replacements use the same materials as hip and knee replacements.

The diseased joint surfaces are cut

away and metal stems are pressed into the humerus and ulna, the two bones on either side of the elbow joint. The two stems are then joined by a hinge or a polyethylene ring, depending on the design.

The replacements have a higher failure rate and are best used on people who place low physical demand on the joint.

Better for active boomers is a procedure called fascial interposition in which damaged articular cartilage and bone spurs are removed from the damaged joint. The surgeon then harvests, locally or from another site on the body, a flat piece of fascia tissue, the connective tissue that wraps around muscles. The tissue is folded and fastened into the elbow joint to act as a cushion.

The tissue isn't as tough as cartilage but should function well for 10 to 15 years or more. People who have had the procedure should avoid torquing motions of the arm as well as heavy weight lifting or activities that involve hard throwing, Hassinger said.

Total shoulder joint replacement surgery alleviates pain by replacing the damaged bone and cartilage with a metal and plastic implant.

Implants are also available to replace the large knuckles that join the hand bones to the finger bones, as well as implants to replace the smaller joints of the fingers.

Pain relief is excellent, range of motion is good but not normal.

The most common site for arthritis in the toes is the large joint at the base of the big toe, although arthritis can certainly cause problems at the other toe joints, too, said Dr. Richmond Kilpatrick, a podiatrist with Presbyterian Medical Group.

Total and partial joint replacements are available for the toes.

Another alternative is arthrosurfacing, Kilpatrick said, in which damaged cartilage is removed from an arthritic toe joint and a metal cap is attached to one of the bones. The capped surface simply articulates against the end of the other bone.

One of the best methods of pain relief remains fusion, in which the surgeon removes part of the toe joint, letting the toe bones grow together, or fuse. — AP

Planning for a healthy retirement starts at age 50

Retirement can mean more time to spend with family and pursue a favorite hobby, but it also means an increased focus on health care needs. Advance planning can help baby boomers ensure that they can focus on enjoying retirement instead of worrying about their health care.

A focus on early prevention, including annual tests for certain cancers and heart disease, a healthy diet and exercise are an important start to staying healthy well into the golden years. "As the boomers age, they have an increasing role to play in their health care," said Dr. Edward Langston, board chairman of the American Medical Association. "One rule of thumb is to have regular discussions with your physician to ensure that you understand and

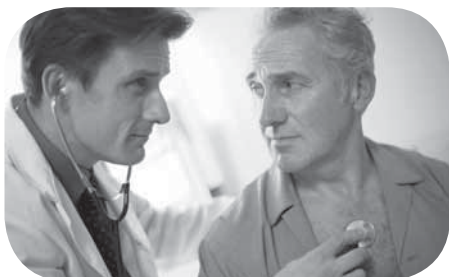
agree with your health care goals."

At 50 it's important to start annual exams for colorectal cancer, and men should have a prostate exam. For those boomers who weigh less than 154 pounds, screenings for osteoporosis should start at 60. It's also important to start annual exams with a physician before reaching Medicare age to:

- Monitor and discuss blood pressure, cholesterol, needed vaccines and tests to monitor or prevent disease.

- Identify activities and goals to address healthy eating, physical activity, ceasing tobacco use, moderating alcohol use and attention to stress and mood.

- Discuss screenings needed to prevent and monitor degenerative or chronic disorders in vision, hearing, bone density, cancer and obesity. — ARA



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A preventable form of dementia is not Alzheimer's

All dementia isn't Alzheimer's — where plaques and tangles form in brain cells for unknown reasons, eventually causing irreparable damage. A less common form of dementia, vascular cognitive impairment (VCI), can be mistaken for Alzheimer's.

There's one major difference between the two: VCI is preventable.

A recent issue of *Mayo Clinic Women's HealthSource* provides an overview of vascular cognitive impairment, the second most common cause of dementia, and how to prevent it. VCI accounts for an estimated 10 percent to 20 percent of all dementias in older adults and occurs in 1 percent to

4 percent of all Americans over age 65.

The disorder is most often caused by brain damage resulting from multiple small strokes, which can occur when one or more arteries in the brain narrow or become completely blocked. The risk of VCI can be significantly reduced by managing controllable risk factors, such as blood pressure, cigarette smoking, diabetes and cholesterol levels.

While not all strokes cause dementia, in some cases a stroke can result in the sudden onset of VCI. Other forms of this condition develop gradually and can easily be confused with Alzheimer's. Common symptoms include confusion and agita-

tion, problems with language and memory, unsteady gait and frequent falls, loss of bowel or bladder control, and personality changes.

Typically, a declining ability to organize thoughts or actions is the first symptom of VCI. This sets the disorder apart from Alzheimer's, where problems with memory usually occur first,



Once vascular cognitive impairment occurs, damage can't be reversed. Treatment focuses on preventing further damage.

