



**Vitamin hype  
debunked**  
page 9



**Vieques Island  
retreat**  
page 12



**Create a  
bedroom oasis**  
page 22

*Find Index of Caregiving Services on page 3*

# **fifty plus** advocate

**40<sup>th</sup>**  
year

Published Monthly / FREE / April 2014 / Vol. 40 / No. 4 / 24 pp.

EASTERN MA EDITION

## **Youngest boomers turning 50**



PRE-SORT STANDARD  
U.S. POSTAGE PAID  
PERMIT NO. 697  
WORCESTER, MASS.

CURRENT RESIDENT OR

Fifty Plus Advocate • 131 Lincoln Street • Worcester, MA 01605

**Enhance your lifestyle  
without breaking the bank!**



See page 14

Contact Steve Becker 781-249-0800  
or sbecker@dfcmortgage.com

[www.LifeStyleImprovementLoan.com](http://www.LifeStyleImprovementLoan.com)



# CREMATION WHY PAY MORE?

## \$1,395.00

**“Simplicity” Cremation.**

**Complete.**

**No Extra Charges**

**A+ Rated by the**

**Better Business Bureau**

**Family Owned**

**State Assistance Accepted**

***www.CasperCremation.com***

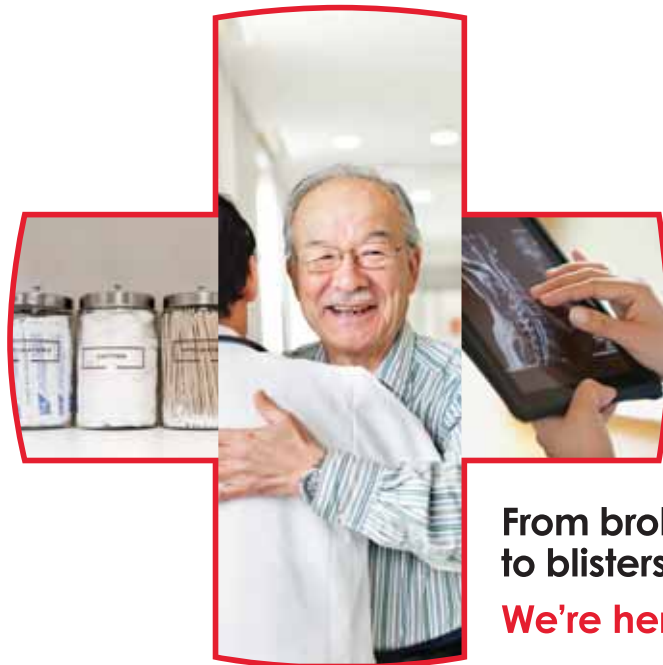
**Casper**  
**CREMATION SERVICES**

**617-269-1930**

**and 800-314-1890**

**(Toll-Free)**

MA Licensed Funeral Providers



No Appointment  
Needed

X-Ray & Lab  
Services On Site

Vaccinations  
& Physicals

Travel  
Medications

Most Insurance  
Plans Accepted

**From broken bones  
to blisters.**

**We're here for you.**

It doesn't matter if you are coming down with the flu or coming in with a broken finger. Our certified medical providers treat you quickly as soon as you walk in. You see, some doctors are specialists. So are we. We specialize in making you well, regardless of what is making you sick.

**Braintree 781.848.2273**

**Dedham 781.461.0200**

**Malden 781.322.7300**

**N. Andover 978.470.0800**

**Natick 508.650.6208**

**Saugus 781.233.1000**

**Waltham 781.894.6900**

**Watertown 617.923.2273**

Open 7 days a week:

M-F 8-8, S-S 8-5

**DoctorsExpressBoston.com**

An American Family Care Company

**Doctors  
Express®**  
**URGENT CARE**

**Our most advanced  
hearing technology  
and FREE  
Demos to take  
home and try!**



Some people just want the newest and best technology to maximize performance in difficult situations. If this is you, try the Oticon Alta. I wear two and LOVE them!

CALL me to schedule a free hearing test and consultation!

Steve

**617 770-3395**

Three generations of Tobias's serving the South Shore since 1959!



Stephen P. Tobias B.C. HIS  
MA Lic #59  
B.S. Science UMass 1978

Tobias Hearing Aids, Inc. 382 Quincy Ave, Quincy  
near Roche Bros and Walmart. Where Eddies Diner was!

FEATURED STORIES	
Older Americans win under Obama Care?	6
Medicare plans face cuts	6
Pill camera scans colon	7
How retirement living began	15
Walking in sunshine year-round	15
Aleve safer for the heart	15
Boomers exit burbs for downtown	20
Americans spend big bucks on pets	21

DEPARTMENTS	
Caregiving Tips	17
Feeling Healthy	9
Home Improvement	22
Housing Options	16
Just My Opinion	5
Legal Briefs	19
Money Matters	18
Resource for Caregivers	16
Reverse Mortgage	17
Vision Quest	10
Travel	12
Viewpoint	8



Hoofing it 15



Desirable downtown 20



Retirement origins 15



Pet craze 21

ABOUT THE COVER  
Last of the baby boomers reach age 50 p. 4

INDEX OF SERVICES IN THIS ISSUE

ADVOCACY	HEALTH PLANS FOR SENIORS	Dedham, Gloucester, Lexington, Malden, Melrose, Middleboro, Norwood, Plymouth, Taunton, West Newton
AARP..... p. 5	TUFTS Health Plan ..... p. 14	Wingate Healthcare, Brighton, Haverhill, Kingston, Lowell, Needham, North Andover, Reading, Sudbury..... p. 13
AFFORDABLE SENIOR HOUSING	HEARING SERVICES	REAL ESTATE SERVICES
Sherwood Village, Natick ..... p. 23	Tobias Hearing Aids, Quincy ..... p. 2	Sell Mom's House.com — Prudential Realtors..... p. 10, 23
ASSISTED LIVING	HOME CARE SERVICES	REST HOME
The Residences at Wingate, Needham p. 11	ABC Home Healthcare, Wakefield .... p. 12	Oosterman, Melrose ..... p. 18
ATTORNEY, ELDER LAW	Distinguished Care Options, Natick . p. 16	Oosterman, Wakefield ..... p. 18
Estate Preservation Law, Worcester.... p. 19	Old Colony Elder Services, Brockton .. p. 9	SLEEP APNEA RELIEF
Ingle Law, Southborough..... p. 23	HOME IMPROVEMENTS	Dr. S. Rinaldi, Andover ..... p. 17
CREMATION SERVICES	Creative Shelf, Weymouth ..... p. 6	SUBSIDIZED HOUSING
Casper Cremations, Massachusetts ..... p. 2	HOSPICE	Bixby Brockton, Brockton ..... p. 13
DEBT SERVICES	HopeHealth, Cape Cod ..... p. 20	Congregational Retirement, Melrose p. 13
Debt Counsel for Seniors/Disabled ... p. 18	MORTGAGE FINANCING	Lamplighter Village, Canton ..... p. 13
EYE CARE SERVICES	Direct Finance Corp. .... p. 14	URGENT WALK-IN MEDICAL SERVICES
Nielsen Eye Care, Quincy ..... p. 11	NURSING HOMES	Doctors Express, Andover ..... p. 2
FUNERAL SERVICES	Golden LivingCenters ..... p. 24	Doctors Express, Natick ..... p. 2
Peck Funeral Home, Braintree, Weymouth ..... p. 9	Attleboro, Chestnut Hill, Cohasset,	
SCS Memorials, Everett, Framingham . p. 6		

If you use any services listed above, please mention you saw their ad in the Fifty Plus Advocate.



# A legacy considered as youngest boomers turn 50

By Brian Goslow

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

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



Hopper

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

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

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

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

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

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

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

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

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

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

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

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



Tenenbaum

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

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

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

favor of some of those things, Johnsen said.

