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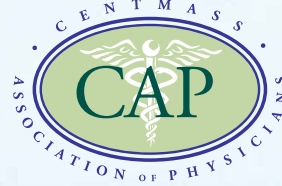
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Unlocking the puzzle of Alzheimer's

By Brian Goslow

Max Wallack, 17, has chosen a career path inspired by his great-grandmother.

While others his age were working in summer jobs or preparing for their senior year of high school, Wallack of Natick, adorned in a white lab coat, was retrieving refrigerated test materials at the Boston University School of Medicine's Molecular Psychiatry and Aging Laboratory.

"I'm just starting a test block for the presence of proteins in samples," explained Wallack, who is about to begin his junior year in BU's College of Arts and Sciences. A Department of Pharmacology and Experimental Therapeutics research intern at Boston University's Alzheimer's Disease Center, he's working on a project to observe any correlations between the Alzheimer's biomarkers in the brain and in the blood.

Wallack's always been a fast learner, having started grade 1 at the age of 5. After attending grade 4 at a private school, he jumped a year, moving to grade 6 at the Advanced Math and Science Academy in Marlborough, and when he entered grade 10, he transferred to Boston University Academy. "As a junior and senior at BU Academy, I took most of my classes at BU, so that by the time I entered BU officially, I had sufficient credits to be a second semester sophomore," he said.

His interest in finding a cure for — and assisting those affected by — Alzheimer's disease and other dementias began when he first started to notice the condition affecting his beloved great-grandmother, Gertrude Finkelstein (AKA "Getgrams").

"She would do everything for me and she was an amazing person," Wallack remembered fondly. "When I was around 4, I started noticing she got increased paranoia. And when I was 6, she was diagnosed with Alzheimer's."

Suddenly, their roles changed, going from parent and child to brother and sister as Finkelstein and her husband moved in with Wallack's parents. "There were a lot of times my parents had to go out of the house," he said, "and they would leave me with her. They would tell her, 'You're going to be babysitting Max' and then they pulled me aside right before they left, and they'd say, 'You're going to be babysitting Getgrams.'"

As her dementia worsened, family members would sleep on the floor outside Finkelstein's room to prevent her from leaving the house. Wallack's parents educated him on what was going on with his great-grandmother so he could assist with her care.

"There are a lot of parents that don't want to expose their child to the horrible aspects of the disease," he said, "but I lived with her full-time so I saw everything. I was always asking questions and my parents were always willing to answer them for me so that (looking after her) was something I was able to really help with."

Finkelstein spent her final months in a nursing home and hospitals, where Wallack made an invaluable observation in residents and patients doing jigsaw puzzles.

"They seemed calm and less agitated with some sense of achievement," he said, noting many Alzheimer's and dementia sufferers are also depressed and don't feel that anything they do is worthwhile. Completing a puzzle gives them the feeling that they accomplished something. "It really makes them happy and fills them with a sense of pride. Even if they can't remember they did a puzzle five minutes later, the sense of achievement still stays with them."

Thus, at the age of 12, Wallack came up with the idea for

Puzzles to Remember. He sent requests to puzzle manufacturers asking them to contribute puzzles to be distributed at local nursing homes and hospital facilities; many positive responses — and puzzles — followed.

As he went around dropping puzzles off and occasionally working on them with some of the residents, Wallack noticed people with later stages of Alzheimer's couldn't do complex puzzles. "They need fewer and bigger pieces and most of the puzzles like that, which were available, were Sponge Bob and Dora puzzles," he said. "Adults with Alzheimer's are still adults and don't really want to do Sponge Bob and Dora puzzles."

He contacted Springbok Puzzles, the first company that responded to his original call for donations, and asked them if they could make adult-themed puzzles for his project, which had become a 501C non-profit organization. "They said, 'We can and we will get this done.' And this is what came out of it," said Wallack, pulling a collection of the puzzles out of a shopping bag.

"Max sold us on the project," said Katie Saylor, director of marketing for Allied Products, which produces the Springbok Puzzle line. "Springbok president Steve Pack and Max worked closely together to create a special die that would be used to create fewer puzzle pieces. It was a collaborative effort to develop and design the right piece count that Alzheimer's patients could complete without frustration."

The Puzzles to Remember puzzles include 12 or 36 pieces with subjects ranging from "Springtime Cardinals" and a "Cobblestone Village" to "Colorful Fruit" and "Candy Galore."

"The design work for the photographs and illustrations used for these amazing puzzles is created by nationally known photographers and illustrators in partnership with Springbok puzzles," Saylor said. Such national illustrators as Greg Giordano and Lynn Bywaters have contributed their artist skills in their development. "We always run the images by Max to make sure the subject matter is on target," said Saylor.

Wallack, Saylor said, brings great insight into the image selection process. "We launched an image that had food on it and he quickly pointed out that some patients might be confused and try to eat the puzzle," she said. "This was not something that ever crossed our minds."

Since the project's inception, Allied Products has distributed over 26,000 of the puzzles. When Wallack first started, he would look up the names of area nursing homes and hospitals and call them or just send them the puzzles. He's now looking to get them into adult day care centers, veteran facilities and memory-strength-building locations. If people from outside the region contact him about donating puzzles, he goes online and researches the names of places in their immediate area that would be a good fit.

Earlier this summer, Wallack released his first book, *Why Did Grandma Put Her Underwear in the Refrigerator? A Book Explaining Alzheimer's Disease to Children*, co-written with Carolyn Given, a local writer.

"Some of the purpose of my book is to show kids that a person who's affected with Alzheimer's is still that person they grew up with and loved," he said. "Even though there can be scary moments, there's still humor and joy in life and that person's still there and can be happy."

"For parents to have to explain to their child what that

person is going through is really hard but, if you can explain it well, the child can understand and can be better able to help with the person."

Wallack hopes his book will instill the understanding that no one should get mad at Alzheimer's sufferers for not remembering something and that even if they speak aggressively, they need to be responded to gently. "If you're calmer, they'll be calmer," Wallack said. "If you're agitated, they're going to get even more agitated and it's going to be a downward spiral."

He hopes his book will show people that enduring Alzheimer's is not an entirely bleak process but one with memorable shared loving moments and that it will help pique some children's interest and maybe encourage them to consider a career in geriatrics.

Wallack is working toward becoming a geriatric psychiatrist and plans to go to medical school upon graduation from Boston University, where he's a member of the Class of '15, and perhaps on to earning a Ph.D. afterwards. He wants to continue to do research as well as develop programs that would be helpful to caregivers.

"This is a really important disease to combat and to combat on multiple fronts. Having people who know about it and who are able to support people who are going through it is a really important thing to do," Wallack said.

"In the next 50 years, it's only going to grow," he said, noting that Alzheimer's is one of the leading causes of death for Americans and its prevalence is predicted to increase because there is no good treatment or cure and the population is getting older.

With reports finding there isn't a huge influx of medical students moving into geriatrics, having a person like Wallack as an example for young students could be invaluable in attracting new interest in the field.

"It is very important to have Max's generation care about Alzheimer's research because they are energetic, creative and innovative," said Dr. Wendy Qui, an associate professor of Psychiatry and Pharmacology & Experimental Therapeutics at BU and Wallack's principal investigator and mentor. "We probably will have a long battle to fight on the disease."

Asked how Wallack's experience with his great-grandmother and his observations on how Alzheimer's sufferers reacted to doing puzzles are applicable to his clinical work, Qui said, "Any brain exercise like puzzles will be beneficial to the patients before we can find effective drugs (for treating them)."

While Wallack said he has talked with his teenage counterparts about following in his footsteps, he has found that most of them are passionate about other things. "The field needs more people who are passionate about this because as long as you're passionate about something, that's when the job gets done," he said. "It needs a lot of people, but it's better to have passionate people than to have people who don't really care."

Qui said Wallack not only brings intelligence and passion to his Alzheimer's research, but a spirit of caring to the patients he assists and the society at large.

Which is why, along with spending the summer getting word out on his book, continuing work on Puzzles to Remember and spending his weekdays in the lab as part of a team studying cells, doing clinical tests and developing a way to diagnose pre-clinical Alzheimer's, he's investigating ways to help caregivers as well.