These steps can reduce the risk of developing VCI:

• **Stop smoking:** This reduces the risk of stroke dramatically. Within a few years of becoming smoke free, ex-smokers lower

their risk of stroke to the same level as a nonsmoker.

• **Control diabetes:** Careful control of blood sugar may reduce the brain damage a stroke can cause.

• **Control high blood pressure:** Hypertension puts extra pressure on blood vessels throughout the body. Exercising, managing stress, maintaining a healthy weight and limiting sodium and alcohol consumption are ways to manage blood pressure. Medications may be needed, too.

• **Lower cholesterol and saturated fat intake:** A low-fat, low-cholesterol diet may help reduce the buildup of fatty deposits in the arteries. Cholesterol-lowering medications may be helpful, too. — *Newswise*

Replacing your hip replacement, study uncovers reasons

Each year thousands of patients undergo total hip replacement surgery in order to help alleviate pain associated with debilitating hip disease and other related hip problems. According to a new study, while many successful, long-term results have been documented, limited information currently exists regarding why hip replacements fail in the United States population.

"This is the first study in which we were able to look at the entire country and gain a better understanding of why total hip replacement surgeries can fail,"

said Dr. Kevin Bozic, lead investigator of the study and assistant professor of orthopedics at the University of California, San Francisco. Researchers analyzed data from about 50 thousand patients who had to have their hip replacements revised in the U.S. between Oct. 1, 2005 and Dec. 31, 2006. Based on new diagnosis and procedure codes specifically for hip replacement revision, they were able to identify certain trends.

Researchers found the most common reasons for patients needing subsequent hip replacement surgery include:

- Dislocation of the implant.
- Loosening of the implant.
- Infection — such as staph infections around the time of surgery or later through the bloodstream.

"The reason why this study is important is because up until now it has been believed that the most common reason why hip replacements fail is because the bearing surface wears out.

"This suggests that in addition to research aimed at developing better implants, we also need to direct new research efforts to improve care in those three areas," said Bozic. — *Newswise*

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By Victor Block

Eight diners from around the world are sharing a sumptuous four-course gourmet dinner. The table has been arranged with care, the napkins are artistically folded. Several glasses adorn each place setting, one for water, the others for other beverages more closely identified with the location.

Another elegant dinner, another evening aboard the Horizon II, the barge that would serve as home for my wife Fyllis and me during a week-long cruise along the waterways of France. Don't be misled; the word "barge" hardly describes our surroundings. Nor were we taking a "cruise" in the usual sense.

The boat on which that incredible meal was served was small. Very small — yet comfortable, and more. It didn't compare in size or amenities with the behemoths that sail the oceans carrying hundreds of passengers. There were no swimming pools, casinos or arm-length list of activities organized by a tour director.

Rather than a view of water stretching to the horizon, our vessel made its way along a shallow canal in the Burgundy area of France, which was barely wide enough for the boat to navigate without touching the sides. Indeed, in places we could clamber off the barge directly onto land without using a gangplank.

The Horizon II — one of four passenger barges operated by French Country Waterways, Ltd. — lumbers through a beautiful stretch of the Canal de Bourgogne between Tanlay and Pouillenay. That waterway winds past tree-lined towpaths, by medieval villages and stately chateaux, and alongside rolling fields where pure white cattle graze.

Along with the magnificent scenery, food and wine are

A barge makes its way along a canal in Burgundy, France.

dinner with as much reverence as the wine. Sure, they include the familiar cow, goat and blue varieties, but the descriptions extend well beyond those basics. Cheeses are introduced as "farm fresh" and "two weeks young," not to mention those described as square curd, nutty, tangy and robust.

The French do take their wine and their cheese seriously. One fellow passenger remarked that if the barge were to sink, he wouldn't be surprised if the crew saved the wine and cheese first, then us. Fortunately, we didn't have to test that proposition.

When not eating and drinking, barge passengers may participate in a variety of activities. For us, they included reading, spirited card games and occasional discussions of topics ranging from politics and history to sports and recipes. One gentleman liked to fish off the deck in the hope — never realized — of catching his dinner.

At times, we made the short hop onto the shore to walk or pedal a bike slowly along the level towpath that runs beside the canal. Even without hurrying, we could easily move faster than the lumbering boat, and waited for the barge to catch up so we could reboard.

Not surprisingly, a favorite after-luncheon activity was napping, perhaps in the hope that the ample repast would settle and leave room for dinner. Then there was what turned out to be my favorite pastime: Sitting on deck and watching the landscape slip slowly by like a series of magnificent scenic paintings.

Most afternoons are taken up by a delightfully planned shore excursion. These range from visits to chateaux,

abbeys and villages, to tours of a well-known vineyard including — of course — a wine tasting. Dinner one evening at a renowned Michelin-rated restaurant provided a break from, but not improvement over, the barge cuisine.

