

Boston Seniority

Elderly Commission

Thomas M. Menino, Mayor of Boston



FREE
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Check out our **NEW** and improved website
www.cityofboston.gov/elderly

Call us with comments and suggestions
(617) 635-2360

Email articles and comments to
Bostonseniority@cityofboston.gov

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Thomas M. Menino, Mayor
Eliza F. Greenberg, Commissioner

Martha Rios
Tula Mahl
Editors

Eileen O'Connor
Photographer

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

Kathleen Giordano
Deputy Commissioner
Community Relations

Melissa Carlson
Deputy Commissioner
Advocacy & Planning

Michael Killoran
Deputy Commissioner Transportation

Francis Thomas
Deputy Commissioner
Administration & Finance

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Graphic Arts Department
Paul Dennehy, Superintendent



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Mayor's Spotlight



Mayor, City Announce Food and Fuel Action Plan

Mayor Thomas M. Menino, alongside state, business and community partners is developing programs to help Boston residents from all income levels deal with the rising cost of groceries and heat for their homes this winter. The City and its partners will sponsor a *Food and Fuel Campaign* to raise awareness and necessary resources to assist already existing aid organizations and will host a series of *Community Dinners* across the city.

“The rising costs of energy and fuel are hitting the wallet of every Bostonian, and this winter will be a particular challenge for many of us,” Mayor Menino said. “No one wants to be hungry or left out in the cold. By working together we can assure more families will get the help they need.”

The Food and Fuel Campaign will raise awareness and funds to help already existing organizations provide for the increased assistance people will need this season. And the *Community Dinners* program will bring families and communities together for pot-luck type dinners. Special guests will also demonstrate how to prepare healthy, low cost meals.

The City will be working with partners at the state to expand the enrollment of the food stamp program, by promoting who is eligible and by helping residents register.

“Gas, food and energy costs are eating up more of people’s income and more lower- and middle-income families are struggling each day just to get by,” said House Speaker Salvatore F. DiMasi (D-North End). “I am pleased to join with Mayor Menino, my colleagues at the State House, business leaders and community partners to do everything we can right now so we can help avoid this winter’s looming crisis.”

Mayor Menino also announced an effort to expand several energy efficiency programs including the Department of Neighborhood Development (DND) HeatWorks program. In Boston last year, more than 17,000 families received fuel assistance and the need is expected to rise this year. The Mayor is working with the federal government to expand LIHEAP, (Low Income Home Energy Assistance Program).

“National Grid is once again pleased to partner with The City of Boston and is delighted to announce an increase in funding for HeatWorks to \$200,000 as well as expand the number of eligible customers to now add families with children six years of age or younger,” said Laura McNaughton, manager, Residential Energy Efficiency Services for National Grid. “It is important now, more than ever, to have programs such as this available before winter arrives.”

HELP DISCOVER THE
NEUROBIOLOGY OF
WISDOM:

BRAIN IMAGING &
SOCIAL DECISION
MAKING STUDY

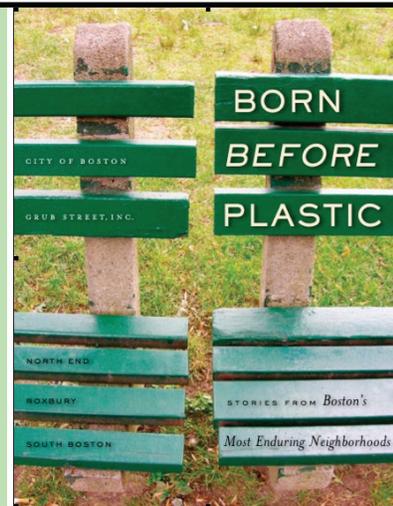
Healthy adult participants (60-90 years of age) are needed for a research study of brain function and social decision making.

Participants will undergo:

- 1) A 1.5 to 2.5 hour clinical evaluation involving memory, personality, cognitive and socioeconomic measures.
- 2) A separate 1.5 to 2 hour functional magnetic resonance imaging (fMRI) study while viewing emotional and neutral pictures or words on a screen.

Only right-handed individuals age 60 years or older, without pacemakers, aneurysm clips, or other metallic objects in the head and upper body are eligible for fMRI. Participants will be paid \$150 in total for their time. If you are interested in participating, please contact Stephanie Carpenter at the Massachusetts General Hospital, 617-643-5157, for further information.

BORN BEFORE PLASTIC *in person!*



Saturday, October 18, 12 noon

North End Branch Library • 617-227-8135

25 Parmenter Street, Boston. Near Haymarket T.

In an effort to keep Boston residents safe, the Boston Fire Department with the Commission on Affairs of the Elderly introduced the Fire Safety Program in 2000.

The City of Boston Fire Safety Program provides

FREE SMOKE DETECTORS

for Seniors living in the City of Boston.



For information on how you can get a **FREE SMOKE DETECTOR** call Ernie Deeb at 617-635-2359.

The Elderly Commission

Mayor Thomas M. Menino

Commissioner Eliza F. Greenberg



Your Economic Stimulus Payment



If you filed your 2007 income tax, you have probably already received your Economic Stimulus payment check of \$300 to \$600 as specified by the Congress' Economic Stimulus Plan.

For those who DO NOT file income tax, there was a special provision to the law which allows you to also benefit from the Economic Stimulus Plan.

You are eligible if:

- You have a valid Social Security Number
- You are not claimed as a dependent
- Have an income tax liability or “qualifying income” of at least \$3,000.
Qualifying income includes: Social Security, Veteran’s Affairs benefits or Railroad Retirement benefits.

The deadline for filing to receive this benefit is October 15, 2008.

To get assistance and information with filing your tax return contact the Elderly Commission at 617-635-4366.

Note: SSI and welfare payments (TAFDC and EAEDC) don't count as “qualifying income”



Information Provided By:
Internal Revenue Services
Mass Law Reform Institute

La Comisión para Personas Mayores

Mayor Thomas M. Menino

Commissioner Eliza F. Greenberg



Su Pago de Estímulo Económico



Si usted declaró sus impuestos del 2007, probablemente recibió un cheque de estímulo económico por la suma de \$300 a \$600 de acuerdo con el plan de Estímulo Económico del Congreso.