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

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

The same attitudes seem to apply when discussing legalizing marijuana. "Many people, after experimenting with it, decided that they didn't want to bring that into their life over the long haul," Johnsen said. "But whether or not that's something they want to indulge in, people might not see it as a decision they want to make for someone else."

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

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

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

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

Born during the "Space Age," she was in grade school during the final Apollo missions. "I remember people at our school telling us that we could be the first female astronaut, but I also remember thinking 'not me,'" said Tenenbaum, who is now a communication specialist at the NASA Jet Propulsion Laboratory at the California Institute of Technology.



Kowalchek

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

"I'm writing a book about how discouraged I've been as a woman in science and how hard I've had to struggle to push myself forward in my career," she said. "I want to encourage future generations to get engaged in science, to share what not giving up despite obstacles looks like."

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

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

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

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



Ahern

LEGACY page 8

**fifty plus**  
advocate

Eastern Massachusetts Edition  
131 Lincoln Street, Worcester, MA 01605  
Serving the Fifty Plus Community since 1975  
(508) 752-2512 • FAX: (508) 752-9057

Bookkeeping: ext. 6, Circulation: ext. 7, Sales Manager: ext. 5

Publisher: Philip Davis  
Executive Editor /  
Assistant Publisher: Sondra Shapiro  
Staff Reporter: Brian Goslow: ext. 135  
Copy Editor: Ellen Weingart  
Travel Writer: Victor Block  
Bookkeeper: Stacy Lemay: ext. 6

Art Director: Susan J. Clapham  
Research Study Advertising:  
Donna Davis: ext. 130  
Boston Metro / Boston South Sales Manager:  
Reva Capellari: ext. 5  
Sales:  
Donna Davis: ext. 130

Members of the Associated Press.

- Fifty Plus Advocate is published monthly, 12 times annually by Mar-Len Publications, Inc. 131 Lincoln St., Worcester, MA 01605.
- Fifty Plus Advocate accepts no responsibility for unsolicited manuscripts or materials and does not return them to sender. Retractions for any inaccuracies will be printed when necessary. Unsolicited letters to the editor become the property of this newspaper and can be reprinted in part or in whole unless otherwise stated. Fifty Plus Advocate columnists writing under a byline are expressing their personal opinions and not necessarily those of the newspaper.

Read more at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com)



# Longing for the good old days, before the Internet

By Sondra Shapiro

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



## Just My Opinion

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

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

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

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

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

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

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

did not fit the website description.

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

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

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

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

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

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

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

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

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

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

*Sondra Shapiro is the executive editor of the Fifty Plus Advocate. Email her at [sshapiro@fiftyplusadvocate.com](mailto:sshapiro@fiftyplusadvocate.com). And follow her online at [www.facebook.com/fiftyplusadvocate](http://www.facebook.com/fiftyplusadvocate), [www.twitter.com/shapiro50plus](http://www.twitter.com/shapiro50plus) or [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).*



## HONOR AN OUTSTANDING LEADER TODAY.

AARP is seeking nominations for the 2014 Andrus Award for Community Service, our most prestigious honor. Show your appreciation for a volunteer who's making a difference in your community. We're accepting nominations from April 1 through June 1, 2014. To nominate someone or learn more, call 1-866-448-3621 or visit [aarp.org/ma](http://aarp.org/ma)

**AARP**  
Real Possibilities



# Older Americans are early winners under health law

By Carla K. Johnson

CHICAGO —

For many older Americans who lost jobs during the recession, the quest for health care has been one obstacle after another. They're unwanted by employers, rejected by insurers, struggling to cover rising medical costs and praying to reach Medicare age before a health crisis.

These luckless people, most in their 50s and 60s, have emerged as early winners under the nation's new health insurance system. Along with their peers who are self-employed or whose jobs do not offer insurance, they have been signing up for coverage in large numbers, submitting new-patient forms at doctor's offices and filling prescriptions at pharmacies.

"I just cried I was so relieved," said Maureen Grey, a 58-year-old Chicagoan who finally saw a doctor after a fall in September left her in constant pain. Laid off twice from full-time jobs in the past five years, she saw her income drop from \$60,000 to \$17,800 a year. Now doing temp work, she was uninsured for 18 months before she chose a marketplace plan for \$68 a month.

Americans ages 55 to 64 make up 31 percent of new enrollees in the new health insurance marketplaces, the largest segment by age group, according to the federal government's latest figures. They represent a glimmer of success for President Barack Obama's beleaguered law.

The Great Recession hit them hard and for some its impact has lingered.

Aging boomers are more likely to be in debt as they enter retirement than were previous generations, with many having purchased more expensive homes with smaller down payments, said economist Olivia Mitchell of University of Pennsylvania's Wharton School. One in five has unpaid medical bills and 17 percent are underwater with their home values. Fourteen percent are uninsured.

As of December, 46 percent of older jobseekers were among the long-term unemployed compared with less than 25 percent before the recession.

And those financial setbacks happened just as their



health care needs became more acute. Americans in their mid-50s to mid-60s are more likely to be diagnosed with diabetes than other age groups, younger or older, accounting for 3 in 10 of the adult diabetes diagnoses in the United States each year. And every year after age 50, the rate of cancer diagnosis climbs.

The affordable coverage is "an answer to a prayer really," said Laura Ingle, a 57-year-old Houston attorney who had been denied coverage repeatedly because she has sarcoidosis, an autoimmune disease. She recently had back

surgery for a painful condition that's been bothering her for months.

One night in September, 64-year-old Glenn Nishimura woke up with wrenching pain that sent him to the emergency room. It was his gallbladder. A doctor recommended surgery.

Instead, Nishimura went home. A consultant to nonprofit groups, he was self-employed and uninsured.

"I checked myself out because I had no idea what this was going to cost," the Little Rock, Ark., man said. "They didn't want me to go, but they didn't stop me."

Nishimura lost his coverage after leaving a full-time position with benefits in 2007, thinking he could land another good job. The recession ruined that plan. After COBRA coverage expired, he was denied coverage because of high blood pressure and other conditions.

He made it until September without a major illness. A second night of gallbladder pain and a chat with a doctor persuaded him to have the surgery. After getting the bills, he negotiated the fees down to \$12,000, which he considered "a big hit, but it could have been worse." The average cost of a gallbladder removal in Arkansas was listed at three times that. Nishimura dipped into his savings to cover the bill.

In December, he chose a bronze plan on the new insurance marketplace that costs him \$285 a month after a tax credit. The deductible is \$6,300, so he hopes he doesn't have to use his coverage. He can get on Medicare in April, just in time for his annual checkup.

"Now there's the peace of mind of knowing the limits of my obligation if I have catastrophic health needs," he said.

Dr. Bernd Wollschlaeger said he's noticed a recent increase in patients in this age group at his family practice in Miami. Lots of them have untreated chronic conditions that have progressed to an advanced stage.

"Many have delayed necessary treatments due to costs and expect a total and quick workup on their first visit," he said, adding they want referrals to specialists and tests including colonoscopies and mammograms.

The abundance of older patients signing up is no surprise to the Obama administration, which conducted internal research last year that showed the "sick, active and worried" would be the most responsive to messages urging them to seek coverage.

Signing up younger, healthier enrollees is seen as more difficult, but crucial to keeping future insurance rates from increasing. The administration said those age groups may put off enrolling until closer to the March 31 deadline.

"We have always anticipated that those with more health needs would sign up early on, and that young and healthy people would wait until the end," administration spokeswoman Joanne Peters said.

Some of the aging boomers were determined to get coverage in the marketplace, despite repeated problems and frustration with the federal website.

The hours spent online and over the phone paid off for real estate agent Greg Burke and his beautician wife, Pat. The empty-nesters qualified for a tax credit that will lower their monthly health insurance premiums by nearly half.