"It's a really hard job, but the people who are doing it



Wallack

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UNLOCKING page 8

Working can help ward off dementia, study reports

By Sondra Shapiro

Working past traditional retirement age could be beneficial to your health — mental health that is.

While many older Americans delayed retirement or re-entered the workforce during the recent economic downturn, besides the obvious financial incentives, an unexpected benefit might be the delay of dementia or Alzheimer's disease. According to a new French study, for each additional year of work, the risk of getting dementia is reduced by 3.2 percent.

Dementia is the second largest contributor to death among older Americans — heart failure is first — according to the Alzheimer's Association. One in every three seniors dies afflicted with Alzheimer's or another dementia.



Just My Opinion

Over 5 million Americans are living with Alzheimer's disease today, including an estimated 200,000 under the age of 65. By 2050, up to 16 million will have the disease, according to the Alzheimer's Association.

So the study of 429,000 French workers offers a lot to think about. Study participants had an average age of 74 and had been retired for an average of 12 years. Nearly 3 percent had developed dementia but the risk of this was lower for each year of age at retirement, according to an Associated Press report. A person who retired at 65 had about a 15 percent lower risk of developing dementia compared to someone retiring at 60, after other factors that affect those odds were taken into account, said lead researcher Carole Dufouil, the director of research in neuroepidemiology at France's National Institute of Health and Medical Research (INSERM).

It is logical to wonder if a person retired because of mental decline. To rule that out, the researchers excluded anyone who developed dementia within five years of retiring.

"The trend is exactly the same, suggesting that work was having an effect on cognition, not the other way around," Dufouil said at a recent Alzheimer's conference in Boston.

There's plenty of financial incentive to continue working. One big reason: For every year someone puts off collecting Social Security, the monthly benefit increases about 8 percent until he or she turns 70, at which point the maximum has been reached.

The French study supports other data that suggests the brain benefits from

mental exercise. The "use it or lose it" philosophy is being proven over and over again in other studies. So a person should not use the fear of Alzheimer's as the only reason to keep working. The findings of the study also make the case that if someone decides to retire, he or she should have other activities to fill those waking hours.

The "use it or lose it" philosophy is being proven over and over again in other studies.

Heather Snyder, director of medical and scientific operations for the Alzheimer's Association, told the Associated Press, "It's more staying cognitively active, staying socially active, continuing to be engaged in whatever it is that's enjoyable to you" that's important.

"My parents are retired but they're busier than ever," said Snyder. "They're taking classes at their local university, they're continuing to attend lectures and they're continuing to stay cognitively engaged and socially engaged in their lives."

Other studies concur that brain simulation such as word puzzles, games, academic courses and volunteering, to name a few, help keep dementia at bay. Exercise and eating a heart-healthy diet have also been proven to keep brains in fine working order.

Since the mid '90s, the trend has been for Americans to stay in the workforce longer. According to a Gallup poll in May, three-quarters of U.S. adult workers believe they will continue working past retirement age, with 40 percent saying they will do so because they want to and 35 percent because they will have to. Only 19 percent said they plan to stop working at retirement age by choice. Perhaps these statistics will mean fewer Americans will experience mental decline than current research predicts.

Only time will tell. In the meantime, the promise of mental acuity and financial security are great reasons to continue working. That said, a major life decision to work or retire deserves careful, contemplative planning. The results of one study should not be the sole deciding factor. Remember, there are lots of ways to keep the mind sharp. The important message from this and other studies is, "use it or lose it."

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

The efforts of today
will echo into the
lives of tomorrow.



AARP congratulates Fred and Martha Smith, the Massachusetts recipients of the 2013 AARP Andrus Award for Community Service. Honoring the legacy of founder Dr. Ethel Percy Andrus, this prestigious award is given annually to outstanding volunteers in each state whose service makes a valuable contribution to society.

As the first couple to receive the award in Massachusetts, Fred and Martha Smith have made it their mission to serve struggling young students in Boston's South End neighborhood. Through Generations Incorporated, the Boston affiliate of AARP Experience Corps, the Smiths have helped over 40 children achieve a love for reading, ultimately leading them towards greater academic success. AARP thanks Fred and Martha for making this exceptional difference in the Bay State.

For more information about AARP in Massachusetts, call 1-866-448-3621 or visit aarp.org/ma

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To serve, not to be served was a call to action

By Michael E. Festa

In 1958, Dr. Ethel Percy Andrus set out to solve a big problem: how to help older Americans maintain independence, dignity and purpose. She created AARP to help retired teachers gain access to health insurance, to provide discounts and to provide service via volunteer programs.



AARP and You

Above all, Dr. Andrus recognized that AARP members could make their greatest contribution through volunteerism, and called on all members "to serve, not to be served," as she challenged them to "create the good" by helping others in their communities.

"To serve, not to be served," is still a vitally important motto today. According to the Massachusetts Service Alliance, Bay State residents are stepping forward in record numbers to roll up their sleeves and help solve the growing challenges facing their communities.

This year, AARP recognized individuals from throughout

Bay State residents are stepping forward in record numbers to roll up their sleeves and help solve the growing challenges facing their communities.

the country with the AARP Andrus Award for Community Service, our most prestigious volunteer honor. Awarded each year, we spotlight those among us who are sharing their experience, talent and skills to make a powerful difference in the lives of others. Here in the Bay State, we are proud to honor not one, but two incredible volunteers: Fred and Martha "Marty" Smith. For the past four years, the Smiths have served as volunteers for Generations Incorporated, the Boston affiliate of AARP Experience Corps, helping more than 40 public school children improve their reading skills.

Mary Gunn, executive director of Generations Incorporated, nominated the dedicated husband and wife duo because "they are exceptionally motivated to serve," noting that they commute twice a week from their home in Dedham to the St. Stephen's Episcopal Church after school program in Boston's

South End neighborhood.

For the Smiths, they were just happy to find a way to combine their love of reading and desire to give back and talk about "their kids" with the enthusiasm of proud grandparents. In addition to working with elementary-school-age children on reading comprehension, phonetic awareness and vocabulary, Fred and Marty also try to discover each child's interest in order to spark reading interest and confidence. That connection is rewarding for both.

It's their creative thinking and ability to empathize with reluctant students that makes them an inspiration to the other volunteers. But don't tell them that. "We're doing the same thing as [the] other volunteers," said Marty. "We do this for our satisfaction."

Visit aarp.org/ma to learn more about the AARP Andrus Award for Community Service and volunteer opportunities in Massachusetts.

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 them at www.facebook.com/AARPMMA and follow them on www.twitter.com/AARPMMA.

New report reveals Americans are facing a terrifying retirement

By Al Norman

A recent report from a Washington, D.C. think tank says that the "retirement crisis" facing most families is worse than we think. In fact, the National Institute on Retirement Security (there's an oxymoron) called their report, "The Retirement Savings Crisis: Is it Worse Than We Think?"

"We have millions of Americans who have nothing saved for retirement," one of the researchers said. "We have 38 million working-age households who do not have any retirement assets. Of the people between 55 and 64, one-third haven't saved anything for retirement."

The article I saw on this study quoted a financial planner as responding that 90 percent of Americans won't be able to retire on what they get from Social Security and private savings. She said the state of retirement savings in America is "appalling, terrifying."

Even worse, the experts say that peo-

ple close to retirement just are not going to be able to catch up. Here's the advice experts gave to those facing retirement:

- Delay retirement and don't quit your present job.
- Put as much as you can in your IRA 401(k) contributions.
- Don't try to catch up by investing your savings into more aggressive and risky funds.
- Save more and spend less.

Push Back

Lower your cost of living before you retire, which will also increase your retirement funds.

Maximize your Social Security benefits. But one expert said this was more complicated than just deciding whether or not to retire at 62 or wait. He said there are "81 different strategies" on how to claim Social Security.

- Get out of debt, especially in the last five to 10 years of a working life.
- Stay in the workforce, even part time.

There is absolutely no comfort in these suggestions. The reality is that most families will have to sharply change their

lifestyle, because they were not able to get a pension where they worked, the cost of their kids' education required deep borrowing, and many people have been living over their heads to begin with.

We need to take the cap off Social Security earnings to put the very rich into the Trust Funds.

