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Boomers reinventing life, living communities

By Brian Goslow

If she ever hears the term “Silver Tsunami” again, Beth Baker said she’s going to scream.

“I’m so tired of this view that the aging population is going to sweep everybody out of the way and we’re all going to be paying Social Security and Medicare for these geezers who refuse to die,” said Baker, author of *With a Little Help from Our Friends: Creating Community as We Grow Older* (Vanderbilt University Press). “We have to shift our thinking to see older people as a community resource.”

Many members of Baker’s generation — she’s 62 — are working hard to establish new ways of living in their older years. The array of living options allows individuals to live life to the fullest, regardless of physical challenges:

There is the traditional home setting with the support of friends, family and services; Village or NORCs (Naturally Occurring Retirement Communities); or planned cohousing, a trend known as “Golden Girls” living.

Widespread investment and development of these new ideas depends, in great part, on boomers reversing the perception that they’re going to be a non-stoppable drain on the country’s financial resources, Baker said. It’s up to the boomer generation to prove they’re worth the investment — and the best way to do that is to be involved with all segments of their community.

“If you think about the volunteer hours that older people can give, and should be encouraged to give — I would like it if as we grow older, there would almost be an expectation of, ‘How are you helping your community?’” Baker said. “We have to — it’s a cultural shift, too — to view older people as contributors.”

Age restricted housing tends to isolate the older population from the general population, Baker said. “Keeping older people in the mix is really important for both the older people and the younger people.”

While age-restricted communities offer a safe living environment, the long-term result has been that some are now having a hard time attracting younger boomers (in their 60s). Because long-term residents have successfully aged in place, when prospective residents visit, they see a group of people pushing 90.

“Communities really need to pay attention to keeping a mix of ages, even if it’s age restrictive — say 55 and older.”

ElderSpirit, a senior cohousing community in Abingdon, Virginia, went one step further. “When they built it, they were aware that they were a block away from the community Head Start program,” Baker said. “A lot of the people who live there volunteer with the Head Start kids.”

Partnerships like these don’t cost a lot of money to put in place. “They’re things that grassroots people can organize on their own for a pittance, if anything,” she said. “Sometimes it’s just paying attention and thinking about it.”

Cohousing communities are built in a way that provides a welcoming environment, especially for people who are single or shy and not outgoing by nature, but don’t want to live in full solitude. “Everyone has their own household,” Baker said. “You have your privacy — but there are common spaces where everybody who wants to can eat dinner together. And there are big rooms where, if you want to

watch the Oscars or a sporting event, maybe 20 people can sit around together.”

While the past decade has been filled with warnings about the large number of retiring boomers, and their desire to live at home as long as possible, even when communities have recognized the need to prepare, most communities have not made the investment. The general inclination is to point towards the recession coinciding with the influx of retiring baby boomers, Baker said, but a larger problem is a lack of planning because of a cultural tendency to deny the aging process. “One of the things I’m hoping to do with my book is push back against that denial and make the argument that it’s not in our self-interest to be in denial. The more we don’t prepare, the more vulnerable we become to either living isolated and alone in our homes or ending up in more institutional settings that might not be our first choice.”

Independent living, which depends on making the necessary home improvements to promote safety, is lagging, Baker said. “I hope, people start to take it seriously and make their homes accessible before they need it, not when they’re there with a broken hip.”

Two programs play a key role in assisting residents to stay in their homes.

The Village format offers easy access to household repairs, health-driven activities, transportation and social opportunities. The first Village began in 2002 on Boston’s Beacon Hill. Today there are 125 nationwide with 100 more in the planning stages.

“It’s a steady growth with both the Villages and cohousing. There is a fairly high failure rate where people give up because it’s not easy,” she said, noting, “It’s fairly sophisticated when you think about forming a non-profit and raising enough money to pay a director,” which most of them do. Those that go the all-volunteer route have found that sustaining the organization after its initial enthusiasm and excitement period can be a challenge and takes a lot of leadership.

To succeed, she said, a Village community needs a core of committed natural leaders who are in it

for the long haul — and who realize long-term success is not going to happen just through the money raised from dues. Beacon Hill membership is currently \$975 for a household and \$675 for an individual, annually, with some assistance available.

“If you pay for it (the organization) all with dues money, you’re going to be too expensive. You’re not going to attract many members,” Baker said. “You have to think about how else will we raise the money.”

NORCs (Naturally Occurring Retirement Communities), provide many of the same services as Villages, but are either paid for by a town or city’s local government or non-profit organization. “Everybody in that given locale, older or disabled, can avail themselves of these services,” Baker said.

The NORC in Greenbelt, Maryland, Baker wrote in her book, is an example that could be adapted by any municipality with a critical mass of elders and a strong sense of

community. “They’re really doing great work and meeting the same needs and going beyond some of the Villages because they’re bringing some more nursing type services and making them available to people in their homes,” she said.

“They’ve hired one person they call a community resource advocate and her job is basically to serve the older people in the town of Greenbelt, but she’s done it really creatively in a low cost way and they have a lot of cultural and education and exercise programs, all completely affordable when you’re 60 and older.” There is also a “really rich volunteer program where 70 percent of the volunteers are older people.”

While it’s commonly believed that programs benefiting older Americans were

more likely to be put into place when the economy rebounded, Baker doesn’t think financial investment is the be-all answer. When it comes to programs that benefit older Americans, creative use of technology can play a key role in keeping folks at home in their latter years.

Full Circle America, based in Nobleboro, Maine, was the creation of Dr. Allen Teel, who combined in-home webcam technology with a volunteer component to create a cheap and efficient way to monitor at risk residents.

“This is a population who would be in a nursing home, otherwise,” Baker said. “They’re quite frail or they have cognitive loss. Their option really is do I want to go to a nursing home or do I want to have a webcam?”

Full Circle America establishes a care team comprised of family, friends and members of local community institutions and installs cameras, unobtrusively, in the bedroom and bathroom, often at foot level, so the resident can be monitored but not observed when he or she undresses. “Obviously, the monitors need to be folks that are carefully screened,” Baker said.

Baker said, “I think that’s the way of the future ... and the beauty of this is, it’s actually an option that is cheaper (than institutional care), better and helps the quality of life.”

The one form of boomer-age community living Baker thinks might eventually become the most successful is house sharing between friends or individuals.

HomeShare Vermont, which has served Northwestern Vermont since 1982, helps people looking for a place to live and people looking for the right housemate to share their home with.

There’s also the “Golden Girls” phenomenon that is flourishing, in which friends or people that don’t necessarily know each other will live together. The Golden Girls Network website (goldengirlsnetwork.com) promotes “living life like it’s golden” inviting the curious to “imagine a house filled with friends.”

Three Pittsburgh women, Jean McQuillan, Karen M. Bush and Louise S. Machinist, pooled their resources and bought an old house in 2004, making the living arrangements up as they went along. They’ve put their experience into book form — *My House Our House: Living Far Better for Far Less in a Cooperative Household* (St. Lynn’s Press) — to share their story and give people an idea how a cooperative household works.

“They’re very sharp and what impressed me about them is they anticipated all the potential pitfalls and complexities and wrote about how they would solve them before they even moved in together,” Baker said. “They had a plan and it was so farsighted and they’ve been very happy together. They have a lot of lessons others could learn from.”



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Trips down memory lane inspire a longing for the past

By Sondra Shapiro

You know you are getting old when you begin longing for the good old days.

When I began working at this newspaper 34 years ago, I was a youngster catering to an elderly readership. I used to publish nostalgia pieces done by local seniors but found it difficult to wrap my head around the idea that a passage of time could make someone long for something that no longer exists.

Well, now I relate all too well. Lately, I've been lamenting my good old days when:

- Yard work was a silent endeavor — a task performed with manual rakes, hedge clippers and lawnmowers — tools that allowed for quiet contemplation and an appreciation for the great outdoors. Open windows on warm spring and summer days permitted indoor dwellers to enjoy the sounds of birds singing, gentle breezes and the aromas of flowers and freshly mowed grass.



Just My Opinion

Instead, as I sit here trying to concentrate on writing this column, I feel a headache coming on as I suffer through the daily ritual taking place in the yards of my neighbors — the cacophony of grinding, piercing noises from electric- and gas-powered lawnmowers, leaf blowers and hedge clippers. Even with the windows closed, the harsh sounds filter in. I wonder how such sound-polluting contraptions can be more efficient than their people-powered predecessors?

- The days before indoor and strip malls — when the square in each community was the central gathering place to socialize and shop. No one used a car, instead part of the adventure was the walk to the square where we would pass the homes of friends and relatives, and if we were lucky, they would be outside and we could stop for a quick visit.

For me, it was Malden Square. The walk might result in a stop at Hunts Drugstore — which eventually became an imagining equipment store — for a frappe or Triple-Decker candy bar, a sinfully delicious confection consisting of a layer each of white, milk and dark chocolate (I still find myself craving them). Or I might part with a nickel for a large, sour pickle at Santoro's sub shop.

Malden Square was a shopping Mecca that included Jordan Marsh, Woolworth's, Malden Jewelry, Bakers Shoes, Kotzen's Furniture, two movie theaters and numerous restaurants and clothing stores. We rarely drove, so we bought only what we could carry home. And since there were no credit cards, only layaway, we rarely overspent.

- Outdoor socializing. The front porch was the gathering place where moms would share a cup of coffee and gossip with a neighbor, and we kids would play on rainy days putting on plays and musicals or just playing with our dolls or plastic army men.

When it wasn't raining, playtime took place outdoors, with no exceptions. We would never think to stay inside unless we were sick. Sure, we didn't have computer and video games to entice us, but we were

lucky we didn't. The adventures awaiting us outside were so much better than what a video or TV screen could offer us. The options were endless: kickball, hopscotch, Red Rover, hula hoop and jump rope contests, fort building, fallen chestnuts and pine cone hunts or tag.

- Penny candy — when it really did cost a penny. Unbridled excitement awaited us kids at the corner grocer. For me it was Sam's on Main Street, a stone's throw from my house. I could go in with a nickel in my pocket and come away with a small, brown bag of scrumptious treats — bull's eyes, Squirrel Nut Caramels, a Mary Jane. I was partial to the two for a penny pieces like malted milk balls and red jelly coins.

- Double feature movies. OK, so this is not an outdoor activity, but one that was reserved for rainy Saturdays. The idea that we could get two, first-run flicks for 50 cents was an economical way for our parents to get rid of us for an afternoon, not to mention allowing us kids to escape into a fantasy-filled experience of faraway places like the old west or a post apocalyptic earth where apes ruled. Parents never had to worry about movie ratings since foul language and nudity was a rarity.

- Letter writing — a truly-missed form of communication. Recently my husband was going through boxes of mementos when I spotted a stack of letters he wrote to his parents when he was in college. Since I didn't know him then, these letters introduced me to the young man he was and helped me to better appreciate the man he is now.

Today he is a devoted son to his elderly parents; as a college student he looked up to them, sought out their advice and appreciated and thanked them over and over again for their financial and emotional support.

