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★★★★★★ S

## Financial woes have retirees pounding the pavement

By Brian Goslow

WALTHAM —

The economic downturn has sent millions of retired Americans back into a rapidly shrinking job market to compete against recently laid off workers and boomers who are delaying their own retirement. In an environment with few job opportunities, they're frequently confronted with the long held stereotype of the older you are, the less you've got to offer.

An AARP study released in October found that 70 percent of older workers planned to continue working in their "retirement" years.

RetirementJobs.com, a website targeted at helping those 50 and older find employment, has seen visitor traffic triple over the past year to almost a half-million visitors per month. That growth reflects the major layoffs occurring across the country. "We feel like hurricane forecasters," said RetirementJobs.com founder and CEO Tim Driver.

RetirementJobs.com vice president Patrick Rafter began noticing an increase in visitors to the site at the start of 2008, when financial losses began turning up in retirement fund reports. "Many have seen devastating hits to their 401(k) funds," he said. "People who are retired are deciding to go back to work, while those who saw the

light at the end of the tunnel and thought they were nearing retirement are now in the unenviable situation of not being able to retire when they intended to."

The downturn hit as Waltham-based RetirementJobs.com, which opened in 2005, was targeting ways to convince companies of the value of hiring older workers. It estimates that by 2016, one out of every three job seekers will be over 50. Despite the seemingly daily announcement of thousands of job cuts nationwide, Rafter said, "there are still a number of pro-active companies that want to hire people over 50 because they're more reliable and tend to have fewer unexplained absences, tardiness and sicknesses and have this accumulation of skills, temperaments and life experiences.

They also tend to be at a job for the long haul.

"Statistics began to show that older workers will remain at a job longer than younger workers," Rafter said. "When a company brings a new employee up to speed and then that new employee jumps to a new job, the employer is put out."

Companies also began to notice that the time was fast approaching when a large number of their baby boomer age employees would reach their traditional retirement age, potentially leaving the business with a huge deficiency of workers with the expertise needed to properly operate. "(They finally recognized) a recent college graduate couldn't fill the place of someone with 30 years experience," Rafter said.

That experience, devalued in recent times



Driver

in favor of younger workers fresh out of college and available at lower salaries, is now increasingly being seen as a dividend to a potential employer. "Older workers bring their institutional knowledge and skills of things that have succeeded in the past as opposed to that which haven't succeeded," Driver said. They're people who know how to get the job done."

Old stereotypes die hard, however.

"The elephant in the workplace is age bias," said Driver. RetirementJobs.com is currently compiling the results of its third annual age bias survey. The most recent study, from 2007, found 94 percent of workers felt such bias is a fact of life, while 75 percent had experienced or observed it. Employers were more optimistic: Just over 70 percent felt age biases regularly occurred.

Age bias still turns up in job interviews where a prospective employee may be asked questions on unlikely work scenarios

FINANCIAL page 3

## TV show highlights successful second careers

By Brian Goslow

BROOKLINE —

As Karma Kitaj entered her 40s, she began to feel that having a successful career as a licensed psychotherapist wasn't enough. She went back to graduate school and earned her Ph.D., became a retirement coach and motivational speaker and then, at 50, achieved a lifelong dream by learning how to ride a horse.

Now 65, Kitaj, owner of Life Spring Coaching, is using the new cable television show she hosts to share stories of others who have moved on to "encore careers." *ALivelihood: New Careers As We Age* debuted on Brookline Access Television in early March.

The show's purpose is to provide insight and role models for those leaving their



*ALivelihood* host Karma Kitaj interviews Lois Krasilovsky of Homes by Lois

careers and downsizing as they enter a new phase in their lives. "People think their retirement is going to be rosy and a fantasy where they can do what they want to do," Kitaj said. "But that gets boring after a while, if you're doing that 24/7 without meaning. It's beneficial to move onto something new and interesting. It can be a paid job or volunteer work."

An early episode of *ALivelihood* featured

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## ► Financial

Cont. from page One

— such as having the ability to lift 70 pounds or having knowledge of advanced Excel software — which seem to have little do with the actual work but may be intended to leave older candidates feeling they aren't qualified for the position. In other instances, the interviewer will take a candidate's multi-paged resume and use it as an excuse to suggest the person would be bored in the position. "Prospective employees over 50 are regularly told, 'Sorry, you're overqualified,'" Driver said.

Sometimes the bias is only perceived. Because the employer may get so many applications, they might not have the time or resources to respond to everyone who contacts them about a position, said Driver.

That happened to a 59-year-old Southborough resident, who's looked for work through RetirementJobs.com and asked not to be identified. "I submitted resumes to several Metrowest companies that ran job postings online and got no response," she said. "They don't even bother to respond, which is pretty unprofessional in my opinion."

Alexandra Hawiger, 72, of Brookline, has never retired; she recently took a leave of absence from her technical marketing specialist position to see if she could find a 25-to-40 hour a week job in customer service, patient registration or as a medical interpreter. So far, she hasn't found a salaried job to make it worthwhile for her to leave her current position. "The only offers that come my way are sales positions paid on a commission basis," she said.

Hawiger found the current inclination of many companies to post their job listings only on the Internet frustrating. "Since most job searchers are done online, I often feel like my application falls into a black hole and never comes back," she said. "It's a very discouraging experience."

Many older job seekers who have worked for a single employer or stayed home to raise a family are creating their first ever resume. Or, if they've gone through that process in the past, the information an employer wants now has changed. They don't want pages of life experience, Driver said. "They want to know what skills you've got that are relative to the position you're applying for today," he explained. "Put what skills are important for that job you're applying on top of your resume and what you've been doing for the past 15 to 20 years, not your entire life history."

For someone who has been a stay-at-home parent or homemaker, Driver suggested compiling a list of the organizational skills the person has developed in that role — bill paying, travel planning and time management, for example — the same way the person would if he or she had spent those years with a company.

The tact of talking about skills, rather

than years in a profession, should also be used during an interview, Rafter said.

Another major change in the job search process is where to find job listings: While newspapers still carry them, a greater majority can be found on Internet sites like RetirementJobs.com and CraigsList.com.

Rafter sees private, state and federal level health care as the strongest career hiring profession for 50 and older workers in the year ahead. Driving trucks or delivery vehicles also provides good opportunities for employment as do the retail/grocery and customer service and hospitality fields. In industries that attract an older clientele, the value of having older workers is rapidly catching on. "We see this in retail," Rafter said. "If your customer has grey hair, you want those helping that customer to have grey hair and resemble that customer."

With more products aimed at boomers, companies are asking themselves, "Why not have that age group working for us?" Driver said. "There are many examples where you can walk into a business and not be served by someone who knows the business."

Clean technology, which includes the renewable energy, energy efficient and information technology fields, is another promising industry for 50 and older workers. The New England Clean Technology Council is putting a big emphasis on creating jobs in this area. "Light manufacturing work is great for 50-plus workers," Rafter said. "They're working in a clean room doing assembly work, not an iron mill."

The only professions that remain decidedly not age-friendly, Rafter said, are occupations that require some physical activities that might not be appropriate for many people over 50.

Academia has enthusiastically accepted age-friendly hiring practices. Cornell

University topped AARP's 2008 Best Employers for Workers Over 50 list; Massachusetts Institute for Technology (MIT) and Harvard University were also in the top 50. Massachusetts-based companies noted were DentaQuest, Mass. General Hospital and Nashoba Valley Medical Hospital.

Learning institutions will need to perform a leading role in providing educational programs to help boomers acquire new skills and be brought up to date on current industry practices. Community colleges offer a major source of recently retrained candidates for many professions seeking older workers.

Charlene L. Martin is founder of Pathfinders Retirement Innovations, a company with offices in Shrewsbury and Brewster that helps baby boomers with their transition to retirement. Martin, founder of the Worcester Institute for Senior Education program (WISE) at



Rafter

Assumption College, said even prior to the current downturn, growing numbers of retirees had been returning or going to college for the first time as part of the lifelong learning experience. "What's new is the need for them to return to get up to date on the professions they're interested in for employment or volunteering reasons," she said.

Older students are attracted to gerontology, professional enrichment and life-planning and encore career training programs. Many of these programs are part of existing college curriculums. "It's not that they have to do anything new," Martin said of the colleges. "They just have to rethink how to market their programs and recruit older students."

Not everyone reentering the work force wants full- or part-time work. "They may want something seasonal, contract work

or temporary positions," Rafter said. This can also benefit employers who may only need highly skilled employees for certain periods of the year, but on an ongoing annual basis.

"If you ask most older workers whether they would trade flexibility for pay, they'll say, 'Yes, I'll give you back some money if you give me back some time,'" Driver said.

