



Boston Seniority

Elderly Commission

Thomas M. Menino, Mayor of Boston



FREE

2013
Volume 37
Issue 4

April

Table of Contents:

Page Number

3 Mayor's Spotlight
6 My Social Security
8 Healthy, Wealthy & Wyse
10 Debt Management
20 Don't Retire, Inspire
22 Healthy Recipes



Front Cover Photo

Taken at the Brighton-Allston Heritage Museum,
inside the Veronica B. Smith Center located at
20 Chestnut Hill Ave in Brighton.

**Free online subscription to Boston Seniority
available. Check out our website at
www.cityofboston.gov/elderly**

**Commission on Affairs of the Elderly
Main number (617) 635-4366**

**Email articles and comments to
Bostonseniority@cityofboston.gov**

***Although all material accepted is
expected to conform to professional
standards, acceptance does not imply
endorsement by the City of Boston,
Commission on Affairs of the Elderly.***

Boston Seniority

Volume 37 Number 4

Published by the City of Boston

Commission on Affairs of the Elderly

Thomas M. Menino, Mayor
Emily K. Shea, Commissioner

Martha Rios
Tula Mahl
Editors

Eileen O'Connor
Martha Rios
Photographers

City Hall Plaza-Room 271
Boston, MA 02201
(617) 635-4366

www.cityofboston.gov/elderly

Karine Querido, Chief of Staff

Tula Mahl
Deputy Commissioner
Communication & Policy

Melissa Carlson
Deputy Commissioner
Advocacy & Planning

Michael Killoran
Deputy Commissioner
Transportation

Francis Thomas
Deputy Commissioner
Administration & Finance

Printed by Hannaford & Dumas

Boston Seniority is supported in
part by The Executive Office of
Elder Affairs.

Mayor's Spotlight

Mayor Menino Releases 2012-2013 Health of Boston Report

The Boston Public Health Commission and Mayor Thomas M. Menino recently released the nearly 300 page *Health of Boston 2012-2013: A Neighborhood Focus*, which details the latest trends in the health of city residents using approximately 30 indicators for the city overall and for individual neighborhoods. The report presents data for indicators related to select birth outcomes, health-related behaviors, disease incidence, hospitalizations, emergency department visits, and causes of death. This year's *Health of Boston*, the latest edition of the report that has been commissioned annually since 1996, represents the most comprehensive presentation of Boston neighborhood-level data to date.

“As we work to build a healthier city for all our residents, we need to base our policies and practices on the best data available, and that’s exactly what the Health of Boston report offers,” Mayor Menino said. “The positive trends we’re seeing on issues such as infant mortality, heart disease, and smoking are encouraging, but the challenges this report brings to light, especially around obesity and physical activity, are even more informative as we set our priorities for the future.”

Similar to Boston overall, neighborhood health indicators also demonstrated

progress in key areas.

According to preliminary data for 2010, from 2005 to 2010, Mattapan and Roxbury experienced the greatest decreases in adolescent birth rates for females ages 15-17, declining 55% and 40%, respectively. Heart disease hospitalization and death rates decreased for the majority of Boston neighborhoods, and almost every neighborhood experienced a decrease in asthma emergency department visits for children under the age of five.



The release of this year’s report is accompanied by interactive online maps that display neighborhood-level data for a variety of health and socioeconomic indicators and by a new companion publication called *Place Matters*. Supported by the Joint Center for Political and Economic Studies with funding from the W.K. Kellogg Foundation, *Place Matters* is a newspaper-style publication that focuses on how place and racism influence health outcomes. It offers examples of solutions for advancing health equity and racial justice locally. Boston is one of 24 communities around the country participating in the Joint Center’s national initiative, also called *Place Matters*, which supports community-based efforts to address social, economic, and environmental conditions that shape health.

* The complete *Health of Boston* report and *Place Matters* can be found at www.bphc.org.

**ABSENTEE BALLOTS APPLICATIONS MUST
BE RENEWED YEARLY,
REQUEST/RENEW YOUR ABSENTEE BALLOT APPLICATION NOW**

Boston's Board of Election Commissioners reminds all voters that the Special State Primary Election for United States Senator will take place on Tuesday, April 30, 2013. The Special State Primary for the First Suffolk Senatorial District to fill the vacant seat formerly held by Jack Hart will be held on the same date.

Voters who have used Absentee Ballots in the past are reminded that a **new application must be filled out each calendar year**. Applications may be obtained by calling the Election Department at 617-635-3767 or downloaded on the Election Department's website: www.cityofboston.gov/elections. If a voter is unsure as to whether or not their Absentee Ballot request is up-to-date, he or she should contact the Election Department. All voters are urged to file their applications as soon as possible in order to expedite the mailing of the actual Absentee Ballots.

The last day to register to vote, change one's voting address, or party affiliation for the April 30 primary is April 10, 2013. The Election Department is located in Room 241 of Boston City Hall, and will be open until 8 PM that evening to accommodate prospective registrants and those wishing to make changes. Those who wish to register or make changes by mail should make sure that their request is postmarked no later than April 10. Massachusetts Law does not allow these changes to be made via email.

Multicultural Coalition on Aging



Francis Thomas and Joanne Prince at the March 2013 General Multicultural Coalition on Aging (MCA) Meeting.

Francis serves on the Executive Task force for MCA and Joanne is one of two co-founders, the other is Roberta Rosenberg, who started MCA 19 years ago to address cultural and linguist barriers between elders and health care and social services.

