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Retirement insecurity *Growing old under debt*



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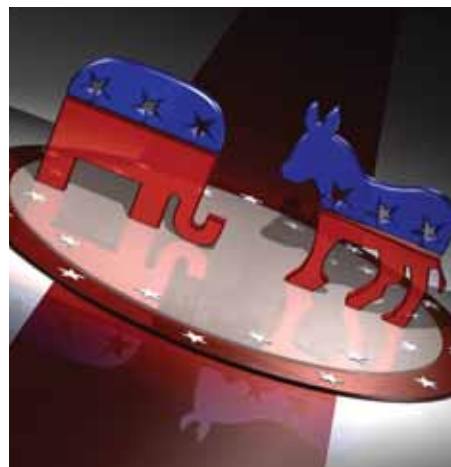


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Legislation aims to fight workplace age bias

By Sondra L. Shapiro

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

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

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



Just My Opinion

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Sondra Shapiro is the executive editor of the Fifty Plus Advocate. Email her at sshapiro.fiftyplusadvocate@verizon.net. And follow her online at www.facebook.com/fiftyplusadvocate, www.twitter.com/shapiro-50plus or www.fiftyplusadvocate.com.



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PROUD AFFILIATE



Without proper planning, secure retirement elusive

By Brian Goslow

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

While Fingerman said 80 percent of the people he sees have very little debt and should be OK in retirement, the other 20 percent think about today in terms of purchasing cars and other items, vacations and moving

into a new, post-children home with a brand new 30-year mortgage. "You would think that people in their 60s wouldn't use a credit card and not pay it off immediately, but I find many of them don't have a problem with having a balance," he said. "They'll play the jumping from card to card game, getting a zero balance interest rate for six months, then go to another card."

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

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

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

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

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

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

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

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

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

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

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

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



Van Derhei



Singer



Fingerman

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

By Andrew Taylor

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

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

Because any realistic effort to repeal the Affordable Care Act — as opposed to last month's quixotic vote in the GOP-controlled House — is sure to get jumbled together with lots of other issues, including Medicare, taxes, food stamps and defense spending.

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

Passing a budget requires answering a raft of questions unrelated to the relatively simple idea of repealing "Obamacare." How much to cut the deficit? Should Medicare be overhauled and Medicaid bear sharp cuts? Is it realistic to sharply boost defense programs, as Romney would like, in such an atmosphere?

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

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

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

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

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

In 2001, when Republicans set about the relatively simple task of cutting taxes in an era of unprecedented budget surpluses, it took them until Memorial Day to pass the legislation.

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

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

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

Both Collins and Brown cast votes earlier this year against the House GOP budget plan, authored by Rep. Paul Ryan, R-Wis. At the center of Ryan's plan was controversial overhaul of Medicare that would transform it into a voucher-like program for those who retire in 10 years. Also voting against Ryan's plan was Rep. Denny Rehberg,

R-Mont., who Republicans are counting on to win a Senate seat this fall as a building block to a GOP majority.

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

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

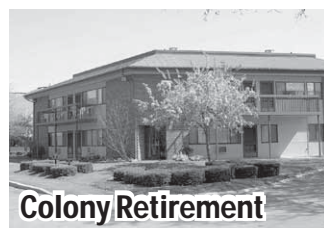
On the other hand, combining the repeal of Obama's health care law with other GOP priorities like curbing the deficit gives lawmakers who are not part of the leadership plenty of incentive to vote for the package.

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

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

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Vermonters spend life-time at summer camp

NORTH HERO, Vt. —

For the better part of a century, Ray Jacoby has been going to summer camp.

He first went to camp as an 8-day-old infant in New Jersey, where his father was the youth director at a church camp. And as a kid, through the 1930s and 40s, he attended YMCA camps in Massachusetts and New Hampshire, where his father worked.

When others grew up and made summer camp a childhood memory, Jacoby kept going each summer, immersing himself in the word of swimming lessons in cold water, arts and crafts, homesickness and summer sports.

As a young man, he started working at a series of YMCA-connected summer camps in New England and has since held every job from counselor-in-training to director.

Now 81, Jacoby, who lives in Vermont's Lake Champlain islands, can still be seen some days at Camp Abnaki, helping counselors and organizers raise money so they can share with youngsters the new experiences and lessons he has relished throughout his life.

"There are so many different experiences a kid can have in camp he doesn't get anywhere else," Jacoby said recently during a visit to Camp Abnaki, the YMCA summer camp in North Hero he his family have been connected to for decades. "It's that first experience that's so important. There's always a guy here, somebody saying 'great, you've done a great job.'"

Jacoby never attended Camp Abnaki, which recently celebrated its centennial but his children and grandchildren have.

Over the decades summer camp has changed. No longer do the boys at Camp Abnaki bathe in the lake with a bar or soap and parents are more involved in the day-to-day activities of their children than in the past. And there are always at least two staffers in each cabin rather than one.

But in many ways camp hasn't changed. "Getting away from home, getting away from your parents, trying new things, learning skills, learning how to swim, learning how to shoot a bow and arrow, learning a little bit about team work, but also learning about being non-competitive is stuff that the Y has done for years," he said.

Jacoby's role at camp now is largely behind the scenes, helping raise money and offering guidance to the people who now run Camp Abnaki, but he's known to some of the staff and he'll drop by occasionally during the summer camping season.

Of course, Jacoby held other jobs outside of camp: He's spent years overseas, teaching Iranian children and then running a youth center in Libya for the children of American oil-field workers, before the Iranian Revolution of 1979 and before the rise in Libya of Muammar Gaddafi.

He's also worked as a teacher and he spent many years in philanthropic fund-raising. — AP

Walgreen, Express Scripts sign new agreement

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

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

The terms of the new agreement were not disclosed.

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

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

Express Scripts Holding Co. said it ended the contract with Walgreen because the drugstore operator wanted a premium compared to what Express Scripts paid other pharmacies. Walgreen

Co. had said it would rather give up the revenue than continue filling unprofitable prescriptions. The dispute became public in June 2011. About a month later, Express Scripts agreed to buy one of its biggest competitors, Medco

Health Solutions. That deal closed in April, and Walgreen could also have lost its business with Medco clients over the next few years as Express Scripts negotiated new deals.