The Burkes, from Akron, Ohio, are among the 38 percent of marketplace enrollees in the state between 55 and 64 years old. He's 61 and had a knee replaced six years ago.

They will now spend \$250 a month for health insurance, "a huge savings," Greg Burke said. Their deductibles also dropped from \$2,500 each to \$750 each, meaning they will pay less out of pocket.

In Miami, licensed practical nurse Marie Cadet, who is 54, often works double shifts to make ends meet for herself and her 12-year-old daughter. She had been paying more than \$150 a month for health insurance, with a \$3,000 deductible. In effect, she paid most medical costs out of her own pocket, including about \$80 a month for blood pressure medicine.

After choosing a plan from the marketplace, Cadet's monthly payment dropped to \$86 a month, with the government kicking in \$300. Her deductible fell to a more affordable \$900.

"Now," Cadet said, "I'm not scared anymore." — AP

## Medicare Advantage plans may face cuts

By Ricardo Alonso-Zaldivar

WASHINGTON —

Cuts are on the table next year for Medicare Advantage plans, the Obama administration says. The politically dicey move affecting a private insurance alternative highly popular with

seniors immediately touched off an election-year fight.

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

to whittle back the cuts or dodge them altogether.

Medicare recently issued a 148-page assessment of cost factors for the private plans next year. It included multiple variables, some moving in different directions, but analyst Matthew Eyles of Avalere Health estimated it would trans-

late to a cut of 1.9 percent for 2015, a figure also cited by congressional staffers briefed on the proposal.

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

Administration officials say the plans

ADVANTAGE page 7

### SCS Memorials

Since 1910

Did you now you can pre need your memorial just like you can pre need your funeral?

Guaranteed Prices

All pre need purchases are backed by Insurance

Servicing All of Greater Boston  
With Two Convenient Offices

Everett ~ Framingham  
(617) 387-3980 ~ (508) 872-1400



MA HIC #172954

CREATIVE  
SHELF  
SOLUTIONS



Made in the USA

Remaining In Your Home Just Got Easier

Install Pull-Out Shelves® in Your Existing Cabinets

Dramatically Increase Your Storage Space  
Everything in Your Cabinets is Now Easily Accessible  
9-Ply Baltic Birch • Full Extension Slides

LIFETIME FACTORY WARRANTY

Contact us for a **FREE, NO OBLIGATION** Estimate

781-803-6409

www.creativeshelfsolutions.com



# U.S. approves pill camera to screen colon

WASHINGTON —

**G**iven Imaging Ltd. said it has won U.S. approval for an ingestible pill camera that can help doctors screen the large intestine for polyps and other early signs of colon cancer.

The Israeli company's technology, developed from missile defense systems, uses a battery-powered camera to take high-speed photos of the intestinal tract over the course of eight hours. The images are transmitted to a recording device worn around the patient's waist and later reviewed by a doctor.

Analysts originally expected Given's approach to directly compete with traditional colonoscopy procedures. But company studies found that the images taken by the mini-camera are not quite as clear as those from the in-office procedure. As a result, the company has pursued a more limited market for its



PillCam: patients who have trouble undergoing standard colonoscopies.

Pillcam Colon was previously approved in 80 other countries, including in Japan, Europe and Latin America.

The Food and Drug Administration approved the company's PillCam Colon for patients who have experienced an incomplete colonoscopy. The company estimates 750,000 U.S. patients are not able to complete the procedure each year, due to anatomy issues, previous surgery or various colon diseases.

MorningStar analyst Debbie Wang said that Given's PillCam costs \$500, significantly less than the \$4,000 for a colonoscopy. Eventually, she thinks doctors may use the device to attract adults who avoid regular screenings due to fears of pain, embarrassment and general discomfort. The Centers for Disease Control and Prevention's guidelines currently recommend regular colonoscopies beginning at age 50 and continuing until age 75, though the majority of American adults don't follow the recommendations. — AP

## ► Advantage

Cont. from page 6

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

But the political clout of the plans is growing as seniors flock to them seeking better health care value. Medicare Advantage plans now serve nearly 16 million people, or about 30 percent of Medicare beneficiaries. They can offer lower out-of-pocket costs and broader benefits than traditional Medicare, but often restrict choice.

Insurers say they will be forced to pass

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

**Insurers say they will be forced to pass on higher costs to seniors or cut benefits if their rates are reduced.**

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

bined impact will be much higher.

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

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

Final rates won't be released until April 7, so the lobbying will get even more intense. In prior years, Medicare has some-

times pulled back from proposed cuts.

The announcement will help the government decide basic rates for the Medicare Advantage plans. But the actual change individual plans and customers eventually see will vary, depending on factors like a plan's quality rating or where the plan is located.

The plans have become a key source of revenue growth for insurers who sell and administer the subsidized coverage. They offer basic Medicare coverage topped with extras like vision or dental coverage or premiums lower than standard Medicare rates. There are hundreds of different plans around the country, each with its own set of variables like different deductibles, premiums and co-insurance. — AP

## Promote your services in New England's most award winning print & online media!



**R**ecently, in Buffalo, NY, there was an annual competition for excellence among senior newspapers and web sites from all the corners of the United States.

Independently judged by the University of Missouri School of Journalism, the Fifty Plus Advocate Newspaper and [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com) were the big winners.

In twelve categories we were awarded eleven first place and one second place certificates of excellence.

With over 100,000 readers and web site visitors every month, this is where you should promote your services.

**fifty plus**  
advocate

Contact Donna at 508-561-8438  
or e-mail [ddavis@fiftyplusadvocate.com](mailto:ddavis@fiftyplusadvocate.com) to receive  
no obligation information on our affordable rates.

**fiftyplus**  
advocate.com



# Help increase awareness of the SNAP medical deduction

By Michael E. Festa

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

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



## AARP and You

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

with only 34 percent participation rate among those eligible.

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

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

Who is eligible for the Medical Expense Deduction?

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

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

What Counts as a Medical Expense?\*

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

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

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

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

This information is from Mass Legal Services [www.masslegalservices.org/snap-medical](http://www.masslegalservices.org/snap-medical).

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

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

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

By Al Norman

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

Is this a revelation to anyone?

Seniors at risk of hunger were:

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

blood pressure;

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

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

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



## Push Back

of hunger, and another 750,000 suffer from hunger because of poverty. Hunger cuts

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

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

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

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

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

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

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

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

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

## ► Legacy

Cont. from page 4

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

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

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

## Enjoy Home Delivery of fifty plus

advocate

You can enjoy the convenience of having your **Fifty Plus Advocate** delivered to you at home, insuring you that you will never miss an issue. Just fill out this coupon and enclose payment.

☐ 1 year - \$18 ☐ 2 years - \$34 ☐ 3 years - \$48

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

If change of address or renewal, place mailing label here and your new address.

MAIL TO: **fifty plus**

131 Lincoln St., Worcester, MA 01605



## Do vitamins block disease? Some disappointing news

By Lauran Neergaard

WASHINGTON —

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

Millions of Americans spend billions of dollars on vitamin combinations, presumably to boost their health and fill gaps in their diets. But while

people who don't eat enough of certain nutrients may be urged to get them in pill form, the government doesn't recommend routine vitamin supplementation as a way to prevent chronic diseases.

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

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

After all, most people who buy multivitamins and other supplements are generally healthy, said journal deputy editor Dr. Cynthia Mulrow. Even junk foods often are fortified with vitamins, while the main nutrition problem in the U.S. is too much fat and calories,

she added.

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

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

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

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

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

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

Q: Why the new focus on multivitamins?

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

Multivitamins typically contain no more than 100 percent of the daily-recommended amount of various nutrients. They're marketed as sort of a safety net for nutrition gaps; the industry's Council for Responsible Nutrition says they're taken largely for general wellness.

Q: What are the latest findings?