To help job seekers identify desirable employers, RetirementJobs.com, in conjunction with AARP, puts employers through a certification process, "sort of like Good Housekeeping (with its Seal of Approval)," Driver said. "There are 33 different factors to consider." They include organization culture and employee relations; training and development; work schedules, arrangements and time off; healthcare benefits; savings and retirement benefits. "We're holding them accountable so that they're doing what they say they're doing," said Driver.

Those who pass muster are given Age Friendly Employer Certification that is conveyed through a certification seal placed alongside any job listings they post on the site.

"We look at a company and its policies and example and see if they hire and rehire workers over 50 and have good conditions and flexible jobs," Driver said. "We look for health care benefits for part time workers. That would be a real incentive for someone to work for someone."

Companies recently certified as "age friendly" include Robert Half International (Accountemps), Borders Group, Staples, Safeway, Wells Fargo and Schneider National Trucking. "The majority of companies definitely aren't there yet," Driver said. "Our research puts it at 20 percent or less. There's still a long way to go."

For more information: [www.RetirementJobs.com](http://www.RetirementJobs.com); [www.aarpmagazine.org/money/money/2008\\_best\\_employers.html](http://www.aarpmagazine.org/money/money/2008_best_employers.html), [www.pathfindersretirement.com](http://www.pathfindersretirement.com).

## Suggestions for modernizing your job search skills

Today's job market bears little resemblance to those found 40, 30, 20 and even 10 years ago. Mailed, hardcopy resumes and walk-in applications have given way to Internet-based job posting boards and interactive, online applications. RetirementJobs.com vice president Patrick Rafter offers suggestions on how to best prepare yourself:

- Learn computer skills — Basic computer capabilities are expected of today's job seeker, even for jobs not requiring the regular use of a computer. Every job seeker should be capable of some core abilities such as word processing, sending and receiving email and searching the Internet.

- Buy a computer — Even if you have access to a computer, consider spending \$350 to \$500 for a computer, monitor and printer. Take a class or have a friend or family member help you learn the basics.

- Go Mobile — A cellular phone is no longer optional for job seekers. You want to be available to receive any call from a prospective employer. Even if only a prepaid phone with limited minutes, a cellular phone marks you as "tech savvy" and easily reached — a common expectation of employers and recruiters.

- Keep Healthy — Employers are justifiably concerned about

the health and fitness of employees. Common sense suggests that appearing fit and healthy can only be a positive for a job seeker.

- Keep it Neat — Personal appearance can help or hurt a job seeker. Appropriate, stylish clothing, hair care and a neat, professional appearance are always appropriate.

- Keep a Positive and Proud Outlook — Is age bias an obstacle to your job search? This is an endless debate that leads nowhere. Instead, accept the reality that many employers will prefer to hire younger candidates. Be proud of your age, maturity, judgment, skills and accomplishments.

- Don't react badly to even inappropriate questions. Do you believe it is illegal to ask your age on an application or during an interview? It's not. It is only illegal to base an employment decision on age. Answer the questions unless they are personally insulting or intrusive.

- Broaden your horizons — Going back to doing the same work you did in your earlier career is just one option you should explore. Consider turning an avocation into an income-stream or going back to school to brush up on a particular skill or get a certification that could let you switch to a new field or launch a business. — BRIAN GOSLOW

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# State's budget woes impacting quality of life for older residents, say advocates

By *Sondra L. Shapiro*

**BOSTON —**

Last year, Marie Brown of Lynn was paying \$25 a month for her prescriptions through the state's Prescription Advantage program. Fast forward a year and now she is shelling out \$169 a month for the same order, after cuts were made to the prescription drug program for seniors.

Similar hard luck stories motivated advocates for seniors to stage two rallies at the Statehouse armed with dried beans and canes to protest what they say are disproportionately allocated cuts to programs and services for the state's low- and moderate-income seniors.

Advocates recently gathered to have money restored to the home care program, with participants toting bags of beans to remind lawmakers that it doesn't take a "bean counter" to equate cuts with the 1,000 people on a waiting list to receive services.

"Every number on our waiting list is a real elderly person who is struggling to live at home independently," said Al Norman, executive director of Mass Home Care.

The home care waiting list was created in October when the program sustained \$6.8 million in emergency cuts. By Christmas, the home care waiting list stood at 759. A survey released by Mass Home Care indicates the waiting list has now grown to 954 elders — and will continue to increase for the remainder of this fiscal year.

Because of cuts in community-based care, advocates fear seniors will be forced into costlier institutional care. Judith Delaney, treasurer for her Mass Senior Action (MSAC) chapter,



Participants during a February rally at the Statehouse.

said she is very concerned about the fact that money that was already appropriated for home care is being diverted to balance the budget. "I have worked in the home care field for a number of years and have seen people that do not require full-time care sent to nursing homes never to return," said the Springfield resident.

The February event was sponsored by Mass Home Care, AARP Massachusetts, Boston Center for Independent Living, Home Care Alliance of Massachusetts, Jewish Community Relations Council, Massachusetts Association of Jewish Federations, Massachusetts Association of Older Americans, Massachusetts Councils on Aging, Mass Council for Home

Care Aide Services, Mass Senior Action Council (MSAC), Massachusetts Silver Legislature, Metrowest Council for Independent Living and Stavros, which advocates for independent living.

More than 100 seniors from around the state attended a March 4 rally, and then headed to Gov. Deval Patrick's office, canes in hand, to raise their concerns.

Sponsored by MSAC, people shared their personal stories about how the cuts, including those made to Prescription Advantage, have drastically affected their health and daily lives. According to MSAC, agencies are struggling to provide community care services at funding levels not seen since 1996.

The Prescription Advantage program went from a budget allocation of \$94 million in 2007 to \$57 million for 2009, resulting in an increase in prescription co-payments, causing some subscribers to leave the pharmacy without their medication or with only a few days' supply.

That was the choice Mattapan resident Ann Stewart made after she was hit with an unaffordable prescription drug tab in January. When she learned that she would have to pay \$146 for eye drops on her first trip to the pharmacy, she was shocked and worried. When the pharmacist told her that Actos, her diabetes medication, would cost another \$148, she made a difficult decision. "I just couldn't afford the medication," Stewart said. So she left the pharmacy with five pills (at a cost of \$39) to hold her until she could talk to her doctor, who prescribed a less expensive alternative. Now Stewart needs to monitor the new drug with office visits to see if this new medication will do the job without harmful side effects.

## More workers worried about retirement income, health affordability

**DES MOINES, Iowa —**

In this environment, benefits are taking on a heightened importance for most workers. They are more actively involved in managing the benefits provided by their employers, says a new study conducted by MetLife Inc.

The annual employee benefits trends study shows workers are relying more than ever on workplace benefits to be their financial safety net.

MetLife's 7th Annual Employee Benefits Trends Study said 46 percent of workers surveyed say they are taking a greater interest in understanding the benefits they get through their employer.

More than half say they appreciate the benefits more than ever before and 41

percent said their workplace benefits are the foundation of their financial security.

But of course there are some concerns. A third of workers are worried that their company will cut benefits in the next 12 months although the study shows only 15 percent of employers said they planned to make such cuts. This also indicates that company officials recognize the importance of benefits to worker morale — 39 percent of employers believe that workplace morale is strongly linked to the quality of employee benefits.

Because of the recent volatility in the markets, the study surveyed employers and employees in both August 2008 and November 2008. Both sets of interviews were conducted by Gfk Custom Research

North America. More than 1,500 interviews were conducted with benefits decision-makers at companies with two or more employees and more than 1,300 interviews were conducted with full-time employees, age 21 and over, at companies with a minimum of two employees.

The results reveal that worries about the economy have prompted workers to make changes in their personal finances.

Focusing on retirement has taken on a bigger role for many individuals. Six out of 10 employees say they have been motivated to look at the level of income they'll need in retirement. That figure rises to 73 percent for baby boomers, participants born between 1946 and 1964.

Many workers worry about having

enough money to retire and more than half say they are planning to retire later than they were expecting just 12 months earlier.

The biggest concern, cited by 65 percent of workers, is affording health care in retirement. The second biggest worry was a tie between outliving retirement money and having the money to care for a spouse's long-term needs, both issues cited by six in ten participants.

Rounding out a benefits package, many are also scrutinizing their insurance coverage. More than 40 percent say they've checked into life insurance and more than a third also have looked into disability and long-term care insurance.

— AP



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# Health care overhaul may cost about \$1.5 trillion

WASHINGTON —

Your lungs may work just fine, but the estimated price for universal health care could take your breath away. Health policy experts say guaranteeing coverage for all Americans may cost about \$1.5 trillion over the next decade. That would be more than double the \$634 billion “down payment” President Barack Obama set aside for health reform in his budget.

About 48 million people are uninsured, and the problem is only expected to get worse because the cost of coverage keeps rising.

