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day tripping in  
New England  
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come out of  
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spring  
into fitness



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# april

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# Spring into the great outdoors this season

The arrival of spring is a welcomed opportunity for many people to become more active

After enduring a record-breaking cold and snowy winter statewide, the arrival of spring is a welcome opportunity for many people to become more physically active outdoors. Although it's tempting on the first nice day to go out and play 18 holes of golf, jog several miles or tackle your entire yard clean up, experts advise starting on the slow side, even if you have been working out inside all winter long. The last thing you want is to get injured because you tried too much too fast.

Spring is a season when exercisers of various levels can get on the road to effective workouts, noted Sandra Condon, owner of New Life Health and Wellness in Marlborough.

"If they've been exercising indoors, then I would have them search out road races and walks," she advised. "When they register to run or walk, that will give them a goal to get them to their next level."

She also recommends regularly changing workout locations.

"Find a new spot to work out, run or walk," she said. "Go to Google Maps and search for a new park or trail. They should make it a fun and different destination for themselves, so they can explore new areas while shaking up their routine a little bit."

A wonderful way to get back in touch with nature and get some exercise is to check out one of the 70 Massachusetts State Parks' Heart Healthy Trails, which have been established by the Department of Conservation and Recreation (DCR). These trails are approximately 1.5 miles or less in length, and are easy to moderate in activity level. Many of the trails have separate webpages with more specifics and printable maps. (For more information, visit <http://www.mass.gov/eea/agencies/dcr/massparks/recreational-activi->



**A wonderful way to get back in touch with nature and get some exercise is to check out one of the 70 Massachusetts State Parks' Heart Healthy Trails.**

ties/healthy-heart-trails.html.) It's also important to note that the ground may not be as firm due to all of the melting snow. Be careful also of downed branches and exposed tree roots.

Condon has found that exercising with likeminded peers typically creates an even more pleasurable experience.

"Find an outdoor boot camp, exercise class or running club," she suggested. "If they can make it social, then they'll want to keep going and it will be fun."

Having a goal of participating in a particular challenge, such as "Fun Walk" or 5K also can help keep you motivated.

Many communities have established walking clubs which are perfect for exercising and socializing. Try contacting your town's recreation department or council on aging to see if they

have one. You can also check the Mass. Council on Aging's website for a link to clubs. (Go to [www.mcoaonline.com/consumer-services/pages/keep-moving-fitness-program](http://www.mcoaonline.com/consumer-services/pages/keep-moving-fitness-program).) Or consider starting one yourself by posting on social media or putting a notice in a newsletter.

The Center for Disease Control and Prevention (CDC) recommends that older adults get at least two hours and 30 minutes (150 minutes) of moderate-intensity aerobic activity, such as brisk walking or pushing a lawn mower, every week. It's also important to do weight training/muscle-strengthening activities on two or more days a week to work all major muscle groups (legs, hips, back, abdomen, chest, shoulders and arms). This could be anything such as lifting weights, working with resistance

"Spring is a season when exercisers of various levels can get on the road to effective workouts."

bands, doing exercises that use your body weight for resistance (i.e. pushups or sit-ups), heavy gardening (digging or shoveling) or yoga.

The good news is that you don't have to have long workout sessions – you can do these in 10-minute increments, according to the CDC, as long as they are done at a moderate or vigorous intensity.

Another way Condon suggests to alter an exercise routine is to connect with a trainer and develop new goals.

For those who don't usually exercise, but might consider trying it outdoors with springtime weather, she stresses the importance of a dedicated program.

"You need to mark three days into the calendar when you're actually going to do something to get started," she said. "Scheduling exercise time is very important."

And even in springtime, outdoor exercisers should continue staying mindful of weather conditions.

"Be ready for all kinds of weather," Condon said. "Wear layers that you can take off because temperatures change so much, especially in the spring."

And if you do overdo it? The best advice is "RICE" - Rest, Ice, Compression (with an elastic bandage) and Elevation, according to the American Academy of Orthopedic Surgeons. If muscle pain lingers on for more than two weeks, or gets progressively worse, then it's time to check with your doctor.

# Ten recommended day trips throughout New England

Look for destinations throughout New England with multiple activities

BY ED KARVOSKI JR.

For nearly 20 years, frequenters of the Hudson Senior Center read a column titled “Marie’s Trips” in its monthly newsletter. Recently retired as the center’s administrative assistant, Marie Esteves agreed to share some of her favorite day trips she had organized. Her major suggestion is to look for destinations throughout New England with multiple activities.

She strongly recommends the Newport Playhouse & Cabaret Restaurant in Newport, R.I. Patrons can enjoy a buffet, a comedic play and a cabaret show – all in one visit. Afternoon and evening packages are available.

“You get two shows in one and they’re really excellent,” Esteves raved.

For her first day trip in retirement, Esteves took her chances at Foxwoods Casino Resort in Mashantucket, Conn. It was always the center’s most popular day trip, which she scheduled at least three times a year. She received feedback that Foxwoods was preferred over the other two New England gambling casinos because of its high-paying bingo, brighter rooms and easier access to smoke-free areas.

“They’d all come back the next day and ask when they can go to Foxwoods again,” she relayed.

The Boston Duck Tours offers a narrated excursion of the city’s most popular landmarks. For approximately 80-minutes, sightseers are transported by land and by the Charles River for views of the Boston and Cambridge skylines. Tours depart from the Museum of Science, New England Aquarium and Prudential Center.

“I’m looking forward to going on the Duck Tours again with my family,” Esteves noted.

Among the journeys she organized for lobster lovers was



**A World War II amphibious landing vehicle of the Boston Duck Tours travels on the Charles River.**

a day trip to Kennebunkport, Maine. A narrated tour on the Intown Trolley provides a glimpse of the town’s history, ranging from its early settlers to the summer home of former President George H.W. Bush.

Esteves noted that their cruise aboard the Spirit of Boston was enjoyable thanks to the personable wait staff. Cruising year-round from the historic Seaport District, the Spirit of Boston offers lunch, dinner, cocktail and various themed voyages.