A las personas que no declaran impuestos, por concesión especial, la ley les permite beneficiarse del Plan de Estímulo Económico.

Usted es elegible si:

- Usted tiene un número de Seguro Social válido
- Usted no ha sido declarado como dependiente de otra persona contribuyente
- Usted cuenta con un ingreso calificativo de al menos \$3,000 anuales. Ingresos calificativos incluyen: Seguro Social, Pensión de Veterano o Retiro del Sistema Ferroviario.

La fecha límite para recibir este beneficio es el 15 de Octubre, 2008.

Para recibir ayuda e información para declarar sus impuestos, contacte:
La Comisión para Personas Mayores al 617-635-4366.

Nota: SSI y Welfare (TAFDC y EAEDCV) no cuentan como “calificación de ingreso”.



Information Provided By:
Internal Revenue Services
Mass Law Reform Institute

The City of Boston

Elderly Commission

Senior Companion Program



Senior Companions (Left to right) Ana Gomes, Domingas Cabral, Marta Rodriguez, (SCP Director) Gloria Rice-Stuart, (Chief of Staff for the Elderly Commission) Karine Querido and Teresa Barros

Thanks for making a difference!

For more information on how you can get involved, please call (617) 635-3987

“I volunteer because I have the time now and I like knowing that I am making a difference”.

- Senior Companion



Thank you to City Fresh for the great luncheon at Franklin Park. **Thank you** to the Venezia Restaurant in Boston for the wonderful Grandparent's Day Luncheon.

Join the Boston **RSVP**



The Retired Senior Volunteer Program is a group of people 55 years and older who volunteer in their community to make a difference. RSVP volunteers are lending a hand

all over Boston. Volunteers work at over 50 stations throughout Boston doing everything from tutoring children in reading, serving lunch to seniors, building ship models, helping out at homeless shelters, giving information and tours at museums, serving in hospitals and helping people get to know Boston.

RSVP volunteers are eligible for some out-of-pocket expenses while volunteering, such as travel costs and meals. All RSVP volunteers receive free supplemental accident insurance while volunteering and an invitation to an annual recognition event. All RSVP volunteers receive the training they need to make a difference.

The Retired Senior Volunteer Program has been locally sponsored by the City of Boston Commission on Affairs of the Elderly since 1972. Nationally, RSVP is funded through the Corporation for National and Community Service.

To find out more about RSVP and/or to sign up for the program, please call Kelley Wedge at 617-635-1794 or Fran Johnne at 617-635-3988.

Please take a look at some of our existing volunteer stations below.

- ABCD North End/West End
- Beth Israel Deaconess Medical Center
- Boston Chinatown Neighborhood Center
- Boston Senior Count
- Brigham and Women's Hospital
- Caritas Carney Hospital
- Caritas St. Elizabeth's Hospital
- Channel 2 WGBH Auction
- Charlestown Golden Age
- Condon School
- Cooper Community Center
- Covenant House
- Dana Farber Cancer Center
- Doric Docent State House
- East Boston Neighborhood Health Center
- East Boston Social Center
- Family Nurturing Center
- Faulkner Hospital
- Greater Boston Guild to the Blind
- Generations Incorporated
- German Centre
- Greater Boston Chinese Golden Age
- Happy Hands
- Harborside Community Center
- Hebrew Senior Life (HRCA)
- Heritage House
- Church of the Holy Spirit
- Hooks and Needles
- Isabella Stewart Gardner Museum
- Jewish Community Housing for the Elderly
- JFK Family Services
- League of Women Voters of Massachusetts
- Little Brothers – Friends of the Elderly
- Marian Manor Nursing Home
- Mass Eye and Ear Infirmary



The Retired Senior Volunteer Program

Mass General Hospital
Match-Up Interfaith
Museum of Science
Museum of Fine Arts
N.E. Historical & Genealogical Society
Nazzaro Center
Orient Heights East Boston
Peoples Baptist
Seniors on Call
Sophia Snow House Craft Group

Spaulding Rehabilitation
U.S.S. Constitution Museum
United South End Settlements
V.A. Boston Health Care – Roxbury
V.A. Boston Health Care – Jamaica Plain
Veronica Smith Center – Brighton
Walk Boston
YMCA West Roxbury
Zelma Lacey House of Charlestown



EATON VANCE
is a proud sponsor of
Mayor Menino's
**Health and
Fitness Walk**

Frauds that Target the Elderly:

A Three Part Series:

Part Two:

Last month we described why scam artists and frauds are a real threat for senior citizens. And also what steps the government and banks are taking to prevent and deter scam artists.

The following are common cons designed to trick elderly people into giving up money, property or valuable personal information. These scams often are committed by strangers posing as legitimate business people, government officials or other “trusted” individuals. The information is based on reports from the U.S. Justice Department, FDIC fraud specialists, the Federal Trade Commission (FTC) and other sources:

IRS Refund Scam: Given that people are expecting their refunds or economic incentive payments from the IRS currently, there is a particularly menacing e-scam making the rounds. This e-mail is a little cheesy, but if you are not paying attention it can get you. The main body of the e-mail links you to a fake but well-cloned site of the IRS. It then asks you for your personal information and bank account information and claims to be sending you your Economic Stimulus payment.

Prize and Sweepstakes Frauds: This type of scam may involve a congratulatory phone call or letter informing a consumer that he or she has won a prize or a large sum of money in a lottery or sweepstakes. But before any “winnings” are delivered, you are

told you must pay for fees, taxes, shipping and handling or other charges. Of course, the prize never comes or any products that do arrive are essentially worthless.

