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# ***fifty plus*** advocate

**38<sup>th</sup>**  
*year*

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## **Retirement insecurity** *Growing old under debt*



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# Without proper planning, secure retirement allusive

By Brian Goslow

Maureen Smith, 65, of Peabody, can be considered one of the lucky ones in terms of having sufficient funds for retirement.

After working 33 years at General Electric (GE), she took what was intended to be a temporary leave from her job in Lynn to spend quality time with her mother, who had moved in with her after the passing of her father.

After her mother died, Smith grew weary of the responsibility of the upkeep of her home and decided it was time to move into a two-bedroom apartment in a senior community. The complex's Realtor helped sell Smith's house in an almost unheard of 18 days and having used the facility's in-house services, it garnered her a \$2,000 rebate off her moving costs.

Smith also benefited from a lifetime of saving — her father had insisted she open a savings and security account when she was first hired at GE. "He said put in as much money as possible," she recalled. Most of that money remains untouched and re-invested, serving as her rainy day account should she need to supplement her monthly Social Security and GE pension payments or require long-term hospitalization or more expensive living quarters for health reasons.

Her hindsight contrasts with that of many other Americans whose retirement confidence level has reached its lowest point in over two decades, according to the results of the 2012 Retirement Confidence Survey (RCS) conducted by the Employee Benefit Research Institute (EBRI).

According to the survey, only 38 percent of respondents said they were "somewhat" confident they would have enough money to live comfortably in their retirement years; 24 were "not too" confident while 23 percent were "not at all" confident they'd be able to retire comfortably. Only 14 percent were very confident they'd have the financial resources to enjoy their post-work years.

That's compared to 20 years ago, when 73 percent of Americans were "very" or "somewhat" confident they were prepared for a comfortable retirement. The main contributor to the current lack of confidence is that many people are mired in debt, said Jack VanDerhei, EBRI's research director.

"Those who have little or no debt report much higher levels of retirement confidence than those who describe their debt as a major or minor problem," he said. "People know retirement is expensive. Workers say they are far more confident about being able

to pay for 'basic' expenses in retirement than they are about having enough money to pay for medical expenses and long-term care costs."

Despite that reality check, far too many people simply 'do not' or 'will not' take the first basic step to 'plan' for a comfortable retirement, VanDerhei said. "More than half of workers — 56 percent — haven't even tried to calculate how much they will need to save for a comfortable retirement. And as the RCS has consistently found, a distressingly large number of workers say they have virtually no savings and investments."

That's why one of the first things Mark Singer, president of Safe Retirement Planning in Lynn and author of *The Changing Landscape of Retirement: What You Don't Know Could Hurt You*, does when meeting new clients is to get them working on their retirement roadmap.

"We establish what their goals are," he said. It starts with finding out what the client wants from his or her retirement years and what their cash flow is expected to be like during that time.

"Cash flow drives retirement," Singer said. That includes expected Social Security and pension payments, how much is in an investment portfolio and how that will be drawn from it, as well as other sources of revenue. "What are you bringing in, what are your needs, what's the difference (between what you need and what you have) and where is it coming from?" he said.

If someone's not on track to reach his or her goals, the person will either have to see what it would take to get on track or change the way he or she thinks of retirement because otherwise it won't be possible to get from Point A to Point B, Singer said.

One option is deferring retirement. The study found a growing number of folks are thinking short-term, focusing their attention on current job and financial security, having already accepted that they'll keep working and not retire until later in life than past generations. Many also acknowledge they'll have to work after they "retire" to supplement their income — if they're able to find work.

Rick Fingerman, a certified financial planner and founder and president of Financial Planning Solutions in Newton,

said 50 is a better age to re-evaluate retirement than 70.

"Fifty is a good time to look and project what they're going to be spending and how much they're going to need and how much they're going to have," Fingerman said. "Many times they can just cut back to a part-time employment situation when they have to work 15 hours a week for maybe five more years after retirement age, whatever that might be. For some it might be 62 or 65 and there are the lucky ones I work with who say I never want to retire."

While Fingerman said 80 percent of the people he sees have very little debt and should be OK in retirement, the other 20 percent think about today in terms of purchasing cars and other items, vacations and moving into a new, post-children home with a brand new 30-year mortgage. "You would think that people in their 60s wouldn't use a credit card and not pay it off immediately, but I find many of them don't have a problem with having a balance," he said. "They'll play the jumping from card to card game, getting a zero balance interest rate for six months, then go to another card."

When he does calculate what it would take to carry out a client's retirement plan and the steps they'd have to take to reach it long-term, Fingerman said not everyone likes his answers. While he might advise against clients taking out as much as they'd like from their investments to travel to Europe or go to California to visit grandkids on a regular basis, they feel they've earned the right to spend their money as they see fit. "I can understand that, but if the dollars aren't there to support that, it's very difficult," he said.

When clients find they don't have as much as they need to live the life they choose in their later years, along with suggesting working longer, Fingerman will suggest they downsize. "A lot of people want to hold onto their homes," he said. "They might have a four-bedroom home, but their kids are gone — they just don't want to part with that house for some reason."

One reason is the perceived stigma of "losing" one's home. "A lot of people have said to me, 'I feel like a failure because I've got to sell my house' and I say there's nothing wrong with downsizing," Fingerman said. "There's nothing wrong with making your

life easier and not having to worry about the lawn and the snow and the roof and the paint and all those other things. When you become 70 and 80, even if you're in great shape, you probably should not be up on a ladder cleaning gutters and those types of things."

For someone entering retirement planning late in the game — after hitting 50 — there are few options to make up for lost time, the stock market being the biggest. While it's a major option for a good sized return, nothing's guaranteed — as many people nearing or at retirement age found in the past five years during the economic downturn that wiped out endless stock portfolios and severely cut into the resale value of many homes.

William A. Kelly, president of Kelly Financial Services in Braintree and host of the weekly *Safe Money* program on WRKO, said most people have forgotten what risk is.

"Risk is quantifiable," Kelly said. "Risk isn't (financial advisors) scaring the daylight out of you. Bank CDs and treasury bonds pay less than stocks, but are more secure."

"I like municipal bonds in the state of Massachusetts," Kelly said. "I think it's well run despite all the complaints we have about our government. We were early out of the recession, even though some people think we're still there. Our unemployment rate is around 6."

The bonds here go quickly when they're issued; they're snapped up because we repay them."

Whatever investment route people take, Kelly suggests doing their own due diligence. If someone feels unsafe about his or her investments and feels at risk due to current market changes, it might be wise to consult with a broker about pulling out of the market. The key, especially for someone getting a late start in the retirement portfolio game, is preventing losses.

Kelly Financial starts its relationship with a client by giving them a risk tolerance test. "Usually it's much different than they think," Kelly said. "When they know their risk tolerance, we can plan accordingly."

Meanwhile, Maureen Smith continues to plan ahead. She's got her finances in place to assist her in every possible life situation. And, it helps that Smith's retirement community offers residents such services as assisted and long-term care, short-term rehabilitation, and home, memory and respite care. "Of course, you need as much money as you can get," Smith said. "I started thinking about this before I knew what I was thinking about. I formulated what I wanted before I needed it."



Van Derhei



Singer



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# Legislation aims to fight workplace age bias

By Sondra L. Shapiro

There are some images that you never forget. For me, it was an investigative news segment many years ago that had two women applying for the same position in a variety of shops and department stores. One woman was older, the other much younger.

In every instance, the older woman was either told the position was already filled when it wasn't or that she wasn't right for the position. It didn't matter to her potential employers that she had more experience than the younger applicant did.

During one of the interviews, the person questioning the older applicant wouldn't even make eye contact as she told the woman the position was filled. Moments later when the younger woman applied for the same position, she was rewarded with a touch on the shoulder and a wide smile as the interviewer told her she seemed perfect for the job.



## Just My Opinion

Age discrimination in the work place is an age-old problem — exacerbated by the recession. During the height of the economic downturn, the Labor Department reported unemployed workers 55 or older were jobless an average of nearly 30 weeks, compared with about 21 weeks for those under 55. Today the average length of unemployment between jobs for older workers is well over a year.

In a recent AARP survey, 29 percent of Massachusetts residents reported that they or someone they know has experienced age discrimination.

So, it is no surprise that the survey of Massachusetts registered voters age 50 and older found 76 percent favor passage of the bipartisan federal legislation, Protecting Older Workers Against Discrimination Act (POWADA).

The legislation, sponsored by Sens. Chuck Grassley, R-Iowa, Tom Harkin, D-Iowa, and Patrick Leahy, D-Vt., is designed to overturn a divided (5-4) U.S. Supreme Court decision (Gross v. FBL Financial Services) that made it much more difficult for older workers to prove claims of illegal bias based on age.

Of those polled in Massachusetts, 74 percent said they believe "age would be an obstacle to finding work."

This is a sentiment that hits home since I have friends who believe that their age has kept them from finding work.

"At least three-fourths of moderates, liberals and conservatives endorse POWADA," said Bill Johnston-Walsh, state director of AARP Massachusetts. "This AARP survey confirms: The vast majority of Bay State residents, regardless of political ideology, demand fairness for older workers."

According to AARP, the Gross decision substantially toughened the standard an older worker must meet in order to prove his or her employer violated the federal Age Discrimination in Employment Act (ADEA). The decision means many older workers will never see their day in court.