Longfellow’s Wayside Inn in Sudbury, which will mark its 300th anniversary in 2016, is the hub of several circa-1700s historic attractions. Among the other sites on a walking tour are the Grist Mill, Redstone Schoolhouse and Martha-Mary Chapel.

When Esteves and others from the center sailed with Boston Harbor Cruises they visited the Boston Light, the first light station established on the North American continent, and the last in the United States to become automated. Other historic destinations include cruises to the USS Constitution, Boston Tea Party and Old North Church.

Martha’s Vineyard can be toured by various forms of transportation including aerial,

biking, hiking, kayaking, sailing, sightseeing bus and walking. Visitors can learn more about the island’s history, art and culture at the Martha’s Vineyard Museum.

Esteves organized a visit to the John F. Kennedy Presidential Library and Museum, located on Columbia Point in the Dorchester neighborhood of Boston. At the time, a special exhibit displayed gowns of for-

“Sightseers are transported by land and by the Charles River for views of the Boston and Cambridge skylines.”

mer First Lady Jacqueline Kennedy. Special exhibits are scheduled periodically.

Consistent with her advice to consider day trips with multiple offerings, Esteves highly recommends the Rail & Sail, which begins and ends in Meredith, N.H. The full day adventure includes a train ride aboard the Winnepesaukee Scenic Railroad along with a cruise on the M/S Mount Washington. Visitors also get a chance to shop in the lakeside village of Weirs Beach.

“It’s always fun to get away for the day,” Esteves said.

## For a day of fun consider...

### **Boston Duck Tours**

Website: [bostonducktours.com](http://bostonducktours.com)  
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### **Boston Harbor Cruises**

Website: [bostonharborcruises.com/boston-harbor-cruises](http://bostonharborcruises.com/boston-harbor-cruises)  
Phone: 617-227-4321 or 877-SEE-WHALE (733-9425)

### **Foxwoods Casino Resort**

Website: [foxwoods.com](http://foxwoods.com)  
Phone: 800-369-9663

### **John F. Kennedy Presidential Library**

Website: [jfklibrary.org](http://jfklibrary.org)  
Phone: 617-514-1600 or 866-535-1960

### **Kennebunkport, Maine – Kennebunk-Kennebunkport-Arundel Chamber of Commerce**

Website: [gokennebunks.com/pages/towns/kennebunkport](http://gokennebunks.com/pages/towns/kennebunkport)

Phone: 207-967-0857

### **Longfellow’s Wayside Inn**

Website: [wayside.org](http://wayside.org)  
Phone: 800-339-1776

### **Martha’s Vineyard Chamber of Commerce**

Website: [mvy.com](http://mvy.com)  
Phone: 508-693-0085 or 800-505-4815

### **Newport Playhouse & Cabaret Restaurant**

Website: [newportplayhouse.com](http://newportplayhouse.com)  
Phone: 401-848-PLAY (7529)

### **Rail & Sail with the Winnepesaukee Railroad and M/S Mount Washington**

Website: [hoborr.com/railsail](http://hoborr.com/railsail)  
Phone: 603-745-2135

### **Spirit of Boston – Spirit Cruises**

Website: [spiritcruises.com/boston](http://spiritcruises.com/boston)  
Phone: 866-310-2469



# Planning a stress-free garden – in or above the ground



Before the planting begins, gardeners should acknowledge to themselves how much work they want to put into growing and maintaining their gardens.

BY ED KARVOSKI JR.

For Michelle Murphy, vice president and board member of the Massachusetts Master Gardener Association (MMGA), a lifelong passion is also a way for her to reduce stress.

“Worries go away when I’m just focusing on the plants and the beauty of them,” she said.

MMGA is a nonprofit organization whose mission is to share knowledge and experience with the public through several outreach programs statewide. Its training and board meetings are conducted at the Massachusetts Horticultural Society’s Gardens at Elm Bank in Wellesley.

Among their outreach programs is a help line. Most callers are now asking when they can start their gardens, Murphy noted.

“At this point they can be planning their garden,” she said. “But nothing should get planted in the ground until the fear of frost is over, which is usually by the third week of May. Planting above the ground is a different story. You can start your gardens on the patio much sooner.”

Another way the MMGA reaches out to garden enthu-

siasts is with booths at events such as the Boston Flower & Garden Show. There, they’ve displayed plants in elevated planter containers and were surprised by the reaction.

“Many people came by and said they never thought about planting vegetables in anything other than in the ground,” she relayed. “It never occurred to them that this would make it so much easier.”

Murphy believes that elevated planters and troughs offer a number of advantages for some gardeners.

“The troughs come in different dimensions and they’re about 32 inches high,” she explained. “That height allows you to garden comfortably and not have the strain or stress if you’ve got arthritis or any kind of physical impairments. And troughs can be portable. They can be put on a patio or up against the house – wherever there’s sufficient sun. Vegetables need at least six hours of sun a day.”

This method of planting can also be more convenient and cost-effective, Murphy noted.

“Patio or the elevated plant containers require just hand tools, as opposed to long-

Stress-free garden page 8

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# Planning a stress-free garden – in or above the ground

**Stress-free garden**  
Continued from page 7

handled hoes and rakes,” she said. “It’s far more affordable for people on a fixed retirement budget.”

While the MMGA does not endorse businesses, Murphy noted that a variety of elevated planters and troughs are available at the Gardener’s Supply Company. The employee-owned company provides environmentally-friendly products through its website ([gardeners.com](http://gardeners.com)) and two retail stores in Vermont.

Before the planting begins, Murphy suggests that gardeners acknowledge to themselves how much work they want to put into growing and maintaining their gardens.

“There’s more work involved if you put a garden in the ground,” she said. “You’ve got to till the soil, mark it out, and be careful



**Elevated planters and troughs offer a number of advantages for some gardeners.**

about animals coming and eating it. Also, we highly recommend that you get a soil test before you put anything in the ground.”

