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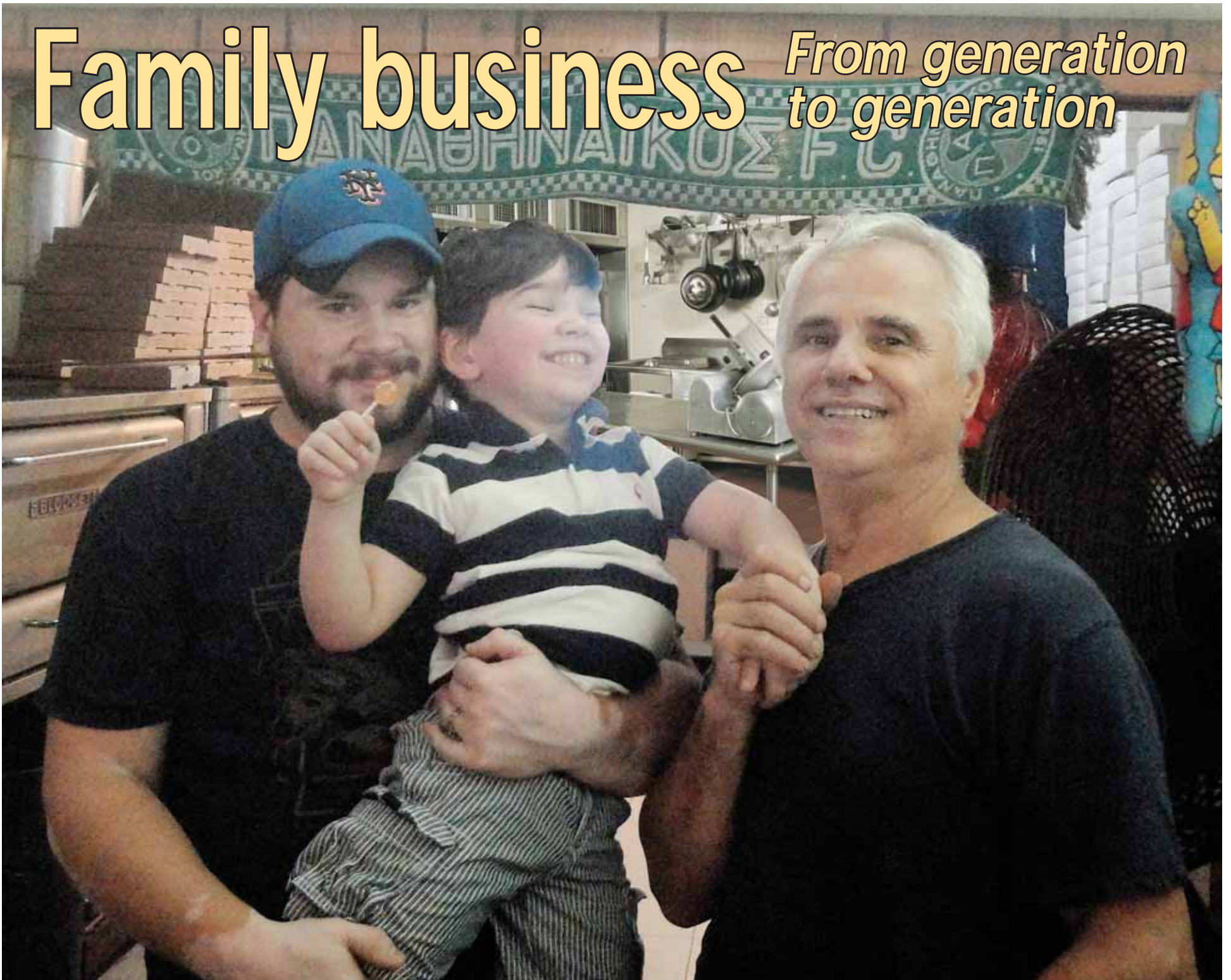
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Family-run businesses: Core of New England life

By Brian Goslow

BOSTON — While the family-run businesses that give New England much of its identity have become less the norm, those that remain have preserved a way of life where everyone knows your name — or face. Vanderhoof Hardware still has the same phone number — and two rotary phones — it's had since its doors opened in 1904. "You could drive nails with them they're so heavy," said Bill Klauer of the phones. Klauer, 68, has worked at the downtown Concord landmark on and off for 31 years. "They've been on the floor a few times over the years," he continued, "but it's pretty durable equipment."

Just like the business, which has to compete against the big box competitors that have made it harder for family-run operations to stay in business. Fourth generation owner Scott Vanderhoof, 56, has worked at the store for 40 years, taking charge in 1995.

It's the knowledge and experience of the people working at Vanderhoof's that keep customers coming back and new ones coming in. "We've got customers that are just kids and we've got others who are in their 90s and have been coming since they were kids," Klauer said.

"Scott and the staff are an amazing resource for helping you get what you need," said longtime customer Steve Golson. "They are local, approachable and have an amazing inventory. And they aren't afraid to send you to another store if they don't carry it. But I bet they do."

Golson usually shops for small hardware items, such as crews and bolts, as well as light bulbs, electrical parts, hand tools and batteries. He has also used Vanderhoof to repair window screens, electric lights and fans. "Where else can you get that sort of work done?" he asked.

Every customer is treated the same, no matter what they're looking for. "You got to love a store that is happy to



Scott Vanderhoof, fourth generation proprietor of Vanderhoof Hardware.

(photo by eric roth, courtesy of concord museum)

everything piecemeal. Now it comes pre-packaged. People want to buy five and they have to buy 20."

It also has gotten harder for the store to find some items. "A lot of products have changed because needs have changed," Klauer said. "We still try and get stuff we carried for years that are being discontinued."

Vanderhoof's prefers to sell items that won't have to be replaced a few years down the line. "If it doesn't stand up to punishment, we don't want to even carry it," Klauer said.

Offering "America's Best Crunchin' Apples Since 1778," the Dowse family has run Dowse Orchards in Sherborn for over 200 years. Since 1853, it's operated a cider mill and its apple presses, in operation since 1947, bring visitors from throughout the region to buy Dowse's cider.

Alex Dowse, who is in his 60s and runs the farm with his brother, Jon, who is in his 50s, has a pretty good idea what



Vanderhoof Hardware is featured at the Concord Museum in its "A Main Street Point of View" exhibition.

(photo by eric roth, courtesy of concord museum)

keeps people coming back year after year.

"There's a link with the past and as society becomes more mobile, people kind of look to the things that send them back to when times were simpler," Alex Dowse said. "The other aspect of it is the open space and the alternative (it gives them) to what they face every day."

Working on the farm has been Dowse's full-time job for more than 40 years. "I took over running the farm from my dad, who passed away in 1989," he said. "My grandfather had bought some of the extra land that we use today. You can go back to Revolutionary times on some of these acres."

Dowse said the thing that drives and motivates him on a daily basis is the ability to be on the land and work it, keeping it looking the way that pleases him. "I like the physical work of raising a crop," he said. "I'm doing the same work I did 30 years ago. It helps keep you young, I guess. I don't know what the future's going to hold in that respect. It's not a business you buy into very easily."

During the growing season, when he works a seven-day week, no less than 10 hours a day, he gets to experience things on a daily basis others sometimes only experience once in a lifetime. "I've got a hillside with a 20 mile view where the sun rises on one side and sets on the other," Dowse said. "We might be out there before daybreak, we might be there after dark, and we get to experience all of that."

His help has changed over the years; where apple pickers used to stay on for 20, 25 years, they now leave after only a few years.

He doesn't know if the next generation of Dowses will follow in his footsteps. "My brother has young kids but at this point, you don't know what their interest is going to be or anything else," Dowse said. "That's another 10 years away till they're ready to make a decision in that respect. We're going to continue to operate under the plan that this place will be here in the future. We just don't know under what circumstance it will be."

Tech Pizza has been a mainstay of Worcester's Highland Street area for over two decades, serving the surrounding neighborhoods and college campuses alike. "There's no heavy

job here," said owner Paul Bitzas, 62. "What's tough) is the hours. I come in early and make the dough, I cut the bread."

As of late, he's been joined in the evenings by his son, Michael, 32, who has been working, on and off, with him since Tech Pizza's opening. The younger Bitzas said his father has taught him how to run the business from top to bottom — and how to deal with customers.

"Many of them have become friendly acquaintances, even friends," Michael Bitzas said. "It's fun to be involved with everybody in the neighborhood."

Over the years, new eateries have opened in the immediate area, including two restaurant-like facilities at nearby WPI; the school used to provide the majority of Tech Pizza's customers.

Still, filled with pictures and mementos of WPI football teams and fraternities from the 20 plus years Bitzas has been in business, the restaurant's walls feel like a shrine to the school.

Recently, a customer was looking intently at one of the pictures. "She was the wife of one of the players from the 1991 WPI football team," Bitzas said, "and she called her husband and said, 'Your picture's on the wall at the place where I'm eating.'"

The walls also feature postcards and souvenirs customers have sent from around the world: a photo of a pizza-eating regular in Bulgaria; a Real Madrid banner from Spain and a sombrero from Mexico. One of the most cherished gifts came from a former customer who was on a U.S. Air Force carrier docked in Greece — a warm reminder of all the times Paul Bitzas had told him about his homeland, which he left in 1974 to come to Worcester.

His biggest order ever came from WPI's Theta Chi fraternity — 200 pizzas for a Super Bowl featuring the New England Patriots; the fraternity brothers had invited their families to watch the game with them on the frat house's big screen TV. "I was here at 4 o'clock in the morning making pizzas," Bitzas said. "The next week, people kept coming in asking me how did I ever make 200 pizzas."

Those days of making even 100 pizzas when the Patriots made it to the Super Bowl are gone. "Now it's down to two or three," Bitzas said. "They don't have the money."

Bitzas knows that his — and his son's — face is the key to his business' survival. The customers not only come for the food, but a warm, familiar, greeting. "The people like to see the same face," he said. "If you change people, you lose that."