**Today the average length of unemployment between jobs for older workers is well over a year.**

According to AARP, the ruling is even being applied by some courts to restrict the rights of employees in other types of employment discrimination cases — citing as an example a federal court of appeals in Cincinnati that applied the ruling to limit rights to challenge disability-based bias under federal law.

"For decades, if an older worker showed that age was one motivating factor in an adverse employment decision, even if other motives also played a role, the employer had to prove that it would have made the same decision without considering the employee's age," according to AARP. Since the Gross decision, employees must prove the employer would not have taken the adverse action "but for" their age. Meaning that age played the determining role — a significantly higher standard of proof.

The legislation would restore the old standard and help ensure that employees have a more level playing field when fighting age discrimination in court.

The AARP survey of 400 Massachusetts residents, conducted by telephone from May 14 to May 20, found 88 percent agree that "Congress needs to do more to ensure people over 50 continue to have an equal opportunity to work for as long as they want or need to — regardless of their age."

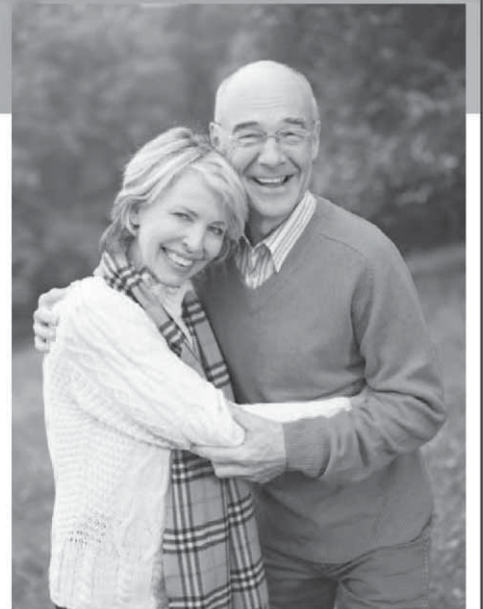
Baby boomers have been hit especially hard during this recession. While they have been suffering layoffs like the rest of the work force, it has been harder to get jobs. Let alone in their chosen careers. While retirement might be an answer for some, for many boomers retirement is impossible in the current economic climate. Adding to the mix of woes are diminished 401k plans, declining home values, a shift from defined-benefit pensions to defined-contribution plans and insecurity about the future of Medicare and Social Security.

Since the population is aging, it is logical to assume instances of discrimination would be waning. Not so. When I saw that investigative report all those years ago I remember thinking things will change as my cohorts swell the ranks of the 55 plus population. Yet, the results of the AARP survey prove the contrary is true. That's why it is critical that lawmakers pass POWADA.

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# Last drugs standing: Key Alzheimer's results coming

By Marilynn Marchione

**W**e're about to find out if there will be a way anytime soon to slow the course of Alzheimer's disease. Results are due this month from key studies of two drugs that aim to clear the sticky plaque gumming up patients' brains.

A pivotal study of a third drug will end later this year, and results from a small, early test were reported during the recent Alzheimer's conference in Vancouver, British Columbia.

These three treatments are practically the "last men standing" in late-stage trials, after more than a decade of failed efforts to develop a drug to halt the mind-robbing disease. Current medicines such as Aricept and Namenda just temporarily ease symptoms. There is no known cure.

Experts say that if these fail, drug companies may pull out of the field in frustration, leaving little hope for the millions of people with the disease. An estimated 35 million people worldwide have dementia, which includes Alzheimer's. In the U.S., experts say about 5 million have Alzheimer's.

The three treatments being tested are not even drugs in the traditional, chemical sense. They are antibodies — proteins made by the immune system that promote clearance of amyloid, the stuff that forms the plaque.

It's a strategy with a checkered history, and scientists aren't even sure that amyloid causes Alzheimer's or that removing it will do any good in people who already have symptoms. But there are some hopeful signs they may be on the right track.

"Everybody in the field is probably holding their breath that there is something positive to come out of these trials," said Dr. Ronald Petersen, director of the Mayo Clinic's Alzheimer's Disease Research Center.

"It may not be a home run" in terms of improving memory and cognition, but if brain imaging or spinal fluid tests show the drugs are hitting their target, "they will be regarded as successes," he said.

William Thies, scientific director of the Alzheimer's Association, agreed.

Even if there is just a small effect, "that would be a huge finding because that would let you know you had a drug that worked," he said. It then could be tried as a preventive medicine or given earlier in the course of the disease when it may have more impact.

The three drugs and their developers are:

- Bapineuzumab (bap-ih-NOOZ-uh-mab), by Pfizer Inc. and Johnson & Johnson's Janssen

Alzheimer Immunotherapy unit.

- Solanezumab (sol-ah-NAYZ-uh-mab), by Eli Lilly & Co.

- Gammagard, by Baxter International Inc.

All are given as periodic intravenous infusions; some companies are trying to reformulate them so they could be given as shots. If a major study shows that one of the drugs works, there will be a huge effort to make it more convenient and practical, Thies predicted.

Still, it would probably be very expensive.

The first two on the list are lab-made, single antibodies against amyloid. Gammagard is intravenous immune globulin, or IVIG — multiple, natural antibodies culled from blood. Half a dozen companies already sell IVIG to treat immune system and blood disorders. It takes 130 plasma donations to make enough to treat one patient for a year.

The results of the smaller test recently presented in at the Vancouver conference showed promise, with doctors saying that four patients who have been receiving the highest dose for three years showed no decline on memory and cognition tests. A dozen others on different doses or shorter treatment times didn't fare as well.

This study was far too small to prove the treatment works.

Treating Alzheimer's with IVIG would cost \$2,000 to \$5,000 every two weeks, depending on the patient's weight, said Dr. Norman Relkin, head of a memory disorders program at New York-Presbyterian Hospital/Weill Cornell Medical Center. He consults for some drugmakers and has patents for tests that measure amyloid.

Relkin is also leading a late-stage, 400-patient study of Gammagard that will wrap up late this year. A much smaller, earlier study he led showed less brain shrinkage among people receiving the drug than among those getting dummy infusions.

"It was so startling that I sent it to two laboratories for independent verification," Relkin said.

At the Alzheimer's Association International Conference in Canada, Relkin gave a three-year progress report on 16 patients out of the original 24 enrolled in that earlier study.

Jason Marder is among them. The New



York City man, who turned 70 last month, was diagnosed with Alzheimer's more than eight years ago.

"It was devastating," said his wife, Karin Marder. "I thought, 'Our life is over together as a couple.' But in fact it really has not been, and I have to attribute this really to the clinical trial."

In the roughly five years that her husband has taken Gammagard, there has been a decline

in his health, but it is minimal and the kind of slowing down you might expect from ordinary aging, she said. "He travels the subways, he does things that you and I do. And our quality of life together is what's most important," she said.

Jason Marder said he takes a creative writing class, runs errands for his wife and bikes around the city. As for his disease, "I fight it as much as I can," he said. "I feel I can handle it."

It's impossible to say how Marder would have fared without the treatment. Some patients decline rapidly, while others not for years. Hard evidence comes from large studies like the one that will conclude later this year, in which a group of patients getting the treatment is compared with a similar group given dummy infusions.

Studies on the two other drugs already have ended and results are being analyzed. The main outcome is likely to be announced by the companies as soon as it is known, and detailed results are to be presented at scientific

## Repealing Obama's health care law won't be easy

By Andrew Taylor

WASHINGTON —

**Y**es, if Mitt Romney wins the White House and his Republican allies retake the Senate, he could shred most of President Barack Obama's health care law without having to overpower a Democratic filibuster.

But it won't be as easy as some Republicans portend, and it certainly won't be quick.

Why?

Because any realistic effort to repeal the Affordable Care Act — as opposed to last month's quixotic vote in the GOP-controlled House — is sure to get

conferences in October.

Bapineuzumab is one of the largest bets ever placed in the field of Alzheimer's disease. More than 4,000 patients are participating in four studies around the world — two in people with a gene that raises the risk of Alzheimer's and two in people who don't carry that gene.

The studies, which started enrolling patients in 2007, involve brain scans every few months. "That's enormously expensive and time-consuming," said Dr. Eric Yuen, head of clinical development for Janssen. These experiments are just now yielding results.

Concern arose when an earlier study found possible bleeding or brain abnormalities in up to 10 percent of patients on the drug. However, most had no symptoms and were able to resume treatment after a brief break, Yuen said. In fact, some researchers think these changes might be a sign the drug is working to clear the amyloid plaque.

The fact that independent monitors have not stopped the new studies has made Dr. Reisa Sperling optimistic the drug will prove to be safe. Director of the Alzheimer's center at Brigham and Women's Hospital in Boston, she has consulted for Janssen and Pfizer and enrolled patients in the studies.

Relkin, who is leading the Gammagard study, said that if all three of these drugs fail, "we're in trouble." There hasn't been a new drug even to help symptoms in nine years, he said.

Petersen of the Mayo Clinic agrees.

"If they're dead-flat negative, the impact on the field and the implication for Big Pharma could be huge," he said. Companies "may bail" from the field entirely. — AP

jumbled together with lots of other issues, including Medicare, taxes, food stamps and defense spending.