Soil tests can be ordered by giving a sample to the UMass Soil and Plant Tissue Testing Laboratory in Amherst. Orders

can be hand delivered, or sent by postal mail or private carrier. For more information, visit [soiltest.umass.edu](http://soiltest.umass.edu) or call 413-545-2311.

“The soil is different in the ground versus the elevated planters,” Murphy explained. “If you’re using elevated plant-

ers, you can buy soil that is intended for potted plants, which has fertilizer in it. There’s quite a few good brands on the market.”

Whether choosing to plant in or above the ground, Murphy stresses the same advice on behalf of the MMGA.

“We preach no chemicals,” she said. “We preach an organic approach in that gardeners just keep an eye out for any little pests that come by. When you use chemicals, you’re wiping out the good bugs that eat the bad bugs.”

Murphy is among the MMGA members who answer gardening questions via its help line: 617-933-4929. Now through October, the help line is open Mondays, Wednesdays and Fridays, from 10 a.m. to 2 p.m. For more information about MMGA, visit [massmastergardeners.org](http://massmastergardeners.org).

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# How to stop a dementia sufferer from driving

BY MICHA SHALEV

**W**hen an individual is diagnosed with dementia, one of the first concerns that families and caregivers face is whether or not



## Caregiving Tips

that person should drive. A diagnosis of dementia may not mean that a person can no longer drive safely.

In the early stages of dementia, some individuals may still possess skills necessary for safe driving. Most dementia is progressive, meaning that symptoms such as memory loss, visual-spatial disorientation and decreased cognitive function

“Many people associate driving with self-reliance and freedom; the loss of driving privileges is likely to be upsetting.”

will worsen over time. This also means that a person's driving skills will decrease and, eventually, he or she will have to give up driving.

Many people associate driving with self-reliance and freedom; the loss of driving privileges is likely to be upsetting. Some individuals, recognizing

the risks, will limit or stop driving on their own. Others may be unable to assess their own driving skills and may insist on driving even when it is no longer safe. Families and caregivers may need to intervene when an individual's symptoms pose too great a traffic risk.

You can assess an individual's level of functioning by observing his or her behavior outside of a motor vehicle. A person no longer has the necessary skills to drive safely when he or she:

- has become less coordinated;
- has difficulty judging distance and space;
- gets lost or feels disoriented in familiar places;
- has difficulty engaging in multiple tasks;
- has increased memory loss, especially for recent events;
- is less alert to things hap-

pening around him or her;

- has mood swings, confusion, irritability;
- needs prompting for personal care;
- has difficulty processing information;
- has difficulty with decision-making and problem solving.

It is important to compare present behavior with behavior before the onset of dementia. For example, weigh an individual's degree of difficulty engaging in multiple tasks in relation to his or her prior ability. Changes in behavior will be most noticeable to family and friends who have closely interacted with the individual over time. Share and discuss your observations with other family members, friends and health care providers.

The safest option for assessing a person's driving skills is

Dementia sufferer page 10

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## How to stop a dementia sufferer from driving

Dementia sufferer  
Continued from page 9

to arrange for an independent driving evaluation. Prior to the evaluation, inform the examiners that the person being evaluated has dementia. Evaluations are sometimes available through driver rehabilitation programs or State Departments of Motor Vehicles (RMV).

Another option is to write an open or a confidential letter to your loved one's doctor, expressing your concerns. You may want to attend a medical appointment with your parent where the doctor will do an evaluation.

In some states individuals can file a concern with the Department of Motor Vehicles. Mas-

sachusetts has some very tough restrictions.

Many communities also offer riding services through the senior center or bus company. Or, family members could share the shuttling of a parent.

Some individuals with dementia may forget that they should not drive or insist on driving even though it is no longer safe. While it is important to maintain respect for the individual's feelings, you must put safety first.

The following methods may be needed as a last resort:

- Hiding the car keys;
- Replacing the car keys with a set that won't start the car;
- Disabling or selling the car;
- Moving the car out of sight.

Micha Shalev MHA CDP CDCM CADDCT is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park located at 101 Randolph Road in Worcester. He is a graduate of the National Council of Certified Dementia Practitioners program, and well known speaker covering Alzheimer's and Dementia training topics. He can be reached at 508-853-8180 or by e-mail at m.shalev@dodgepark.com or view more information online at www.dodgepark.com.

## Healthful diet report: Sugary drinks out; coffee, eggs in

BY MARY CLARE JALONICK

WASHINGTON - An extra cup or two of coffee may be OK after all. More eggs, too. But you definitely need to drink less sugary soda. And, as always, don't forget your vegetables.

Recommendations from a government advisory committee call for an environmentally friendly diet lower in red and processed meats. But the panel would reverse previous guidance on limiting dietary cholesterol. And it says the caffeine in a few cups of coffee could actually be good for you.

The committee also is backing off stricter limits on salt, though it says Americans still get much too much. It's recommending the first real limits on added sugar, saying that's especially a problem for young people.



The Agriculture and Health and Human Services Departments will take those recommendations into account in writing final 2015 dietary guidelines by the end of the year. The guidelines affect nutritional patterns throughout the country — from federally subsidized school lunches to food package labels to your doctor's advice.

Even with the changes, the report sticks to the basic message of the previous guidelines in 2010: Eat more fruits and vegetables and whole grains; eat less saturated fats, salt and sugar.



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## travel and entertainment

# Unusual accommodations offer truly unique experiences

BY VICTOR BLOCK

**A**ri and Brad Nicholson settle for the night in the most luxurious setting they've enjoyed anywhere. Their penthouse is lit by chandeliers and includes opulent touches like a martini bar and hot tub.

The ambience is very different where Lee and Laura Hockman are bedding down. As dog lovers, the opportunity to stay in "the world's biggest beagle" gave them no paws (pun intended).

These aren't the only unusual accommodations available to travelers around the country. Opportunities abound for those seeking a unique experience when it's time to check in and turn in.