“Prize and sweepstakes fraud is more prevalent among older consumers than among the public at large, and is particularly prevalent among consumers age 70 and older,” Lois Greisman, an Associate Director in the FTC’s Bureau of Consumer Protection, said in testimony before the U.S. Senate Special Committee on Aging in July. She said nearly 12,000 older consumers complained to the FTC that they lost almost \$35 million in fraudulent prize or sweepstakes promotions in 2004, with the median loss being about \$2,000. “These frauds can be devastating to consumers who sometimes cash out retirement funds to claim their purported prizes,” Greisman said.

Fraudulent Investments: A firm or individual “guarantees” fantastic returns on investments, business opportunities, gems and other “no-risk” deals. These will sound attractive compared to what local banks are paying on deposits. At some point the seller takes the money and runs, leaving the investor with a big loss.

Charitable Donation Scams: Crooks disguised as charities collect donations or money for raffles. While you think you’re helping people in need, you’re really helping con artists pad their pockets. You should make donations only to charities you are familiar with or after consulting with the

Better Business Bureau (BBB), which maintains reports on national and local charities. Contact your local BBB as listed in the phone book or check out charities online at www.give.org.

Home or Auto Repair Scams: Someone calls or knocks at your door offering a super deal to fix your roof or driveway or repair your car. After you hand over the funds you discover the work hasn't been completed, is of poor quality or wasn't needed in the first place. Some scammers have billed consumers for maintenance or repairs that were never performed.

Loan or Mortgage Fraud: These typically involve unscrupulous "predatory" lenders (typically from the non-bank or home improvement industries) that use false or misleading sales tactics to make high-cost loans to consumers in need of cash, including older homeowners concerned about paying bills. Victims often can't afford the loan, and they may be pressured to refinance a loan repeatedly and pay high fees each time – a scam known as "loan flipping." Borrowers who pledge their house as collateral and can't repay the loan could lose the home in a foreclosure.

Help for Avoiding Foreclosures: The fraudster goes through records at the local courthouse listing homes facing foreclosure. He or she then contacts the homeowners and offers assistance to prevent the foreclosure from taking place. Instead, the homeowner is then tricked into signing documents that, in the fine print, transfer the ownership of the property to the fraudster.

"I-Need-Your-Help" Scams: Unlike the previous scams that involve selling or giving something to the victim, here the con artist is asking to receive some assistance... and in the process obtains account information or access to funds. Example: Someone claiming to be a bank examiner, bank security officer or police officer calls asking for help investigating a possible fraud by withdrawing cash from your bank account or providing account information. If the trick works, the bogus investigator can walk away with the money or use the confidential information to raid the victim's bank account.

Counterfeit Checks: In one example, you sell an item over the Internet and the buyer sends a cashier's check for more than the agreed-upon price. The buyer instructs you to wire the excess funds back. If you comply, you will most likely find out that the check you received is phony and the money you wired cannot be returned to you.

Jury Duty Scam: The caller claims to be a jury coordinator. If you protest that you never received a summons for jury duty, the scammer asks you for your Social Security number and date of birth so he/she can verify the information and cancel the arrest warrant. Give out any of this information and bingo; your identity was just stolen.

Please stay tuned for Part Three, in November, where we will give you some tips on "How to keep yourself safe from scam artists".

CLIP & \$AVE!

By Aurora Rodríguez
Aurora6772@sbcglobal.net



Never been one for coupon clipping and comparison shopping? The rising cost of groceries and gasoline may have you reconsidering.

Coupons have been offered as far back as 1887, when Coca-Cola® offered them to consumers to “try a free glass of coke.” Clipping and organizing coupons can take about ten minutes to an hour. But the savings could well be worth the time.

According to Stephanie Nelson, the Coupon Mom, you could cut your grocery bill in half. Her web site offers tips and free coupons – www.thecouponmom.com.

Whether trying to save a few cents or make a dent in your shopping costs, the following tips will help you develop your own system.

Plan shopping trips based on weekly ad specials.

In addition to grocery stores, coupons can also be used at places like Target or Walgreens. Stores such as CVS also give coupons upon checkout based on the items you’ve purchased.

Organize coupons for efficient shopping. Keep coupons organized in accordion folders, file boxes or a simple three-prong, two pocket folder - alphabetically or by categories (i.e. breakfast, frozen foods, bath products, etc.). Plastic baseball card holders are perfect for organizing and storing coupons in the pocket folder.

Take advantage of rebate forms and store “reward” cards.

Some stores offer instant rebates or savings in the form of frequent shopper or reward cards. Stores such as Stop & Shop and Shaw’s also offer a gas discount when you use your reward card. Check the in-store flier for extra coupons and specials you can get when using your card.

Flex Your Rebate Power.

Watch for mail-in rebate forms in magazines, newspapers and product web sites. Rebate forms are sometimes located on the actual package (i.e. either outside of or inside a cereal box). Every bit you save counts.

Sign up for free coupons through web sites.

Sites such as www.coolsavings.com; www.couponmom.com; www.eversave.com; www.thriftyjinx.blogspot.com and others offer weekly newsletters, free coupons, rebates, samples and more.

Keep a price book.

Keep a list of frequently purchased items in a price book and compare prices between various stores. Use coupons at the store featuring the lowest price for the best bargain. Once you have a price book started, it doesn't take much time to keep it up. Store a printed copy behind the coupons in your folder. These web sites offer free excel spread sheets and additional information to help you begin a price book: www.uncommonwealth.com; www.cheapcooking.com or www.familycorner.com.

Whether you incorporate all of these methods or just a few, you may find that it puts a dent in your grocery bill— at least enough to compensate for those lattes!



Partners HealthCare

pleased to support

Commission on Affairs of the Elderly

and

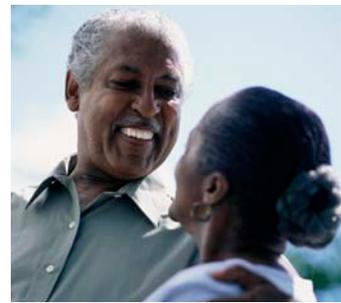
Mayor Menino's Health & Fitness Walk



FOUNDED BY BRIGHAM AND WOMEN'S HOSPITAL
AND MASSACHUSETTS GENERAL HOSPITAL

If you are age 60 or older, it's now easier to get Food Stamp benefits !!