No wonder. We have been trained since childhood to measure our worth by the level of our consumption. Consumer confidence is used to measure the health of our economy. As our manufacturing based began eroding four decades ago, we turned from making things to buying things, and becoming a nation of debtors.

When today's retirees look at the marketplace, they see employment as baggers and clerks at less than livable wages. The largest employer in America is a retailer that offers workers no pension, and Medicaid as health care.

Government policy-makers saw the

three-legged retirement income stool coming apart. As public and private sector labor unions struggled to survive, pensions went out the window. This was not suddenly, but over decades. There were plenty of opportunities to rethink Social Security, to make it take the place of private pensions. But instead, our leaders watched as savings plummeted, and pensions died. We are left with a weak, one-legged stool.

It's time to view Social Security reform in that context. We need to take the cap off Social Security earnings to put the very rich into the Trust Funds. And we need to tax unearned income as if it were earned income. We need to ask employers to contribute more into Social Security, rather than a 50/50 split with their workers.

Without major reforms — in the short-term — the retirement picture really is "terrifying."

Al Norman is the executive director of Mass Home Care. He can be reached at 413- 772- 6289 or at info@masshomecare.org.

► Unlocking

Cont. from page 6

are amazing people and they need to be recognized and supported," Wallack said. One idea he feels needs greater acceptance is that of Memory Cafes, which he said are very popular in Europe and becoming more popular in the United States.

"Basically, the patient and the caregiver go and meet with other patients and caregivers," Wallack explained. "Even though the caregivers are still watching the person, they're getting time to interact with others and some sense of relaxation and time off, which is really important for caregivers, especially those who cater to Alzheimer's patients."

Few know better than Wallack the value of those sometimes brief, but invaluable moments. He balances memories of his great-grandmother battling paranoia, even among

her closest family members, to the look in her eye when he'd walk into her room.

"Whenever she saw me, her eyes would light up and she'd always want to play these little games," he said. "Every time I was there, she was so happy. The rest of the time, she was very paranoid, thinking that everyone was trying to kill her and that everyone was trying to take her money. It was really bad, but there were still times that were very nice and happy."

One would suspect Finkelstein would be enormously proud of her great-grandson and how passionate he is about devoting his life to doing what he can to help others not suffer the way she did.

"My great-grandmother really exposed me to my calling in life," Wallack said.

For more information: www.PuzzlesToRemember.org. Wallack's "Puzzles to Remember" book is available through Amazon.com.

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Personal 'Obamacare' accounts make online debut

WASHINGTON —

You can now open your own personal "Obamacare" account — but you'll have to wait awhile before you can actually use it to pick a health insurance plan.

Shortly before next month's launch of open enrollment under President Barack Obama's health care overhaul law, administration officials announced that the Affordable Care Act is a step closer to reality for millions of uninsured Americans.

Consumers can now go online to healthcare.gov and create personal accounts by establishing a username and password.

However, serious shopping will have to wait until sometime this month, when details on insurance plans and premiums offered in local areas will become available through the new online marketplace.

The congressional Government

Accountability Office and Treasury's inspector general for the Internal Revenue Service have been among the nonpartisan oversight organizations warning of possible delays with the rollout of the law.

Adding to the many details and the sheer logistical complexity facing the Obama administration is the refusal of congressional Republicans to provide additional implementation funds the president has requested.

The new online insurance marketplaces will be geared to people who don't have coverage through their jobs, most of whom will be eligible for tax credits to help pay their premiums. Insurance benefits take effect Jan. 1. That's also when the law will require most Americans to have health insurance or face fines. In return, insurers will be barred from turning away people with medical problems. The administration hopes to sign up at least 7 million uninsured people next year. — AP

Medicare drug premiums inching up for 2014

WASHINGTON —

The Obama administration says the average monthly premium for Medicare prescription drug plans will inch up by \$1 next year, to \$31.

The increase comes after three stable years in which the average premium hovered around \$30 a month.

Medicare officials say the modest increase means competition among insurers is holding down costs, even as benefits have improved for seniors with high prescrip-

tion bills.

But consumers take note: the average isn't the full story. For example, last year, seven of the top 10 plans raised their 2013 premiums by double-digit percentages. By shopping around, seniors helped keep the average premium paid from going up.

Consumer advocates say beneficiaries should check their plan during open enrollment, from Oct. 15 to Dec. 7, and look for better deals if they're not satisfied. — AP

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Quieter, please: New products keep it down a bit

By Kim Cook

Homeowner Christine Igot knows one thing for sure. "I will not have a fridge in my kitchen ever again," she said firmly.

In the new house she's building, in Annapolis Royal, Nova Scotia, the 51-year-old is putting the refrigerator in a pantry off the kitchen and will double insulate the walls. Why? All that noise, noise, noise.

Her present house has an open plan, and the sound of the fridge drives her crazy. "I tried to get used to it. I had an appliance man come to see if it was running properly." It was — it just emitted a high-pitched whine.

Roxanne Went uses her car as "a cone of silence" to escape the noise of leaf blowers outside her suburban West Chester, Pa., home, and of family members' blaring music inside.

For baby boomers, noise matters. "Decreased tolerance for loud sounds is a fairly common symptom of age-related hearing loss, as the range of comfortable listening levels seems to shrink," said Ted Madison, an audiologist in St. Paul, Minn.,

and a representative of the American Speech-Language-Hearing Association.

Beyond creating stress and annoyance, loud noises can cause hearing loss, according to experts. The National Institute for Occupational Safety and Health reckons that noise over 85 decibels may cause hearing loss.



So what are the loud products we live with at home? According to the American Speech-Language-Hearing Association, based in Rockville, Md., the "very loud" range includes blenders,

blow dryers, vacuum cleaners and alarm clocks, all in the 80 to 90 decibel range. "Extremely loud" — in the 100 to 110 decibel range — are snow blowers, gas lawnmowers and some MP3 players.

In Brighton, England, a Noise Abatement Society fields complaints from citizens about annoyances ranging from neighbors' power tools to barking dogs to wind chimes. Managing director Poppy Elliot said her team decided to channel the collective angst over unwanted noise into "Quiet Mark," a seal of approval they give to products designed to be quieter. So far more than 35 products have

received the designation, from hair dryers to commercial tools, and Elliot said the organization is expanding globally.

"The ultimate aim is to encourage industry across the board to put a high priority on factoring in low noise at the design stage. Investment in acoustic design and sound quality of a product should be just as important as energy efficiency or visual design," Elliot said.

Manufacturers are responding to concerns about noise with new, quieter products.

LG has several — including the TrueSteam dishwasher — that use a Direct Drive motor, an alternative to the noisier belt-and-pulley system of traditional motors.

Swiss-based Liebherr uses low-sound dual air compressors and cooling circuits in their high-end fridges. And Samsung's dishwasher has extra insulation, which cuts the sound.

Range hood fans can often be noisy. Italian firm Falmec makes a line that uses a perimeter extraction method rather than one single vacuum vent; the air is drawn evenly into the hood's edges more quietly than being sucked straight up.

Jerek Bowman, a chef in Toronto, recommends sous vide cooking, using a thermal circulator and heating the food in water, as a

QUIETER page 12

Fish oil's work vs. heart attacks limited

By Marilyn Marchione

Eating fish is good for your heart, but taking fish oil capsules does not help people at high risk of heart problems who are already taking medicines to prevent them, a large study in Italy found.

The work makes clearer who does and does not benefit from taking supplements of omega-3 fatty acids, the good oils found in fish such as salmon, tuna and sardines.

Previous studies have suggested that fish oil capsules could lower heart risks in people with heart failure or who have already suffered a heart attack. The American

Heart Association recommends them only for people who have high levels of fats called triglycerides in their blood, said the group's president, Dr. Donna Arnett of the University of Alabama at Birmingham.

Fish oil capsules failed to prevent flare-ups of atrial fibrillation, a common heart rhythm problem, in a large study in 2010.

The new study was led by the Mario Negri Institute for Pharmacological Research in Milan. It tested 1 gram a day of fish oil versus dummy capsules in 12,513 people throughout Italy. They had not suf-

FISH page 12

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Gene test may help guide prostate cancer treatment

A new genetic test to gauge the aggressiveness of prostate cancer may help tens of thousands of men each year decide whether they need to treat their cancer right away or can safely monitor it.

