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

Go on Facebook to find out what's going on at The Elderly Commission www.facebook.com/BostonElderlyCommission

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

Email articles and comments to Bostonseniority@boston.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.
The Memoir Project Nears Completion

Final workshop being held in Dorchester

In September, the Memoir Project hosted its final workshop, marking the culmination of a ten-year collaboration between the City of Boston’s Elderly Commission and Grub Street, Inc., a nonprofit writing Center. Over the last decade, the Memoir Project has hosted memoir writing classes in each of Boston’s neighborhoods.

“I can recall listening to my late father and uncle, and being fascinated by the stories from all of my relatives, particularly when they talked about the old country and their time in Ireland. Those personal histories are the fibers that weave the fabric of our city,” said Mayor Walsh. “To lose these stories would be like erasing the history of Boston. I am thrilled by this project and we hope that the participants continue to document and share their memories with generations to come.”

“One of my favorite parts of my job is learning about the history of Boston through the stories that older adults tell,” said Commissioner Emily Shea. “I’ve heard what it was like to fight in the war, the excitement of a night out in the jazz clubs, the challenges of breaking down gender and racial barriers. History comes alive when it is told in the voice of those who lived it – and the Memoir Project does just that. We have an obligation to preserve our history so that we can continue to learn from it.”

The mission of the Memoir Project is to teach the basics of memoir writing to residents of Boston over the age of 60 and, in the process, to preserve their stories for future generations. When the project began, most of the participants belonged to “the Greatest Generation.” Some wrote about serving in World War II, others about living through the Great Depression. In more recent years, writers have described the years following World War II: migration, economic boom times, medical advances, and the social changes of the 1960s. Many of the stories have been about specific Boston neighborhoods and how their communities have changed.

Over the course of a decade, the Memoir Project has held 19 workshops including one in Chinese and one in Spanish. A total of 199 seniors have participated in these workshops, more than 174 stories have been published, and four anthologies have been produced. This workshop in Dorchester marks the end of the series. The fifth and final book, which will include personal essays from Back Bay/Fenway, Beacon Hill, and Dorchester, will be printed by the end of 2015.
SCP Highlight:
Catherine Flemming

Were you born in Boston? If not, where were you born and when did you move to Boston?
I was born on the Island of Monserrat – British West Indies and I came to Boston in March of 1974.

What did you do before becoming a Senior Companion?
Before I joined the Senior Companion Program, I was a Home Health Aide.

What made you become a Senior Companion?
I enjoy helping others in whatever way I can.

What do you like best about being a Senior Companion?
It gives me pleasure getting up in the morning and helping others in any way that I can.

Do you have a story or an incident regarding one of your visits to a client?
One of my clients always asks me if I have a car, I always tell her that I don’t have a car, but we can go for a walk instead, but she responds that she wants to go for a ride – not a walk.

How long have you been a Senior Companion?
I have been a Senior Companion for 3 years.

Help Boston Bloom with Daffodils!

Mayor Martin J. Walsh has announced that the Boston Blooms beautification initiative will distribute 25,000 daffodil bulbs this fall to volunteers for planting citywide in approved locations on the weekends of October 25 and November 1. Individuals, civic associations, church groups, sports leagues, scout troops, open space advocates, and parks friends are invited to fill out an online form found at http://www.cityofboston.gov/Parks/ and help brighten our city!
LEAF AND YARD WASTE COLLECTION

Boston Public Works Department collects and composts residents' leaf and yard waste. Below are instructions and collection dates.

Instructions:
• Place leaves, and yard debris in large paper leaf bags or open barrels labeled "yard waste" (no plastic bags).

• Yard Waste stickers for barrels are available by calling 617-635-4500 or placing an online service request (up to 2 stickers available per household).

• Tie branches with string, 3' maximum length. Do not put branches in barrels.

• Put barrels, bags and branches on the curb by 7:00 AM on your Recycling Day, between the collection dates listed below.

• Yard waste will not be collected with trash during this period.

• Yard waste in plastic bags will also not be collected.

• Place your yard waste, prepared per the instructions above, on the curb by 7am on your recycling day, throughout the dates indicated below.