(Food Stamp Application on page 15 & 16)



There is no longer any asset test for most food stamp applicants in Massachusetts, including elders (age 60+) and persons with disabilities. DTA no longer counts a savings or retirement account, your car, your home or other assets - unless your gross income is higher than \$1,734/month for an individual, \$2,334 per month for a couple.



IMPORTANT: Your food stamp worker will ask about your assets just to see if you qualify for expedited (emergency) food stamps. If you have little or no income and assets, you may get food stamp benefits more quickly. Otherwise, it can take 30 days to receive them.

You can apply for Food Stamps three different ways: You can fill out a short TWO PAGE application for food stamps and mail it in. You can go in person to your local food stamp office and apply in person. Or you can apply on-line through the Virtual Gateway. To get an application mailed to you or find out how to apply in person or on-line, call 1-800-950-FOOD.

To increase your monthly benefits be sure to report any out-of-pocket health care costs and shelter costs. Send DTA proofs of these expenses when you apply.

TWO EXAMPLES of FOOD STAMP BENEFITS for SENIORS

Jane Doe is 84 years old. She receives \$850/month from Social Security, pays \$250 rent and heating costs separate. She has \$40 monthly medical expenses out of pocket.	Her Monthly Benefits: \$120
Sam and Mary Smith are both in their 60's. They receive \$1,300 per month pension combined, pay \$700 rent with heating costs separate. They have \$160/month out of pocket medical costs.	Their Monthly Benefits: \$205

**For more information about Food Stamps,
call 1-866-950-FOOD today!!**

If you are wrongly denied food stamps or you disagree with the amount you receive, you can get legal advice help by contacting your local Legal Services Office.



Massachusetts Department of Transitional Assistance
Simplified Food Stamp Application for Elderly Applicants
 (Individuals and Couples Age 60 or Older)

Applicant Information

1. Please fill out the following personal information.

Your Name (Last, First, MI)		SSN:
Telephone Number	Can we reach you during the day at this number? <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of Birth:
Home Address (Street, Apt #)		Are you currently homeless? <input type="checkbox"/> Yes <input type="checkbox"/> No
City, State, Zip Code		
Mailing Address (if different)		

2. **Your Ethnicity/Race:** This information is collected to make sure everyone is treated fairly. Your answer is voluntary, and it will not affect your eligibility or benefit amount.

Ethnicity: Hispanic or Latino Yes No

Race: (check all applicable)

- American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or Other Pacific Islander White

3. Are you a U.S. citizen? Yes No

4. Are you a resident of Massachusetts? Yes No

5. Do you have a special situation? Check all boxes that apply to you.

- Physical/Mental Impairment Hearing Impaired Visually Impaired
 Interpreter Required Sign Language Required Other _____

Household Information

6. Are you married? Yes No

7. If yes, does your husband or wife live with you? Yes No

8. Do you have any children under age 22 living with you? Yes No

9. Do other people live and share meals with you? Yes No

10. List the people who live with you.

First Name	Last Name	SSN	Date of Birth	Sex	U.S. Citizen	Relationship to You
					<input type="checkbox"/> Yes <input type="checkbox"/> No	
					<input type="checkbox"/> Yes <input type="checkbox"/> No	
					<input type="checkbox"/> Yes <input type="checkbox"/> No	
					<input type="checkbox"/> Yes <input type="checkbox"/> No	

“Please contact Shannon Murphy (617-635-3745) at the Elderly Commission for information about the attachments needed to process your application.”

(Continued)

Massachusetts Department of Transitional Assistance
Simplified Food Stamp Application for Elderly Applicants
(Individuals and Couples Age 60 or Older)

Financial Information

11. Are you or your spouse currently receiving any of the following? (Please check box)

- Social Security Amount: \$ _____ /month
- SSI Amount: \$ _____ /month
- Pension Amount: \$ _____ /month
- Veterans' Benefits Amount: \$ _____ /month
- Workers' Compensation Amount: \$ _____ /month
- Wages from employment Amount: \$ _____ /month (before taxes)
- Other (specify) _____ Amount: \$ _____ /month

12. Does anyone in your household who is applying for food stamp benefits receive any of the incomes listed in question 11? Yes No

13. Do you pay for adult day care expenses? Yes No

14. Do you pay for any other medical expenses such as prescriptions, over-the-counter medications, diabetic supplies, eyeglasses, hearing aid, etc.? Yes No

15. How much is your rent or mortgage each month? \$ _____

16. Do you pay for any of the following?

- Heating and/or air conditioning costs separate from your rent Yes No
- Electricity or gas for cooking Yes No
- A telephone, including cellular phones Yes No

Authorized Representative

17. Do you want someone else to apply or receive the food stamp card to buy food for you? Yes No

Last Name:	First Name:	MI:	Address:	Phone Number:

Expedited Food Stamp Information

18. YOU MAY GET FOOD STAMP BENEFITS WITHIN SEVEN DAYS IF:

- Your income and money in the bank add up to less than your monthly housing expense; or
- Your monthly income is less than \$150 and your money in the bank is \$100 or less; or
- You are a migrant worker and your money in the bank is less than \$100.

Signature

I certify under penalty of perjury under the laws of the United States of America and the Commonwealth of Massachusetts that I have read (or have had read to me) and I understand the "Rights and Responsibilities" and that the above information I have provided on this application is true, correct and complete. I also certify that all members of my food stamp household requesting food stamp benefits are either U.S. citizens or noncitizens in satisfactory immigration status.

X.....
Applicant Signature

.....
Date

RETIRED BABY BOOMER PROFILE



After retiring from the Corporation for National Service & Community Service in June 2006 after 39 years of federal government service,

I was excited to start a new career giving back to my community. You see, I was a program manager at the Corporation's State Office in Boston, managing the Senior Corps and AmeriCorps*VISTA programs in the Commonwealth of Massachusetts.