The new test, which recently went on sale, joins another one that came on the market. Both analyze multiple genes in a biopsy sample and give a score for aggressiveness, similar to tests used now for certain breast and colon cancers.

Doctors say tests like these have the potential to curb a major problem in cancer care — overtreatment. Prostate tumors usually grow so slowly they will never threaten a man's life, but some prove fatal and there is currently no reliable way to tell which ones will. Treatment with surgery, radiation or

hormone blockers isn't needed in most cases and can cause impotence or incontinence, yet most men are afraid to skip it.

The results suggest the test could triple the number of men thought to be at such low risk for aggressive disease that monitoring is a clearly safe option. Conversely, the test also suggested some tumors were more aggressive than doctors had believed.

Independent experts say such a test is desperately needed but that it's unclear how much information this one adds or whether it will be enough to persuade men with low-risk tumors to forgo treatment, and treat it only if it gets worse. Only 10 percent who are candidates for monitoring choose it now.

The newest test was developed by Genomic Health Inc., which has sold a

similar one for breast cancer since 2004. Doctors at first were leery of it until studies in more groups of women proved its value, and the same may happen with the prostate test, said Dr. Len Lichtenfeld, the American Cancer Society's deputy chief medical officer.

The company will charge \$3,820 for the prostate test and says it can save money by avoiding costlier, unnecessary treatment. Another test for assessing prostate cancer risk that came out last summer — Prolaris by Myriad Genetics Inc. — sells for \$3,400.

Both companies can sell the tests without Food and Drug Administration approval under separate rules that govern lab diag-

nostics. Myriad Genetics has published nine studies on Prolaris involving more than 3,000 patients. Genomic Health has not published any results on the prostate test, another thing that makes doctors wary. Yet it has a track record from its breast cancer test.

About 240,000 men in the U.S. are diagnosed with prostate cancer each year, and about half are classified as low risk using current methods. Doctors now base risk estimates on factors such as a man's age and how aggressive cells look from biopsies that give 12 to 14 tissue samples. But tumors often are spread out and vary from one spot to the other. — AP

► Quieter

Cont. from page 10

quieter way to go. "There's simply no noise. You can use it the same way you would for roasting, stewing or braising," he said. A side benefit? With the equivalent of only a light bulb to heat the water, there's some energy savings as well.

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Rowenta's noise-reducing inventions include the Turbo Silence home fan and

the Silence Form Extreme vacuum cleaner, which emits a decidedly timid 65 decibels. Electrolux's Ultra Silencer canister vacuum comes in at 68 decibels.

As for hair dryers, the Centrix Q Zone and Biolonic IDry Whisper Light are two low-noise options; the latter was one of the first products to receive the Quiet Mark designation.

And Stihl has a line of lithium-ion battery yard gear — including a leaf blower, mower and trimmer — that are much quieter than gas-powered equipment.

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► Fish

Cont. from page 10

ferred a heart attack but were at high risk of having one because of diabetes, high blood pressure, high cholesterol, smoking, obesity or other conditions. Most already were taking cholesterol-lowering statins, aspirin and other medicines to lower their chances of heart problems.

Researchers at first planned to compare the rate of death, heart attacks and strokes in the two groups, but these were less frequent than anticipated. So they started measuring how long it was before people in either group suffered one of these fates or was hospitalized for heart-related reasons. After five years, the rate was the same — about 12 percent of each group had one of these problems.

"They're very high-risk people, and so the level of other treatments was very

high," Arnett said. "When you're being aggressively treated for all of your other risk factors, adding fish oil yielded no additional benefits."

Eating fish is known to help protect against heart disease, and the Heart Association recommends it at least twice a week.

"People who choose to eat more fish are more likely to eat heart healthier diets and engage in more physical activity," and studies testing the benefit of supplements may not be able to completely adjust for differences like these, said Alice Lichtenstein, director of the cardiovascular nutrition lab at Tufts University in Boston.

The results do show that people can't rely on a pill to make up for a bad diet, she said.

"It is sort of like breaking a fish oil capsule over a hot fudge sundae and expecting the effect of the calories and saturated fat to go away," she said. — AP



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Scottsdale offers something for everyone

By Victor Block

ARIZONA —

Women wearing the latest fashions strolled into Gucci and Neiman Marcus intent on adding to their chic wardrobe. Not far away, my wife Fyllis, wearing blue jeans and boots, was learning to lasso cattle. My afternoon was spent exploring a rugged wilderness of giant cactus and towering mesas.

The first impression of Scottsdale is the diversity of attractions. The shopping alone provides an introduction to the something for everyone variety. Along with top-of-the-

line stores are shops selling cowboy hats, boots and everything that's worn between them.

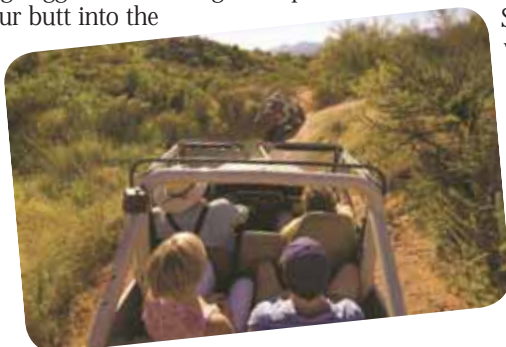
The cowboy influence also lives at the Arizona Cowboy College, where Fyllis experienced a taste of life on the range. Most city slickers undergo a two-day orientation course followed by four days rounding up cows, branding and doing other cowboy-like chores.

Included in her one-day introduction was learning to clean hooves and groom and saddle Billie, the horse to which she was assigned. Then came instruction in riding Western style, including suggestions like "lighten up on the reins" and "sink your butt into the saddle." Later Fyllis had a lesson in roping a metal mini-cow on wheels, which, after several errant tosses, my newly westernized wife was able to ring.

The cowgirl experience ended with a ride in the Sonoran Desert. While descriptions of deserts usually include words like bleak and drab, we learned that what looks like a dry wasteland is home to plants and animals that have adapted to life in searing summertime temperatures and an almost complete lack of water.



Desert trail ride



Jeep tour

The Sonoran Desert is a virtual cactus heaven. The majestic saguaro (pronounced suh-WAHR-oh) can grow to 50 feet tall and live as long as 200 years.

Numerous other species of cactus also have found the Sonoran's arid conditions to their liking. They come in numerous shapes and sizes, and colorful names — like purple prickly pear, organ pipe and teddy-bear cholla — that add to their appeal.

Also fascinating is how plant and animal life have adapted to the harsh environment. Some cacti have stems that expand to keep rainwater for later use. The saguaro can store enough water to last up to a year. The western-banded gecko stores liquid in its long tail for later use when needed.

A choice of alternatives awaits visitors interested in exploring this other-worldly setting. On land, they include hiking, biking, horseback rides and off-road driving tours. Those who prefer to take to the air may choose a hot-air balloon ride or clamber aboard an airplane, helicopter or even a seaplane for a flight that includes a lake landing.

Some of the desert's magic and magnificence is captured in sanctuaries and museums. The McDowell Sonoran Preserve is a mini-wilderness that provides an excellent introduction to the desert. It's home to hundreds of types of plants and animals, and 60 miles of trails.

The Desert Botanical Garden contains more kinds of cactus than I knew existed. Five trails meander through an amazingly varied collection of arid plants from deserts around the world. Exhibits demonstrate how Native Americans used various plants for food, medicine and other needs.

In fact, reminders of American Indians are everywhere. An extensive collection of Indian art and artifacts is featured at the Heard Museum locations in North Scottsdale and adjacent Phoenix.

The Pueblo Grande Museum and Archeological Park sit atop remains of a village of the Hohokam people, who lived in the area from about 450 to 1450 AD. They were



Barrel cactus and saguaro

the first to cultivate the Sonoran Desert, using a vast system of irrigation ditches, some of which are still visible. Also intact are an excavated ball court, and full-scale reproductions of both early houses and a later-style adobe home.

Neighborhoods in and around Scottsdale combine interesting historical tidbits with an array of shopping and recreational opportunities. Old Town, located on the original site of the community, is a hub of museums, historic structures, dining, night life and shopping. Many of the city's estimated 125 art galleries also are there, offering works ranging from renderings of cowboys and Native Americans to avant-garde abstract pieces.

