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Youngest boomers turning 50



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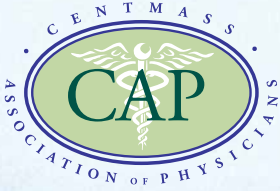
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A legacy considered as youngest boomers turn 50

By Brian Goslow

Brian Hopper, 50, of Rutland, entered adulthood differently than most of his contemporaries. His father had served in the U.S. Air Force during World War II and being from a Scottish family where "everybody goes into the military," his natural inclination was to join the U.S. Army voluntarily.

Most of his grade-school classmates had younger fathers born in the 1940s who did not serve; with great opposition to the Vietnam War nationwide, being in the military wasn't seen as noble as it once had been.



Hopper

"By the time I was 10, I could tell things were anti-military from watching TV," Hopper said. "The military was always portrayed in a bad light in the media. They were always the villain."

Serving from 1986-1994, Hopper was able to see that attitude turn around after the Gulf War. Many of his superiors had enlisted in the '60s and '70s, and had been hurt by the public's condemnation of them.

"Right after the Gulf War, we were in a convoy going from Burlington to Fort Devens and one of my older sergeants, a Vietnam veteran, he was like, 'Oh man, I hate doing these, people always give us the finger.' I looked at him and said, 'No, no, it's not that way anymore.'"

Along the route home, "people were waving, people were cheering, flashing their lights at us," Hopper said. "The sergeant said he felt like crying. It was kind of funny. He said, 'I feel like I've actually come home.'"

The last of the baby boomers, those people born between 1946 and 1964, turns 50 this year and like Hopper, many are using the occasion to revisit the lasting legacy of a half-century that began with a country recovering from the assassination of President John F. Kennedy.

"(Baby boomer) doesn't necessarily describe a generation; it describes kind of a demographic trend," said Matthew Johnsen, chair and associate professor at Worcester State University's Department of Sociology and co-director of its Center for Social Innovation. "If you think about the differences between 1946 and 1964, you have very different things that are going on."

As an example, he gave the different worlds in which former President George W. Bush, born in 1946, and First Lady Michelle

Obama, born in 1964, reached adulthood. "Given the kinds of things that George Bush saw as he was growing up — the Vietnam War and the dynamic changes in the '60s — these are things that left imprints on that generation — with some turning more conservative, some turning more liberal, if you will," Johnsen said.

"Compare that with folks who were born in 1964, kind of coming of age in the '80s, and you're looking at a completely different time. Culturally, we're talking about Reagan and a conservative revolution; we're seeing a desire toward the restricting the government and more of a focus on capitalism as a solution to problems rather than government being the solution to problems."

Attitudes toward the military aren't the only things that have changed during baby boomers' lifetimes. Among the most notable: sexual permissiveness. "The end of the baby boom really came with, among other things, the initial availability of contraception which actually did its work," Johnsen said. "The pill is often credited as the thing that allowed women, really, to choose how many kids they wanted to have."

When the first boomers became young adults, the country had a fairly high rate of teenage pregnancy, Johnsen said. "It was a major issue for young women who found themselves in that situation at that time — the rate was about 94 per 1,000 or so." Teens who were pregnant were often shunned; abortion wasn't legal at that time.

By the time even the oldest baby boomers were having sex, there were a number of birth

control options available — the FDA approved the contraceptive pill in 1960 — which, when used properly, meant sexuality could be enjoyed without the fear of pregnancy. "They simply didn't have the same constraints on sexuality growing up as others had. It's a very different sexual environment," he said. However, Johnsen, added, by the time the last boomer reached adulthood in the early 1980s, the HIV-AIDS epidemic and the fear it caused had put the brakes on permissive sexuality.

"The '60s and '70s also saw greater racial tolerance — greater acceptance of interracial marriages and those kind of things," Johnsen said. "We certainly saw experimentation with marijuana and more."

The long lasting effect of those times can be seen in current attitudes toward gay marriage and the legalization of marijuana in some individual states. As baby boomers still represent a very significant part of the electorate, they bring these attitudes with them to the voting booth and it tips the balance in

favor of some of those things, Johnsen said.

"It's not just the young people these days who are more accepting of gay marriage," Johnsen observed. "In some churches, it's the old and the young parishioners who are accepting; there's a greater tolerance."

"It might not be something that we want to do ourselves, but we don't want to step in front of the considered decision of another person."

The same attitudes seem to apply when discussing legalizing marijuana. "Many people, after experimenting with it, decided that they didn't want to bring that into their life over the long haul," Johnsen said. "But whether or not that's something

they want to indulge in, people might not see it as a decision they want to make for someone else."

With each decision made in a state in favor of these changes, it can seem like advocates of these issues are winning. However, when it comes to a greater openness to recreational drugs, greater racial tolerance and increased acceptance of different sexual lifestyles, Johnsen pointed out there are still "very big differences" on these issues across the country.

While much of the country is moving in the direction of accepting gay marriage, Johnson said there's still quite a bit of the country vehemently opposed to it. "So, even as we talk about a legacy, it's not clear to me that it's a legacy that extends across the country," he noted.

Laura Faye Tenenbaum, 50, of Pasadena, Calif., said she's always seen herself as a boomer, even though she's right on the cusp. "I was 4 months old when Kennedy was assassinated, which I've always heard marked the end of the boom. I've always kind of resented being the last boomer, as if everyone ahead of me got all the best stuff and I was left with the dregs."

Her earliest memories are of eating cereal or a TV diner in front of the TV while watching *Gilligan's Island*. "We ate a lot of packaged or processed food for sure," Tenenbaum said. "People had no idea how unhealthy those foods were." Her mother had mixed feelings about her role as a stay-at-home mom versus having a career, and went back to school. "Girls were supposed to want to be little princesses and get married to Prince Charming and settle down," Tenenbaum said.

Born during the "Space Age," she was in

grade school during the final Apollo missions. "I remember people at our school telling us that we could be the first female astronaut, but I also remember thinking 'not me,'" said Tenenbaum, who is now

a communication specialist at the NASA Jet Propulsion Laboratory at the California Institute of Technology.

It wasn't an easy career path for her, and she's hoping to serve as a role model for the next generation of women.

"I'm writing a book about how discouraged I've been as a woman in science and how hard I've had to struggle to push myself forward in my career," she said. "I want to encourage

future generations to get engaged in science, to share what not giving up despite obstacles looks like."

Tenenbaum said she's inspired by what she hopes will be the next great wave of women's rights issues. "Today's women's movement absolutely rides on the shoulders of what my mother's generation was able to accomplish," she said. "The birth control pill and the Roe v. Wade decision, which was made when I was 10, had enormous impact on my generation's ability to be independent and have a career."

Mitchel K. Ahern, 54, of Boston, said it took a while before he understood that he was considered to be a member of the baby boomer generation. "I assumed it meant a heap of folks older than me," he said, noting that growing up in Rochester, N.Y., the differences between older and younger boomers seemed weightier.

"One of the biggest differences was that these folks were 'there' in the '60s and '70s when the 'counter-culture' was in full bloom," Ahern said. "They saw the cool bands, did the cool drugs, had the cool sex and had a bit of a condescending attitude toward those of us who had not, as if we'd missed all that out of choice. In my case too, coming from the mid-west — and trust me, Rochester is the mid-west — a lot of that hippie activity just wasn't going on there."

David Kowalchek, 50, of Worcester, was born in November 1963. "I am an end-of-the-baby-boom baby boomer," he said. "In my opinion, life has always seemed to be in a kind of lost-in-limbo state where you were too late for the '60s, didn't get the '70s. So you became a punk in the '80s, got a career in the '90s and are now trying to figure out an exit strategy while trying to afford your kid's education in an economy heading for third world status."



Kowalchek



Johnsen



Ahern

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Longing for the good old days, before the Internet

By Sondra Shapiro

There is much said about how technology befuddles older people. Sure, I've witnessed some of this with my in-laws. Nice, intelligent folks. Yet they are not at all interested in learning about computers, the Internet or emailing. It seems so foreign to them — even scary. Now I am beginning to think they are on to something. Could their technophobia be warranted after all?



Just My Opinion

A result of this technology-based era, and the new and/or improved products and services that come with it, is an over complication of bills for everyday expenses such as cable, phone, Internet, fuel, electric and other household utilities. Statements are pages long, with charges for items we can't even begin to identify. Have you taken a really close look at your phone bill lately?

True, I have been seduced by the world that has opened up to me through my MacBook. Yet the electronics that offer convenience also make us financially vulnerable. Privacy is a rare commodity these days — Strangers have easy access to our buying habits, salaries, interests and more. It was disturbing to learn from a recent *60 Minutes* segment how easy it is for data brokers — who gather and sell consumer profiles to other companies — to access our computers. One data broker boasted that it has, on average, 1,500 pieces of information on more than 200 million Americans, according to the *60 Minutes* piece.