My husband often mentions his college days — the stories clouded by the passage of time. So his letters are a virtual time machine where ordinary and special days are brought to life. Angst over a test or finding a job after graduation, requests for simple items like toothpaste and toothbrushes, thanking his dad for helping him find his first car ... and most poignant, a special paragraph to his dad telling him how much he appreciates and loves him.

Letter writing forced us to live in the moment with our thoughts and emotions. Helped us articulate feelings and describe experiences. Brought us closer to friends and family because we took the time to sit down, gather our thoughts and share them.

Letters preserve a moment in time in a way that an email, text or tweet can never do. For those of us who saved these priceless treasure, they provide us with reminders of forgotten, mundane events and long-gone friends. They are reminders of the people we once were, what was important to us at the time and how we are the same or different.

I think I miss the art of letter writing most because the practice exemplifies a slower time when few of us were in a hurry or in search of immediate gratification — aptly recounting a lifestyle that is lost, but lovingly recalled.

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

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Medicare, Social Security living on borrowed time

By Stephen Ohlemacher and Ricardo Alonso-Zaldivar

WASHINGTON —

Medicare's financial future is looking brighter despite a growing wave of baby boomers reaching retirement. Getting relief from a slowdown in health care spending, the program's giant hospital trust fund won't be exhausted until 2030, the government said recently. That's four years later than last year's estimate.

As for Social Security, its massive retirement program will remain solvent until 2034, although disability benefits are in more immediate danger. The disability trust fund now is projected to run dry in just two years. At that point, unless Congress acts, the program will collect only enough payroll taxes to pay 81 percent of benefits.

Trustees issued their annual report recently on the financial health of the government's two largest benefit programs, which together accounted for 41 percent of all federal spending last year. Though both are "fundamentally secure," said Treasury Secretary Jacob Lew, "the reports also remind us of something we all understand: We must reform these programs if we want to keep them sound for future generations."

Meanwhile, the trustees are projecting a 1.5 percent increase in monthly Social Security payments to beneficiaries next year. That would be among the lowest since automatic adjustments were adopted in the 1970s. The increase will be based on a government measure of inflation.

Medicare's Part B monthly premium for outpatient care is expected to remain

unchanged for 2015, at \$104.90. Average premiums for prescription coverage are expected to increase by less than \$2 a month.

Medicare's hospitalization deductible is projected to rise to \$1,248 in 2015. On balance, the report could help Democratic candidates in the midterm congressional elections. Republicans won the House in 2010 campaigning hard on a message that President Barack Obama's health law would gut Medicare. But that's not what has happened. White House spokesman Josh Earnest pointedly noted that Medicare's hospital trust fund has gained 13 years of solvency since Obama took office.

Still, both Medicare and Social Security continue to face long-term financial problems. Benefit reductions, tax increases or a combination of both will be needed to avoid sharp cutbacks in the future.

There is little appetite in Congress to tackle such big issues. However, the longer Congress waits to act, the more difficult it will become to avoid either large tax increases or significant benefit cuts, said

economist Charles Blahous III, one of two public trustees.

"What is changing is that we are rapidly running out of time," Blahous said.

If Congress acts quickly, Social Security could be shored up for several generations through relatively modest changes to benefits and revenues. However, many Medicare advocates oppose any cuts to benefits, while

many Republicans in Congress oppose any increase in taxes. "The president will not support any proposal that would hurt Americans who depend on these programs today, and he will not support any effort that slashes benefits for future retirees," Lew said.

In 2030, when the hospital trust fund is expected to be depleted, Medicare will collect enough payroll taxes to pay 85 percent of inpatient costs.

Medicare is adding 10,000 new beneficiaries a day as

baby boomers reach age 65. But the report said that costs per beneficiary were essentially unchanged in 2013, for the second year in a row. That is a contrast with previous years, when both per-person costs and overall enrollment were growing.

Experts debate whether the health-spending slowdown is the result of a sluggish economy or represents a dividend from the health care overhaul, which cut program spending to finance coverage for the uninsured. Congress and the administration later agreed to more cuts.

The health law also tried to restructure Medicare to create incentives for doctors and hospitals to keep patients healthier by closely managing those with chronic health conditions. But the effects of those changes may take years to discern.

At the same time, private insurers have been shifting more costs to patients. That's happening with employer coverage and with private plans through Medicare, including its prescription drug program.

When faced with higher costs out of their own pockets, patients often will switch to less expensive generic drugs, or maybe postpone a test or an elective procedure.

How all those trends converge, "no one knows and there is an active debate going on," Blahous said. "That debate is certainly not one that the trustees are going to settle."

The trustees are the secretaries of the Treasury, Health and Human Services, and Labor Departments, as well as the Social Security commissioner and two public trustees — a Democrat and a Republican.

Social Security's disability program could be shored up in the short run by shifting tax revenue from the much larger retirement program, as Congress has done in the past. However, that would slightly worsen the retirement program's long-term finances.

Lew endorsed such a move.

If the two trust funds were combined, they would have enough money to last until 2033, the report said. That's the same exhaustion date as in last year's report.

About 58 million people receive Social Security benefits, including 41 million retired workers and dependents, 11 million disabled workers and 6 million survivors of deceased workers.

More than 50 million retirees and disabled people get Medicare. The hospital trust fund is only part of the program. Premiums and other government spending cover coverage for outpatient care and prescription drugs.

The trustees cautioned that the outlook for Medicare could change rapidly if health costs start to take off again, or if hospitals, doctors and insurers succeed in reversing some of the recent cuts to program spending. — AP



Peace Corps allowing its applicants more choice

By Connor Radnovich

WASHINGTON —

The Peace Corps has launched a new online application that allows applicants to choose the countries and programs where they want to serve and removes red tape that was dissuading people from completing the international service organization's application process.

Previously, applicants could only identify preferred countries, meaning they could be sent to a country of little interest to them. Being able to pick specific countries to serve in or programs

in which they want to serve — such as education or health — will help align their service with personal and professional goals, Peace Corps Director Carrie Hessler-Radelet said in an interview. Applicants can also search for programs by a country's language, making it easier for them to use any additional languages they might speak.

"We really want to make Peace Corps the international service opportunity of choice and in order to do that it needed to be a modern, efficient process for our



Hessler-Radelet

applicants," Hessler-Radelet said.

The updated online application will also reduce the time it takes to apply, from about eight hours to an estimated one hour, by removing repetitive information and only asking for the information needed by each specific program or country. Because

of the length of the old application, more than 60 printed pages, many people who started the application

CHOICE page 7

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Have insurers found new ways to avoid the sick?

By Ricardo Alonso-Zaldivar

WASHINGTON —

Ending insurance discrimination against the sick was a central goal of the nation's health care overhaul, but leading patient groups say that promise is being undermined by new barriers from insurers.

The insurance industry responds that critics are confusing legitimate cost-control with bias. Some state regulators, however, say there's reason to be concerned about policies that shift costs to patients and narrow their choices of hospitals and doctors.

With open enrollment for 2015 around the corner, the Obama administration is being pressed to enforce the Affordable Care Act's anti-discrimination provisions. Some regulations have been issued; others are pending after more than four years.

More than 300 patient advocacy groups recently wrote Health and Human Services Secretary (HHS) Sylvia Mathews Burwell to complain about some insurer tactics that "are highly discriminatory against patients with chronic health conditions and may ... violate the (law's) nondiscrimination provisions."

Among the groups were the AIDS Institute, the American Lung Association, Easter Seals, the Epilepsy Foundation, the Leukemia & Lymphoma Society, the National Alliance on Mental Illness, the National Kidney Foundation and United Cerebral Palsy. All supported the law.

Coverage of expensive drugs tops their concerns.

The advocates also say they are disappointed by how difficult it's proved for consumers to get a full picture of plans sold on the new insurance exchanges. Digging is often required to learn crucial details such as drugs covered, exact copayments and which doctors and hospitals are in the network.

An HHS spokeswoman said the department is preparing a formal response to the advocates and stressed that today's level of consumer protection is far superior to what existed before President Barack Obama's law, when an insurance company could use any existing medical condition to deny coverage.

The law also takes away some of the motivation insurers have for chasing healthy patients. Those attracting a healthy population must pay into a pool that will reimburse plans with a higher share of patients with health problems. But that backstop is under attack from congressional Republicans as an insurer "bailout."

Compounding the uncertainty is that Washington and the states now share responsibility for policing health plans sold to individuals.

Although the federal government is running insurance markets in 36 states, state regulators are still in charge of consumer protection. A few states refuse to enforce any aspect of the law.

Much of the concern is about coverage for prescription drugs. Also worrisome are the narrow networks of hospitals and doctors that insurers are using to keep premiums down. Healthy people generally



shop for lower premiums, while people with health problems look for access to specialists and the best hospitals.

Before Obama's overhaul, insurance plans sold on the individual market could exclude prescription coverage. Now the debate is over what's fair to charge patients.

Some plans are requiring patients to pay 30 percent or more for drugs that go for several thousand dollars a month.

HIV drugs, certain cancer medications, and multiple sclerosis drugs are among them.

Although the law sets an overall annual limit on what patients are required to pay, the initial medication cost can be a shock.

The insurance industry trade group America's Health Insurance Plans says there's no discrimination because patients have many options on the insurance exchanges. Gold and platinum plans feature lower cost-sharing, but have higher premiums. Standard silver plans generally require patients to pay a greater share of medical bills, but some have fairly robust drug coverage.

For 2015, the administration says it will identify plans that require unusually high patient cost-sharing in states where Washington is running the exchange. Insurers may get an opportunity to make changes. Regulators will collect and analyze data on insurers' networks. — AP

Fancying up the fare at retirement communities

By Stacey Burling

PHILADELPHIA —

Many of us think of food aimed at the elderly as the bland, dated stuff that might show up on an early-bird-special menu: meat loaf and mashed potatoes. So, it may be a bit of a surprise to learn what dinner was like on a recent weeknight at Normandy Farms Estates, a Blue Bell retirement community that is home to more

than 500 people. Average age at entry: 80.

The menu at the Fireside Grille included marinated salmon on sautéed fresh spinach, topped with sliced peaches; sweet and bitter grilled cheese (three cheeses with Spanish onion marmalade, tomatoes, and baby arugula); and grilled chicken marinated with smoked paprika and ancho pepper, served with crispy sweet potato and roasted corn-

FANCYING page 17

► Choice

Cont. from page 6

never completed it — 30,000 people in the nine months prior to the new application alone, according to the Peace Corps.

About one in three applicants get accepted into the Peace Corps for the typically two-year experience. The number of volunteers worldwide has been dropping

over the last few years because of economic instability and subsequent budget cuts. Hessler-Radelet said they expect more applicants, enabling the program to be even more selective in filling spots in the 66 participating countries.

As of June, there were more than 7,000 volunteers and trainees around the world, with the most, about 46 percent, serving in Africa.

The updated application is the most recent result of the Peace Corps' effort to

modernize, which began in 2010. The update to the application is largely possible because of the Peace Corps new website, Hessler-Radelet said.