Collection Dates:
The Boston Public Works Department will collect residents' leaves and yard waste for 7 weeks on recycling day beginning October 13th and running until November 29th.

Leaf collection in neighborhoods with 2 recycling days will happen on the first recycling day.

Is it a stroke? Check these signs FAST!

Face
Does the face look uneven?

Arm
Does one arm drift down?

Speech
Does their speech sound strange?

Time
Then It’s time to call 9-1-1!
Nhung (Ivy) Pham,
Community Service Advocate

"There's always a solution
to every problem."

Ivy Pham, an advocate in our department, wants to meet you!

We caught up with her this month to learn more about her work helping Boston's older adults with information and referral.

Q: What is your role at the Elderly Commission?
A: My role is to inform the public (Seniors) of public benefits available to the Seniors.

Q: What do you enjoy about your work?
A: I enjoy helping make a difference and improving quality of life.

Q: What older adult in your life has made a difference to you?
A: My parents. My Dad. He's a happy, outgoing person always on the positive side. There's always a solution to every problem.
During Open Enrollment you should evaluate your current Medicare Advantage (HMO or PPO) or Medicare Part D plan. There may be a better plan available to you for 2015. SHINE can help!

Call us at (617) 522-9270
shine@ethocare.org
Healthy, Wealthy & Wyse

By: Geraldine C. Wyse, RN

Hepatitis C - 12 Facts you should know

1. Hepatitis C is the most common infection in the United States.
2. 3.2 million Americans have Hepatitis C.
3. 17,000 more are infected each year.
4. Hepatitis C is spread through blood and it causes liver damage. Hepatitis B is also commonly spread through blood. Hepatitis A is usually spread through food or water.
5. Hepatitis A, B, and C are caused by viruses.
6. Hepatitis C is treated with antiviral medicines. Your doctor will check you and your liver and how healthy your liver is.
7. Even if treated successfully, there is a chance you can get re-infected with Hepatitis C virus.
8. Hepatitis C usually lasts a lifetime. 75% of infected people need to be treated the sooner the better! A few people’s bodies clear the virus without treatment, but most don’t.
9. There is no vaccine for Hepatitis C. Both Hepatitis A and B have vaccines.
10. Prevention: avoid contact with other’s blood, toothbrushes, razors, unclean tattoo and piercing parlors and especially with someone who has Hepatitis C.
11. Infection by having sex? Not easy to do but still possible especially having many sexual partners or sex with someone infected with Hepatitis C. Prevention: Use condoms. One is more likely to get infected by sharing infected needles.
12. Baby Boomers take note!! People born between 1945-1965 have the highest rates of Hepatitis C. Why? They were infected in the 1970s-1980s when rates were high and blood wasn’t screened as it is now.

The CDC suggests -

1. All baby boomers should be tested
2. Anyone who ever used illegal drugs
3. Had blood transfusions before 1992
4. Has HIV or liver disease symptoms
5. Think you have been exposed to Hepatitis C and want to be tested
   • Contact your doctor for more information and treatment
   • Contact the Boston Public Health Commission, Infectious Disease Department at 617-534-5611 for more information and treatment
   • Internet: Go to www.WebMD.com and search for Hepatitis Health Center for information about the different forms of hepatitis
Help Us Learn More About Sleep!

If you are:
- 55-70 years old
- Non smoker
- Healthy and taking no medication

You may be eligible for a 37-day sleep research study at Brigham & Women’s Hospital. There will be a 4-6 week screening period. Must be willing to spend 37 consecutive days and nights in our facility.

Call Gina Daniels at 617-525-8719 or email sleepstudy@partners.org

Volunteers age 50+ needed for Shift work study!

Brigham and Women’s Hospital seeks healthy, non-smoking men and women ages 50-65 to participate in a research study about how sleep timing and workplace lighting impact alertness during work and sleep. Participants will first pass a series of screening tests. Participants will spend 10 consecutive days in the study on a strict schedule, including several overnights.

Receive up to $2,575. Contact us at 617-525-8904 or email at ShiftWork@research.bwh.harvard.edu if interested.

Stuttering Gets the Royal Treatment

King George VI, whose live broadcasts of hope and inspiration kept the spirits of the British people alive during the dark days of World War II, met the challenge of stuttering with courage.