A: With Alzheimer's on the rise as the population ages, Harvard researchers wondered if long-term multivitamin use might help keep older brains agile. They examined

a subset of nearly 6,000 male doctors, age 65 or older, who were part of a larger study. The men were given either multivitamins or dummy pills, without knowing which they were taking.

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

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

A: The results of the Physicians Health Study II have been mixed. Overall, it enrolled

VITAMINS page 10

## Study finds why some supplements might be risky

By Lauran Neergaard

WASHINGTON —

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

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

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

fighting mechanisms.

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

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

Antioxidants are compounds that help

STUDY page 10



Do you need assistance with activities of daily living?

Our Personal Care Attendant program could be for you! Your PCAs provide assistance with activities from mobility to housekeeping.

To find out more, contact Old Colony Elder Services. Proudly serving greater Plymouth County and surrounding communities.

144 Main Street - Brockton, MA 02301  
508-584-1561

TTY: 508-587-0280 • Fax: 508-897-0031

info@oldcolonyelderservices.org  
www.oldcolonyelderservices.org



Old Colony Elder Services  
Providing services to the community since 1974

# Support our ADVERTISERS

Please let them know you saw their ad in the

## fifty plus

advocate

**Thank you in advance for your help!**

## Family Funeral Homes Serving the South Shore



Since 1930 with  
Complete Services



Office Hours:  
10 am to 8 pm EST  
Monday through Saturday



Peck Funeral Homes:  
Braintree Chapel  
516 Washington Street  
Braintree, MA 02184  
Phone: (781)843-0890

Peck Funeral Homes:  
Weymouth Chapel  
870 Broad Street  
E. Weymouth, MA 02189  
Phone: (781)337-0093

See our website for more information [www.peckservices.com](http://www.peckservices.com)



## ► Vitamins

Cont. from page 9

about 15,000 healthy male doctors age 50 and older, and the vitamin-takers had a slightly lower risk of cancer — 8 percent. Diet and exercise are more protective. They also had a similarly lower risk of developing cataracts, common to aging eyes. But the vitamins had no effect the risk for heart disease or another eye condition, Sesso said.

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

A: As part of a broader treatment study, a separate research team asked that question. They examined 1,700 heart attack survivors, mostly men, who were given either a special multivitamin containing higher-than-usual doses of 28 ingredients or dummy pills. But

the vitamins didn't reduce the chances of another heart attack, other cardiovascular problems or death.

Q: What about women?

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

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

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

## ► Study

Cont. from page 9

protect cells from certain types of damage, and antioxidant-rich fruits and vegetables certainly are healthy. The question is the health effect of extra-high doses in pill form. Studies in people have shown mixed results but haven't proven that vitamin supplements prevent cancer, and a few have suggested the possibility of harm. One study in the 1990s found beta-carotene increased the risk of lung cancer in smokers. Nor are smokers the only concern: A 2011 study found Vitamin E supplements increased men's risk of prostate cancer.

As for people who already have cancer, the National Cancer Institute says: "Until

more is known about the effects of antioxidant supplements in cancer patients, these supplements should be used with caution."

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

The research doesn't examine whether antioxidants might help prevent tumors from forming in the first place — only what happens if cancer already has begun.

The researchers gave Vitamin E, in a range of supplement doses, or an antioxidant drug named N-acetylcysteine, to mice engineered to have lung cancer.

The antioxidants did prevent some cell damage. But doing so prevented a well-known tumor-suppressing gene named p53 from getting the signal to do its job, explained study co-author and Gothenburg biologist Per Lindahl. — AP

## Spinach really does benefit your eyes

By Dr. Steven Nielsen

The health of our eyes is largely dependent on how we take care of them over the course of our lives. This includes eating foods that are beneficial to eye health. In addition to the foods we eat, the following are important and easy ways to protect our eyes:

- Wear sunglasses to protect your eyes from harmful UV rays.

- Take nutritional supplements such as omega-3 to encourage better overall visual acuity.

- Avoid rubbing your eyes since it can cause retinal and corneal damage.

While following these guidelines will assist in your eye health, there are still risks of developing other vision related problems such as macular degeneration. Macular degeneration, often age-related macular degeneration (AMD or ARMD), is a medical condition that usually affects older adults and results in a loss of vision in the center of the visual field (the macula) because of damage to the retina.

There are two forms of the disease — dry and wet. AMD is a major cause of blindness and visual impairment in individuals age 50 and over. It affects more than 1.75 million individuals in the United States. Macular degeneration can adversely affect and sometime make it impossible to carry out every day functions such as reading, facial recognition and distinguishing colors.

One way to receive important nutrients

for the eyes is to include spinach in your diet. Spinach contains powerful antioxidants — lutein and zeaxanthin — needed for lowering the risk of developing macular degeneration. Including raw spinach in the diet will benefit eye health over time. Spinach-based smoothies offer a way

to include the vegetable in the diet.

Try this delicious

### Vision Quest

smoothie recipe:

#### Spinach smoothie (2 servings)

Ingredients:

1 banana, medium size, sliced;

2 cups baby spinach;

1 cup milk (dairy or non-dairy);

Optional ingredients:

10 almonds, soaked overnight;

1 tablespoon flax seed oil;

1 cup of any other fresh or frozen fruit like berries, mangos and peaches;

Crushed ice.

Instructions: Blend together the sliced bananas, spinach and about 1/2 cup of milk to make a smooth puree. There should not be any lumps. Next, add the remaining milk and blend it once again. Adjust the quantity of milk to get the desired consistency. Serve it immediately.

Steven A. Nielsen is the chief ophthalmologist at The Nielsen Eye Center. To schedule a consultation or examination with Dr. Nielsen, call 617-471-5665 weekdays between 8 a.m. and 4 p.m. or email [resco@golasik.net](mailto:resco@golasik.net). Archives of articles from previous issues can be read at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).

## Trust Us to Sell Your House or We Will Buy It!

### No matter what your situation

- Downsizing
- Inherited Property
- Mom or Dad going into Assisted Living

**No realty commission applies when we buy your home.**

**We handle all repairs and clean-out!**

Contact David Dowd and our experienced team at Prudential Stephan Realtors now for:

**Free Home Pricing Analysis and Moving Strategy**

Rely on us to help define your options, determine the **best price** and **get results fast!**

**Free Services to Help Organize, Downsize, Pack & Move!**

**Take what you want. We handle the rest!**



David J. Dowd  
Founder of Sell Mom's House

**Call David Today**  
**774-696-6124**

[david@sellmomshouse.com](mailto:david@sellmomshouse.com)



## SELL

using the power of  
**Prudential Real Estate Network, or...**

**We will BUY your property**  
**"as is" — all cash,**  
**no realty commission,**  
**no-clean out required!**



# Create a Healthier, Happier You This Spring

Join the Residences at Wingate, Needham's premier independent living, assisted living and memory care community, in March for free health and wellness events.

*Limited spaces are available!  
RSVP by calling (781) 455-9080.*

**THE  
RESIDENCES**  
at WINGATE

INDEPENDENT LIVING • ASSISTED LIVING • MEMORY CARE  
235 GOULD STREET, NEEDHAM, MA 02494 781 455 9080



## March 5, 6 – 7:30 pm Love Your Body, Love Yourself Workshop

Gain more awareness of your body with introductory yoga for all ages and mindful eating. Acclaimed dietician and yoga teacher, Diana Cullum-Dugan, RD, LDN, RYT, will explore your relationship with food, body image and emotions.

## March 11, 6 – 7 pm Clean Eating 101 with Author Terry Walters

Learn how to create healthy, delicious and beautiful food at home with best-selling author, Terry Walters, creator of the *Clean Food* and *Clean Start* book series.