And that's because Republicans have to first pass a budget. It's the only way than can invoke special Senate rules that allow legislation to pass with just a simple majority vote — instead of the 60 votes needed in the 100-member Senate to beat a filibuster.

Passing a budget requires answering a raft of questions unrelated to the relatively simple idea of repealing "Obamacare." How much to cut the deficit? Should Medicare be overhauled and Medicaid

REPEALING page 9

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# Walgreen pharmacy, Express Scripts sign new agreement

The Walgreen pharmacy chain will begin filling prescriptions from customers in the Express Scripts network again starting in September under a new multiyear contract that ends a costly impasse between the companies.

The agreement follows a series of disputes between Walgreen and Express Scripts that ended with the discontinuation of the contract between the drugstore operator and the pharmacy benefit manager last year.

The terms of the new agreement were not

disclosed.

The developments illustrate the dexterity that providers are going to have to play to compete effectively in a rapidly changing health care marketplace.

Express Scripts administers prescription drug benefits for health plan sponsors and members, and it pays drugstores like Walgreen to fill prescriptions. Since January, Walgreen has not filled prescriptions for Express Scripts, saying the company was not paying enough in drug dispensing fees.

Express Scripts Holding Co. said it ended the contract with Walgreen because the drugstore operator wanted a premium compared to what Express Scripts paid other pharmacies. Walgreen Co. had said it would rather give up the revenue than continue filling unprofitable prescriptions. The dispute became public in June 2011. About a month later, Express Scripts agreed to buy one of its biggest competitors, Medco Health Solutions. That deal closed in April, and Walgreen could also have lost its business with Medco clients over

the next few years as Express Scripts negotiated new deals.

The companies said in a statement last month that Walgreen will rejoin the network of pharmacies available to Express Scripts customers starting Sept. 15.

CVS Caremark said it expects to keep at least half the business it gained from Walgreen starting in late 2011 when the defections from Walgreen started ahead of its split with Express Scripts. — AP



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# GOP hopes lumbering economy dooms Obama

By Charles Babington

WASHINGTON —

History repeats itself, until it doesn't. That musty saw is worth remembering as pundits speculate on whether the lumbering economy will doom the re-election hopes of President Barack Obama, who has shown a knack for beating odds and breaking barriers.

Clearly, some important trends are working against him. The latest evidence came last month in a lackluster jobs report that said the nation's unemployment rate was stuck at 8.2 percent.

## Analysis

Franklin D. Roosevelt was the last president to win re-election with so much joblessness. Voters ousted Presidents Jimmy Carter and George H.W. Bush when the jobless rate was well under 8 percent.

It's not as if Obama can divert public attention from the economy, which has dominated the election from the start. His signature domestic achievement, the 2010 health care overhaul, is a mixed political blessing, uniting Republicans against him. Voters show little interest in how his administration wound down the Iraq war and killed Osama bin Laden.

Yet Obama runs even with, or slightly ahead of, Republican rival Mitt Romney in poll after poll. Campaign strategists debate the reasons.

They might include Obama's personal likability, gaps in Romney's strategy or Americans' grudging acceptance of a new normal in which millions of jobs are gone for good and no single person is responsible.

If high unemployment "was a killer, he'd already be dead," said Republican pollster and consultant Mike McKenna. "The survey data tells you he's not dead."

There's a problem with applying historical precedents and conventional wisdom to Obama. He sometimes defies them.

Before the 2008 campaign took shape, how many people thought the United States would elect a black president? Or that a man four years removed from the Illinois Legislature would out-manuever Bill and Hillary Clinton's political machine?

Besides, no senator had been elected president in more than four decades.

Obama's political resilience has left Republicans quarreling over how best to combat him.

Romney largely has followed a play-it-safe approach. It suggests he and his aides think the president is on a slow but steady decline and there's no need to take big gambles.

The job report might bolster that view. Economists say a dramatic turnaround before Election Day is highly unlikely.

But some Republican activists are anxious and say Romney is running an overly cautious campaign that doesn't spell out his differences with Obama in crisp, inspiring terms.

*The Wall Street Journal's* editorial page, an important forum for conservative thought, just blasted Romney's campaign for "squandering an historic opportunity" and said the campaign looked "confused" and "politically dumb."

McKenna agrees that Romney must be more daring and aggressive. A strategy of holding the ball, he said, "never wins basketball games that you're behind in."

Campaign consultants also differ about how much Obama might be helped if job creation accelerates in the next few months. Some strategists believe voters cement their views of the economy several months before Election Day. If true, it could bode badly for Obama.

In 2010, jobs suddenly rebounded in October. In 2011, another sharp rise began in September, only to drop signifi-

cantly seven months later. If that pattern repeats itself this fall, then Obama might enjoy a last-minute bump before the Nov. 6 election, assuming enough voters remain persuadable.

Temple University political scientist Christopher Wlezien said research finds that voters' feelings about the economy "come into focus over time," chiefly during a campaign's last six or seven months. He said Obama doubtlessly would like to swap this year's first quarter, in which an average of 225,000 jobs were added each month, with the recently ended second quarter, which saw only 75,000 new monthly jobs on average.

"It's not good news, but it's not devastating news," Wlezien said of the slowdown. "Voters seem to have taken into account what Obama inherited," he said, referring to a monthly job-loss rate of about 800,000 in the months just before and after Obama took office.

Come November, the barrier-breaking president may prove mortal indeed. He might fall victim to voters' fears and anger over an economy that has left millions jobless and many others underemployed.

But if there's a new normal in a brutal global economy, might there be a new normal in U.S. politics that has yet to be examined and understood?

Blogs, Twitter and cable outlets spew out political tidbits and barbs at a dizzying pace. Minority voters play bigger roles, especially in pivotal states such as Nevada and Florida. Public opinion shifts dramatically on issues such as gay rights.

Obama turned the political world on its ear four years ago. Republicans hope Romney, a more conventional candidate, will prove that precedents and conventional wisdom still hold and that voters won't reward an incumbent when unemployment stays high, month after month.

Charles Babington covers politics for *The Associated Press*.



## The Supreme 'Obamacare' surprise will test mental health limits

By Al Norman

On June 28, Chief Justice John Roberts surprised a lot of people — myself included. I had been writing that the U.S. Supreme Court would eviscerate the Affordable Care Act (ACA) on a 5-4 party line vote. The number count was right — but Roberts shifted to the other side. Yet his opinion came to bury the ACA, not to praise it.

Robert's vote does not mean he supports what conservatives like to call "Obamacare." In his opinion, Roberts says, "the Court does not express any opinion on the wisdom of the Affordable Care Act ... that judgment is reserved to the

people."

In fact, the Supreme Court ruled that the ACA "is constitutional in part, and unconstitutional in part." The controversial provision that Congress can require every American to have health insurance was declared outside the bounds of Congress' powers under the Commerce Clause. The court said Congress had the right to "regulate interstate commerce, (but) not to order individuals to engage in it." Instead, the Supremes said Congress was within its rights to increase taxes on those who have



a certain amount of income, but choose to go without health insurance."

In practical terms, this ruling means that starting in 2014, individuals who refuse to buy a "minimum essential" health policy, will have to make a "shared responsibility payment" in the form of

## Push Back

a penalty tax paid on their IRS tax return. Millions of Americans will pay this penalty rather than have to buy health insurance, undermining the concept of a broad risk insurance pool.

The other major issue besides the individual mandate was whether or not Congress had the power to force states to accept an expanded Medicaid program. Here again, the Court said it was unconstitutional for Congress to order states to regulate according to its instructions. "Congress may offer the State grants and require the States to comply with accompanying conditions," the court said, "but the States must have a genuine choice whether to accept the offer."

Under the ACA law, if a state did not comply with the Act's new expanded eligibility coverage, it could lose all of its federal Medicaid funds. The Roberts Court called this "a gun to the head," and a form of "economic dragooning that leaves the States with no real option but to acquiesce in the Medicaid expansion."

The court said, "What Congress is not free to do is to penalize States that choose not to participate in that new program." As result, the Court wrote, "that means States

"may now choose to reject the expansion; that is the whole point." Given the fact that 26 states brought this lawsuit, it's reasonable to assume that many of these same states will boycott the Medicaid expansion part of the ACA, and not accept enhanced federal funding for their low-income residents — thereby frustrating the law's intent.

On both the individual mandate and the Medicaid expansion provision, individuals and states can refuse to play. In this way, the Supreme Court decision undermines two of the key objections of the ACA law. This can only be described as a mixed victory for health care reform.

On a political level, the folks who don't like "Obamacare" were ignited by the Supremes' decision. Senate Republican Leader Mitch McConnell, R-Ky., said, "Congress must act to repeal this misguided law." House Speaker John Boehner, R-Ohio, said, "Today's ruling underscores the urgency of repealing this harmful law in its entirety." McConnell said Republicans need to enact "step-by-step solutions" to prevent further damage from this "terrible law." Boehner claimed Americans wanted a "step-by-step approach to health care reform." Clearly they were reading from the same step-by-step talking points.

The Supreme Court ruling means five more months of lockstep political punditry that will test the limits of our collective mental health.

Al Norman is the executive director of Mass Home Care. He can be reached at 978-502-3794, or at [info@masshomecare.org](mailto:info@masshomecare.org).