If you stutter, you should know about this gentle and courageous man, dramatized in The King's Speech.

For more information on what you can do about stuttering, write or call us toll-free.

THE STUTTERING FOUNDATION®
A Nonprofit Organization
Since 1947—Helping Those Who Stutter

800-992-9392
www.stutteringhelp.org

Don't Miss
The Elderly Commission
On Radio

ZUMIX Radio -
Boston Seniors Count

Wednesdays at 2:00 PM and Mondays at 9:00 AM streaming on zumix.org

WJIB 740 AM on Sundays at 7:30 AM

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

Post Office Box 11749 • Memphis, TN 38111-0749
Falls are a leading cause of injury and death among seniors, and 1 out of 3 adults 65+ fall each year. The average hospital-treated fall costs over $10,800 and greatly affects your health and quality of life. Fortunately they are preventable.

Six out of every ten falls happen in the home. Take steps to make your home safer by contacting your physician to see if you qualify for a professional home safety assessment. You can also enlist friends and family for help, or follow these precautions yourself. Here are 10 ways to make your home and environment safer.

Have handrails installed on both sides of staircases. They help with balance.

Organize furniture in a way that gives you plenty of room to walk freely. Give yourself a free pathway.

Make things you use frequently easily accessible. Keep items you use often within reach, without having to reach far or use a stepping stool.

Enlist your local ASAP or physician to see if you qualify for a free or low-cost professional home safety assessment. Call ElderInfo at (617) 292-6211 or connect with your physician for more information.

See better with brighter lighting. As you get older you will need brighter lights to help you see. Improve lighting in your home, particularly around hallways and stairs.

Always wear shoes. Avoid going barefoot or wearing slippers, which you can slip on.

Free up walking spaces. Remove things you can trip on, including papers, magazines, books, boxes, and shoes, particularly from hallways and stairways.

Enter showers with non-slip mats and grab bars. Bathtubs can be unexpectedly slippery. Prevent falling by having these in place.

Tape down small throw rugs or remove them completely. Throw rugs are a slipping hazard. Secure them with double-sided tape or remove them.

Your youth isn’t dependent on what
you are or aren’t using. Don’t be afraid to use raised toilet seats or have arm rests. And use assisted devices such as walkers and canes as helpful. While more falls occur in the home, it is still important to take precautions outside. Some of the same tips apply:

- **Make sure you have good traction.** Wear good footwear when you are outside, and in the winter, spread sand or salt on icy surfaces or ask for help.

- **Have good lighting.** Make sure you have enough lighting at entrances and outdoor walkways. Also walk in areas with good visibility.

- **Don’t be afraid to use assisted devices.** Use a walker and cane as helpful. Attach a bike basket or plastic bag to walkers to carry a phone and other items.

For more information about falls:

Other tips from the National Council On Aging:

CDC Home Fall Prevention Checklist:
http://www.cdc.gov/HomeandRecreationalSafety/Falls/CheckListForSafety.html
STATEPOINT CROSSWORD

THEME: THE FIFTIES

ACROSS
1. Gold measurement
6. *Trans World __lines or TWA
9. Daughter of Zeus
13. Broadcasting sign
14. *Watson’s and Crick’s model
15. Alternative to truths
16. Bug
17. Denouement
18. Beginning of a sickness
19. *1950s car feature
21. Aroused
23. + or – atom
24. Montana tribe
25. Pecking mother
28. Do over
30. Genuflect in submission
35. Spill the beans
37. *McCarthy’s foes
39. Wither from heat
40. Fairytale beast
41. Anklebone
43. Crunchable info
44. New World parrot
46. Acute
47. Grand __
48. In need of fixing
50. Brooklyn team
52. Big fuss
53. Minor damage
55. Beehive State native
57. *Type of skirt popular in 1950s
59. *First man-made satellite to orbit earth
60. *Holiday ___ motel chain
62. Ancient Peruvian
63. *Newsweek sports editor, “Boys of Summer” author
64. *CBS unveiled this logo in 1951