Still, administration officials have pointedly avoided providing a ballpark estimate for Obama’s fix, saying it depends on details to be worked out with Congress.

“It’s impossible to put a price tag on the plan before even the basics have been finalized,” said White House spokesman Reid Cherlin. “Here’s what we do know: The reserve fund in the president’s budget is fully paid for and provides a substantial down payment on the cost of the reforming our health care system.”

The potential for runaway costs is raising concerns among Republicans and some Democrats as Congress prepares to draft next year’s budget. The U.S. spends \$2.4 trillion a year on health care, more than any other advanced country. And some experts estimate that a third or more of that goes for tests and procedures, rather than prevention and treatment.

“We shouldn’t just be throwing more money on top of the present system,

because the present system is so wasteful,” said Sen. Judd Gregg of New Hampshire, the ranking Republican on the Budget Committee.

The health care plan Obama offered as a candidate would have cost nearly \$1.2 trillion over 10 years, according to a detailed estimate last fall by the Lewin Group, a leading consulting and policy analysis firm. The campaign plan would not have covered all the uninsured, as most Democrats in Congress want to do. But it is a starting point for lawmakers.

John Sheils, a senior vice president of the Lewin Group, said about \$1.5 trillion to \$1.7 trillion would be a credible estimate for a plan that commits the nation to covering all its citizens. That would amount to around 4 percent of projected

health care costs over the next 10 years, he added.

The cost of covering the uninsured is “a difficult hurdle to get over,” Sheils said in an interview.

“I don’t know where the rest of the money is going to come from,” he added.

Some of the leading advocates of coverage for all use cost estimates around \$1.5 trillion.

“Honestly ... we can’t do it for the \$634 billion the president put in the reserve fund,” John Rother, public policy director for AARP, told an insurance industry meeting in Washington, recently.

“In all likelihood, it will be over \$1 trillion,” he added, citing his own estimate of \$1.5 trillion.

Economist Len Nichols, who heads the health policy project at the New America Foundation, said guaranteed coverage will cost \$125 billion to \$150 billion a year when fully phased in.

White House budget director Peter Orszag told the House Budget Committee earlier this month that the president’s \$634 billion fund is “likely to be the majority of the cost.” Roughly half of the money would come from spending cuts, and the other half from tax increases.

But whether the \$634 billion represents 50 percent, 60 percent or 70 percent of the cost “will depend on the details of whatever is finally done ... as we move through the legislative process,” Orszag added.

The overall cost matters because the expansion of health coverage is meant to be a permanent reform. That means future generations will have to bear the cost. — AP

## State gets federal funding for senior nutrition program

The Department of Health and Human Services will award \$100 million in Recovery Act funding to provide meals to tens of thousands of low-income older Americans in need. The funding should provide nearly 14 million meals nationwide.

“Across the country, older Americans depend on senior centers and home delivery programs for regular, healthy meals. Today, more senior citizens are in need, but the programs they depend on are on the brink of reducing their services or closing down,” said Vice President Biden.

The Recovery Act provides \$65 million for congregate nutrition services provided at senior centers and other community sites, \$32 million for home delivered nutrition services delivered to frail elders at home and \$3 million for Native American nutrition programs. The funding is going to 56 states and territories and 246 tribes and Native Hawaiian organizations. States will award the funds to organizations that provide nutrition services in their communities.

Massachusetts will get \$2,094,570 — \$1,403,578 for congregate

meal sites and \$690,992 for home delivered meals.

Last year, Massachusetts provided 8.8 million meals, of which 1.8 million were served at congregate meal sites, and 7 million were home delivered.

The economic downturn has made it difficult for many seniors to afford the right foods to keep themselves healthy and active. Many seniors may be too impaired to prepare nutritious meals for themselves. Without regular nutritious meals, the health of many older Americans declines; they become more susceptible to illness; their ability to manage their chronic diseases is reduced, and they may lose their ability to remain at home, independent in their community.

The new funds should be available immediately, said Al Norman, executive director of Mass Home Care. He estimated the money would purchase close to 346,000 additional meals.

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## Low-carb? Low-fat? Study finds calories count more

BOSTON —

Low-fat, low-carb or high-protein? The kind of diet doesn't matter, scientists say. All that really counts is cutting calories and sticking with it, according to a federal study that followed people for two years.

However, participants had trouble staying with a single approach that long and the weight loss was modest for most.

As the world grapples with rising obesity, millions have turned to popular diets like Atkins, Zone and Ornish that tout the benefits of one nutrient over another.

Some previous studies have found that low carbohydrate diets like Atkins work better than a traditional low-fat diet. But the new research found that the key to losing weight boiled down to a basic rule — calories in, calories out.

"The hidden secret is it doesn't matter if you focus on low-fat or low-carb," said Dr. Elizabeth Nabel, director of the National Heart, Lung and Blood Institute, which funded the research.

Limiting the calories you consume and burning off more calories with exercise is key, she said.

The study was led by Harvard School of Public Health and Pennington Biomedical Research Center in Louisiana.

Researchers randomly assigned 811 overweight adults to one of four diets, each of which contained different levels of fat, protein and carbohydrates.

Though the diets were twists on commercial plans, the study did not directly compare popular diets. The four diets contained healthy fats, were high in whole grains, fruits and vegetables and were low in cholesterol.

Nearly two-thirds of the participants were women. Each

dieter was encouraged to slash 750 calories a day from their diet, exercise 90 minutes a week, keep an online food diary and meet regularly with diet counselors to chart their progress.

There was no winner among the different diets; reductions in weight and waist size were similar in all groups.

People lost 13 pounds on average at six months, but all groups saw their weight creep back up after a year. At two years, the average weight loss was about 9 pounds while waistlines shrank an average of 2 inches. Only 15 percent of dieters achieved a weight-loss reduction of 10 percent or more of their starting weight.

Dieters who got regular counseling saw better results. Those who attended most meetings shed more pounds than those who did not — 22 pounds compared with the average 9 pound loss.

Lead researcher Dr. Frank Sacks of Harvard said a restricted calorie diet gives people greater food choices,

making the diet less monotonous.

"They just need to focus on how much they're eating," he said.

Sacks said the trick is finding a healthy diet that is tasty and that people will stick with over time.

Before Debbie Mayer, 52, enrolled in the study, she was a "stress eater" who would snack all day and had no sense of portion control. Mayer used to run marathons in her 30s, but health problems prevented her from doing much exercise in recent years.

Mayer tinkered with different diets — Weight Watchers, Atkins, South Beach — with little success.

"I've been battling my weight all my life. I just needed more structure," said Mayer, of Brockton, who works with

the elderly.

Mayer was assigned to a low-fat, high-protein diet with 1,400 calories a day. She started measuring her food and went back to the gym. The 5-foot Mayer started at 179 pounds and dropped 50 pounds to 129 pounds by the end of the study. She now weighs 132 and wants to shed a few more pounds.

Another study volunteer, Rudy Termini, a 69-year-old retiree from Cambridge, credits keeping a food diary for his 22-pound success. Termini said before participating in the study he would wolf down 2,500 calories a day. But sticking to an 1,800-calorie high-fat, average protein diet meant no longer eating an entire T-bone steak for dinner. Instead, he now eats only a 4-ounce steak.

"I was just oblivious to how many calories I was having," said the 5-foot-11-inch Termini, who dropped from 195 to 173 pounds. "I really used to just eat everything and anything in sight."

Dr. David Katz of the Yale Prevention Research Center and author of several weight control books, said the results should not be viewed as an endorsement of fad diets that promote one nutrient over another.

The study compared high quality, heart healthy diets and "not the gimmicky popular versions," said Katz, who had no role in the study. Some popular low-carb diets tend to be low in fiber and have a relatively high intake of saturated fat, he said.

Other experts were bothered that the dieters couldn't keep the weight off even with close monitoring and a support system.

"Even these highly motivated, intelligent participants who were coached by expert professionals could not achieve the weight losses needed to reverse the obesity epidemic," Martijn Katan of Amsterdam's Free University wrote in an accompanying editorial. — AP



## Red or white wine? Both equal in terms of cancer risk

The largest study of its kind to evaluate the effect of red versus white wine on breast-cancer risk concludes that both are equal offenders when it comes to increasing risk.

"We were interested in teasing out red wine's effects on breast-cancer risk. There is reason to suspect that red wine might have beneficial effects based on previous studies of heart disease and prostate cancer," said lead author Polly Newcomb, Ph.D., M.P.H., head of the Cancer Prevention Program in the Public Health Sciences Division at the Hutchinson Center. "The general evidence is that

alcohol consumption overall increases breast-cancer risk, but the other studies made us wonder whether red wine might in fact have some positive value."

Instead, Newcomb and colleagues found no compelling reason to choose Chianti over Chardonnay.