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

CVS Caremark said it expects to keep at least half the business

it gained from Walgreen starting in late 2011 when the defections from Walgreen started ahead of its split with Express Scripts.

Before the companies' contract lapsed, Express Scripts filed a lawsuit against Walgreen, accusing the drugstore chain of trying to lure away its customers. The lawsuit alleged that Walgreen told Express Scripts plan members, and especially Medicare Part D beneficiaries, that they would not be able to fill their prescriptions at Walgreen pharmacies unless they left Express Scripts and switched to a new pharmacy benefits management plan. — AP



Bet Shalom / Apartments

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Senior centers seek to draw reluctant baby boomers

By Anne M. Amato

BRIDGEPORT, Conn. —

It's hard to believe that those long-haired hippies, those radicals of the 60s who said "never trust anyone over 30," who fought for women's and civil rights and who totally embraced the youth culture have, well, gotten older.

Now don't get crazy if you are among the estimated 76 million people born in the U.S. between 1946 and 1964 — during the baby boom — and you have recently turned 60, or older.

It's OK — really.

You can join AARP or you can get those Tuesday discounts at Wal-Mart, a reduced-price ticket at the movies, or a discounted cup of joe at McDonalds. Or, you can sign up for a membership at your local senior center.

No way, you say. Those places are for really, really old people. You'd never set foot in one.

There's no doubt that senior centers have an image problem, said Dianne Stone, a member of the Connecticut Association of Senior Center Personnel.

"If you haven't been to one lately, you think it's a glorified bingo hall," said Stone, who is also director of the Senior and Disabled Center in Newington.

But in reality, she said, that's far from the truth. "Many centers are changing to meet the needs of the generations we serve," she said. "It's a matter of figuring out what the boomers want."

By the end of last year, 2.5 million boomers had turned 65 and 7,000 boomers will turn

65 each day for the next 19 years, according to information from the national AARP. The question is, what will they want to do with their time?

For Nancy Glynn, of Fairfield, who just turned 63, it was an exercise class that got her into the Fairfield Senior Center. She's been singing the center's praises ever since.

"I never gave senior centers a thought until last January when the frozen sidewalks prevented me and my friends from taking daily walks in the neighborhood," she said. Seeking out an alternative, she found her local senior center.

"Well, we were shocked to learn the difficulty in keeping up with some of the older people who have been coming to exercise for 10 years," said Glynn, a travel agent consultant and Realtor. The morning exercise program is always packed. The center also offers classes in computer technology and talks on various subjects by local college professors, some of which Glynn has attended, including one on Islam.

"It was certainly a surprise to find this center and I appreciate all it offers," she said.

While Glynn has no qualms about going to the center, she knows that others, her husband included, would have an aversion to them.

However, she said she believes those boomers will eventually seek out senior centers for socialization and education. "I really can foresee a change from a coffee klatch to

latte sipping," she said.

Running is Allen Downs' hobby, racing is his indulgence, and he enjoys participating in the annual Commodore Hull Thanksgiving Day 5K race in Shelton and Derby. Not ready for the sedentary life, Downs, 58, said he feels it will be quite some time before he sets foot in a senior center, if ever.

He said that it's not what a senior center needs to change in order to have him join.

"It's more how I have to change — what I'm doing differently — to want to join them," said Downs, a Shelton resident who works in Stamford in the technology industry.



John Fertig, 66, of Oxford, would agree. Even though Fertig, an attorney, and his wife have looked into their Social Security options, he said he's not thinking about retiring any time soon, or spending time at a senior center.

Fertig said he keeps active by going to the gym each day, bike riding and playing hockey

once a week.

"I'm not ready right now to go to a senior center to play pool with my cronies," he said. "Maybe I might do it someday. You never know."

For Mary Ann Vlahac, an adjunct professor in the business department at Housatonic Community College, just the word "senior" is a turn-off.

"The name has to be revamped," she said. "Maybe they should call them 'living centers' instead."

She said even though they have much to offer, they need to evolve to attract boomers.

"They will fail if they remain a bingo lounge," she said. "They have to offer something for the mind, spirit and the body."

Vlahac, of Stratford, who describes herself "just on the other side of 55 years old," said boomers will want to know if the centers are offering any type of adventure. She said she's remained adventurous since she snuck off to Woodstock, "the original one," as a young teenager.

"We're not ready yet for a rocking chair," she said, "unless it's attached to something that makes it able to fly."

Jon Bloch, chairman of the sociology department at Southern Connecticut State University, said he doesn't foresee many baby boomers eagerly signing up for senior center memberships — not at first, anyway.

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GOP hopes lumbering economy dooms Obama

By Charles Babington

WASHINGTON —

History repeats itself, until it doesn't.

That musty saw is worth remembering as pundits speculate on whether the lumbering economy will doom the re-election hopes of President Barack Obama, who has shown a knack for beating odds and breaking barriers.

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

Analysis

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Charles Babington covers politics for *The Associated Press*.



The Supreme 'Obamacare' surprise will test mental health limits

By Al Norman

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

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

people."

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



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

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

Push Back

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

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

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

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

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

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

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

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

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

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Woman, 64, turns to crafts, starts business

By Shantee Woodards

GLEN BURNIE, Md. —

At first, retirement wasn't easy for Darla Schaefer. Her job as a federal environment program manager kept her so busy with traveling that she didn't have time for crafts outside of the holidays. After she left her job in 1999, she went from one art class to another, trying to find something that intrigued her. But that changed when a friend gave her a painted flower that had been made from a plastic bottle.

Schaefer was intrigued with how it was made, wondered if she could make her own and how she could do it differently. She began experimenting with plastic bottles and different types of fabric until she managed to create flowers with colorful designs.

Soon, friends started putting in requests and Bloom'n Bottles was launched more than two years ago.

"I was hooked," said Schaefer, a 64-year-old Glen Burnie resident. Her signature product is the flower decoration that can be used as a bottle stopper. "I wanted a design on mine, especially leopard. That ended up being my most popular flower."