[www.residencesatwingate.com](http://www.residencesatwingate.com)

## The Nielsen Eye Center Advantage:

The Doctor,  
The Technology  
And The Service  
You Deserve

CHOOSE THE VERY  
**BEST** IN Eye  
Care



Steven A. Nielsen, M.D.  
Cataract, Refractive  
and Lasik Specialist

THE NIELSEN EYE CENTER IS A  
FULL SERVICE VISION CENTER OFFERING:

- ◆ Cataract Surgery
- ◆ Blade-free LASIK
- ◆ Macular Degeneration and Glaucoma Treatment
- ◆ Diabetic Retinopathy
- ◆ Dry Eye Treatment
- ◆ Hearing evaluations and Hearing aids
- ◆ Cosmetic Procedures
- ◆ Routine Eye Exams

**Is your loss of clear vision  
slowing you down?**

*Come to the Nielsen Eye Center, the premier vision  
correction destination for mature adults.*

**Call today and make an appointment.  
1-877-373-2020.**



300 Congress Street, Suite 201, Quincy, MA 02169  
99 Derby Street, Hingham, MA 02043  
**[www.golasik.net](http://www.golasik.net)**



# Vieques Island:

## From bombsite to beach town

By Victor Block

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

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

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



Fast food Vieques style

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

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

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

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

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

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

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



Vieques beach

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

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

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



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

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

### If you go ...

For information about visiting Vieques, call 800-866-7827 or log onto [www.seepuertorico.com/en/destinations/culebra-and-vieques](http://www.seepuertorico.com/en/destinations/culebra-and-vieques).

**"The best service I have ever had"**

- ABC Home Healthcare client



Experience the difference. We're owned and operated by a Nurse Practitioner and Certified Case Managers.

When it comes to home care, trust the professionals...



**Home Healthcare<sup>®</sup>**  
Professionals

**781-245-1880**

**[www.abchhp.com](http://www.abchhp.com)**

Home Health Aides • Homemakers • Companions • Live-In Caregivers  
Private Duty Nursing • Hospice and Respite Care • and more  
All services available 1 to 24 hours a day, 7 days a week include nurse supervision.



# Unparalleled Care, Service, & Lifestyle for Your Well-Being



*"Coming to Wingate was one of the best decisions I've ever made. I truly feel at home here."*

Wingate Healthcare provides the finest care for our residents and superior healthcare services in our state of the art facilities. One look will tell you that you're in the right place!

**SHORT TERM REHABILITATION**  
**SKILLED NURSING**  
**ASSISTED LIVING • HOSPICE**  
**LONG TERM CARE**  
**WOUND CARE**



Call for a tour Brenda Diaz, Director of Community Relations  
(781) 707-9500  
[www.wingatehealthcare.com](http://www.wingatehealthcare.com)



**BRIGHTON • NEEDHAM • SUDBURY • KINGSTON • HAVERHILL • NORTH ANDOVER • LOWELL • READING**

## Winter...time for comfort...time for home!

We invite you to visit our communities of Lamplighter Village, Bixby/Brockton Centre and Congregational Retirement Homes.



### Lamplighter Village

1 Stagecoach Road, Canton, MA  
781-828-7834 (TTY 711)

- **Now Accepting Applications!**
- 1 & 2 Bedrooms
- Community Room
- Parking
- Pet Friendly

### Bixby/Brockton Centre

103-106 Main Street, Brockton, MA  
508-588-5556 (TTY 711)

- **Now Accepting Applications!**
- Heat & HW Included
- Community Room w/Kitchen
- and Resident Library
- Community Social Events
- Live In Superintendent

### Congregational Retirement Homes

101 Cottage Street, Melrose, MA  
781-665-6334 (TTY 711)

- Efficiencies, Studios & 1BRs
- Community Room with Library, TV & Kitchen; Beauty Salon
- Mystic Valley Elder Services on premises
- Council of Aging Van Available for Appts.
- Pet Friendly



Our communities feature 24 hour emergency maintenance, professional management on-site, laundry care center, emergency call system, planned resident events & activities, and close to bus routes, shopping, restaurants, medical & major roads/highways.

Communities are for those 62 years+, HP/disabled person 18 years+. For additional info on these & our many other communities, visit [peabodyproperties.com](http://peabodyproperties.com) or call 781-794-1000. \*Income limits apply. Rents and income limits based on HUD schedule and subject to change. Please inquire in advance for reasonable accommodations. Information contained herein subject to change without notice.





# A care team, a ride to the doctor and a daughter with fewer worries.

**\$0 plan premium, prescriptions and dental.**



Introducing a plan that can give you more than you would expect, Tufts Health Plan Senior Care Options (HMO-SNP) is a plan for seniors with \$0 out-of-pocket costs. It combines Medicare and MassHealth Standard benefits including dental care, transportation and extras like a care manager.

Call to learn if the Tufts Health Plan SCO is right for you.

Call us toll-free at  
1-855-670-5938 (TTY 1-855-670-5940).  
Or visit [www.thpmp.org/sco](http://www.thpmp.org/sco).

Representatives are available Monday - Friday 8:00 a.m. - 8:00 p.m.  
(From Oct. 1 - Feb. 14 representatives are available 7 days a week, 8:00 a.m. - 8:00 p.m.)

## TUFTS Health Plan Senior Care Options

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, copayments/coinsurance may change on January 1 of each year.

Tufts Health Plan is an HMO plan with a Medicare contract and a contract with the Commonwealth of Massachusetts Medicaid program. Enrollment in Tufts Health Plan depends on contract renewal. Tufts Health Plan Senior Care Options is a voluntary MassHealth (Medicaid) program in association with EOHHS and CMS. You must continue to pay your Medicare Part B premium.

H2256\_S\_2014\_35 Accepted



NEW CAR

## Lifestyle Improvement Loan

### New Loan Product For Qualified Seniors!

Improving Seniors' Lifestyles by turning  
*Home Equity into Liquidity*

Lifestyle Improvement Loans help seniors  
who want more out of life than just *surviving*.

Live an active and enjoyable lifestyle and remain in your home.

#### Our Lifestyle Improvement Loan offers:

- Tax free cash available
- No monthly mortgage payments
- Improved HUD guaranteed HECM loan program
- Weekend or evening appointments at your home
- We will guide you through the process



VACATION



PAY OFF MORTGAGE



INSTALL SAFETY  
EQUIPMENT



GRANDKIDS  
COLLEGE FUND



PAYOFF MEDICAL  
& CREDIT CARD BILLS



[www.LifeStyleImprovementLoan.com](http://www.LifeStyleImprovementLoan.com)

400 TradeCenter  
Suite 5900  
Woburn, MA 01801

Call Steve Becker, Sr. Loan Specialist for a personal consultation.

office: 781-569-5044 • cell: 781-249-0083

e-mail: [sbecker@dfcmortgage.com](mailto:sbecker@dfcmortgage.com)

NMLS #9975

Licensed by the following State Banking Departments: Massachusetts Mortgage Broker License #MB1535; Rhode Island License #20001192LB; Licensed by the New Hampshire Banking Dept.; New Hampshire Mortgage Broker License #8276-MBR; Maine Mortgage Licensing System (NMLS) #1535; Nationwide Mortgage Licensing System (NMLS) #1535; Direct Finance Corp. arranges but does not make mortgage loans. 40 Accord Park Dr., Ste. 208, Norwell, MA 02061



# How the notion of retirement for workers took root

By Paul Wiseman

WASHINGTON —

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

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

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

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

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

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

Eich, an economist now with the International Monetary Fund.

In the 16th century, Britain and several European countries offered pensions to their troops, starting with officers and gradually expanding to enlisted men. The first civilian public servant to receive a pension was an official with the London port authority. He was paid half his working income — deducted from the pay of his replacement.

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

The idea went nowhere.

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

When farming dominated the economy, most men worked as long as their health held out. As they aged, though, they often cut their hours and turned the most physically demanding chores over to sons or hired



hands. In 1880, when half of Americans worked on a farm, 78 percent of American men worked past age 65.

The industrial age changed everything.