"We found no difference between red or white wine in relation to breast-cancer risk. Neither appears to have any benefits," Newcomb said. "If a woman drinks, she should do so in moderation — no more than one drink a day. And if a woman chooses red wine, she should do so because she likes the taste,

not because she thinks it may reduce her risk of breast cancer," she said.

The researchers found that women who consumed 14 or more drinks per week, regardless of the type (wine, liquor or beer), faced a 24 percent increase in breast cancer compared with non-drinkers.

For the study, the researchers interviewed 6,327 women with breast cancer and 7,558 age-matched controls about their frequency of alcohol consumption (red



wine, white wine, liquor and beer) and other breast-cancer risk factors, such as age at first pregnancy, family history of breast cancer and postmenopausal hormone use. The study participants, ages 20 to 69, were from Wisconsin, Massachusetts and New Hampshire. The frequency of alcohol consumption was similar in both groups, and equal proportions of women in

both groups reported consuming red and white wine. — Newswise

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## More evidence that depression is hard on the heart

WASHINGTON —

Severe depression may silently break a seemingly healthy woman's heart. Doctors have long known that depression is common after a heart attack or stroke, and worsens those people's outcomes. Columbia University researchers have reported new evidence that depression can lead to heart disease in the first place.

The scientists tracked 63,000 women from the long-running Nurses' Health Study between 1992 and 2004. None had signs

of heart disease when the study began, but nearly 8 percent had evidence of serious depression.

The depressed women were more than twice as likely to experience sudden cardiac death — death typically caused by an irregular heartbeat, concluded the 12-year study. They also had a smaller increased risk of death from other forms of heart disease.

The big surprise: Sudden cardiac death seemed more closely linked with antidepressant use than with the depression symptoms

the women reported.

That might simply mean that women who used antidepressants were, appropriately, the most seriously depressed, cautioned lead researcher Dr. William Whang. But he said the finding merited more research.

Studies of the newer antidepressants most often used today so far haven't signaled a risk of irregular heartbeat, and some even have suggested protection, noted Dr. Redford Williams of Duke University, a specialist in how psychosocial factors affect health.



Williams said the work adds to growing evidence that depression is an independent risk factor for heart disease.

Why might depression have that effect? The study found that the more severe the women's reported depression symptoms, the more likely she was to have traditional heart risk factors. Also, stresses like depression have been linked to such physical effects as a higher resting heart rate.

Perhaps a more straightforward reason: Depression can make people do a worse job taking care of themselves. — AP

## Patients with heart failure may get no benefit from drugs

People over 80 years of age suffering from a certain type of heart failure do not appear to benefit from most commonly prescribed heart medications, according to a study conducted at the Cedars-Sinai Heart Institute.

The authors noted that while the study found no proven benefit for drug therapy in this group of patients, cardiovascular medications are often prescribed, at both financial and physiologic cost. They urge special caution in prescribing digoxin and diuretics — medications that are often used to treat congestive heart failure and other cardiac conditions — because the study showed a trend toward increased mortality.

The average age of patients in this study was 87 years at the time of initial hospitalization with heart failure. None of

the drug therapies — statins, angiotensin-converting enzyme inhibitors/angiotensin II receptor blockers, beta blockers, diuretics, calcium channel blockers, nitrates and digoxin — appeared to make a significant difference in which patients survived and which did not.

"The risk of adverse drug effects in the geriatric population is high. Because older patients may be taking multiple medications for a variety of medical conditions, and because drugs may affect older people differently than they do younger people, it is important for physicians to prescribe heart medications judiciously and account for a different and often more severe side effect spectrum," said Cedars-Sinai Heart Institute cardiologist Ernst R. Schwarz, M.D., Ph.D. — Newswise

## Less sleep means lower resistance to colds

Individuals who get less than seven hours of sleep per night appear about three times as likely to develop respiratory illness following exposure to a cold virus as those who sleep eight hours or more.

Studies have demonstrated that sleep deprivation impairs some immune functions. Research indicates that those who sleep approximately seven to eight hours per night have the lowest rates of heart disease illness and death.

Sheldon Cohen, Ph.D., of Carnegie Mellon

University, Pittsburgh, and colleagues studied 153 healthy men and women between 2000 and 2004. Participants were interviewed daily over a two-week period, reporting how many hours they slept per night, what percentage of their time in bed was spent asleep and whether they felt rested. They were then quarantined and administered nasal drops containing the common cold-causing rhinovirus.

The less an individual slept, the more likely he or she was to develop a cold. — Newswise

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## In the nation's capital, free attractions abound

By Nancy Benac

### WASHINGTON —

There are so many free and cheap things to do in Washington that the biggest challenge is carving out enough time to take advantage of them. Many museums, monuments and other institutions — from the zoo to the botanic garden — that are run by the federal government charge no admission. But even if you've been here, done that 15 times over, the capital is packed with new and overlooked attractions.

Finding a parking spot, however, is one aggravation — and expense — you do want to miss. So ditch your car, hop on Metrorail — [www.wmata.com](http://www.wmata.com) — and enjoy packing a light wallet for once.

•The Usual Suspects: The National Mall — Smithsonian Metro stop ([www.nps.gov/nama](http://www.nps.gov/nama)) — has enough free offerings to fill a D.C. vacation on its own. The monuments are, well, monumental. Try taking them in by night for a new perspective. The hush of the evening, and the smaller crowds will enhance the experience.

If you want to go to the top of the Washington Monument, the same-day allotment of free tickets gets snapped up early, so pay the \$1.50-per-ticket fee to order them in advance at [www.nps.gov/wamo/planyourvisit/feesandreservations.htm](http://www.nps.gov/wamo/planyourvisit/feesandreservations.htm). The free Smithsonian museums — [www.si.edu/museums](http://www.si.edu/museums) — have something for every



The U.S. Botanic Garden

interest. Two newer museums — the International Spy Museum (\$17; [www.spymuseum.org](http://www.spymuseum.org)) and the Newseum (\$20; [www.newseum.org](http://www.newseum.org)) — could give you sticker shock, but maybe you can justify their expense if you cost-average those tickets with all the free stuff.

•Too Often Overlooked (and free): The U.S. Botanic Garden — Capitol South metro — is a cool and soothing refuge ([www.usbg.gov](http://www.usbg.gov)). It has fabulous special displays at Christmas. It's worth leaving the mall area to check out the National Portrait Gallery — [www.npg.si.edu](http://www.npg.si.edu) — and the Smithsonian American Art Museum — [www.americanart.si.edu/](http://www.americanart.si.edu/). Both museums share a newly renovated historic building at Eighth and F Streets, at the Gallery Place/Chinatown Metro stop.

At the National Arboretum in northeast D.C. — [www.usna.usda.gov](http://www.usna.usda.gov) — you'll forget you're in Washington — until you see the original Corinthian columns from the U.S. Capitol. It's not near a Metro stop, but there's ample free parking. Bring a picnic lunch.

•Don't Miss The Zoo: The National Zoo — [www.nationalzoo.si.edu](http://www.nationalzoo.si.edu) — is free and the Asia Trail offers great panda viewing. Take Metro's Red Line to the Cleveland Park stop, not the zoo stop. (If you get off at the Woodley Park/Zoo/Adams Morgan stop, you've got to walk uphill to the zoo. By going one stop farther, you walk the same distance downhill.) There are free Thursday-night concerts on Lion/Tiger Hill in the summer.

•People-Watch: Check out the competitive chess players who congregate at Dupont Circle. Tryst, a coffeehouse/bar at 2459 18th St. NW — [www.trystdc.com](http://www.trystdc.com) — has terrific people-watch-

ing and dessert in the heart of happening Adams Morgan, but expect about a 15-20 minute walk from the Woodley Park Metro stop. Or you can watch the Ultimate Frisbee Players on the National Mall on Saturday afternoons, ([www.ultimatefrisbee.meetup.com/30](http://www.ultimatefrisbee.meetup.com/30)).

•Concerts: In summer, free military concerts abound. *The Washington Post's* Weekend section details week-to-week particulars. Every Friday in the summer and into the fall, free outdoor jazz concerts are held at the National Gallery of Art's sculpture garden, an unbeatable setting ([www.nga.gov/programs/jazz](http://www.nga.gov/programs/jazz)). For a jaw-dropping display of military pageantry, attend the Evening Parade at the Marine Barracks at 8th and I s streets (Eastern Market Metro stop), offered on Friday nights in the summer ([www.marine-corps-video-evening-parade.com](http://www.marine-corps-video-evening-parade.com)). Tickets, which are free, are booked up months in advance, but you can line up to snag unclaimed seats that are released at 8:10 p.m. It's unforgettable.