At least 56 percent of U.S. households have someone who crafted once during 2010, contributing to the country's \$29.2 billion craft and hobby industry. The Craft & Hobby Association conducted an attitude and usage study where they tracked the sales and participation levels of different crafting categories.

Floral decorating was a \$1.3 billion industry, with 13.6 million households participating.

Woodworking and woodcrafts made the most money, with \$3.3 billion in sales.

Drawing was the most popular, with 21.1 million households.

Schaefer's work ethic is one shared by millions of baby boomers, many of whom plan to keep working after retirement. AARP estimated that 80 percent of them will work past the traditional retirement ages of 62 to 65 and reshape their professional lives as small business owners, consultants or part-time workers.

Schaefer promotes her business mainly through word of mouth and various craft shows. Her products start at \$35. She also makes magnets and doorsages that can drape over doors instead of the more-traditional wreaths.

Baltimore County resident Zivah Ring first spotted Schaefer at a craft fair. She inquired about the flowers she was carrying and Schaefer offered to make her an arrangement. Since then, Ring has purchased flower bottle stoppers and pins. When she's buying gifts for friends, she tells Schaefer the color palette of their home so the flowers will match.

"It's just a piece of art that is so different and so unique that you don't go anywhere else to see it," Ring said. "That's why I love it. I always look for something unique so that when I have it in my home, I won't see it in someone else's home."

Schaefer's first work area was on her long sofa that sat away from the wall. But

as her business expanded, so did her merchandise. Her husband, Ron, built a shelf in the basement for her. Now she has it set up with the tools of the trade — four airbrushes, glue, wire, a mini saw and a Dremel drill. Then there are her nonconventional products, such as paper towels, napkins and thousands of soda and water bottles.

To start, Schaefer cuts out the bottom of a bottle into a shape of flower. She covers it with fabric and goes over it with a heat gun to make the petals bloom. The process requires her to make layers of these formations, some parts from 12-ounce Coke bottles and some from miniature Aquapods. She has found that her collection of 2-liter bottles works best with the doorsages, whereas the Aquapods and soda bottles are best for the bottle stoppers.

Schaefer does her work by request, but her favorite way to do it is by visiting a customer's home first. That way she can take pictures of the designs in the carpet or the color of other furnishings so she can

know how to approach the project. When her doctor moved to a new office, Schaefer made her an arrangement that fit in with the waiting room carpet. She finds the corresponding fabric in a variety of ways, using anything from lace to party napkins for the designs.

The Schaefer home is an artistic one. Her great uncle was Walter Lenox, a ceramicist who founded the Ceramic Art Company. President Woodrow Wilson was the first of six presidents to use the Lenox china, and the Obamas used it for their first state dinner in 2009.

Ron Schaefer is also an artist. He carves ducks, but hasn't reached the point where he's ready to sell them because the process takes so long. A carving of a mallard drake took him three months to produce, and another took two months.

"If I had a show now, I'd show three pieces," said Ron Schaefer, chief compliance officer for the state's emergency medical services. "The more I do it, the faster I get." — AP

► Repealing

Cont. from page 7

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

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

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

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'Mindfulness' grows in popularity, and profits

By Julie Carr Smyth

COLUMBUS, Ohio —

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



Scott

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

Marines are doing it. Office workers are doing it. Prisoners are doing it.

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

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

personal experience.

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

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

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

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

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

Of the \$34 billion Americans spent on alternative medicine in 2009, \$4.2 billion



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

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

"As an infantry officer in the Marines, the

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

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

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

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

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

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

MINDFULNESS page 14

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Westfield mechanical engineer develops adult tricycle

WESTFIELD —

Back when the recession first hit, mechanical engineer Gary P. Webster noticed the manufacturers that had always hired him to design and build automation systems for their factories were sending those factories overseas. So he decided to come up with a product of his own and build it here.

The thought lead to the American Eagle Cycle. It is a tricycle for adults — especially seniors or some living with disabilities — looking for a little outdoor exercise on a solidly-built machine but unable to hold balance themselves on a regular bicycle.

"I have a road bike and a bad back," Webster, 66, said. "A road bike and a bad back do not go well together."

After three years of tweaking the design, he said, the American Eagle is

ready for production. He already has four employees at his company, Berkshire Group, 184 Falcon Drive, which is near the Barnes Air National Guard Base.

Owning one won't be cheap. He plans to sell them for \$2,499 each, plus shipping and handling. But, he said, all the bearings are sealed, so there will be no maintenance cost. He could have done it cheaper by buying foreign-built parts and materials.

Some parts, such as the Shimano wheel hubs, had to come from overseas because there are no more domestic companies doing that kind of work. However, Webster owns the molds for the fiberglass seat and has them made for him by a Vermont company.

A lot of the research Webster did was on his target market. More than 40 million Americans are 65 and older, a figure

expected to grow fast over the next few years as the nation's 78 million baby boomers age.

"As you get older it gets harder and harder to find ways to get exercise outdoors," Webster said. "When you think about the large retirement communities in Florida and the West, there is a huge market out there."

But baby boomers can be touchy, marketing director Lisa Lococo said. At first, American Eagle avoided the term "tricycle" on its website, and in its printed material, until she learned that the company was hard to find on the Internet without the keyword, tricycle.

"But our focus groups said there was a negative connotation to the word," she said. "It sounds juvenile."

American Eagle isn't just a supersized version of a toddler's trike, Webster said.

"We specifically wanted to avoid this appearance because many of our focus group participants didn't want to be seen on this style," Webster said.

Instead, the 65-pound American Eagle is semi-recumbent. That is, not like a regular bike but not as low-slung as a fully recumbent bicycle. It's on an aluminum chassis and steers with two handles that swing out of the way so the rider can sit down. The handles are linked to the front wheel with aircraft cable.

The seat is 16 inches off the ground, about the same height as a desk chair, Webster said.