Skeptics wondered whether old folks could understand and work with the new machines. One of the giants of American medicine, Johns Hopkins Hospital co-founder William Osler, in 1905 decried the "uselessness" of men older than 60 and said they should leave the workforce. Osler also made a tongue-in-cheek reference to Anthony Trollope's novel *The Fixed Period*, which portrayed a plan to impose euthanasia on the aged.

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

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

From there, private pension plans grew. The plans received a boost during World War II, when the government imposed wage freezes. This led some companies to offer pensions and other benefits to attract scarce workers.

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

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

## Walking club hoofing it all year long

By Brian Goslow

WORCESTER —

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

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

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

of the atrium to complete one mile.

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

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

Along with the known health benefits of walking — "helping you lower your blood pressure, reduce and manage your weight, maintain bones and muscle strength and reduce your risk of heart disease and stroke," according to program literature, participants get to enjoy a beautiful climate-controlled

environment. "They can come in any season," Case said. "If it's too hot outside, or if it's freezing, like we've had this past winter, they can come here."

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

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

While Healthy Striders membership has an age requirement, people of all ages are welcome to use the "track." Workers from the surrounding downtown neighborhood utilize the atrium during their lunch break to stay fit.

The program recently began hosting an educational lecture series designed for



Case

Striders members; about 30 people attended the first, given on a snowy day by Dr. Philip Leahy IV and focused on knee pain and the risks associated with it.

While they aren't officially Healthy Striders members, Phil Morris, 73, and his wife, Mary, 70, of Worcester, walk the Atrium course nearly every day and have done so for the past three years, covering the mile in approximately 30 minutes.

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

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

## Aleve may be safer on heart than rival drugs

WASHINGTON —

Federal health officials say the pain reliever in Aleve may be safer on the heart than other popular anti-inflammatory drugs taken by millions of Americans.

A Food and Drug Administration (FDA) review said naproxen — the key ingredient in Aleve and dozens of other generic pain pills — may have a lower risk of heart attack and stroke than rival medications like ibuprofen, sold as Advil and Motrin. FDA staffers recommend labeling naproxen to emphasize its safety.

The safety review was prompted by a huge analysis published last year that looked at 350,000 patients taking various pain relievers. The findings suggest naproxen does not carry the same heart risks as other medications in the class known as nonsteroidal anti-inflammatory drugs, or NSAIDs.

If ultimately implemented, suggested labeling could reshape the multibillion-dollar market for drugs used to treat headaches, muscle pain and arthritis.

The change could make Aleve and other naproxen drugs the first choice

for patients with a higher risk for heart problems, according to Ira Loss, a pharmaceutical analyst with Washington Analysis. But he added that all NSAIDs will continue to carry warnings about internal bleeding and ulceration, a serious side effect that is blamed for more than 200,000 hospital visits every year.

The FDA meeting is the latest chapter in an ongoing safety review of NSAIDs that stretches back to 2004, when Merck & Co Inc. pulled its blockbuster pain reliever Vioxx off the market due to links to heart attack and stroke. Vioxx

was part of a subset of newer NSAIDs designed to be easier on the stomach. But in the wake of the Vioxx recall, the FDA beefed up warnings about heart safety risks on all drugs in the class, including Motrin, Advil, Aleve and Celebrex. Pfizer's Celebrex is the only drug from the same class as Vioxx that remains on the market.

Current labeling warns that taking NSAIDs long-term can increase the risk of heart attack and stroke. Patients and doctors are advised to take the drugs for the shortest time period possible. — AP



# Growing number of seniors caring for other seniors

By Matt Sedensky

NOBLESVILLE, Ind.—

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

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

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

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

"I think people are surprised that this

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

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

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

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



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

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

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

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

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

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

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

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

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

## Best time to sell a house is sooner rather than later

By David J. Dowd

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

Moving seems overwhelming, and people think they will get more money by fixing the home first or waiting for market conditions to improve. Sound familiar? Then reconsider and don't fall into these typical traps at the expense of living in a setting that does not meet your needs or desires.



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

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

### Housing Options

moving is too daunting. The time to sell varies, depending on the style of your home. If the property is suitable for families with school age children, then selling in the spring is usually best so that the new owners can settle into their new home in time for the school year. However, when selling a condo, a small cape or ranch house, the

time of year is almost irrelevant because your buyer will likely be an empty nester, retirees or a couple without children.

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

In total, it's usually at least four to six months from making a decision to sell and to close on a home sale. That means starting by April or May for the back-to-school

buyers. Of course, you need to find a new location to live yourself, but renting can be a fine interim option that allows you to look with cash in hand, and with less pressure.

You can influence price with a coat of paint or minor repairs. Buyers have many choices and the Internet makes it easy to shop and compare. Be realistic, and work with a realtor who is aggressive yet pragmatic. The most reliable measure of price is to compare the price per square foot of sold homes nearest to yours and of similar style and number of bedrooms and bathrooms.

Cleaning out the clutter and presenting your home in its most favorable light is the

BEST page 17



## Distinguished Care Options

*Home is where we help you*

Help you care for an elder loved one  
Help you live safely  
Help you live independently  
Help you live with dignity

**Distinguished**  
Care Options

209 West Central St., Suite 315  
Natick, MA 01760  
508-653-8512  
www.dco-ma.com

\*Formerly New Century Homecare Services



# Your kidneys and you: How to stay healthy

By Judith Boyko

Many of us don't pay much attention to our kidneys — until we have to. Our kidneys, according to The American Kidney Fund, are "like a pasta strainer or filter. (They) keep some things in your body that you need, and get rid of other things that you don't." The kidneys also do many other jobs that you need to live. They:

- Make urine;
- Remove wastes and extra fluid from your blood;
- Control your body's chemical balance;
- Help control your blood pressure;
- Help keep your bones healthy; and
- Help you make red blood cells.

However, when a simple medical test indicates that we have chronic kidney disease (CKD), we must make lifestyle changes to manage it.



The two primary risk factors are high blood pressure and diabetes; they contribute to two-thirds of CKD. Other risk factors include obesity, high cholesterol and a family history of CKD, according to the Center for Disease Control and Prevention's (CDC) *National Chronic Kidney Disease Fact Sheet, 2014*. Another risk factor is age — CKD risk is most common in those over the age of 70.

While we can't undo our family history, we can take preventive measures to ensure that our blood pressure is controlled and that diabetes is circumvented by additional

## Caregiving Tips

healthy habits.

Some ways to maintain healthy blood pressure include: not smoking; reducing sodium intake; engaging in daily physical activity; limiting alcohol consumption; and managing stress. Diabetes risk may be decreased by maintaining a healthy weight, eating nutritious meals and staying active.

Now, the facts, according to the National

Kidney Foundation:

- 26 million American adults have CKD and millions of others are at risk.
- One in three American adults is at high risk for developing kidney disease. Over the course of a lifetime, the risk increases to one in two.
- Black Americans are three times more likely and Hispanics 1.5 times more likely to experience kidney failure.
- About 415,000 Americans are on dialysis and about 180,000 live with a functioning transplant.
- Of 118,000 Americans currently on the waiting list for a lifesaving organ transplant, more than 96,000 need a kidney. Fewer than 17,000 people receive one each year.

Early stage kidney disease does not present symptoms. Unfortunately, symptoms appear once the damage is done and may include "swelling of ankles, feet and hands; shortness of breath; high blood pressure... poor appetite; nausea and vomiting; dry, itchy skin; and fatigue," according to the Mayo Clinic.

Kidney disease can be identified through several medical tests: blood pressure check; urinalysis; and glomerular filtration rate (GFR), which, according to the National Kidney Foundation, "is the best way to check kidney function." GFR "is estimated from results of a serum (or blood) creatinine test ... and tells how well your kidneys are working to remove wastes from your blood."

Your kidneys are essential organs to your body that help take waste out of your blood, balance the fluids in your body, form urine and help other essential bodily functions. Go out and get a diagnostic test today.