He did make one concession to his seven-day-a-week schedule, in recent years, however. He now closes on Sundays during the summer months, due to there being little business activity and so he can spend time on the beach with his wife and granddaughter.



Dowse Orchards

Despite nearing the traditional retirement age, Bitzas has no plans to stop serving his customers anytime soon. "What else am I doing to do?" he mused.

That's fine with son Michael, who's not sure if his own long-term career plans include taking over the business. "It's been a part of the community for a long time," he said. "I'd hate to see it leave."

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A paint-by-numbers portrait of A changing nation

Editor's Note: Just My Opinion will be back next issue.

By Calvin Woodward
and Christopher S. Rugaber

WASHINGTON —

We're heavier in pounds and hotter by degrees than Americans of old. We're starting to snub our noses at distant suburbs after generations of burbs in our blood. Our roads and bridges are kind of a mess. There are many more poor, and that's almost sure to get worse.

The oddly American obsession with picking up and moving on — "this spectacle of so many lucky men restless in the midst of abundance," as Alexis de Tocqueville noted nearly 200 years ago — has given way to the un-American activity of going nowhere. But check back tomorrow.

Such swirling changes are not fodder for a State of the Union speech, but they are part of the state of the union nonetheless. The country that President Barack Obama and Mitt Romney are vying to lead for the next four years is not quite the same as the one four years ago, not nearly the same as the one further back in time.

Our taste for McMansions, for example, has slightly soured in recent years in favor of more affordable abodes.

We, like, speak differently than our forebears, new twists on the same tongue. LOL.

Soldiers are flowing home from the wars; this is almost what peace looks like.

A paint-by-the-numbers portrait:

Where we live

Like much else, where we live is shaped by how — or whether — we make a living. But larger forces than that seem to be at work in determining Americans' chosen places.

U.S. cities and closely surrounding areas are experiencing more growth than farther-off suburbs for the first time in at least 20 years. The cost and bother of commuting are part of the reason. The average commuter spends over 30 hours stuck in traffic per year, said the Texas Transportation Institute, up from 14 hours in 1982. That's the time spent going nowhere or at a crawl.

As well, city life is becoming the choice of more young and old people, as the attractions and convenience rival the long-held American dream of affordable home ownership, which usually means farther out.

Meantime, the historic migration of Southern blacks to the North has reversed, with black populations rising in Southern cities and suburbs, especially among the more affluent.

But the overarching recent development in where we live is that we aren't moving much at all.

Mobility is the lowest it's been in the 60 years it has been tracked by the Census Bureau, with only 11.6 percent of the nation's population moving in the past year. That's just over half the level in 1951, the biggest year for Americans on the move, 21.2 percent. More adult children are living with parents because of economic hardship, fewer older people are able to retire to sunny climes and the housing bust further

contributed to locking the restless in place.

Average home size dropped 5 percent from 2007 to 2010, to a little under 2,400 square feet. It's still a far cry from the 750-square-foot, one-story, 2-bedroom Levittown prototypes that sparked the suburban boom and brought modest homes within reach of the masses after World War II.

Though they paved paradise and put up housing lots, the U.S. remains heavily treed. One-third of its land area is forested, a proportion that has been stable since the beginning of the past century. But after the devastation of American chestnuts that grew by the billions in Eastern forests and of the elms that gave so many towns an Elm Street, today's forests and urban greenery are not the same as in the past.

Meantime, asphalt and iron have fallen into disrepair: Nearly one in four of the country's 605,086 bridges is rated deficient.

How we communicate

Until World War II, in residential areas and well beyond in rural America, telephone party lines were common. If you wanted to make a phone call, you had to wait for Velma down the road to finish gossiping on the same line, interrupt the chitchat to ask her to hang up — or just cover the speaker and eavesdrop on the juicy details. (Velma was a popular name from the 1890s through the 1930s, then no more). In party-line days, a major technological advance came when Ma Bell developed distinct rings for different homes on the line, so everyone didn't pick up each time the phone jangled.

These days, the dedicated landline that took over from the party line is itself fading, as Americans' favorite gadget, the cell-phone, spreads in numbers and smarts.

The number of people with wireless only and no traditional landline phone has grown fourfold since 2005, the government estimates. In 2005, less 8 percent of adults lived in households with only wireless telephones. Now it's more than 32 percent. Nearly nine in 10 adults own a cell.

The day Obama's Democratic Convention opened in 2008, Facebook announced its 100 millionth user, a benchmark it actually took longer to reach than its now-overshadowed rival, Myspace. Facebook is closing in on its billionth user, sitting with Twitter as kings of the social-media mountain until something else knocks them off.

Who we are

Fatter. The average woman has gained 18 pounds since 1990, to 160 pounds; the average man is up 16 pounds, to 196, Gallup found.

Poorer as a whole, but richer than during the recession. The value of people's homes, stocks and all other assets stood at \$62.9 trillion in March, the latest count, down from \$66 trillion before the economy tanked but up from \$51.3 trillion at the downturn's depths.

Indebted, but perhaps not up to the eyeballs. Credit card debt has declined about 14 percent since 2008. Americans also have less mortgage debt, but more student debt and auto loans. The savings rate, meantime, climbed to 4.2 percent last

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PAINT page 6

Chicago couple split by Romney Medicare plan

By Carla K. Johnson and Ricardo Alonso-Zaldivar

CHICAGO —

Mike O'Malley is 55; wife Sharon is 53. So what?

So they're on opposite sides of the age cutoff in Mitt Romney's Medicare plan, and that could create a bumpy transition for the suburban Chicago couple and others like them. It would be the difference between being in the traditional program for the elderly and a less certain future.

As the issue rises in importance in the presidential campaign, it's leading to inevitable comparisons for couples and siblings who are just a few years apart — and sometimes perhaps a touch of envy.

The proposal came from Romney's running mate, Wisconsin Rep. Paul Ryan. But Romney has largely embraced it, throwing a brighter spotlight on the question of whether and how to revamp the retiree health care program.

Ryan wants to reshape Medicare for future retirees — anyone 54 and younger — while people 55 and older would get Medicare in roughly the same form as it exists today.

Starting in 2023, new retirees on the younger side of the line would get a fixed amount of money from the government to pick either private health insurance or a federal plan modeled on Medicare. Ryan said

that will keep the program solvent.

Looking at the O'Malleys can help explain how people of slightly different ages would be affected.

Under Ryan's plan, Mike would qualify for traditional Medicare in about another decade. Nothing would change for him.

"So I'm covered," Mike O'Malley said, adding that Ryan's proposal is "a catalyst for thought."

But Sharon, in the new program, would have decisions to make. Whichever way she chooses, eventually she might have to pay more for health insurance than Mike, if costs grow faster than the amount the government provides.

"I'm going to be the one who's not going to have the health care," Sharon O'Malley said. "It makes you nervous when you pay all this money into the system and it won't be there when you need it."

Backers of Ryan's approach say people like Sharon O'Malley should not worry. They say the plan should unleash a wave of competition that wrings waste out of the health care system and delivers quality care at affordable prices.

Given the popularity of original Medicare, however, many experts think the Romney-Ryan overhaul will be a tough sell — like



former President George W. Bush's ill-fated attempt to introduce private accounts to Social Security.

A majority of Republicans — 55 percent — prefer the idea of keeping Medicare as it is, according to a recent *Washington Post/Kaiser Family Foundation* poll.

The O'Malleys have been married 30 years and consider themselves political independents. They both voted for John McCain in 2008. Mike owns a travel agency. Sharon is a nurse. They have three grown children and have put away some money for retirement. She worries their savings may not be enough.

As she imagined what Ryan's vision of Medicare might be like for her, Sharon said it could be confusing to shop for insurance among multiple private plans. In her job, she already sees elderly patients flummoxed by the Medicare prescription drug program, which offers seniors a choice among many different plans.

"I truly think they make it very difficult for Medicare recipients to know all the rules of Medicare," she said. Nearly four in 10 seniors, including younger members of the baby boom generation, would be in the new system by 2030.

So far, most of the debate about the Romney-Ryan proposal has focused on financial risk for future retirees and the chances that health care inflation would outrun the fixed insurance payments they would receive. If so, an older spouse on original Medicare might have to cross-subsidize the younger spouse on the new plan.

Bonnie Burns, who has spent more than 25 years counseling Medicare recipients about their benefits, said it could give rise to a new sort of family dynamic: health care envy.

But complexity is the biggest potential problem that Burns sees.

The guaranteed benefits the new plans would have to offer haven't been spelled out, or the rules to prevent marketing abuses, or consumers' rights in disputes with insurers.

"This would split everything wide open," said Burns, "None of the components would be the same."

The private plans currently available through Medicare are closely regulated by the government, so "there hasn't been a big dispute about what is and is not covered," said Burns. It's not clear whether Romney-Ryan would tighten the rules, loosen them or keep them the same.

And she does worry about the financing. "What do we do if we end up with a whole bunch of old people who can't afford their premiums?" asked Burns. — AP

► Paint

Cont. from page 5

year, a big improvement from 1.5 percent in 2005. But then there is the government. It is indebted past the eyeballs.

Hotter: The period from July 2011 to June 2012 was the warmest 12-month stretch on record. Altogether, the contiguous states posted an annual all-season average temperature of 56 degrees in that period, which is 3.3 degrees hotter than either of the years that Obama and Romney were born. The hottest calendar year on record for the U.S. is 1998, at 55.08 degrees, but that may not last this year's swelter and lack of winter. Most of the past 15 years have been among the steamiest on the books, and all 15 were hotter than Romney's birth year, 1947, and Obama's, 1961.

More numerous. The U.S. has 314 million people. The country surpassed 200 million in 1968 and 300 million in 2006.

More diverse. For the first time, more than half the children born in the U.S. are racial or ethnic minorities, and by 2040 or several years after, non-Hispanic whites are expected to become a minority of the population. Along with this trend has come a historic jump in interracial marriages, which now make up an estimated 8.4 percent of marriages, up from 3.2 percent in 1980.