Both handles have brake controls for the back wheels. One handle controls a variable-speed transmission enclosed in the chassis. The fiberglass seat has a storage bin in the back and provides back support. — AP

► Mindfulness

Cont. from page 12

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

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

The growing body of research show-

ing the brain has the capacity to change throughout life is bringing mental fitness onto the same plane as physical fitness, said Georgetown University associate professor Elizabeth Stanley.

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

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

Stanley said studies involving subjects engaged in repeated mindfulness have shown that it changes the way blood and oxygen flow through the brain, leading over time to structural changes. The practice can shrink the amygdala, which controls our fear

response; enlarge the hippocampus, which controls memory; and make the insular cortex that regulates the body's internal environment more efficient, according to recent peer-reviewed studies by Stanley and others.

The Centers for Disease Control and Prevention are touting several recent studies that have found the technique can reduce the severity of irritable bowel syndrome symptoms in women and reduce stress and pain in chronic sufferers of fibromyalgia and depression.

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

One Google lawyer, she said, was able to use her training to stop taking things so personally, reduce the irritability sometimes evident in her emails, and elicit immediate kudos from customers.

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

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

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New Orleans: Bacchus, blues and beignets

By Victor Block

How can you not love a city where local rogues and scoundrels have streets and bridges named after them? A place that celebrates its oddball residents on a website: eccentricneworleans.com. A destination where elegance lives comfortably with decadence.

Welcome to New Orleans, where no matter what your interests, you're likely to satisfy them and more.

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

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

A short block away on Bourbon Street, the scene is very different. T-shirt shops vie for attention with posters touting strip shows. Ear-

pounding music spills out of lounges, along with patrons sipping from plastic "take-out cups" of adult beverages.

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

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

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

Bullock and John Goodman.

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

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

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

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

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

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



Mardi Gras World

Gras parade and other events.

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

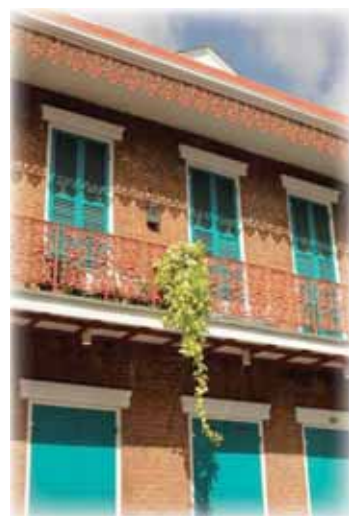
No matter where you are in New Orleans, you're never far from the mighty Mississippi River. In fact, without "Old Man River," there would be no New Orleans. On its 2,400 mile run from Minnesota to the Gulf of Mexico, it carries millions of tons of sediment every day, and that soil created the land which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

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

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

If you go ...

For more information about New Orleans, call 800-672-6124 or log onto www.neworleanscvb.com.



Typical French Quarter architecture (courtesy chris grancer)



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Young at Heart
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Two generations share roof, but live separate

By Mark Urban

TRAVERSE CITY, Mich. —

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

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

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

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

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

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

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

The controls aren't the only things that are separate. Each couple has their own place to live with their own front door.

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

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

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

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

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

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

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

So the idea of adults caring for their older parents was explored. Bob Siegle said the concept should expand as Americans live longer.

The first thought was to have Rita and Stewart move into Marsha and Bob's current

home but zoning rules about additions were too restrictive.

The next possibility was to adapt an existing structure.

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

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

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

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

Siegle said the structure he designed isn't mammoth.

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

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

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

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

The key is to plan for it rather than react.

"Nobody wants to sit down and talk about getting old or getting sick," Bob Siegle said.

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

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

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

Now what?

Again, there are options.

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

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

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



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HIPAA: Questions and answers for family caregivers

By Micha Shalev

Suppose your mother is a patient in the hospital or emergency room. You are her family caregiver and when you ask about her treatment, the doctor or nurse says, "I can't tell you that because of HIPAA."

That answer is wrong. But you need to know more. What is HIPAA? Why should you as a family caregiver need to know your mother's medical information? And what can you do to get the information you need? Here are answers to these and other questions family caregivers ask about HIPAA.

What is HIPAA?

HIPAA (Health Insurance Portability and Accountability Act) is a federal law that protects personal medical information. The law allows only certain people to see this information. This means that employers or groups who want this information for their own use cannot have it.



Who are family caregivers?

A family caregiver is someone who takes care of a person who has a chronic or serious illness or disability. The caregiver can be a family member, friend, partner or someone else close to the patient. He or she does not need to live with the patient.

Why do family caregivers need medical information?

Caregiving Tips

Family caregivers need medical information so they can better manage and provide care for the loved one. For example, they need to know what medical problem the person is being treated for. They need to know the names of the medicines the doctor orders, why the doctor thinks the patient needs them and what side effects to look out for.

Who is allowed to see a patient's medical information?

Doctors and other health care professionals can share medical information with family caregivers or others directly involved with a patient's care. The only time this can-

not happen is when the patient says he or she does not want this information shared with others.

Sometimes there is more than one family caregiver. If so, it is a good idea to choose only one person to talk with the patient's doctor or medical team. This person can then share important information with health care professionals or other family caregivers who provide care. Doctors also share medical information with nurses, therapists and other health care professionals on the patient's medical team. This is important for good care and is not affected by HIPAA.

Does the patient have to sign any papers?

Some hospitals or other health care facilities ask patients to sign written consent forms before doctors discuss medical information with family caregivers. This is not part of the HIPAA law, but may be part of the health care facility's procedures.

What if I have a problem getting medical information?

Talk with the social worker, patient representative or privacy officer if you are the family caregiver and have trouble getting

the patient's medical information. The next time your family member is a patient in the hospital or emergency room, tell the doctor or nurse that you are the person's family caregiver. The best care happens when the doctor or nurse then says, "Let's talk about the treatment your family member needs and how we all can help."

Ways to learn more about HIPAA: Department of Health and Human Services' Office for Civil Rights website, www.hhs.gov/ocr/hipaa; Health Privacy Project website, www.healthprivacy.org.