The towns we toured lived up to storybook expectations. We strolled along narrow cobblestone streets and winding alleyways, past half-timbered, turret-topped buildings adorned with gargoyles and intricate ironwork, dating from the 15th to 19th centuries. There are pastry shops on many a street corner, and sidewalk cafes in every square. We were able to resist most of their temptations because of the gastronomic delights we knew would be waiting back on the boat.

This may not sound like a vacation trip for active seniors, with hours at a stretch when the most exciting event is watching the barge pass through a lock. Yet somehow, there's always enough to do.

One passenger, describing her anticipation of the trip, recalled, "I thought — boring! Why spend money to sit on the deck and read a book? But between walking, biking and sightseeing, there's little time left to read."

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Victor Block is a freelance travel reporter from Washington, D.C.



Cheese presentation is part of the pleasant mealtime routine



A field of sunflowers, just one scene that awaits passengers aboard the Horizon II in Burgundy.



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Smart homes get sexier, more accessible

By J.W. Elphinstone

NEW YORK —

At your heart out, George Jetson. New gadgets and technology can automate a house to the point where homeowners are alerted when food in the fridge goes bad, irrigation systems monitor dew levels and toilets medically analyze urine. Some of these controls even allow users to control systems on the road and by cell phone.

Smart-home features are still pretty pricey, but costs are expected to come down as the demand for more convenience grows and technology becomes more accessible and affordable.

"The future is here but it's not equally distributed," said Ilya Billig, vice president of business development at technology company Lagotek. "Our goal is to make it so."

The Bellevue, Wash.-based company last year introduced its newest automation software called "Home Intelligence Platform" that allows consumers to wirelessly control the television, computer, Internet, lighting, temperature, security and irrigation from an in-wall control panel, remote control or PDA.

The wireless technology is cheaper than hard-wired systems and allows consumers to take their systems with them if they move.

When it comes to smart homes, clever products and systems are available for every room, said Ron Zimmer,

president and chief executive of Continental Automated Buildings Association, a trade group that represents the home and commercial automation industry.

Here's some examples:

•Kitchen: LG Electronics offers its TV Refrigerator with HD Ready LCD TV and Weather & Info Center, which features a built-in cable-ready television, electronic cookbook and weather channel. It retails around \$4,000.

Other refrigerators have advanced climate control and can track food expiration dates, while some large appliance makers offer appliances that run self-diagnostic tests and alert you when something's awry before disaster occurs. All of these can run \$3,000 and up.

•Security: Security systems are sophisticated enough these days that they not only sound an alarm if there's a fire, but also can be programmed to turn on the lights if the emergency

is at night, call the fire or police department and call you if you're not home (at a cost of \$10,000 and up).

Web cams are an inexpensive way to monitor the security around a house and can feed into a television or home computer. This has become even more important as baby boomers choose to age at home, but still want the security they would find in a senior-living complex.

"A web cam can see if it's a girl scout selling cookies at the front door or someone waiting there with a crowbar," Zimmer said.

•Bathroom: Japanese company Toto offers the

"Intelligence Toilet" system that measures sugar levels in urine, blood pressure, body fat and weight. The results are automatically analyzed on a home computer network and can be sent to a doctor's office over the Internet. Its price tag is \$3,700.

Temperature control also is a big deal in the bathroom. Some shower and bath valves allow for multiple water temperature settings, so a bather doesn't have to adjust the faucets. This also helps to keep children and elderly from scalding themselves. Prices start around \$200, with models from Kohler, Moen and Grohe.

Some tubs and showers developed by MTI Whirlpools come with radiant heating systems. The shower's floor and seat or areas on the tub's back and bottom are heated for comfortable entry. The system can be installed in freestanding tubs for \$999.

•On the horizon: As boomers age, home medical testing devices seem the most logical ventures for some manufacturers. Farrar-Wegener said companies are working on devices that can monitor insulin levels, blood pressure or embedded medical devices like pacemakers.

"Just plug yourself in and send your report to your physician," she said.

Other manufacturers are working on a so-called projection kitchen counter, she said, that will read microchips on ingredients and come up with a recipe using just those ingredients. Talk about taking the guesswork out of dinner.

And what home is complete without a robotic butler or maid? A few retail prototypes are in development, while the Massachusetts Institute of Technology last year introduced Domo, a robot that can grab and put objects away on shelves or counters. The model was for research only, but will help pave the way for retail versions — AP



Kitchen: LG Electronics offers its TV Refrigerator with HD Ready LCD TV and Weather & Info Center.