Addicted to texting. Cellphone users sent an average of 13 text messages a day in December 2008, double the number from a year earlier, the government said. More recently, Pew researchers found the average teen sent more than 64 texts a day.

Older. Between 2000 and 2010, the population of people aged 45 to 64 grew by close to one-third as the baby boom generation and those behind it grayed. That has helped to push the median age to 37.2 — half the population younger than

that, half over.

A lot of those young people are named Sophia, the top girl's name for the first time, and Jacob, No. 1 choice for boys for the past 13 years. So long Mary and James, the dominant names for over 100 years.

What we think

On the issues of the day, the economy has no near rival atop the list of concerns. Pocketbook matters often rule but Americans were heavily focused on war in the early going of the last campaign. As the recession deepened, though, and now with troops coming home, it's been the economy plain and simple — the issue ranked important by more than 9 in 10 respondents to a new AP-GfK poll.

About half of us approve of the job Obama is doing, the poll found. About half disapprove. Voters are about evenly split on the race, and among those who lean to one man or the other, very few are open to changing their minds. Obama's years-ago vision of a nation of united states soaring above the divisions of red states and blue states seems a pipe dream in a fractious time.

The sharp lines and stagnant views are evident in public opinion on gun laws, abortion, health care, taxes and the federal budget deficit — on which polling has long shown wide divergence. The Pew Research Center reports that partisan polarization on basic policy questions is at its highest point in 25 years.

One exception has been support for gay marriage. In May 2008, as Obama was wrapping up the Democratic nomination, just 40 percent of Americans told Gallup's pollsters same-sex marriages should be recognized by the law as valid. This May, 50 percent said yes to the same question, the most striking shift in social attitudes during Obama's presidency. Still, more than 30 states have passed measures against it and it's frequently a losing issue at the ballot box. There are

no united states on this question.

Polarization doesn't stop at politics or policy, either. It appears to be embedded in personal relationships. A pre-convention Washington Post-Kaiser Family Foundation poll found Democrats and Republicans tend to be surrounded by fellow partisans — two-thirds of their friends and family share their party leanings.

Many of us belong to tribes tinted red or blue.

What we earn

Few could have seen it coming back when Bill Clinton was scrambling to salvage his presidency from the Monica Lewinsky business, but his later years in office are starting to look like one of the economy's golden ages. Unemployment was low, the government miraculously took in what it spent and the stock market marched steadily upward, at least until the bubble burst.

Household income peaked in 1999, at \$53,252 in today's dollars, and has declined since, to \$49,445 in 2010. That puts households back to where they were in the mid-1990s.

But an even bigger rewind to an earlier time seems to be happening with the poor.

In July, The Associated Press found a broad consensus among economists and scholars that the official poverty rate is on track to reach its highest level in nearly half a century, erasing distinct — if modest — gains from the 1960s "war on poverty" that expanded the safety net with the introduction of Medicaid, Medicare and other social welfare programs.

The wealth gap between younger and older has grown into an unprecedented divide. Older people always have more net worth than younger adults on average, but now those 65 and over have 47 times more than adults under 35. It used to be only 10 times more, a quarter-century ago.

Overall, the value of goods and services produced in the country has returned to

pre-recession levels, though with 5 million fewer people working. That makes the U.S. more productive and competitive. But when combined with meager income gains during that time, it also suggests we're working harder for roughly the same pay.

What we pay

Housing prices have dropped by a striking 34 percent since late 2006. That's good if — only if — you're buying.

Tuition is up 15 percent at four-year public universities and almost 10 percent at private four-year institutions from 2008 to 2010.

Gas? It's a rollercoaster. The U.S. saw 91 cents a gallon gas only 13 years ago, during Clinton's presidency. The average price hit \$2 in May 2004, \$4 in June 2008, then plunged before that year's election, spiked and roller-coastered along.

In 2008, workers paid an average of \$3,354 for a year's worth of job-based health insurance, more than double their cost from nine years earlier, the Kaiser Family Foundation reported. In 2011, that average grew to \$4,129. Not only did premiums rise, but many more workers were picking up the first \$1,000 or more of health care costs as deductibles grew and employers shifted more health costs to employees.

Who we were

Norman Rockwell's America may have come and gone, if it ever existed, but the much younger nation de Tocqueville, the French philosopher, saw in his 1830s travels is still recognizable in its older age. For all the new colors, bold strokes of the past still show.

Want some age-old perspective on why Republicans fought Obama's health care law up to the Supreme Court this year? De Tocqueville wrote: "There is hardly a political question in the United States which does not sooner or later

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AARP Voters' Guide for U.S. Senate

The AARP Voters' Guide for U.S. Senate in Massachusetts, printed below, compiles publicly available information and statements from candidates' campaign sources on Social Security, Medicare and financial security. Find out where Scott P. Brown (R) and Elizabeth A. Warren (D) stand on these issues before voting on November 6. AARP is nonpartisan and does not own a political action committee (PAC), support or oppose political candidates, or contribute money to political parties or political candidates' campaigns.

How would you protect Social Security for today's seniors and strengthen it for future generations?

AARP: Social Security should continue to guarantee that Americans who work and pay into the system receive benefits based on what they earn and contribute.

- Benefits should keep up with inflation and last for as long as an individual lives.

- We must protect benefits for people who count on them most, including surviving spouses and families, low-wage workers, and individuals who become disabled and can no longer work.

- Social Security must be put on stable financial ground, but any adjustments should be implemented gradually so changes do not impact those in or near retirement.

Scott P. Brown (R): We're in a financial emergency right now. We have some very, very real challenges... If anybody's telling you that everything's OK, and don't worry about it, and you're going to get all your benefits, and everything's fine, then they're not really telling you the truth. [Unless major entitlement programs are overhauled] they won't be there for your family. (Source: Boston Globe; ow.ly/c4fUG)

Elizabeth A. Warren (D): Too many have been using scare tactics when it comes to Social Security. The problems in Social Security funding are serious, but they are fixable. Social Security is safe for at least the next 25 years and, if we act quickly, we can make modest changes that will keep the

system solvent without cutting back on benefits. We need honesty and political will to move forward. Social Security is a promise made to our seniors and it would be a breach of trust - and just plain poor economic policy - to jeopardize this program with unnecessary cuts or risky privatization schemes. (Source: E. Warren Website; ow.ly/c4gAS)

How would you put Medicare on stronger financial ground and protect today's seniors and future retirees from the burden of rising health costs?

AARP: Medicare should be strengthened and improved so both current and future generations can count on having access to high-quality, affordable coverage.

- Medicare should continue to guarantee a specific set of benefits that are affordable and meet a person's health care needs.

- Medicare should offer choices that ensure access to high-quality health care.

- Medicare should improve the quality, safety, and efficiency of care by emphasizing value and cracking down on fraud, waste, and abuse.

Scott P. Brown (R): If (it) is to survive for current beneficiaries and future generations, we must act... [Some] propose transforming Medicare into a premium support plan over the long term. I cannot support [t]his specific plan... I fear that as health inflation rises, the cost of private plans will outgrow the government premium support — and the elderly will be forced to pay ever higher deductibles and co-pays... We can work inside of Medicare to make it more solvent... That track must lead to a sound financial future — where we protect and provide for the elderly while also promoting fiscal responsibility. (Source: Politico; ow.ly/c4gcJ)

Elizabeth A. Warren (D): For too long, politicians have proposed privatizing Medicare, turning it into a voucher program, or cutting it altogether. Of course, these cuts won't keep people from getting sick and needing care. Instead, these cuts are about shifting ever-growing health care costs onto seniors. This must stop. I will not support privatizing Medicare, turning it into a voucher program, or cutting benefits. (Source: E. Warren Website; ow.ly/c4gHi)

How would you help Americans build a financial nest egg for their retirement?

AARP: There should be more opportunities and incentives for all Americans to save for their retirement and financial security.

Freedom from age discrimination is a fundamental right, and all Americans should be able to keep working and contributing to society regardless of age.

Promoting affordable home ownership and safeguarding home equity are important to maintain and improve the independence and quality of life of Americans age 50-plus.

Scott P. Brown (R): With our nation's debt at record levels and out-of-control spending here in Washington, we must

get our fiscal house in order. We must stop spending and putting more debt on the government's credit card... Much of our debt is owed to China and other foreign powers... Instead, we must start paying for things. We must take a hard look at how taxpayer dollars are spent and eliminate wasteful and unnecessary spending... and we should consider ways to reform entitlement programs such as Medicare and Medicaid. (Source: S. Brown Website; ow.ly/c4gkz)

Elizabeth A. Warren (D): Budgeting for our future means making smart cuts and smart investments. A budget is about finance and economics, but it is also about values. At a time when the federal debt is more than \$15 trillion, we need to be smart about the budget and about where and how to cut. Our budget should reflect our values and our commitment to creating a better future for our children and grandchildren. At a time when some big companies are paying nothing in taxes and when profitable industries like oil and gas are getting special breaks, it is shameful that Washington would ask seniors to live on less. (Source: E. Warren Website; ow.ly/c4gPA)

For more information, visit www.aarp.org/ma.

Elderly, disabled to be forced into managed care plans

By Al Norman

On Aug. 22, Massachusetts became the first state in the nation to reach agreement with the federal government to engage in a three year managed care plan for low-income disabled people called the Integrated Care Organization (ICO) plan. If all goes according to schedule, on April Fool's day of 2013, as many as 111,000 poor people will begin to be "passively enrolled" in an insurance company plan that combines their health care needs with their long term support needs, like home care.

"Passive enrollment" in the ICO plan means people on Medicare and Medicaid between the ages of 21 and 64 will be enrolled by the Commonwealth into an ICO plan, with a 60-day advance notification, during which time they have the right to choose their own plan, or to "opt out" of the plan before it starts. If they choose to enroll, they can also drop out of the plan anytime during the program year, and return to traditional Medicare and Medicaid.