For more information about MCA or how to get involved visit their website at www.mcaboston.org.

Mosaic Quilt Project: A Tile Mosaic Course for Older Adults

Tuesdays at 1:30 p.m.
April 16 & 23, May 7 – June 11



Come learn about the ancient art of mosaics in this hands-on Mosaic "Quilt" workshop. Participants will design and make an 8" x 10" mosaic art panel which will be incorporated into a group mosaic "quilt" to be exhibited in a culminating event. Workshop will include a brief history of mosaics, current trends in the field of mosaics, and the technical skill needed to create a beautiful work of art. There will be an exhibition of the work from 6 - 7:45 p.m. on June 20.

The classes are free and limited to ten participants ages 55+. Registration is required. To register, please contact Cordelia Sullivan at 617.298.7841 or csullivan@bpl.org. Participants must commit to all sessions.

MetLife Creative Aging Libraries Project is made possible by a grant from the MetLife Foundation, and is administered in partnership with the Boston Public Library, Lifetime Arts Inc., and American Library Association's Public Programming Office.



www.bpl.org



Lower Mills Branch of the Boston Public Library
27 Richmond St. ~ 617.298.7841

Social Security Announces New Online Services Available with a *my Social Security* Account

Michael J. Astrue, Commissioner of Social Security, announced the agency is expanding the services available with a *my Social Security* account, a personalized online account that people can use beginning in their working years and continuing throughout the time they receive Social Security benefits. More than 60 million Social Security beneficiaries and Supplemental Security Income (SSI) recipients can now access their benefit verification letter, payment history, and earnings record instantly using their online account. Social Security beneficiaries also can change their address and start or change direct deposit information online.

“We are making it even easier for people to do their business with us from the comfort of their home, office, or library,” Commissioner Astrue said. “I encourage people of all ages to take advantage of our award-winning online services and check out the new features available through an online *my Social Security* account.”

Social Security beneficiaries and SSI recipients with a *my Social Security* account can go online and get an official benefit verification letter instantly. The

benefit verification letter serves as proof of income to secure loans, mortgages and other housing, and state or local benefits. Additionally, people use the letter to prove current Medicare health insurance coverage, retirement or disability status, and age. People can print or save a customized letter.

Social Security processed nearly nine million requests for benefit verification letters in the past year. This new online service allows people to conduct business with Social Security without having to visit an office or make a phone call, and very often wait for a letter to arrive in the mail. It also will reduce the time spent by employees completing these requests and free them to focus on other workloads.

People age 18 and older can sign up for an account at www.socialsecurity.gov/myaccount. Once there, they must be able to provide information about themselves and answers to questions that only they are likely to know. After completing the secure verification process, people can create a *my Social Security* account with a unique user name and password to access their information.

People age 18 and older who are not receiving benefits can sign up for a *my Social Security* account to get a personalized online Social Security Statement. The online Statement

provides eligible workers with secure and convenient access to their Social Security earnings and benefit information, and estimates of future benefits they can use to plan for their retirement. In addition, the portal also includes links to information about other online services, such as applications for retirement, disability and Medicare.

“Given our significantly reduced funding, we have to find innovative ways to continue to meet the needs of the American people without compromising service,” said Commissioner Astrue. “These new enhancements will allow us to provide faster service to more people in more places.”

For more information, please go to www.socialsecurity.gov/myaccount.

Need a Ride?



Senior Shuttle 617-635-3000

Scheduling Available:
Monday - Friday
8:00 a.m. - 4:00 p.m.

The Senior Shuttle offers free door-to-door transportation service to Boston Senior residents age 60 or over. Rides are offered to non-emergency medical appointments.

We kindly request that you notify us as soon as possible to schedule an appointment since rides are scheduled on a first come first serve basis.

Occasionally, due to cancellations, we can accommodate same day requests.

Senior Count

BNN-TV Channel 9

Boston Seniors Count
Cable Television Show

Thursday at 3:30 p.m.
Repeated Sundays at
11:30 a.m. and
Tuesdays at 8:30 p.m.

For more information call
Deputy Commissioner
Tula Mahl, Producer at
617-635-1922



Volunteer Opportunities

At One Of Boston's Premier Historic Sites

Castle Island Association

~ 617-268-8870 ~

www.bostonfortindependence.com

I thought you might like to see several “updates” on products you see and read in the newspapers.

Latex Free - No Guarantee

The Food and Drug Administration (FDA) is recommending that manufacturers of FDA-regulated medical products stop using statements on labels such as “latex free” or “does not contain latex.”

The FDA says there is no test that can show a medical product is completely without the natural rubber latex proteins that can cause an allergic reaction. They cannot verify that the product is free of these proteins therefore, “latex free” may be misleading!! The FDA wants to promote scientifically accurate labeling. The FDA wants manufacturers to use the labels saying “not made with natural rubber latex”.

It may not seem important for you to differentiate between natural rubber latex. For someone who is very allergic to latex, it could be very serious to have a reaction to its protein. Many hospitals, clinics, dentists, and EMS departments are aware of the seriousness of latex allergies. Some have even posted signs that read: “This is a latex

free environment”. Natural rubber latex made from plant sources such as the sap of the Brazilian rubber tree or its synthetic derivatives is used in many medical products. For example adhesive bandages, condoms, medical gloves, catheters, sanitary napkins, crutches, and blood-pressure monitoring cuffs are the most common.