That plush penthouse is one of 16 themed quarters at the Adventure Suites in New Hampshire. Others include a deserted island room where guests sleep in a giant oyster shell-shaped bed and a jungle hut complete with thatch roof and waterfall. For more information call 603-356-9755 or log onto [adventure-suites.com](http://adventure-suites.com).

Overnight guests at the Dog Bark Park Inn B&B in Cottonwood, Idaho enter a 30-foot-high beagle-shaped structure which offers the usual hotel amenities. The inn is a throwback to the kind of roadside architecture



**At TreeHouse Point, located in a forest near Seattle, Wash., cabins are perched high in the trees.**

that was popular in the early days of automobile vacation travel. The unique B&B is open April 1-October 31. For more information, call 208-962-3647 or log onto [dogbarkparkinn.com](http://dogbarkparkinn.com).

From rail to sail. Train buffs who check into the Chattanooga Choo Choo Hotel may think they've gone to railroad heaven. Along with standard accommodations, there are four dozen train car rooms. They're lavishly decorated with Victorian furnishings, yet provide today's modern conveniences. For more information call 800-872-2529 or log onto [choochoo.com](http://choochoo.com).

The accommodations are less luxurious, but equally as intriguing, aboard a World War II submarine moored along the shore-

line of Lake Michigan. The USS Cobia was launched in 1943 and saw action in the Pacific, sinking a total of 13 enemy ships. Guests, who bring their own bedding, receive a guided tour and admission to the adjacent maritime museum the following day. For more information call 866-724-2356 or log onto [wisconsinmaritime.org](http://wisconsinmaritime.org).

Living high. Those who prefer to rise above it all also have inviting alternatives. At TreeHouse Point, located in a forest near Seattle, Wash., cabins are perched high in the trees. Guests access their rooms by way of stairs or a swinging walkway, where they will find rustic but comfortable accommodations. For more information call 425-441-8087 or

log onto [treehousepoint.com](http://treehousepoint.com).

Another room with a view, the Jersey Jim Fire Lookout Tower, is one of hundreds of structures that were built throughout the country from which forest rangers once kept a lookout for fires. Located in the San Juan National Forest in Colorado, the cabin sits 55 feet (and 70 steps) above a meadow. Inside are the original furniture and ranger log book, along with propane-powered heating, lighting, refrigerator and oven. The tower is available from late May to mid-October. For more information call 800-253-1616.

Although it's 20 feet shorter than the fire tower, the Rose Island Lighthouse offers an equally dramatic, if different, view. It overlooks Narragansett Bay along the coast of Rhode Island. Guests may play the part of keeper for a night or longer, handling chores like raising and lowering the flag and managing the wind-powered electric and rainwater gathering systems. After completing their tasks, keepers are free to swim, fish, use the kayaks or just take in the scenery from the top of the tower. For more information, call 401-847-4242 (Monday through Friday, 9 a.m. to 1 p.m.) or log onto [roseislandlighthouse.org](http://roseislandlighthouse.org).

Staying Low. Despite its name,

Accommodations page 13

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# Unusual accommodations offer truly unique experiences

**Accommodations**  
Continued from page 12

Kokopelli's Cave Bed & Breakfast in Farmington, New Mexico is no mere hole in the ground. Carved into a 65-million-year-old sandstone cliff face, and almost 1,700 square feet in size, the carpeted grotto includes a full kitchen and bathroom, television, DVD player and other amenities not expected 70 feet below ground. The cave can accommodate up to four people. For more information call 505-860-3812 or log onto kokoscave.com.

Another low down experience awaits guests at Jules Undersea Lodge. Originally built as an underwater research laboratory, the mini-hotel sits on the floor of a mangrove lagoon off Key Largo, Fla. The living area includes two bedrooms and a combination galley, dining and entertainment area. The best entertainment is provided by 42-



**Overnight guests at the Dog Bark Park Inn B&B in Cottonwood, Idaho enter a 30-foot-high beagle-shaped structure.**

inch round windows which look out onto a gathering place for angel fish, barracuda and other reef dwellers. It's even possible to enjoy a meal prepared by a chef who dives down to the hotel and prepares a gourmet dinner. Non-divers receive a brief introductory course and loaner

scuba gear. For more information call 305-451-2353 or log onto jul.com.

Back to Basics. Some accommodations appeal to folks seeking a less exotic experience. That certainly applies to the Shady Dell in Bisbee, Arizona. In 1927, it began to provide trail-

er space for travelers along U.S. Route 80, the first all-weather coast-to-coast highway. Today Shady Dell puts up folks in 10 vintage trailers. For more information, call 520-432-3567 or log onto theshadydell.com.

The word "basic" also applies to tin-roofed sharecropper cottages in the Mississippi Delta region, furnished in what's described as "a flea market lover's dream." The atmosphere at the colorfully named Shack Up Inn lives up, or perhaps down, to that moniker. Once guests get past the ramshackle outside appearance of the little houses, they find rooms that have been renovated to add electricity, plumbing, heat and air conditioning. Mismatched furniture, walls adorned with old photographs and other period pieces are in keeping with the Inn's motto, "the Ritz we ain't." For more information call 662-624-8329 or log onto shackupinn.com.

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## resources for caregivers

### Is your doctor's office the most dangerous place for data?

BY TOM MURPHY  
AND BRANDON BAILEY -

Everyone worries about stolen credit cards or hacked bank accounts, but just visiting the doctor may put you at greater risk for identity fraud.

Those medical forms you give the receptionist and send to your health insurer provide fertile ground for criminals looking to steal your identity, since health care businesses can lag far behind banks and credit card companies in protecting sensitive information. The names, birthdates and — most importantly — Social Security numbers detailed on those forms can help hackers open fake credit lines, file false tax returns and create fake medical



Just visiting the doctor may put you at greater risk for identity fraud.

records.

"It's an entire profile of who you are," said Cynthia Larose, chair of the privacy and security practice at the law firm Mintz

Levin in Boston. "It essentially allows someone to become you."