Advocates for the disabled argued

strenuously that people on Medicaid should not be forced into plans — but should freely choose a plan on their own. The state listened carefully to their position — and then rejected it.

The ICO plan will run until December 2016. Even if President Obama is voted out of office, the state is betting that this project will continue, even though Gov. Romney has vowed to repeal most of what he calls "Obamacare." The ICO plan was created under the provisions of the Affordable Care Act — so what happens after the November elections is anybody's guess. But state officials are bullish on the chances that the ICO plan will rise above politics.

According to the agreement that was just signed, the ICO plan is intended to alleviate the fragmentation and improve coordination of services for Medicare-Medicaid Enrollees, enhance quality of care and reduce costs for both the Commonwealth and the Federal government. This "triple aim" has advocates nervous, because anytime you combine the words "managed care" and "cost savings" in the same sentence, it conjures up notions of rationed care. Many seniors

are wary of joining managed care plans, and they no doubt will not like being told they have to join a plan, or "opt out."

The cost savings, which are supposed to reach 4 percent by the third year of the demonstration, are to be achieved by better integrating medical care with long term services, and emphasizing keeping people in the "least restrictive setting." But Massachusetts does not have a particularly stellar record of achievement on their Community First goal.

It is ironic that this plan — which uses private insurance companies to administer the Medicare and Medicaid programs — might have once been attacked by Democrats as a form of privatization of public health care programs. But now that the idea of single payer health care has been pushed over the cliff, elected officials of both parties have no reluctance to turn over administration of Medicare and Medicaid to private companies, just as the administration of George W. Bush turned to private companies to run the Medicare Part D program.

Those of us who work with the elderly are somewhat confused by the state's description of who this new mandated plan will cover. The General Court just

passed language saying the ICO plan is for people age 21 and over and under 65. But the Patrick administration has left the back door open, by stating "individuals who turn 65 while enrolled in the Demonstration may remain enrolled" as long as they are Medicare/Medicaid eligible. But there are many people who turn 65 who lose their Medicaid coverage because there is an asset limit for people when they hit 65 that does not exist for younger people.

Ignoring the age limit on this plan also means people who are 70 and 80 will remain in a plan that has no trained personnel familiar with services for the elderly. It is not clear what this means for the Senior Care Options (SCO) program, which has 22,000 seniors age 65 and over in it now. Will this SCO plan be phased out?

No one knows if this new plan will improve health outcomes and cut costs at the same time. It will take several years to demonstrate that. What we do know is that the state's plan for how to coordinate this program with existing plans for the elderly has been most unimpressive.

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



Push
Back

Changes tough, but Social Security fixable

By Stephen Ohlemacher

WASHINGTON —

Despite Social Security's long-term problems, the massive retirement and disability program could be preserved for generations to come with modest but politically difficult changes to benefits or taxes, or a combination of both.

Some options could affect people quickly, such as increasing payroll taxes or reducing annual cost-of-living adjustments for those who already get benefits. Others options, such as gradually raising the retirement age, wouldn't be felt for years but would affect millions of younger workers.

All of the options carry political risks because they have the potential to affect nearly every U.S. family while raising the ire of powerful interest groups. But the sooner changes are made, the more subtle they can be because they can be phased in slowly. Each year lawmakers wait, Social Security's financial problems loom larger and the need for bigger changes becomes greater, according to an analysis by The Associated Press (AP).

"Certainly, in the current environment, it would be very difficult to get changes made," Social Security's commissioner, Michael J. Astrue, said in an interview. "It doesn't mean that we shouldn't try. And sometimes when you try hard things, surprising things happen."

Social Security is ensnared in the same debate over taxes and spending that has gripped Washington for years. Liberal advocates and some Democrats say benefit cuts should be off the table. Conservative activists and some Republicans say tax increases are out of the question.

Others, including a deficit commission created by President Barack Obama in 2010, have called for a combination of tax increases and cuts to future benefits, including raising the retirement age again.

Social Security's finances are being hit by a wave of demographics as millions of baby boomers reach retirement, leaving relatively fewer workers behind to pay into the system. About 56 million people get benefits today; that is projected to grow to 91 million in 2035.

For nearly three decades, Social Security produced big surpluses, collecting more in taxes from workers than it paid in benefits to retirees, disabled workers, spouses and children.

But Social Security trustees project that the surplus, now valued at \$2.7 trillion, will be gone in 2033. At that point, Social Security would only collect enough tax revenue each year to pay about 75 percent of benefits, unless Congress acts.

After the surplus is spent, the gap between scheduled benefits and projected tax revenue is big.

Social Security uses a 75-year window to forecast its finances, so the projections cover the life expectancy of every worker paying into the system. Once Social Security's surplus is gone, the program is scheduled to pay out \$134 trillion more in benefits than it will collect in taxes over the next 75 years, according to data from the agency. Adjusted for inflation, that's \$30.5 trillion in 2012 dollars.

The options for closing the gap fall into two broad categories: cutting benefits or raising taxes. There are, however, many options

within each category.

The AP used data from the Social Security Administration to calculate how much of the shortfall would be eliminated by various options. To illustrate how Social Security's long-term finances have become worse in the past two years, the AP also calculated the share of the shortfall that would have been eliminated, if the options had been adopted in 2010.



Taxes — Social Security is financed by a 12.4 percent tax on wages. Workers pay half and their employers pay the other half. The tax is applied to the first \$110,100 of a worker's wages, a level that increases each year with inflation. For 2011 and 2012, the tax rate for employees was reduced to 4.2 percent, but is scheduled to return to 6.2 percent in January.

Options:

- Apply the Social Security tax to all wages, including those above \$110,100. Workers making \$200,000 in wages would get a tax increase of \$5,574, an amount their employers would have to match. Their future benefits would increase, too. This option would eliminate 72 percent of the shortfall. Two years ago, it would have wiped out 99 percent.

- Increase the payroll tax by 0.1 percentage point a year, until it reaches 14.4 percent in 20 years. At that point, workers making \$50,000 a year would get a tax increase of \$500 and employers would have to match it. This option would eliminate 53 percent of the shortfall. Two years ago, it would have wiped out 73 percent.

Retirement age — Workers qualify for full retirement benefits at age 66, a threshold that gradually rises to 67 for people born in 1960 or later. Workers are eligible for early retirement at 62, though monthly benefits are reduced by about 25 percent. The reductions shrink the longer you wait to apply.

Options:

- Gradually raise the full retirement age to 68 in 2033. This option would eliminate 15 percent of the shortfall. Two years ago, it would have eliminated a little more than 20 percent.

- Gradually raise the full retirement age to 69 in 2039 and 70 in 2063. This option would eliminate 37 percent of the shortfall. Two years ago, it would have eliminated about half.

Cost-of-living adjustments — Each year, if consumer prices increase, Social Security benefits go up as well. By law, the increases are pegged to an inflation index. This year, benefits went up by 3.6 percent, the first increase since 2009.

Option: Adopt a new inflation index called the Chained CPI, which assumes that people change their buying habits when prices increase to reduce the impact on their

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Chincoteague, where the ponies roam free

By Victor Block

Mention Chincoteague Island, Virginia, and you're likely to be asked, "Isn't that where those ponies are?" The answer is "yes." The narrow barrier island, and larger Assateague Island, are known as the home of wild ponies made famous in the popular children's book *Misty of Chincoteague* by Marguerite Henry, published in 1947, and the movie that followed.



Decorative decoys add to the island's fame.

The attention of the country focused on the area again in March 1962, when a devastating hurricane crashed onto Chincoteague Island (pronounced Shink-a-tig by locals) and flooded the town. Misty, pregnant at the time, was saved by being sheltered in her owner's home. The foal she delivered, appropriately named Stormy, served as the main character in another book by Marguerite Henry.

Visitors to the area are immediately immersed in stories of Misty, Stormy and the other ponies. From spotting the little horses in their natural environment to a shop that sells Wild Pony Wine to a visit with Misty and Stormy themselves, reminders of the famous animals are everywhere.

Although known as Chincoteague Ponies, two herds today roam free on Assateague Island, a protected wildlife refuge, separated by a fence along the Maryland-Virginia border. Slightly smaller than most horses, the shaggy, sturdy animals have adapted to their harsh environment by eating dune and marsh grasses and drinking from fresh water ponds.

Pony lore begins with the mystery of how their ancestors came to Assateague Island. One story is that the horses are descendants of domesticated stock that farmers grazed there during the 17th century to avoid mainland taxes and penning regulations. More intriguing is the legend that their forebears swam to shore from the wreck of either a Spanish galleon or an English vessel.



Pony swim

The horses gained added fame from the annual pony penning and swim held each July since 1925 (next year July 24-25). Conducted for the benefit of the Chincoteague Volunteer Fire Company, the event begins as the Virginia horses are rounded up and those strong enough to swim are herded into the narrowest part of the channel separating the islands. After crossing, they're run through the streets of Chincoteague, put in pens overnight, then sold at auction. The following day, any ponies left unsold swim back to Assateague.

There also are plenty of opportunities to see the ponies in their natural setting. They often graze near designated viewing areas in the Chincoteague Wildlife Refuge, which, despite its name, is on Assateague Island.

I also had sightings from the water on Captain Dan's Around the Island Tours. Along with learning about the history of Chincoteague and Assateague from a waterman whose family has lived in the area since 1780, we spotted a number of ponies on land.

Captain Dan pointed out several horses by name and explained the reason for each. Woeful Willy, a somewhat depressed looking pony, prefers to hang out alone. Rambling Rose, on the other hand, "keeps company" with several stallions. A dark tan horse with an unkempt blond mane is known as, what else, Surfer Dude.

There also are other ways to get close up and personal with the ponies. At the Chincoteague Pony Center, descendants of Misty are among horses used for rides, lessons and shows. Wildlife bus tours offered from April through November, which carry passengers into areas of Assateague closed to other vehicles, include pony sightings on every trip.