Some symptoms to be aware of are; red skin, rash, hives, itching, to more serious medical emergencies such as wheezing and difficulty breathing. More rare are shock and even death. The Occupational Health and Safety Administration (OSHA) estimate that 8 to 10 percent of healthcare workers are latex sensitive. Workers in plants that produce or manufacture products containing natural rubber latex are also at high risk. OSHA estimates that 1 to 6 percent of the general population may be sensitive to natural rubber latex.

Speak to your doctor if you have concerns that you may be sensitive to latex.

NEWER TATTOO INKS

The Pew Research Center found that 36% of Americans ages 18-25 report getting a tattoo. As a result,

dermatologists are seeing increased complications, such as allergic reactions, serious infections and reactions to tattoo inks that can mimic skin cancer. The composition of the inks has changed during the years, many with side effects.

You may want to pass on this info to the young adults you know.

1. Be sure to go to a professional tattoo parlor and a licensed artist who is state certified. Sterile equipment must be in sterile packaging.
2. An allergic reaction months or even years later could be from the tattoo.
3. Psoriasis or eczema? Tattoos may cause flare ups in these chronic skin conditions.
4. Those who have immunity disorders should avoid tattoos
5. Skin cancers could form inside a tattoo and it may be difficult to see.
6. Atypical mycobacterial infections have been traced to contaminated inks. Long treatments of antibiotics are necessary.

If any problems arise, a board certified dermatologist must be seen for treatment.



The Boston RSVP Program has an array of volunteer opportunities to choose from. Call us today to receive an informational packet on the RSVP Program, a volunteer opportunities booklet, and directions on how to sign up for the program.

Take the time, make the call, help out in your community.

For more information on the RSVP Program or to sign up, please call RSVP Director, Patricia McCormack at 617-635-1794.

The Elderly Commission

Seniors are you eligible?

Food Stamp requirements have changed for most senior applications. The Department of Transitional Assistance no longer counts -

- * savings or retirement accounts
- * your car * your home
- * or other assets

For more information or to complete an application contact: Lorna Pleas at 617-635-4335 or email lorna.pleas@cityofboston.gov

Debt Management

By: Patricia A. Malone, Esq., Director
Consumer Affairs & Licensing

According to the AARP the elderly are currently the largest group of Americans filing for bankruptcy. The golden years are being spent trying to pay off debt with limited resources and are leaving the elderly with little or no savings. Many rely solely on their Social Security for the majority of their retirement income, yet they are going into retirement with credit card debt and rising expenses. However, there are steps you can take to reduce your chances of ending up in debt late in age and certain ways to fix already existing debt.

If you are having trouble making your payments you should contact your creditors and tell them why you are having difficulty. Many creditors will try and work with you to figure out a more suitable payment schedule if they believe you are acting in good faith. You should also develop a budget that details your income and expenses. Prioritize what is important such as your mortgage payment, car payments, groceries etc.

If you cannot work out a re-payment schedule with your creditors on your own you should consider contacting a credit counseling service. Make sure they are accredited before you receive counseling. Then a counselor, who is certified and trained in consumer credit, money and debt management, will work out a payment plan with you and distribute the payments to the

creditors. Most reputable credit counselors are non-profits and offer services online, on the phone and in their local office. However, you should be aware that their non-profit status doesn't guarantee that services are free, affordable or even legitimate.

You can also try and negotiate a debt settlement plan with your creditors. This is usually through a for profit company that allows you to pay a "settlement", or in other words a lump sum that is less than the full amount that you owe, to resolve your debt. To do this, the program has you set aside a specific amount of money every month in savings. Then they ask you transfer this amount every month into an escrow-like account to accumulate enough savings to pay off any settlement that is reached. However, this can be risky because they usually encourage their clients to stop making monthly payments to their creditors until they have enough money to negotiate a settlement deal with them. This can negatively impact your credit report and have other serious consequences. Your creditors also have no obligation to negotiate a settlement so make sure you consider all of your options carefully.

Many seniors own their homes but are cash poor. In this case a reverse mortgage might be the best way to settle your debt. With a reverse mortgage the institution lends you a lump sum of money and you get to stay in the home for the rest of your life. However, you cannot leave the house to your relatives at death; rather the proceeds from the home go to paying

off the loan. This option also has pros and cons so be sure to talk to a specialist before making a decision. Property taxes are also rising and adding to seniors' debt. Many states offer discount programs to relieve seniors of some of the cost and may be another viable option to manage your debt.

Bankruptcy can also be considered as a way to manage debt, but it has serious repercussions on your credit. It stays on your credit report for 4 to 14 years and can make it difficult later to buy a home or get credit. Six months before you can file for bankruptcy you must get credit counseling from a government approved organization. You should only take this option after consulting with an attorney. Many bankruptcy attorneys offer consultations at no charge, and it is a good way to get valuable advice about your legal options and ways of protecting your assets.

When dealing with creditors and collection agencies it is important to know your rights. Collectors cannot contact you before 8am or after 9pm at home, and cannot contact you at work if the debt collector knows or has reason to know that your employer prohibits such communication. If you wish for a debt collector to stop contacting you must notify them in writing. Once they receive the writing they may not contact you unless they do so to tell you there will be no further contact; or to inform you they intend to take a specific action, such as filing a lawsuit. If you ask for verification of the debt, the creditor must comply and send it to you. They are also not allowed to

tell anyone like your neighbors or relatives that you owe money.