To shorten the process, the new application only asks for one essay and is geared toward the specific country to which the person is applying. Some applications do not require transcripts or all information up front.

"We want to make sure that our application process doesn't become a

barrier to Peace Corps service," Hessler-Radelet said.

The new application also gives applicants a definite date by when they will know if they were accepted into the Peace Corps, allowing them to better plan ahead. Hessler-Radelet said some applicants used to describe applying to the Peace Corps as a "black box" where they had no idea when they would hear back about their application or when they might be leaving. — AP



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U.S. study questions need for most to cut salt

A large international study questions the conventional wisdom that most people should cut back on salt, suggesting that the amount most folks consume is OK for heart health — and too little may be as bad as too much. The findings came under immediate attack by other scientists.

Limiting salt is still important for people with high blood pressure — and in fact, a second study estimates that too much sodium contributes to up to 1.65 million deaths each year. The studies both have strengths and weaknesses, and come as the U.S. government is preparing to nudge industry to trim sodium in processed and restaurant foods.

The first study's leader, Dr. Salim Yusuf of McMaster University's Population Health Research Institute in Hamilton, Ontario, urged keeping an open mind.

"There are those who have made a career out of promoting extreme sodium reduction that will attack us," he said. It's better to focus on healthy lifestyles and overall diets instead of a single element, "and that is something everyone can rally around."

No one should view this as permission to eat more salt, he said.

Yusuf's is observational, rather than a strict experiment, and has big limitations in its methods. But its size lends strength — more than 100,000 people in 17 countries. It's also from a general population, not just people at high risk of heart disease, as many past studies have been.

Researchers found:

- Sodium levels generally correlate with the risk of high blood pressure. But this link is strongest when sodium intake is high and wasn't seen at all when consumption is low. The link also is stronger as people age.

- A different nutrient — potassium, found in vegetables and fruits — seems to lower blood pressure and heart risks, and offsets sodium's effect.

- People who consume 3 to 6 grams of sodium a day (about 8 to 15 grams of salt) had the lowest risk of heart problems or death from any cause during the nearly four-year study. More or less sodium raised risk. Americans average



roughly 4 grams a day.

Guidelines from various groups for heart disease prevention recommend 1.5 to 2.4 grams of sodium a day.

The second study in the journal, on how much sodium contributes to heart-related deaths, was led by Dr. Dariush Mozaffarian of Tufts University and the Harvard School of Public Health, and funded by the Bill and Melinda Gates Foundation. Researchers looked at dozens of studies around the world on sodium

intake, calculated its relationship to high blood pressure, and then the relationship of high blood pressure to cardiovascular deaths.

There were 1.65 million deaths from intake over 2 grams of sodium a day, they estimate, and half a million deaths based on current worldwide consumption of 4 grams a day, said Mozaffarian, who has consulted for some food makers. — AP

Temporary jobs on rise in today's shifting economy

By Tom Raum

WASHINGTON —

While the U.S. economy has improved since the Great Recession ended five years ago, part-time and "contract" workers are filling many of the new jobs.

Contract workers made up less than half of one percent of all U.S. employment in the 1980s but now account for 2.3 percent. Economists predict contract workers will play a larger role in the years ahead.

They are a diverse army of laborers, ranging from janitors, security officers,

home-care and food service-workers to computer programmers, freelance photographers and illustrators. Many are involved in manufacturing. Many others are self-employed, working under contracts that lay out specific responsibilities and deadlines.

Labor leaders and many economists worry. Contract workers have less job security and don't contribute to the economy through spending as much as permanent, full-time workers. Nor do they have the same job protections. Few are union members.

"It is not hugely clear that we're coming into a temp-worker, contract-worker,

contingent-worker nation. But it's something to keep an eye on," said Heidi Shierholz, an economist with the labor-oriented Economic Policy Institute. "There's definitely been an increase in the share of those working part time."

Part-time and contract jobs in the past tended to rise during recessions and recede during recoveries. But maybe no longer: Part-time workers have accounted for more than 10 percent of U.S. job growth in the years since the recession officially ended in June 2009. Meanwhile, union membership has been sliding steadily since the mid-1980s.

Businesses often hire contract work-

ers or freelancers because it is less expensive than hiring full-time workers.

"Workers increasingly serve businesses that do not officially 'employ' the worker — a distinction that hampers organizing, erodes labor standards and dilutes accountability," said Catherine Ruckelshaus, general counsel for the National Employment Law Project, which advocates on behalf of low-wage workers.

Many business leaders have a different take.

"Some people don't want to be a

JOBS page 19

Weekly breakfast group serves up camaraderie

By Sue Loughlin

TERRE HAUTE, Ind. —

They've met for breakfast each week for the past 30 years — no small accomplishment.

Members of the Wednesday Breakfast Group celebrated their 30th anniversary recently at Crossroads Cafe, where they've gathered for the past 20 years.

They share friendship and conversation, whether about the Terre Haute community

or world events. Over eggs, fruit and coffee-cake, "we solve the world's problems," said member Eileen Prose told the *Tribune-Star*.

Members include Dorothy Jerse, Dorothy Drummond, Becky Buse, Betty Martin and Char Minnette — women who've been community leaders. The group is an outgrowth of the "Women's Breakfast at the YWCA" started by Jerse, former YWCA executive director.

The group meets informally and there are no dues, rules, officers, committees or

attendance records.

That's what initially drew Martin to join many years ago. "It was a chance to relax with other women and not have any responsibilities. You could come, or not come," she said.

"I think it was that freedom we gave each other; that really was special at that time and what has kept us together," said Martin.


The friendships are what bring Martin back week after week. Years ago, when her husband was ill and at the Cleveland Clinic,

members of the breakfast group sent her cards and contacted her by phone. Their concern and support meant a lot, she said.

When meetings began 30 years ago, about eight people attended, ranging in age from 30s to 70s. Now, about 10 to 14 people attend breakfast, and members' ages range from about 60s to 80s. One member is 90.

While some members have attended from the start, others have come and gone

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Feeling Healthy

Fitness equipment maker helping fight battle of boomers' bulge

By Diana Mastrull

KING OF PRUSSIA, Pa. —

Take heart, all you baby boomers who have let the years pass without a commitment to toning your abs and thighs or challenging your cardiovascular system.

In a Montgomery County office park, a small band of product developers at Smooth Fitness L.L.C. have your back. Your glutes, too, and anything else on your aging frame that might need some help.

"It's not because I'm 54," said Rich Hebert, the 6-foot-3, 195-pound CEO of the King of Prussia exercise-equipment company that trades as Smooth Fitness & Health. "This is a great target market and this is an underserved market."

And, Hebert contends, it is a promising route to one of his company's primary goals: improving its own fitness in an industry that most definitely is not for wimps.

Can a treadmill desk save your life?

It's a fad-oriented business, where alternative functional fitness forms such as Zumba, Beachbody and P90X have "cut in half" the traditional fitness market, Hebert said.

Among those that have felt the burn was InternetFitness.com Inc., the predecessor to Smooth Fitness. InternetFitness.com was created in 1996 and was believed to be the first online retailer of fitness equipment.

In 2011, Hebert, who had spent 25 years in direct retailing, was hired by NewSpring Capital in Radnor to position InternetFitness.com for sale. Larsen MacColl Partners, a Radnor investment firm, acquired the assets in December 2012 for an undisclosed amount, creating Smooth Fitness and staking its future on the generation of an estimated 76 million, whose oldest members are now 68.



SitNCycle TV spot featuring Dorothy Hamill

Along with traditional high-end fitness equipment — elliptical machines, treadmills — Smooth Fitness has begun rolling out lower-priced items such as stationary bikes and a push-up device "to help people who have been inactive, or no longer have strength and flexibility for traditional equipment," Hebert said.

The company, which once employed 50 or 60, is down to a payroll of 15. Call center, warehousing and logistics operations have been outsourced. Manufacturing is done in Asia.

Smooth Fitness' first boomer product, SitNCycle, launched in June 2012 to robust sales on television, the Internet and through direct advertising, Hebert said. Unlike a typical stationary bicycle, the patented SitNCycle is lightweight, has no handles (so the rider is forced to use his or her core to stay balanced) and has relatively low resistance settings.

"We're selling hundreds of thousands of these," said Hebert, as he pedaled through a recent interview, attributing a 10-pound weight loss over six weeks to "just using this when I'm on the phone."

As part of its new fitness-health-wellness platform, Smooth Fitness also will be manufacturing and selling home environmental products, such as air purifiers and portable heaters, as well as direct marketing vitamins

and supplements.

A second generation of the SitNCycle, more recumbent and with a better-padded seat and wider pedals, premiered in February on QVC for \$219, and is available at www.getsitncycle.com.

Smooth Fitness also has worksites in its sights. Because there are plenty of boomers expected to be working for years to come, the company will soon hit the market with a low-speed treadmill desk for \$999.

"We predict . . . you will see workplaces over the next 10 years totally transformed with workstations that facilitate physical activity," Hebert said.

In the future that he envisions, conference

FITNESS page 10

Big insurance rate hikes in the future?

By Tom Murphy

The wild hikes in health insurance rates that blindsided many Americans in recent years may become less frequent because of the health care overhaul.

Final rates for 2015 won't be out for months, but early filings from insurers suggest price increases of 10 percent or more. That may sound like a lot, but rates have risen as much as 20 or 30 percent in recent years.

The rates that emerge over the next few months for 2015 will carry considerable

political weight, since they will come out before Republicans and Democrats settle their fight for Congressional control in next fall's midterm elections. Republicans are vowing to make failures of the law a main theme of their election push, and abnormally high premiums might bolster their argument.

In addition to insuring millions of uninsured people, the other great promise of the massive health care overhaul was to tame the rate hikes that had become commonplace in

BIG page 10

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► Big

Cont. from page 9

the market for individual insurance coverage.

No one expects price increases to go away, but some nonpartisan industry watchers say they do expect the big hikes to hit less frequently in the years to come, even though it's still early in the law's implementation. They point to competition and greater scrutiny fostered by the law as key factors.

Public insurance exchanges that debuted last fall and were created by the law make it easier for customers to compare prices. The overhaul also prevents insurers from rejecting customers because of their health.

That means someone who develops a health condition like high blood pressure isn't stuck in the same plan year after year because other insurers won't take him or her. He or she can now shop around.

The Urban Institute, a nonpartisan policy research organization, said in a recent report that competition will help restrain individual insurance prices next year.

And it could have a lasting impact once the new markets for coverage stabilize in a few years, said Larry Levitt, an insurance expert with the Kaiser Family Foundation, which analyzes health policy issues.

"Now if a plan tries to raise premiums a lot, people can vote with their feet and move to another plan," Levitt said.

Greater scrutiny by regulators could also keep rates from skyrocketing. The overhaul requires a mandatory review of rate increases larger than 10 percent, which can lead to public attention that insurers don't want.

"Nobody's going to get a rate increase unless they truly deserve it," said Dave Axene, a fellow of the Society of Actuaries, who is working with insurers in several states to figure out pricing. "The rigor that we had to go through to prove that the rates were reasonable, it's worse than an IRS audit at times."