Misty fans also won't want to miss the Museum of Chincoteague Island. Exhibits explore local history and culture, including the oystering industry, which employs many of the approximately 3,000 residents, and ornamental waterfowl carving, for which the area is equally well known. A focus of the displays deals with the story of



Mike McGee talks about oyster shucking.

Misty and Stormy, and the remains of those two little horses — in what, when I used the word "stuffed," was told are in a "preserved" state — welcome visitors as they enter the building.

My introduction to the oystering industry came during a stop at the Chincoteague Shellfish Farms. Proprietor Mike McGee explained that dredging for oysters has pretty much given way to aquaculture. He proclaimed that the local waters are "God's country for the oyster." A visit to Mike's operation or any other on the island provides an introduction to the process that transports oysters from their environment to dinner plates all over the country.

As a native of the area, Mike clings to the unique twang that immediately identifies locals from visitors. In their vernacular, the word town comes out as "tayn," where is "wahr" and air translates to "ayer."

I also found engrossing the story of ornamental bird carving, which has about two dozen practitioners on Chincoteague Island. Before European settlers arrived in the New World, Native Americans used floating decoys made from reeds and grasses to attract waterfowl within reach of arrows and nets. These were replaced over time by simple carved wooden decoys and, later, manufactured plastic models.

Some carvers began to fashion more elaborate waterfowl and what had begun as a craft evolved into an art. The best examples can take months to complete.

Decorative carvings are available to see and purchase at a number of places around town. The best collection is at the museum-like store named Decoys Decoys Decoys, Inc. More than 2,000 birds surround visitors like a colorful aviary. While the highest known price paid for a decorative bird is \$830,000, you won't have to pay nearly that much to take home one of the magnificent figures. If you do, you'll have a treasured keepsake to remind you of a very different kind of destination.

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For more information about visiting Chincoteague and Assateague islands, go to www.chincoteaguechamber.com or call 757-336-6161.



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Alzheimer's drug fails study but flashes potential

By Tom Murphy

INDIANAPOLIS —

An Alzheimer's treatment from Eli Lilly and Co. failed to slow memory decline in two separate patient studies, but the drug did show some potential to help in mild cases of the mind-robbing condition that is notoriously difficult to treat.

The Indianapolis drugmaker's announcement could be a step toward a long-awaited breakthrough in the fight against the disease. But researchers not tied to the studies — and Eli Lilly itself — cautioned against overreacting to the initial results.

► Changes

Cont. from page 9

pocketbooks. The new index would reduce the annual COLA by 0.3 percentage point, on average. This option would eliminate 19 percent of the shortfall. Two years ago, it would have eliminated 26 percent.

Benefits — Initial Social Security benefits are determined by lifetime wages, meaning the more you make, the higher your benefit, to a point. Initial benefits are typically calculated using up to 35 years of wages. Earnings from earlier years, when workers were young, are adjusted to reflect the change in general wage levels that occurred during their years of employment.

Tinkering with the benefit formula can

Lilly recently reported that its treatment, solanezumab, failed to slow the rate of cognitive decline, which involves a person's ability to remember things, in two late-stage studies of about 1,000 patients each. But when data from the trials were combined, scientists saw a statistically significant slowing of that rate in the bigger population.

They also saw a statistically significant result when they examined a subgroup of patients with mild cases of Alzheimer's disease. The studies focused on patients with mild to moderate Alzheimer's cases.

Lilly officials would not discuss details of the results and said that they plan to talk with regulators about the next steps

save big money, but cuts to initial benefits mean lower monthly payments for the rest of a retiree's life. The average monthly benefit for a new retiree is \$1,264.

Option: Change the calculation for initial benefits, but only for people with lifetime wages above the national average, which is about \$42,000 a year. Workers with higher incomes would still get a bigger monthly benefit than lower paid workers but not as big as under current law. It's a cut they would feel throughout their entire retirement. This option would eliminate 34 percent of the shortfall. Two years ago, it would have eliminated almost half.

Online: How would you fix Social Security?
<http://hosted.ap.org/interactives/2012/social-security>

for the drug, which has yet to receive Food and Drug Administration (FDA) approval. Full results from the studies will be presented at two scientific conferences in October. It's unclear how the FDA will view the results, given that the drug missed its main goals.

William H. Thies, chief medical and scientific officer for the Alzheimer's Association, which was not involved in Lilly's research, said the statistical significance of the combined results is important.

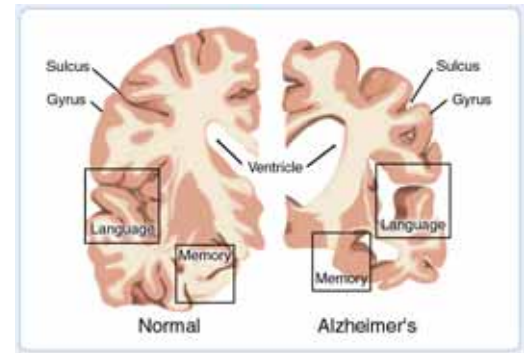
"If that can be replicated, that is a major finding," he said. "It's the first time we've been able to change the course of Alzheimer's disease or any part of Alzheimer's disease in people."

But because the drug missed its main goals, Thies said the drug "isn't going to the (FDA) to be approved for sale."

If you look through "rose-colored glasses" at the results, there may be a sign of potential benefit on cognitive tests, said Dr. Ronald Petersen, director of the Mayo Clinic's Alzheimer's Disease Research Center. But it is not clear whether that is enough to make a real difference clinically in how patients do, he said.

The key will be details the company will present later on brain imaging and other tests, he said.

"The danger would be an over-interpretation of a small finding or a subtle effect," said Petersen, who heads a safety monitoring panel for two companies working on a different Alzheimer's



er's treatment.

About 35 million people worldwide have dementia, a term for brain disorders that affect memory, judgment and other mental functions. Alzheimer's is the most common type. In the United States, more than 5 million people have Alzheimer's, which is the country's sixth-leading cause of death.

Many Alzheimer's patients typically live four to eight years after diagnosis, as the disease gradually erodes their memory and ability to think or perform simple tasks. Current Alzheimer's treatments only temporarily ease symptoms such as memory loss, confusion and agitation. They don't slow, stop or reverse mental decline.

Drugmakers have tried and failed for years to develop successful treatments for the disease, and patients and doctors are anxious for something that can slow the disease's progression. Analysts have said such a treatment, if approved, could be worth billions of dollars in sales. — AP

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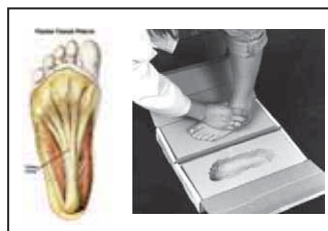
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Raise taxes to save Social Security say Americans

By Jennifer Agiesta

WASHINGTON —

Most Americans say go ahead and raise taxes if it will save Social Security benefits for future generations. And raise the retirement age, if you have to. Both options are preferable to cutting monthly benefits, even for people who are years away from applying for them.

Those are the findings of a new Associated Press-GfK poll on public attitudes toward the nation's largest federal program.

Social Security is facing serious long-term financial problems. When given a choice on how to fix them, 53 percent of adults said they would rather raise taxes than cut benefits for future generations, according to the poll. Just 36 percent said they would cut benefits instead.

The results were similar when people were asked whether they would rather raise the retirement age or cut monthly payments for future generations — 53 percent said they would raise the retirement age, while 35 percent said they would cut monthly payments.

Social Security is being hit by a wave of millions of retiring baby boomers, leaving relatively fewer workers to pay into the system. The trustees who oversee the massive retirement and disability program say Social Security's trust funds will run out of money in 2033. At that point, Social Security will only collect enough tax revenue to pay 75 percent of benefits, unless Congress acts.

Lawmakers from both political parties say there is a good chance Congress will address Social Security in the next year or two — if the White House takes the lead. Yet so far, Social Security has not played a big role in the presidential election.

In previous polls, Democrats have typically scored better than Republicans on handling Social Security. But the

AP-GfK poll shows Americans are closely divided on which presidential candidate they trust to handle the issue.

Forty-seven percent said they trust President Barack Obama to do a better job on Social Security, and 44 percent said they trust his Republican opponent, Mitt Romney. The difference is within the poll's margin of sampling error.

Charles McSwain, 69, of Philadelphia, said he trusts Obama because he thinks the president is more likely to stick up for the middle class.

"He at least gives the appearance of trying to help people that aren't super rich, and Romney doesn't," said McSwain, who works part time selling real estate.

But Jeff Victory of Nashville, Tenn., worries that Obama doesn't have the stomach to cut benefits to help rein in the program.

"Barack has already shown he's going to give anything free out to everyone he possibly can, so I'm going to have to go with Romney on that one," said Victory, a 26-year-old electrician.

Romney has said he favors gradually increasing the retirement age, but he opposes tax increases to shore up Social Security. For future generations, Romney would slow the growth of benefits "for those with higher incomes."

Obama hasn't laid out a detailed plan for addressing Social Security. But during the 2008 campaign, he called for applying the Social Security payroll tax to wages above \$250,000. It is now limited to wages below \$110,100, a level that increases with inflation.

Obama says any changes to Social Security should be done "without putting at risk current retirees, the most vulnerable or people with disabilities, without slashing benefits for future generations and without subjecting Americans' guaranteed retirement income to the whims of the stock market."

Romney's running mate, Rep. Paul Ryan of Wisconsin, has been a leading proponent in Congress of allowing workers to divert a portion of their Social Security taxes into personal investment accounts. Romney has not fully embraced the idea, but Democrats are using it to accuse Republicans of trying to privatize Social Security.

The options for fixing Social Security fall into two broad categories — raising taxes or cutting benefits, or some combination of the two. But there are many options within each category. For example, raising the retirement age is a benefit cut for future generations, because they would have to wait longer to qualify for full benefits.

Retirees now can qualify for full benefits at age 66, a threshold that is rising to 67 for people born in 1960 or later.