There are certain steps you can take to protect yourself from debt. Seniors are particularly vulnerable to identity theft so be sure to monitor your accounts carefully. Be extra cautious when giving out your personal information, such as your Social Security or account numbers. You can check your credit report for free once a year in Massachusetts. This will tell you if there is any negative information such as open accounts you did not know about, and you have the right to dispute any inaccuracies. To get your credit report, you may call any of the major agencies: Experian (888-397-3742), Transunion (800-888-4213), or Equifax (800-685-1111).

Also watch out for scams where people come to your door unannounced offering to repair your driveway or roof, people offering to magically "fix your credit," or calls or letters saying you won a big prize, but you have to pay a fee to get your reward. Don't be a co-signer on a loan, when you do this you are liable for the loan if the borrower doesn't pay it back. Often times, seniors are taken advantage of by others because of their good credit. Be cautious about borrowing on your home's equity to pay off debt. Some companies may pressure you into a loan without considering your ability to pay, if this happens you might lose your home. In general, be cautious and wise about who you are dealing with and what information you give out.



March 13th proclaimed Mike Kincade Day

Recently Mike Kincade, of the Alzheimer's Association, was honored as he stepped down as Chair of the *Elderly Commission's Health & Long Term Care Task Force*.

Melissa Carlson presented Mike with a plaque which noted his services and dedication as well as a proclamation from Mayor Menino. Also shown (l to r) are Michael McColgan, Sean Mahoney- Pierce, Case Manager at BCHC's Elders Living at Home Program, who succeeds Mike as chair and Jake Sullivan of the Mayor's Office of Intergovernmental Affairs who presented Mike with an official City of Boston pen from Mayor Menino.



Gene Mazzella, Chair of the Multicultural Coalition on Aging congratulates Mike Kincade outside of City Hall.



SCP Highlight: **Jasmine Deo**

By: Eileen 'Connor

Jasmine is a Senior Companion from Dorchester and works out of the Kit Clark Senior Center. I recently sat down with her to ask her the following questions.

What made you decide to become a Senior Companion?

I want to help older people like me, as much as I can.

What do you like most about being a Senior Companion Volunteer?

I like to work with older adults to help them increase their health.

What would you tell others who are thinking about being a Senior Companion Volunteer?

I tell other people that being a Senior Companion is a good job for people of any age.

What do you do most with your clients?

Mostly, the things I do with my clients are friendly activities. I see them as my family.

For information on how you can brighten a senior's day call 617-635-3987.



Commission on Affairs of the Elderly

THOMAS M. MENINO
Mayor

EMILY K. SHEA
Commissioner

*On behalf of Mayor Menino and the Commission on Affairs of the Elderly,
you are cordially invited to:*

AN AFTERNOON OF

Memoirs
Stories from the South End

READ BY THE LOCAL WRITERS OF THE MEMOIR PROJECT

Tuesday, April 16

1pm – 3pm

THE HARVARD CLUB, *Estabrookes Room*

374 Commonwealth Avenue, Boston, MA 02215

For more information, please call 617.635.4250.

The Memoir Project is a joint venture between Mayor Menino's Elderly Commission and Grub Street, Inc. that aims to teach Boston residents 60 and older the rudiments of memoir writing. By capturing stories of older adults we intend to document the living history of Boston and, by doing so, provide a greater understanding of the city's past and present for all its residents.

Exercising to Prepare for the Spring

American author Mark Twain wrote, "It's spring fever. That is what the name of it is. And when you've got it, you want - oh, you don't quite know what it is you do want, but it just fairly makes your heart ache, you want it so!"

Heart ache or not, the Spring has been a long time in coming. With near record snowfall in February and cabin (or spring) fever, the participants at Upham's Elder Service Plan have been aching to stretch out their bodies and get moving, just in time for the Spring.

One of the popular regular exercises for the PACE center includes music. A system of pulleys, weights, and range of motion exercises are

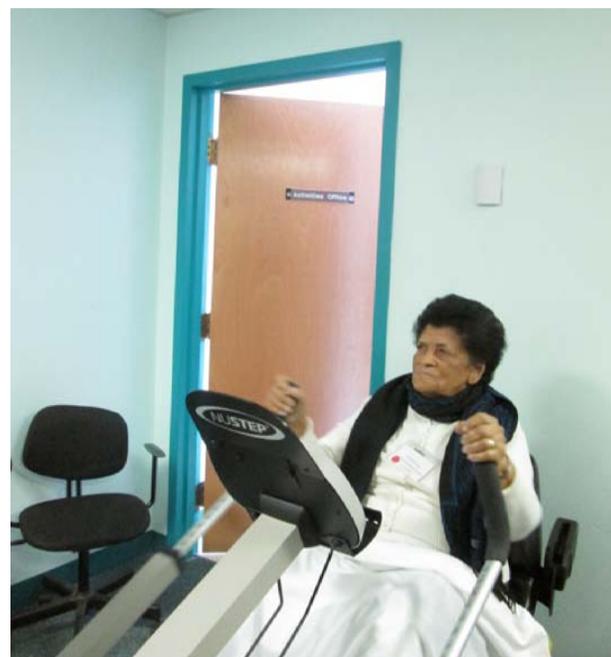


practiced. Under the instruction of a physical activity assistant, the participants lift, raise, push forward, and circulate to the sound of high energy music. Using weights, even small, one and three pound barbells, have been shown to help improve all-round strength in the upper and lower body, improved joint health, balance and stability, glucose and cholesterol metabolism, weight management, and especially important in women, bone density. A yoga instructor comes by weekly and teaches participants about breathing techniques, fall prevention, and stretching.