Micha Shalev, MHA, is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park located at 101 Randolph Road in Worcester. He can be reached at 508-853-8180 or by e-mail at m.shalev@dodgepark.com; view more information online at www.dodgepark.com. The facility is holding two free support group meetings a month for spouses and children of individuals with dementia and/or Alzheimer's disease. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

More prostate cancer test advice, for some men

WASHINGTON —

There's more advice on the contentious issue of prostate cancer screening: A leading group of cancer specialists says the decision hinges in part on a man's life expectancy.

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

That's a contrast from guidelines issued this spring by the U.S. Preventive Services Task Force, which recommended against routine PSA screening for all men. That government advisory panel found little if any evidence that PSA testing saves lives — and said too many men suffer impotence, incontinence, heart attacks and occasionally even death from treatment of tiny tumors that never would have killed them.

In its own review, the oncologists' group ASCO concluded that doctors

should discourage PSAs for men with less than a 10-year life expectancy, for those very reasons.

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

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

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

Too much PSA, or prostate-specific antigen, in the blood only sometimes

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

Two huge studies, one in Europe and

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

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

► Center

Cont. from page 9

"They have such a strong youth culture that I think a lot of them are going to have trouble adjusting to the fact that they are getting older," he said. "There's going to be a lot of resistance there. I can see them kicking and screaming before admitting they are getting old."

But, he said, reality will set in.

"Age does catch up with you eventually, and it will to the people who are now in their

60s," he said.

At a certain point, he said, senior centers might become a vital link for them. Some boomers who initially balk at the idea of going to a senior center might eventually find a need for the services they offer.

"They just won't brag about going to one," he said. "They just don't like the idea of being dependent on someone or something."

Patricia Kahlbaugh, a psychology professor at Southern Connecticut State University, said that, for some baby boomers, signing up

CENTER page 26

Now what? Finding community among strangers

By Marianne Delorey

Moving day has come, your toothbrush was swept into one of the many boxes before you. You start unpacking the boxes, picking up each item and holding it for a minute. You are aware of what you left behind. But what lies ahead?

Housing Options

Moving to a new place is such an emotional roller coaster. People can experience dread and loss in equal measures with hope and excitement. But once the decision has been made and the move accomplished, how do new people actually find community without losing themselves in a new home? Making matters more complicated, many aging adults go from their own home into a multiunit building — your neighbors are so close, and you don't even know them yet. How do people cope with such a huge transition?

Start with your space. Your four walls are a blank slate and represent a new start. Decorate them to show who you are, what you love and where you have been. Make sure your space fits your style — comfortable or chic, contemporary or classic.

Don't forget to garden. If your community allows it, make sure you plant outside your patio or put tomato plants on your balcony. Nothing says home like dirty fingernails.

Next, learn the community space — ask for a tour of the property even if you've been there a month. As the best way to learn something new is to teach it, offer to guide tours for applicants.

As part of offering to guide new applicants, study activity calendars and learn routines. Find out who does puzzles in the library or plays bingo on Saturdays. There is no requirement that you join in, but if you know who is doing what in each area, you know what your possibilities are.

Slowly, you will learn names. You will learn who to ask for a cup of coffee or who to see

with maintenance questions. You will learn who to avoid and who to welcome when they approach you. You will find your community. If you want to hurry up the process, try reaching out. One of these activities might just bring you closer:

- Hold a yard sale;
- Bring cookies to neighbors;
- Join activities;
- Start a book club;
- Start a reminder list of names in your unit. Keep notes on how to remember their names;
- Babysit your grandchild or grand dog and take a walk around the grounds. Many people will stop you to meet your company;
- Start a newcomers club.

Be prepared for the honeymoon period and be prepared again for it to end. Make a list of the reasons you decided to move. Reference this list when you are feeling like moving was a bad idea. Acclimation takes time. Know that you made the best decision you could at the time and appreciate what you got that you wanted. If this community

is truly not the right fit for you, look around to see what else is out there. But give it time first. Truly let yourself sink in. Most often, community will find you.

And finally, successful integration comes from what you seek. You probably remember Groucho Marx's famous quote, "I refuse to join any club that would have me as a member." Ask yourself, what did he seek? Approval and acceptance? Don't think of your blank slate on life like this. Think like Eleanor Roosevelt who said, "When you cease to make a contribution, you begin to die." For it is only when we are choosing community for what we can give that we also welcome community into our lives.

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.

Last drugs standing: Key Alzheimer's results coming

By Marilyn Marchione

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

Experts say that if these fail, drug companies may pull out of the field in frustration ...

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

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

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

The three treatments being tested are not even drugs in the traditional, chemi-

cal sense. They are antibodies — proteins made by the immune system that promote clearance of amyloid, the stuff that forms the plaque.

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

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

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

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

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

The three drugs and their developers are:

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



Immunotherapy unit.

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

- Gammagard, by Baxter International Inc.

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

Still, it would probably be very expensive.

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

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

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

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

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

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

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

Jason Marder is among them. The

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

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

In the roughly five years that her husband has taken Gammagard, there has been decline in his health, but it is minimal and the kind of slowing down you might expect from ordinary aging, she said. "He travels the subways, he does things that you and I do. And our quality of life together is what's most important," she said.

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

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

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

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

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

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

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

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

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

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Boomers mark 50th, 60th birthdays in a big way

By Beth J. Harpaz

NEW YORK —

It started with an email to a couple of friends: "Do you want to meet in Manhattan for our 50th birthdays?"

Before she knew it, Amy Delman and more than a dozen women — some of whom hadn't seen each other since high school graduation in 1979 — were coming in from around the Northeast for a weekend in the city.

And when they finally got together, they found that they shared not just childhood memories going back to second grade, but also the need to take a deep breath and take stock of their lives in middle age.

"It's almost like a new beginning," said Delman, who grew up in Jericho, Long Island. "Our careers are set, our kids are grown, some of us have lost a parent. It's a sense of 'Wow, I'm not a kid, I'm not young, I'm in middle age, but I want to enjoy it and not have any regrets.'"

Many boomers say they are marking the milestone birthdays of middle age — 50 for those born at the tail end of the post-war Baby Boom and 60 for those born in the early 1950s — in a big way. They're jumping out of airplanes, reuniting with lifelong friends for communal celebrations and toasting the decades at elaborately planned parties. And in addition to showing off their vitality and enjoying the fellowship of loved ones, they're also reflecting on the years gone by and the decades ahead.