Judith Boyko, MBA, MS, RN, is CEO of Century Health Systems, Distinguished Care Options and Natick Visiting Nurse Association. She can be reached at [info@natickvna.org](mailto:info@natickvna.org). For additional information, visit [www.centuryhealth.org](http://www.centuryhealth.org), [www.dco-ma.com](http://www.dco-ma.com) or [www.natickvna.org](http://www.natickvna.org) or call (508) 651-1786. Archives of articles from previous issues can be read at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).

## ► Best

Cont. from page 16

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

The best plan is to not over-manage or

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

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

## It's not too late to get a reverse mortgage

By Alain Valles

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

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

- No income verification or documentation;
- No requirement to give tax returns or bank statements;

NOT page 19

# SNORING? SLEEP APNEA? CPAP INTOLERANT?



## Oral Appliance Therapy Can Change Your Life!

Covered by most MEDICAL insurance!  
CALL FOR A FREE CONSULTATION

## Do you experience any of the following?

- Poor Memory
- Irritability or Moodiness
- Restless Sleep
- Difficulty Concentrating
- Loud Snoring
- Excessive Daytime Sleepiness

## Dr. Steven J. Rinaldi

Chestnut Green:

565 Turnpike Street #73, North Andover, MA 01845

978-475-9141

[www.SleepApneaSnoringMA.com](http://www.SleepApneaSnoringMA.com)



## Small business owners neglect retirement savings

By Joyce M. Rosenberg

### NEW YORK —

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

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

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

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

included bookkeeping and delivery services.

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

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

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

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

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

ability to save for the lifestyle they want in retirement.

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



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

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

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

was the priority.

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

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

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

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

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

SMALL page 21

## LOOKING FOR A LOW COST, LEGAL ALTERNATIVE TO BANKRUPTCY?

Are you a Senior, Veteran or Disabled Person Living on Social Security, Disability, Pensions or Veteran's Benefits?

Federal law protects your income from creditor garnishment. Debt Counsel for Seniors, Veterans and the Disabled (DCSD) can protect you from creditor harassment. If you can't pay your creditcard or medical bills or your student loans or payday loans, you can stop paying them without filing for bankruptcy.

*We are celebrating 15 years of helping seniors with their debt without filing for bankruptcy and protecting them from letters and calls from collection agents. You too can **live worry-free** as thousands of our clients do.*

Call **Debt Counsel** for Seniors and the Disabled  
For a **Free Consultation**  
at **1-800-992-3275 EXT. 1304**



Founded in 1998 Jerome S. Lamet  
Founder & Supervising Attorney  
Former Bankruptcy Trustee  
[www.debtcounsel.net](http://www.debtcounsel.net)  
[info@lawyers-united.com](mailto:info@lawyers-united.com)



## Come See Your Best Option Over Nursing Home and Assisted Living

- Oosterman's Rest Homes of Melrose and Wakefield provide personalized care in the comfort of a home-like environment.
- Our loving care is 7 days a week, twenty four hours a day, 365 days a year.
- Home-cooked meals, a secure and safe environment and a comfortable setting are some of our amenities.

Visit us on the web!  
[www.oostermanresthome.com](http://www.oostermanresthome.com)



93 Laurel Street, Melrose



706 Main Street, Wakefield

Call for a tour of our homes:  
**93 Laurel Street, Melrose 781.665.3188**  
**706 Main Street, Wakefield 781.245.4778**



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

By Linda T. Cammuso

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

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



## Legal Briefs

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

Traditional revocable living trusts that couples set up for estate tax planning and probate avoidance likewise do not have long-term care protection.

Luckily, spouses have special planning options available under federal and state Medicaid laws. One such option, which is an alternative to the "I love you will" or living trust structure, is to create a trust inside

your will (known as a testamentary trust) to hold assets for your spouse upon your death. Under Medicaid rules, assets in a properly drafted and funded testamentary trust are automatically protected from the surviving spouse's long-term care expenses — with no five-year look back period.

This means that spouses can still inherit from each other, but in a way that is completely protected from long-term care exposure. These same testamentary trusts can also accomplish traditional estate planning objectives such as estate tax minimization/elimination and protective planning for future beneficiaries.

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

Couples approaching their retirement/senior years should also consider adding testamentary trusts to their wills. This will give them the option of leaving some of their assets to each other in trust as a precautionary measure. Since the surviving spouse is the beneficiary of the trust, he/she will still have use of the assets with the added benefit of long-term care protection if nursing home care is needed in the future.

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

## ► Not

Cont. from page 17

- No minimum credit score qualification;
- No mandatory hold back for real estate taxes or homeowners insurance; and
- No restriction on how much cash can be borrowed at closing.

## Reverse Mortgage

This ability to access tax-free cash — often much needed by seniors — will soon become a more complex process. In recent months, the Department of Housing and Urban Development (HUD) issued guidance to implement Financial Assessment Requirements that will go into effect sometime after April 13.

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

Some seniors will no longer qualify and be at jeopardy of not being able to receive needed cash to pay off their mortgage and other bills. For others, obtaining cash for home repairs, healthcare, credit card debt and other needs will no longer be possible. Their only options may be selling their home or asking family members for financial help. The goal of remaining financially

independent will become a greater challenge.

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

The good news is there are no pending changes to the many benefits of a reverse mortgage. These advantages include no requirement to make a monthly mortgage payment and the ability to receive a monthly check for life or obtain a line of credit guaranteed to grow for as long as one lives in the home. The other good news is the changes will not affect everyone and will hopefully make the reverse mortgage program stronger.

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

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

## "What happens if I don't have a will or an estate plan?"

A lot and it's not good.

If you don't have a will or an estate plan:

- A court could appoint a third party to make medical and financial decisions for you...instead of someone you love and trust
- You could lose your home and life savings to pay for long-term or nursing home care
- The government could take a huge chunk of the inheritance that you planned to leave behind for loved ones – is that what you really want to happen?

No matter what your net worth is...  
you need a will and an estate plan!

Don't wait! Let Estate Preservation Law Offices help protect you and your loved ones. Our consultations are free; and, if you cannot come to us – we'll come to you.

Contact Attorney Linda T. Cammuso or Attorney Brendan J. King at Estate Preservation Law Offices today.



## Estate Preservation Law Offices

Protecting assets during your lifetime.  
Preserving them for future generations.

[www.estatepreservationlaw.com](http://www.estatepreservationlaw.com)  
508.751.5010

Main office in Worcester MA, with satellite  
offices in Leominster, Braintree and Cape Cod.

For our FREE brochures, *Long-Term Care Planning, The Medicaid/MassHealth Application Process, and Estate Plan: Without one you are living on the edge*, please call 508.751.5010.



# Baby boomers leave the burbs for downtown

By Tim Madigan

FORT WORTH, Texas —

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

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

Which led to their decision in 2008.

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

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

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

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

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

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

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

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



The boomers have also invaded the newly thriving urban village around Fort Worth's West Seventh Street. Among them are Jon Putman and his wife, Nancy, who settled in January into an apartment in The Lofts at West Seventh.

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

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

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

For more than three decades, Norbert White, 61, was an executive with a series of Fortune 500 companies in cities across America. Yet he and his wife never lived in an urban environment.

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

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

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

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

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

Not that the boomers are returning to

cities in the same numbers as they left. Older people tend to stay put, and that remains true for most of those now settling into middle age and beyond, said William Frey, a demographer for the Brookings Institution in Washington, D.C.

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

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

And not just any urban area will do.

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

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

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

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

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

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

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

The Putmans have joined that party.

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



## Hope. Where would we be without it?

For those facing serious illness or loss, hope is here. We're focused on meeting the needs of the seriously ill and their families — dedicated to touching lives in so many ways.