In previous polls, most of the options for addressing Social Security scored poorly among the public, which helps explain why Congress hasn't embraced them. But the AP-GfK poll forced people to make a choice: Raise taxes or cut benefits? Raise the retirement age or cut monthly payments?

Democrats, Republicans and independents all favored raising the retirement age over cutting monthly payments. But there was a big divide on raising taxes. Sixty-five percent of Democrats and 53 percent of independents supported higher taxes, compared with just 38 percent of Republicans.

About three-quarters of the public believe Social Security is an important issue, though there is no consensus about whether people will be able to rely on it throughout their retirement. Only 30 percent said it was very likely or extremely likely they will be able to rely on Social Security.

Among people younger than 35, just 20 percent believe Social Security will provide income throughout their retirement, while 55 percent of people 65 and older said the same.

The poll involved landline and cellphone interviews with 1,006 adults nationwide. — AP



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Aging baby boomers face home health care challenge

By John Seewer

CLEVELAND —

For the past three years, Taura Tate's mornings have revolved around caring for a woman who suffers from the effects of a stroke and diabetes. She cooks her oatmeal for breakfast, helps with showers and makes sure she takes the right medicine.

Without the help of a home health aide, the woman, who's in her 70s, would be in a nursing home instead of living on her own.

But Tate has her own struggles. Up until a recent promotion, her pay amounted to what she could make at McDonald's. She doesn't get health or retirement benefits and has worked at five agencies in the Cleveland area, some simultaneously, to guarantee she'll have enough clients.

"If they go into the hospital or go on vacation, you don't get paid," she said.

Demand for home health care workers is soaring as baby boomers — the 78 million Americans born between 1946 and 1964 — get older and states try to save money by moving people out of more costly nursing homes. But filling more than 1 million new home care positions over the next decade will be a challenge.

Most home health aides are paid about the same as maids and manicurists and don't get sick days or health insurance themselves. Many who are self-employed must pay for their own gas for driving to appointments and cover their own medical bills if they're hurt on the job.

The U.S. Labor Department projects that home health and personal care aides will be among the fastest-growing jobs over the next decade, adding 1.3 million positions and increasing at a rate higher than any other occupation. If those jobs can't be filled, many older Americans are likely to face living with relatives or in nursing homes, which will only cost families and taxpayers more money.

Some aides say they have no choice but

to say no when people call looking for help because they can't afford to take on someone else.

"It's hard because I love helping people, but at the same time I've got three kids," said Kimberly Ingram, a home health aide in Lancaster, S.C. "When you add up your miles, your gas money, you don't make nothing."



Her part-time job delivering newspapers pays better when you factor in the time and travel some home care jobs need, she said.

Nearly half of all home care workers live at or below the poverty level, and many receive government benefits such as food stamps, unions and advocacy groups say. The median pay a year ago was \$9.70 per hour — 4 cents less than fast-food workers and short-order cooks, according to the most recent statistics from the Labor Department.

Agencies that supply home health workers blame states and the federal government for failing to increase reimbursement rates for Medicaid and Medicare patients at a time when costs are going up.

Home health services are an easy target for cuts because they're not required by federal law, and legislators in states with big deficits say they have no choice but to cut Medicaid spending, the second-costliest item for states behind education.

At the same time, some states are changing how they coordinate medical care and trying to move some of the most expensive

and hard-to-treat patients into home and community-based settings instead of nursing homes.

The result, home care agencies say, is that there's little room for them to make a profit. And that means they can go only so far to attract new workers.

"We compete with McDonald's, Wendy's and the discount stores," said Jennifer Witten, owner of Imani Home Health Co. in Cleveland. "You can't afford to raise your salaries, yet you want to hire the best people."

Home care agencies say trying to fill jobs will become even more difficult in a few years if the economy improves and job options increase.

The qualifications and training for home care aides varies. A high school diploma isn't usually a requirement, and some states call for only on-the-job training, while others insist on more formal instruction about basic nutrition and personal hygiene at community colleges or elder care programs. Home care agencies that are reimbursed by Medicare or Medicaid must hire aides who have passed a competency test or received state certification.

Despite the relatively low pay, many aides say they like the flexible hours and find the work rewarding.

Tate, a home care aide since 1999, doubts she could get by if it weren't for her husband, a truck driver who also has health insurance. She could make more money at a nursing home or hospital but relishes the connections she makes in home care.

"I get attached to the people," said Tate, who made \$8.50 an hour until she received a promotion and a \$2 raise earlier this summer. "How could you not if you're with them every day? Sometimes you're the only person they see."

Retired hospital nurse and home health aide Judith Mezey-Kirby, born a few years ahead of the baby boom, said she worries about who will take care of boomers in the coming years.

Home health care workers need not only better pay, she said, but also better

training on how to take care of basic needs. She had good and bad experiences with aides who help her with the laundry and chores that require heavy lifting around her home in Fairview Park, a Cleveland suburb.

Wittens' company considered adding a 401(k) plan for its workers but decided it was too costly. Home aides she hires start at \$8.50 per hour and can earn up to \$10. Most work 30 to 40 hours a week, and all but a few have other part-time jobs, Witten said.

Jareese Mitchell, a personal care attendant in Manchester, Conn., spends 30 hours a week with two quadriplegics, helping them eat, dress and bathe. He also goes to school and works three nights a week at a clothing store.

"Everybody has a job outside; you pretty much have to," said Mitchell, who until recently was receiving food stamps. He said he might look for different work if the pay doesn't increase.

That's not unusual. The turnover rate among home health aides is estimated to be anywhere from 30 percent to 50 percent, sometimes higher.

The revolving door is especially tough on those who depend on home aides for help throughout the day.

"My mom gets nervous when she has brand-new people. There's always a trust issue," said Beth Cramer, who lives with her 74-year-old mother in the Cleveland suburb of Willowick. An aide comes to the house to help her mother with dressing and cooking while Cramer is at work.

"They're doing the most intimate of intimate things," she said. "Imagine a stranger walking into your house and giving you a bath."

Gail Williams, a personal assistant in Tampa, Fla., said many people have no one else.

"You just can't quit the job because these people need you," she said.

Chris Hradisky, who relies on a personal assistant to help him with meals and clean his apartment in Waukegan, Ill., said he wouldn't be on his own without help.

His aides, he said, are like family. "You build a bond with them." — AP

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Aging issues can put retirees' money at risk

By Dave Carpenter

CHICAGO —

With age comes wisdom about money — up to a point.

Years of handling your own finances and investments sharpen the ability to make sound decisions. But failing to prepare for the day when growing older hampers your judgment can be costly at an age when more is at stake. Seniors older than 65 hold about \$18 trillion in assets, according to government data, or about a third of all U.S. net worth.

That's not to say that those in their 70s and 80s can't stay on top of their finances. But they should take precautions.

"Sometimes the senior's worst enemy is himself or herself," said Andrew Stoltmann, a Chicago attorney and investment adviser. "Poor financial decisions and declining cognitive impairment go hand in hand."

The evidence is compelling, as underscored in a presentation at an investing conference by Harvard economics professor David Laibson.

Roughly half the population over 80 suffers from significant cognitive impairment — problems with memory, language, thinking and judgment. That includes one in five who have dementia. And 5.2 million aged 65 and over have Alzheimer's, according to the Alzheimer's Association, a number that is expected to triple by 2050.

What's more, investment skill has been found to deteriorate dramatically among seniors, particularly after age 70, according to a 2007 study by two finance professors at the University of Miami.

"We have to prepare for this," Laibson, an expert on how aging affects financial choices, told financial planners attending the Morningstar Investment Conference.

Retirees and other seniors also are at great risk of being targeted by scammers and rip-off artists. The Pew Research Center estimated in a 2009 study that elderly victims lose at least \$2.6 billion a year to financial exploitation. And elder abuse only heightens the risks.

Perhaps the most infamous case of financial elder abuse involved Brooke Astor, who died at 105 in 2007. The New York philanthropist's son and lawyer were convicted in 2009 of exploiting her failing mind to steal millions from her nearly \$200 million fortune.

On a smaller scale, elderly investors regularly harm their finances, or their families, through ill-considered decisions they wouldn't have made 10 or 15 years earlier.

Some seniors panic after market plunges and hastily withdraw money from the stock

market, locking in losses. Others buy low-quality, high-commission annuities or other investment products with high risks and fees.

Financial advisers relate numerous examples involving older clients, withholding names and locations for the sake of confidentiality.

A man in the last stages of his life signed over much of his wealth to a bogus overseas nonprofit. A California woman who remarried in her 60s named her husband as her sole beneficiary, unintentionally cutting her three children out of an inheritance from the sale of the family farm. A once-sophisticated 85-year-old investor neglected his portfolio as he aged, learning later that his

account had collapsed due to unauthorized trading and mishandling by an unscrupulous broker.

Safeguards can be put in place to avoid fraud, and seniors can head off many problems by enlisting an adviser or family member to manage their money or at least give guidance. But perhaps understandably, there is a great psychological resistance to planning for cognitive decline, as Laibson noted.

"We have a need for control. We pro-

crastinate," he said. And "we don't like complexity."

Following these basic guidelines can help protect seniors age 65 and up from the consequences of declining mental health, irrational decisions and attempts by others to get their money:

1. Prepare a thorough estate plan.

Every senior should have an estate plan — a way to manage and protect assets while you are alive as well as to conserve and control their distribution after your death. The basics: Prepare or update a will, get a living will, establish durable power of attorney and health care power of attorney.

But anyone over 65 should go beyond the basics to discuss long-term strategies with an adviser, ideally before faculties and memory decline significantly.

"Estate planning is not just tax planning or bequest planning," said Laibson. "Planning for cognitive decline is just as important."

2. Have regular financial "check-ups."

If you're in your 60s and you don't have a financial adviser, it's time to get one. That's no concession to old age; it's just sound financial behavior. Besides putting the necessary protective measures in place, a good adviser can discuss and guide you through the financial pitfalls of aging.