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## ► Repealing

Cont. from page 6

bear sharp cuts? Is it realistic to sharply boost defense programs, as Romney would like, in such an atmosphere?

The first step is to pass a budget resolution — a nonbinding, broad-brush outline of budget goals like cutting or increasing taxes, or slowing increases in Medicare. A budget resolution sets the terms for follow-up legislation that's called a reconciliation bill in Washington argot.

Two years ago, Democrats used a reconciliation bill to finalize the health care law with a 56-43, party-line vote in the Senate.

Republicans have a problem in that there's a lot more on their agenda than just repealing the health care law, and it's all going to have to be crammed into a budget resolution and follow-up reconciliation bill, too.

"They're going to want to use that budget resolution to set up a tax bill, they're going to want to do other deficit reduction," said Hazen Marshall, a GOP lobbyist and the Senate Budget Committee's top aide in 2001 and 2003 when reconciliation bills were used to push former President George W. Bush's tax cuts through Congress.

"So I would think it's just going to take some time to get everybody on the same page as to what the budget resolution's going to look like," Marshall said.

In 2001, when Republicans set about the relatively simple task of cutting taxes

in an era of unprecedented budget surpluses, it took them until Memorial Day to pass the legislation.

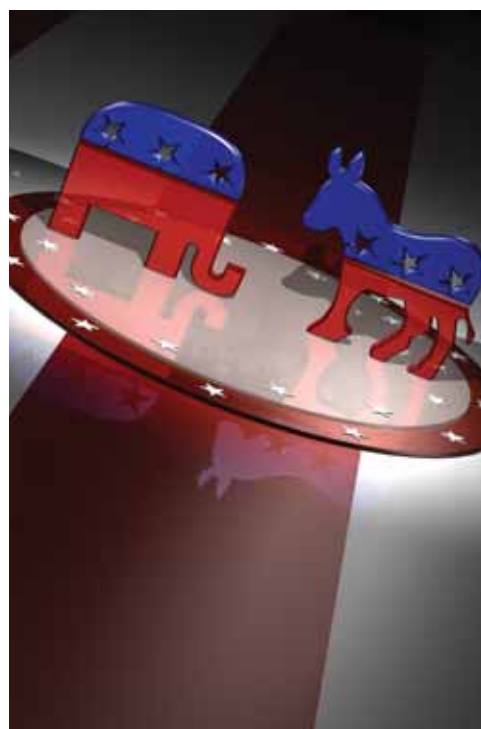
What Republicans would confront next year is far more difficult — wrenching cuts to programs popular with voters. A more apt comparison might be the GOP's budget efforts of 1995, when it took the party until November to complete action on its budget plan.

"It's not that it's not doable. It absolutely is doable," said a senior House GOP budget aide. "It's just going to take a lot longer than everybody wants it to. And people aren't anticipating the pain of each step to get to that point." The aide spoke on condition of anonymity because he wasn't authorized to speak on the record.

Republicans currently hold 47 Senate seats. If they take control of the Senate, it's not likely to be by more than 1 to 4 votes, well short of 60. That would put lots of leverage in the hands of Senate GOP moderates like Susan Collins of Maine and Scott Brown of Massachusetts, should he win his difficult re-election bid.

Both Collins and Brown cast votes earlier this year against the House GOP budget plan, authored by Rep. Paul Ryan, R-Wis. At the center of Ryan's plan was controversial overhaul of Medicare that would transform it into a voucher-like program for those who retire in 10 years. Also voting against Ryan's plan was Rep. Denny Rehberg, R-Mont., who Republicans are counting on to win a Senate seat this fall as a building block to a GOP majority.

Keith Hennessey, a former GOP Senate



and White House official, said that if Republicans follow past practice, they'll try to forge a center-right agreement that includes spending cuts but no tax increases. But he noted that the willingness of some Republicans to embrace tax increases could complicate matters.

"You look at the Republicans and you see that there's going to be a spectrum on how deep they're going to be willing to cut various things," said Hennessey, currently a research fellow at the Hoover Institution at Stanford University. "The question is just how far toward the Ryan plan can you get the moderate

Republicans."

On the other hand, combining the repeal of Obama's health care law with other GOP priorities like curbing the deficit gives lawmakers who are not part of the leadership plenty of incentive to vote for the package.

"When elections are about certain policies and are defined on that, you've got momentum to do those things," said House GOP Whip Kevin McCarthy of California.

A simple-majority reconciliation bill could certainly cover the health care law's tax increases — including the penalties used to enforce the individual mandate to buy insurance — and subsidies for insurance premiums.

Republicans, however, could not use the filibuster-proof budget process to repeal provisions in the health care that don't have a direct impact on the government's balance sheet. For example, it still would likely take 60 Senate votes to repeal the law's requirement that insurance companies cover people with pre-existing conditions.

Experts say leaving the insurance reforms intact on their own is economically unsustainable because the ratio of sick to healthy people in the plans would be out of balance.

"If you were to remove everything else in reconciliation and be left with the insurance provisions, you have something that everybody recognizes is unworkable," said former Congressional Budget Office Director Douglas Holtz-Eakin. "I think if you take enough out, the rest probably has to go." — AP

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# New Orleans: Bacchus, blues and beignets

By Victor Block

**H**ow can you not love a city where local rogues and scoundrels have streets and bridges named after them? A place that celebrates its oddball residents on a website: [eccentricneworleans.com](http://eccentricneworleans.com). A destination where elegance lives comfortably with decadence.

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Enjoy outstanding cuisine? This is the place to be. No matter what your musical preference, it's there in abundance. The city's history is as colorful as its varied architecture.

For many people, New Orleans means the French Quarter. Gracious hotels and restaurants, music venues, boutiques and art galleries line Royal Street.

A short block away on Bourbon Street, the scene is very different. T-shirt shops vie for attention with posters touting strip shows. Ear-pounding music spills out of lounges, along with patrons sipping from plastic "take-out cups" of adult beverages.

The architecture bespeaks of the city's European roots. Graceful townhouses are adorned with cast iron balconies set off by intricate ironwork. Courtyards brim with lush greenery and fountains surrounding splashing fountains.

A focus of the neighborhood is the French Market, a collection of shops, cafes and farmers' stalls that have been in business at the same spot for more than two centuries. The biggest crowds line up outside the Café du Monde, waiting to order café au lait and beignets, artery-clogging fried dough slathered in powdered sugar that are as delicious as they are renowned.

Very different from the crowds and atmosphere of the French Quarter is the quiet elegance of the Garden District. Established in the early 19<sup>th</sup> century, it became a haven for the newly rich, who built stately mansions surrounded by lovely gardens. The neighborhood now is a favored hideaway for Hollywood celebrities like Sandra

Bullock and John Goodman.

Another area was little known until it became the setting for a popular television series. Treme (pronounced treh-MAY) is one of the oldest enclaves in the city. During the 18<sup>th</sup> and 19<sup>th</sup> centuries, free persons of color and, later, African slaves who achieved their freedom, acquired property in Treme.

It's almost impossible not to be moved by a stop in Congo Square. That open space is where slaves once sold crafts to earn money for buying their freedom, and gathered to socialize and dance. The music they played was an early forerunner of African influence on American jazz.

Another popular Treme site is St. Louis Cemetery No. 1, the most famous of a number of graveyards in New Orleans where the deceased are buried above ground in stone crypts and mausoleums. One tomb is said to be that of Marie Laveau, a legendary "Voodoo Priestess" who was believed to possess feared magical powers. Some visitors scrawl X marks on the grave in the hope that even after death her spirit will grant them a wish.

Many visitors to New Orleans tour the Ninth Ward to view remnants of the devastation left by Hurricane Katrina, and ongoing recovery and revitalization efforts. Among stark reminders of that disaster are numerous vacant lots where houses once stood, and chalk marks still visible on some doors that were made by rescuers to indicate if any bodies were found inside.

The best-known annual event in New Orleans is the Mardi Gras celebration, which attracts hundreds of thousands of celebrants. I preferred to sample a bit of the fun and frivolity without the frantiness.

I found the perfect alternative at Mardi Gras World. There, in a warehouse so huge it could have its own zip code, artists spend a full year making floats for the Mardi



Mardi Gras World

Gras parade and other events.

Entering the cavernous building, I became a Lilliputian in a world of giants. Larger-than-life paper mache gladiators, movie personalities, cartoon figures and more dwarf visitors. Flowers are the size of trees, and the "old woman who lived in a shoe" could move right into oversized footwear.

No matter where you are in New Orleans, you're never far from the mighty Mississippi River. In fact, without "Old Man River," there would be no New Orleans. On its 2,400 mile run from Minnesota to the Gulf of Mexico, it carries millions of tons of sediment every day, and that soil created the land which today is Louisiana.

A good way to experience the powerful waterway is during a sightseeing cruise aboard a steamboat, which combines views of the city with an authentic taste of the past. The Creole Queen and Steamboat Natchez offer enchanting paddlewheel tours. During

a mini-voyage on the Natchez, I alternated listening to the informational narration, belying up to the buffet and dancing off a few calories to the foot-tapping music of the Dukes of Dixieland.

## If you go ...

For more information about New Orleans, call 800-672-6124 or log onto [www.neworleanscvb.com](http://www.neworleanscvb.com).