To be sure, insurers and others in the field say it's too early to fully understand what pricing trends will emerge for individual

insurance plans, which make up a small slice of the insured population. And some experts aren't convinced of any one outcome of the law.

Industry consultant Bob Laszewski called the idea that the exchanges will reign in prices by promoting competition an "unproven theory."

"No one has any idea what this risk really looks like yet and probably won't for two to three years," he said.

Karen Ignagni agrees. The CEO of the trade association America's Health Insurance Plans, which represents insurers, said competition between insurers will mean little if too many sick people sign up for coverage on the exchanges. Insurers need a balance between sick and healthy people to avoid big claim hits that lead to future rate hikes.

Laszewski expects some plans to seek either big premium increases or decreases in 2015, but he said that says nothing about

the long-term implications of the overhaul. He noted that insurers entered 2014 without a good feel for what their competitors would charge, so price swings are inevitable as companies adjust.

Charmaine Piquette, 60, said she's "petrified" of a big increase for next year. "I finally feel like in my life I have a break and can afford to take care of myself, even though I'm not living on very much a month," said Piquette, who lives outside Milwaukee.

Piquette used Wisconsin's public health insurance exchange in March to get coverage from the nonprofit insurance cooperative Common Ground. The plan costs her only about \$177 a month thanks to a \$500 tax credit she receives as part of the overhaul.

She lives mainly on about \$1,200 a month in Social Security disability payments, but her health coverage helps her afford things like visits with a diabetes counselor to get her blood sugar back under control.

"I said, 'Praise the Lord' every single time I use this," she said. — AP



► Fitness

Cont. from page 9

tables won't be piled with doughnuts, but rather lined with SitNCycles.

Victor Tringali, a former champion bodybuilder, said he is pleased with the company's focus on baby boomers. Tringali is the director of an initiative promoting healthier choices among students, faculty and staff at Drexel University.

"It's a large demographic and it makes sense to target that audience," said Tringali,

who has advised Smooth Fitness on conditions it needed to keep in mind in creating products for use by baby boomers. They included orthopedic problems and arthritis.

He also helped the company develop a cross-training program.

The end result should not only be trimmer waistlines but smaller health-care bills, Tringali noted.

"Anything we can do to encourage being well and suppress illness of any kind is certainly going to have a positive impact on our medical costs," he said. AP/The Philadelphia Inquirer

Don't let bugs take a bite out of your fun

By Dr. David Rideout

New Englanders are blessed with a varied landscape of lush gardens, beautiful forests and pretty seashores. With this incredible landscape comes some unwanted visitors: biting insects. Most bites are harmless, but sometimes they require a visit to a doctor in order to ensure they don't become a health concern. Here is a guide to the most common insect bites, how to self-treat and when it makes



sense to see a physician.

Mosquito bites — Mosquitoes bite because they feed on human blood. They inject a small amount of their saliva into your skin that causes an immune reaction in your body. You may first notice a white and puffy lump, soon followed by itching. Everyone's response is different to the bite. For some, the reaction can be very intense, with large welts forming and intense itching. To relieve the itching,

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amount of their saliva into your skin that causes an immune reaction in your body. You may

first notice a white and puffy lump, soon followed by itching. Everyone's response is different to the bite. For some, the reaction can be very intense, with large welts forming and intense itching. To relieve the itching,

BUGS page 18

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Littleton, where small town America comes to life

By Victor Block

COLORADO —

Stepping off the train after a short ride from a modern metropolis, I entered a world that no longer exists. A smattering of houses, business establishments, churches and other buildings serve as reminders of small-town America during the 19th and early 20th centuries.

A tiny log home stands near a general store. Colorfully named establishments from the past include the Rough & Ready Flour Mill and the First and Last Chance Saloon.

That setting could be in western Maine, but isn't. Instead, it greets passengers disembarking from commuter trains that connect Denver with aptly named Littleton, 20 minutes away in time but over a century removed in atmosphere. The experience is akin to entering a Norman Rockwell painting of life as it used to be — and, in ways, still is, in this time capsule of history.



Light Rail Station mural

A 40-foot-wide mural at the station greets people arriving in Littleton by train. The colorful folk art composition depicts more than 50 historic structures, some long gone and others still standing.

The seeds of the settlement portrayed in the painting were planted in 1859 when the Pike's Peak Gold Rush attracted miners to the community, along with merchants and farmers who came to supply and feed them. Two years later, an engineer from New Hampshire named Richard Little arrived and laid out the plan for a town, which was given his name.

Since that modest birth, Littleton has expanded into an inviting suburban community. For visitors, the interest is centered around Main Street, which richly deserves its listing on the National Register of Historic Places.

A walking tour is a good way to view the historic

buildings and get a feel for the setting. The journey can begin at the light rail depot, a Victorian-style stone building constructed in 1875.

The Columbine Mill, built in 1901 as a grain elevator and storage facility, looks out over the town from its lofty height. The charming Louthan House (circa 1905), named for its builder, is occupied by the Café Terracotta, one of several outstanding local restaurants that make Littleton a mini-magnet for foodies.

Shopping also has a local focus, with an array of small stores that fill many a whim and fancy. Reinke Brothers is a Halloween and costume shop with a focus on ghosts, goblins and ghouls. Countless skulls, skeletons and other merchandise, ranging from fun to frightening, fills the tangle of narrow aisles. A supermarket meat counter is stocked with replicas of "lady fingers," "rump roast" and other aptly named body parts.

A much sweeter experience awaits at Lola's Sugar Rush, where more than 700 kinds of candy in every imaginable color, shape and flavor are on display. Treats that were popular from the 1940s to 1970s provide a touch of sugary nostalgia for anyone whose sweet tooth can recall that time.

Walking in town also provides introductions to public art that transforms sidewalks, streets and other settings into an outdoor showcase. Some three dozen sculptures, paintings and other works of art adorn sidewalks, buildings and parks.

A different experience awaits visitors to the Littleton Museum. Exhibits trace the area's history from the time when Native Americans passed through to the pioneer era to more recent days. Its two living history farms are but two reasons why it's ranked among the most outstanding history museums in the country.

They recreate farm life in the 1860s and 1890s. The earlier spread represents a pioneer homestead during the area's settlement period. Exploring a modest cabin and log barn, sitting at a desk in a one-room school house and chatting with a blacksmith as he toils at his trade, provide realistic touches of yesteryear.

A virtual zoo of farm animals, including oxen, sheep, chickens



Louthan House

and the largest hog I've encountered anywhere, enhance the realistic setting. Also adding authenticity are livestock, crops and plants that were common during the time period represented.

A different setting awaits at the Hudson Gardens, with extensive plantings devoted to roses, herbs, fragrance and nearly two dozen other floral themes. Adding interest are some 20 bee hives that are maintained by locals who are happy to share their knowledge about those fascinating flying insects. I learned more than I thought possible about the lifestyle of bees, and found descriptions of their highly structured society intriguing.

If learning that there are nearly 20,000 species of bees isn't your cup of honey, perhaps indulging your sugar craving at Lola's offers a sweeter appeal. Maybe strolling through a town with its feet planted firmly in the past and reliving farm life from a bygone era will grab your attention. Whatever your interests, you probably can find enough to fulfill them only a short train ride from downtown Denver.



Museum blacksmith

For more information about Littleton, Colorado, log onto www.littletongov.org or call 303-795-3700.

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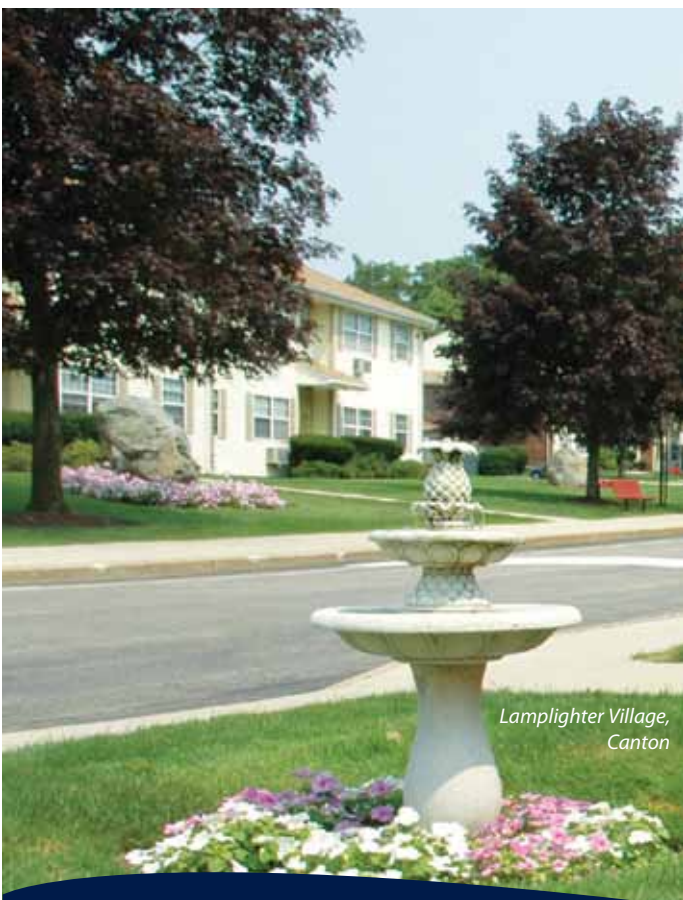


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Seniors in softball league keep moving

By Bill Doyle

WORCESTER —

Shortstop Don Basinsky picked up a ground ball, stepped on second base and underhanded a throw to first to complete a double play at Rockwood Field.

You'd never guess that the Holden resident is 79 years old. Does anybody tell Basinsky that he's crazy to be still playing softball at his age?

"No," Basinsky said. "They just say I'm crazy. Everybody says that. I tell them I have brains I haven't used yet and they believe it."

Basinsky is quite a character, and Worcester Senior Softball is filled with them. They're true old-timers who want to compete and share a few laughs. The league is open to anyone age 55 or older. Many of the players are in their 70s and 80s.

At many games, Basinsky wears Superman socks with streamers attached to them, but not the day a reporter interviewed him at a game.

"This is the first time I've washed them in three years," he explained. "Otherwise, I wouldn't have been able to get them off."

Each time Basinsky steps to the plate, he points his left hand toward the outfield fence like Babe Ruth once did. Basinsky said his wife, Isabelle, likes that he plays because it gets him out of the house.

"I haven't talked to her the last three months. I didn't want to interrupt her," he deadpanned.

Worcester Senior Softball plays a game each Tuesday and Thursday morning at Rockwood Field. Usually, enough players show up to field three teams, so they rotate at bat, in the field and sitting out so they don't overdo it. The travel team plays doubleheaders throughout the region on Mondays or Wednesdays.

Ray Lauring of Worcester formed Worcester Senior Softball in 1991 after playing in Florida. At 88, he's the oldest player in the league, a year older than Dudley Bowker of Worcester.