The Upham's Elder Service Plan PACE center recently purchased new exercise equipment, including a NuStep sit-down elliptical. According to the center's in-house Physical Therapist, the device is perfect to use for most participants who are interested in retaining mobility. The equipment is easy on the joints for most participants, and the seated position allows a range of exercises to take place.

For more information about exercise programs for older adults or enrollment for the PACE program, contact the Enrollment Coordinator at 617-288-0970, extension 33.





A FRESH APPROACH TO ENDING HUNGER

REGISTER AND PLEDGE

WWW.PROJECTBREAD.ORG/WALK

617.723.5000 Join us on the Boston
Common, starting
between 7:00 – 9:00 A.M.

PROJECT BREAD'S
WALK
FOR HUNGER
MAY 5, 2013

Photo © Lana Balach

SPONSORS



FLAGSHIP



PARTICIPATING



MEDIA



Boston Fire Department

Free Elderly Fire Safety Program



The Commission on Affairs of the Elderly would like to thank Boston Fire Commissioner Roderick Fraser and Retired Boston Firefighter Ernie Deeb for their 13 years continued commitment to the Senior Citizen's Fire Safety Program. This program offers smoke and carbon monoxide detectors to qualifying older adults living in the City of Boston.

Photo Electric Smoke Alarm and Carbon Monoxide Detector available for owner occupied single family homes/condos - *Restrictions Apply*

For more information call Ernie Deeb at 617-635-2359 or Dave Cushing at 617-343-2022.

You can also view our website online at www.cityofboston.gov/fire or visit the Boston Fire Department on Facebook



Having difficulty since your knee replacement?

Are you having trouble doing your home and community activities since your Knee Replacement?

Are you at least 50 years old?

Was your knee replaced between 1 and 5 years ago?

To find out more about this Boston University research study call toll free 1-866-269-1027 or email enact@bu.edu

Bay State Community Healthcare



Presents COMMUNITY DAY



Free Health Fair

For Individuals with Disabilities, Elders, and their Caregivers!!!

Saturday April 20, 2013: 10a.m. - 2p.m.

The Shelburne Community Center 2730 Washington St in Roxbury

Learn About ...

- How to Keep Your Aging Brain Healthy?
- Free Memory Screenings for ages 50+
- Free Blood Pressure Screenings
- How to control Diabetes

In Collaboration with...



City of Boston Mayor Thomas M. Menino
Commission on Affairs of the Elderly

Enjoy...

- Free Healthcare Info
- Free Food
- Free Raffles
- Free Activities for Kids
- Free Zumba Class



Bay State Community Healthcare



"Connecting Quality Healthcare Professionals to the Community"



Any Questions, please call Bay State Community Healthcare at
617-996-0630/508-283-0564 or Email- gpascual@bshealthcare.com

www.bshealthcare.com



Bay State Community Healthcare



Presenta

Día de la Comunidad



Feria de Salud Gratis

Para Personas con Discapacidades, Ancianos y sus Cuidadores!!!

Sábado 20 de abril de 2013: 10a.m. - 2p.m.

Shelburne Community Center 2730 Washington St en Roxbury

Aprenda acerca de...

- Cómo mantener el cerebro sano cuando esta envejeciendo
- Exámenes gratis de memoria para personas de 50 años o más
- Exámenes gratis de presión arterial
- Cómo controlar la diabetes

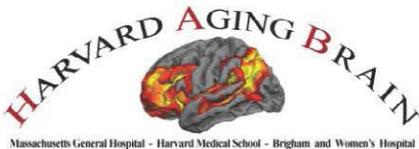
En colaboración con...



City of Boston Mayor Thomas M. Menino
Commission on Affairs of the Elderly

Disfrute de...

- Información del cuidado de salud
- Comida Gratis
- Rifas gratis
- Actividades para niños
- ZUMBA Clase gratis



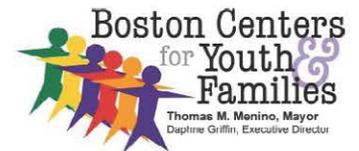
Massachusetts General Hospital - Harvard Medical School - Brigham and Women's Hospital



Bay State Community Healthcare



"Conectando Profesionales de Calidad de Cuidado a la Comunidad"



Thomas M. Menino, Mayor
Daphne Griffin, Executive Director



National Aging in Place

NAIPC

Council

Para cualquier pregunta, por favor llame a

Gloria Pascual a 617-996-0630/508-283-0564 o
correo electrónico- gpascual@bshealthcare.com

Bay State Community Healthcare - www.bshealthcare.com



Protect Yourself Always Ask for Identification

Before allowing anyone into your home or property, always ask for identification. Boston Water and Sewer Commission (BWSC) employees and consultants are required to provide you with an official photo ID card.

BWSC employees on the road never ask for money. Payments are only accepted by mail, at the BWSC main office, online at www.bwsc.org or at a designated neighborhood payment location (see list on back).

If you are unsure about letting a BWSC employee into your home, call (617) 989-7000 for verification. Ask for the Community Services Department.



Don't Miss

The Elderly Commission On Radio



Tune into:

Zumix Radio

on Wednesdays at 2:00 p.m.
and Mondays at 9:00 a.m.
Streaming on the internet at
www.zumix.org

WJIB 740 AM on Sundays
at 8:30 a.m.