I became a non-stipend Senior Companion Program (SCP) volunteer in September 2006 within three months of my retirement. Here's how it all came about. I contacted the Elderly Commission's Senior Companion Director Gloria Stuart at 617-635-3987 and made an appointment to fill out the SCP application. A month later I received pre-service training and was assigned to Central Boston Elder Services on Washington Street in Roxbury (Dudley Square).

At Central Boston Elder Services (CBES), I assist clients by escorting them to medical appointments (transportation provided) or by providing friendly visitor telephone reassurance.

Coordinator for CBES Sherry Ellis says of the Volunteer Program, "It is my privilege to work hand-in-hand with Marsha, she has a gift of making everyone she comes in contact with feel at ease. She has also been instrumental in helping to increase the number of volunteers that are currently part of the program. I look forward to an even longer relationship at CBES as we continue "Promoting Elder Independence"."

When I am not doing my Senior Companion assignments, I exercise with Gladys' "Seniors in Action" and volunteer once a month at Peoples Baptist Church food distribution program. This spring I participated in the Memoir - Vol II - Mattapan Project writing down my personal neighborhood memories. I also enjoyed a two-week trip to West and South Africa.

According to Jerome Bettis, retired running back for the Pittsburgh Steelers: "There are three stages in life: Learn, Earn and Return". I am at the return stage. As I look back on the last two years. I love what I am doing. I have met some wonderful, interesting people who have become my new retired friends. I still love to travel and I encourage all retirees to stay active.

NOTE: CBES serves the Boston neighborhoods of Allston, Back Bay, Brighton, Fenway, Mission Hill, North Dorchester, North Jamaica Plain, Roxbury and the South End. Call Boston Elder Info at 617-292-6211 to make a referral or to volunteer 617-277-7416 x343.

Current Events - Recap

National News Important to You

OCTOBER

Hello out there in magazine land.

This is a new section in Seniority that captures national news pertaining to you.

This month in senior news:

Senior Falls Can Lead to Brain Injury As reported by HealthDay on June 23, 2008

In 2005, traumatic brain injuries (TBIs) due to falls resulted in nearly 8,000 deaths and 56,000 hospitalizations among Americans age 65 and older, according to a U.S. Centers for Disease Control and Prevention study.

As people age, their risk of falling increases due to a number of factors such as mobility problems due to muscle weakness or poor balance, loss of sensation in feet, chronic health problems, vision changes or loss, medication side effects or drug interactions, and domestic hazards such as clutter and poor lighting, according to background information in the study.

“Most people think older adults may only break their hip when they fall, but our research shows that traumatic brain injuries can also be a serious consequence. These injuries can cause long-term

problems and affect how someone thinks or functions. They can also impact a person’s emotional well-being,” Dr. Ileana Arias, director of the CDC’s National Center for Injury Prevention and Control, said in a prepared statement.

TBIs, caused by a blow or bump to the head, may be missed or misdiagnosed among older adults.

How to prevent TBI:

Encourage exercise that improves balance and coordination. Examples: Tai Chi, Swimming, and Pilates

Make the home or surroundings safer:

Remove things from stairs and floors that might cause tripping.

Remove small throw rugs or use double-sided tape to keep rugs from slipping.

Place items used often within easy reach, so that a step stool is not needed.

Install grab bars next to the toilet and in the tub or shower.

Add brighter lighting and reduce glare by using lampshades and frosted bulbs.

Be sure there are handrails and lights on all staircases.

Be sure to wear shoes that give good

support and have thin, non-slip soles. Avoid wearing slippers and socks and going shoeless.

Place non-stick mats in the bathtub and on shower floors.

Ask your health care provider to review all medicines to determine if any could make you feel drowsy or lightheaded.

Have your vision checked regularly to determine that eye glasses are correct and that there are no conditions that limit vision, like glaucoma or cataracts.

Congress Overrides Bush's Veto on Medicare **As reported by David Stout of the New York Times July 16, 2008**

For the fourth time, the House and Senate voted to override President Bush's veto. The bill that the House and Senate saved cancels a 10 percent cut in payments to doctors that would otherwise occur automatically because of a statutory formula that reduces payments when spending exceeds certain goals. The president said he supported the main objective of the bill, to forestall reduction in physicians' payments, but that he had too many reservations about the other aspects of the legislation.

Mr. Bush said he opposed the bill in part because it would reduce federal payments to private Medicare Advantage plans, offered by insurers like Humana, UnitedHealth and Blue Cross and Blue Shield. In his veto message to Congress, Mr. Bush also complained that the bill would "perpetuate wasteful overpayments to medical equipment suppliers."

The bill had hit a stumbling block in mid-June, falling just short of the 60 votes. But the chamber atmosphere was recharged when Senator Edward M. Kennedy, Democrat of Massachusetts and chairman of the Health, Education, Labor and Pensions Committee, reappeared in the Senate for the first time since it was revealed that he has a [brain tumor](#). The atmosphere in the chamber was so electric that nine Republicans who had previously voted against the bill were jolted into supporting it instead, and it cleared the procedural hurdle and passed by a vote of 69 to 30.

Senator Olympia J. Snowe, Republican of Maine and one of the sponsors of the legislation, expressed disappointment over the veto. "The bill both protects health providers and preserves vital programs on which millions of beneficiaries rely, especially low-income seniors," the senator said in a statement. "It is imperative we act without delay."

SHACKING UP

By Terri L. French

More and more couples are “shacking up.” Cohabitators—those who choose to live together outside of marriage—are now a part of the family landscape. They could be your children or grandchildren. They could even be you.

Data from the 2000 census finds that the number of unmarried partner households has increased to 72 percent in the last decade. To put that figure in perspective, in 1960 there were 90 married couples for every cohabitating couple. By 2010, if the present trend continues, there will be 7 married couples for every cohabitating couple. A small but growing number of those couples are over the age of 65.