For some, the big birthday is all about

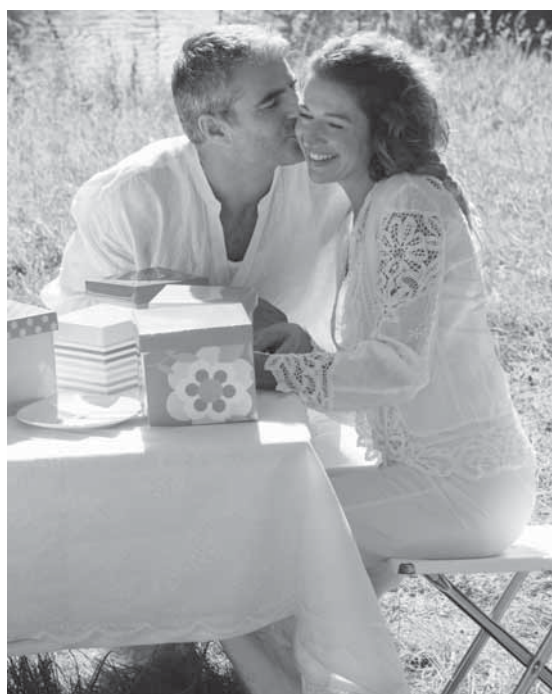
crossing something off the bucket list. Heather Kessen and her sister, who live in Cleveland, "gifted my mom with a trip to New York City for her 60th birthday. She's never been and we thought it would be a great way to celebrate."

Liz Gamble of Henderson, Nev., wanted to spend her 50th jumping out of a plane, and her sister, who lives in Florida, surprised her by showing up the morning of the skydive with her best friend and a limo for the ride to the airport. "Once I stopped screaming, it was the most amazing experience," Gamble said.

Harriette Rose Katz, a high-end New York party planner, said some boomers use milestone birthdays to relive their youth. Through her business, Gourmet Advisory Services, she's organized blow-out 50th birthday parties with 200 guests and musical acts ranging from the late Donna Summer to the '80s rock band Foreigner. "They can get pretty rowdy," said Katz.

Those turning 60 often find themselves honored by loved ones with a surprise party. Reggie Ishman was tricked into thinking he'd be celebrating his 60th with his wife, Sybil, in Charleston, S.C. Instead, he ended up on a flight to St. Lucia where a niece and her husband, wearing disguises, were seated one row ahead. More relatives joined them on the island, where activities included parasails and zip lines.

Sybil Ishman observed that boomers think of 60 in two different ways: "We are



quite logical in thinking that today many healthy older folks often reach 100, but 120? Not so likely. So the probability of doubling our age is pretty slim to none. ... However, the other side of our brain likes a good challenge and knows that today, 60 is not a big deal, so we take on 60 with all our might."

Jane Angelich's surprise 60th reinforced her feelings of youthfulness: It was hosted by her 87-year-old dad, who hopped a plane from Florida to California despite a recent hip replacement, and the guests included

her husband, who's 11 years younger than she is. "Age 60 was a milestone to be celebrated, not ignored," she said.

For Fred Pescatore, turning 50 has become a way to reconnect with a group of friends who shared a summer house in the Hamptons when they were in their 20s. "It started a few years back when the first one of us turned 50," said Pescatore, a Manhattan physician specializing in nutrition and diet. "We all went to St. John, where the birthday girl hosted a party and had rented a house for all of us to stay in. It was such a nice thing for us to get away, get out of the city, be together and relax, that everybody wanted to do it."

Last year, two more from the group held 50th birthday parties in Rome and London, and Pescatore will be next. He's inviting his pals to the Caribbean island of Montserrat, where he has a house, in February. Typically, guests bring spouses but no kids, and handle their own airfare, while the host provides lodging and meals. "This is like having our share house back again," he said.

Why did the round-robin of celebrations for the group come at the half-century mark?

"At 50, you're still working hard, but if you're fortunate enough to have achieved a certain modicum of success, you can look back on it and reflect a little," said Pescatore. "You start thinking about who's important to

MARK page 28

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Investing pros offer their best investing ideas

By Dave Carpenter

CHICAGO —

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

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

Numerous professionals offered up their single best investment ideas:

Natural resources

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

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

Blue chips and junk bonds

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

Pharmacy stock

"Express Scripts, a pharmacy benefits



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

Senior debt

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

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

and alternatives for OppenheimerFunds.

Lottery companies

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

Real estate, infrastructure

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

Elderly losing homes over a few hundred dollars in back taxes

WASHINGTON —

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

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

new report.

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

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

author and an attorney with NCLC.

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

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

that were targeted by subprime lenders. Here's how it works:

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

- If the taxes aren't paid, the government auctions the lien to investors. Past investors include JPMorgan Chase, Bank

ELDERLY page 25

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► Elderly

Cont. from page 24

of America and people who respond to Internet get-rich schemes, the report said. Homes typically are sold at steep discounts.

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

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

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

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

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

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

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

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

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

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

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

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

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

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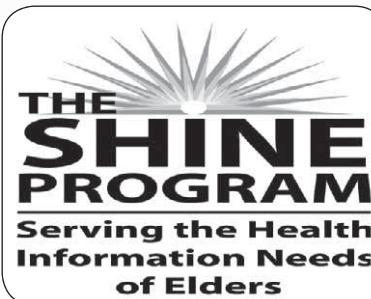
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Failing yourself and loved ones if dementia strikes

By Linda T. Cammuso

Failing to do an estate plan touches lives in ways that we often fail to imagine. So many people drag their feet when it comes to taking action to secure their futures and the results are often painful for them and for their families. We've often pondered why people procrastinate and discussed many reasons in our recent newsletter. I'd like to add another: denial.