Meet with an adviser at least every two



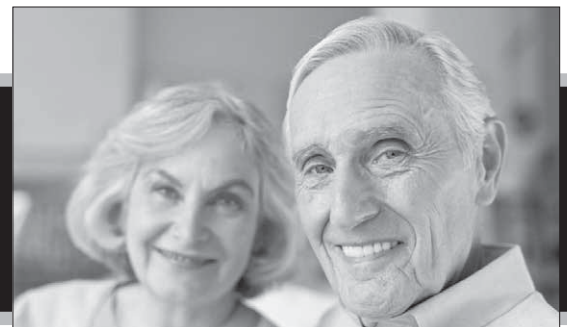
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Notice to Seniors, Veterans and the Disabled

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Study finds 401k matches back at pre-crisis level

By Dave Carpenter

CHICAGO —

More companies are now offering a 401(k) match to their employees than were before the 2008 financial crisis, when many dropped it under duress, according to new data by Charles Schwab Corp.

An increasing number of employers also are providing financial advice to 401(k) participants, Schwab found.

The bounce-back is a healthy sign for plan participants and employers alike.

The figures are based on a study of the accounts of Schwab's approximately 1.5 million 401(k) plan participants, offered through about 1,000 employers.

The study found that 73 percent of the companies provided a 401(k) matching contribution as of the end of 2011. That was up from 67 percent in 2009 and 68 percent in 2010 and more than the 72 percent of 2008.

The bounce-back is a healthy sign for plan participants and employers alike, according to Steve Anderson, head of Schwab Retirement Plan Services.

"Companies recognize that it's an important benefit," he said. "As they gain greater success with their financials, they're reinstating the match."

Other findings from the study:

- 83 percent of employers made 401(k) advice available to plan participants, virtually doubled from 42 percent in 2005.

- 42 percent of the companies automati-



cally enrolled employees in their 401(k) plans versus just 5 percent six years earlier.

- 40 percent of the employers who used automatic enrollment also used automatic savings increases, increased from the low of 14 percent in 2006, soon after the concept originated.

The results show that employers are responding to evidence that advice and other plan features can make a positive difference in their workers' retirement accounts, Anderson said. Recent Schwab data found that employees who use independent professional advice services inside their 401(k) plans have tended to save twice as much, were better diversified and stuck to their long-term plans better than those who don't.

Since the middle of last year, Schwab also has seen a steady increase in hiring among the plans that it services, according to Anderson. — AP

► Aging

Cont. from page 14

years. The agenda can include reviewing your portfolio, updating the trustee list, verifying that beneficiaries have been appropriately designated and just making sure nothing important has changed. The cost for a comprehensive financial review ranges from \$500 on up. But some don't charge for the initial meeting, and the Financial Planning Association (www.fpanet.org) periodically offers free consultation days in select cities.

Keep the age of your financial adviser in mind as well. You want experience, but that person may also be nearing retirement. Thomas Balcom, a 39-year-old certified financial planner in Boca Raton, Fla., said one of his new clients is a business executive in his 60s who sought out a younger adviser so they could work together for the next 20 years or more.

3. Set up a living trust.

A revocable living trust sets guidelines for how your assets are handled after you die. Unlike a will, however, it carries benefits for you while you are still alive.

Creating a living trust calls for you to


turn over ownership of your assets to the trust and then designate a trustee to manage and administer it. While you can name any adult as the trustee, it may be wiser to hire a large bank's trust department.

Fees can be as high as 2 percent to 3 percent of your assets, considerably more than with investment firms or mutual funds. But banks generally manage client funds very conservatively, and cases involving investor complaints are rare. Despite the cost, Stoltmann said they are appropriate for most people with assets of \$250,000 or more.

One big advantage of revocable living trusts is they prevent the courts from controlling your assets in case of incapacity. They also should largely eliminate the chances of you making a blunder as you advance in age. The trustee steps in to manage your money and pay your bills if you become mentally or physically incapacitated.


Stoltmann calls it an ideal option for the senior who doesn't have trusted family members who can take charge. "I can promise you the cases of financial exploitation are virtually nonexistent where a revocable trust is established," he said.

— AP



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Map-themed decor is where it's at

By Kim Cook

In a GPS world, physical maps are becoming quaint relics for travelers. But decor with a map theme is hot.

There's art in cartography: Street grids, the curve of a shoreline and topographic details lend themselves to wall art, rugs and textiles. Besides being great visuals, maps often chart our personal experiences, and that sentimental punch adds to their appeal.

Tony and Katie Rodono of Atlanta started their City Prints map art store after their daughter was born. "We realized maps are great storytellers — of where we met, went to school, went on vacation," said Rodono.

They sell readymade and custom maps of campuses, ballparks and hometowns. They'll make one of your favorite holiday spot or hiking trail. Coming soon: maps from video games, movies and TV shows. (www.cityprintsmapart.com, \$40 and up)

Brooklyn's Haptic Lab sells hand-stitched, quilted city maps of Los Angeles, New York City, Paris and Washington, D.C., as well as the Great Lakes. Designer Emily Fischer's "soft maps" project started in 2002 as an academic experiment in tactile wayfinding after her mother was diagnosed with glaucoma. Her baby quilts are textured and colorful; the full-size versions are ivory with light brown stitchery.

The Great Lakes quilt is cotton, with

the lakes done in poly-silk. All are finely detailed, and she'll add custom landmarks or features if you request. Coming this fall will be kits to make your own version. (www.hapticlab.com, \$145 to \$450)

Chicago-based Jenny Beork-rem makes neighborhood maps, with typography scrunched into the shape of each community; the result, rendered in eco-friendly soy inks on recycled paper, are punchy graphics that vividly depict how cities are divided up. (www.orkposters.com, \$22 and up)

Rugs are a great medium for cartographic decor. At HIVE you'll find felted wool rugs of Moscow and Oslo; custom locations are available. (www.hivespace.com, price upon request). Swedish designer Calle Henzel's hand-tufted rugs depict the Champs Elysees and Manhattan in muted shades like charcoal, soft pink and yellow. (www.2modern.com, \$1,770-3,260).

Check out Woodcut Maps for maps made of exotic and everyday woods; you create your own by choosing your Google map location, then selecting the woods you want used. (www.woodcutmaps.com, pricing based on customization)

Kim Sly, an artist in Portland, Ore., made her first city print several years ago for a friend relocating to New York. That led to a series, and the launch of her business.



Haptic Lab sells Great Lakes quilts

Pittsburgh, Atlanta, San Diego and Portland are part of the collection she sells at www.etsy.com/shop/albiedesigns (\$20-40). Sly's whimsical illustrations are composites of

elements she likes about a place.

"I pay special attention to a city's architecture, and how it contributes to its individuality," she said. "But I'm really looking for a more playful interpretation that people can identify with because of their love for their city."

As many of the designers suggest, these pieces would make terrific gifts. A new marriage; a new baby; a new home. A way to remember that great trip you took.

You can go DIY with map decor, too: Scrounge tag sales and old bookstores for large atlases. Antique stores and flea markets sometimes have vintage classroom maps. Find a simple complimentary frame, and you're on the road to a striking piece of contemporary art. — AP

► Paint

Cont. from page 6

turn into a judicial one."

Both a scold and admirer, he found Americans obsessed with money, tending to "move forward by sudden impulses and short-lived efforts," quick to form agitating associations, reveling in an "always moving scene," loving change because it "seems

to give birth only to miracles," and apt to rise from their stitched-from-many-nations roots to light up the world.

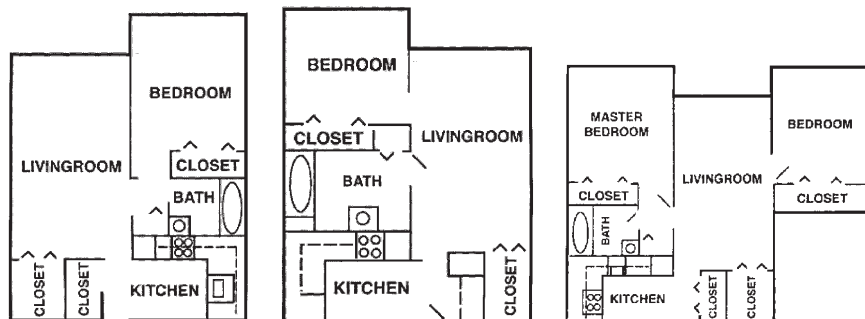
You've heard lots about change if you tuned into the conventions. To be seen: whether we still believe in miracles. — AP

Associated Press writers Jennifer C. Kerr, Seth Borenstein and Hope Yen, and deputy director of polling Jennifer Agiesta contributed to this report.

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Feeling Healthy

Nearly 1 in 20 adults over 50 have fake knees

By Lindsey Tanner

CHICAGO —

Nearly 1 in 20 Americans older than 50 have artificial knees, or more than 4 million people, according to the first national estimate showing how common these replacement joints have become in an aging population.

Doctors know the number of knee replacement operations has surged in the past decade, especially in baby boomers. But until now, there was no good fix on the total number of people living with them.



The estimate is important because it shows that a big segment of the population might need future knee-related care, said Dr. Daniel Berry, president of the American Academy of Orthopedic Surgeons and chairman of orthopedic surgery at the Mayo Clinic in Rochester, Minn. He was not involved in the research.

People with knee replacements sometimes develop knee infections or scar tissue that require additional treatment. But also, even artificial knees wear out, so as the operations are increasingly done on younger people, many will live long enough to almost certainly need a second or even third knee replacement.

"These data are sobering because we didn't know what an army of people we've created over the last decade," said Elena Losina, lead author of the analysis and co-director of the Orthopedics and Arthritis Center for Outcomes Research at Harvard's Brigham and Women's Hospital. "The numbers will only increase, based on current trends."

Replacement joints can greatly improve quality of life for people with worn-out knees, but they're not risk-free and it's a major operation that people should not take lightly, she said.

Modern knee replacements in the United States date back to the 1970s. Since then, advances in materials and techniques, including imaging scans to create better-fitting joints, have made the implants more durable and lifelike, surgeons say.