•Get Out There: You will never spend a better \$8 than to rent a kayak for an hour from Thompson Boat Center on the Potomac River in Georgetown ([www.thompsonboatcenter.com](http://www.thompsonboatcenter.com)). You also can rent bikes there for \$8 an hour, and pedal yourself all over town, or along the 18-mile trail to Mount Vernon in Virginia. Admission to Mount Vernon — [www.mountvernon.org](http://www.mountvernon.org) — is \$13 most days and free on Presidents Day.

•Cheap Eats: Have lunch at Naan and More, offering fast Indian fare at three locations around town, 1710 L St. NW, 2130 P St. NW and 1331 Pennsylvania Ave. NW, [www.naan-and-beyond.com](http://www.naan-and-beyond.com). Catch dinner at La Loma on Capitol Hill — a stone's throw from the Senate, at 316 Mass. Ave NE, near the Union Station Metro stop — for cheap, quick and good Mexican food. It has a great patio, where even senators have been known to dine on the fly. D.C. happy hours offer some great deals: Try Ella's Pizza — 901 F St. NW, Gallery Place/Chinatown Metro — where you can get wood-fired pizzas for \$5 and sangria at \$3.50 a glass ([www.ellaspizza.com](http://www.ellaspizza.com)).

•Cheap Seats: The Millennium Stage at the Kennedy Center — Foggy Bottom Metro — offers a free concert every night at 6 p.m. No tickets required, [www.kennedy-center.org/programs/millennium](http://www.kennedy-center.org/programs/millennium). Take in a ballgame at the new Nationals Park in Southeast D.C. — Navy Yard Metro — or park free at RFK Stadium and take a shuttle bus. There are \$5 same-day grandstand seats. Or pay \$14 for a hot dog, soft drink and a seat in the upper right field terrace. — AP



The National Zoo



The National Arboretum

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## Designing small spaces with ample style, function

By Alan Zibel

Living in a 325-square-foot studio apartment doesn't have to cramp your style — and Matt Melis is proof of that.

Melis painted the walls of his \$700-a-month apartment in Los Angeles' hip Silver Lake district in light hues of blue, green and yellow, outfitted the place with vintage furniture picked up on Craigslist, eBay and a local flea market, and replaced the old kitchen floor with a checkerboard pattern.

With no bedroom, he sleeps on a sofa bed with a platform that slides out to create a queen-sized bed, but takes care to stow it away when he goes to work at his job as a digital effects designer. That can create some confusion for visitors.

"The first thing everyone said when they come in is ... 'Oh this is great. And where's the bedroom?'" Melis said.

Moving into a smaller space, as Melis did last year when he moved out of a pricier one-bedroom apartment in the same complex, can be a challenge. But it can also have benefits.

For one thing, it forces dwellers to pare their possessions down to the true essentials. The rent, or mortgage, can be cheaper. The heating and cooling bills are

smaller. The location is often better. And the apartment can still be stylish, even if it's not very spacious.

"It has just enough room for everything I need," said Melis, who was so enthusiastic about his apartment that he entered it in a design contest run by Apartment Therapy, an urban living blog. "I brought over my best pieces of furniture (and) got rid of the rest."

With heating costs soaring and foreclosed homes dotting the suburbs of major U.S. cities, interest in a smaller, more modest lifestyle has been growing.

Some architects and designers are enthused about what they see as a move away from McMansions, with their vaulted entranceways, overstuffed couches, circular driveways and three-car garages. Architect and author Sarah Susanka has written a series of books advocating what she calls a "not so big" aesthetic, encouraging Americans to downsize and make better use of their space.

Thoughtful details — such as stained-glass windows — are key. "A good architect

will suggest reducing square footage to allow for more detail," she wrote in her 1998 book *The Not So Big House*. In many large homes, she wrote, "a substantial percentage of space is rarely used."

Those who live in New York are all-too-familiar with the need to squeeze into tiny spaces. David Colby, a writer, had an entranceway in his family's one-bedroom co-op apartment in Manhattan's Flatiron district converted into a wall unit with a desk and storage space.

New York architects Frederick Biehle and Erika Hinrichs design upscale renovations for city apartments that make the most of small spaces by including cabinets that stretch all the way to the ceiling and translucent materials that create an airy feel.

"The paucity of space almost requires a greater intensity with regard to invention," Biehle said. "Greater challenges ultimately bring out better design."

Design gurus have some common tips for working with small spaces. One constant is to make your lighting interesting,

and to use multiple sources of light in each room.

Maxwell Gillingham-Ryan, founder of the Apartment Therapy blog, suggests using track lighting with small halogen bulbs directed at the walls. "They don't take up any space on the floor, so that's very useful," he said.

Davis Remignanti, lead design consultant at FurnitureFind.com, an online furniture marketplace based in Waltham, Mass., recommends simple, cleanly designed furniture.

Sofas, he notes, don't have to have arms. Beds needn't have footboards. He also suggests buying furniture made before 1970 — especially sleek pieces from the 1950s or 1960s — that was designed for the smaller houses of that time.

As for decorating, Remignanti suggests eliminating clutter. "Get rid of six small pieces and get one huge, colorful piece on the wall," he said.

Many people choose to live in small spaces for reasons that go beyond financial constraints, he said.

"It's convenience to work, it's consideration of their carbon footprint," he said. "Not everyone is trying to impress their friends and neighbors with their palatial space. Some people prefer that particular Zen-like quality." — AP



Susanka

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# Health insurers try for a major image makeover

WASHINGTON —

The health insurance industry is working on a transformation that could come right out of *Extreme Makeover*.

Long cast as villains for denying coverage or refusing to pay for treatment, insurers now are representing themselves as indispensable partners in health care overhaul.

In their pitch to lawmakers, the companies say they are in a unique position to help improve quality and root out waste, saving money so everyone can be covered.

"They are making inroads," said John Rother, public policy director for AARP. "They are getting past the rhetoric and starting to talk about more concrete ideas for improving quality and getting value."

In a big change from three or four years ago, insurers are writing bigger campaign checks to Democrats, now the party of power in Washington. The insurance industry gave \$10.7 million to Democratic candidates for federal office in the 2006 elections, according to OpenSecrets.org. Last year, it was \$20.7 million.

The stakes are high.

If the industry's pitch succeeds, insurers will be guaranteed many more customers. The industry wants all people in the United States to be required to carry medical coverage, with government providing financial help for those who cannot afford it.

Even if insurers end up making less per customer because of anticipated consumer safeguards, they still could come out ahead.

But if the overhaul that President Barack Obama has promised goes against them, insurers could find themselves trying to compete against a new government-run health plan offering cut-rate premiums to middle-class families.

That's exactly what many liberal Democrats want, and Obama hasn't taken the option off the table.

"No one is naive enough to believe that insurers aren't going to have problems

with parts of this," Rother said. "But they are pushing back in a rather quiet way."

Said Karen Ignagni, president of America's Health Insurance Plans and the industry's top strategist in Washington: "We understand we need to come to the table with very specific solutions."

Ignagni is hedging her bets by building ties to groups such as small businesses, whose conservative outlook and grassroots clout could be crucial.

Yet the industry has won a measure of respect from some longtime adversaries.

"I have seen very few groups, including the insurance industry, that are willing to exercise the nuclear option and torpedo reform," said Ron Pollack, executive director of Families USA, a liberal advocacy group. "They

have participated in a good faith manner." If insurers have come to see government as a partner, that's not as strange as it may seem.

Employer coverage has dwindled in recent years, but government programs for older people, children and the poor have grown into a vital business.

The Medicare prescription drug benefit is delivered by private insurers. Also, about 10 million older people are signed up in Medicare managed care plans. Many states operate their Medicaid programs through private insurers.

Government programs "are a significant contributor to growth for us," said Angela Braly, chief executive of Wellpoint, which covers 35 million people in 14 states. "We think we can be a significant part of the solution for the uninsured."

Insurance companies can do more than just pay claims, Braly said. They can use the data in their files to monitor whether doctors and hospitals are providing the right level of care — not too little, not too much.

It's hard to tell whether the industry's makeover will work.

So far, the Obama administration doesn't seem to be sold. While Obama invited Ignagni to the White House health care summit, he's also asking Congress to slash payments to private insurance plans in Medicare. — AP



Ignagni

## Social Security chief hopeful on solvency

Social Security Commissioner Michael Astrue is hopeful the Obama administration will address the solvency of the system before the 2012 elections. But in a recent speech in St. Louis, Astrue declined to speculate on exactly how the administration plans to fix it.

Astrue said the new administration is dealing with the economy and health care before turning its attention to Social Security.



Astrue

"I do think the appetite with getting on with Social Security reform after that is very high and they will focus on trying to get something done before the next presidential election," Astrue said.