Typical French Quarter architecture (courtesy chris grancer)



Street musicians



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# Steamboat resumes travel on Mississippi

By Adrian Sainz

MEMPHIS, Tennessee —

**P**risilla Presley recently smashed a champagne bottle against a steamboat, christening the American Queen as it resumed voyages along the Mississippi River.

"Just floating down the river brings back a lot of nostalgia for the heartland," said Presley, the former wife of the late rock 'n' roll icon Elvis Presley, who lived in Memphis before his death in 1977.

The American Queen is the largest steamboat in the world, carrying 436 passengers. The 418-foot- (127.41-meter) long vessel is taking tourists on long-distance trips on the Mississippi for the first time since 2008, when its previous owner ceased operations.

The christening took place just before the boat left its homeport of Memphis on a seven-day river cruise to Cincinnati.

The boat was purchased in August, 2011, and has been refurbished and recommissioned

by Great American Steamboat Company.

Presley thanked the boat's owners for naming her godmother of the boat. "She'll be bringing fun to families and friends from all over the world," she said, adding that the American Queen represents a city her husband loved.

She also praised the company for creating more than 170 jobs with the relaunching of the cruises. The cruises are expected to have an \$89 million impact on the area's economy, with travelers spending on flights and hotel rooms before and after trips, and during shore excursions.

The boat will be traveling along the Mississippi and its tributaries to cities such as Vicksburg, Mississippi, Louisville, Kentucky, St. Louis, New Orleans and Pittsburgh.

Riverboats on the Mississippi represent a storied chapter in American history and folklore, harking back to the 19th century and the writings of Mark Twain. — AP



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# Not your grandma's Peace Corps? Well, it can be

By Melissa Kossler Dutton

**W**hen Tamara England-Zelenski applied to the Peace Corps two years ago, at age 57, she saw the assignment as a way to give back, travel and experience a different way of life.

She thought her experiences in life and as a book editor might be an asset to the organization, which sends volunteers around the globe to promote world peace and friendship.

"I had considered Peace Corps when I was in my early 20s, but I felt that I had no specific skills to offer, other than speaking French. I figured they wanted specialists and I was a generalist, so I never applied," said England-Zelenski, of Madison, Wis. "And I am still a generalist, but one with a lifetime of experience in different areas and businesses."

As it turns out, England-Zelenski was just what the Peace Corps was looking for. The organization has begun recruiting older volunteers, recognizing their experience, maturity and commitment to volunteering. Also their sheer numbers: Baby Boomers make up about 25 percent of the U.S. population, and volunteer more than any other age group.

In November, the Peace Corps announced a partnership with AARP.

It's "a natural fit," said Kristina Edmunson, deputy communications director for the Peace Corps. "Older Americans who serve with Peace Corps come with a wealth of life experiences, creativity and

professional development that can help make an instant impact in a community overseas."

The average age of Peace Corps volunteers is still much younger: 28. Seven percent are older than 50.

Older Americans can serve a traditional two-year period or take part in the Peace Corps Response program, which offers shorter assignments. The Peace Corps expanded the Response program in January to include volunteers with at least 10 years of work experience and certain language skills.

Older volunteers work on the same projects as younger volunteers — including HIV/AIDS education, teaching English as a second language, agriculture, environmental awareness and more, Edmunson said.

"All Peace Corps volunteers, regardless of age, go through the same health, screening and suitability process," she said.

Beth Dailey, a senior advisor for AARP, said 60 percent of the organization's 37 million members engage in volunteer activities. Like the Peace Corps, Dailey said, "Volunteering is at the core of what we do."

Baby Boomers are the best-educated generation to retire from the nation's workforce, so they have a lot to offer in terms of talents and knowledge, said Dr. Erwin Tan, a gerontologist and the director of the Corporation for National and Community Service's Senior Corp



Black

program, a federal agency that engages seniors and others in service opportunities.

England-Zelenski has a bachelor's degree in French and worked for nearly 20 years as a children's book editor. She decided to pursue the Peace Corps after her husband died of cancer in 2009. A year ago, the Peace Corps sent her to Armenia to teach English at a branch of Yerevan State University.

Her professional career has been both a help and a hindrance in a developing country, she said.

"When one has had a successful professional life, accustomed to getting things done in a relatively efficient way, trying

to do that in a developing country and in another language can be very frustrating," she said. "Moderating expectations is pretty important."

Still, the rewards outweigh the frustrations, she said. She has enjoyed sharing a home with an Armenian family, conversing with young Armenian students and learning the country's culture.

"There is a real gift in being able to step into another culture in a way that I would otherwise probably not be able to do," she said. "Gratitude is a word that has driven much of this journey. Gratitude for what I have been given made me want to be of service. And being here, hoping that I am serving these students as they seek to improve their English, I am ever more grateful for this experience."

Bonnie Lee Black, who was 51 when she joined the Peace Corps in 1996, still savors the memory of her time in Gabon, Africa.

"I never put it far out of my mind," said Black, of Taos, N.M. "It's still very much alive."

The former caterer loved teaching nutrition classes to young mothers and hosting cooking lessons in her home. She also enjoyed the camaraderie of the Peace Corps.

"I didn't feel old and they didn't make me feel old," she said. "We were all in this together."

Black, who wrote a book about her experiences, tries to encourage others to serve. — AP

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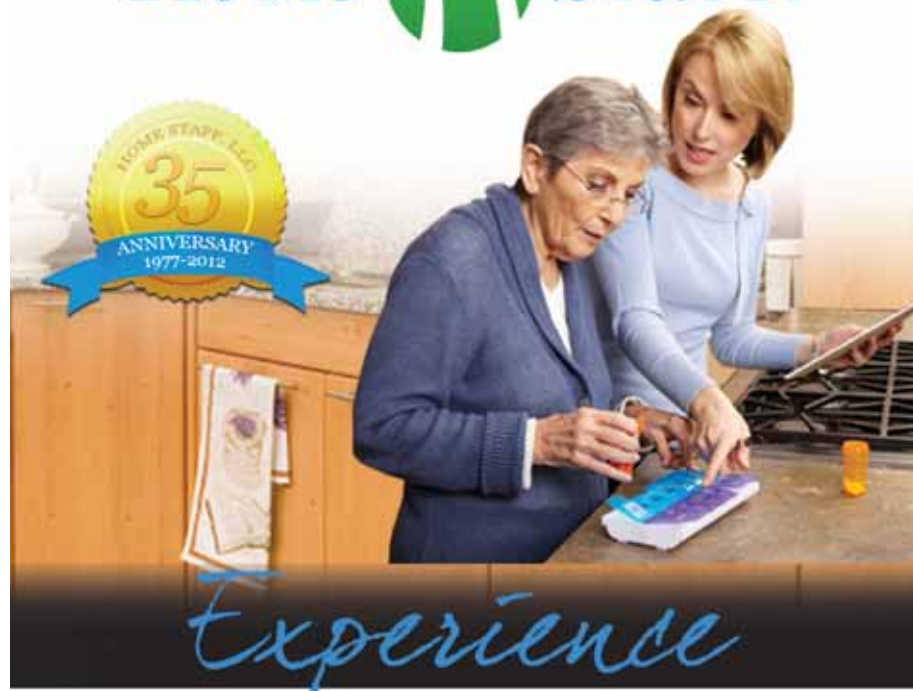
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# Two generations share roof, but live separate

By Mark Urban

TRAVERSE CITY, Mich. —

**D**on't call it a duplex. It's not. Don't question wanting to live under the same roof as your in-laws.

Bob Siegle actually likes it. Bob and Marsha Siegle have yet to pass the one-year anniversary of living under the same roof as Marsha's parents, Stewart and Rita. But everyone likes the arrangements.

"It's worked beautifully," Stewart said while sitting in a comfortable recliner.

When it came time to live closer to his in-laws, Siegle had trouble finding something that he could adapt or expand to fit his needs. Instead, he found a suitable subdivision close to Traverse City, designed a house, had it built and moved in last summer.

"It's not two families living together," Siegle said. "It is 'blood' family living together, no different than if your daughter stayed with you until she was 28 and got married and lived in the basement with her new husband."

There are other things that are shared in the home. There's one two car attached garage, one front door and a shared foyer.

There's also a single heating element. "One furnace with two zones for each side," Bob Siegle said. "That's a wonderful thing. A high-efficiency furnace so they can keep the temperature what they want on their side and what we want on our side."

The controls aren't the only things that are separate. Each couple has their own

place to live with their own front door.

"It's really independent," Bob Siegle said. "But when you want it to be one, you just open the doors and do your thing."

"It's not perfect," Siegle said. "You're going to hear the banging doors once in a while or the TV is too loud or one family goes to bed earlier. But the family works all that out."

The reason behind joining the two couples in one house was simple — caregiving or share giving. The results are a little more complex.

"It's providing — under one roof — security, privacy to some degree, convenience. And, I don't know how else to say it, a better quality of life for both parties," Bob Siegle said.

Rita echoed her son-in-law's perspective. "It also gives us security, I think," she said.

Stewart and Rita were living on Old Mission Peninsula in a cottage they'd owned for years before moving into a condominium still on the peninsula, but closer to Traverse City.

"We just weren't very secure there in that we were all alone," Stewart said. "We had a couple of incidents: I fell and broke my hip."