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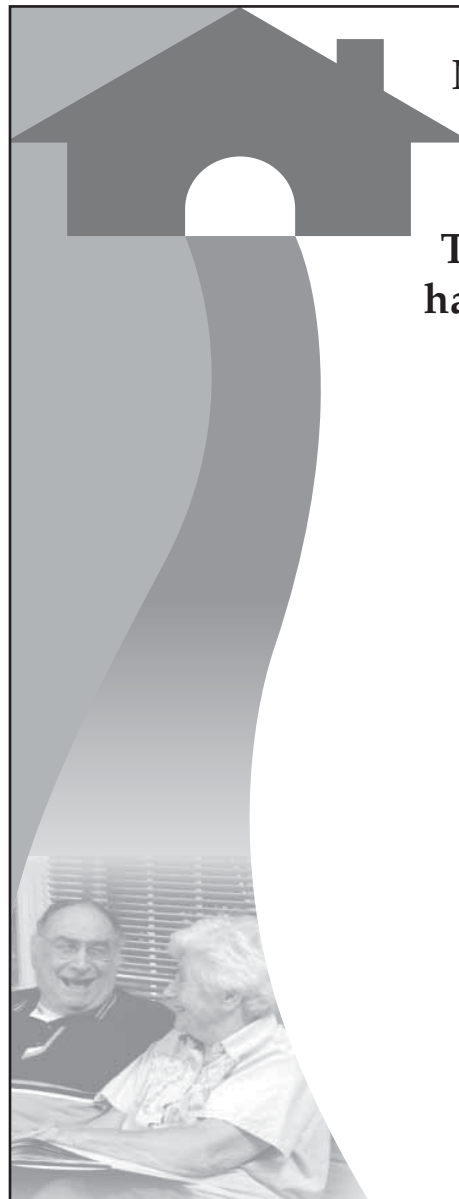


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How economic stimulus plan could affect you

WASHINGTON —

President Barack Obama recently signed into law the most sweeping economic package in decades: a \$787 billion economic rescue plan designed to create millions of jobs, spur consumer spending and revive the nation's outlook. Here are some of the ways provisions will help boomers and older Americans:

- An increase in the loan value limit for FHA-insured reverse equity mortgages — from \$417,000 to \$625,500 — that would allow greater numbers of older homeowners to safely tap the equity in their homes to refinance unaffordable mortgages, obtain more suitable housing, pay medical bills or just meet daily living costs. **Related story page 12**

- Millions of workers can expect to see about \$13 extra in their weekly paychecks, starting around June, from a new \$400 tax

credit to be doled out through the rest of the year. Couples would get up to \$800. In 2010, the credit would be about \$7.70 a week, if it is spread over the entire year.

- Middle-income and wealthy taxpayers will be spared from paying the Alternative Minimum Tax, which was designed 40 years ago to make sure wealthy taxpayers pay at least some tax, but was never indexed for inflation. Congress fixes it each year, usually in the fall.

- Those receiving unemployment benefits this year wouldn't pay any federal income taxes on the first \$2,400 they receive.

- People who buy new cars before the end of the year can write off the sales taxes.

- College students — or their parents — are eligible for tax credits of up to \$2,500

STIMULUS page 13

► Scams

Cont. from page 5

aren't suspicious because it hasn't entered their minds that they are being scammed," he said. "Raising awareness of the scam probably provides the best way of countering it."

The Better Business Bureau (BBB) sent out an alert on the Grandparent Scam in early October after receiving reports from well-meaning grandparents from California to New Hampshire who had been taken by the con artists.

To protect themselves from "distressed loved ones" scams, the BBB advises confirming the individual's status by calling them directly or contacting other family members to verify their "story" before taking any further action. Any request to wire money should be seen as a "red flag"; funds sent via wire transfer are hard to track once received by scammers and are usually not recoverable by law enforcement or banking officials.

"The thing about the people running these scams is they're pretty sophisticated," Liggett said. "If you're a scammer and there's an ID requirement (to pick up the money), they don't have a problem getting a fake ID." Once a scammer has secured a person's name, they can easily make a fake ID with that name on it and have it ready for use before they've even hung up the phone. They also avoid detection by using a variety of identities and frequently moving their base of operation to avoid a law enforcement sting.

"Fraudsters are constantly developing creative and convincing ways to try to get consumers' money, so one of the best ways to avoid being a victim is to be educated," Liggett said.

Despite all the media warnings and horror stories of people losing thousands through seemingly endless kinds of scams, by phone, mail or e-mail, people continue to get taken. Robert Siciliano, CEO of IDTheftSecurity.com and author of *The Safety Minute: Living on High Alert, How to Take Control of Personal Security and Prevent Fraud* (Safety Zone Press), said it's frequently a generational thing.

"Those who were raised 40 years ago (or earlier) were raised to be more civilized," Siciliano said. Being naturally trusting makes the older generation more susceptible. "As a species, we have the 'It can't happen to me' syndrome," he said. "Those who say it can't happen to them are the ones that get bit."