Trustees for Social Security said last year that resources for the benefit program would be depleted by 2041. Both Social Security and Medicare, the nation's other big benefit program, are facing increasing pressure as

78 million baby boomers begin retiring and drawing benefits.

But even in a worst-case scenario, Astrue said insolvency wouldn't mean Social Security would "fall off the cliff," leaving recipients without any benefits. Even if no changes are made, the program by 2041 would still be collecting enough in payroll taxes to pay 78 percent of current benefits.

While some experts believe the goal should be to get Social Security solvent for 75 years, Astrue believes that may be reaching too high. He urged reform that would guarantee solvency through 2065. He wants to see enough progress "that the young people of today have confidence in the system in the future."

As for how specifically the administration will address Social Security's shortfall, Astrue said he isn't sure. — AP

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# Cost cutting that counts: 10 ways to save \$1,000

By Chris Bain

**NEW YORK —**

Sometimes it takes creativity to cut back. Whether you're getting squeezed by credit card bills or saving for a big purchase like a car or home, there are some easy ways to save big chunks of change many people aren't thinking about. Here are a few, with assists from personal finance experts Jeff Yeager and Lynnette Khalfani-Cox.

1: Haggle — Paying full price is so 2005. But if you're like many Americans, you can't negotiate your way out of a parking lot. Learn and save.

Things such as rent, bank fees, electronics, apparel and even food can be had at a discount just by asking — or by offering to pay cash.

2: Get neighborly — If you stay closer to home you'll save big. AAA estimates it costs more than \$8,000 a year to operate the average car. Driving 15 percent less amounts to a \$1,200 savings in that case.

3: Raise your deductibles — On home and car insurance, agreeing to pay a higher deductible, say \$1,000 instead of

\$250 or \$500, can save you a bundle in premiums.

4: Choose term life insurance — You're only covered for a set amount of years, but you can get a lot more for a lot less cash. A 20- or 30-year term policy will cover the life of a mortgage and be there until kids are out of college.

5: Butt out — Taxes on smokes are going up again, putting the average price of a pack of Marlboros at more than \$5. A pack a day at that price costs \$1,825 a year.

6: Open an IDA — An individual development account is a special savings account that helps low-income workers buy homes, cars or start businesses. The accounts are matched by donated dollars at a 1:1 or 1:2 ratio. More people qualify than one might think. Visit [www.idanetwork.org](http://www.idanetwork.org) to find out more.

7: Drive a stick — They can run about \$800 less than an automatic and get two to four miles per gallon more, according to *Consumer Reports*. They cost less to fix and you earn cool points.

8: Get a roommate — Your home is typi-

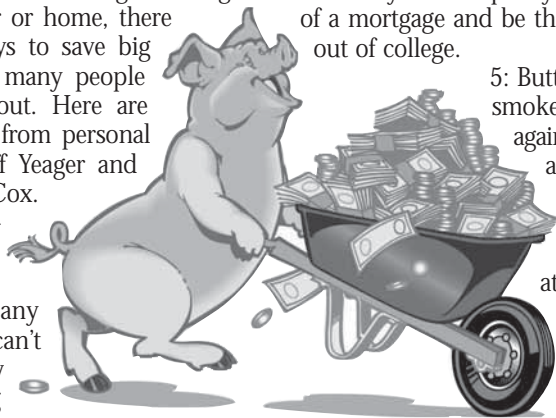
cally your biggest monthly expense. Whether you rent or own, cut your cost and make a new friend.

9: Take a staycation — Turn off the phone, disconnect the computer and stop your mail. Check for resident discounts on local attractions and explore some great restaurants.

10: Do some sit-ups — Is that New Year's

resolution slimming your wallet more than your waist? Consider ditching the pricey gym membership and save on gas getting there. Find out if you can freeze payments when you aren't going.

Tell us about your best recommendation to save \$1,000. E-mail the AP at [yourmoney@ap.org](mailto:yourmoney@ap.org).



## Your money and Social Security benefits

An AP personal finance writer responds to the following question from a reader about their financial concerns.

**Q:** A friend has been a stay-at-home mom while I have worked most of my adult life and raised my children. My friend and I and our husbands have recently signed up for Social Security benefits and I've discovered that my friend will get as much as I will. How, since she hasn't contributed to Social Security, can she get as much as I will?

**A:** As the spouse of an eligible worker, your friend is entitled to half of her husband's benefit amount when she reaches full retirement age, which could be as early as 65. Her husband, at full retirement age, will receive his full benefit amount and she will get a check for half of that amount, even though she's never worked.

So, your friend could feasibly be entitled to as much as your are. Your benefit amount is based on the number of years you've worked, how much you earned and the age at which you begin drawing benefits. Hers is based on half of whatever her husband's benefit is.

The Social Security Administration uses a mathematical formula to figure benefits based on your average monthly earnings during the 35 years in which you earned the most.

You would receive this amount at full retirement age, which for most people is age 65. Beginning with people born in 1938 or later, that age will gradually increase until it reaches 67 for people born in 1962 or later. — BY DAVID PITT

Many Social Security benefit questions are answered at: [ssa-custhelp.ssa.gov](http://ssa-custhelp.ssa.gov)

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# Retirees can reap some tax savings in down year

CHICAGO —

Retirees reeling from the impact of the stock market's ruinous slide can take some solace from recent tax-law changes to help minimize their losses.

While the new options are no cause for wild celebration, taking advantage of them offers the chance to save on taxes in 2009 and regain some control over one's finances.

"Even with the market having gone down, you have the ability to cut some of your losses by using tax breaks," said Mitch Franklin, assistant professor of accounting at Syracuse University.

The biggest break for seniors is the one-year suspension of the required minimum distribution (RMD) rule, which Franklin called "a bit of light in this doom."

The rule mandates that those 70 1/2 or over take a specified amount of money out of their IRA, 401(k) or similar retirement accounts annually. The total is based on their age and account value at the end of the previous year. But legislation passed by Congress late last year temporarily waives the whopping penalty for failing to take out the money: normally 50 percent on the amount that should have been taken out.

That gives seniors flexibility on how much to withdraw from their retirement accounts. They could choose not to touch their account and give their balance time to recover from the market downturn. They could take out whatever they need to help get by. Or they could take a distribution and just sit on it — getting it out of the account in order to lessen next year's required withdrawal.

Experts say those with enough income from other sources should try to keep withdrawals as small as possible this year to avoid locking in stock losses now.

As retirees prepare their 2008 returns and do tax planning for the year ahead, here are other tips to consider for potential tax savings:

- Use capital losses: Be sure to use investment losses to offset any realized capital gains. Any losses exceeding \$3,000 are carried forward and can be applied toward future gains.

- Analyze standard vs. Itemized: Most retired taxpayers choose the standard deduction of \$5,450 if they are single or \$10,900 if they are married, according to California tax attorney Roni Deutch. But it's worth taking the time to analyze whether the standard or itemized deductions come out ahead for you in any given year.

Deutch says too many seniors make the mistake of leaving deductions on the table because they are not familiar with basic tax laws.

An extra standard deduction gives a break to people who own their own homes and no longer have a mortgage, as is the case with many retirees. Individuals can claim up to \$500 and married couples as much as \$1,000.

- Don't miss deductions: Retirees who do volunteer work should remember to record all unreimbursed, out-of-pocket expenses incurred, as they may be able to deduct them. They also can deduct for miles driven to and from any charitable work.

Retirees who have given items to a charity that fits the Internal Revenue Service guidelines can claim their wholesale value as a tax deduction.

- Watch out for a Social Security trap: Jackie Perlman, tax analyst at H&R Block, said those who are at or near age 62 can fall into a tax snare.

"If you're laid off from work, especially in

these times, you might say, 'Oh, I'll just start taking Social Security,'" she said. "But it can be a pitfall if you're planning on working again."

First of all, she said, if you go back to work you're going to have to give some of that income back. Also, your benefit will be reduced from what you would have gotten by delaying it until full retirement age, which is 66 for those born from 1943-54. — AP

## House reviews advice given to 401(k), IRA holders

WASHINGTON —

Lawmakers took a hard look at rules adopted in the final days of the Bush administration on how millions of Americans with 401(k) and individual retirement accounts get guidance on investing for retirement.

Members of a congressional panel said they wanted to ensure that retirement account holders have access to unbiased investment advice, an issue that's all the more important since stock market declines drained billions from retirement savings.

A House pensions subcommittee heard testimony on the Labor Department rules adopted under the Bush administration — which President Barack Obama put on hold for further review.

Supporters say the complex rules have adequate safeguards to protect the consumer from biased advice given by advisers who have a financial incentive to recommend certain investment products. But

some Democrats contend they could allow financial advisers to steer clients to investment products that maximize the advisers' profits rather than workers' retirement security.