During a recent game, Lauring answered a call on his cell — while he was playing in the outfield. He had to tell the caller to hold on a minute because a

fly ball was hit in his direction. After he caught the fly for the third out, he resumed his phone conversation.

"We do a lot of unusual things around here," he said.

But they can still play. Shortstop Ralph "Fuzzy" Fusaro still has soft hands and a strong arm at age 81.

"When Fuzzy goes in the hole, makes the play and throws to first base," said Rich McMahon, 67, of Worcester, "you take it for granted. But I say, 'Wait a minute, he's 81.' He makes it look easy."

Former Worcester police chief Ed Gardella, 74, calls Fusaro "Brooks Robinson." Fusaro can hit as well. In a recent game, he lined a home run over the left-field fence.

When the players sit on the bench wearing their shorts, you can see the scars running up and down many of their knees from replacement surgery.

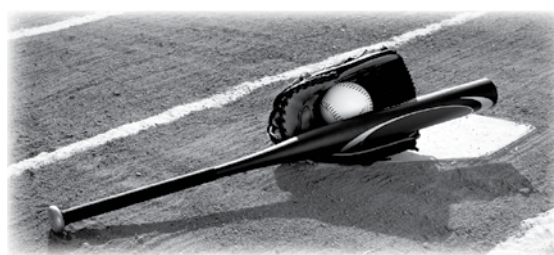
Carl Forsman, 78, of Hampton, N.H., has two artificial knees and an artificial left shoulder, but he extended his arm parallel to the ground and kicked his hand with his right leg and then his left leg to show his flexibility.

"My back is ready to go at any time," Forsman said. "I don't know if today's my last day playing or the next time is. I will keep playing as long as I can."

Gene Genese, 72, of Paxton has had three knee replacements, including two on his left knee, and has an artificial hip. His surgeon, Dr. Jeffrey Metzmaker, signed Genese's glove when he informed him he planned to resume playing softball.

Bill Seaman, 73, of Spencer figures his Spalding glove is about 45 years old. Frank Birch, 73, of Worcester and Amadeu "Juni" Pavini, 80, of Worcester estimate their gloves are about 50 years old. That makes their gloves older than some guys who have already quit playing softball because they thought they were too old.

Art Brockelman, 81, of Lunenburg has been using the same Wilson glove since his golden retriever found it and plopped it on his welcome mat 25 years ago. Brockelman bought a new glove about five years ago, but he keeps it in his trunk because he prefers the old, well-worn



one. His glove represents what Worcester Senior Softball is about all — there's still a lot of life in these old gloves and old-time players.

Pavini had a hip replacement in March, but resumed playing softball two months later.

"My wife's not too happy about it," Pavini said. "She thinks I'm going to get hurt, but my daughters and my grandchildren are all for it."

His daughter is an intensive care physician in Vermont and she paid for the uniforms for the Old News Bears, the 75-and-older travel team. That team won the Cape Cod Classic two years ago.

"I love the game," Pavini said, "and you can't be sitting on the couch all the time."

Gardella wore his Yankees T-shirt and his Yankees cap with "Yankees" written in Hebrew across the front of it. Even the floor mats in his car say Yankees. One of his fondest memories was taking part in a Yankees fantasy in Tampa, Fla., many years ago. He called it his own Field of Dreams.

"This is kind of the same thing," Gardella said of Worcester Senior Softball. "It's kind of the Field of Dreams here."

One of the guys said, 'The older I get, the better I was.' Whether we were good athletes or not, we all come here and compete. Guys still run out ground balls."

Most of them run out grounders faster than David Ortiz does.

"Guys still try to make a play. If you don't, there are people who will scold you," Gardella said. "You'd better at least try. It's OK if you don't catch it, it's OK if you didn't get a hit, but you'd better at least try."

Birch has played in the league for 10 years.

"It's not what people think," Birch said. "They think it's a bunch of old men with walkers with tennis balls on the bottom

of them, but it's really good softball.

"It's also a really good time."

"The teasing never ends here," Gardella said.

"I'm the only Obama man," McMahon said. "We have big arguments."

Bobby Docimo, 73, of Auburn, and all the pitchers pitch from behind a batting practice screen, but he got hit with a batted ball in the ankle the other day.

Sister Anne Marie Wildenhain, 84, who still works part-time at St. Richard of Chichester in Sterling, is the only woman who plays.

"When I first came, I said no more dirty language," she said. "It's 25 cents every time you swear, but they never give me any money. One guy owes me over 300 bucks."

Bill Burnham, 85, of Holden, plays catcher or right field.

"I just like to play," Burnham said. "I'm not good at it anymore, but I like to play."

The automatic sprinklers went off in the infield and the outfield a few times this year, but they kept on playing.

"Nothing stops us from playing except snow," said Leo Quinn, 83, of Worcester.

The players had to yell to someone who was coaching third base that he was supposed to be batting.

"We all have senior moments about 25 times a day," Quinn said.

Nearly all of the Worcester Senior Softball players are retired, but not Marshall Chervin. After a recent game, the 78-year-old Shrewsbury resident went home to shower, then headed off to work his shift selling furniture at Bob's in Natick until 9:30 that night.

"We have a lot of fun," he said. "It's nice to be out here."

After the games, many of the players head to McDonald's in Tatnuck Square for coffee and, as Gardella put it, to tell lies. They play as long as the weather permits.

"If you show up one day and there's only seven people, then you say the season is over," Gardella said.

Then they head to the Saint Gobain gym to play volleyball and basketball throughout the winter. Some get together to bowl. — AP/Worcester Telegram & Gazette

➤ Breakfast

Cont. from page 8

— and new members have joined. Six have died, and "each woman holds a special place in our hearts," Jerse said.

It's not a static group, she said. Anyone is welcome.

Originally, members each worked for different employers. Now, most are retired, although many remain heavily involved in volunteer activities.

When it started, "it was the most dynamic group I've ever been in," Jerse said, and she's lived in seven states. "There was nothing going on in town we didn't know about. We kept up with everything."

Not gossip, Jerse emphasized, but community happenings.

Now, the Wednesday Women provide each other with camaraderie and support.

Others have told Jerse they've tried to start similar groups, but none has been as

long-lasting as the Wednesday Breakfast Group. The key to the group's longevity? "I guess the personalities involved," Jerse said. "We care about each other and are interested in each other."

The women who participate are interesting because they have a lot of interests, and they care about what happens in their community and their world, Jerse said. "That's what makes it so neat. We don't just talk about the weather," she said.

Group members have participated in some memorable events. When George Stephanopoulos visited Terre Haute in January of 2000, he joined them for breakfast and interviewed some of them.

ABC network television sent Stephanopoulos to Terre Haute "to try to find out why — and how — Vigo County voters have picked the (U.S.) president in all but two elections since 1900," according to Jerse's "Looking Back" column that appears in the *Tribune-Star* each Sunday.

In March 2009, NPR's "All Things

Considered" program interviewed Jerse and the late Carolyn Toops. They were interviewed about President Barack Obama, Jerse recalled.

The group also has participated in special projects, including publishing a cookbook in 2003 and putting together a poetry collection in 2009 dedicated to those members who had died.

The group also has contributed to the *Tribune-Star* Christmas Basket Fund, and this year, members are buying a brick for the Terre Haute Children's Museum.

Carol Heine Botros had joined many years ago but then stopped attending to raise two sons. Now, her sons are in college and she has retired — and rejoined the breakfast group. "I never lost the friendships. I've still been in touch with everybody," she said.

Longtime member Mary Hood keeps returning because "it's just such a great group. You can depend on them for any help you might need. They are just loving,

caring people."

When they gather, they talk about "anything and everything," Hood said. They also remember each other's birthdays.

Members come from varied backgrounds, Jerse said. "What I like is we don't all go to the same church. We don't all belong to the same political party. We don't all live in the same neighborhood. We come from everywhere in town. This is what gives us the diversity that makes it fun," she said.

They may have vibrant political discussions, but "everyone is polite," she said.

Jerse doesn't see the fun ending anytime soon. "Hopefully as some of us fade out, there will be younger people taking our places," she said.

Member Suzanne Van Reed put together a commemorative flier marking the 30th anniversary, incorporating words or phrases submitted by members.

One member wrote, "Now and a year from now, we will always be good friends." — AP/Tribune-Star

Study: US Alzheimer's rate seems to be dropping

By Marilyn Marchione

The rate of Alzheimer's disease and other dementias is falling in the United States and some other rich countries — good news about an epidemic that is still growing simply because more people are living to an old age, new studies show.

An American over age 60 today has a 44 percent lower chance of developing dementia than a similar-aged person did roughly 30 years ago, the longest study of these trends in the U.S. concluded.

Dementia rates also are down in Germany, a study there found.

"For an individual, the actual risk of dementia seems to have declined," probably due to more education and control of health factors such as cholesterol and blood pressure, said Dr. Kenneth Langa. He is a University of Michigan expert on aging who discussed the studies recently at the Alzheimer's Association International Conference in Copenhagen.

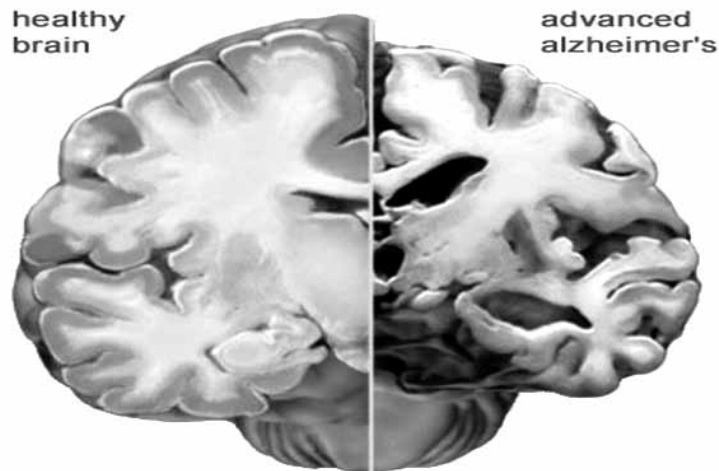
The opposite is occurring in some poor countries that have lagged on education and health, where dementia seems to be rising.

More than 5.4 million Americans and 35 million people worldwide have Alzheimer's, the most common form of dementia. It has no cure and current drugs only temporarily ease symptoms.

A drop in rates is a silver lining in the so-called silver tsunami — the expected wave of age-related health problems from an older population. Alzheimer's will remain a major public health issue, but countries where rates are dropping may be able to lower current projections for spending and needed services, experts said.

Recent studies from the Netherlands, Sweden and England have suggested a decline, and the new research extends this look to some other parts of the world.

The United States — The federally funded Framingham study tracked new dementia cases among several thousand people 60 and older in five-year periods starting in 1978, 1989, 1996 and 2006.



Compared with the first period, new cases were 22 percent lower in the second one, 38 percent lower in the third and 44 percent lower in the fourth one.

The average age at which dementia was diagnosed also rose — from 80 during the first period to 85 in the last one.

During that time, there were declines in smoking, heart disease and strokes, factors linked to dementia, and a rise in the number of people using blood pressure medicines and getting a high school diploma, which reduce the likelihood of developing the condition.