Other enclaves are very different in appeal. Cave Creek (population about 5,000) was settled in 1870 by miners and ranchers, and served as a stopping point for U.S. Cavalry troops. The town clings stubbornly and proudly to its western heritage,

as home to several saloons and periodic rodeos.

The adjacent village of Carefree is very different in atmosphere. It was built as a planned community with homes now valued at millions of dollars, which line streets with names like Easy, Tranquil, Ho and Hum. Locals describe this juxtaposition of Old and New West as the "home of cowboys and caviar."

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Testing sensors: A safety net for seniors at home

By Lauran Neergaard

WASHINGTON —

It could mean no more having to check up on mom or dad every morning: Motion sensors on the wall and a monitor under the mattress one day might automatically alert you to early signs of trouble well before an elderly loved one gets sick or suffers a fall.

Research is growing with high-tech gadgets that promise new safety nets for seniors determined to live on their own for as long as possible.

"It's insurance in case something should happen," is how Bob Harrison, 85, describes the unobtrusive monitors being tested in his apartment at the TigerPlace retirement community in Columbia, Mo.

Living at home — specialists call it aging in place — is what most people want for their later years. Americans 40 and older are just as worried about losing their independence as they are about losing their memory, according to a recent survey by the Associated Press-NORC Center for Public Affairs Research.

Common-sense interventions like grab bars in bathrooms and taping down rugs to prevent tripping can make homes safer as seniors deal with chronic illnesses. Technology is the next frontier, and a far cry from those emergency-call buttons seniors sometimes wear to summon help.

Already, some companies are offering monitoring packages that place motion sensors on the front door, a favorite chair, even the refrigerator, and then send an alert to a family member if there's too little activity over a certain period of time. Other gadgets can make pill bottles buzz when it's time for a dose and text a caregiver if it's not taken, or promise to switch off a stove burner that's left on too long.

Researchers at the University of Missouri aim to go further: Their experiments show that certain automatic monitoring can spot changes — such as restlessness in bed or a drop in daytime activity — that occur 10 days to two weeks before a fall or a trip to the doctor or hospital.

"We were blown away that we could actually detect this," said nursing professor Marilyn Rantz, an aging-in-place specialist who is leading the research. She compares it to "a vital sign of my physical function."

Why would the gadgets work? That monitor under the mattress can measure pulse and respiratory patterns to see if heart failure is worsening before someone realizes he or she is becoming short of breath. More nighttime bathroom trips can indicate a brewing urinary tract infection.

A change in gait, such as starting to take shorter or slower steps, can signal increased risk for a fall. Basic motion sensors can't detect that. So Rantz's team adapted the



Microsoft Kinect 3-D camera, developed for video games, to measure subtle changes in walking. (Yes, it can distinguish visitors.)

The researchers installed the sensor package in apartments at the university-affiliated TigerPlace community and in a Cedar Falls, Iowa, senior complex. On-site nurses received automatic emails about significant changes in residents' activity. One study found that after a year, residents who agreed to be monitored were functioning better than an unmonitored control group, presumably because nurses intervened sooner at signs of trouble, Rantz said.

The bigger question is whether simply alerting a loved one, not a nurse, might also help. Now, with a new grant from the National Institutes of Health, Rantz will begin expanding the research to see how

this monitoring works in different senior housing — and this time, participants can decide if they'd like a family member or friend to get those alerts, in addition to a nurse.

Rantz said embedding sensors in the home is important because too many older adults forget or don't want to wear those older emergency-call buttons — including Rantz's own mother, who lay helpless on her floor for eight hours after tripping and badly breaking a shoulder. Rantz said her mother never fully recovered, and six months later, died.

"When we started this team, I said we are not going to make anybody wear anything or push any buttons, because my mother refused and I don't think she's any different than a lot of other people in this world," Rantz said.

Monitoring raises important privacy questions, about just what is tracked and who has access to it, cautioned Jeff Makowka of AARP.

To work, the high-tech approach has to be "less about, 'We're watching you, Grandma,' but 'Hey, Grandma, how come you didn't make coffee this morning?'" he said.

Sensor prices are another hurdle, although Makowka said they're dropping. Various kinds already on the market can run from about \$70 to several hundred, plus monthly service plans. — AP

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What happens after an Alzheimer's disease diagnosis?

By Micha Shalev

Are you kidding me, I have what!? It can't be true. It has to be a mistake. When you first receive a diagnosis of Alzheimer's, it can feel like the world is slipping away from you. It can be hard to move at all, much less stay positive and start making the future plans that will make the later stages of the disease easier for you and those around you. You are really angry. It's normal to have these feelings but the important thing is to find ways to cope and continue to enjoy life.



Caregiving Tips

There are several methods and diagnostic tools to help determine fairly accurately whether an individual with memory problems has possible Alzheimer's disease, probable Alzheimer's disease or some other memory or neurological problem.

Possible Alzheimer's disease is defined as

a dementia that could be due to another condition. Probable Alzheimer's disease means there are no other causes for the symptoms that can be found. Some individuals with memory problems have a condition called amnesic mild cognitive impairment (MCI) that often precedes Alzheimer's. Individuals with MCI have more memory problems than normal for individuals their age, but their symptoms are not as severe as those seen in Alzheimer's.

Not all individuals with MCI develop Alzheimer's. At this time, a definitive diagnosis of Alzheimer's disease can only be determined by an autopsy of the brain after death. However, at specialized centers, doctors can diagnose the disease in a living person correctly up to 90 percent of the time.

A physician will diagnose Alzheimer's in a living person by:

- Asking questions about an individual's overall health, past medical history, ability to perform daily activities and changes in behavior and personality.

- Conducting memory tests, problem solving, attention, counting, language skills and other abilities related to brain

functioning.

- Carrying out medical tests of blood, urine or spinal fluid.

- Collecting information provided by family members or other caregivers about changes in a person's day-to-day function and behavior which may help in diagnosis.

- Performing brain scans, such as magnetic resonance imaging (MRI), positron emission tomography (PET) scan or a computed tomography (CT) scan.

A complete diagnostic workup for the disease is lengthy and costly and may take as long as a year or more before a final diagnosis is made. After the diagnosis is made, the family and patient may need considerable guidance and counseling.

Family members often wonder whether they should tell their loved one about the diagnosis. While it is devastating to learn that your loved one has Alzheimer's, it is frequently more stressful to be aware of the signs and symptoms and yet have no answer for the problem. The family and the patient should agree before the diagnosis is made so appropriate actions are taken. Not knowing always presents the risk of the person finding out accidentally. Physicians are advised

to disclose the diagnosis to their patient.

Open and honest communications are usually the best, but some families choose a different path. Families often look to healthcare professionals for guidance. The American Psychiatric Association recommends advising Alzheimer's disease patients and their families to engage in financial and legal planning as soon as possible, since the patient will likely eventually become incapacitated.

In the long run, most people find that the best thing to do with an Alzheimer's diagnosis is to stay as proactive as possible — and to try to keep a sense of humor.

Micha Shalev, MHA, CDP, CDCM, is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park located at 101 Randolph Road, Worcester. He is a graduate of the National Council of Certified Dementia Practitioners program, and a well-known speaker on Alzheimer's and dementia training topics. He can be reached at 508-853-8180 or by e-mail at m.shalev@dodgepark.com. View more information online at www.dodgepark.com. Archives of articles from previous issues can be found at www.fiftyplusadvocate.com.

Ten things to know about resident associations

By Marianne Delorey

Resident associations, or tenant councils, often plan activities and represent the group to housing managers. Here is what I have learned about these tenant groups:

1. They should be democratic. If they claim to represent the interests of the larger group, they should operate democratically. Very often, people won't agree with the group or will try to push their personal issues forward. The best response to these people is to encourage them to attend meetings, learn about the issues and vote.

2. Purpose should be discussed. When forming (and occasionally thereafter), the group should make sure to affirm their mission. Is the primary purpose of the group to talk to management? Coordinate activities? Provide support to each other? Being clear on this point will make serving as a councilor much more enjoyable.

3. Politics are challenging. Nobody likes to risk losing a neighborly relationship or feel uncomfortable in his or her home. Having one friend who stays out of politics could be a refuge for you. Leadership can be isolating.