"If workers receive investment advice, it should be independent and free of conflicts of interest," said Rep. Rob Andrews, D-N.J., chairman of the House Subcommittee on Health, Education, Labor and Pensions, which conducted the hearing.

Andrews said the rules as written will tip the scales toward special interests by opening the door to conflicts of interest among the very advisers purporting to offer unbiased investment advice.

Rep. John Kline, R-Minn., disputed claims that the rules were "last-minute, midnight" regulations that provide giveaways to the financial services community. He said the rules have been the subject of months of debate and consideration. — AP



Andrews

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# Confessions of a Facebook junky: Or how I learned to embrace my inner coolness

By Sondra L. Shapiro

Barack and I have some things in common. We like writing, and our favorite movies are *Casablanca* and *Lawrence of Arabia*, according to our Facebook profiles.

The big difference, besides the obvious, is while I scan the network for long-lost friends and family, the president is seeking "supporters." When you are president, supporters are more important than friends, I guess.



## Just My Opinion

That I'm not in the president's tight circle-of-"friends" registers as a small disappointment. It would have been really cool to have a "friend" in such a high place.

OK, time to come clean. I knew I had to write a column, but I was having a very difficult time pulling away from my newest addiction, Facebook. So I decided that by writing about it, I would have an excuse to play around with the site and still get some "work" done.

I place blame for my new fixation on *Time* magazine and my friends Deb and Angela. The seed was planted after I read *Time's* irreverent piece, "Why Facebook is for Old Fogies." After reading the story, I felt as if the train had left the station without me onboard. I struggled my way into opening a Facebook account ages ago after receiving an invite from a long-lost acquaintance. After that, I never went to the site again. Because Facebook has become part of the social lexicon, I was always aware of it. But much in the same way that I was initially disinterested in the term "blog" or "text messaging," I saw no useful reason to spend any time exploring things further.

Then over dinner recently, Deb started singing Facebook's praises as a professional network site. How

could my friend of 30 years, a 50-something contemporary, be contemplating such sophisticated application for something that intimidated me? As she went on and on about its usefulness in using e-mail alerts to promote her business and how she could feature professional oriented material on her page, I began to empathize with the shear terror my in-laws felt when we introduced them to telephone answering machines and VCRS.

Deb drove away promising to share information from a class about Facebook she was about to take.

Then, less than a week later, I received an e-mail from my friend, Angela, inviting me to be her Facebook "friend." Oh, no, not her, too! Angela, who won't be upset when I divulge that her technical prowess is a half a level up from that of my in-laws'. But there she was with the best of them, posting pics of her son. "We can learn together," she kindly offered.

So I began learning. I set up my profile, uploaded some pics of family and friends, posted messages to the "walls" of other friends. I even conducted a little business from my site. Take that Deb!

Now I can brag that I'm part of Facebook's fast-growing over-30 demographic.

The most fun has been foraging for long-lost acquaintances and famous people that I can feel closer to by virtue of their "sharing" personal details under their Facebook profiles. (I was reminded of those movie magazines of my youth that disclosed the favorite colors and foods of movie and TV stars.) I began feeling as though I belonged to a club where the famous and nobodies like me were at the same social level. It was way cool.

As I was zealously plugging in names of everyone I know, I stumbled upon Barack Obama's page.

It's rather encouraging to finally have a president that is into technology. We've come a long way from George H. and his perplexity with regard to supermarket scans.

Since Barack has had his site up for a while, I hoped to get some useful tips. While his page is attractive and organized, mine is a hodgepodge, so I'll have to work

on that. He has some cool videos and blogs on his site, too. Oh, and through his page, visitors can connect with Michelle's. Wow! Maybe I should link up some famous people to my site.

Facebook has come a long way in just the five years since Harvard student Mark Zuckerberg and some classmates founded the site as a social network for college students. The concept caught on like wildfire for the nation's youth. Just as we "oldsters" have a proclivity for just about anything geared toward our kids — like the P.T. Cruiser and Wii — it was just a matter of time before we "stole" Facebook for our own use.

*Time* magazine's piece delved into the reasons our demographic is so enamored with Facebook:

- We can find people with whom we lost touch or become "friends" with people who may have rejected us in our youth.

- It's great for business networking.

- It's tantalizingly easy to judge people when we hear how other people's lives stink.

- Because our pictures from grade school or summer camp look nothing like us, we need Facebook tags to identify us to long-lost acquaintances.

- The captured audience allows us to subject others to pictures of our kids and grandkids.

- We're too old to remember e-mail addresses so the site becomes a one-stop message center.

- And because we no longer care about our "image," we aren't the least bit embarrassed that Facebook is no longer cool since our kids have already abandoned it for the newest playground. Twitter anyone?

OK, enough work; gotta go play with my friends. They are waiting for me to "buy" them a "margarita." As for the rest of you, sign up for Facebook if you want to know what that means.

*Sondra Shapiro is the executive editor of the Fifty Plus Advocate. She can be reached at sshapiro.fiftyplusadvocate@verizon.net.*

## How stimulus money will help the state's economy and families

By Al Norman

President Barack Obama signed the American Recovery and Reinvestment Act (ARRA) of 2009 into law on Feb. 17. The new law contains a number of provisions that affect the elderly and disabled of Massachusetts. The final version of the ARRA, which was over 1,000 pages, includes health-related provisions, tax cuts, appropriations and other provisions.

This new "economic stimulus" law touches many areas, from additional Digital TV con-

verter boxes, to more funds for processing disability and retirement claims at Social Security offices. One of the largest outlays of new funds for the elderly and disabled is the one-time payment of \$250 to almost everyone on programs like Social Security, Veterans (VA) benefits and Supplemental Security Income (SSI).

The \$250 payment program will bring in more than \$306.5 million to 1,226,000

Massachusetts residents. This payment will go to people on Social Security, SSI, and/or Railroad Retirement Benefits, and Veterans, Disability Compensation or Pension Benefits — as long as they received a benefit in November or December of 2008, or January of 2009. These payments will total \$14 billion in 2009, equivalent to 56 million recipients nationwide.

For Massachusetts, the \$306.5 million is a considerable infusion of new spending power. Some seniors may use it to pay for their drug co-payments or their property taxes — but it's a help wherever it goes. These payments will be made by the first week in June. The Social Security Administration is making the payments automatically. The payment will be made separately from the regular monthly benefit payments as a direct deposit, or a mailed check. These payments are not taxable income, and will not require the filing of a tax return.

The ARRA also includes \$20 billion for the Food Stamp Program (recently renamed the Supplemental Nutrition Assistance Program). Most of this amount (about \$19 billion) would be used to fund a 13.6 percent increase to the maximum food stamp benefits, which would go into effect in April 2009. Nationwide about 14 million households containing more than 31 million individuals will benefit from the increase.

Food stamps beneficiaries generally spend their available resources on meeting their

daily needs, such as shelter, food and transportation. Every dollar in food stamps that an elder or a family receives enables the family to spend an additional dollar on food or other items. U.S. Department of Agriculture research has found that \$1 in food stamps generates \$1.84 in total economic activity. The Food Stamp provisions in the ARRA will benefit 575,000 food stamp beneficiaries in the Commonwealth, bringing an additional \$317 million into the Massachusetts economy from 2009 to 2013.

Another section of the ARRA adds \$100 million for senior nutrition programs. Of that amount, \$65 million is for congregate meal sites and \$32 million is for home-delivered meals. This funding will be available immediately, and no time period is required for spending the funds. For Massachusetts, this means approximately \$1.57 million in new funds for meal sites and \$696,000 for home-delivered meals.

These stimulus payments will not make the recession go away, but for more than a million of our elderly and individuals with disabilities, it will provide some measurable relief.

If I had the choice of bailing out bankers and stockbrokers, versus helping people with food stamps or Social Security payments — I know where I'd put my money.

*Al Norman is the Executive Director of Mass Home Care. He can be reached at 413-773-5555 x 295, or at: info@masshomecare.org*



## Editorial

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# New AARP head is working on behalf of all ages

LAS VEGAS —

AARP has long been seen as the domain of the aged. But its new CEO says the group's central issue of health care reform makes it an advocate for every age group.

"This is an issue about the American dream," said Barry Rand, who takes over the 40-million-member AARP on April 6. "We either reinforce the American dream for all or we redefine it."

The more-inclusive approach being championed by Rand gained momentum under outgoing CEO Bill Novelli, whose

Divided We Fail campaign brought together organizations ranging from labor unions to religious groups to fight for affordable health care for all ages, not just AARP's 50-and-up membership.

The 64-year-old Rand — AARP's first black leader — also sees the group's goal of increasing prosperity for all as an extension of the civil rights movement of the 1960s.

"They're all about the American dream and were we or they going to be included in the American dream, and we have the same issues now," he said.