However, getting scammed is not age-exclusive. "Very intelligent people (of all ages) get caught into these scams everyday," Siciliano said. "It's the nature of being human. If we didn't inherently trust, we wouldn't get into a car and drive where only a yellow line separates you and the other drivers. You have to trust they won't slam into you."

Many scams are carried out over the Internet, where older users may not be aware there are people intent on preying on them. That makes them the perfect potential victims. Nigeria-based e-mail scammers, who were recently profiled on *60 Minutes*, send e-mails asking for money to help an ill child or to participate into a transferring of funds between countries.

To win the confidence of the person they hope to snare, they use the slogan "We do business with those we know and trust." Surprisingly, many people send the requested funds. "Once they get you into their web, like a black widow spider, they bite you," said Siciliano.

He said there's no question that lists of people who are in the demographics of people most easily scammed or who've been scammed in the past are circulated and sold to those with criminal intent. "They buy these lists with the names of those who are more susceptible," Siciliano said.

"Somebody is looking at you in some shape or form, via mailing lists or e-mail lists (they've gotten copies of)," he said. "It's just a matter of time till they're going to contact you, either through an e-mail or a phone call and you're going to have to make the personal decision of whether to give them that information (to get your money or personal details). They're looking for the path of least resistance. You have to hang up the phone, tear up that letter and delete that e-mail."

Since his initial talk with its French-accent speaking fraud unit in Quebec, Civin has had no further contact with Western Union. "I don't expect I will," he said, adding that he didn't think there was a chance they might track down the criminals and return his money. "This is small potatoes for them. They didn't come right out and say so, but implied, forget it."

For more information: Mass. Elder Hotline, call 888-243-5337 or visit www.mass.gov/ago; Western Union, www.westernunion.com/info/fraudscams.asp; Better Business Bureau, www.boston.bbb.org; ID Theft Security, www.IDTheftSecurity.com.

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Reverse mortgages more popular than ever

The distinguished voice on the radio advertisement pitching reverse mortgages has a familiar ring: Yes, that's James Garner, the venerable television and film actor.

Garner, in ads for a lender, touts reverse mortgages as an option for homeowners 62 or older who are seeking an influx of cash to better manage their ever-mounting expenses — or just live a bit better in retirement.

But the increasing popularity of reverse mortgages during the economic slump has revealed some pitfalls that can be avoided by doing what thousands of U.S. foreclosure victims who entered into bad adjustable-rate loans should have done three and

four years ago: Ask questions, do the proper homework and make sure to deal with a reputable salesperson.

The basics of the reverse mortgage are simple enough to grasp. It allows an eligible homeowner to borrow from the home's equity in a lump sum, line of credit or regular payments, while not having to pay a monthly mortgage. The homeowner retains title and must pay insurance and property taxes while living there.



The loan and fees are due once the homeowner listed on the deed dies or vacates the home for 12 straight months. The home is usually sold, and the proceeds from the sale are used to pay off the loan — plus interest and those pesky fees.

The typical customer owns the home outright or has a relatively low mortgage balance. Many who take reverse mortgages and the monthly payouts are on fixed incomes from Social Security or pensions and want financial help as they work to meet the rising costs of taxes, medicine, utilities and food.

Others may take part of a lump sum for home improvements, for example.

And the homeowner never owes more than the home's value.

About 90 percent of U.S. reverse mortgages are Home Equity Conversion Mortgages (HECMs). They are insured by the Federal Housing Administration (FHA).

Nationally, the reverse mortgage bandwagon is filling up. In fiscal 2007, the FHA endorsed 107,558 reverse mortgages, an increase of 40 percent over fiscal 2006 and more than 12 times the amount recorded in

fiscal year 2001, according to the National Reverse Mortgage Lenders Association.

At Bankers First Mortgage Inc. offices throughout Pennsylvania, roughly 25 to 30 people have been coming in per month asking about reverse mortgages, said George Hanzimanolis, president of Bankers First Mortgage and the National Association of Mortgage Brokers.

Hanzimanolis says reverse mortgages are valuable because they allow seniors to keep their homes in their advancing age. He points out that married seniors should both be listed on the deed, so that one spouse can continue with the reverse mortgage if the other passes away.

That tip is one of many offered by observers and experts.

Reverse mortgages mean the home will

probably be sold at the end of the loan, mainly because the homeowner, or an heir if a death is involved, will be looking for cash to pay off the mortgage. Thus, seniors who want to leave their homestead to their children may not want to enter in a reverse mortgage.

When considering a reverse mortgage, consumers should make sure they are dealing with a reputable salesperson.