The Baby Boom generation, those born between 1946 and 1964, is maturing. In 2006, the oldest Boomer turned 60 years old. “Just as they challenged the existing norms and values when they were teenagers and young adults, the Baby Boomers are questioning the standards and expectation for behavior of people in their 50s and 60s,” says Susan Krauss Whitbourne and Sherry Willis, authors of *The Baby Boomers Grownup: Contemporary Perspectives on Midlife*.

Higher divorce rates, longer life expectancies, the fear of losing pensions, social security or other benefits from a deceased spouse—all are factors in the decision of seniors to not marry. But some couples simply don’t equate marriage with commitment. According to a 2005 study cited in the *Journal of Marriage*

and the Family, older cohabitators are in happier and more stable relationships than their younger counterparts.

These relationships include companionship, romance and sexual intimacy. “Older couples have been brainwashed into thinking there wasn’t any sex after 60,” says Madonna Harrington Meyer and Carrie Roseamelia in the Fall 2007 issue of the magazine *Generations*. “In fact, the level of sexual interest and activity of older adults is as diverse as the individuals who make up the population.”

Living together can sometimes be a conflict-laced decision for older adults. Six states still have laws against cohabitation—Michigan, Mississippi, North Carolina, Virginia, West Virginia and Florida. There are areas where the rights of unmarried couples are not equal to those of married couples. It is imperative to know your state’s laws. Long Island Elder Law attorney Stephen J. Silverberg says a cohabitation agreement can be even more critical than a prenuptial agreement.

“Shacking up” may still be seen as a sin to some, a crime by others, or an alternative approach to the “Happily Ever After” fairytale romance. It is a relationship that should be approached by both the heart and head regardless of age.

For more information contact the Alternatives of Marriage Project at www.unmarried.org or *NextSteps*, a newsletter about elder law issues, at www.lifemanagement.com/nextsteps.



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Home Remedies For Oily and Dry Skin

By Sacha Chaney

Do you have excessively dry or oily skin? If your answer is yes, then I have the perfect home remedies to cure your problems. Even if you don't have skin concerns, try the recipes. Its very easy and can be accomplished in the comfort of your own home.

Dry Skin

(Body Lotion)

Ingredients:

- * 6 tablespoons of olive oil, or almond oil
- * 1 tablespoon of bees wax
- * 2 tablespoons of castor oil, or jojoba oil
- * 1 teaspoon of an essential oil (your favorite scent)

Directions:

1. Melt the bees wax and add the olive/castor oils, put this all in the microwave on high 30 seconds at a time, stirring in between, until the wax is remelted
2. Blend in the essential oil until it is blended thoroughly



Oily Skin



(Face Mask)

Ingredients:

- * 1 egg white
- * Odorless castor oil

Directions:

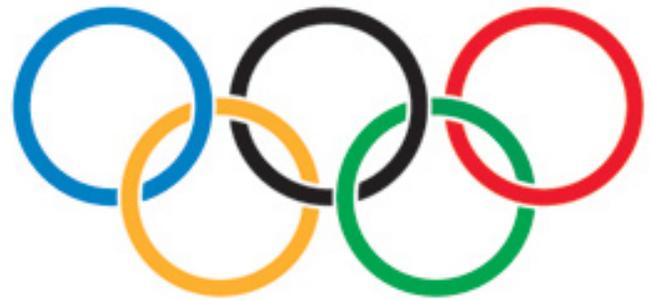
1. Add a thin layer of odorless castor oil to the skin
2. Then apply a thick layer of the egg white on the skin
3. Let it sit for about 10 - 15 minutes. Rinse with warm water

Fun & Easy

Do it

yourself

2008 Summer Olympics



By John H O'Neill III



Ernie Deeb, a retired Boston firefighter, had a great interest in the 2008 Summer Olympics. His niece, Dina Rizzo, had made a name for herself as a member of the Walpole High School field hockey team. She traveled to Beijing, China, to play on the USA Women's Field Hockey Team.

Deeb spent thirty one years in the Boston Fire Department. He helped with numerous emergencies. The Olympics are always exciting, involving the best athletes. The Summer Olympics have events in swimming, track, field hockey,

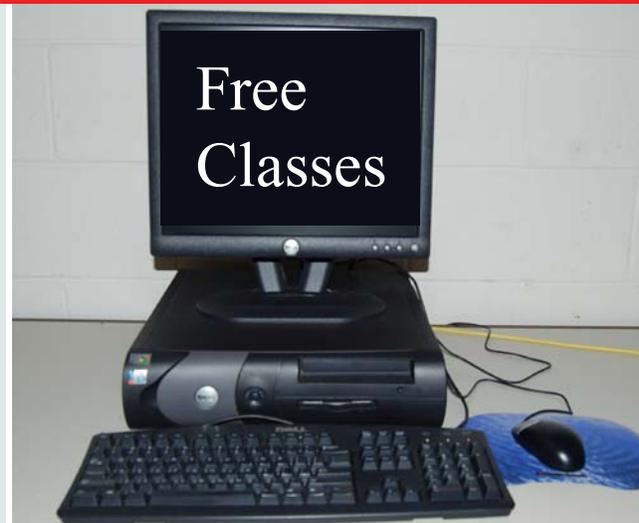
beach volleyball, tennis, and other sports. Deeb said the field hockey team went to Beijing, China with: "high hopes." They gave their best effort, but ultimately lost. Just to have participated in the Olympics is quite an accomplishment.

The 2008 Summer Olympics had several events in which records were broken. Michael Phelps, who won eight gold medals, set records in swimming. Usain Bolt, of Jamaica, showed himself to be the fastest man, setting track records.

Dina Rizzo is young. The summer Olympics will meet again in four years. Maybe she will compete, once more, in field hockey. Perhaps then, she will bring home the gold.