Social Security numbers were created to track the earnings

history of workers in order to determine government benefits. Now, health care companies are, in some cases, required to collect the numbers by government agencies. They also use them because they are unique to every individual and more universal than other forms of identification like driver's licenses, said Dr. Ross Koppel, a University of Pennsylvania professor who researches health care information technology. But once someone creates a stolen identity with a Social Security number, it can be hard to fix the damage. A person can call a bank to shut down a stolen credit card, but it's not as easy of a process when it comes to Social Security numbers.

"There is no such mechanism  
Doctor's office page 20

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\* The new Tax Reduction Act of 2005 mandated that seniors spend-down all of their combined assets before the sick spouse can qualify into a nursing home. The act requires a 5-year look back for any transfers by seniors designed to deprive the state of those available resources to pay for the nursing home. In a Rest Home setting it is only 1 year look back!!!



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## viewpoint

# Our parents still have something to teach us

BY SONDRA L. SHAPIRO

After I delivered a eulogy for my husband's 93-year-old grandmother, a woman I greatly admired, the rabbi approached me to say he found it refreshing that a person my age would choose an older person as a role model. That was 19 years ago, and I was 42.



## Just My Opinion

Though I quickly responded that most of my heroes are older people, I later realized the accuracy of the rabbi's observation.

In our culture we frequently

underestimate the contributions and worth of elders. If we did a little soul searching, we baby boomers would realize there is so much we have learned from them.

We may not always act the way our parents did, but lots of their admirable qualities are ingrained in us. This is evident in the way many of us raised our children while taking care of ailing parents, or in the love and care we provide to a spouse or friend in need of care. It is apparent in the way many of us share a special bond with a grandchild.

The sense of duty and love is a value that is handed down from our parents who were influenced by the Depression. That older generation learned to cherish the closeness of family, friends and community over material gains. They were largely spared from

“Let our children and grandchildren learn from us the importance of advocacy so they in turn will work to protect their children and grandchildren.”

the influence of Madison Avenue hype, a condition that has greatly swayed my generation.

Baby boomers were exposed to and shaped by many positive influences. Unlike our parents, who often spent their childhood working to help support the family, we were raised during a period of prosperity.

As products of the “Pepsi Generation,” we think and act younger than our parents did at our age. That belief has helped to slow down many of the traditional signs of aging.

We don't buy into the traditional concept that with old age comes infirmity. We are a generation that believes in unlimited possibilities. Many of us are starting new careers in our 50s and 60s.

While our parents were more frugal and discerning, we tend to be spendthrifts in a quest to attain bigger and better things. That behavior made us ill equipped to handle the lean years of the last recession. It puts us at a disadvantage in terms of having sufficient resources in old age.

So, there is still more we can learn from our elders.

Our parents enjoyed a paternal form of government that created Social Security and the Great Society programs that provide a financial lifeline for older Ameri-

cans. As voters and advocates they exhibited the influence of that environment by unselfishly working to preserve entitlements like Social Security and Medicare for their children and grandchildren.

Baby boomers are shaped by a political climate that espouses a philosophy that less government is better. While the promotion of self-sufficiency is admirable, government programs should be preserved since they provide a financial safety net. Take a look at the behavior of our elders. If it weren't for them we would not have the entitlements that allow many of us to stay out of poverty in old age.

Many of my cohorts may read about how the new Republican Congress wants to remake Social Security and Medicare, yet they aren't involved in the conversation to protect and strengthen these programs. The fact we are a generation of spenders, not savers, should provide the impetus to act.

While we were growing up, everyone was talking about the “generation gap.” We believed our parents just didn't understand us. As parents and grandparents, we boomers are embracing youth-oriented trends in music, fashion and lifestyle. But, we need to do more than relate to the younger generation — We must be role models by working to ensure that such programs as Social Security and Medicare are there for us and for future retirees.

As the old adage states, “The more things change, the more they remain the same.” Our parents instilled in us all the tools needed to be wise role models. Let our children and grandchildren learn from us the importance of advocacy so they in turn will work to protect their children and grandchildren.

Sondra Shapiro is the former executive editor of the *Fifty Plus Advocate*, and the founder of [thefiftypluslife.com](http://thefiftypluslife.com). Contact her at [sshapiro@thefiftypluslife.com](mailto:sshapiro@thefiftypluslife.com).

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# Sustaining MassHealth

BY AL NORMAN

**A**s snowy February came to a close, Governor Charlie Baker told the public that “We are going to make some significant changes with respect to how the MassHealth



program works going forward, because 13 percent growth in the MassHealth program is not only not sustainable for health and human services or-

## Push Back

ganizations; it's not sustainable for all the other stuff state government needs to be able to do.”

MassHealth is health insurance for poor people. Most of us would agree that health care is a basic need - some would say it's a

right. During this long recession, it's no wonder that more people have turned to MassHealth for health care coverage. Our state likes to boast that nearly all our citizens have health care. There is a cost to that success. The great thing about MassHealth is that the state gets 50 percent of what we spend back from the federal government. There are many state expenditures that attract no federal match—so MassHealth is a better investment than most.

The other “stuff” that the Baker Administration wants to spend money on includes education, economic development, and energy programs. These are all good investments—but affordable health care is as important as anything else state government does. The goal should be to make all services we provide as efficient and outcome-oriented as possible.

Mass Home Care recently re-

leased a report entitled *The Long Term Services Challenge*, which notes that Massachusetts could better coordinate its long term services—while at the same time reduce the overall cost of care. Instead of concentrating on doctors and hospitals, the Mass Home Care report focuses on “post acute care” that is often non-medical in nature—the care at home that keeps people out of emergency rooms and hospital beds. Our care transitions coaches follow people after they leave the hospital to help them successfully remain at home. “Least restrictive” care is the goal of the MassHealth statute.

Massachusetts spends more than \$3.7 billion annually on long term support services. Most of it has been spent on institutional care. In 2011, the per capita use of nursing facilities in Massachusetts was 46 percent greater than the U.S. average.