How I long for the days of simple, one-page utility bills that can be paid by cash or check at the local market. When a sense of privacy was respected and mostly honored. Yes, I can relate to my octogenarian in-laws.

This empathy began shortly after Cyber Monday, the shopping bonanza right after Thanksgiving when online retailers presumably offer huge bargains. Armed with a stash of coupons that were emailed to me for use on that day, I approached the occasion with voracious zeal, racking up a modest inventory of clothing for myself and gift items.

I was persuaded by promises of free shipping, speedy delivery and no tax. I boasted to my husband how much bang for my buck I was getting without having to get in the car and fight the crowds at the mall.

Then I was jolted back to reality. First, it was the notification that most of my purchases were backordered. Then I was charged extra for some of the merchandise because it turned out those online coupons and cyber Monday sales items had very big caveats attached — ones that were not very clear even after reading the small print.

When the first delivery arrived, the majority of the items were damaged or

did not fit the website description.

My husband was experiencing his own buyer's remorse. After purchasing mobile telephone accessories online, he was told they were backordered. When they finally arrived, some of the merchandise was incorrect; the rest broke after two weeks.

Exacerbating our frustration was our experiences with online customer service. We were lulled into a false sense of security by the "live" and immediate online chats with individuals who seemed eager to help us — that is until we tried to convey our issues. That's when it was clear that customer service was outsourced to individuals from countries not fully versed in our language.

Long story short, the aggravation and ultimately the lack of savings made us realize we would have been better off heading to the mall.

To quote a very apt cliché, when it rains it pours. As a convenience — and in keeping with our desire to be respectful toward the environment — we recently converted some of our monthly expenses to online billing and payment. Now our mortgage, utilities and cable expenses are either automatically deducted from our bank account or we can submit payments electronically.

While it sounds convenient, we have experienced more issues than if we had just continued having bills delivered by our trusty mail carrier. Among double billings, supposed missed payments and downright incorrect amounts charged for each service, the practice is no time saver. We now assume every bill is incorrect and in need of closer scrutiny.

This mistrust is reinforced every time we turn on the news and hear about security breaches thanks to our personal information being tracked and stored electronically by retail outlets. After using our credit card for a small purchase at Target last fall, we learned hackers stole information from 110 million customers.

To be clear, I am highly computer literate. And, I don't intend on curbing my online purchase of vacations, medicines, clothing and other items. Nor, do I plan to shred my credit card. Though I admit that in some ways I long for the simplicity of my youth when most purchases were made at stores downtown using cash or checks. If we were a bit short on cash, layaway was a safe option.

While there has always been crime, the electronic age has enabled crooks to steal our identities and money with relative ease and in disturbing volume.

So, this new age is going through growing pains. I am sure my laments are shared among all ages.

Yet, part of me cannot fault the 62 percent of people 75 and older who still don't own a computer, according to recent surveys. Perhaps they and my in-laws have it right.

Sondra Shapiro is the executive editor of the Fifty Plus Advocate. Email her at sshapiro@fiftyplusadvocate.com. And follow her online at www.facebook.com/fiftyplusadvocate, www.twitter.com/shapiro50plus or www.fiftyplusadvocate.com.



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AARP
Real Possibilities

Help increase awareness of the SNAP medical deduction

By Michael E. Festa

Here in the Northeast, a long and harsh winter can be a particularly challenging time for elders. Seniors on fixed incomes often have to make difficult choices between heating their homes, paying for essential medications or putting food on their table.

However, many are not aware of the Supplemental Nutrition Assistance Program (SNAP) Medical Expense Deduction for Older Adults. The biggest challenge is spreading awareness of the program and ensuring that eligible seniors and those with disabilities are taking advantage of the assistance.



AARP and You

SNAP (formerly known as food stamps), a federal program administered at the state level by the Massachusetts Department of Transitional Assistance (DTA), is an important resource for families to obtain healthy and affordable foods. Across the country, older adult participants in the SNAP program represent the lowest rate among all demographic groups,

with only 34 percent participation rate among those eligible.

In Massachusetts, 63 percent of residents age 60 and older who are eligible for SNAP have not signed up. That's nearly 119,000 seniors who unnecessarily risk going hungry every day because they do not know they are eligible or how to apply.

AARP is committed to addressing this problem by actively supporting a SNAP outreach effort that includes understanding the benefits and eligibility requirements of the program, and utilizing the Medical Expense Deduction for Older Adults to maximize their benefits.

Who is eligible for the Medical Expense Deduction?

Seniors over 60 years of age or those who are receiving disability insurance at any age and are applying for food assistance through SNAP may qualify for increased benefits by deducting medical expenses from their income. Monthly medical expenses over \$35 can be deducted, as long as they are not covered by insurance.

As of March 1, the standard medical deduction was increased to \$155 per month. That means elders or disabled household members verifying at least \$35 per month in unreimbursed medical expenses will get a \$155 deduction. SNAP recipients with over \$190 in medical expenses (\$35 plus \$155) can claim actual expenses.

What Counts as a Medical Expense?*

• Health insurance premiums and co-pays, acupuncture, herbal treatments, health care supplies and equipment and home health aides.

• "Medicine chest" items including over-the-counter drugs, eyeglasses, contacts, lens solutions, hearing aids, batteries, dental care and dentures, prescribed or recommended by a licensed health care practitioner.

• The costs of public or private car transportation to health care and pharmacies.

• Any paid or outstanding medical bills not covered by insurance or other third-party reimbursement.

This information is from Mass Legal Services www.masslegalservices.org/snap-medical.

AARP is working to get the word out about maximizing SNAP benefits through services such as Americorps VISTA (Volunteers in Service to America). For more information, contact AARP Massachusetts VISTA SNAP specialist Sasha Goldberg, at 866-448-3621 or email at ma@aarp.org. You may also visit our website at www.aarp.org/ma.

Michael E. Festa is the state director of AARP Massachusetts, which represents more than 800,000 members age 50 and older in the Bay State. Connect with AARP Massachusetts online at www.aarp.org/ma; Like us at www.facebook.com/AARPMa and follow us on www.twitter.com/AARPMa.

We are losing the war on elder hunger in the U.S.

By Al Norman

Several weeks ago, researchers working for a group called The National Foundation to End Senior Hunger released a report that said seniors at risk of hunger "were at higher risk of experiencing negative nutrition and health consequences than food secure seniors."

Is this a revelation to anyone?

Seniors at risk of hunger were:

- 50 percent more likely to be diabetic;
- Twice as likely to report fair or poor general health;
- Three times more likely to suffer from depression;
- 30 percent more likely to report at least one activities of daily living (ADL) limitation;
- 14 percent more likely to have high

blood pressure;

• Nearly 60 percent more likely to have congestive heart failure or experienced a heart attack;

• Twice as likely to report having gum disease or have asthma.

There is no doubt that hunger is a serious health threat facing millions of seniors in the United States. The new report estimates that 2,500,000 seniors are at risk of hunger, and another 750,000 suffer from hunger because of poverty.

Hunger cuts across the income spectrum. Over 50 percent of all seniors who are at-risk of hunger have incomes above the poverty line. Hunger is present in all demographic groups. More than two-thirds of seniors at-risk of hunger are white. Seniors living alone, or living with a grandchild, have a higher risk of hunger. Urban or rural setting did not seem to influence "food insecurity."



Push Back

Although it sounds counter-intuitive, researchers found that seniors were more likely to be at-risk of hunger if they were between the ages of 60 and 64. Seniors age 80 and older were less likely to be food insecure. Homeowners faced half the odds of being at-risk of hunger compared to renters. By 2025, an estimated 3.9 million older Americans will be at-risk of hunger and one million will suffer from hunger.

One of the researchers concluded: "Simply put, these research findings prove that if you are older, hunger makes you sick." She went on to note, "more and more seniors are going to suffer serious negative health consequences — unless we as a nation take the hunger-health connection seriously."

The only people who don't seem to take these statistics seriously are members of Congress and the medical establishment. Congress last month passed a farm bill that cut food stamps (the Supplemental Nutrition Assistance Program) by \$8.6 billion over 10 years. Given that the average SNAP benefit for a senior living alone is already less than \$122 a month, a cut of any size would be devastating.

These cuts prompted Sen. Edward J. Markey, D-Mass., to comment, "the Farm

Bill slashes SNAP benefits for the poorest Americans, the elderly and disabled. We have a dire hunger problem in this country, and cuts to the SNAP program will only make it worse. Nearly 50 million people across the country do not have enough food to eat."

Doctors, for their part, surely understand the crosswalk between hunger and poor health — yet how many patients are referred to a nutritionist? How many times does a doctor examine a patient's refrigerator or cupboard — not just their blood lab work? Elders may say they are eating well — but when was the last time they had a nutritious meal cooked for them?