For those considering a reverse mortgage, the message is straightforward: Consider all options, look at consequences of the decision beyond the next few years, ask enough questions to satisfy concerns. — AP

For more information about reverse mortgages: Richard Shapiro, Asset Mortgage Group, Natick, 508-652-0700 ext. 104, or cell, 508-989-2888.

Minimum distribution rule regarding retirement funds explained

By David Pitt

If you have a personal finance question that you'd like to see answered by an AP personal finance writer, send it to yourmoney@ap.org, with "Your Money" in the subject line. Please include your full name and hometown.

Q: I've heard a new law was signed in December that suspended the required minimum distribution rules for retirees turning

70 1/2. Can you explain the law and how it affects retirees?

A: The required minimum distribution rule is designed to give the government its share of the taxes on retirement account money, which has been accumulating tax free.

Retirees, at 70 1/2 must begin taking a specified amount of money out of their

RULE page 13

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► Rule

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retirement accounts to pay taxes on their untaxed holdings in an IRA, 401(k) and other similar accounts. Failure to take out the money normally results in a 50 percent penalty on the amount you should have taken out.

The Bush administration signed the Worker, Retiree and Employer Recovery Act of 2008 on Dec. 23. The bill temporarily waives the penalty imposed by the IRS for failure to take the annual minimum required distribution from retirement accounts in 2009.

Suspending the mandatory withdrawal allows people to keep the money in

the account and possibly recover some of their losses when the market recovers.

Advocates for retirees had hoped the government would provide similar relief for 2008, but it did not.

Because of the way IRS rules are written, the required withdrawal for 2008 was based on account balances as of Dec. 31, 2007. Since many people lost significant amounts in the stock market in late 2008, they had to take withdrawals based on significantly higher balances than they had in their accounts, said David Certner, legislative policy director for the AARP.

"We were happy to have relief for 2009, but we were disappointed they didn't give relief for 2008, which was a more critical year," he said.

COBRA applies to group plans at companies employing at least 20 people. The subsidies will be offered to those who lost their jobs from Sept. 1 to the end of this year.

Those who were put out of work after September but didn't elect to have COBRA coverage at the time will have 60 days to sign up.

• There's a \$3 billion emergency fund to provide temporary assistance to needy families. In addition, cash-strapped states will get an infusion of \$87 billion for Medicaid, the government health program for low-income people, and that should help them avoid cutting off benefits to the needy.

• There's \$19 billion for the Supplemental Nutrition Assistance Program. People who get food stamps — 30 million and growing — will get more.

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► Stimulus

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to help pay tuition and related expenses in 2009 and 2010.

• Many workers who lose their health insurance when they lose their jobs will find it cheaper to keep that coverage while they look for work. Right now, most people working for medium and large employers can continue their coverage for 18 months under the COBRA program when they lose their job. It's expensive, often over \$1,000 a month, because they pay the share of premiums once covered by their employer as well as their own share from the old group plan.

Under the stimulus package, the government will pick up 65 percent of the total cost of that premium for the first nine months.

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Festa departure bodes badly for state's senior, caregiver population

By Sondra L. Shapiro

It wasn't difficult to conclude that Elder Affairs Secretary Michael Festa was being held with a tight leash. Whenever an issue arose concerning state business regarding seniors or caregivers or a position needed clarifying, the reply would come from a person in media relations representing Health and Human Services (HHS), despite requests for interviews with Festa. Never in my 29 years with *The Advocate* have I ever been denied access to the Elder Affairs secretary or given such short shrift when investigating issues pertaining to the state's aging residents.



Just My Opinion

So it was no surprise, though no less devastating, to learn that Festa, a most capable fellow, was ousted from his job — because he was doing his job. Though, the official position taken by the Patrick administration is that Festa voluntarily left “to pursue other career opportunities,” well-positioned sources confirmed it was not the secretary's decision to leave.

It was a discourteously executed exit for a man who in 2007 resisted accepting the position until he received assurances from the governor that he would be allowed the necessary independence and support to do the job properly.

Festa was seriously committed to doing right by the constituents he was asked to serve. As a Democratic state representative from Melrose since 1999, Festa had a proven track record. He was the lead sponsor of the “Equal Choice for Seniors” bill and received the Outstanding Achievement and Representative of the Year awards from the Silver Haired Legislature in 2006. He was also recognized as Elder Advocate of the Year by the Massachusetts Home Care Federation in 1999 and 2006.

The governor was lucky to get him.

There emerged a sense of hope that the older population was going to be taken seriously, that its issues were well understood by the administration. “We are very pleased to have such strong leadership at Elder Affairs,” HHS Secretary JudyAnn Bigby uttered at the time Festa took office.

A huge sigh of relief could almost be heard. After all, the previous administration had downgraded the secretariat to the point of irrelevancy by removing the independent status that had had it positioned directly under the governor, to one buried under the large umbrella of HHS.