But community-based services have cut nursing facility patient days by 34 percent compared to the year 2000, saving taxpayers as much as \$853 million in 2015 alone.

We can have a system that gives seniors the care they want, where they want it—at home—and have a “sustainable” MassHealth budget. Better overall integration of health care and functional long term supports will be cheaper, produce better outcomes, and increase patient engagement in their own care.

MassHealth spending on nursing facilities was called a “budget buster” in the 1980s. We have tamed that beast. Now we need to focus on “whole care,” which includes community care that takes place outside the walls of our hospitals, and beyond the confines of the doctor's office.

**Al Norman is the Executive Director of the Mass Home Care Association.**





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## money matters

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# Save money with FHA loans

BY ALAIN VALLES

**O**n Jan. 7 President Obama announced that the Federal Housing Administration (FHA) will drastically lower the cost of FHA mortgage



## Reverse Mortgage

insurance by 37 percent. This reduction, combined with record low interest rates, has created a tremendous opportunity for millions of people to save billions of dollars on current and future FHA loans.

If you have an FHA loan it may be wise to consider refinancing. Depending on your loan balance

and current interest rate you may qualify for what is called an FHA streamline refinance, which has several unique advantages:

- You do not need to be concerned about your home's value because no appraisal is needed.

- Quite often there will be no closing costs and no money required for your new escrow account.

- No tax returns or paystubs are required, just verification that you are employed. This means if you have new debt payments such as a car loan or credit card balances you could still qualify.

- Half a percent lower annual FHA Mortgage Insurance Premium costs.

- You must have paid your mortgage on time for the past 12 months.

The exact amount of money you would save depends on the interest rate on your current mortgage, the new interest rate

and the loan amount. Using a loan example of a \$250,000, 30-year fixed interest rate of 4.50 percent being refinanced with no closing costs down to a 3.75 percent fixed interest rate would save just over \$210 a month.

The savings created could be used to pay down more expensive credit card debt, vehicle or student loans, make investments, or fund a retirement account. Many people apply the savings towards the new mortgage payment and just keep making the same monthly mortgage payment in order to pay off the mortgage much faster. For the above example, the savings would amount to over \$100,000 if the original loan was taken a year ago.

FHA purchased loans have often been used for buyers with credit

challenges, low down payments (3-1/2 percent), high debt balances, lack of reserves and multi-family purchases. However, the FHA mortgage payments have been considerably higher due to the required Mortgage Insurance Premium (MIP). Now that the MIP has been reduced by half a percent, buyers have more buying power or a lower payment for the same purchase price.

Someone buying a home with a \$350,000 FHA mortgage will now save approximately \$145 a month in MIP payments. Or you could buy a higher priced home for about \$380,000 and have the same monthly mortgage payment.

As with all examples, they may not necessarily apply to your particular situation and the market conditions may change without notice.

Alain Valles is president of Direct Finance Corp. He can be reached at 781-724-6221 or by email at [av@dfcmortgage.com](mailto:av@dfcmortgage.com). Read additional articles archived on [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com)

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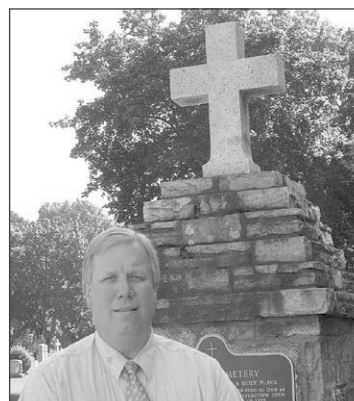


**T**he loss of a loved one, young, old, expected, or unexpected is traumatic. Making the final arrangements with your funeral home and choosing the cemetery and the final resting place adds more trauma to a very sensitive time. At that time we are asked to make decisions very quickly. All this being said, we can be of assistance in the pre-planning portion and extend to all families an opportunity to benefit from our experience along with easy payment plans and burial options.



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- Spares loved ones the agony of making hasty decisions while under great emotional stress
- Avoids inflation by purchasing at today's prices
- Avoids the tendency for emotional "overspending"
- Selections are less limited than in the future
- Affords the piece of mind that comes with the knowledge that everything will be handled according to your wishes



### A message from the director...

I have worked with many families during the difficult time of the loss of a loved one and know the importance of pre-planning. You will reduce your family's anxiety and make sure your own wishes are carried out by scheduling a no-obligation, information meeting with my office.

— Robert Ackerman, Director

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# Study ties dental drugs, heart infection risk

Curbing the routine use of preventive antibiotics before dental work may have contributed to a rise in heart valve infections in England, a new study suggests. In the U.S., the highest risk patients still get these drugs and no similar trend has been seen.

Mouths are full of bacteria, and certain dental procedures can let them enter the bloodstream, travel to the heart and cause a serious infection called endocarditis, which proves fatal up to 10 to 20 percent of the time. People with artificial heart valves and other implants are at high risk for this, and people with leaky natural heart valves face a moderate risk.

It used to be routine to give those people antibiotics — usually a single penicillin pill — just before dental work. But there was little evidence the preventive treatment lowered infection rates and the drugs

sometimes cause serious allergic reactions. Overuse of antibiotics also promotes drug-resistant germs — a public health concern.

So in 2007, the American Heart Association and others said the drugs should only be used for the highest risk patients; a year later, regulators in England recommended stopping them for all patients.

Researchers from the University of Surrey and Oxford University did a study to see what happened after that in England.

They found that prescriptions for preventive antibiotics fell from an average of 10,900 per month in the four years before the policy change to 2,236 per month in the five years after it.

Starting in March 2008, heart valve infections started to rise above usual levels, according to hospital records. Five years lat-

er, “there were approximately 35 extra endocarditis cases per month than would have been expected” if trends before the antibiotic prescribing change had continued, said one study leader, Dr. Martin Thornhill of the Sheffield School of Clinical Dentistry in England.

The work doesn’t prove fewer antibiotics caused the surge, he and others stressed. Heart infections have been rising everywhere because other procedures that make them more likely, such as implanted medical devices and kidney dialysis, have become more common.