Yes, hunger can make you sick. But so can lack of legislative action on food assistance programs and a health care system that fails to ask people if they have felt hunger in the past month. We can learn more about senior hunger — but we won't end it until we can provide sustained nutritional coaching to elders who either have a terrible diet or eat almost nothing at all. Until we hunger for these kinds of solutions, we will continue to lose the war on senior hunger.

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

► Legacy

Cont. from page 6

Kowalchek noted that society has gone through an amazing journey of technological change: cable TV, cordless phones, cell phones, personal computers, Internet, cloud storage, smart phones, fuel injection and the computer-controlled internal combustion engine that helped catapult the price of a car to what your parents would have paid for a home.

Having grown up during a time that "Be yourself" was a motto for individuality, Kowalchek is a big believer in being an active participant in his community and has served on his city's parks commission and local neighborhood group.

"Life is grand and you get to keep up with the changes or get left behind," he said. "Go into every day with a positive attitude and try to make a lasting impression. Get involved, get educated and vote. You can hope all you want but only you have the power to change."

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Walking club hoofing it all year long

By Brian Goslow

WORCESTER —

One of the most beautiful attractions in the city and featuring year-round greenery complemented by the soothing sounds of waterfalls, St. Vincent Hospital's large open atrium is the perfect setting for a walk.

On any given week, over 90 local residents participate in the hospital's Healthy Striders Club, which is open to anyone 60 years or older. Participants sign up at one of the hospital's greeter desks and receive three hours of free parking and discounts at the facility's beauty shop and participating eateries.

"Each walker receives a little card that gets stamped so they can show that they've been here that day," explained Christine Case, supervisor for volunteer and guest services at Saint Vincent Hospital and overseer for the program. "It's also a way for them to keep track of how many miles they do." It's seven and one-half times around the second floor of the atrium to complete one mile.

Until recently, membership in the program was limited to those 65 and older, but the age requirement was reduced to encourage greater participation. "We're trying to really grow it," Case said. "I want to get new people into the hospital and walking and being part of the program."

Word of mouth has helped promote the

program outside the hospital. "Employees and other walkers really advocate for the program," Case said. "Some physicians here are really happy about the program and tell a lot of their patients about coming, joining and participating in it."

Along with the known health benefits of walking — "helping you lower your blood pressure, reduce and manage your weight, maintain bones and muscle strength and reduce your risk of heart disease and stroke," according to program literature, participants get to enjoy a beautiful climate-controlled environment. "They can come in any season," Case said. "If it's too hot outside, or if it's freezing, like we've had this past winter, they can come here."

While a large part of its membership comes from Worcester, a fair amount comes from outside the city — with one couple making the 20-mile drive from Webster to use the facility.

"They feel safe walking here," Case said. "And if something ever happens, they're right here where the physicians are, and they don't have to worry about tripping on a curb or some of the other risks around walking outside."

While Healthy Striders membership has an age requirement, people of all ages are welcome to use the "track." Workers from the



Case

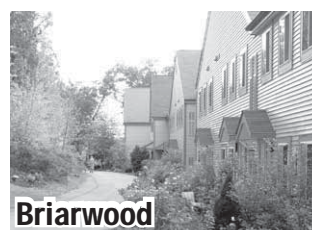
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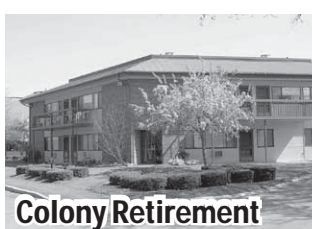
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Do vitamins block disease? Some disappointing news

By Lauran Neergaard

WASHINGTON —

There's more disappointing news about multivitamins: Two major studies found popping the pills didn't protect aging men's brains or help heart attack survivors.

Millions of Americans spend billions of dollars on vitamin combinations, presumably to boost their health and fill gaps in their diets. But while people who don't eat enough of certain nutrients may be urged to get them in pill form, the government doesn't recommend routine vitamin supplementation as a way to prevent chronic diseases.

The studies are the latest to test if multivitamins might go that extra step and concluded they don't.

"Evidence is sufficient to advise against routine supplementation," said a sharply worded editorial that accompanied the recent findings in the *Annals of Internal Medicine* journal.

After all, most people who buy multivitamins and other supplements are gener-

ally healthy, said journal deputy editor Dr. Cynthia Mulrow. Even junk foods often are fortified with vitamins, while the main nutrition problem in the U.S. is too much fat and calories, she added.

But other researchers say the jury's still out, especially for the country's most commonly used dietary supplement multivitamins that are taken by about a third of U.S. adults, and even more by people over the age of 50.



Indeed, the U.S. Preventive Services Task Force is deliberating whether vitamin supplements make any difference in the average person's risk of heart disease or cancer. In a recent draft proposal, the government advisory group said for

standard multivitamins and certain other nutrients, there's not enough evidence to tell. (It did caution that two single supplements, beta-carotene and vitamin E, didn't work). A final decision is expected next year.

"For better or for worse, supplementation's not going to go away," said Dr. Howard Sesso of Brigham and Women's Hospital in Boston. He was involved with a multivitamin study that has had mixed

results — suggesting small benefits for some health conditions.

Still, "there's no substitute for preaching a healthy diet and good behaviors" such as exercise, Sesso cautioned.

As scientists debate, here are some questions and answers to consider in the vitamin aisle:

Q: Why the new focus on multivitamins?

A: Multivitamins have grown more popular in recent years as research showed that taking high doses of single supplements could be risky, such as beta-carotene.

Multivitamins typically contain no more than 100 percent of the daily-recommended

Study finds why some supplements might be risky

By Lauran Neergaard

WASHINGTON —

Antioxidant vitamins are widely assumed to be cancer fighters even though research in smokers has found high doses may actually raise their risk of tumors. Now a new study may help explain the paradox.

Swedish scientists gave antioxidants to mice that had early-stage lung cancer, and watched the tumors multiply and become aggressive enough that the animals died twice as fast as untreated mice.

The reason: The extra vitamins apparently blocked one of the body's key

amount of various nutrients. They're marketed as sort of a safety net for nutrition gaps; the industry's Council for Responsible Nutrition says they're taken largely for general wellness.

Q: What are the latest findings?

A: With Alzheimer's on the rise as the population ages, Harvard researchers wondered if long-term multivitamin use might help keep older brains agile. They examined a subset of nearly 6,000 male doctors, age 65 or older, who were part of a larger study. The men were given either multivitamins

VITAMINS page 12

cancer-fighting mechanisms.

The scientists stressed that they can't make general health recommendations based on studies in mice, but said their work backs up existing cautions about antioxidant use.

"You can walk around with an undiagnosed lung tumor for a long time," said study co-author Martin Bergo of the University of Gothenburg. For someone at high risk, such as a former smoker, taking extra antioxidants "could speed up the growth of that tumor."

Antioxidants are compounds that

STUDY page 12



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Women's eye health primer

By Dr. Jean Keamy

Since women typically live longer than men, they are at greater risk for developing vision-inhibiting conditions and diseases such as cataracts and macular degeneration. Thus, they have a particular incentive to have their eyes comprehensively examined, especially as they get older.



Vision Quest

In addition, there are a number of autoimmune diseases — including rheumatoid arthritis, Sjogren's syndrome, systemic lupus erythematosus and multiple sclerosis — that are linked with serious eye

complications. Most autoimmune diseases are more prevalent among women, especially Sjogren's syndrome.

The great tennis player Venus Williams recently suffered from this disorder, which produces dry eyes. Ninety percent of Sjogren's syndrome patients are women. Women have more reasons than they realize to have their eyes checked regularly.

Dr. Jean Keamy is a board certified ophthalmologist specializing in LASIK, PRK, refractive surgery, cataract surgery and routine eye exams. She owns Keamy Eye & Laser Centre and can be reached at 508-836-8733. Learn more at www.seemedrkeamy.com or www.facebook.com/Keamyeye. Archives of articles from previous issues can be read on <http://fiftyplusadvocate.com/archives/category/health/eyecare>.

Study

Cont. from page 10

help protect cells from certain types of damage, and antioxidant-rich fruits and vegetables certainly are healthy. The question is the health effect of extra-high doses in pill form. Studies in people have shown mixed results but haven't proven that vitamin supplements prevent cancer, and a few have suggested the possibility of harm. One study in the 1990s found beta-carotene increased the risk of lung

cancer in smokers. Nor are smokers the only concern: A 2011 study found Vitamin E supplements increased men's risk of prostate cancer.

As for people who already have cancer, the National Cancer Institute says: "Until more is known about the effects of antioxidant supplements in cancer patients, these supplements should be used with caution."

But biologically, scientists couldn't explain why antioxidants might harm. The new report is a first step to do so.