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EAT HEALTHY

Baked Apple-Cinnamon French Toast

Ingredients -

- 3 cups nonfat milk
- 2 cups pasteurized liquid egg whites, such as Egg Beaters
- 3 tablespoons honey
- 1 ½ teaspoons vanilla extract
- 1 1-pound loaf sliced whole-wheat bread
- 1 cup chopped dried apple rings (3 ounces)
- ½ cup raisins
- 1 ½ teaspoons ground cinnamon
- ½ teaspoon freshly grated nutmeg
- 1 tablespoon confectioners sugar

Instructions -

1. Whisk milk, egg whites, honey and vanilla in a large bowl.
2. Trim crusts off 8 bread slices and set aside. Cut the crusts and the remaining bread into 1-inch pieces. Toss the cut bread with dried apples, raisins, cinnamon and nutmeg in a large bowl.
3. Coat a 9-by-13-inch baking dish with cooking spray. Transfer the bread mixture to the pan. Lay the reserved crustless slices evenly over the top of the casserole, trimming to fit. Whisk the milk mixture one more time, then pour evenly over the bread. Press the bread down with the back of a wooden spoon, making sure it's evenly moist. Cover with parchment paper, then foil, and refrigerate for at least 8 hours or up to 24 hours.
4. Preheat oven to 350°F.
5. Bake the casserole, covered, for 40 minutes. Uncover and continue baking until puffed, set and lightly browned, about 20 minutes more. Let stand for 10 minutes; dust with confectioners sugar and serve.

Serves: 12

RECIPES

Warm Chicken Sausage & Potato Salad

Ingredients -

- 1 pound small potatoes, cut in half
- 1 5-ounce bag arugula (about 4 cups, gently packed)
- 12 ounces precooked chicken sausage, cut crosswise into ½-inch pieces
- 1 cup cider vinegar
- 1 tablespoon maple syrup
- 1 tablespoon whole-grain or Dijon mustard
- 1 tablespoon extra-virgin olive oil
- Freshly ground pepper to taste

Instructions -

1. Bring 1 inch of water to a boil in a Dutch oven. Place potatoes in a steamer basket and steam, covered, until just cooked through, about 15 minutes. Transfer to a large bowl and add arugula; cover with foil to keep warm.
2. Cook sausage in a medium skillet over medium heat, stirring often, until browned and heated through, about 5 minutes. Add to the potato-arugula mixture.
3. Remove the pan from the heat and whisk in vinegar, maple syrup and mustard, scraping up any browned bits. Gradually whisk in oil. Pour the dressing over the salad and toss until the arugula is wilted. Season with pepper.

Serves: 4, about 1 3/4 cups each



Purchase **BORN BEFORE PLASTIC** at the following locations:

- * Borders Bookstore, Downtown Boston
- * Borders Bookstore, Back Bay
- * Brookline Booksmith, Coolidge Corner
- * The Elderly Commission, City Hall
- * Buttonwood Books
- * Porter Square Bookstore
- * Harvard Bookstore
- * Rhythm & Muse

Autumn Allergies



Autumn in New England is a spectacular time. Foliage, cooler weather, and football. For some, autumn is a difficult time.

may be trees decaying there. A campfire or a fire in your fireplace can trigger an attack when the wood burns.

You may have:

- Allergic rhinitis, runny or stuffy nose, itchy eyes and nose, sneezing, wheezing.
- Seasonal allergic rhinitis, outdoor allergies that happen part of the year.
- Perennial allergic rhinitis, indoor allergies that happen all year.
- Asthma may be triggered by these allergens.

Fall is ragweed season. 75% of those who are allergic to pollen are allergic to ragweed.

Did you know that one ragweed plant can produce up to one billion pollen grains each season?

Mold allergies can be aggravated by breathing in the mold that is located under the piles of dead, dry leaves located under the trees in your back yard or neighborhood. Mold can be found under your decayed plants and flowers. A walk in the woods can be difficult because the

What simple things can you do to make your autumn more enjoyable?

- Talk to your doctor to be sure that you are treating mold, ragweed, asthma symptoms and not something more serious. There are many prescription and OTC medications you can use.
- Find out what triggers your symptoms. Is it mold under the piles of leaves? Is it the weekend fire in your vacation home? Write down when and where the symptoms occur and let your doctor know.
- Keep your windows closed. Avoid going out in windy days. The ragweed can blow hundreds of miles into your community.
- Change your clothes when you come home. You may need to wash them or send them to the dry cleaners if the smell is very strong or there is

ragweed pollen on heavy coats.

- When you rake leaves, always wear a protective mask.
- Wash your hands frequently and keep your hands away from your face.

Autumn is a great time in New England You can enjoy the season if you take some precautions. Often the first frost will take care of these bothersome triggers of mold and ragweed.

W

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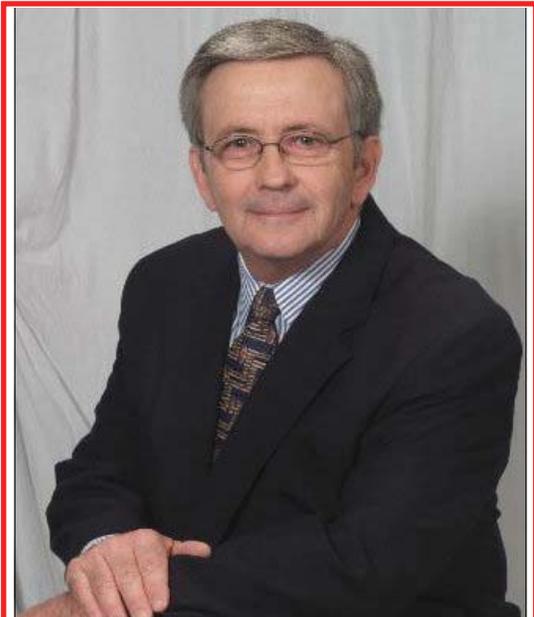
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Making Your Home a Safe Haven: Simple Changes that Protect Independence

By Andrea Cohen
CEO of HouseWorks

It's a common story. An old friend or relative falls at home and breaks her hip. In the blink of an eye, her world is turned upside down and it's doubtful she'll regain her former independence. With limited time, the family scrambles to install grab bars in her bathroom and remove tripping hazards throughout the house, hoping she'll be able to manage at home when she's discharged from the rehabilitation facility. All the while, they can't help thinking, "Why didn't we make these changes before she fell."