So the idea of adults caring for their older parents was explored. Bob Siegle said

the concept should expand as Americans live longer.

The first thought was to have Rita and Stewart move into Marsha and Bob's current home but zoning rules about additions were too restrictive.

The next possibility was to adapt an existing structure.



"In our case, it was just more desirable for privacy and just quietness ... living side-by-side is much better."

Not finding the right solution anywhere else and relying on Bob Siegle's expertise left another solution: build it.

Of course, the decision starts with the obvious question of where.

"The zoning has to be in place to not impede such development," Siegle said. "And the design and floor plans have to be such that they don't look that way, like a duplex, multiple-housing or an old nursing home. It should look like a single-family common house ... and it is, basically."

Siegle said the structure he designed isn't mammoth.

"It has to be smaller and very efficient, but it has all the amenities and things that the family and Mom and Dad liked and

were used to," he said. "The savings is in a smaller home for both, but it's all together."

As people begin living longer, Siegle said he could picture more of these developments.

"The housing and design community, the zoning and builders and the Realtors have to start thinking about this type of thing quickly as a wonderful solution for a lot of housing problems for millions of families," he said.

The key is to plan for it rather than react. "Nobody wants to sit down and talk about getting old or getting sick," Bob Siegle said.

"More and more people are having to do this, having one or more parents come live with them," Marsha Siegle said.

"It's just a great, great thing to do."

At some point — however it happens — the relationship of two families living under one roof will come to an end.

Now what?

Again, there are options.

"If it's convertible to just opening it up a little bit when mom and dad are not using that or you can sell it to the next people ...," Bob Siegle said. "And there will be people standing in line to buy stuff like this because they're not available — they really aren't — at least not readily and in good locations."

And in the meantime, you got what you needed out of it.

"If you do this and it works for a day, a year or 15 to 20 years, it's still the right decision," Bob Siegle said. — AP

## More prostate cancer test advice, for some men

WASHINGTON —

**T**here's more advice on the contentious issue of prostate cancer screening: A leading group of cancer specialists says the decision hinges in part on a man's life expectancy.

Doctors should discuss the possible pros and cons of those PSA blood tests with men expected to live longer than another 10 years, the American Society of Clinical Oncology just recommended.

That's a contrast from guidelines issued this spring by the U.S. Preventive Services Task Force, which recommended against routine PSA screening for all men. That government advisory panel found little if any evidence that PSA testing saves lives

— and said too many men suffer impotence, incontinence, heart attacks and occasionally even death from treatment of tiny tumors that never would have killed them.

In its own review, the oncologists' group ASCO concluded that doctors should discourage PSAs for men with less than a 10-year life expectancy, for those very reasons.

But it didn't find the evidence as clear-cut for younger or healthier men — and released a step-by-step guide, in easy-to-understand language, to help them and their primary care physicians understand the controversy and make an informed decision. The new advice

echoes guidelines from the American Cancer Society.

"This is a gray area of medicine," said Dr. Ethan Basch, a prostate cancer specialist at Memorial Sloan-Kettering Cancer Center who co-chaired ASCO's review. "That's made this a very challenging discussion, and a very challenging decision."

The guide makes clear that before men decide to have the PSA test, they should think about how they'd react to a suspicious result, and all the testing and treatment decisions that would entail.

Too much PSA, or prostate-specific antigen, in the blood only sometimes signals prostate cancer is brewing. It also can mean a benign enlarged prostate or

an infection. Only a biopsy can tell. Most men will get prostate cancer if they live long enough. Some 240,000 U.S. men a year are diagnosed with it, most with slow-growing tumors that carry a very low risk of morphing into the kind that can kill.

Two huge studies, one in Europe and one in the U.S., evaluated whether routine screening can save lives. Without screening, about 5 in every 1,000 men die of prostate cancer over 10 years. The European study found PSA testing might prevent one of those deaths, while the U.S. study found no difference.

ASCO's patient guide highlights the European study results. — AP



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## Investing pros offer their best investing ideas

By Dave Carpenter

CHICAGO —

Tense financial times have only heightened investors' interest in finding bargains and safe harbors.

With Europe, China and the debt overhang complicating the outlook, they may be relying more on ideas from experts, such as the 1,850 financial planners and fund managers who attended the annual Morningstar Investment Conference last month.

Numerous professionals offered up their single best investment ideas:

### Natural resources

"We're on our way to 9 billion (population) and it's going to be extremely ugly. Running out of resources is going to play a big role in everybody's lives from now

on, particularly in the poor countries, although we may be able to fake it for 20-30 years. Think favorably about resource funds," said Jeremy Grantham, chief investment strategist, GMO LLC.

### Blue chips and junk bonds

"We like high-quality stocks — Chevron, Intel, Johnson & Johnson, McDonald's, Microsoft — and low-quality bonds. These bonds yield 7 percent or more, so you're being well-paid for the risks," said Matt Freund, portfolio manager, USAA.

### Pharmacy stock

"Express Scripts, a pharmacy benefits



manager, has a near-majority market share and will benefit from an aging population, more generic drugs and society's need to lower health-care spending," said Paul Larson, Morningstar equities strategist

### Senior debt

"Senior loans (loans that take priority over other debt in case the issuer goes bankrupt) are the place to be. They pay periodic coupons on time and have excellent financial strength at a time

when investors are looking for yield with some level of interest rate protection," said Kamal Bhatia, head of taxable fixed income

and alternatives for OppenheimerFunds.

### Lottery companies

"Invest in companies that run lotteries or provide technology for them. Governments are going to have to rely more on lotteries and other new ways of getting revenue. We own Lottomatica, the world's largest operator of lotteries," said Bernie Horn, president and portfolio manager of Polaris Capital Management.

### Real estate, infrastructure

"Buy real estate stocks or infrastructure-related stocks — utilities and companies that build toll roads and airports. They generate high yields, so think of them as some downside protection," said Andrew Smith, chief investment officer of the client solutions group at Northern Trust. — AP

## Elderly losing homes over a few hundred dollars in back taxes

WASHINGTON —

The elderly and other vulnerable homeowners are losing their homes because they owe as little as a few hundred dollars in back taxes, according to a report from a consumer group.

Outdated state laws allow big banks and other investors to reap windfall profits by buying the houses for a pittance and reselling them, the National Consumer Law Center (NCLC) said in a new report.

Local governments can seize and sell a home if the owner falls behind on property taxes and fees. The process helps governments make ends meet at a time when low property values and the weak economy are squeezing tax revenue.

But tax debts as small as \$400 can cause people to lose their homes because of arcane laws and misinformation among consumers, said John Rao, the report's author and an attorney with NCLC.

The consequences are "devastating for individuals, families and communities," Rao said. He said states should update laws so speculators can't profit from misinformed homeowners and people who have difficulty managing their finances.

The rules for property tax sales can be confusing, especially to elderly people who can't keep track of their finances and people in minority-heavy communities that were targeted by subprime lenders.

Here's how it works:

- The government files a public document called a tax lien saying that it can seize the property if the taxes remain unpaid.

- If the taxes aren't paid, the government auctions the lien to investors. Past investors include JPMorgan Chase, Bank of America and people who respond to

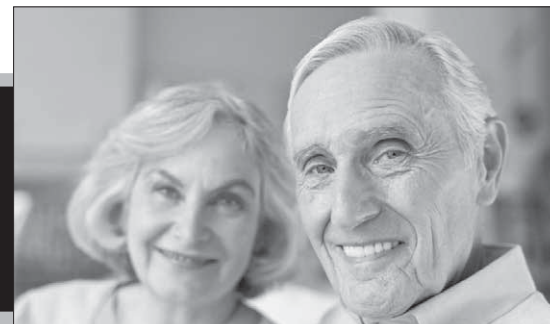
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## Review: Tracing the concept of middle age

By Jerry Harkavy

Most Americans tend to define middle age as the period between 40 and 60, give or take a few years either way. But they may be surprised to learn that the concept of middle age only took root at the end of the Civil War.



Cohen

Middle age, it turns out, is not a fundamental law of nature, according to Patricia Cohen, author of *In Our Prime: The Invention of Middle Age* (Scribner), but rather a man-made invention that was viewed in years past as a

time of decline and senescence but is now equated with wealth, power and influence.

Or, as the author puts it: "Middle age is a kind of never-never land, a place that you never want to enter or never want to leave."

*In Our Prime* is a fascinating study of this complex stage of life, a book whose appeal is likely to extend beyond the middle-age demographic to readers approaching or looking back on that key stage of life.

Drawing from leading thinkers in fields such as biology, psychology, economics and sociology, Cohen traces the evolution of the idea of middle age over the past 150 years. Whereas Sigmund Freud believed that one's personality was shaped by age 5, Erik Erikson diverged from his former mentor and came to see middle age as a meaningful period of development.

None of the conflicting theories about middle age had been subject to rigorous

scientific scrutiny until 1999, when the MacArthur Foundation released the results of a nearly \$10 million, 10-year study that debunked many myths about that stage of life. Another major study now under way is tracking the effects of aging on the brain. As part of her research, the author takes on the role of guinea pig in that study and undergoes a brain scan to record her emotional responses to various images.

The groundbreaking MacArthur study challenged many myths, most notably that of the so-called midlife crisis.