(508) 957-0200 • HopeHealthCo.org

HOSPICE | PALLIATIVE CARE | HOUSECALLS  
DEMENTIA & ALZHEIMER'S SERVICES | COMMUNITY CARE | CARE FOR KIDS

Formerly Hospice & Palliative Care of Cape Cod

## Support our ADVERTISERS

Please let them know  
you saw their ad in the

## fifty plus

advocate

**Thank you in advance for your help!**



# Trade group: Americans spent \$56 billion on pets

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



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

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

The humanization of our pets started about 20 years ago, Vetere said in a telephone interview. As people made pets more important parts of their families, manufacturers introduced products that, in the beginning, helped the animals make their move from the backyard to the front room.

"What is feeding a large part of the growth now are the baby boomers who have become empty-nesters and are looking for some other ways to find the love

and affection they used to get from their kids," Vetere said.

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

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

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

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

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

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

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

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

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

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

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

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

## ► Small

Cont. from page 18

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

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

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

clients include engineering firms and technology companies.

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

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

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

## Do You Want FREE Housing INFORMATION mailed to you?

Please check off all the facilities that you would like to receive free, no obligation information from. You can check off as many locations as you like. Your name will not be used for any other purpose. Fill out the coupon, cut out and mail back to us at the address below.

### 55+ RETIREMENT COMMUNITY

☐ Fairing Way - South Weymouth



☐ The Residences at Wingate - Needham



### ASSISTED LIVING FACILITIES

☐ Oosterman's - Methuen, Wakefield



☐ The Residences at Wingate - Needham



### SUBSIDIZED APARTMENTS

☐ Congregational Retire. Home - Melrose



☐ Cushing Residence - Apts., Hanover



☐ Lamplighter Village - Canton



☐ Sherwood Village - Apts., Natick



## fifty plus advocate

### FREE HOUSING INFORMATION

(PLEASE PRINT CLEARLY)

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone\* \_\_\_\_\_

Attn: Free Fifty Plus Housing Information  
Fifty Plus Advocate, 131 Lincoln St., Worcester, MA 01605

\*We cannot process without your phone number. It will be used only in regard to the properties that you have marked.

z-3  
9.13



## Multi-faceted master bedroom can break rules

By Melissa Rayworth

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

Burnham sees the beginnings of a simi-

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

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

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

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

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

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

## Benefit from the most extensive library of caregiving articles!

### Get the answers to:

- How do you treat sleep problems in elderly with dementia?
- How do you communicate with a memory impaired loved one?
- Do adult children worry too much about their parents?
- What do you do about age related eye problems?
- What benefits are veterans entitled to?
- Why are on-line wills dangerous?
- What is elder law and how does it apply to your family?
- Do caregivers deserve some time off?
- How does the Medicaid five-year look back work?

Find these articles and more at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com)

**fifty plus**  
advocate.com

Over 30,000 visitors  
each month!

You can scan this QR code  
to go directly to our  
online library of articles



Let our  
experts  
help you!





## Trust Us to Sell Your House or We Will Buy It!

### No matter what your situation

- Downsizing
- Inherited Property
- Mom or Dad going into Assisted Living

No realty commission applies when we buy your home. We handle all repairs and clean-out!

Rely on us to help define your options, determine the best price and get results fast!

Contact David Dowd and our experienced team at Prudential Stephan Realtors now for:

**Free Home Pricing Analysis and Moving Strategy**

**SELL**  
using the power of Prudential Real Estate Network, or...

**We will BUY your property "as is" — all cash, no realty commission, no-clean out required!**

**Free Services to Help Organize, Downsize, Pack & Move**  
**Take what you want. We handle the rest!**



**David J. Dowd**  
Founder of Sell Mom's House

**Call David Today**  
**774-696-6124**  
david@sellmomshouse.com

**SELL MOM'S HOUSE.COM**  
Helping Families Transition



There is Medicaid money to help you get the care you need at home, an assisted living residence or nursing home. You don't need to be poor. Your spouse will not be left at risk. You paid taxes for years, it's time the government helped you. Follow the rules and let your hard-earned dollars pay you back for the care you or your loved one needs. Our **FREE** report outlines the benefits and what it takes to qualify.

**Call now for your free special report.**

**Call anytime 1-508-281-7900**

**Ingle Law**

ESTATE PLANNING AND ELDER LAW  
PUZZLES WORTH SOLVING

56 CENTRAL STREET, SOUTHBOROUGH, MA 01745  
www.IngleLaw.com



TRACEY A. L. INGLE, ESQ.

## Affordable Living at its Best

*Now Accepting Applications for 62 Years or Older*

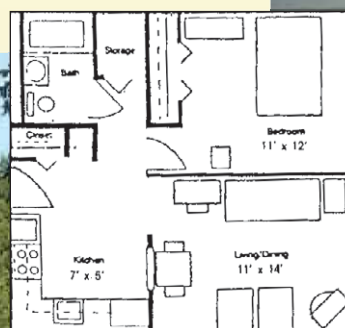
**Income Guidelines: \$32,950 single / \$37,650 couple**

Applications for the under 62 permanently disabled is now closed.

- Heat and hot water included
- Qualified Applicants pay 30% of adjusted income
- 24 hour emergency maintenance
- Seasonal trips
- Monthly activities include: exercising classes, birthday parties, book mobile, blood pressure screens and podiatrist
- Manicured walking paths with garden plots
- Ideally located in Natick residential bus route
- Pets okay under 20 lbs.



Relax in Park-like setting



Comfortable floor plan

## Sherwood Village Apartments

143~145 Mill Street, Natick, MA 01760

Call at 508-651-1811 for details







## Enhancing lives through innovative healthcare™

That's our mission at Golden LivingCenters. We strive to help you return to your active life after surgery or illness. Combining 24-hour nursing with our exclusive Golden Rehab therapy, clinical expertise and professionally-trained staff, we provide a well-rounded recovery plan to meet your specific needs. Our goal is to help you regain mobility and independence so you can enjoy an enhanced quality of life.

### Golden LivingCenter – Attleboro

27 George Street  
Attleboro, MA 02703

### Golden LivingCenter - Chetwynde

1650 Washington Street  
West Newton, MA 02465

### Golden LivingCenter – Cohasset

1 Chief Justice Cushing Hwy  
Cohasset, MA 02025

### Golden LivingCenter – Dedham

1007 East Street  
Dedham, MA 02026

### Golden LivingCenter - Dexter House

120 Main Street  
Malden, MA 02148

### Golden LivingCenter - Elmhurst

743 Main Street  
Melrose, MA 02176

### Golden LivingCenter – Garden Place

193 Pleasant Street  
Attleboro, MA 02703

### Golden LivingCenter - Heathwood

188 Florence Street  
Chestnut Hill, MA 02467

### Golden LivingCenter - Lexington

840 Emerson Garden Road  
Lexington, MA 02420

### Golden LivingCenter – Oak Hill

76 North Street  
Middleboro, MA 02346

### Golden LivingCenter - Melrose

40 Martin Street  
Melrose, MA 02176

### Golden LivingCenter – Norwood

460 Washington Street  
Norwood, MA 02062

### Golden LivingCenter – Plymouth

19 Obery Street  
Plymouth, MA 02360

### Golden LivingCenter – Wedgemere

146 Dean Street  
Taunton, MA 02780

### Golden LivingCenter - West Newton

25 Amory Street  
West Newton, MA 02465



*We are here for you seven days per week.*

**DIRECTCONNECT**  
POWERED BY GOLDEN LIVINGCENTERS

**Call Golden LivingCenters' for more information.**

**Toll free: 888-243-4646**

Fax: 479-478-2588

[directconnect-boston@goldenliving.com](mailto:directconnect-boston@goldenliving.com)



This facility welcomes all persons in need of its services and does not discriminate on the basis of age, disability, race, color, national origin, ancestry, religion, gender, sexual orientation or source of payment.  
GLS-09894-12 D033