4. Management should listen. If you are trying to bring concerns to management and they do not listen, remind them that you represent their customers. If they doubt



Caregiving Tips

that you are speaking for the group, try bringing them a petition asking for a meeting to voice your concerns.

5. HUD imposes penalties. At least for those residents in HUD subsidized housing, there are penalties to landlords/owners who infringe upon the rights of resident groups to gather and discuss their housing.

6. Management can disagree. Sometimes, despite a well thought out request from residents, management doesn't give them what they ask for. Each landlord/owner gets to decide (within the confines of the law) how they will conduct business. If you don't like the policies of one facility, consider going somewhere more suited to your needs.

7. Formality is not necessary. Often, there is a bully in the resident group who complains about how business in the association is conducted. They often refer to Robert's Rules of Order, bylaws and quorums to make other people shrink away from their opposition. If your group has rules, follow them, but don't assume you have to follow rules that you have not adopted.

8. Pat yourself on the back. Representing others is thankless. Don't forget to publicly call attention to the good things you did. Don't assume that others will do that for you.

9. Enlist help. There is no reason for one person to

saddle all the responsibility. If someone asks for Bingo on Tuesday nights, ask if that person will call every other week, then ask for a volunteer to call the opposite week. If there are no volunteers and your time is maxed out, don't offer to take on more work.

10. It doesn't always work out. Groups form and they dissolve. There is no shame in letting a dysfunctional group fall apart. When they are ready for an association again, a new group will form in its place. Sometimes, there is a mismatch between the group and the leaders. Nothing is more awkward than trying to lead and realizing that nobody is following. This situation may not necessarily reflect the skills of the leaders; sometimes it is simply a mismatch. Just because you aren't the right person for this group doesn't mean you aren't a strong leader under different circumstances.

Resident associations can add value to a community. They can also be filled with personality conflicts. In order for a group to succeed, all that is required is a little patience, good listening skills and an interest in making their homes better.

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

Study questions kidney cancer treatment in elderly

In a stunning example of when treatment might be worse than the disease, a large review of Medicare records finds that older people with small kidney tumors were much less likely to die over the next five years if doctors monitored them instead of operating right away.

Even though nearly all of these tumors turned out to be cancer, they rarely proved fatal. And surgery roughly doubled patients' risk of developing heart problems or dying of other causes, doctors found.

After five years, 24 percent of those who had surgery had died, compared to only 13 percent of those who chose monitoring. Just 3 percent of people in each group died of kidney cancer.

The study only involved people 66 and

older, but half of all kidney cancers occur in this age group.

The study also was observational — not an experiment where some people were given surgery and others were monitored, so it cannot prove which approach is best. Yet it offers a real-world look at how more than 7,000 Medicare patients with kidney tumors fared. Surgery is the standard treatment now.

"I think it should change care" and that older patients should be told "that they don't necessarily need to have the kidney tumor removed," said Dr. William Huang of New York University Langone Medical Center. "If the treatment doesn't improve cancer outcomes, then we should consider leaving them alone."

Most kidney tumors these days are found not because they cause symptoms, but are spotted by accident when people are having an X-ray or other imaging test for something else, like back trouble or chest pain.

Cancer experts increasingly question the need to treat certain slow-growing cancers that are not causing symptoms — prostate cancer in particular. Researchers wanted to know how life-threatening small kidney tumors were, especially in older people most likely to suffer complications from surgery.

They used federal cancer registries and Medicare records from 2000 to 2007 to find 8,317 people 66 and older with kidney tumors less than 1.5 inches wide.

Cancer was confirmed in 7,148 of them. About three-quarters of them had surgery and the rest chose to be monitored with periodic imaging tests.

After five years, 1,536 had died, including 191 of kidney cancer. For every 100 patients who chose monitoring, 11 more were alive at the five-year mark compared to the surgery group. Only 6 percent of those who chose monitoring eventually had surgery.

Furthermore, 27 percent of the surgery group but only 13 percent of the monitoring group developed a cardiovascular problem such as a heart attack, heart disease or stroke. These problems were more likely if doctors removed the entire kidney instead of just a part of it. — AP

Seeking a softer retirement landing

By Matt Sedensky

MUSCATINE, Iowa —

There is an oft-told story about what happens when a worker at the Stanley Consultants engineering firm decides to retire.

"They say you have the retirement party one day and you come back to work the next," said Mary Jo Finchum, spokeswoman for the Muscatine, Iowa-based company.

Stanley is among the U.S. employers that have offered workers a softer landing into retirement, allowing them to scale back hours as they prepare to take the plunge and move into part-time positions once it's official.

"It's really the best of all worlds," said John Sayles, a 79-year-old planner at Stanley, who cut his hours before formally retiring in 2003, but who has continued to work part time in the decade since. "I'll probably do it as long as the company would like me to help out."

Like most phased retirement programs, Stanley approves participants case by case. Those who take part before officially resigning must work at least 20 hours to maintain their health benefits. Once they've officially retired, workers can cash in shares through the company profit-sharing plan and make 401(k) withdrawals, even if they continue to work part time.

Dale Sweere, Stanley's human resources director, said phased retirement gives employees a way to maximize their retirement savings and the company a way to retain a highly experienced employee who often has built close ties with clients.

It also slows costs and productivity losses tied to turnover, and responds to a desire from employees who want to remain engaged in work, just not as much.

"They don't want to just walk away from the profession," Sweere said. "And to try to replace these people, especially with the amount of experience they've gained, is very difficult."

The phased retirement idea was born in Sweden in the 1970s and gained a foothold in the U.S. soon after.

Sarah Rix, a policy adviser at AARP who worked on the issue in its early years, said it has been hard to quantify how many people have taken part in such programs because most are informal. A 2010 study by AARP and the Society for Human Resource Management found that 20 percent of employers had phased retirement programs in place or planned to start them.

Companies that do embrace the concept often cite the wishes of older workers, who, surveys show, list flexibility as a priority in the twilight of their careers.

Businesses also see phased retirement



as a way for employees to transfer knowledge to their replacements and to mentor younger workers.

It also is a way for them to reduce the payroll without losing a valued employee's expertise and experience.

"We're helping not only the retiree to transition, but the retiree is hopefully helping us to transition too, by passing on that corporate memory," said Judy Gonser, director of benefits and labor relations at The Aerospace Corporation, whose engineers have been at the helm of a variety of space-age projects, including missile defense.

The company lets employees take unpaid leaves of absence to give retirement a test run, switch to part-time status ahead of a full retirement, and gives retirees a chance to return to part-time work.

Phased retirement has been most widespread on university campuses and, to a lesser degree, among government and health care workers. It has been far less common among blue-collar workers.

"Some jobs are rather easy to split," said Robert Clark, a North Carolina State University economist who has written about phased retirement. For example, he said, professors teaching two classes a semester could easily trim their schedules. The salary savings might go toward hiring a less experienced, less expensive instructor.

Many formal phased retirement programs let employees maintain health insurance, vacation and other perks, and continue building up their retirement benefit. Others are more like consulting agreements, with retirees returning to work as independent contractors without benefits.

John Matzeder, compensation and benefits manager at the University of Kansas Medical Center, said phased retirement helps force individuals to think about their post-career lives and determine how they want to spend their time.

"You kind of want to transition into something and do something other than watch TV," he said. "It's a good transition. You're still coming to work, you're drawing

SEEKING page 21

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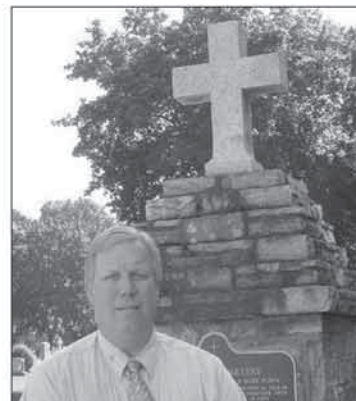


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► Seeking

Cont. from page 20

a good income, your benefits are not going to change, but you really have to come up with a plan for when you're retired."

Phil Eckhart, 65, who retired in April from his post as director of housing, community works and transit for Hennepin County, Minn., now works part time under the county's phased-retirement program. It's provided him with a chance to refocus his life, both at work and at home. He has more time for projects around the house and his hobbies of golf and photography. But he also finds new fulfillment on the job.