Meanwhile, the baby boomer generation's penchant for self-help and rampant consumption has given rise to what the author characterizes as the Midlife Industrial Complex, a network of interests that pushes products and procedures to remedy the purported afflictions associated with middle age.

The advertising industry and magazine publishers helped to promote an obsession with youth in which gray hair was seen as a social stigma rather than a natural condition of aging. Before the memorable Clairol ad campaigns of the 1950s that altered women's views of hair coloring, only 7 percent of women over 40 dyed their hair; today, that figure is closer to 95 percent. The perception of aging as a disease also gave rise to a host of other products, such as supplemental estrogen, wrinkle creams and human growth hormone.

That mindset, however, may be on the wane. Cohen notes that advertisers and TV programmers are paying more attention to those in the 55-to-64 age bracket, whose spending power and receptiveness to advertising have gone unrecognized. So, too, perhaps, has the reality of middle age as a period of opportunity for change. — AP

## ► Elderly

Cont. from page 14

Internet get-rich schemes, the report said. Homes typically are sold at steep discounts.

- For a limited time, the homeowner may buy back the home by paying to the investors the purchase price of the lien, plus interest, fees and other costs. That's possible because investors haven't bought the home itself — they have purchased the tax lien, which gives them the right to seize the home later.

- If the owner fails to pay all the costs, investors can sell the home at a big profit compared with the cost of buying the tax lien.

The report said state governments should make it easier for homeowners to retake their homes after tax lien sales. It said they should limit the interest and penalties investors can charge and increase court oversight.

It also called on local governments to let people pay back taxes or fees to investors on an installment plan, and to increase notice to homeowners and make sure they understand their rights.

Tax lien sales differ from most foreclosures, which happen when people fall behind on mortgage payments. In many states, homes sold because of tax debts can be sold for only the amount of back taxes owed.

That means a \$200,000 home might fetch only \$1,200, the report said. In the

process, homeowners can lose thousands of dollars in home equity that they have built up by making monthly payments.

It is difficult to put a figure on the number of homes sold in tax lien sales because the information is spread among thousands of local governments, Rao said.

A JPMorgan unit estimated in 2009 that about \$5 billion worth of tax liens are sold to investors each year, according to a transcript of remarks made at a government meeting in Kansas City, Kan.

JPMorgan and Bank of America both said they have stopped buying and bundling and reselling tax liens but still hold tax liens that they already owned and manage them for others.

For elderly people, home equity might represent their only retirement savings. Many older Americans draw down the equity in their homes over time through reverse mortgages and other loans that use home equity as collateral.

People who got subprime mortgages before 2008 also face challenges staying current on property taxes. Subprime lenders are less likely to bill borrowers for the property taxes and then pay the taxes directly to the government. Instead, borrowers are expected to keep track of their taxes and pay them without help from the mortgage company. People with higher-quality mortgages tend to pay taxes and insurance to their mortgage companies as part of their monthly bills.

The report is the first comprehensive study of each state's policies and procedures for tax lien sales. — AP

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## Modern twists on wood furnishings

By Kim Cook

Industrial designer Robert Hendrick was on a tech career track out of college until two things happened that changed his trajectory.

First, he bought a company that maintains and rebuilds railroad tracks. Then he started spending Saturdays building stuff with his father, Jim.

*Many wood furniture artisans are interested... in honoring the provenance of their material, whether it's repurposed, recycled or just reimagined.*

"I'd always been fascinated by trains and loved the history of how they were so instrumental in the industrialization of America," said Hendrick, of Nashville. "Dad was a construction exec, and the carpentry shop was a weekend diversion. He was always salvaging some interesting artifact from a building that was being torn down. When I saw some of the scrap rails, I realized there might be some beautiful things we could make with them."

The two launched Rail Yard Studios in 2010. Using century-old railroad steel and hardwood timber, they make one-of-a-kind chairs, desks, tables and beds. Some of the rails date back as far as 1898. Each piece is numbered using a salvaged date nail that's been scavenged from the tracks themselves.

Many wood furniture artisans are interested, as the Hendricks are, in honoring the provenance of their material, whether it's repurposed, recycled or just reimagined



Aurora in Antique soaking tub from Native Trails

as something that can be used in the home.

That creative respect makes for some beautiful and intriguing pieces.

Naomi Neilson Howard, founder of the Native Trails company in San Luis Obispo, California, uses staves and barrels from nearby wineries to make bathroom vanities for her Vintner's Collection. Her Cabernet model has a deep, warm patina, the result of the oak soaking in red wine for several years. The pieces have an Old World, weathered quality.

This spring, Howard added the Renewal series to her line, a departure from the more rustic pieces. She molds tightly grained, compressed bamboo into contemporary

vanities such as the Halcyon, a curvy, wall-mounted piece fashioned from two proprietary varieties, Caramel Bamboo and the darker Woven Strand Bamboo.

Fred Strawser and David Smith have an eponymous Brooklyn shop selling refurbished and repurposed furnishings whose components started life back in Rust Belt factories. With its mix of heartland craftsmanship and modern high style, the shop has attracted the attention of design enthusiasts from as far away as Japan.

For examples, a medical cart from late 19th-century Toledo, Ohio, gets a walnut top that used to be a leather worker's work surface, and is ready for action as a hip new desk or console. Industrial-chic side tables are made of thick, lustrously finished slabs of reclaimed wood with wrought-iron, hanging machinist's baskets instead of shelves.

Sarah Reiss is a Dallas-based artist, furniture designer and writer, who found her inner craftsman when buying a fixer-upper. She invested in a jigsaw and some other equipment and built a wall out of interesting reclaimed lengths of wood. The striking result — a colorful, textural geometric piece of art — caught the attention of design bloggers, and her business took off.

"Piecing a wall together is like a long-form improvisation with a permanent outcome. I think that's pretty cool," she said.

Reiss will custom design a wall for you using locally sourced woods such as flooring from old bowling alleys or gymnasiums, shiplap and barn siding. If you want something smaller, she makes chevron-patterned tables.

Sourcebook: [www.railyardstudios.com](http://www.railyardstudios.com), [www.nativetrails.net](http://www.nativetrails.net), [www.etsy.com/shop/randrdesignworks](http://www.etsy.com/shop/randrdesignworks) — Sarah Reiss, [www.strawserandsmith.com](http://www.strawserandsmith.com).

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# Feeling Healthy

## 'Mindfulness' grows in popularity, and profits

By Julie Carr Smyth

COLUMBUS, Ohio —

In what's become a daily ritual, Tim Ryan finds a quiet spot, closes his eyes, clears his mind and tries to tap into the eternal calm. In Ryan's world, it's a stretch for people to get this relaxed. He's a member of Congress.

Increasingly, people in settings beyond the serene yoga studio or contemplative nature path are engaging in the practice of mindfulness, a mental technique that dwells on breathing and paying attention to areas of the body and periods of silence to concentrate on the present rather than the worries of yesterday and tomorrow.

Marines are doing it. Office workers are

alternative medicine in 2009, \$4.2 billion — about 12 percent — was spent in sectors that included mindfulness concepts, such as meditation-related classes or relaxation techniques, according to federal data. Participation in meditation therapy by U.S. adults rose 6 percent a year on average from 2002 to 2007, according to a study by the research group SRI International.

Marine 1st Lt. Scott Williams, 32, of Lancaster, Calif., said skills he learned through mindfulness-based Mind Fitness Training — known in the military as MMFT or "M-fit" — allow him to transition rapidly from one focus point to another, to rid his mind of negative thoughts, and to recover more quickly from emotional experiences.

"As an infantry officer in the Marines, the mental agility gained by conducting mindfulness exercises could potentially be the difference maker as I lead men through chaotic and uncertain environments in Afghanistan," he said.

The technique has also reached prisons, where it is being used to reduce stress, anxiety and



doing it. Prisoners are doing it.

The technique is drawing tens of thousands to conferences and learning experiences across the nation and world, and studies have shown it to reduce the symptoms of certain diseases and conditions.

Ryan has written a book, *A Mindful Nation*, pushing mindfulness as an elixir that can tone down political divisions in Washington, get American schoolchildren learning better, and return the country to an era of richer personal experience.

"You still forget your keys, you still call people by the wrong name, you still stub your toe, but you can train your mind to be more in the present moment," Ryan said.

Benefits in stress reduction and improved performance have prompted U.S. corporations, including Google, Target, Procter & Gamble, General Mills, Comcast, BASF, Bose and New Balance, to offer mindfulness training and encourage its use at work.

The practice's critics, including some psychologists and religious scholars, say the approach is little more than Buddhist meditation repackaged and rebranded for a secular, and often paying, audience.

"The commercialization of Buddhism has been happening as long as Buddhism has existed," said Rachelle Scott, an associate professor of religion at the University of Tennessee and author of *Nirvana for Sale*.

"It's problematic, because most Americans who are engaging in these activities don't know the cultural backdrop to that, so in order to gain access they have to go to one of these retreats, and they are expensive," she said.

Of the \$34 billion Americans spent on

violence.

Ryan, a Democrat from Youngstown, learned the technique at a retreat two days after the 2008 presidential election — the end of a stressful campaign period and the beginning of another.