"The results bring some hope that perhaps dementia cases might be preventable, or at least delayed" by improving health and education, said the study leader, Claudia Satizabal of Boston University.

Dallas Anderson, epidemiology chief at the National Institute on Aging, agreed.

"For those who get the disease, it may come later in life, which is a good thing. Getting the disease in your 80s or 90s is a very different thing than getting it in your early 70s," he said.

Germany — Researchers from the German Center for Neurodegenerative Diseases say that data from Germany's largest public health insurance company suggest that new cases of dementia declined significantly between 2007 and 2009 in men and women.

Dementia prevalence — the proportion of people with the disease — also declined dramatically in women ages 74 to 85. There was a trend toward a smaller decline in

men, but the difference was so small researchers couldn't be sure of it.

The trends corresponded with fewer strokes and better treatment of high blood pressure, cholesterol and diabetes, and more education, they said.

Asia, Africa — An updated study of dementia prevalence by Alzheimer's Disease International in 2009 concludes that its previous estimates for the disease worldwide were too low. The group now said dementia prevalence appears to have increased from about 5 percent to about 7 percent in East Asia, and in Sub-Saharan Africa from between 2 percent and 4 percent to nearly 5 percent.

The estimates were revised based on studies in China and sub-Saharan Africa, and the latest United Nations population projections.

Colombia — Researchers from the Universidad Icesi in Colombia used current population and other sources of information to update a 20-year-old study on dementia and determined that current projections might underestimate dementia cases by up to 50 percent.

In countries where dementia appears to be declining, the rise in obesity and diabetes threatens to undo progress.

"It may be that what we have now is a sweet spot," where people with these problems are still relatively young, said Anderson of the National Institute on Aging. "They're not in the dementia range yet, but what's going to happen? We know they're all in the pipeline." — AP

New brain protein tied to Alzheimer's disease

Scientists have linked a new protein to Alzheimer's disease, different from the amyloid and tau that make up the sticky brain plaques and tangles long known to be its hallmarks.

The discovery could give a new target for developing drugs and other treatments for Alzheimer's, the most common form of dementia. It also might help explain why many people have plaques and tangles in their brain yet show no symptoms of the disease. Autopsies on 342 brains revealed that people who had the new protein were 10 times more likely to have been mentally impaired when they died than those without it.

The study was discussed recently at the Alzheimer's Association International Conference in Copenhagen, where researchers also described a new type of brain imaging that can show tau tangles in living people for the first time.

For many years, the only sure way to diagnose Alzheimer's disease was after death, when brains could be examined for amyloid and tau. Several companies now make imaging agents that can reveal amyloid on brain scans, and the new research shows an experimental product from Eli Lilly & Co. can do the same for tau.

Researchers from Massachusetts General Hospital described the tau work. Scans on 56 older people believed to be cognitively normal showed that tau buildup in several brain regions correlated with memory decline.

Dr. Keith Josephs of the Mayo Clinic led work on the new brain protein, called TDP-43. Everyone has it, but the abnormal form is found in different parts of the cell and in ball-like deposits in certain areas in the brain. It's already been linked to amyotrophic lateral sclerosis, or Lou Gehrig's disease, and frontotemporal dementia.

Researchers looked for it in brain samples from 342 people in a study of aging at Mayo. All had amyloid plaques in the brain, but many showed no dementia symptoms before they died. Of the 342 participants, 195, or 57 percent, had the abnormal protein. Less than 5 percent of the healthy general population would be expected to have it.

Of those with the protein, 98 percent had dementia symptoms at the time of their death, versus only 81 percent of those without the protein.

The next step is to find a way to image it in living people, as is being done now with amyloid and tau. — AP

Learning about the benefits of vitamin D as we age

By Jeannette Sheehan

Our bodies do some incredible things. One thing you might not be aware of is the ability of our body to convert its own supply of vitamin D into a usable form that is easily absorbed into our bloodstream with help from the sun.

Caregiving Tips

The conversion happens when a fair amount of our skin is exposed without sunscreen to UV radiation; more specifically UVB rays from the sun. However, the American Cancer Society reports that each year more than 3.5 million skin cancers are diagnosed in the United States alone. Most skin cancers are a result of extended

exposure to the sun's UV rays, primarily UVA rays. This makes it more difficult to obtain those useful UVB rays considering they're most prevalent during the peak sun hours of 10 a.m. and 1 p.m.

How important is Vitamin D to us? Our bone and muscle strength decrease as we age. Vitamin D, along with adequate amount of calcium, plays a lead role in maintaining strong bones and muscles. When we are stronger we have greater balance and are at less risk for falls, and in turn, osteoporotic fractures. Vitamin D ensures our bodies absorb the calcium we take in. They work hand in hand. Together calcium and vitamin D can help reduce our risk for osteoporosis. Vitamin D has also been linked to other health benefits such as helping prevent heart disease and numerous cancers including breast, colon

and prostate cancers.

How much direct sun exposure do we need to convert our own Vitamin D into its active form? That answer varies by individual. While our bodies' own form of Vitamin D is more easily absorbed into the bloodstream compared to supplements, sun exposure might not be an option to those with elevated risk of skin cancer or those with limited availability to get outdoors.

In addition, as we age, our bodies' ability to convert our own source of vitamin D begins to falter. This raises the value to each of us for maintaining a well balanced diet including foods rich in vitamin D such as fortified milk and cereal, liver and fish. When diet alone doesn't support our need for vitamin D, supplements are a viable alternative.

According to the American Cancer Society, much research continues to be done on the importance of Vitamin D and sun exposure. They suggest that whenever possible you should obtain your levels of vitamin D through diet and supplements. These sources do not increase your risk for skin cancer. Be sure to ask your doctor if vitamin D is right for you.

Jeannette Sheehan, MSN, RN, board certified nurse practitioner, is founder and owner of ABC Home Healthcare Professionals, 233 Albion Street, Wakefield and provides medical and non-medical home care services to the Metro Boston, North Shore and Cape Ann communities. She can be reached at 781-245-1880 or online at www.abchhp.com. Archives of articles from previous issues can be read on www.fiftyplusadvocate.com.

► **Fancying**

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and-pineapple salsa.

Around the corner, three dining rooms offered 11 entrées, including coconut shrimp, seared pork cutlet with warm raspberry compote, and a grilled vegetable plate with pesto drizzle and herbed farro salad. The Lafayette Room was BYOB, a recent development for which some residents fought hard.

"We can bring wine to our dinners. That is good," said Ingrid Rivel, who lives at Normandy Farms with her husband. She still cooks a mean Black Forest cherry cake from her native Germany, but not much else.

This demanding crowd — not everyone can afford this lifestyle in late life — doesn't praise everything on the menu, but gives cooks high marks for upping their culinary game.

"Particularly in the last three years, the food really has improved tremendously," said Mary Anne Van Blarcom, a six-year resident.

Michael Smith, corporate director of public relations for ACTS Retirement-Life Communities, which operates Normandy Farms, said the locally based company has made upgrading food a priority in recent years to keep residents of its 23 properties happy and to attract new ones.

"One of the first things people ask when they're visiting our communities," he said, "is, 'How's the food?'"

Senior dining is evolving, as the generation willing to don a jacket for dinner gives way to younger folks who love cooking shows and are adventurous enough to try quinoa.

For years, facilities have been adding

smaller cafés or grills when they remodel. Some have hired professionally trained chefs who proudly cook from scratch. Many menus have vegetarian, gluten-free, lactose-free, healthy, ethnic, and locavore options.

"It's been coming on strong the last 10 years because the public is demanding options and choices," said Larry Minnix, president of LeadingAge, an organization for nonprofits that work with seniors. It's not surprising, he said, because "the meal is the most important part of many people's day."

Retirement centers are also recognizing that people don't stop liking a drink now and then when their hair turns gray.

Beaumont at Bryn Mawr, an upscale retirement community on the Main Line, will soon open its new bistro. It will have TVs, a working bar, and a game room next door.

Willow Valley Communities near Lancaster already have 11 dining areas for their 2,550 residents, and offer brick-oven pizza and cook-to-order options. Soon, Willow Valley will add alcohol to the mix with the opening of a bar in its new 30,000-square-foot clubhouse. A full-service restaurant, Local Table, will follow in October. "It's going to rival the best restaurants in town," said chief marketing officer Kim Daly Nobbs.

Chris Trendler, a sommelier with restaurant experience, is setting things up. He'll feature updated cocktails like the Ruby Collins, a mixture of gin, local honey, raspberry puree, egg white, and rosemary.

"I never thought I would say I'm working at a retirement community," he said.

NewAldaya Lifescapes in Cedar Falls, Iowa, created a main street that included Elm's Pub, a place to meet for drinks (it closes at 8 most nights) and live music.

"Why would you suddenly assume that someone is 70 and they don't enjoy any of the activities they've enjoyed their entire life?" asked Millisa Tierney, executive director. The livelier atmosphere, she said, has boosted volunteerism from students at a nearby college.

Some have hired professionally trained chefs who proudly cook from scratch.

This doesn't come cheap, though continuing-care retirement communities like Normandy Farms argue that their costs are comparable to owning a home. Normandy falls in the middle range, Smith said, with an entry cost of \$222,000 for a single person and monthly fees of \$2,600. That includes prepayment for increased services that residents need when their health fails.

Greg Zebolsky, a consulting actuary for Milliman, who specializes in continuing-care communities, said there were still places that have only one dining room and give residents few food choices. But others are taking widely varied approaches to dining that include multiple venues and much bigger menus.

Zebolsky said continuing-care communities, which provide independent living through skilled nursing, were competing with each other, as well as with other forms of senior living and companies that provide services to people in their own homes.

They "are always trying to think of a way to get a competitive edge," he said.

Mike Slavik, who serves more than 1,000 senior-living providers at financial consultant

CliftonLarsonAllen, said improved choice was a trend across all sectors of the industry. It's more important to people under 75 — those on the cusp of senior-living choices — than it was to their elders.

The changes in food service coincide with increasing emphasis on maximizing control for seniors instead of staff convenience, said Lynda Crandall, executive director of the Pioneer Network, which advocates for more flexibility and choice in long-term care. The organization's new dining standards call for giving elderly residents more choice and better-quality food while easing diet restrictions.

The changes make elders happier and healthier, she said, but also have marketing consequences.

"If you're not offering this choice," she said, "there are others down the street who are."

Doris Henning, a dietitian and nutritionist with Erickson Living, said her company's competitors include local restaurants. Senior communities also want their resort-like atmospheres to offer a better life than home.

Not all retirees embrace culinary creativity.

J.J. Landy, a Sodexo dietitian who manages food services at Artman in Ambler, said residents there love meat loaf and beef stew. Couscous and quinoa were not a hit. Residents told her, "I can't even pronounce it, so don't expect me to eat it."