The research doesn't examine whether

Vitamins

Cont. from page 10

or dummy pills, without knowing which they were taking.

After a decade of pill use, the vitamin-takers fared no better on memory or other cognitive tests, Sesso's team reported in the *Journal Annals of Internal Medicine*.

Q: Did that Harvard study find any other benefit from multivitamins?

A: The results of the Physicians Health Study II have been mixed. Overall, it enrolled about 15,000 healthy male doctors age 50 and older, and the vitamin-takers had a slightly lower risk of cancer — 8 percent. Diet and exercise are more protective. They also had a similarly lower risk of developing cataracts, common to aging eyes. But the vitamins had no effect the risk for heart disease or another eye condition, Sesso said.

Q: Might vitamins have a different effect on people who already have heart disease?

A: As part of a broader treatment study,

antioxidants might help prevent tumors from forming in the first place — only what happens if cancer already has begun.

The researchers gave Vitamin E, in a range of supplement doses, or an antioxidant drug named N-acetylcysteine, to

a separate research team asked that question. They examined 1,700 heart attack survivors, mostly men, who were given either a special multivitamin containing higher-than-usual doses of 28 ingredients or dummy pills. But the vitamins didn't reduce the chances of another heart attack, other cardiovascular problems or death.

Q: What about women?

A: Research involving postmenopausal women a few years ago also concluded multivitamins didn't prevent cancer or heart disease. But it wasn't nearly as rigorous a study as the most recent research, relying on women to recall what vitamins they used.

Q: What's the safety advice for multivitamin users?

A: The preventive services task force cited no safety issues with standard multivitamins. But specialists say to always tell your doctor what over-the-counter supplements you use. Some vitamins interact with some medications, and Sesso said anyone worried about nutrition should be discussing their diet with their doctor anyway. — AP

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Vieques Island:

From bombsite to beach town

By Victor Block

A jet plane bearing the emblem of the U.S. Navy streaked low over a beach, dropped a bomb and returned to its base. The U.S. Navy was attacking a corner of its own country. Today, beach towels and colorful umbrellas line that same stretch of sand, and the only sounds are the surf and people enjoying a day in the sun.

Welcome to Vieques, Puerto Rico. If the name sounds familiar, that's probably because you have read or heard about use of the island by our country's Navy as a place to conduct ship-to-shore artillery fire and bombing from 1941 until 2001.

Protests by island residents, especially after a civilian security guard was killed by an errant bomb, became national and even international news, and added to the pressure for the Navy to cease operations.



Fast food Vieques style

Since it left the island in 2003, work has been underway to clean up contamination caused by the Navy's presence. An ironic side to the story is that because of the decades of Navy presence on the island, much of its natural beauty has remained intact.

For the small but gradually increasing number of vacationers who are discovering Vieques, the biggest draw is what the island does not have. That includes lines of souvenir shops, a movie theater or a traffic light.

Instead of McDonald's and Burger King, fast food includes tortillas, empanadas and other local fare available from Sol Food, a ramshackle truck permanently parked by the gate of the former Navy compound.

Beaches lack the crowds encountered on many Caribbean islands, and it's often possible to find a sandy seaside refuge to call your own for the day. They range from broad, gently curving seashores overlooking sweeping bays to tiny slivers of sand hidden at the end of narrow dirt roads punctuated by some of the most forbidding potholes I've encountered. The island has been ranked by TripAdvisor among the top 25 destinations in the world for outstanding beaches. It doesn't take long to understand why.

A more unusual attraction appeals to those in search of a more dramatic experience — the extravaganza put on by Mother Nature at unfortunately, but accurately, named Mosquito Bay. Microscopic organisms that live in the waters put on a show. When agitated by a hand or paddle, they emit an explosion of bright blueish light that dances across the surface. The result resembles a breathtaking mini-fireworks display in the sea, and demonstrates why this shallow bay has been declared by the Guinness Book of Records to be the brightest known bioluminescent bay in the world.

Back on land, other forms of life show up, at times in unexpected places. Chickens and roosters roam free, and iguanas may be spotted anywhere there's a sunny spot.

More frequent are encounters with little horses that roam free on the island, grazing wherever they please. Their ancestry is said to be traced back to 16th century Spanish Conquistadores.



Vieques beach

When the Conquistadors claimed Vieques after Columbus landed in Puerto Rico in 1493, they found it inhabited by the Taino people, one of the Arawak Indian tribes that lived throughout the Caribbean area. A subsequent rebellion by the Taino against the Spanish resulted in most of the natives being killed, imprisoned or enslaved. Traces of the Taino culture remain. Over centuries, the Spanish also successfully defended the island from efforts to control it by France, Denmark and Britain.

A good place for a short course in island history is the El Fortin Conde de Mirasol (Count of Mirasol Fort). Built in 1845-1855 on a steep hill overlooking the town of Isabel II, it houses a small museum with exhibits on anthropology, history and art.

Isabel II (Isabel Segunda), named for Queen Isabella II of Spain, is the larger of the two main towns on Vieques. The square is a gathering place for locals and the site of occasional festivals and concerts.

Esperanza, the other town of any note, is little more than a cluster of casual restaurants, bars and modest guesthouses that line the Malecon, a paved esplanade squeezed between the main street and the harbor. Come evening, strings of colored lights brighten the setting, music blares from several establishments, and people crowd the streets and sidewalk chatting and sipping from paper cups.



A visitor meets one of the little horses that roam the island.

If you go ...

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Growing number of seniors caring for other seniors

By Matt Sedensky

NOBLESVILLE, Ind.—

Paul Gregoline lies in bed, awaiting the helper who will get him up, bathed and groomed. He is 92 years old, has Alzheimer's disease and needs a hand with nearly every task the day brings. When the aide arrives, though, he doesn't look so different from the client himself — bald and bespectacled.

"Just a couple of old geezers," jokes Warren Manchess, the 74-year-old caregiver.

As demand for senior services provided by nurses' aides, home health aides and other such workers grows with the aging of baby boomers, so are those professions' employment of other seniors. The new face of America's network of caregivers is increasingly wrinkled.

Among the overall population of direct-care workers, 29 percent are projected to be 55 or older by 2018, up from 22 percent a decade earlier, according to an analysis by the Paraprofessional Healthcare Institute (PHI), a New York-based nonprofit advocating for workers caring for the country's elderly and disabled. In some segments of the workforce, including personal and home care aides, those 55 and older are the largest single age demographic.

"I think people are surprised that this

workforce is as old as it is," said Abby Marquand, a researcher at PHI. "There are often people who have chronic disease themselves who have to muster up the energy to perform these really physically taxing caregiving needs."

Manchess came out of retirement to work for Home Instead Senior Care after caring for his mother-in-law, who, too, had Alzheimer's and whom he regarded as his hero. The experience, though taxing, inspired his new career.

Three days a week, he arrives at Gregoline's house, giving the retired electrician's wife a needed break. He carefully shaves and dresses his client, prepares breakfast and lunch, cleans the house and quickly remedies any accidents. He does the laundry and swaddles Gregoline in a warm towel from the dryer, reads him the sports page to keep him updated on his beloved Bears and sometimes pulls out dominoes or puzzles to pass the time.

Gregoline is rather sedate this afternoon, relaxing in his favorite chair while occasionally offering glimpses of his trademark wit. Asked if he remembered anything about the Army, he said: "It was a bitch." Offered the chance to go outside, he responded: "No. I'll freeze my ass off out there." Describing an abrasive personality of long ago, he offers: "He followed me around like a bad conscience."



Manchess has worked for Gregoline for about a year, and the men are at ease around each other. Past aides to Gregoline have been in their 20s, but Manchess said he thinks his age is an asset.

"Age can be an advantage," he said, pointing to the common conversation points and life experience, including his own health troubles and aches and pains that can come with age. "We hit it off pretty well. Maybe I didn't seem to be too much out of the ordinary."

Around the country, senior service agencies are seeing a burgeoning share of older workers. About one-third of Home Instead's 65,000 caregivers are over 60. Visiting Angels, another in-home care provider, says about 30 percent of its workers are over 50. And at least one network, Seniors Helping

Seniors, is built entirely on the model of hiring older caregivers.

Like most occupations, some of the growth in older caregivers is driven by the overall aging of the population and the trend of people working later in life. But with incredibly high rates of turnover and a constant need for more workers, home care agencies have also shown a willingness to hire older people new to the field who have found a tough job market as they try to supplement their retirement income.

The jobs are among the fastest-growing positions in the U.S., but are also notoriously physically demanding, with low pay and high rates of injury. Manchess has had spinal surgery and said he's especially careful when vacuuming. He's not sure how many years he'll be able to continue this work, and he acknowledges it can be tough.

"Halfway through my shift, I'm a little weary myself," he said. "It takes its toll."