For more information please
contact: Greg Josselyn
at 617-635-4250

- In conjunction with national Money Smart Week, Bob Sullivan, author of *Gotcha Capitalism: How Hidden Fees Rip You Off Every Day and What You Can Do About It*, presents a talk on consumer fraud and technology crime. Tuesday, April 23, at 6 p.m. in the Commonwealth Salon at the Central Library in Copley Square, located at 700 Boylston Street. Mr. Sullivan is the nation's leading journalist covering identity fraud and appears regularly on various NBC News programs including the Today Show, NBC news, and CNBC.

You Never Know Who You Know

“Don’t Retire, Inspire”

By: Augusta Alban



I always say “back in 1902.” That’s short for “a long time ago.” Well, back in 1902, I owned a comfortable little 3-bedroom home, not quite 4 blocks away from my office, all in the same friendly little town. My business was on Main Street USA, next door to the IGA (Independent Grocers of America) on one side, and the only funeral home in town on the other. Business was going very well, and I had come to a place where I needed to invest in a sign which was comparable to the rest of the businesses on that street. I sent a letter to the city requesting same, A letter arrived from the city denying my request. I was stunned.

Letter in hand, I walked next door to see my friend the owner of the IGA, whose market had the best potato salad and baked beans ever, not to mention a display case full of the most beautiful and delicious meats you have ever seen or eaten. This was before the day of vegetarian and vegan.

“You look worried,” he said. “What’s up?”

I told him that the City had just turned down my request for a real business sign. They wanted me to use a temporary yard sign like the ones they use for a real estate open house. “I am

an established business and I want a permanent sign,” I said.

“We are a little town: we like it that way. You are a woman in business. Change frightens us. When is your hearing?”

Council night came, and I have never been more nervous. I researched everything. I knew more about this town than the founding fathers! Eight old men sat behind a very long table. The oldest one in the center called my name and the number of my request. “Please come forward,” he said. I was shaking so much I could hardly walk across the room.

“State your name and your request to the Council.” Then the fun started, and again and again I was asked my name and reason for being there. They were not sitting that far away: were they deaf? Surely my name was on that paper they kept passing around. They kept nodding to each other. I felt like we were making a movie and the scene had to be shot from every angle. Then the door behind the President’s chair opened just a crack, and a very old man stuck his head out for just a second.

Again the name thing! “So you are..... And you would like.... Yes sir, that is

so,” I replied. And again the nodding to each other. “Well, I can’t see any reason why your request should not be granted.” He banged the gavel on the table. It was over. Bewildered, I thanked the Council for their kindness, nodded to all the old men, and left the room.

The next morning I was back at the meat counter. “Ok, what went on last night?”

“Did you get the sign?” YES! “So what is the problem?”

“There isn’t a problem! I just came to say a very big THANK YOU for whatever you did, and I would love to know what you did. Who was the old

man who stuck his head out from behind the door?”

“That old man is very much loved in the city. He has been the janitor at City Hall for over 30 years. He is a friend of mine who had fallen on some tough times. Having this store, I was able to feed his family. I asked if he could speak on your behalf to the Councilmen. He was delighted to do so.”

Beautiful and “How do I repay you?” I asked.

“You don’t! That’s not how all of this works. You help someone else.”

Do you have knee pain?

Are you interested in a
Strength Training Research Program?

To take part in this study you must ...

- have diagnosed **knee arthritis**
- be 55 years or older
- participate in a **Strength Training Class** 2 x per week for 6 weeks
- **Strength Train** at home for 2 years

For information call
617-353-2725
ENACT - BOOST STUDY



Stipend available

Discounted TAXI COUPONS

at **1/2** Price
- Buy **2** books each month -

Call **617-635-4366** to find a
location near you.



Healthy Recipes

*All Healthy Recipes are carefully selected by our expert nutritionist
Melissa Carlson, MS, RD*

Israel Couscous with Spinach and Feta

Ingredients:

- 1 cup Israeli couscous
- 2 tablespoons olive oil
- 2 cups low-sodium chicken broth
- 2 cups chopped baby spinach
- 1 tomato, finely chopped
- 1/3 cup crumbled feta cheese
- 2 thinly sliced scallions

Preparation:

1. Toast 1 cup Israeli couscous and 2 tablespoons olive oil in large saucepan over medium heat until golden, about 2 minutes.
2. Add 2 cups low-sodium chicken broth and simmer until tender and liquid is absorbed, 10 to 12 minutes.
3. Stir in 2 cups chopped baby spinach, 1 finely chopped tomato, 1/3 cup crumbled feta cheese, and 2 thinly sliced scallions. Season with salt and pepper to taste.

Serves: 4



Source: <http://www.americastestkitchenfeed.com/test-kitchen-community/2013/03/atk-quick-instagram-challenge-swift-spinach-sides/>

Don't Retire, Inspire!

Hosted by Augusta Alban

Tune in to find out how Boston seniors are INSPIRED everyday

On BNN channel 9 on Fridays at 2:30 p.m. and repeated on Saturdays at 11:00 a.m.

On Boston City TV, Comcast channel A-24 and RCN channel 16, Tuesdays and Saturdays at 5:00 p.m.