Losina and colleagues came up with their

estimate by analyzing national data on the number of knee replacements done from 1998-2009, U.S. census data, death statistics and national health surveys.

For example, in 2009, more than 600,000 knee replacement operations were done nationwide. The study estimate includes people who had knee replacement operations that year and in previous years who are still living.

Overall, 4.5 million Americans are living with artificial knees. That includes an estimated 500,000 who have had at least two replacement operations on the same knee.

Knee replacements are most common in people older than 80 — 1 in 10 people in this age range have them, the study found. Though they're less prevalent in people younger than that, there are still more than half a million Americans in their 50s with the artificial joints, and based on current trends, operations in that age group are expected to increase.

According to the federal Agency for Healthcare Research and Quality, knee replacements tripled in people ages 45 to 64 between 1997 and 2009.

Doctors think two trends have contributed to that increase: the nation's obesity epidemic and amateur athletes who don't adjust workouts to spare aging or even injured joints. Both can lead to or worsen arthritis, the main reason for replacing knees.

Donna Brent, 63, is in the latter category. The Deerfield, Ill., administrative assistant said decades of racket ball, tennis, softball and other sports took a toll on her knees, but she got used to living with the pain, even when she became bowlegged and developed a limp. When pain "started getting in the way of some of my sports," she gave in to her doctor's advice and had the operation on her right knee. She said she feels better than ever, is back to exercising and plans to resume tennis and softball when the weather warms up.

During knee replacement operations, surgeons slice off a small portion of the worn-out surface on the ends of both leg bones that meet at the knee, then implant an artificial joint usually made of plastic or metal. Typical operations last about two hours, require a few days in the hospital, and cost roughly \$40,000.

Artificial knees generally last 15 to 20 years. While some are promoted as lasting 30 years, these estimates are generally based on use among older people more sedentary than baby boomers who expect new knees to let them be as active as they were before surgery. Sometimes that's possible, though doctors often discourage knee replacement patients from engaging in high-impact sports, including jogging.

The National Institute of Arthritis, Musculoskeletal and Skin Diseases paid for the study. — AP

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Report: US health care system wastes \$750B a year

By Ricardo Alonso-Zaldivar

WASHINGTON —

The U.S. health care system squanders \$750 billion a year — roughly 30 cents of every medical dollar — through unneeded care, byzantine paperwork, fraud and other waste, the influential Institute of Medicine said in a report that ties directly into the presidential campaign.

President Barack Obama and Republican Mitt Romney are accusing each other of trying to slash Medicare and put seniors at risk. But the counter-intuitive finding from the report is that deep cuts are possible without rationing, and a leaner system may even produce better quality.

"Health care in America presents a fundamental paradox," said the report from an 18-member panel of prominent experts, including doctors, business people and public officials. "The past 50 years have seen an explosion in biomedical knowledge, dramatic innovation in therapies and surgical procedures, and management of conditions that previously were fatal ...

"Yet, American health care is falling short on basic dimensions of quality, outcomes, costs and equity," the report concluded.

If banking worked like health care, ATM transactions would take days, the report said. If home building were like health care, carpenters, electricians and plumbers would work from different blueprints and hardly talk to each other. If shopping were like health care, prices would not be posted

and could vary widely within the same store, depending on who was paying.

If airline travel were like health care, individual pilots would be free to design their own preflight safety checks — or not perform one at all.

How much is \$750 billion? The one-year estimate of health care waste is equal to more than 10 years of Medicare cuts in Obama's health care law. It's more than the Pentagon budget. It's more than enough to care for the uninsured.

Getting health care costs better controlled is one of the keys to reducing the deficit, the biggest domestic challenge facing the next president. The report did not lay out a policy prescription for Medicare and Medicaid but suggested there's plenty of room for lawmakers to find a path.

Both Obama and Romney agree there has to be a limit to Medicare spending, but they differ on how to get that done. Obama would rely on a powerful board to cut payments to service providers, while gradually changing how hospitals and doctors are paid to reward results instead of volume. Romney would limit the amount of money future retirees can get from the government for medical insurance, relying on the



private market to find an efficient solution. Each accuses the other of jeopardizing the well-being of seniors.

But panel members urged a frank discussion with the public about the value Americans are getting for their health care dollars. As a model, they cited "Choosing Wisely," a campaign launched earlier this year by nine medical societies to challenge the widespread perception that more care is better.

"Rationing to me is when we are denying medical care that is

helpful to patients, on the basis of costs," said cardiologist Dr. Rita Redberg, a medical school professor at the University of California, San Francisco. "We have a lot of medical care that is not helpful to patients, and some of it is harmful. The problem is when you talk about getting rid of any type of health care, someone yells, 'Rationing.'"

More than 18 months in the making, the report identified six major areas of waste: unnecessary services (\$210 billion annually); inefficient delivery of care (\$130 billion); excess administrative costs (\$190 billion); inflated prices (\$105 billion); prevention failures (\$55 billion) and fraud (\$75 billion). Adjusting for some overlap among the categories, the panel settled on

an estimate of \$750 billion.

Examples of wasteful care include most repeat colonoscopies within 10 years of a first such test, early imaging for most back pain, and brain scans for patients who fainted but didn't have seizures.

The report makes 10 recommendations, including payment reforms to reward quality results instead of reimbursing for each procedure, improving coordination among different kinds of service providers, leveraging technology to reinforce sound clinical decisions and educating patients to become more savvy consumers.

The report's main message for the government is to accelerate payment reforms, said panel chair Dr. Mark Smith, president of the California HealthCare Foundation, a research group. For employers, it's to move beyond cost shifts to workers and start demanding accountability from hospitals and major medical groups. For doctors, it means getting beyond the bubble of solo practice and collaborating with peers and other clinicians.

"It's a huge hill to climb, and we're not going to get out of this overnight," said Smith. "The good news is that the very common notion that quality will suffer if less money is spent is simply not true. That should reassure people that the conversation about controlling costs is not necessarily about reducing quality."

The Institute of Medicine, an arm of the National Academy of Sciences, is an independent organization that advises the government. — AP

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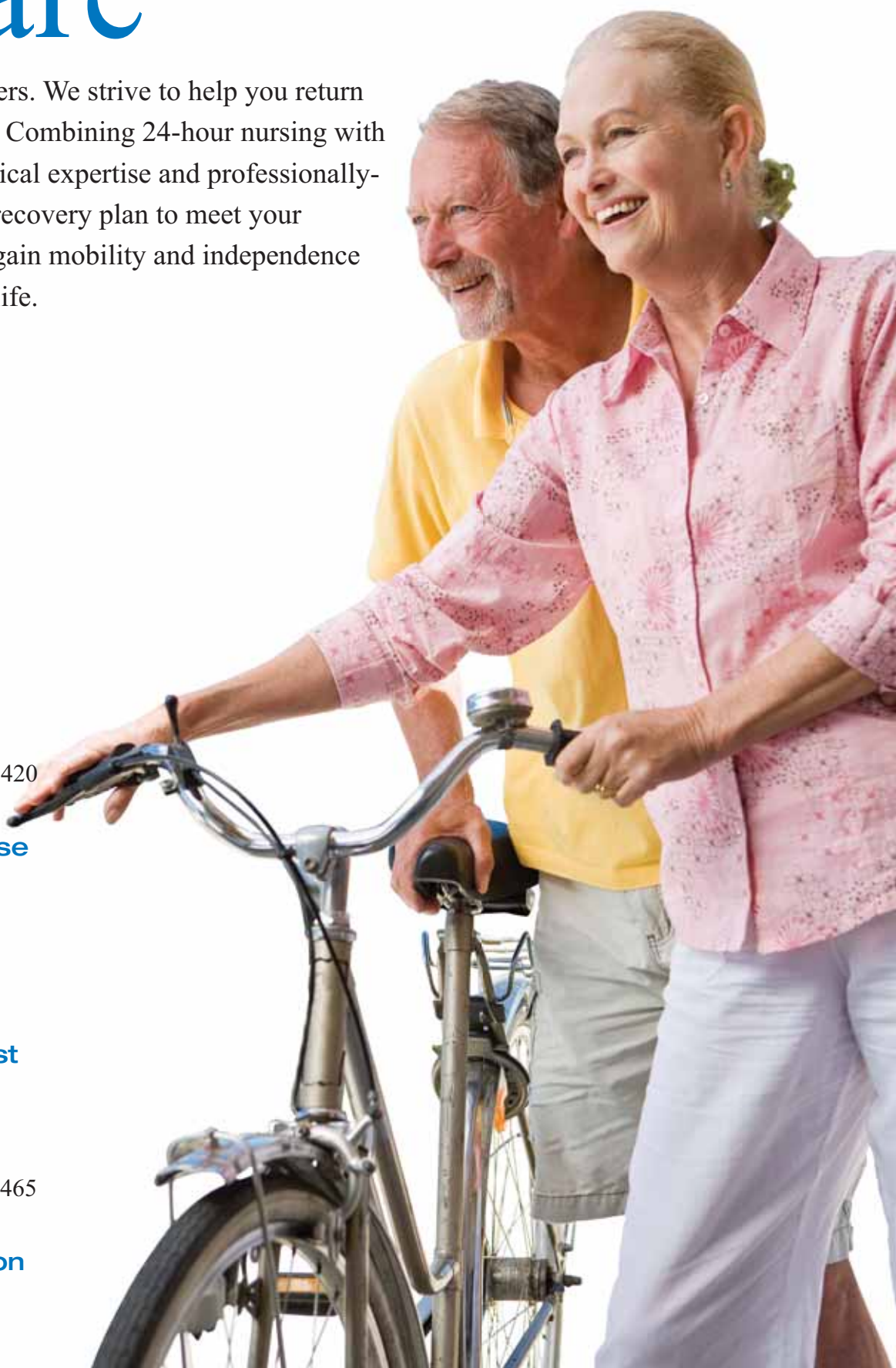
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