Manchess had worked as an Air Force pilot, then in real estate, then as a school bus driver, before becoming a professional caregiver. As Gregoline contentedly nibbles on his ham sandwich, Manchess wraps up his shift, turning reflective when considering his life's careers.

"I think this is about as rewarding, if not more rewarding, than any of them," he said. — AP



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The second empty nest takes some getting used to

By Marianne Delorey ©

John Andrew Holmes once wrote, "A child enters your home and makes so much noise for 20 years that you can hardly stand it. The child departs, leaving the house so silent that you think you are going mad."

Similarly, many seniors, having lived in relative solitude for decades, find living in an apartment building very challenging. The hardest thing for them to get used to? The day to day noise living in tight quarters — squeaky floors, closing doors, televisions and radios, rocking chairs and pets.

Most people adjust to the inconveniences of living in such close proximity. There are a few, however, that take matters into their own hands and start banging on ceilings or walls, exacerbating the noise prob-

lem. Not surprisingly, I've found that this behavior rarely makes their neighbor feel like they should be part of the solution.

Usually, management only hears about noise issues when the relationship between neighbors has deteriorated into something resembling paranoia. Often, people are convinced the neighbor is deliberately trying to anger them.

Housing Options

Complicating the situation, housing managers try to help

the neighbors decide what is "reasonable" for each time of the day. Many leases reference "quiet hours" which are typical sleeping hours during which people are expected to be particularly mindful of noise.

Unfortunately, housing managers aren't the ones who live with the noise and rarely are able to witness or take immediate action to noise concerns at exactly the right time.

Fortunately, if the parties are willing to work together, there are some solutions.

For instance, a good pair of headphones can help a person watch TV without bothering neighbors. The aggrieved neighbor can also record the levels of noise in the unit to help reality check the neighbor about how it sounds to them (be mindful that recording conversations may get you in hot water.). Having housing management staff meet in the units to try to determine what is causing the noise can also help. One time, we walked through an upstairs apartment trying to replicate the noises that were troublesome only to find that the banging was the closing of a particular drawer in an armoire. The upstairs neighbor offered to keep that drawer empty. Our success hinged on that neighbor's active role.

Management may also be able to help — fixing door closures, cushioning cabinet doors with felt pads or screwing down squeaky floor boards may reduce the noise enough to make it tolerable for the downstairs neighbor and shift blame away from

the upstairs neighbor. Sometimes, offering a transfer to a heavy footed, nocturnal or clumsy person to a different unit is a kinder solution for everyone involved.

It is important to note that disabilities can play a role for either the person who is making too much noise or the person who is too sensitive to noise. Every case is different and a sensitive housing manager needs to listen to both neighbors carefully.

Unfortunately, there is a time and place to involve the authorities and to document the case for further action. With any luck, and with the help of housing management, you can survive the noise, insanity and your second empty nest when it is over.

Marianne Delorey, Ph.D., is the executive director of Colony Retirement Homes. She can be reached at 508-755-0444 or mdelorey@colonyretirement.com and www.colonyretirementhomes.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

Best time to sell a house is sooner rather than later

By David J. Dowd

The best time to sell a house can be a financial or lifestyle decision. A common phrase is, "I wish I moved years ago."

Moving seems overwhelming, and people think they will get more money by fixing the home first or waiting for market conditions to improve. Sound familiar? Then reconsider and don't fall into these

typical traps at the expense of living in a setting that does not meet your needs or desires.

Don't let the house hold you back from living the life you choose.

Do not sacrifice lifestyle for an outdated home. Don't put mom, dad or yourself at risk of a fall or leaving the stove on because moving is too daunting.

The time to sell varies, depending on the style of your home. If the property is suit-

able for families with school age children, then selling in the spring is usually best so that the new owners can settle into their new home in time for the school year. However, when selling a condo, a small cape or ranch house, the time of year is almost irrelevant because your buyer will likely be an empty nester, retirees or a couple without children.

The sequence of events starts with a month or two getting ready for pictures and finding a great realtor to list your home on MLS, the Multiple Listing Service that feeds the websites to attract buyers. To meet this timing, move things to the garage or into storage. Then plan on 30 to 60 days on the market, and another 45 to 60 days from an accepted offer for inspections, mortgage approval and closing.

In total, it's usually at least four to six months from making a decision to sell and to close on a home sale. That means starting by April or May for the back-to-school buyers. Of course, you need to find a new location to live yourself, but renting can be a fine interim option that allows you to look with cash in hand, and with less pressure.

You can influence price with a coat of paint or minor repairs. Buyers have many choices and the Internet makes it easy to

shop and compare. Be realistic, and work with a realtor who is aggressive yet pragmatic. The most reliable measure of price is to compare the price per square foot of sold homes nearest to yours and of similar style and number of bedrooms and bathrooms.

Housing Options

Cleaning out the clutter and presenting your home in its most favor-

able light is the best way to get an offer at the higher range of comparable sales. However, repairs will not put you into the next price bracket. The cost of holding the home while spending to fix or upgrade the property eats up most of the increase in price you might get, and therefore becomes another trap.

The best plan is to not over-manage or over-think things beyond your control. Sell as soon as you are ready to change settings and not when the house is perfect.

David J. Dowd is president of Sell Moms House.com, which provides free advice and services to homeowners. For more information, call him at 774-696-6124, email david@sellmomshouse.com or visit www.sellmomshouse.com for more info. Archives of articles from previous issues can be read on www.fiftyplusadvocate.com.

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How the notion of retirement for workers took root

By Paul Wiseman

WASHINGTON —

Work until you die — or until you can't work anymore.

Until the late 19th century, that was the old-age plan for the bulk of the world's workers.

Only in 1889 did German Chancellor Otto von Bismarck introduce modern pensions. Bismarck wasn't really motivated by compassion for the plight of the working class. He wanted to pre-empt a growing socialist movement in Germany before it grew any more powerful.

The idea of providing financial security for the aged gradually caught on and expanded in Europe, the United States and other advanced economies. Now, as life expectancy reaches lengths Bismarck couldn't have imagined and retirement lasts two or three decades, these countries are struggling with government pension plans they can no longer afford.

The pension Bismarck offered was the first to be widely available. But it was hardly the world's first.

In 13 B.C., the Roman Emperor Augustus began paying pensions to Roman Legionnaires who had served 20 years. The troops' pensions were financed at first by regular taxes, then by a 5 percent inheritance tax, according to a 2009 history by Frank Eich, an economist now with the International Monetary Fund.

In the 16th century, Britain and sev-

eral European countries offered pensions to their troops, starting with officers and gradually expanding to enlisted men. The first civilian public servant to receive a pension was an official with the London port authority. He was paid half his working income — deducted from the pay of his replacement.



Thomas Paine, the Revolutionary War firebrand famous for his essay *Common Sense*, called for a 10 percent inheritance tax. Part of the tax was to be used to pay benefits to everyone age 50 and older to "guard against poverty in old age," according to a history by the Social Security Administration.

The idea went nowhere.

After the Civil War, the U.S. government paid pensions to wounded or impoverished Union veterans or to the widows of the dead. Southern states paid pensions to disabled Confederate veterans. The Civil War pensions became a basis for Social Security decades later.

When farming dominated the economy, most men worked as long as their health held out. As they aged, though, they often cut their hours and turned the most physically demanding chores over to sons or hired hands. In 1880, when half of Americans worked on a farm, 78 percent of American men worked past age 65.

The industrial age changed everything.

Skeptics wondered whether old folks could understand and work with the new machines. One of the giants of American

medicine, Johns Hopkins Hospital co-founder William Osler, in 1905 decried the "uselessness" of men older than 60 and said they should leave the workforce. Osler also made a tongue-in-cheek reference to Anthony Trollope's novel *The Fixed Period*, which portrayed a plan to impose euthanasia on the aged.

Perhaps more important, growing prosperity meant more people could afford to stop working late in life.

In 1875, American Express offered America's first employer-provided retirement plan. Five years later, the Baltimore and Ohio Railroad introduced the first retirement plan financed jointly by contributions from an employer and its workers.

From there, private pension plans grew. The plans received a boost during World War II, when the government imposed wage freezes. This led some companies to

offer pensions and other benefits to attract scarce workers.

The United States created Social Security in 1935 and added Medicare health benefits for the elderly in 1965. In the 1980s, many countries lowered the age at which people could retire and collect full benefits. This step was part of an effort to clear older workers out of the labor force to make way for the young.

Now, governments are reversing those policies and raising retirement ages to prevent aging populations from busting their budgets. And older people, who now enjoy better health, are working longer again: 18.4 percent of Americans 65 and older were working or looking for work as of October. That was up from a record-low 10.4 percent in January 1985, according to Labor Department figures dating to 1948. — AP

► Walking

Cont. from page 9

surrounding downtime neighborhood utilize the atrium during their lunch break to stay fit.