Rand joins the Washington-based AARP

after a life in corporate America. He joined Xerox Corp. as a salesman in 1968, rising to become an executive vice president overseeing 70,000 employees around the globe.

He was recognized for making the company's staff more diverse and was seen as a potential heir to its top job, but was passed over and left in 1999 to join car-rental company Avis Group Holdings Inc. as its CEO.

But Rand won't just be bringing business acumen to AARP's efforts on members' financial security, civic engagement and, most importantly, health care. He has had firsthand



Rand

exposure through his father, who lived with him at his Stamford, Conn., home the last eight years of his life. Those years have given Rand experience with the end-of-life issues that are also a big part of the organization's advocacy.

"To have, in this case, my father choose where he wanted to stay shouldn't be a product of luck," he said. "This should be something that Americans have a choice."

Rand doesn't emphasize his race, but says his selection shows AARP is colorblind.

Rand takes his post with the nonpartisan organization as a registered Democrat and has contributed at least \$11,050 to Democratic causes and candidates, including Barack Obama, according to the Center for Responsive Politics. His predecessor, Novelli, contributed to candidates of both parties and worked as a public relations expert for Richard Nixon's re-election campaign.

"My job now, as opposed to when I was an individual, is to represent AARP, and I would not do that well if I didn't focus on nonpartisan and bipartisan policies," Rand said.

For now, Rand is getting acclimated to his new job, being briefed by AARP employees and readying for a listening tour with members around the country. Asked if people should know anything more about him, he offered this: "I'm a nice guy." — AP

## ► Careers

Cont. from page One

Lois Krasilovsky, a successful New York City Realtor who discussed her career and community service efforts. "We knew each other as teenagers but lost track of each other over the years," Kitaj said of Krasilovsky. "She made a good living for herself as a big time real estate tycoon. As she got older, she got interested in giving back."

Krasilovsky brings volunteers to impoverished areas to help rebuild communities, including the Ninth Ward of New Orleans and an Indian reservation in Montana. "We talked about the transitions she's gone through," Kitaj said.

Carol Caro, commissioner of the Massachusetts Board of Library

Commissioners, talked about her efforts with the Brookline Sister City Project. "Brookline's sister city is Quezalguaque in Nicaragua in Central America and their volunteers are helping with the health concerns of that community," Kitaj said.



Kitaj

An upcoming show will feature comedian Steve Diamond, who lives in the New York City area. "He was a high school English teacher for 30 years who's now doing stand up comedy," Kitaj said. "I suspect he must have been a real fun teacher."

Kitaj is aiming to produce two or three new shows a month. "A lot of people have said they want to come on," she said. "It's a great way to promote their project and themselves."

Her TV show could be considered an offshoot of her 2002 book *Women Who Could ... And Did: Lives of 26 Exemplary Artists and Scholars* (Huckle Hill Press);

she's now working on a book on famous equestriennes. Her most recent writings, which include interviews and book reviews, can be found on her online blog, RetirementAsYouWantIt.com. She also writes a monthly column, "Finding Meaning and Purpose," for Workforce50.com.

"All these pieces of my life have a synergy," Kitaj said. "This is a new area for me, the past five years, to work on life planning for the Third Age (old age or active retirement), while still doing some work as a psychotherapist."

*ALivelihood: New Careers As We Age can be seen on Brookline Access Television Mondays at 9 a.m. and 9 p.m., Wednesdays at 3 p.m. and Thursdays at 3 a.m. If you're not in the Brookline area, you can watch live on the Internet or anytime after the show airs in the station archives at www.batv.org. For more information: LifeSpringCoaching.com.*



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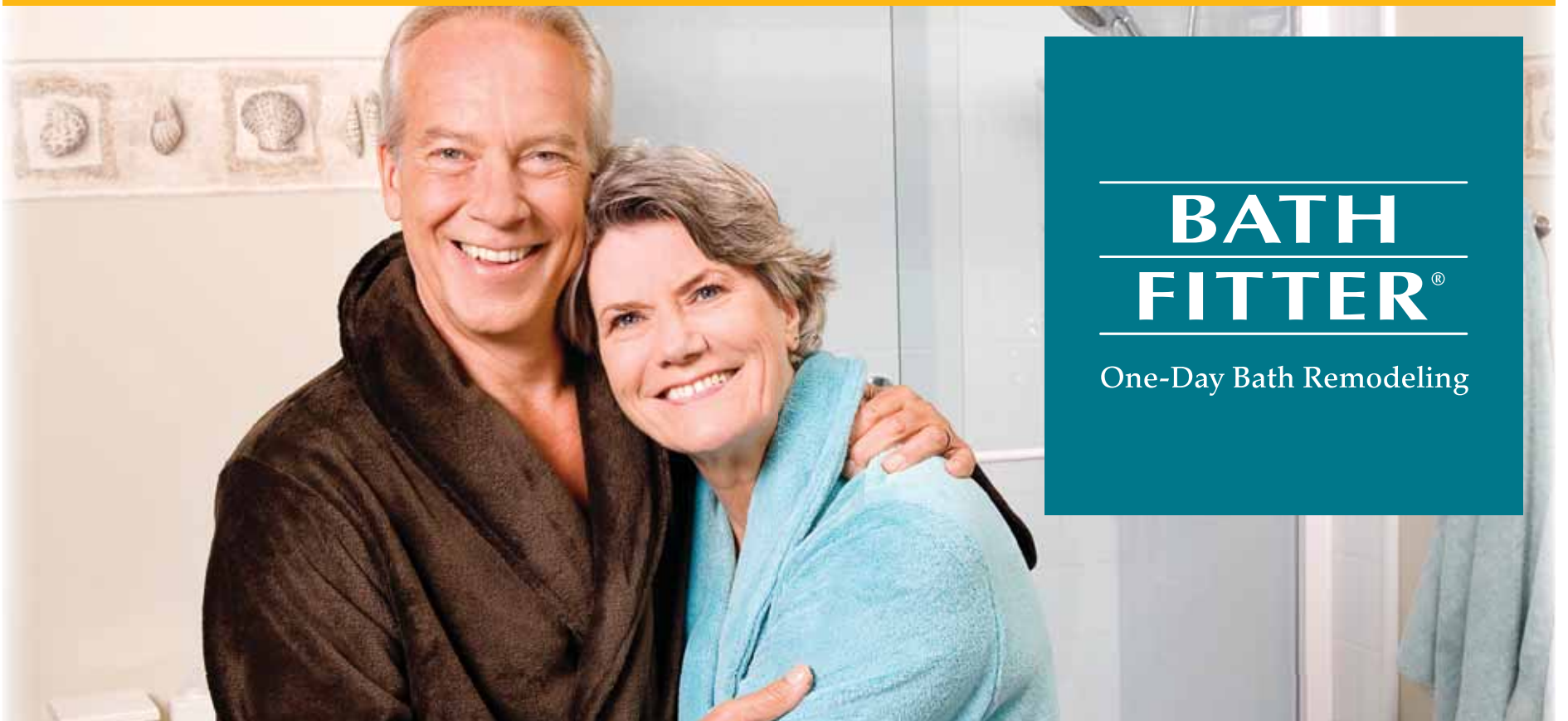
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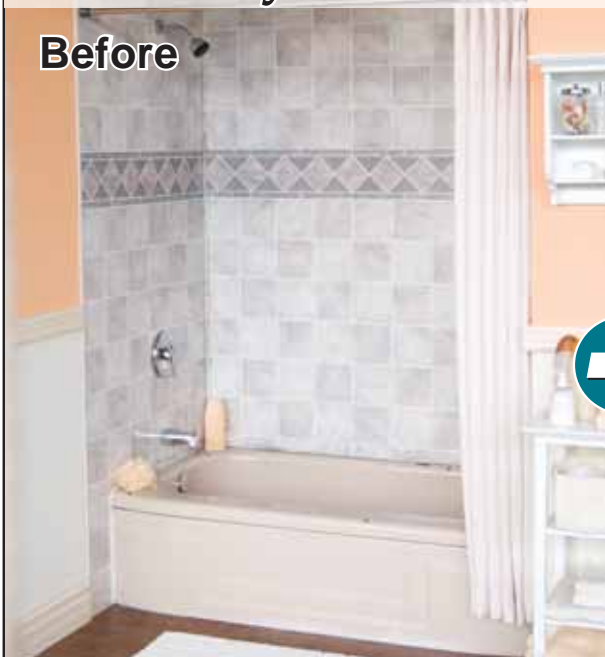
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# \$300 OFF

on any Complete Bathtub,  
Wall & Fixtures Installation

OR

12 months,  
no interest,  
no payments

\*Offer valid for 30 days. See store for details. Coupon must be presented at time of estimate only. May not be combined with other offers or applied to previous purchases. Discount applies to same-day purchases only. Valid only at this Bath Fitter location.



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