He'll take calls and offer advice to less senior colleagues, all while enjoying a more limited schedule and a full pension. He had to give up his spacious office for a more modest one, but has also scaled back his responsibilities.

"It's been very nice to focus on a smaller number of things," he said. "I really have liked not having to carry 82 things home in my head at night."

Despite positive experiences around the country and decades of history, phased retirement still isn't an option most workers have access to.

Dallas Salisbury, president of the Employee Benefit Research Institute, said the economic picture will have to improve for the idea to get a more widespread embrace.

"It will require unemployment to come back down significantly lower and, particularly for the unemployment rates for

those coming out of high school and college before there's interest in finding special ways to keep those who want to retire but the company would like to keep around part time," he said.

The idea gained a significant boost last year when Congress passed a law to allow some federal employees to participate in phased retirement. With an eye toward a potential mass exodus of baby boomer workers, the U.S. Office of Personnel Management said the goal of the program is to facilitate the mentoring and training of employees' replacements.

That forthcoming expansion could fuel more interest in the private sector, particularly if projections of its cost savings are realized. The Congressional Budget Office estimated phased retirement would cut federal spending by \$427 million over 10 years and increase revenues by \$24 million because workers would collect pensions for shorter periods and earn taxable wages longer.

At Stanley Consultants, phased retirees speak passionately of what the program has allowed them to do. Hank Mann, a 72-year-old engineer, cut back to 30 hours a week in the months leading up to his formal retirement last year, and has worked fewer hours since.

He now coaches a swim team with his wife and volunteers harvesting grapes at a local winery. He relishes still being called upon to help with projects, but also enjoys being able to turn them down if he's not interested, an option not afforded during his 52 years of full-time work.

"Now I work on my schedule," he said. "Not the company's." — AP

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Helping your adult children with their finances

By Linda T. Cammuso

The United States economy is slowly recovering in the wake of the most significant financial crisis since the Great Depression. Still, the economic foundation of many families remains in grave condition. While the housing industry is gradually bouncing back, the decline in home values combined with risky mortgages and significant borrowing from equity resulted in negative housing equity for many homeowners and foreclosures for others.



Poor market performance negatively impacted retirement funds and general savings. A number of people lost jobs and remain unemployed. Many households were forced to deplete emergency reserves and incur credit card debt.

Recent surveys suggest that a significant percentage of parents provide financial support to their adult children. When asked why, parents cite concerns about the financial hardships their children are facing. Additionally, they feel compelled to leave an inheritance because their children's retirement savings are limited and their debt is, in many situations, extensive.

Common forms of financial assistance parents provide include:

- Paying off mortgages and credit card debt.
- Gifts of cash to cover monthly expenses.
- Purchases of assets, such as a car, for a child's family.

- Co-signing on a mortgage or other loan for a child.
- Sharing homes and household expenses.
- Helping pay for grandchildren's college educations or weddings.

An unfortunate effect of parental assistance is that many aging parents have jeopardized their own financial and legal futures in an effort to help their families. Additionally, children who rely on their older parents for assistance may find themselves in a perilous situation if the parent becomes ill and needs long-term care. Consider the following scenarios:

Mary, age 72, paid off her son's credit card debt because he was struggling to meet

the monthly payments. She also paid for her granddaughter's last year of college so her son wouldn't have to dip into his savings.

Two years later, Mary had a series of strokes and required nursing home care. When she applied for Medicaid, her financial assistance to her family was characterized as gifts subject to the five-year look back period, disqualifying her for Medicaid and leaving her without a source of payment for the nursing home.

After Bill, age 69, lost his wife, he moved in with his daughter and son-in-law. Because his daughter-in-law had recently become unemployed, Bill co-signed to refinance his son's mortgage and contributed his Social Security income towards monthly household expenses. Later, when Bill was admitted to a nursing home and had to use his Social

Security for healthcare costs, his son and daughter-in-law could not meet their monthly mortgage payment.

There is no perfect solution for families facing financial challenges. However, families should seek professional help so they can make informed decisions with a clear understanding of the rules and consequences.

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

Legal Briefs

AARP and U.S. Chamber of Commerce partner to improve retirement savings

WASHINGTON, D.C. —

At a solutions forum on retirement savings recently, the U.S. Chamber of Commerce and AARP joined together to urge policymakers to act on solutions that will help more Americans build a more secure retirement.

"Unless we reverse current trends, the majority of Americans will face a grim future in retirement," said Debra Whitman, AARP Executive Vice President for Policy, Strategy and International Affairs. "That is why we are calling today for expanding access for workers to save for retirement and for improving the tax incentives that help encourage them to save. Moving

forward, AARP will continue to work to improve financial security for older Americans and for their children and grandchildren."

"With the unprecedented growth in the number of Americans who are at or near retirement age, it is clear that an emphasis on increasing retirement savings will not only contribute to individual retirement security but also to America's economic security," said Randy Johnson, the U.S. Chamber's senior vice president of Labor, Immigration and Employee Benefits. "The Chamber is committed to preserving the ability of employers to provide flexible and comprehensive compensation to employees

and therefore helping to protect the retirement security of America's workforce. Our changing demographics show that we must act now."

At the event, AARP and the U.S. Chamber of Commerce released the following principles: Millions of Americans have either no retirement savings at all or far less than they will need for a comfortable retirement. There are many contributing factors to this issue including: lack of access to or non-participation in an employer-provided retirement plan, lack of education about the need for individual retirement saving, or under-

SAVINGS page 23

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Union backs Mass. vote on nurse staffing levels

BOSTON —

A union representing Massachusetts nurses is pushing a ballot initiative designed to set limits on the number of patients that can be assigned to a nurse at any one time.

The question would also require hospitals to adjust nurses' patients assignments based on the severity of the medical needs of those in their care, the Massachusetts Nurses Association says.

Union officials say patient limits can reduce the number of mistakes, serious complications and preventable readmissions.

Massachusetts has no law that established the maximum number of patients a nurse can safely care for at any one time, said Donna Kelly-Williams, president of the Massachusetts Nurses Association/National Nurses United. She also said there's no requirement for hospitals to adjust their staffing levels based on patients' medical needs.

"As a result, hospitals are forcing nurses to ration care, placing patients' health in jeopardy," Kelly-Williams said.

The Massachusetts Hospital Association says the question would mandate one-size-fits-all nurse staffing ratios, and is an attempt by the union to pressure lawmakers into approving a similar bill that has repeatedly failed on Beacon Hill.

"Ongoing care is best determined by the caregiving team at the bedside, not by a government-set fixed formula," said association president and CEO Lynn Nicholas.

Nicholas said applying ratios also runs counter to the state's efforts to contain costs and improve service by rewarding hospitals and other providers based on quality of care delivered and patient satisfaction.

The question would require one nurse for every four patients in medical or surgical units. In emergency departments, the question would require one nurse for up to three patients depending on the severity of the condition. Critical care units would set a maximum of two patients per nurse.

The nurses' association conceded that it's pursuing what it calls "a dual track by keeping the option open to take the issue directly to public via a ballot initiative should the legislature not act."

Both sides also point to California, which adopted a nurse-patient ratio law in 1999 — although each side disagrees about whether that's been a good thing for patients.

The proposed ballot question would also create a standardized formula for rating the illness level of patients and use that measure to determine if the safe nurse-patient ratio should be lowered to ensure more intensive care.

The measure would also require all acute care hospitals to adhere to the new standards. Hospitals found to have violated the law would be subject to a \$25,000 fine for each day they fail to be in compliance.

Backers of the question say Massachusetts is one of 10 states along with the District of Columbia to have filed legislation in the past two years to create nurse-patient ratios. — AP

► Savings

Cont. from page 22

estimating the amount needed to reach their retirement goals.

In order to address this situation, AARP and the U.S. Chamber of Commerce jointly urge action to:

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- Keep and enhance incentives to save for individuals at all income levels while targeting in particular those low- and moderate-income earners who have fewer opportunities and resources to save. Increasing private retirement sav-

ing is critical to both overall economic growth and to the future income security of millions of Americans.