Denial can be particularly prevalent for people faced with a diagnosis involving cognitive decline, if for no other reason than that they cannot yet confront what their futures may hold as they age. Sadly, statistics indicate that dementia is on the rise, with some figures indicating that dementia will affect one in eight baby boomers after they reach age 65. We all know of friends, colleagues, neighbors and relatives who have dementia or are caring for an affected loved one. For these individuals and their families, delaying action is a grave mistake.

People who receive a dementia diagnosis should deal with legal, financial and personal issues immediately, while they are still competent and able to meaningfully direct their own decisions. Failure to act could result in lost assets, lost estate planning opportunities and loss of autonomy over one's future.

If you are dealing with dementia, consider taking two steps to immediately help overcome future legal and financial obstacles: Tell your family — or at least key family members

who will be involved with your legal and financial affairs, and put estate planning at the top of your to-do list.

As emotional as the family meeting might be, it is necessary to discuss your wishes about medical care, who you want to manage your financial affairs when you can no longer do so, and end-of-life issues. Keep in mind that while dementia usually does not mean that you are in immediate danger of passing away, your days of meaningfully participating in decisions may be numbered. Talking to loved ones about your future while you are still able is critically important. If you feel that family dynamics might interfere with the discussion, your attorney may be able to help.

Legal Briefs



► Center

Cont. from page 21

for a senior center membership could signal a loss of relevance to them. "There are so many losses already with aging — function, cognitive ability," she said. Boomers might not want to embrace one more. "They want people to know they are still in the game."

Plus, she said, boomers had so much fun being young, they are in "no rush" to trade that in. "You see it a lot with boomers keeping involved with their kids to stay young with them," said Kahlbaugh, who was born at the end of the baby boom. "That's different than our parents, who were more comfortable with age segregation."

Step two involves scheduling an appointment with an attorney who specializes in estate planning and elder law. Some of the items you discussed with your family will also come into play when you meet with the attorney. Be prepared to discuss substitute decision making, such as who will make medical and financial decisions for you when you can no longer do so; options for managing your assets during your life; the disposition of your assets upon your death; and long-term care options for financing health care costs.

Overall, delaying your estate plan can have serious unintended consequences including unnecessary taxes, loss of assets to creditors and nursing homes and incorrect disposition of assets among your intended beneficiaries. The possibility of future nursing home care could also make it difficult to do lifetime

gifting without running afoul of the Medicaid five-year look back.

On the personal side, life and death decisions could end up in the hands of a stranger or family member you'd rather not have involved.

Creating your estate plan will have another important benefit: peace-of-mind, both for you and your loved ones. Don't procrastinate.

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.fifty-plusadvocate.com.

The bottom line is that the centers need to transform to become a place boomers will find fun. "They will have to modify programs for the baby boomers' interests, if they are to survive," Kahlbaugh said.

That thought hasn't escaped senior center directors, including Diane Puterski, director at the Baldwin Center in Stratford. It's been about five years since they first began wondering how to reach out to boomers.

She said staffers have attended national conferences on the topic and have gathered focus groups. However, so far, there haven't been any major changes to lure boomers in.

"We do offer Golden Zumba and that's been a hit," she said. Zumba has been attracting as many as 60 participants.

They also have record hops and haven't ruled out bringing in disco for the younger senior crowd.

Puterski said the majority of the center's nearly 5,000 members — about 80 percent — are in their 70s, 80s and older.

She's not concerned that boomers will completely abandon the senior center concept. "I'm sure we're not necessarily a priority to some, like we were for their parents' generation," she said. "But we do serve a purpose. We offer lots of courses and have new classes, like those for meditation at a reasonable price."

"We're not concerned about our membership because we serve a purpose," Puterski said. "There will always be new people here." — AP

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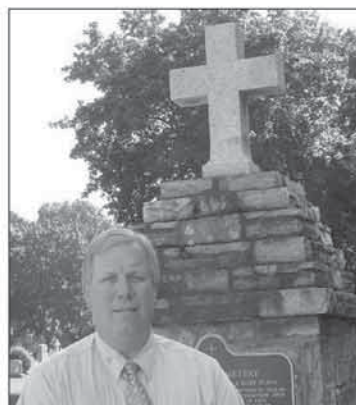


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4 key items to look for in new 401(k) disclosures

By Mark Jewell

BOSTON —

It's easy to overlook what's important when it comes to saving money. Many people would sooner clip a toothpaste coupon than review their retirement accounts to assess whether they can minimize investment fees.

Consider the potential savings from choosing low-cost investments and having the good fortune to participate in a 401(k) plan that charges relatively low administrative fees.

Let's say you have \$20,000 in a retirement account. If you assume you can earn a net return of 6.5 percent a year — 7 percent from investment gains, minus a relatively modest 0.5 percent in fees and charges to run the plan — the account would grow to \$70,500 in 20 years. Boost the fees to 1.5 percent, and the account will grow to just \$58,400. That's \$12,100 less because of a percentage point difference in fees and charges.

"It's not until the differences are laid out in terms of dollars that people actually take a step back and say, 'Wow, I should do something about this,'" said Bo Lu, CEO of FutureAdvisor, a Seattle-based firm that assesses 401(k) plans.

The problem is that 401(k) fee disclosures are typically ignored or quickly tossed aside. That's because the charges can be so complex, numerous and hard to find that they're nearly impossible to add up.

But this summer, 401(k) account-holders should keep a close eye on their mailboxes and email. They'll receive new fee disclosures from their employers containing much greater detail about what they're paying to invest in these tax-advantaged plans.

The various costs will be consolidated into one document — albeit one lacking an at-a-glance summary of how much you pay overall. Most investors will get disclosures running seven to 12 pages, said Dave Gray, a vice president with investment manager Charles Schwab. Expect documents that are "wordy, with a bit of complexity," he said. "What it really is, is a price list."

Most investors can expect to get the new disclosures by Aug. 30. Employers must send the disclosures once a year, and more frequently if the employer makes midyear changes to the plan affecting costs.

The disclosures are the result of 401(k) regulations set by the Labor Department. As of last month, investment companies that administer 401(k)s are providing new disclosures to employers that sponsor the plans. Employers must then share their own disclosures with employees, detailing plan costs that participants bear.