Collaboration between Mayor Thomas M. Menino, the Elderly Commission & Suffolk University

Hiking Trails Horseback Riding Indoor Pool

Adult mid-week Vacations



Your year round vacation resort

April 21-26, 2013
Oct. 27-Nov. 1, 2013
January 12-17, 2014

5 nights lodging,
3 meals daily, all
activities and use of
facilities

THE INN  at EAST HILL FARM
1-800-242-6495
www.east-hill-farm.com

Farm Animals Cross Country Skiing Snowshoeing

Asparagus Salad Topped with Poached Egg

Ingredients:

- 2 bunches asparagus (about 1 pound each), trimmed
- 3 tablespoons extra-virgin olive oil, divided
- 1/2 teaspoon kosher salt, divided
- 1/2 teaspoon freshly ground pepper, divided
- Zest of 1 lemon
- 2 tablespoons lemon juice
- 1 tablespoon minced shallot
- 1/2 teaspoon dry mustard
- 4 large eggs
- 1/4 cup distilled white vinegar
- 1 7-ounce bag baby arugula (about 10 cups)
- 1/2 cup thinly shaved Parmigiano-Reggiano cheese

Preparation:

1. Preheat oven to 450°F.
2. Toss asparagus with 2 teaspoons oil and 1/4 teaspoon each salt and pepper in a large bowl. Transfer to a large rimmed baking sheet. Roast, stirring once, until very tender, 15 to 20 minutes.
3. Meanwhile, whisk the remaining 2 tablespoons plus 1 teaspoon oil, the remaining 1/4 teaspoon each salt and

pepper, lemon zest, lemon juice, shallot and dry mustard in the bowl. Set aside 4 teaspoons of the dressing in a small



bowl. # When the asparagus is done, set aside to cool while you poach the eggs.

4. When the asparagus is done, set aside to cool while you poach the eggs.

5. Break each egg into its own small bowl. Fill a large, straight-sided skillet or Dutch oven with 2 inches of water; bring to a boil. Add vinegar. Reduce to a gentle simmer: the water should be steaming and small bubbles should come up from the bottom of the pan. Submerging the lip of each bowl into the simmering water, gently add the eggs, one at a time. Cook 4 minutes for soft set, 5 minutes for medium set and 8 minutes for hard set. Using a slotted spoon, transfer the eggs to a clean kitchen towel to drain for a minute.

6. Toss arugula with the dressing in the large bowl. Divide the salad among 4 plates. Top with asparagus and a poached egg and drizzle with 1 teaspoon of the reserved dressing. Garnish with cheese.

Serves: 4 Calories: 239

Source: http://www.eatingwell.com/recipe/asparagus_salad_poached_egg.html



Scam Alert!

Breaking news from Better Business Bureau



Watch Out for 2013's Top Tax Refund Scams

Tax season is here, and that means tax scams are back in full swing. Keep a look out for these top three ways that scammers prey on unsuspecting taxpayers.

Stolen Social Security Numbers:

Looking forward to a tax return check this year? So are scammers! Scammers use stolen social security numbers and other personal information to file for tax returns for unsuspecting victims. This scam is more prevalent than ever. Last year, the IRS saw an 80% increase from 2011 in the number of victims. And they are expecting the scam to be just as prevalent in 2013. Victims frequently don't even know that a return was filed for them until they receive an IRS notice in the mail about it.

Phishing Scams:

Scammers love to prey on the public's anxiousness over paying taxes and their eagerness for a refund. Watch out for suspicious emails, text messages and phone calls claiming to be from the IRS.

Most frequently, scammers will tell consumers that they are entitled to a tax refund, but they must first reveal personal information to claim it. Sharing this information puts you at risk for identity theft, including scams like the one above.

Unfortunately, these phishing scams aren't just limited to tax season. They continue to crop up throughout the year. Just remember the IRS will only contact you through the mail.

Unscrupulous Tax Return Preparers:

Hiring someone to help with your taxes? Be very careful whom you choose. While often not

an outright scam, unscrupulous tax preparation businesses do fool clients by skimming a portion of refunds, charging inflated fees for return prep services and/or promising refunds that are too good to be true. Courts have shut down some of the more notorious tax preparers, but new ones spring up to take their place. Just do your homework, and pick a reputable business.

Tips for Avoiding Tax Scams:

- If you receive unexpected mail from the IRS, follow up immediately. If you think you've been a victim of ID theft, complete the IRS Identity Theft Affidavit Form 14039 found at www.irs.gov.
- Choose a reputable tax preparer. Ask around and/or search on BBB.org to find a BBB accredited business.
- Do not fall for the promise of big refunds. Be wary of any tax preparation service that promises larger refunds than the competition. Also, avoid tax preparers who base their fee on a percentage of the refund.
- Be wary of emails, phone calls or text messages that claim to be from the IRS. If the IRS needs to contact you, it will generally do so through mail. Consumers who receive unsolicited email that appears to be from either the IRS or an organization with a similar name, such as the Electronic Federal Tax Payment System (EFTPS), should report it immediately to phishing@irs.gov.
- Do not provide any personal information, click on any links or open any attachments in suspicious emails or text messages.

For more information check out www.BBB.org.

The Asian Program at Roscommon on the Parkway

Asian Program Director: Jennie Zheng, RN

The newest addition to our ever-growing commitment to quality service and care, the Asian program at Roscommon on the Parkway adds culture to the mix. Specialized care for our Asian community, Roscommon creates a soothing and comfortable atmosphere, while our highly experienced multilingual staff brings excellence and attention to detail. Stay awhile and immerse yourself in culture, care, and community.