"I was to the point where I was OK, but I thought, 'I'm going to be fried by the time I'm 40; I'm just going to be burnt out,'" said Ryan, who was 35 at the time of the election.

For Ryan, a former high school quarterback, the feeling he gets during mindfulness meditation reminds him of the utter concentration and single-mindedness athletes feel when they're "in the zone."

In fact, it was Phil Jackson, the legendary NBA coach, who was among the first to legitimize mind-body techniques in popular culture as he led the Chicago Bulls and Los Angeles Lakers to 11 titles from 1989 to 2010.

Jackson was nicknamed the "Zen Master" for a holistic approach to coaching that drew upon Eastern religious philosophy. Over the same period that Jackson was winning titles, brain science was beginning to validate what practitioners found evident: The brain can be trained to de-stress, and the body will perform better.

For many, it was a wacky, or at least unconventional, idea — departing from the wisdom of the day that the brain was more or less fully formed by the time a child hit kindergarten.

The growing body of research showing the brain has the capacity to change throughout life is bringing mental fitness

MINDFULNESS page 18

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# Skin damage, skin cancer: Safe sun goes beyond summer

By Jeannette Sheehan

In as little as 15 minutes, the sun's UV rays can damage our skin, yet it can take up to 12 hours for our bodies to show the impact of our time in the sun. While we often think of sun protection during the summer months, it is important to protect our skin year round.

Don't think because you're not sitting directly under the rays of the sun you can go without protection. Indirect sun damage occurs when sunlight reflects off a surface like the water or sand onto your skin.

According to The American Cancer Society, "Some UV rays can also pass through windows. Typical car, home and office windows block most of the UVB rays, but a smaller portion of UVA rays. So even if you don't feel you're getting burned, your skin may still get some damage."

As we age, our skin naturally changes; things take longer to heal, we lose elasticity

and our skin becomes thinner. For seniors, these changes make it extremely important to protect their skin from the sun.

It's never too late to start taking care of your skin.

1. Use sunscreen and products with an SPF of 15 or greater (30 for fair skin). This should be done 30 minutes before sun exposure. Reapply sunscreen every 2 hours and/or after swimming.

2. Spend time in the shade rather than the sun. Be aware of indirect sunlight.

3. Moisturize your skin daily to help retain moisture and elasticity.

4. Cover up. Wear long sleeves and pants. There is clothing available today with additional UV protection.

5. Use umbrellas, hats and sunglasses.

Protect your eyes and the delicate skin surrounding them by wearing sunglasses with UV protection. Sunglasses also help reduce the risk of cataracts.

6. Check your skin. Be aware of chang-

es.

There are three most common types of skin cancer:

Basal cell carcinoma accounts for over 90 percent of all skin cancers. It may appear as a small, smooth, pearly or waxy bump on the ears, face or neck. Or as a flat, pink, red or brown colored lesion on the torso, arms or legs.

Squamous cell carcinoma may appear as a rough, scaly flat lesion that might itch, bleed and become crusty. Or as a firm, red nodule.

Melanoma can appear as a pigmented patch or bump. It might resemble a normal mole, but the appearance is more atypical.

With melanoma, there is the ABCD rule to follow:

A: Asymmetry — the shape of the mole does not look the same on both sides.

B: Border — the edges are often rough or blurred rather than smooth.

C: Color — the color often consists of

shades of brown, black, red, white or blue.

D: Diameter — Be aware of any moles you might have and watch for changes in size.

Basal cell and squamous cell carcinoma have a highly successful cure rate if caught early. According to the Center of Disease Control, melanoma accounts for only about 4 to 5 percent of all skin cancer cases, yet it causes most skin cancer-related deaths. However, if detected and treated in its earliest stages, melanoma is often curable.

For more information visit the American Cancer Society: [www.cancer.org/Cancer/CancerCauses/SunandUVEposure/index](http://www.cancer.org/Cancer/CancerCauses/SunandUVEposure/index).

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## ► Mindfulness

Cont. from page 17

onto the same plane as physical fitness, said Georgetown University associate professor Elizabeth Stanley.

Stanley, who runs MMFT and conducts research for the Army and Marines, said mindfulness meditation "isn't touchy-feely at all" in its new uses.

"There's something very empowering about learning how and why the body and mind respond under stress," she said.

Stanley said studies involving subjects

engaged in repeated mindfulness have shown that it changes the way blood and oxygen flow through the brain, leading over time to structural changes. The practice can shrink the amygdala, which controls our fear response; enlarge the hippocampus, which controls memory; and make the insular cortex that regulates the body's internal environment more efficient, according to recent peer-reviewed studies by Stanley and others.

The Centers for Disease Control and Prevention are touting several recent studies that have found the technique can



Scott

reduce the severity of irritable bowel syndrome symptoms in women and reduce stress and pain in chronic sufferers of fibromyalgia and depression.

Google spokeswoman Katelin Todhunter-Gerberg said the company's "Search Inside Yourself" mindfulness class is among its most popular. It enhances awareness and performance, which improves productivity and morale, she said.

One Google lawyer, she said, was able to use her training to stop taking things so personally, reduce the irritability sometimes

evident in her emails, and elicit immediate kudos from customers.

Not everyone is sold. In her self-help website Mindful Construct, psychology master's student Melissa Karnaze worries that mindfulness runs the risk of encouraging participants to suppress valid emotions.

"To imply that typical forms of human judgment are somehow inferior to a particular type of attention referred to as mindfulness — with regard to mental health and well-being in general — is a broad sweep," she said in an email. "We rely on various types of judgment for survival, and context matters." — AP

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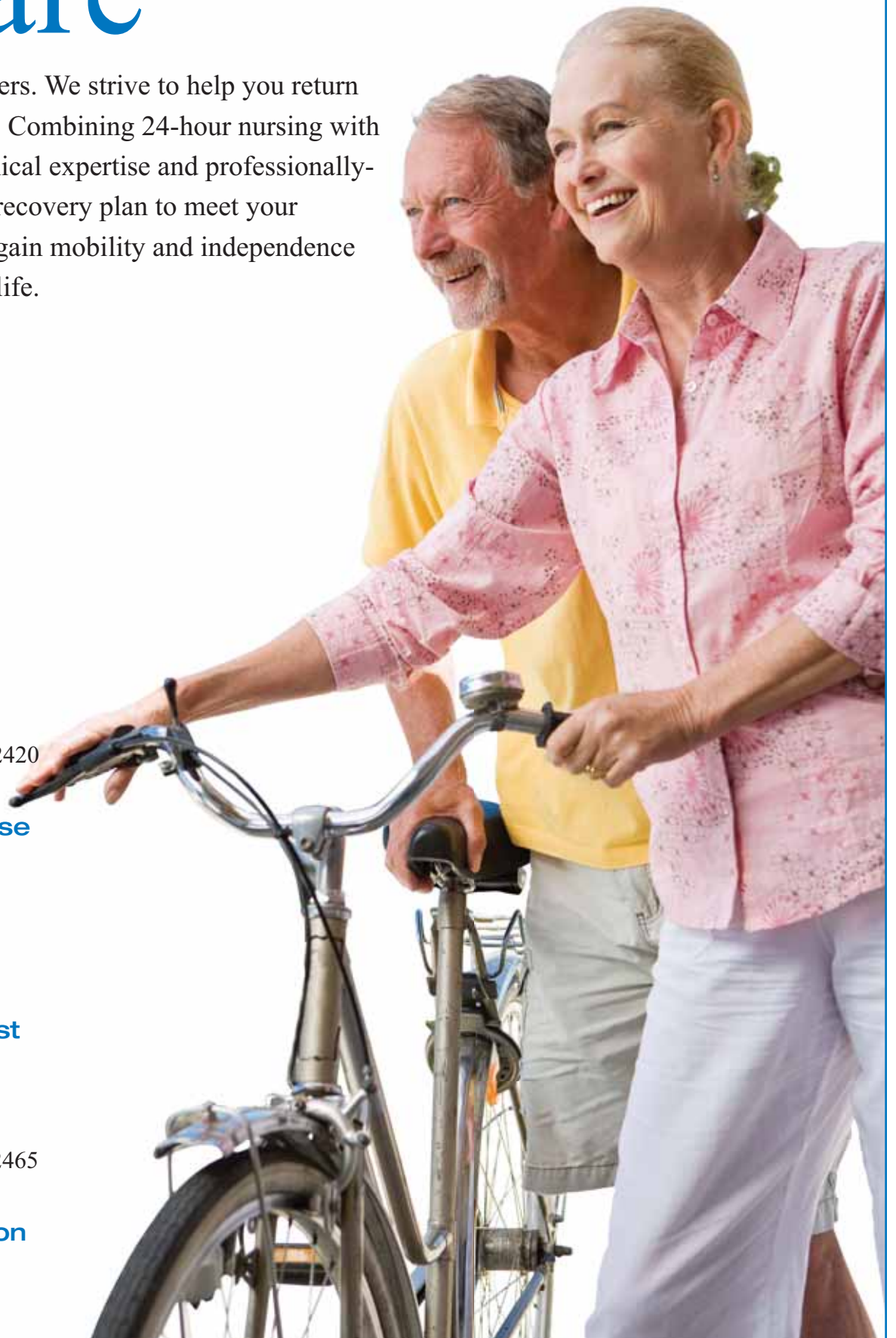
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