Though Gov. Patrick did not undo his predecessor's organizational chart, his zeal in pursuing the independent and outspoken Festa seemed to signal better days for the secretariat. If he wanted someone who would submit quietly the governor could have appointed a less qualified, experienced individual.

Before Gov. Mitt Romney drowned EOEA under an ocean of bureaucracy, a constant stream of communication had poured out announcing new policy, programs and services. After the move, the only media interaction was a trickle of missives explaining ways to stay warm in winter or how to avoid sunstroke. By the way, the move did not save money or create more efficiency. So why mess with it in the first place?

The tightly controlled communication with EOEA during this administration was enough to make your imagination run wild about what was going on behind closed doors. There were rumblings indeed, with talk that Festa and Bigby were not getting along.

That door was abruptly opened by more than a crack when the state's pharmacy program for seniors was drastically cut, resulting in financially strapped beneficiaries suddenly being forced in some cases to shell out hundreds of dollars for medications.

At the same time, the governor began toying with removing long-term care services from EOEA, a move that his administration admitted would not save money. How could Festa go along with such absurd notions that would surely

have resulted in a bureaucratic nightmare for those he was serving? Well, the fact is he probably couldn't, since shortly after that idea was floated — it was shelved due to legislative and advocacy pressure — Festa lost, I mean left, his job.

Just before he moved to the office in 2007, I spoke at length with Festa, whose empathy with older people, I learned, preceded his official duties. At the time, he had been sponsoring annual appreciation pasta dinners in his home town of Melrose for well over a decade.

“Seniors have been great to me. They don't ask much; they are reluctant to ask,” Festa said during that interview. “So the idea of throwing a free lunch where seniors could hang out, listen to some entertainment, have a little fun for a few hours, really appealed to me.”

Festa intended to embrace his work with single-minded determination, thereby refusing to see as an obstacle the constraints the former Romney administration had put in place. “I took this position with a full appreciation for the intimate and critical relationship” between EOEA, HHS and the governor, he said.

That reorganization left a huge void in the role EOEA once played as a leader and generator of policy for the population it was serving, Festa said. “I think it is a commentary on the way things were done in the Romney administration that most of these initiatives, in fact all of the ones that matter, had to originate in the legislature among myself ... and a lot of other good members of the House and Senate.

“... this executive branch agency ought to be the leader. We are the ones who should be the innovators. We should be ahead of the curve in advising the legislation in terms of how we think we can do better for seniors.”

Looking back, it now seems a pipe-dream that governing for the good of the populace could triumph over politics and power plays. But, it just seemed so possible then. Any misgivings were overshadowed by the act of simply appointing Festa. “The governor wants this to be a more visible and vigorous agency,” Festa said at the time.

Festa affirmed during that interview that the mistakes of the past would not be a blueprint for the future. “I believe that the needs of the seniors not only need to be the primary focus of the secretariat, but they need to be expressed by the secretary and those who serve with me.”

According to those representing the state's older population and caregivers, he did work tirelessly to fulfill the commitments he made before he started.

Incensed by Festa's departure, a dozen groups sent a letter to the governor saying they were “deeply disturbed” by the governor's actions and that there's

a “growing concern” the needs of older people are receiving “diminished attention” by those in his administration at such a difficult time.

“No one has worked harder to translate policy at the grassroots level of providers, senior centers, elderly advocacy groups and consumers. This is a profound loss for the entire aging community in Massachusetts,” the letter said.

The letter was signed by an impressive cross section of groups: AARP, Mass Home Care, the Medicare Advocacy Project, Mass. Senior Action Council, the PASS Group, Elder Law Unit of Greater Boston Legal Services, LGBT Aging Project, Mass Adult Day Services Association, Mass Association of Older Americans, Mass Council of Home Care Aide Services and Mass Councils on Aging.

If Festa knew then, that by virtue of its place on the organization chart, EOEA could never be relevant, he might have stayed put in the legislature where he was doing so much good for the state's older population.

What his abrupt departure proves is that no person, regardless of experience, outspokenness or sheer will, can succeed unless EOEA regains its rightful position reporting directly to the governor. An independent secretariat wouldn't cost the state more but would better serve the needs of seniors and caregivers by cutting through bureaucracy to develop programs and services that could ultimately save taxpayers money through efficiency and add to quality of life.

The letter urges the governor to give back EOEA's independent status. Let's hope he seriously considers it, since a very telling line from a State House News Service story sums up how pettiness is getting in the way of sound governing: “Lawmakers said Festa's departure would represent a victory for Bigby.”

So it looks like his bosses let Festa and most especially the older population and its caregivers down by not allowing him to fully utilize the formidable talent he brought to the office. And, this, dear readers, is a direct insult to you since the needs of the growing older population here — at least 25 percent of every household has someone age 65 or older — combined with the limited dollars available to go around, mean you need a visible and influential representative in state government.