Join us to take a peek of what's to come at Roscommon on the Parkway

FEATURING

- Multilingual Staff: Cantonese, Mandarin, Taishanese
 - Physicians
 - Nurses & CNAs
 - Hospice Care
 - Social Services
 - Rehabilitation Therapy
- Recreation & Activities
- Common Terrace
- Asian Entertainment
- Asian Cuisine

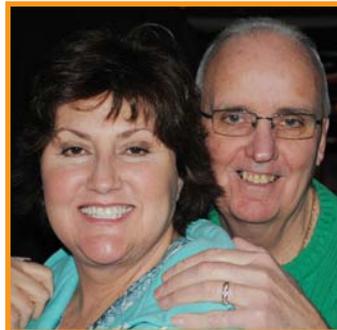
Roscommon
EXTENDED CARE CENTERS

On The Parkway

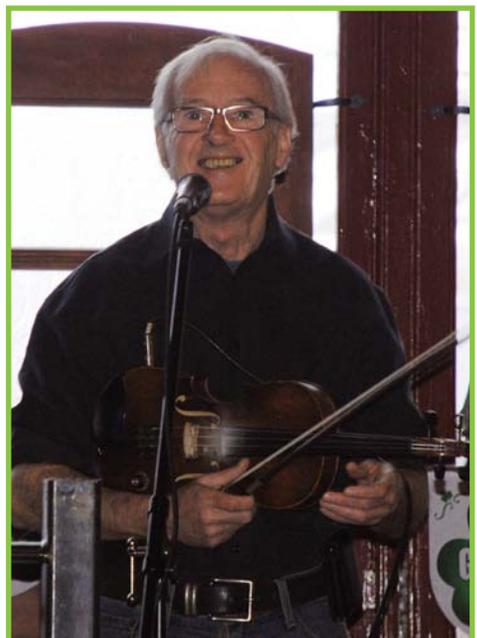
1190 VFW Parkway,
West Roxbury, MA 02132

Tel: 617-325-1688
Fax: 617-469-5673

St. Patrick's Day Luncheon at Warren Tavern



St. Patrick's Day Luncheon at Paddy O's



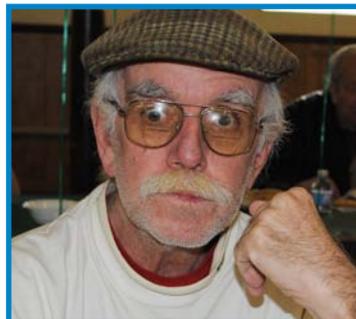
St. Patrick's Day Luncheon at Veronica Smith Center



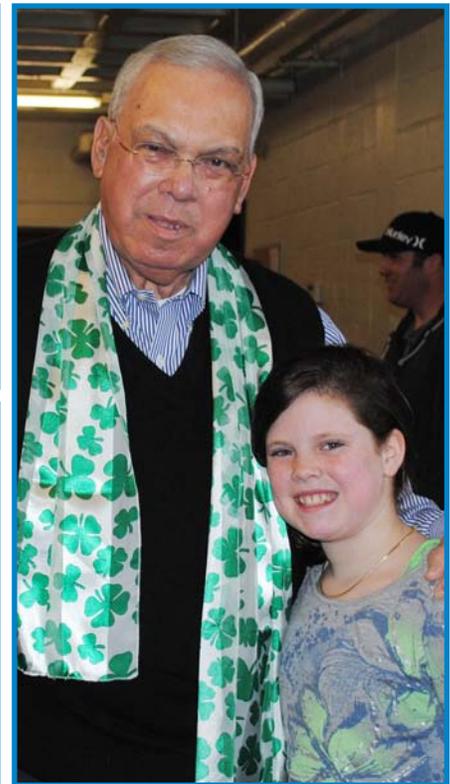
St. Patrick's Day Luncheon at Veronica Smith Center



St. Patrick's Day Luncheon at St. Monica's Church



St. Patrick's Day Luncheon



Don't Forget to Register for the 2013 Greater Boston Senior Games

Applications were placed in the March issue of *Boston Seniority*. You can also get applications from our website at www.cityofboston.gov/elderly/ or by contacting Michael McColgan (info below).

The City of Boston Elderly Commission 2013 Greater Boston Senior Games



Golf: Wednesday, May 8, 7:00 a.m. at Wm. Devine Golf Course, Dorchester. Fee \$40.00, includes Green & Cart Fees. Foursomes should request Foursome Golf Registration Form.

Bocce: Thursday, May 9, 9:00 a.m. at Langone Park, North End. Teams should request Bocce Team Registration Form - Free.

Billiards & Bowling: Friday, May 10, at Boston Bowl, Dorchester. Bowling (choice of two starting times: 8:00 a.m. or 10:30 a.m.) Fee - \$10.00; Billiards - 9:00 a.m. Fee - \$6.50.

Field Day @ University of Massachusetts: Saturday, May 11, 9:00 a.m. Soccer Kick, Horseshoes, Softball Throw, Swimming, Track Events, *Keep Moving Walk* and Tai Chi (Free), Half Court Basketball (team sport) \$20 (cash) fee per player - Teams should request Special Half Court Team Registration Form.

Tennis: Saturday, May 18, 9:00 a.m. at The Sportsmen's Tennis & Enrichment Center, 950 Blue Hill Avenue, Dorchester. Fee \$18.00.

Eligibility: Men & Women age 50 & over. Pre-registration deadline for all events is Friday, April 26, 2013

Awards: Bronze, Silver and Gold Medals

Call: Michael McColgan at 617-635-4168 for applications and information.

E-mail: michael.mccolgan@cityofboston.gov



Thomas M. Menino, Mayor
City of Boston Commission on Affairs of the Elderly
Emily K. Shea, Commissioner



Important Reminder