- Increase education efforts regarding the need for working Americans to save sufficient amounts for retirement and how to most effectively do so. Many Americans with the ability to set money aside simply do not save or save far less than they should. Improved and sustained educational efforts can help address that challenge.

"These three elements will help increase retirement saving, but the longer no action is taken, the greater the number of today's workers whose future will be at risk," according to an AARP statement. "Together, AARP and the US Chamber of Commerce call on policymakers to act quickly to develop and implement solutions in these three areas that will enable all Americans to build a more secure retirement."

For more information: AARP.org; www.uschamber.com.



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Start a new career as an artist? These folks did

By Jennifer Forker

One was a stockbroker, another a computer whiz. There's a therapist and a small-business owner. Each retired from a traditional career and launched into another in the arts.

"Do I still have nightmares about the other (job)? Yes," said Bill Sanders, a Steamboat Springs, Colo., ceramics artist who is retired from the lumber and wood flooring business he owned for 20 years. He said he still wakes up sometimes in a cold sweat worrying about whether some shipment is making it to a job site on time. Then he realizes he doesn't need to worry about that anymore.

These days, Sanders, 64, keeps to the outdoors — he skis during the winter and volunteers for the U.S. Forest Service during the summer — and creates his artwork, which includes dishware, decorative pots and sculptured horses.

He learned the basics of ceramics as a teenager living in Southeast Asia. He kept at it while growing his Honolulu lumber and flooring business to include eight employees and more than \$1 million in inventory by the time he sold the company in 1997.

Then, he and his wife, Barbara, also an artist, moved to Colorado, and he turned to his lifelong love of ceramics more intentionally.



Sanders

"Clay is kind of cool. It's just dirt," said Sanders. "If you don't like what you did, you just throw it back in the bucket and then you can make something else."

Jennifer O'Day, 61, of Austin, Texas, is a former stockbroker who said her mixed-media artwork nourishes all her senses.

"It really sharpens my ability to see visually and perceptively and I think tactilely," said O'Day. "It's not just about my mind and my hand accomplishing something. It engages that whole mind-body-soul thing."

She was born into a business-oriented family, so that was in her blood, she said. The art she nurtured.

"I wanted to do something that was closer to the bone and less about the money," O'Day said about the portraits she now assembles.

It's not just about my mind and my hand accomplishing something. It engages that whole mind-body-soul thing," she said.

There's one aspect of her old stockbroker life that she sometimes misses: engaging with clients.

Geri deGruy, 59, also enjoyed her previous career, as a therapist in private practice, although it was emotionally grueling working with many of her clients,



Hoch



O'Day mixed media art

who were abused women.

"Toward the end of my practice, there was a feeling sort of like PTSD," she recalled.

She turned from being a therapist to the textile arts, which required that she slow down.

"I started seeing form differently. I started seeing repetitive patterns," said deGruy, who creates small art quilts and mixed-media collages. "My eye was developing, my seeing was changing."

She still works every day.

"Always our time is short — we never know," deGruy said. "I have that urgency every day. I don't want to waste this moment. I don't want to miss this opportunity to play with color."

Judy Hoch, 72, of Salida, Colo., finds parallels between her former career, as

a computer engineer, and her current one as a jewelry maker.

"Jewelry making is just engineering on a very small scale," she said.

Hoch spent a dozen years at IBM, where she became a senior engineer and earned two patents, then moved into a computer software job, from which she was laid off in the early 1990s.

"I had to do something after that," she recalled. "Going back to work in high tech when you're 50-some-thing, it

wasn't a real good idea. It wasn't going to work."

She took jewelry and metals classes at a Denver-area community college and got hooked. She relies on her mechanical engineering training when fusing metals or cutting stones.

"It's a lot of fairly sophisticated measurements," Hoch said. "There are so many technical things so engineering is a very useful skill to have."

While she describes her years in high-tech as fun — "like working with puzzles" — jewelry-making taps her creative energy.

"You spend a week away from it and you get terrible withdrawal," she said. — AP



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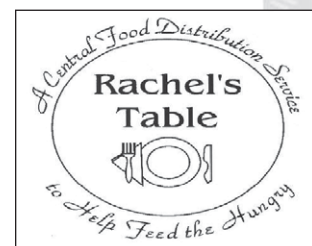
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Decorating a second home on a budget

By Melissa Rayworth

A bungalow on the beach. A cabin for weekend getaways. Second homes, designed for relaxation, are often decorated with hand-me-down furniture and other cast-offs from the owner's main living space.

But, say interior designers, a bit of creativity can transform a small vacation home into the perfect haven — a place to combine family heirlooms, funky flea-market purchases and a few new pieces, with style and on a budget.

"Second homes are all about the three f's: family, friends and flea markets," said designer Brian Patrick Flynn, founder of Flynnside Out Productions. "There are really no rules, but the one thing to keep in mind is that second homes are the best place to showcase your personality by filling them with one-of-a-kind pieces packed with sentiment and history."

Some ideas for getting this laidback, layered style:

A mix of decorating styles is great; just don't overload the space, said HGTV host Sabrina Soto.

"Mixing in multiple elements can create an overwhelming and cluttered interior," Soto said, so "avoid over-accessorizing with knickknacks and space holders."

She also advises against "grouping a

certain style in one corner and the other style in another."

Go ahead and combine two plaid chairs with a floral sofa, though. Kyle Schuneman, author of *The First Apartment Book: Cool Design for Small Spaces*, recommends mixing the scale of the patterns but keeping the scale of the furniture the same.

"So if you have a small sofa, keep the side chairs in that same scale. Then with the fabric in the room, for instance, use a small pinstripe, a medium plaid and a large graphic pattern as your three mix-ins. By keeping the patterns in a different scale, it keeps it from getting too busy and fighting each other for attention," he said.

Color can also help one piece stand out: Paint an old wooden dresser a bold yellow, Schuneman said, then "keep the other pieces muted with just textures of metals and woods."

And even when styles are drastically different, Soto said, "consider their color. If they're in the same color range, they'll fit perfectly together in one space."

Second homes are often in small towns

with weekend flea markets and antique shops. Flynn suggests mixing your own family hand-me-downs (your grandfather's old reading chair, say, or your dad's collection of *Hardy Boys* books, or a painting made by a relative) with flea-market purchases that connect with your personal history.

For the kitchen of his weekend home in the Hollywood Hills, for instance, Flynn bought a vintage Circle K sign at the Rose Bowl Flea Market.

"I grew up in Fort Lauderdale, Fla., and spent a ton of time at the Circle K on weekends" getting ready for the

beach, he said. "Every time I walk past the dining room, I kind of feel that carefree, beachy feeling all over again."

A vintage item picked up for \$5 can sometimes become the star of a room.

"My living room walls are completely covered with flea-market art picked up for next to nothing. Best part? Everyone always asks me what gallery I source all of my amazing art from," Flynn said.

Blending old with new can be fun: "In my bedroom, I updated the floors with

white vinyl plank and custom window treatments made from high-end Schumacher chinoiserie fabric. But the 1960s bubble chair and a 1970s wood dresser picked up for \$60 at the Long Beach Flea Market are vintage," Flynn said. "The blend helps keep everything somewhat fresh and current, but not feeling like 'I got this all from the same catalog.'"

Second homes are often small, so decorate with that in mind.

"A cluttered space will always appear smaller," Soto said, so keep a smaller room clean. She suggests hanging shelves to keep items off the floor, and using mirrors to make rooms appear larger and brighter.

"Incorporate pieces with dual purpose, such as storage ottomans which can act as seating while concealing your clutter," she said. "Stacking chairs or nesting tables are great, too."

Schuneman agrees: "Usually with a second home you use it for relaxation and entertaining, so keep the pieces double duty. Benches that can work as side tables, poufs that can work as extra seating, and a desk that can also work as a bar or buffet at night."

"Also, bringing in local flora like driftwood or maybe a stump or natural elements that bring the outside in really makes it feel like a destination home," Schuneman said, "and for free." — AP



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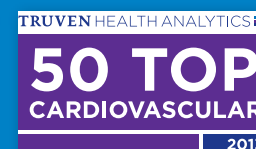
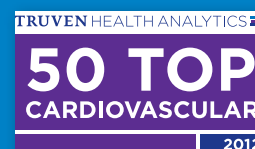


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