Patrick Picciocchi, culinary director at Normandy Farms, knows that attitude. His customers are quite willing to try new things, but unfamiliar names scare them. So he tells them what's in the dish: "Descriptions, I find, are extremely, extremely important." — AP/The Philadelphia Inquirer

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Status of the Social Security and Medicare programs

By Mike Festa

The Trustees of the Social Security and Medicare trust funds recently issued a report on the current and projected financial status of the two programs. While Social Security remains strong overall and can continue to pay full benefits for nearly two decades, modest changes must eventually be made to ensure current and future generations of Social Security beneficiaries receive what they've earned.



AARP and You

The newly-released annual reports for 2014 paint an uncertain picture of the programs' future when a projected large number of baby boomers enter retirement in future years. By 2033, the number of older Americans will increase from 46.6 million today to over 77 million.

Medicare is strong and will avoid insolvency until 2030, the program's trustees said, a longer projected life

span fueled by drops in healthcare spending. The latest projections push the life of the Medicare trust fund back four years later than a year ago.

The trustees' new projections found fewer changes for Social Security, projecting that reserves for the retirement and disability trust funds will run dry in the mid-2030s — the same as last year's estimates. However, Social Security's disability trust fund faces a dire financial shortfall when reserves are estimated to run out in 2016 — that is, unless lawmakers rebalance the combined resources of the Social Security Trust Funds.

To ensure full benefits over the long term, AARP believes we must begin with a national debate on growing retirement insecurity and the critical role of Social Security in the retirement income framework. Social Security has been in place since Aug. 14, 1935 and recently celebrated its 79th anniversary. We strongly urge Congress to hold a separate debate on the solvency and adequacy of Social Security, as it is a separate, self-financed, program that people pay into throughout their lives and count on for each generation of our families.

The Medicare Trustees report illustrates the financial

challenges facing Medicare along with the overall high cost of health care. With 64 million Americans expected to be enrolled in Medicare by 2020 and 80 million by 2030, we must do more to reduce wasteful spending throughout our health care system.

AARP believes that by improving care coordination and better use of technology, controlling high drug costs, reducing unnecessary services and other wasteful spending, and targeting fraud and abuse, we would improve our health care system as a whole while saving money in Medicare.

That's why AARP advocates for common sense changes that can ensure affordable health care for American families while improving the quality and delivery of care for today's seniors and future generations.

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

'One Care' plan: Many questions, no answers

By Al Norman

Last October, the Commonwealth embarked on a new health care plan — one of the first in the country to combine Medicare and Medicaid funds into an integrated plan for adults with disabilities ages 18 to 64.

People who enroll in the plan can stay in One Care when they turn 65 — so over time more and more seniors will be enrolled in One Care.

There are three plans that offer One Care services. Here are some key features of this plan:

- It is only for people on Medicare and MassHealth, the so-called "dually eligible."
- In any county where there two or more plans, the potential enrollees are "auto-assigned." If an eligible person does not voluntarily enroll, the state will send them a letter "assigning" them to a plan. If they don't want to be in the plan, they can "opt out."
- One Care is available everywhere in the state except Berkshire County and the Cape.
- The plan covers health care, but it also

covers long term supports, like home care and nursing facility care, as well as mental health services.

• Every enrollee has the right to an independent long-term supports coordinator, who is not a plan employee, but is the 'agent' for the enrollee. Every enrollee is supposed to be assessed for long-term supports by these independent agents. Very few actually are.

After 10 months, here is what we know about the program:

- Out of 94,589 eligible people, a total of 18,838 (20 percent) of those eligible have enrolled in One Care as of July 1.
- A total of 23,880 people have opted out. More people have decided not to join, than enrolled.
- Of the 42,716 people who have been solicited to join, 56 percent have declined. If this opt out rate continues, a total of 52,879 would be projected to decline, leaving a total enrollment of 41,710.
- There are five counties (Essex, Franklin, Middlesex, Norfolk and Plymouth) with only a single One Care plan, and thus no auto-

assignment. In these counties, the highest enrollment of eligible enrollees is under 8 percent, showing that unless they are auto enrolled, MassHealth members do not join this plan in large numbers.

• The auto assigned counties, (Hampden, Hampshire, Suffolk and Worcester) have between 25 percent and 40 percent of eligible residents enrolled. No county has broken the 50 percent enrollment level.

One plan, Commonwealth Care Alliance, has 51.6 percent of the enrollees (9,714); Fallon Total Care has 40 percent of enrollees (7,551); and Network Health has 8.4 percent of enrollees (1,571).

What we don't know is more than what we do know. After 10 months, the state has issued no data on plan revenues vs.

benefits paid out; by health care and long term supports; long term support coordinator referrals by plan; completed long term supports assessments; long term supports expenditures per plan; and how much in profits each plan has made.

In short, other than enrollment numbers, the state and federal governments have invested millions into this new plan — but issued no data about what services people in the plan have received.

There are many questions about how the One Care initiative has performed, and not one of them has been answered.

Al Norman is the executive director of Mass Home Care. He can be reached at 978-502-3794.

► Bugs

Cont. from page 10

apply a cold pack. Use over the counter hydrocortisone creams. Try not to scratch the bites, as this just increases the immune response and itching.

When to seek medical attention — Mosquitoes in New England can carry blood-borne diseases like West Nile disease and Eastern Equine encephalitis. If you develop a fever, redness and swelling around the bite areas, headaches, body aches or swollen lymph nodes, seek medical attention. Also, if the area is not healing, you may have a secondary skin infection that needs a doctor's attention. If you are planning a vacation in a tropical area, obtain a travel consultation to prepare for other mosquito-borne diseases, such as malaria and yellow fever.

Bee and wasp stings — When you are stung by a bee, the insect leaves a stinger in your skin, which continues to release venom. The venom causes an immediate immune reaction resulting in swelling and inflammation around the site of the sting.

If you are stung by a bee and are not allergic, immediately remove the stinger with a straight edged item like a credit card by swiping the card side to side across the

surface of the sting. A wasp sting is different in that the insect retains its stinger but can sting multiple times and inject venom with each of its stings. Regardless of whether it is a bee or wasp sting, the following measures can help with your discomfort: Ice the area to bring down the swelling. If you were stung in your arm or leg, elevate it. Remove any jewelry from the area of the sting because as the area swells, rings or bracelets may be difficult or impossible to remove. For pain, take an over-the-counter pain medication like acetaminophen or ibuprofen. For itchiness, take an antihistamine.

When to seek immediate medical attention — Allergic reactions can be life threatening. Call 911 if the person stung has trouble breathing, feeling of faintness or dizziness, hives, a swollen tongue or throat, or a history of severe reaction to insect stings. You should also see a physician if you have incurred multiple stings.

David Rideout is the lead physician at Doctors Express in the Saugus Center, one of 10 Eastern Massachusetts offices, offering seven-day walk-in urgent medical care. He can be reached at 781-233-1000. For more information visit www.DoctorsExpressBoston.com. To read additional articles visit fiftyplusadvocate.com.

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The new reverse mortgage: A wise decision

By Alain Valles

You've worked hard, sacrificed for the kids, tried to save for retirement and chipped away at your mortgage. But now you need additional cash for the next chapter of your life. The new reverse mortgage may be your best option for converting your home equity into cash so you can afford the lifestyle you desire.

What is a reverse mortgage?

Reverse mortgages are a government insured loan program that allows homeowners age 62 and older to gain access to the equity in their home in the form of cash, a monthly check, line of credit or any combination of the three.

Currently there are no income, asset or credit requirements. It's based simply on your age, house value and the amount of your current mortgage, if any. The biggest advantage a reverse mortgage is that you are not required to make any monthly mortgage payments — ever. If you pay your property taxes, homeowners insurance and maintain the property, the loan balance is not due until

the last remaining homeowner no longer uses the home or the property is sold.

What's "new" about the new reverse mortgage?

There have been several significant changes to the reverse mortgage program that should prompt you to take a look to see if a reverse mortgage is right for you.

Spouses under the age of 62 are now protected. Before this rule change, a younger spouse was at risk of being forced to sell the home if the older spouse died. Now younger spouses may live in the home for the rest of their lives without ever being required to make a monthly mortgage payment.

Maximum loan limits have been adjusted to help maintain home equity and increase the possibility of a greater inheritance. In addition, required mortgage insurance makes the program safer.

The cost of obtaining a reverse mortgage has substantially decreased for borrowers with lower current mortgages. This makes a reverse mortgage very competitive with

Reverse Mortgage



NEW page 21

Jobs

Cont. from page 8

full-time employee. They want contract work," said Bruce Josten, executive vice president of the U.S. Chamber of Commerce. Still, Josten recognizes some of them "are hoping the contract work will ultimately lead them into a full-time position."

A recent Federal Reserve study showed that nearly 7.5 million people who are working part time — contract workers included — would rather have full-time jobs.

Jerry Jasinowski, who served as president of the National Association of Manufacturers for 14 years and later as president of the Manufacturing Institute, said despite criticism leveled against contract workers from some quarters, "I think on balance, they are a positive reflection of the extent to which production has become much more flexible, a reflection of hybrid operations. Some people don't like it. But that's neither here nor there. That's where everybody's moving."

Analysts suggest the increase in contract and "temp" jobs will likely accelerate as more baby boomers retire from their full-time jobs.

Pressure from a company's shareholders — often focused on short-term returns — can also lead businesses to lower labor costs by reclassifying a portion of their payroll as part-timers or spinning them off to a contracting agency.

The online job site CareerBuilder.com, which specializes in "contract placement," cites research showing that

42 percent of employers intend to hire temporary or contract workers as part of their 2014 staffing strategy — a 14 percent increase over the past five years.

The issue got the spotlight when President Barack Obama in February unilaterally upped the minimum wage for federal contractors and their employees from \$7.25 to \$10.10 an hour, fulfilling a top demand by liberal lawmakers and groups. The higher rates kick in Jan. 1.



"America does not stand still, neither do I," Obama said. Aides said more than 2 million employees whose companies have federal contracts are affected. Obama's proposal to raise the minimum wage nationally by the same amount remains bogged down in Congress.

A recent Brookings Institution study labeled the first decade of the 21st century a "Lost Decade" for the labor market. For the first time since World War II, the U.S. economy did not have more payroll jobs at the end of a decade than at the beginning. And the shadow of the December 2007-June 2009 recession still looms over today's labor market. — AP

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5 money saving tips for exchanging currency

By Joseph Pisani

NEW YORK —

Headed overseas this season? It's easy to get hit with extra fees and expensive exchange rates when switching currencies when you travel.



Some currency exchange tables in airports and tourist areas offer bad rates, taking more of your money. And some credit cards and banks can add fees when you buy something with your card internationally.

Your best bet is to bring a credit card that doesn't charge currency exchange fees and some cash for backup. Most purchases should be done on the credit card, said James Gambaccini, a certified financial planner at Acorn Financial Services. That's because credit cards offer fraud protection. If you lose cash, or it gets stolen, you won't get it back. Lost credit cards, or fraudulent charges, are easily replaced or fixed, said Gambaccini.

"Walking around with a money belt and

a large amount of cash is not relevant anymore," he said.