The program recently began hosting an educational lecture series designed for Striders members; about 30 people attended the first, given on a snowy day by Dr. Philip Leahy IV and focused on knee pain and the risks associated with it.

While they aren't officially Healthy Striders members, Phil Morris, 73, and his wife, Mary, 70, of Worcester, walk the Atrium course nearly every day and have done so

for the past three years, covering the mile in approximately 30 minutes.

Phil, whose main exercise outlet is cycling, said he walks with his wife for support; he said it's helpful for her to have a smooth surface to walk on. The combination of the plants, waterfall, pure air and mix of walkers makes it an enjoyable experience for them. "We constantly run into new people," he said.

The creation of new friendships is an unplanned result of the Healthy Striders Club. "Some of the walkers have made friends with other walkers who are here," Case said. "I've seen them walking and then they'll come down here and have a cup of coffee together. It's really a nice environment for them."

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Small business owners neglect retirement savings

By Joyce M. Rosenberg

NEW YORK —

Kari Warberg Block calls it her day of reckoning. It was the day 10 years ago that she realized she had saved nothing for her retirement.

"I started thinking about all the money that had run through my hands over the years, millions of dollars," says Block, owner of Earth-Kind, a manufacturer of rat and mice repellent. "I was sick to my stomach."

For many small business owners, the golden years aren't looking so shiny. Many have devoted so much time and money to their businesses that they have failed to plan for retirement. Catch-up plans for these owners usually consist of aggressively putting money aside, or taking another big risk: Planning to sell their companies one day to fund their retirement.

Block, 50, who has owned four companies over the years, didn't start saving for retirement until she was unable to get a loan for Earth-Kind in 2003, three years after she started the company, based in Bismarck, N.D. Her bank asked for a statement showing her personal financial holdings, including savings and investments. She only had an annuity she had purchased when she was 18, and a family inheritance. She had never taken money for her retirement out of the companies she had previously owned, which

included bookkeeping and delivery services.

"I looked at the personal finance statement and realized, there's nothing here," Block said. Bankers want to see an owner's personal finances because they believe that people who handle their savings and investments well will also do a good job running their companies and be a good credit risk.

Block sought advice on how to save from a Small Business Development Center, a gov-

ernment-sponsored office that gives free counseling to business owners. She also got help from investment brokers, asset managers, an accountant and an attorney. And she began a savings regimen. She contributes 3 percent

of her salary to her retirement account, an amount matched by the company. And 100 percent of any distributions she takes from the business also go toward retirement. Every morning, she spends 10 minutes going over her finances.

Before Block began saving, she was in good company. Sixty percent of small business owners surveyed by American Express say they're not on track to save the money they need for retirement. Seventy-three percent said they're worried about their

ability to save for the lifestyle they want in retirement.

The recession made saving more difficult, if not impossible, for many owners. The downturn, and the plunge in lending to small businesses during the past five years, forced many owners not only to put saving on hold, but also to use personal assets like bank accounts, stocks and mutual funds to keep their companies running. In the

first quarter, a survey of small business owners by Pepperdine University and Dun & Bradstreet Credibility Corp. found that 42 percent had used personal assets to fund their companies. Nearly 80 percent of those owners dipped

into their savings or investments. A year earlier, 46 percent used personal assets, and 68 percent turned to savings and investments.

The recession forced Len Polonsky to stop saving. Revenue slid at his medical and office supply company, MedStock. He cut more than half his staff of 20 through layoffs and attrition and reduced his own salary by more than 50 percent. He also he stopped drawing from the company's profits to fund his retirement plan. Having enough money to pay the company's other expenses

was the priority.

"What is crucial is to make sure the place is viable," said Polonsky, whose 13-year-old company is located in Farmingdale, N.Y.

Polonsky, 56, isn't worried about his retirement, because he considers his company to be his 401(k). But he does have some savings and investments. He said he wants to resume saving when the business is stronger. He thinks that will take another year.

"We're probably going to need to see sales up more than 20 percent than we're doing now," he said.

Saving for retirement often takes a backseat to building a company for many owners, in good times or bad. Many don't want to spare money that could be used for research and development, new hires or purchases of equipment or property. A study by the Small Business Administration found that only about a third of owners had Individual Retirement Accounts or made contributions to them in 2006. Only 18 percent had a 401(k). In comparison, nearly two-thirds of all families had some sort of retirement savings, either from an employer or their own IRA or similar accounts in 2007, according to the Employee Benefit Research Institute.

Younger owners are even less likely to be saving for retirement. The SBA study found that nearly 17 percent of owners under 35



SMALL page 21

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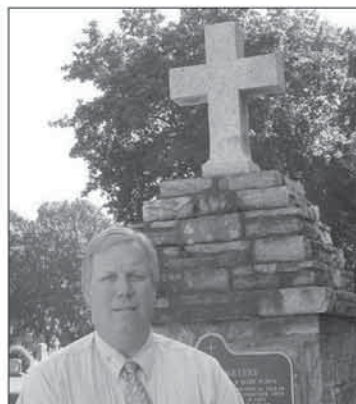


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It's not too late to get a reverse mortgage

By Alain Valles

Changes are coming for the federally insured Home Equity Conversion Mortgage (HECM), also known as a reverse mortgage. For the past 25 years, this beneficial loan program has allowed thousands of qualified senior homeowners to convert the equity they have in their home into tax-free cash. However, this will soon be changing.

Reverse Mortgage

Since 1988, when President Reagan signed into law government authorization to insure reverse mortgages, senior borrowers have been able to obtain a reverse mortgage with:

- No income verification or documentation;
- No requirement to give tax returns or bank statements;
- No minimum credit score qualification;
- No mandatory hold back for real estate taxes or homeowners insurance; and

• No restriction on how much cash can be borrowed at closing. This ability to access tax-free cash — often much needed by seniors — will soon become a more complex process. In recent months, the Department of Housing and Urban Development (HUD) issued guidance to implement Financial Assessment Requirements that

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► Small

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had IRAs, compared with about 34 percent for those age 35 to 49 and 41 percent for those 50 and older.

Financial advisers say small business owners are making a mistake when they don't make their personal finances as much of a priority as their companies' finances. If the company goes under, the owner can be left with nothing.

"They're not diversifying. They're not spreading the risk if all their assets are in one company's stock," said David O'Brien, a financial planner in Richmond, Va., whose

clients include engineering firms and technology companies.

Trent Porter, an accountant and financial adviser in Denver, said some of his clients in the real estate and construction industries found out the dangers of neglecting their personal finances when the housing market collapsed. Not only had they not saved for retirement, they didn't have a safety net.

"It was a very big wake-up call for them. All of a sudden, they realized, 'I might need to have a couple of sources of income other than the company,'" he said.

Although many owners had a hard lesson from the recession, many others believe putting money into their companies is more important. — AP

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'I love you wills': Romantic gesture or disaster?

By Linda T. Cammuso

Married couples commonly have simple reciprocal wills that name each other as the beneficiary of the other's estate. Known as "I love you wills," this arrangement is a simplistic form of estate planning that results in spouses directly inheriting each other's assets.

You might ask: How else would I structure my will? Wouldn't I want to leave my assets to my spouse? The answer is both "yes" and "no." As couples age, concerns arise about losing assets to the cost of long-term care, particularly if either spouse ends up receiving care in a nursing home setting.



Legal Briefs

While the "I love you will" makes sense in theory, it is not the most protective way for older couples to provide for each other. Assets you leave directly to your spouse upon your death, either through your will or through a beneficiary designation that names your spouse (as with life insurance, annuities and IRAs), will become assets in your spouse's name. If your spouse is currently residing in a nursing home or later needs nursing care or worse, the assets your spouse inherits from your estate will be subject to a private spend down.

Traditional revocable living trusts that couples set up for estate tax planning and probate avoidance likewise do not have

long-term care protection.

Luckily, spouses have special planning options available under federal and state Medicaid laws. One such option, which is an alternative to the "I love you will" or living trust structure, is to create a trust inside your will (known as a testamentary trust) to hold assets for your spouse upon your death. Under Medicaid rules, assets in a properly drafted and funded testamentary trust are automatically protected from the surviving spouse's long-term care expenses — with no five-year look back period.

This means that spouses can still inherit from each other, but in a way that is completely protected from long-term care exposure. These same testamentary trusts can

also accomplish traditional estate planning objectives such as estate tax minimization/elimination and protective planning for future beneficiaries.

Who should consider wills with spousal testamentary trusts? For starters, these wills are clearly a must for couples where one spouse is either already in a nursing home or is vulnerable to needing long-term care in the near future — for example, where a spouse has a dementia diagnosis. If the healthier spouse was to suddenly predecease, assets would be exposed in the name of the needy/nursing home spouse.