Here are 4 key items investors should look for in the documents:

1. Investment fees — These are fees

KEY page 28

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Modern twists on wood furnishings

By Kim Cook

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

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

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

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

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

Many wood furniture artisans are interested, as the Hendricks are, in honoring the provenance of their material, whether it's repurposed, recycled or just reimaged as something that can be used in the home.

That creative respect makes for some beautiful and intriguing pieces.

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

This spring, Howard added the Renewal series to her line, a departure from the more rustic pieces. She molds tightly grained, compressed bamboo into contemporary vanities such as the Halcyon, a curvy, wall-mounted piece fashioned from two proprietary varietals, Caramel Bamboo and the darker Woven Strand Bamboo.

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

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



Aurora in Antique soaking tub from Native Trails

ing machinist's baskets instead of shelves.

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

"Piecing a wall together is like a long-form improvisation with a permanent out-

come. I think that's pretty cool," she said.

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

Sourcebook: www.railyardstudios.com, www.nativetrails.net, www.etsy.com/shop/randrdesignworks — Sarah Reiss, www.strawserandsmith.com.

➤ Key

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paid to the managers of each mutual fund that an investor chooses. These managers — often called "investment advisers" in disclosures — select stocks, bonds or other investments that 401(k) assets are invested in. These fees make up at least two-thirds of overall plan costs, so details about these charges are the most important to review.

The disclosures will show the expenses charged by each investment option in the plan. Each mutual fund has a specific expense ratio — the ongoing expenses to cover operating costs, expressed as a percentage of a fund's assets. An expense ratio will be listed, along with an equivalent dollar amount for every \$1,000 invested. "That number for many folks is going to be quite eye-opening," Schwab's Gray said. To determine what you're paying, you'll need to tally the expenses for all of your specific investments.

It's not a simple matter to determine what constitutes high fund expenses because costs can vary widely. Funds investing in U.S. stocks typically charge less than those specializing in foreign stocks, and bond funds typically cost less than stock funds. Index funds seek to match the market rather than beat it, and generally charge lower fees than

managed funds because they don't rely on professionals to pick stocks or bonds. A study by the Investment Company Institute, an industry group, found that investors in stock index funds paid an average 0.14 percent in expenses last year, while investors in managed stock funds paid 0.93 percent, nearly seven times as much.

If you're looking to cut costs, and realize you've invested in funds charging high fees, consider making some adjustments. Most plans allow such changes with minimal hassle or expense.

2. Administrative costs — These may come as a surprise because they cover back-office operations that many investors don't know they're paying for. Among them are costs to provide online account access and to track daily changes in the values of investments offered in the plan. Then there are custodial costs for the bank entrusted with holding plan assets. Some plans also offer investment advice that can be costly.

Even with easier access to data on these expenses, investors will have little basis for deciding whether the administrative costs are too high. That's because the disclosure rules don't require that a plan's costs be presented in comparison with average fees at other plans, or some other benchmark. Comparisons are difficult because several different companies may play roles in administering a plan,

leading to layers of fees shared among the plan provider, the employer and participants.

3. Transaction costs — These include charges to borrow from a 401(k) and make withdrawals. Also review commissions and charges at plans that enable participants to trade individual stocks within their account or select other investments not offered as options within their plan.

4. Where to get help, or complain —

➤ Mark

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you, who's not important, what your values are. When you were younger, 50 seemed so old, but when you turn 50, you see it's not really old at all."

Delman expressed a similar sentiment about the disorienting experience of being right in the middle of the life cycle: "When our kids see us, we're old. In the workplace, we're the seasoned professionals. When we go to the doctor, it's no longer, 'If you were my daughter...' It's, 'If you were my mother, or my sister.'"

Despite the passage of time, she added, "to us, we look exactly the same way we did in high school." But at one point in their weekend away, reality intruded: "A bunch of 13-year-old girls went walking by and gave us a look as if to say, 'Actually, you

Look for phone numbers and websites where you can get more information. If you're still dissatisfied, team up with co-workers to assess your company's plan. If there's a consensus that the plan falls short on expenses or investment options, collectively approach company officials overseeing the plan to see if changes can be made. At a small employer, that may be the treasurer or CEO, while at a larger company it's often the human resources or benefits staff. — AP

look like middle-aged women.'"

For some boomers, a milestone birthday can also be a powerful testament to survival. Bonnie Lou Gross and Connie Sue Fleetwood are identical twins who for the past 13 years have gotten together with a few other friends from as far back as grade school to celebrate their birthdays, which all fall in March. Others in their small Iowa community with March birthdays have joined in over the years, and the event is now known locally as "March Madness."

The most recent joint birthday celebration was extra-special, the sisters recalled, as they marked not only their 50th birthdays but also Fleetwood's survival after a malignant melanoma diagnosis made back in 1992.

"I've got that 20-year battle behind me now," said Fleetwood, "and I can't say enough how fortunate I feel to reach that 50 milestone." — AP

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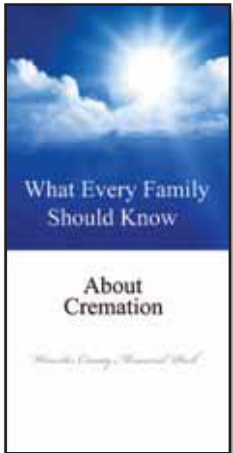
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Steamboat resumes travel on Mississippi

By Adrian Sainz

MEMPHIS, Tennessee —

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

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

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

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

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

by Great American Steamboat Company.

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

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

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

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

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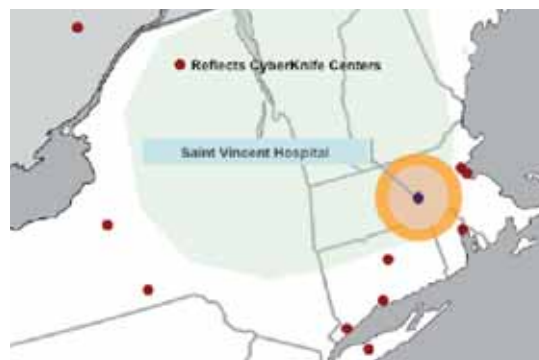


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