Here are five tips to maximize your dollars:

1. Get an App — Before boarding the plane, download a currency-converting app on a smartphone you plan to use on vacation. You can open up the app to see if you're getting a good deal when exchanging money. With the app, you type in the amount you want to exchange and it will calculate a figure in the new currency. There are several free ones to choose from, including XE Currency and GlobeConvert.

2. Ask before you exchange — Be wary of currency exchange places that say they don't

charge fees or advertise really good exchange rates. "Don't trust it," said Stan McGahey, an international tourism professor at Saint Leo University in Florida. Often, they will offer you a worse exchange rate to make up for the low fees or have caveats that they don't advertise. Instead of just handing them your money, ask how much you would get for the amount you want to exchange first, McGahey said. That way you will know exactly what you're getting.

And always do currency exchanges in the country you're visiting. You're likely to get a better rate than if you do the exchange at home, McGahey said.

3. Find the right card — Get a credit card that doesn't charge a foreign exchange fee. Some will charge a 2 percent to 3 percent fee for every purchase made with a foreign currency, said Matt Schulz, a senior analyst at credit card comparison site CreditCards.com. There are many that don't. You can find a list of them on websites such as CreditCardInsider.com, CreditCards.com or Bankrate.com.

Not sure if your card charges a fee? Call and ask.

If you don't have a fee-free card, it may be

MONEY page 21

What happens to your online accounts when you die?

WASHINGTON —

You've probably decided who gets the house or that family heirloom up in the attic when you die. But what about your email account and all those photos stored online?

Grieving relatives might want access for sentimental reasons, or to settle financial issues. But do you want your mom reading your exchanges on an online dating profile or a spouse going through every email?

The Uniform Law Commission, whose members are appointed by state governments to help standardize state laws, recently endorsed a plan that would give loved ones access to — but not control of — the deceased's digital accounts, unless specified otherwise in a will.

To become law in a state, the legislation would have to be adopted by the legislature. If it did, a person's online life could become as much a part of estate planning as deciding what to do with physical possessions.

The question of what to do with one's "digital assets" is as big as

America's electronic footprint. A person's online musings, photos and videos — such as a popular cooking blog or a gaming avatar that has acquired a certain status online — can be worth considerable value to an estate. Imagine the trove of digital files for someone of historical or popular note — say former President Bill Clinton or musician Bob Dylan — and what those files might fetch on an auction block.

But privacy activists are skeptical of the proposal. Ginger McCall, associate director of the Electronic Privacy Information Center in Washington, said a judge's approval should be needed for access, to protect the privacy of both the owners of accounts and the people who communicate with them.

Many people assume they can decide what happens by sharing certain passwords with a trusted family member, or even making those passwords part of their will. But in addition to potentially exposing passwords when a will becomes public record, anti-hacking

ONLINE page 22

LOOKING FOR A LOW COST, LEGAL ALTERNATIVE TO BANKRUPTCY?

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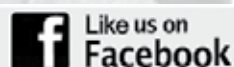
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Avoid inheritance misconduct by grandchildren

By Linda T. Cammuso

With the economic challenges families face today, grandparents are increasingly looking to leave an inheritance for their grandchildren — whether to help pay for education, or just to alleviate their children's financial burdens. You may have thought about leaving something to your grandchildren, but are concerned about how they will use it — and with good reason. Young adults often lack the maturity to handle money responsibly.

According to statistics, inherited money is spent at a significantly faster rate than a person's earned or saved money. Whether your grandchildren are too young to manage money responsibly, are in debt or struggling with an addiction, you are right to fear that they will spend your inheritance before even they realize the opportunities they've wasted and cannot rectify their foolishness ... after all, to a young person it's much like winning the lottery.

You worked hard throughout your life to save money that you could leave for future generations, not so it can be squandered, but so it can create opportunities. If you are wondering what your heirs will do with money you might leave for them, you could start by having a conversation with them. Tell them what your mindset is in leaving them assets. Ask them what their goals would be for using their inheritance — it is valid



to let them know what your hopes are for how they plan to manage the funds. Try to determine if they even have a rudimentary understanding of handling finances. Do they have a checkbook and know how to reconcile bank statements? Do they have loans and are they wise in their borrowing decisions? Are they diligent in paying on time? Are they credit-card savvy — how many cards do they have and what are they used for? Do they have a respectful relationship with their finances?

Today many people are crafting their estate plans to avoid mismanagement of inheritances by their heirs by including a trust to protect their legacy. With a trust arrangement you can protect your heirs from themselves and ensure that they may use their inheritance methodically and responsibly.

A properly developed estate plan will ensure that you are in control and, at the same time, provide you with the peace of mind that the money you worked so hard to accumulate will be handled responsibly.

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

think it is being used fraudulently and temporarily block your card from making charges.)

4. Say no to hotel exchanges — If a hotel or another business asks if you want them to convert the bill into American dollars for you, decline. The exchange rate can be bad, Gambaccini said. Instead, let the hotel bill you in the country's currency and let your credit card do the exchange.

5. Check out checking accounts — As with credit cards, make sure your bank doesn't charge foreign exchange fees if you plan to use a debit card. Some may charge a flat fee for using a foreign ATM on top of a percentage for currency exchanges. Checking accounts at online banks, such as Capital One 360 and Charles Schwab Bank, don't charge foreign transaction fees. Call your bank and ask if you're not sure if they charge fees. Personal finance website NerdWallet.com publishes a list of banks that don't charge fees. — AP

events or children needing money;

- Have funds available for home improvement and possible home care needs;
- Increase the potential of maximizing Social Security benefits; and
- Enjoy having a few extra dollars each month.

A reverse mortgage is not for everyone. But for qualified homeowners it is an excellent way to get extra cash, without the burden of monthly mortgage payments.

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 781-724-6221 or by email at av@dfcmortgage.com or visit www.lifestyleimprovementloan.com Read additional articles on www.fiftyplusadvocate.com.

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➤ Money

Cont. from page 20

worth applying for one, said John Ganotis, founder of credit card comparison site CreditCardInsider.com. As long as you're not charging more than you can afford to pay, it could be a better deal than exchanging cash. Most credit cards designed for travelers let you earn benefits, such as miles or points to use for a future trip, Ganotis said.

Another benefit: credit cards often will offer exchange rates that are an average over the past month. That could be helpful if you are traveling to place where the currency is volatile, including some South American countries, Gambaccini said.

(Incidentally, you should call your credit card company before traveling to let it know where you are going. If the credit card company doesn't know you're traveling, it could

➤ New

Cont. from page 19

traditional home equity lines.

How can I use the proceeds?

Seniors and their trusted advisors now view reverse mortgages as an integral component of retirement planning and are taking advantage of the flexible options. Below are common examples of how a reverse mortgage may be used:

- Be able to afford to stay in your home;
- Increase monthly cash flow by paying off an existing mortgage and debts;
- Receive monthly funds for life;
- Reduce pressure on your retirement funds during a down market;
- Utilize a reverse mortgage line of credit for unforeseen expenses such as healthcare

Cooking up a color-happy kitchen

By Kim Cook

Kitchens in traditional and vintage homes often are dressed in conservative garb: neutral hues, stainless steel, white-on-white or beige-on-beige.

Historically, however, kitchens were actually pretty peppy, according to Deborah Baldwin, editor of *This Old House* magazine.

"Pastel greens, blues, creams and peaches reigned until the early 1930s, when casual, built-in eating areas were painted Kelly green, red and even black," she said.

"We have readers who are introducing brightly colored cabinets and appliances in tomato, pumpkin and daisy," she added.

At this spring's *Architectural Digest* Home Design Show in New York, manufacturers were showing lots of vibrantly hued kitchen equipment.

Bertazzoni's Arancio range came in orange, burgundy and yellow. Big Chill displayed a wall full of paint-box hues including jade (a milky green), cherry and pink. AGA's Signature line of beefy, professional-grade ranges comes in intriguing colors like aubergine, duck-egg blue, heather, pistachio, claret and British racing green. (www.bertazzoni.com; www.bigchill.com; www.aga-ranges.com)



com)

Fans of metallics might go for Blue Star's dramatic collection of ranges, wall ovens and hoods in copper, gold and a chocolate-y ginger, as well as several hundred other colors and finishes. (www.bluestarcooking.com)

Kitchens of any vintage can look great with colorful walls. Pumpkin, cobalt and deep Prussian blue enhance all kinds of woods, whether you're working with 19th century pine, Craftsman-era oak or midcentury walnut.

Or consider the ceiling. In a small galley kitchen, bold color on the ceiling creates a "jewel box" effect. Deep hues like eggplant, navy, magenta or carmine compliment white cabinetry in a large kitchen, and look great in both natural and artificial light.

New York designer Gideon Mendelson applied a pea-green gingham canvas cloth to the ceiling of a country house kitchen, and painted the island in a similar shade. With a collection of vintage baskets displayed along the tops of snowy wood cabinetry, the vibe is relaxed, fresh and contemporary. (www.mendelsongroupinc.com)

Meg Caswell, a designer and host on HGTV's *Great Rooms*, loves to add color to kitchens. She used a backsplash of crisp, blue

and green fused-glass tiles as a counterpoint to a rustic, Old World-style metal and wood kitchen island, glossy black cabinetry and citrine wallpaper in an Art Deco-era home. In another home, she mixed sleek teal-and-white glass with farmhouse blue cabinets. (www.megcaswell.com ; www.hgtv.com)

Baldwin, of *This Old House*, advises painting upper and base cabinets different colors, or painting an island or hutch in a contrasting shade.

"This helps reinforce their freestanding furniture look, which harks back to 18th-

and 19th-century kitchens," she said. (www.thisoldhouse.com)

"Painting the floor — either one color or in a pattern like checkerboard — can reinforce the vintage look too," she noted. Options include graphic designs or stencils, or illustrated rug motifs. *Better Homes & Gardens'* website has lots of ideas. (www.bhg.com/kitchen)

If you're in a rental with limited decorating options, go for color accents like Fiesta ware, rag rugs, a couple of snazzy stools, and counter appliances in candy hues. — AP

► Online

Cont. from page 20

laws and most companies' "terms of service" agreements prohibit anyone from accessing an account that isn't theirs. That means loved ones technically are prohibited from logging onto a dead person's account.

Several tech providers have come up with their own solutions. Facebook, for example, will "memorialize" accounts by allowing already confirmed friends to continue to view photos and old posts. Google, which runs Gmail, YouTube and Picasa Web Albums, offers its own version: If people don't log on after a while, their accounts can be deleted or shared with a designated person. Yahoo users agree when signing up that their accounts expire when they do.

But the courts aren't convinced that a company supplying the technology should get to decide what happens to a person's digital assets. Enter the Uniform Law Commission. According to the proposal, the personal representative of the deceased, such as the executor of a will, would get access to — but not control of — a person's digital files so long as the deceased didn't prohibit it in the will. The law would trump access rules outlined by a company's terms of service agreement, although the representative would still have to abide by other rules including copyright laws.

That means, for example, a widow could read her deceased husband's emails, but couldn't send emails from that account. And a person could access music or video downloads, but not copy the files if doing so violated licensing agreements. — AP

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