Couples approaching their retirement/senior years should also consider adding testamentary trusts to their wills. This will

give them the option of leaving some of their assets to each other in trust as a precautionary measure. Since the surviving spouse is the beneficiary of the trust, he/she will still have use of the assets with the added benefit of long-term care protection if nursing home care is needed in the future.

Linda T. Cammuso, a founding partner at Estate Preservation Law Offices and an estate planning professional, has extensive experience in estate planning, elder law and long-term care planning. She may be reached at www.estatepreservationlaw.com or by calling 508-751-5010. Archives of articles from previous issues may be read at www.fiftyplusadvocate.com.

► Not

Cont. from page 21

will go into effect sometime after April 13.

Once the Financial Assessment guidelines go into effect, all reverse mortgage applicants will be required to provide copies of income documentation and bank account information and have their credit history reviewed.

Some seniors will no longer qualify and be at jeopardy of not being able to receive needed cash to pay off their mortgage and other bills. For others, obtaining cash for home repairs, health-care, credit card debt and other needs will no longer be possible. Their only options may be selling their home or

asking family members for financial help. The goal of remaining financially independent will become a greater challenge.

There is no worse feeling than finding out you acted too late to take advantage of a favorable situation. While a reverse mortgage is not for everyone, it is in the best interest of senior homeowners to seek information from a trustworthy and experienced mortgage professional to learn if the pending changes will limit your ability to access tax-free cash.

The good news is there are no pending changes to the many benefits of a reverse mortgage. These advantages include no requirement to make a monthly mortgage payment and the ability to receive a monthly check for

life or obtain a line of credit guaranteed to grow for as long as one lives in the home. The other good news is the changes will not affect everyone and will hopefully make the reverse mortgage program stronger.

So, take action today and learn the facts before your options for getting your hard earned equity out of your home through a reverse mortgage are limited by the new rules.

Alain Valles, CRMP and president of Direct Finance Corp., was the first designated Certified Reverse Mortgage Professional in New England. He can be reached at 781-878-5626 x224 or by email at av@dfcmortgage.com or visit lifestyleimprovementloan.com online. Articles from previous issues can be read on fiftyplusadvocate.com.

Worcester County Memorial Park introduces The Good Grief Social Group

GOOD GRIEF is a social group for the purpose of meeting people who have experienced a loss in their lives.

Worcester County Memorial Park is proud to have developed a "new" group for those men and women who are looking to meet new people in the area for socializing.

At Worcester County Memorial Park, we have a great after care program, which tries to stay in touch with families who have lost a loved one. So many times people we visit feel lost and are left to figure out how to move forward and enjoy life. Most have friends, but a lot of friends are married making them feel like a third wheel or intruding. You may find yourself feeling



this way.

This is NOT a grief support group. It is for those who are now ready to meet new people and have fun and enjoy other's company. Our goal is to provide

activities throughout the year.

You may want to get together once a month to be around others and enjoy fellowship. You may want weekly dinners, or you may want to get together for movies, cards, or day trips.

We started the group in May and it really has taken off! We would love you to join us. Every get-together we have new people join and everyone makes

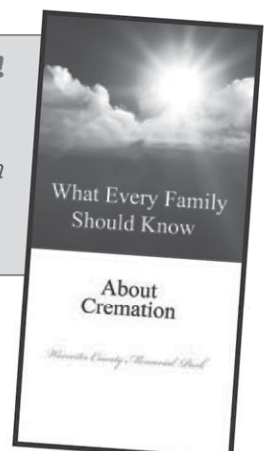
them feel welcome! Our intention is for this not to be a dating service but rather to garner new friendships.

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Medicare Advantage plans may face cuts

By Ricardo Alonso-Zaldivar

WASHINGTON —

Cuts are on the table next year for Medicare Advantage plans, the Obama administration says. The politically dicey move affecting a private insurance alternative highly popular with seniors immediately touched off an election-year fight.

The announcement gave new ammunition to Republican critics of President Barack Obama's health care law, while disappointing some Democratic senators who had called on the administration to hold rates steady. Insurers are still hoping to whittle back the cuts or dodge them altogether.

Medicare recently issued a 148-page assessment of cost factors for the private plans next year. It included multiple variables, some moving in different directions, but analyst Matthew Eyles of Avalere Health estimated it would translate to a cut of 1.9 percent for 2015, a figure also cited by congressional staffers briefed on the proposal.

"There's nothing to like here if you're one of the plans," said Eyles.

Administration officials say the plans don't need to be paid as much to turn a profit, because the growth of health care spending has slowed dramatically. They see the cuts as a dividend for taxpayers.

But the political clout of the plans is growing as seniors flock to them seeking better health care value. Medicare Advantage plans now serve nearly 16

million people, or about 30 percent of Medicare beneficiaries. They can offer lower out-of-pocket costs and broader benefits than traditional Medicare, but often restrict choice.

Insurers say they will be forced to pass on higher costs to seniors or cut benefits if their rates are reduced, and some plans may drop out altogether. The impact could vary significantly around the country.

The industry says the cuts come as Medicare Advantage reductions programmed under the health care law are ramping up. The law sought to compensate for prior years in which the plans were overpaid. But it also includes a new tax on insurers, so industry officials fear the combined impact will be much higher.

The largest insurer trade group, America's Health Insurance Plans, is sparing no effort to head off cuts, with an extensive advertising and lobbying campaign.

It has won the support of 40 senators from both parties who, in a Feb. 14 letter, called on the administration to essentially hold Medicare Advantage rates steady. Among the signers were six Democratic senators in contested races whose outcome will determine whether Obama faces a Congress next year that's completely controlled by Republicans.

Final rates won't be released until April 7, so the lobbying will get even more intense. In prior years, Medicare has sometimes pulled back from proposed cuts.

The announcement will help the government decide basic rates for the Medicare Advantage plans. — AP

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Baby boomers leave the burbs for downtown

By Tim Madigan

FORT WORTH, Texas —

In the 1980s, as was typical of their generation, Terry and Susan Huston settled into a spacious single-family home in suburban North Richland Hills, a place featuring highly regarded public schools for their children.

But then, the kids were grown, and the Hustons found themselves in their car almost every weekend, heading for the restaurants, movie theaters and concerts in a revitalized downtown Fort Worth.

Which led to their decision in 2008.

They joined what has become a nationwide migration of millions of baby boomers moving back to the inner core of cities. They sold their place in the burbs and moved happily into a much smaller condo in the heart of Fort Worth, on Houston Street.

Gone were the days of lawn maintenance and roof repairs. The new lifestyle was lock the door and leave at will to walk to concerts or their favorite restaurant across the street.

"We actually didn't consider any other place," said Terry Huston, 56, who is retired from the aerospace industry. "We wanted to be in the heart of downtown. We could walk everywhere. On the weekends, we park our cars. And if we can't walk, we don't go."

"We enjoy the restaurants. We're season-ticket holders at Bass Hall," he told the *Fort Worth Star-Telegram*. "In the suburbs,

it was so much more of a hassle to seek those things out. You were always having to drive. We don't go back out into the suburbs anymore. We just don't go there."

Today in downtown Fort Worth, nearly half of all residents are people like the Hustons, empty nesters in their mid-40s or older, according to a 2012 report by Downtown Fort Worth Inc. Most of the rest, 42 percent, are the so-called millennials, younger people in their 20s and early 30s.

That is reflected in the membership of the Downtown Neighborhood Alliance, an association of Fort Worth's downtown residents, said the group's president, Dale Brock.

"It's young professionals and college graduates in their late 20s and early 30s who do not have children yet," said Brock, 55, a banker who has lived downtown for two years. "Then it's folks my age, baby boomers who are empty nesters that are looking to downsize and simplify their lives, but still want an opportunity for entertainment and a quality of life. They want to walk to where they are going and not have the yard work."

The boomers have also invaded the newly thriving urban village around Fort Worth's West Seventh Street. Among them are Jon Putman and his wife, Nancy, who

settled in January into an apartment in The Lofts at West Seventh.

The couple immediately loved the lifestyle. But it didn't take long to register that they were surrounded by people the age of their children.

"You kind of felt like the odd man out," said Jon Putman, a 66-year-old commodities futures broker. "My wife was literally praying that God would send someone our

age so we could have some friends. Ninety seconds after that, the elevator door opens, and Norbert and Patti White walk out."

For more than three decades, Norbert White, 61, was an executive with a series of Fortune 500 companies in cities across America. Yet he and

his wife never lived in an urban environment.

For the last several years, the Whites lived in a large home in Colleyville. Then he decided to take the job as CEO of Samaritan House, a nonprofit in Fort Worth. The commute was as long as an hour each way.

"We thought, 'Why don't we try an urban lifestyle?'" Norbert White said. "We wanted access to museums. We wanted access to the Botanic Gardens. We wanted lots of restaurants around us. We wanted movies and theaters and all of that."