Don't take this lying down. Tell the governor that you matter by flooding his office with letters and calls: State House, Office of the Governor, Room 360, Boston, MA 02133; phone, 888-870-7770; fax, 617-727-9725.

Sondra Shapiro is the executive editor of *The Fifty Plus Advocate*. You can reach her at ssshapiro.fiftyplusadvocate@verizon.net or read more at fiftyplusadvocates.com



Festa

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Credit card protections considered by lawmakers

NEW YORK —

Swiping your credit card would come with dramatic new protections under regulations considered by Congressional lawmakers.

Among the industry practices blasted at the Senate Banking Committee's hearing was the piling on of hidden fees on consumers. Fees can be incurred for telephone payments, balance transfers, replacing lost cards and cash advances. Card issuers can also hike interest rates for a variety of reasons.

"The list of questionable actions credit card companies are engaged in is lengthy and disturbing," said Sen. Chris Dodd, D-Conn., chair of the banking committee.

New rules that would take effect July 2010 include:



Dodd

- give consumers 45 days notice before any changes are made to the terms of an account. Under current rules, companies in most cases give 15 days notice before making certain changes.

- A payment could also not be deemed late unless the borrower is given a reasonable period of time, such as 21 days, to pay.

- prohibit credit card companies from charging interest on penalty fees;

- prohibit charging consumers to pay bills via mail or telephone;

- require card issuers to lower penalty interest rates if no further violations occur after six months; and

- require issuers soliciting anyone under 21 to get the signature of the parent or guardian who will co-sign for debt. — AP

► Stimulus

Cont. from page 13

- Homeowners who add energy-efficient windows, furnaces and air conditioners can get a tax credit to cover 30 percent of the costs, up to a total of \$1,500. The credit also can be used by homeowners to replace leaky windows or put more insulation into the attic. About \$300 million would go for rebates to get people to buy efficient appliances.

- Included is \$5 billion for weatherization assistance for needy families.

- People drawing unemployment checks — over the past 12 months the number of unemployed aged 55 and older has risen

by 65 percent — will get an extra \$25, and keep those checks coming longer.

- People who get Social Security will get one-time extra payments of \$250.

- There's \$14.3 billion in aid for seniors, disabled veterans and Supplemental Security Income recipients.

- A substantial increase in funding for transportation infrastructure projects that expand mobility options, including mass transit, rural and para-transit programs, and improved coordination of human services transportation programs.

Information compiled by Sondra Shapiro came from AARP, AP wire and the Center for American Progress.

Pension insurer's deficit is deepening

WASHINGTON —

The worsening recession spells trouble for a little-known government corporation that insures the pensions of 44 million workers and retirees.

The Pension Benefit Guaranty Corp. has an \$11 billion deficit that seems sure to grow as corporate America suffers through the worst economic crisis since the Great Depression.

With companies reporting shortfalls in their pension funds, it's all but certain that the pension agency will be forced to take over the plans of a rising number of bankrupt businesses. That means more red ink at the corporation before things possibly can improve.

The future financial health of the agency is hard to forecast. It hinges on interest rates, the length of the recession and the pension agency's own luck in playing the market, where it has billions invested.

The agency has \$63 billion in assets. But it is obligated to spend \$74 billion on pension benefits in the coming years. The agency might have time to rebound, but over the long term, it might become insolvent and require a bailout.

Its fate is important to the workers covered by the more than 29,000 employer-sponsored pension plans it insures, and to all taxpayers, who could be asked to foot the bill if its financial picture worsens.

Congress created the agency in 1974 to guarantee the retirement security of workers covered by defined-benefit pension plans. These traditional plans, which pay

a specified monthly benefit at retirement, are being phased out as companies turn to 401(k)-style programs that require workers to contribute and shoulder investment risks. The agency, which receives no tax dollars, gets its money from premiums paid by companies that sponsor the pension plans, along with revenue from its investments.

The agency's balance sheet has taken heavy hits in recent years. Nine of the 10 largest pension-plan terminations in its history, including those of United Airlines, Bethlehem Steel and Kaiser Aluminum, have occurred since 2001.

When a plan is terminated, the agency takes over and pays benefits to the retired workers. But the retirees might not get the amount their employer promised. The maximum guaranteed amount is \$54,000 a year for a person retiring at age 65.

Some pension experts shrug at the agency's \$11 billion deficit, noting that it has operated at a deficit for most of its 35 years. They say it has many years in which to recoup its losses and fulfill its obligations to pensioners.

Others who pour over the agency's annual reports say a bailout is inevitable.

For now, the agency, which is awaiting a new boss, will remain on the Government Accountability Office's "high risk" watch list for the seventh consecutive year because of worries that the economic crisis could lead to more pension-plan terminations and swell the agency's deficit. — AP

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