There also was never much proof that the preventive antibiotics lowered endocarditis risk. One study even found that brushing teeth twice a day was five times more likely to push bacteria into the bloodstream than having a tooth removed, said Dr. Dhruv Kazi of San Francisco General Hos-

pital, an expert with no role in the study.

“These should not prompt changes in prescription practices,” he said of the new results.

Dr. Ann Bolger, a cardiologist at the University of California, San Francisco, who worked on the Heart Association policy, agreed.

“We don’t want people to be alarmed. In the U.S., people who are most at risk are still getting them,” she said of the drugs. “It wouldn’t be wise to give up on the policy too soon and return to a treatment with no benefit and known risks.”

The study was discussed at a recent Heart Association conference in Chicago and published by the British journal *Lancet*. The work was sponsored by the U.S. National Institutes of Health, the British charity group Heart Research UK, and Simplyhealth, a British insurer. — AP



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# Is your doctor's office the most dangerous place for data?

## Doctor's office

Continued from page 14

with Social Security numbers and our identity,” said Avivah Litan, a cybersecurity analyst at the research firm Gartner. “You can’t just call the bank and say, ‘Give me all the money they stole from my identity.’ There’s no one to call.”

So being that the data is so vital to protect, health care companies are taking every precaution to defend against hackers, right?

Not necessarily. The FBI warned health care companies a year ago that their industry was not doing enough to resist cyberattacks, especially compared with companies in the financial and retail sectors, according to Christopher Budd of security software company Trend Micro. The warning came in a government bulletin to U.S. companies that cited research by a nonprofit security institute, he said.

Last year, more than 10 mil-

lion people in the U.S. were affected by health care data breaches — including hacking or accidents that exposed personal information, such as lost laptops — according to a government database that tracks incidents affecting at least 500 people. That was the worst year for health care hacking since 2011.

Litan estimates that the health care industry is generally about 10 years behind the financial services sector in terms of protecting consumer information. She figures that it may be twice as easy for hackers to get sensitive financial information out of a health care company compared with a bank. Banks, for instance, are more likely to encrypt personal data, which can garble the information if a hacker gets a hold of it. They also are much more likely to use advanced statistical models and behavior analytics programs that can spot when someone’s credit card use suddenly spikes, said Litan, who studies fraud-detection technology. That’s a sign of possible fraud that may be worth investigating.

“There’s a need for that everywhere now,” she said.

Health care companies do have security to protect sensitive patient information. Anthem, the nation’s second-largest health insurer, said that hackers recently broke into a database storing information on 80 million people, including Social Security numbers. The company had “multiple layers of security” in place before the attack, said David Damato, managing director at FireEye, the security company hired by Anthem to investigate the breach. But the stolen data was not encrypted. An Anthem spokeswoman said encryption wouldn’t have helped, because the intruder used high-level security credentials to get into the company’s system.

Still, several experts say encryption does help.

Encryption programs can be

tuned so that even authorized users can view only one person’s account, or a portion of an account record, at a time, said Martin Walter, senior director at cybersecurity firm RedSeal Networks. That makes it harder for an outsider to view or copy a whole stockpile of records.

Even if Anthem’s security had proved invulnerable, the health care system offers several other inviting targets with varying levels of security. Hospitals, labs, clinics and doctor’s offices all can be attacked. Cybersecurity experts say they expect even more health care hacking problems in the future as those layers of the health care system shift their paper files to electronic medical records, a push that has been boosted by federal funding in recent years.

“A lot of businesses that didn’t place a premium on security are now placing this incredibly valuable information online,” noted Al Pascual, director of fraud and security at the consulting firm Javelin Strategy & Research.

The experience of a big company like Anthem does not bode well for the broader health care industry, said Budd at Trend Micro.

“They have resources to throw at cyber security,” he said. “And if someone with nearly unlimited resources can be breached like this, then it raises serious questions as to what’s at risk.” Beth Knutsen still worries about someone using her Social Security number more than a year after she was told that some old patient files of hers had been taken from a doctor’s office in Chicago. The New York resident visited that doctor nearly 20 years ago.

She’s seen no signs of fraud yet, and she still provides her Social Security number when a doctor’s office asks for it — but only because it seems to be required for insurance and billing. “It’s so scary,” she said. “Who knows what can happen with that information?” — AP

## At a glance: 4 steps that help guard against identity theft



The average person can take several basic steps to guard against identity theft both inside and outside the health care world. Here’s a sample of what experts advise:

1: Protect your Social Security Number: Ask if it is absolutely necessary to give out before you put it on a form at the doctor’s office. See if a health care provider might just accept the last four digits instead. These numbers can help fraudsters create fraudulent credit lines or tax returns, among other things.

2: Don’t ignore insurance statements: Read or at least glance at the “Explanation of Benefits” your insurer sends you to explain recent claims. If someone is making fraudulent health claims using your account, you may spot them there first.

3: Limit public Wi-Fi use: Don’t enter passwords online if you are using an open or public Wi-Fi network. Avoid looking at sensitive information like bank accounts too. Save that for networks that require a passcode.

4: Strengthen passwords: The longer, the better because hackers can use software to crack a password that is less than eight characters in a few seconds. Avoid words or phrases that can be found in the dictionary or easy identifiers like the name of your child. Don’t use the same password for multiple accounts.

Sources: Los Angeles Police Department, Cynthia Larose, chair of the privacy and security practice at the law firm Mintz Levin in Boston — AP



# Flying high: Airstream can't keep up with demand

Travel-trailers still being built at the same western Ohio site that has produced them for 60 years

BY MITCH STACY

**B**ob Wheeler still gets the question sometimes when people find out he runs the company that builds those shiny aluminum campers: “Airstreams? They still make those?”

Not only are the retro-looking “silver bullet” travel-trailers still being built by hand at the same western Ohio site that has produced them for 60 years, but the company also can't roll them out of there fast enough to meet the demand these days.