"Colleyville is very suburban and none of that stuff was accessible," he said. "Now I live six minutes from work, we can walk everywhere and my wife works a half a block away."

Born between 1946 and 1964, the baby boomers were among those who fled the cities in droves, typically to seek better schools for their children.

"When urban flight became an issue, no one thought it would be a round trip," said Fort Worth architect Phillip Poole, who has been active in inner-city development issues since the 1970s.

Not that the boomers are returning to cities in the same numbers as they left. Older people tend to stay put, and that remains true for most of those now settling into middle age and beyond, said William Frey, a demographer for the Brookings Institution in Washington, D.C.

"But the baby boomers are such a big population, even if some small proportion of them move to the city it looks a little more significant," Frey said.

"One thing you can say about the baby boomers: No matter what part of their lives they have reached, they always broke the mold of whatever happened before them," he said. "It's hard to know where they are going to wind up. They're still not going to move as frequently as young people. But their different tastes and lifestyles may move them into different areas than we've known before."

BURBS page 25

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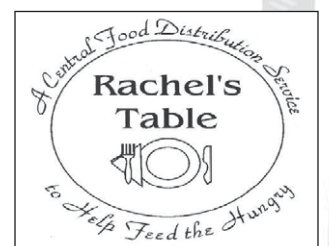
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Trade group: Americans spent \$56 billion on pets

LOS ANGELES —

Millions of pets across America live like little humans these days — and as long as people treat them that way, pet spending should keep climbing after a record 2013, said Bob Vetere, president and CEO of the American Pet Products Association (APPA).

Americans spent an all-time high of \$55.7 billion on their pets last year and spending will creep close to \$60 billion this year, Vetere told buyers and exhibitors at the Global Pet Expo in Orlando, Fla. Overall pet spending has not dipped since record-keeping started, according to APPA.

The biggest part of spending in 2013 — \$21.57 billion — went for food — a lot of it more expensive, healthier grub. The not-for-profit trade association has been tracking industry figures since 1996, when total pet spending was just \$21 billion. Adjusted for inflation, that's \$31.3 billion.

The humanization of our pets started about 20 years ago, Vetere said in a telephone interview. As people made pets more important parts of their families, manufacturers introduced products that,

in the beginning, helped the animals make their move from the backyard to the front room.

"What is feeding a large part of the growth now are the baby boomers who have become empty-nesters and are looking for some other ways to find the love and affection they used to get from their kids," Vetere said.

People have always spent more on food than any other pet-spending category and pet food trends follow human food and diet trends, he said.

That means if you are on a health kick, chances are your pet is too.

And if humans find a product that works for them, they will look for and demand the same for their pets.

These foods are more expensive, but owners see their pets as "furry, winged extensions of their family," Vetere said, noting that it didn't matter if the pets were dogs, cats, bird, fishes, horses or something else.

Sales numbers show owners are buying more age-specific, breed-specific, vitamin-infused or additive-enhanced foods.

The health of people also plays a role in the robust outlook for the industry's

future. "The body of science validating that pets are good for us is growing with strong research in numerous areas of health," Vetere said.

Other spending included \$14.37 billion for veterinary care; \$13.14 billion for supplies and over-the-counter medicines; \$2.23 billion for live animal purchases; and \$4.41 billion for other services.

Those services, which include grooming, boarding, training and pet-sitting, grew by the largest percentage last year — 6.1 percent.

Health and wellness products, sup-

plies and over-the-counter medications — which grew by 7.4 percent in 2012 — grew only 3.9 percent in 2013, Vetere said.

Sales of live animals — everything except dogs and cats — have fallen off in the past few years. He expects it to drop off another 2 percent this year.

American pets include an estimated 95.6 million cats and 83.3 million dogs, the APPA said. There are also 20.6 million birds, 8.3 million horses, 145 million freshwater fish, 13.6 million saltwater fish, 11.6 million reptiles and 18.1 million small animals. — AP



► Burbs

Cont. from page 24

And not just any urban area will do.

"I think it's dangerous to generalize," Frey said. "There are cities that have a lot of attractions, that have an urbane quality to them, especially for older people. They can walk to the restaurant. They can walk to the library. They can do things that would be more difficult for them in the suburbs."

"But other cities are downright dangerous," he said. "You don't want to live there. The places that are both affordable and attractive are a subset of all cities. Those are the ones where the baby boomers want to go."

Norbert White said he had no trouble adjusting to apartment living. He said it was more difficult for his wife.

"My wife is an interior designer. She likes decorating things," he said. "She has only 1,100 square feet to decorate now. She had 6,000 before."

But for most boomers, the trade-offs seem worth it.

Jon Putman was relocating with his wife from suburban Atlanta and just wanted a place convenient to his office. The Lofts at West Seventh were that.

"I had no idea how awesome the West Seventh neighborhood was until I moved in," he said. "I began to explore all the great restaurants and places. It's like a full-time vacation living there. You just take the elevator down and it's like party central."

The Putmans have joined that party.

"You don't feel like, 'Oh, I'm drifting off into the sunset,'" he said. "It's more like 'No, life is really just getting started.'" — AP/Fort Worth Star-Telegram

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Multi-faceted master bedroom can break rules

By Melissa Rayworth

We're told a well-designed master bedroom should be an oasis of romantic calm. It's also supposed to be the practical place where you store clothing and get a good night's sleep, and it may also be where you watch television, pay bills and even set up a home office.

That's a lot to ask of a single room.

On the bright side, said interior designer Brian Patrick Flynn, you have plenty of decorating freedom. "Since bedrooms are all about self-expression and comforts," he said, "you can break the rules as much as you want." We've asked Flynn, founder of Flynnside Out Productions, and two other design experts — Betsy Burnham of Burnham Design and Molly Luetkemeyer of M. Design Interiors — for tips on breaking those rules with style to create the ultimate master bedroom.

Forget trendy shades or your favorite bright colors. Burnham advises sticking to a soothing palette of ivory and white, evoking a luxury hotel room. "You can layer color into that if you want to," she said.

If your idea of peace and quiet involves deeper colors, Flynn suggests navy blues or black-brown tones.

And if you really want bolder color or patterns, Luetkemeyer recommends using a single pattern throughout your bedroom.

This "en suite" look involves using the same fabric for curtains and bedspread, and even covering the walls in the same pattern.

"Even a busy pattern won't feel too chaotic if you're consistent" in using it throughout the room, she said.

Think your medium-size or small bedroom can't handle a gorgeous four-poster bed? Burnham said a bed like that can serve as "a statement piece" that brings lots of style. It actually frees up space, because you won't need any extra decorative pieces of furniture for pizzazz.

Flynn agrees, as long as the bedroom isn't extremely small and the nightstands are in proportion. One of his pet peeves is a large bed flanked by tiny tables, which can make the tables look like they belong in a dollhouse.

These designers are seeing a trend toward upholstered beds and headboards, and even upholstery fabric used on walls.

"It's this idea that you're being completely cocooned and buffered from the world," Luetkemeyer said. For some clients, she

has also upholstered the inside of armoires or other storage pieces to create a complete sense of softness.



With softness in mind, Flynn suggests using more than one layer of window treatment: "I usually layer black-out shades with custom, pleated drapery panels," he said. "This softens the hard edges of the room, helps with noise control and also allows the homeowner to

sleep in as late as they want."

If you're worried that all that softness will make the room too feminine, Burnham suggests adding just a few sharper, cleaner lines for balance. Choose sleek, mid-century vintage lamps to place on either side of an upholstered bed. Or, opt for a dresser with simple, clean lines rather than a piece that's ornate and curvy.

It may sound radical, but Luetkemeyer hears from clients now that they're ready to remove the TV and all gadgets from their bedrooms. "People are saying, 'I'm in such overload all day long, and I'm reachable within an inch of myself,'" she said.

Burnham sees the beginnings of a simi-

lar trend, though for many people the habit of checking e-mail in bed or watching TV before they go to sleep is a hard one to kick.

If you have a desk in your bedroom, consider relocating it. And try plugging in your phone and other gadgets somewhere else in your home at night so you won't be tempted to check them.

Flynn suggests using 30-inch-tall dressers or chests instead of traditional nightstands: "I'll hit up flea markets and find two different chests with very similar proportions," he said, using these less expensive pieces to flank a more expensive custom headboard or platform bed.

Luetkemeyer agrees that closed storage at bedside is a wise move for most people. It keeps necessities handy, but hides clutter to make your sleeping area look organized even when it isn't.

Chandeliers are often used in dining rooms and entryways to add glamour and drama. Flynn's tip? They "work just as well in bedrooms."

"I often install pendant lights over nightstands instead of using table lamps," he said, "especially if the headboard is tall and dramatic. Whenever possible, I try to use sculptural pendants which introduce interesting shapes to the room and I always, 100 percent of the time, install them on dimmers." — AP



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