Unfortunately, most of us live in "Peter Pan" housing – structures designed for people who never grow old. What's more, we like the familiarity of our homes and resist the idea of making changes, especially if those changes remind us of our advancing years. However, when we consider the increasing risk and consequences of home accidents as we age, the need for change is clear.

According to recent research, three in ten older adults fall each year and one in ten suffers a serious fall injury, such as a broken hip. Fortunately, simple home modifications can significantly improve the odds for avoiding such disabling injuries.

Entry

- Keep entry well-lit by using motion-sensitive lights inside and out.
- Keep a well-lit path from the front door to the garage or car.
- Install a small shelf for holding packages while unlocking the door.
- Install overhangs above exterior doors to keep entryways dry and minimize ice build-up.

Kitchen

- Make sure stove controls are clearly visible and in good working order.
- Use pull-out shelving in lower cabinets making items easier to reach.
- If a stepping stool is needed, buy one with a wide base and safety handles.

Bedroom

- Make sure a lamp (or light switch) and a phone are within easy reach of each bed.
- Install lights in closets.
- Store heavy items low; don't stack items on high shelves.
- Create a clear and direct path from the bed to the bathroom.



Bathroom

- Have grab bars properly installed at the shower, tub, and toilet.
- Make sure light is bright enough to read prescription labels.
- Place frequently used items within easy reach.
- Use non-skid mats or strips in the tub and shower.

Stairways and Paths of Travel

- Install secure handrails on both sides of all stairways.
- Install light switches at the top and bottom of all stairways.
- Repair loose carpeting and worn stair treads.
- Keep electrical cords and telephone wires against the walls.



Fortunately, most of the changes recommended above cost very little and can be made by a willing friend or family member. Others, like grab bar installation and structural changes, require professional attention.

For modifications that are beyond a senior's budget and resources, help is often available. Seniors in Massachusetts can call 1-800-Age-Info to learn about home modification resources in their communities.

When it comes to protecting your future independence, taking simple steps to make your home safer may be the smartest investment you'll ever make.

Andrea Cohen is CEO and co-founder of HouseWorks, an award-winning private-pay home care agency that also provides home modification services for seniors in the Greater Boston area. For the past 20 years Andrea has been a leader in elder care business development and innovative partnerships that help seniors stay at home.



How low



can you



GO ?????

Aboard the Yacht Star-Ship (left) Irene Carini, Ana Rosati and Chicki Ingala from the North End.



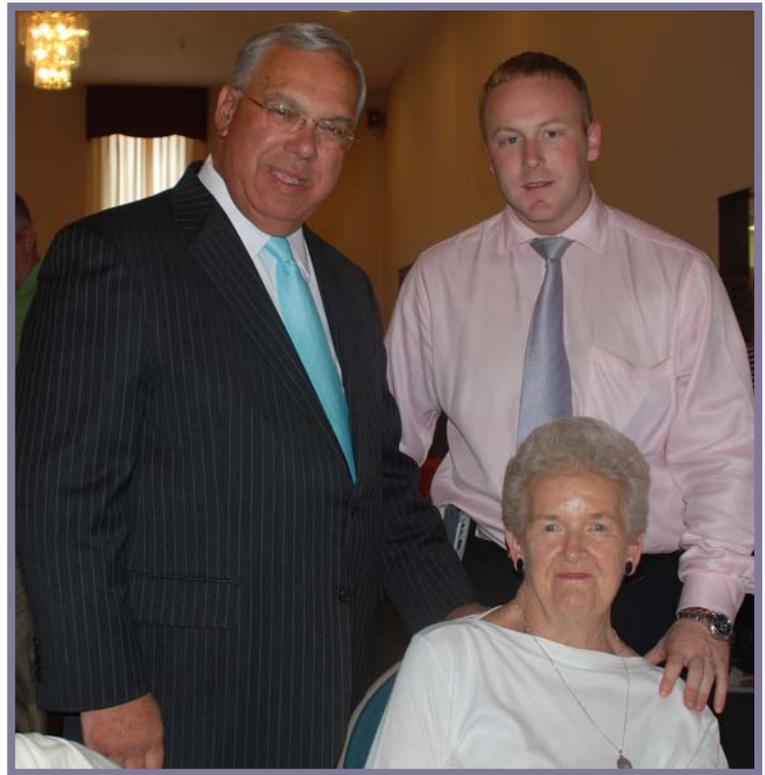
Mayor Menino with dancing champs (left) Dwight Wood and Jesula Dube.



Best Friends (left) Gerry Crowell and her sister Dotty Fitzgerald.



Willie and Ida Lazar enjoying music at Italian Night.



Mayor Menino with Jack Kelly of Neighborhood Service and Jack's grandmother Betty.



Commissioner Eliza Greenberg with Dale Mitchell of Ethos and Catherine Hardaway of Central Boston at the City Fresh Picnic.



Memoir Project writers participate in Grub St. Inc, first ever Young Adult Writing Program Teen Fellowship.



First place winner of the Bonnet Contest
Frances James plays peek-a-boo.



A senior chats with Mayor Menino.



Tina Martini and her grandson Daniel
enjoying an ice cream.



Hanging out on the top deck of Yacht StarShip
(left) Benjamin Hanberry and Randy Vaughan.



Maria Murray enjoying a relaxing cruise
with Gerald Wynter.



Mary Chaberek (left) poses with Ernie Deeb and
her daughter Margaret aboard the Starship Yacht.



Sarah Blakeney with her niece Patricia Blakeney.



Mayor Menino with Randy Benoit and his sister Dianne Cialder.



On deck "Dancing Queen" and Senior Companion Program volunteer Dorothy Robinson.



Helen Rafferty (left), Grace Craig and Jimmie Lou Collins at Italian Night in South Boston.



Playing it safe Nancy Bordinaro (left) helps Julia Martin apply sunscreen while cruising on the Boston Harbor.



Birthday Girls: (left) Paula Dewar & Gerry Crowell



Pretty Smile: Ana Lynsky

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