The instantly recognizable silver bubble design — inspired by airplane fuselages — hasn't been tweaked much since the first Airstreams took to the open road in the 1930s on the way to becoming an American icon. The polished campers have cameoed in Hollywood movies and even quarantined the Apollo 11 astronauts when they got back from the moon. They have also inspired a legion of devotees who socialize with one another at Airstream caravans and rallies all over the world — including an annual Ohio jamboree known as “Alumapalooza.”

“Any time we've seen an Airstream, it's like the clouds part and an angelic choir starts singing,” said Cliff Garinn, a college career counselor from Dallas. He and his husband bought a new one in April and are already trading up to a larger model for frequent weekend camping trips and summer vacation.

Airstream builds 50 travel-trailers every week at the plant in Jackson Center, all gleaming and aerodynamic and riveted by hand. The backlog is about three months, and ground has already been broken on a major expansion at the factory north of Dayton that eventually will increase production capacity by 50 percent.

The RV industry was dealt a body blow by the Great Recession but has rebounded with



Airstream has inspired a legion of devotees who socialize with one another at Airstream caravans and rallies all over the world.

gusto. Shipments in 2014 are expected to be up more than 8 percent, following the best October in the industry in nearly 40 years. Production next year is expected to return to levels seen before the economy tanked.

Airstream — owned by the larger Indiana-based RV maker Thor Industries — is riding the wave, surging with three record years in a row. Wheeler said shipments now are about twice what they were during the best days before the recession.

Besides a better economy, Airstream is benefiting from a big bubble of Baby Boomers, many now choosing not to wait until their 60s to buy one, and a new wave of desire for the classic designs of America's yesteryear — even if they command top dollar. New Airstreams run \$42,000 to \$140,000.

“For us, the Airstream just represented this beautiful piece of machinery, this beautiful design that other trailers and RVs don't give you,” said Kate Gilbert. She and her husband, Iain, sold their house in San Diego this year and now live full time in their 27-foot solar panel-equipped Airstream, traveling the country.

Tara Cox, a magazine editor who wrote a book called *Airstream: The Silver RV*, notes the fandom bordering on fanaticism that the trailers inspire, besides the fact that they cost more than other RVs, usually have less storage space and require more maintenance to keep the outside looking nice. She compares Airstream owners with Harley-Davidson riders who baby their bikes. “It's that labor of love,” she said.

Baby Boomers are still the heart of the demographic, but the company is actively reaching out to younger people, using social media to show them how an Airstream could fit their

lifestyles. It's also testing less-expensive, lighter and easier-to-tow designs that Wheeler said might be “less intimidating” to younger buyers.

Airstream got an injection of hip recently when it collaborated with the Columbus College of Art and Design to plan and build a camper with a workspace and living area aimed at people in their 20s and 30s whose jobs allow them to work from anywhere. The company said the design elements — including a rear hatch that opens the convertible work area to the great outdoors — will be incorporated into future production models. — AP

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## your home

# Kitchens go outdoors with fire pits, rings, tables

BY DEAN FOSDICK

**G**as-operated fire pits, fire rings and fire-pit tables are emerging as modern-day substitutes for campfires.

Flipping a switch to ignite the flames is a whole lot easier than kindling a stack of firewood. Safer, too.

“The outdoor living trend is continuing to gain momentum,” said Ross Johnson, sales and marketing manager for The Outdoor Great Room Co. in Eagan, Minn. “It started with grills and then people began spending money for outdoor furniture. Fire pits have evolved, with consumers moving toward gas for less expense and a multitude of issues.”

Fire pits, fire rings, and fire-ring or fire-pit tables come in all sizes and shapes, in-ground or portable.

Fire pits are holes dug into the ground to keep flames from spreading. They vary from intimate cooking fires for two to elaborate, gas-fueled burners that become conversation centers for large gatherings.

Fire rings are cleared flat surfaces with protective metal, stone or concrete built around them to contain the burn. They often include cooking grills fueled by wood or gas — either natural gas or propane.



Fire pits, fire rings, and fire-ring or fire-pit tables come in all sizes and shapes, in-ground or portable.

Fire-ring or fire-pit tables have holes in the middle for open flames to provide ambiance and warmth. The tables can be used for place settings when the burner center is capped.

“Round tables are still the No. 1-selling burner, but we’re seeing more popularity with linear, even L-shaped, table-type seating,” Johnson said. “It depends upon how much room you have on the patio or deck.”

Johnson advises against using fire tables for cooking.

“I recommend [getting] a grill,” he said. “They’re easier to clean up.”

Some considerations on wood vs. gas before you buy or build:

- Wood-burning fixtures are cheaper to make and use. Wood gives off more heat. You can cook using wood. Wood is portable.

- Gas is easier to light and control. Firewood is expensive and harder to find for urban dwellers. In many areas of the country, gas fires are allowed but wood fires are banned for reasons of safety, air quality and convenience.

Many homeowners have moved beyond the stand-alone BBQ grill, said Travis Stark, manager of Capital Patio & The Flame Shop in Lincoln, Neb.

“You can get outdoor dishwashers and refrigerators now — a whole outdoor kitchen,” Stark said. “Fire pits can be integrated into that.”

Some homes have multiple outdoor entertainment areas, said Leisa Rogers McCollister, a spokeswoman for OW Lee Co. Inc. in Ontario, Calif.

“Larger houses have lots of

little areas, like off master bedrooms,” she said. “People furnish them with comfortable seating and fire rings.”

Why outdoor kitchens?

Their mood-setting atmosphere can be enhanced with LED lights, freestanding walls, benches and water fixtures. They can be used as gathering sites for cooking and conversing, to provide supplemental outdoor heating, to expand a home’s usable living space or to boost its resale value.

“I wouldn’t use one (a fire ring or table) in a January blizzard here in Minnesota, but it can extend the outdoor season six weeks earlier in spring and six weeks later in the fall,” Johnson said. “That’s an extra three months that people can enjoy outdoors.” — AP

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