DOWN
1. *Nixon’s respectable Republican cloth __
2. ___ Karenina
3. Hindu princess
4. Garlicky mayonnaise
5. Make an attempt
6. Yemeni port
7. *Holiday __ motel chain
8. Highway patrolman’s gun
9. *Slugger ____ Aaron debuted in 1954
10. Gaelic
11. “__ there, done that”
12. “C’__ la vie!”
15. *The Platters’ sound
20. Dead to the world
22. Moo goo gai pan pan
24. Young codfish
25. *Thermonuclear weapon
26. “Pomp and Circumstance Marches” composer
27. Narcotics lawman
29. Wanted state in old west?
31. Bankrolls
32. __-__-la
33. “Eight Is Enough” group, e.g.
34. *Frisbee and Hula Hoop maker
36. Yellow on bald eagle
38. “Absolutely!”
42. Get something ready
45. Tied the knot
49. Not a thing
51. Exterior plaster
54. Very recently
55. Lucy and Ricky, e.g.
58. Has a mortgage
59. *1952 Olympic site
60. Like soup, but thicker
61. Supreme Court count
62. Ancient Peruvian
64. Pencil type
66. *CBS unveiled this logo in 1951
My teeth and nails are constantly breaking;  
My forehead and head are terribly itching;  
My eyelids are badly drooping;  
and my lashes, for long, have been missing.  
My eyebrows and hair often falling;  
My skin is thinning and wrinkling;  
My breasts my waist are reaching;  
and my stomach my legs is now touching.  
My muscles and joints always hurting;  
My whole back seems to be splitting;  
My ears are no longer hearing;  
and my vision is barely seeing.  
My hands never stop shaking;  
on my pretty lace panties I've been peeing;  
(THANK GOD it is not as bad as farting - which I may not be hearing).  

In my home my roof and shower are leaking;  
Both toilets and faucets are dripping;  
All the doors in the house are squeaking;  
The smoke alarm is beeping;  
The tea kettle is loudly whistling and the timer and phones are not working;  
The cell phone forever keeps ringing;  
The neighbor on something is banging;  
The little dog outside is barking;  
The shower curtain is badly tearing;  
as the hung wall pictures are falling;  
The garage door is opening and closing (though there is no button I am touching);  
The doorbell no melody is playing;  
The mailman pure junk is delivering.  

The wheels on my walker are not rolling;  
The light bulb in my closet needs changing;  
So on a stool and chair I'll be climbing.  
The lights on the ceiling fan are not lighting;  
My mattress and closet rods are sagging;  
My 25 year old car is still running;  
Which is a remarkably good thing because as for me going walking I might as well try flying.  
My legs and my feet refuse to be moving;  
So on my poor OLD butt I will long be sitting;  
UNTIL ONLY HEAVEN KNOWS WHEN.  

I could sit down and start crying;  
but I would much rather be driving;  
and a handsome man try finding;  
to fix everything for me.  

I have to go on now and get to sleeping;  
I wish for you only pleasant dreaming;  
My love to all who this are reading;  
(and share the same -INGS).
Boot Tracks

Ingredients:
- 1/2 cup salted butter
- 2/3 cup granulated sugar
- 2 large eggs
- 1 teaspoon vanilla extract
- 1 cup whole-wheat pastry flour
- 6 tablespoons cocoa powder
- 2 tablespoons canola oil
- 1/2 teaspoon espresso powder, (optional)
- Confectioners' sugar, for dusting

Preparation:

1. Preheat a nonstick (not Belgian) waffle iron.


3. Drop the batter by rounded teaspoonfuls about 1 inch apart onto the preheated ungreased waffle iron. (To avoid burnt fingers, use two spoons, one to scoop and one to scrape dough onto the waffle iron.) Close and cook until the cookies are puffed and cooked through, 1 to 1 1/2 minutes. Waffle irons vary, so watch closely and don’t let the cookies get too dark. Transfer to a wire rack to cool until just warm. Dust the cookies with confectioners’ sugar while still slightly warm (see Variations).

Variations: Instead of confectioners’ sugar, drizzle cooled cookies with melted bittersweet and/or white chocolate. Or make a peppermint drizzle: Mix 1 cup confectioners’ sugar, 4 teaspoons water and 1/4 teaspoon peppermint extract; add natural green food coloring, if desired.

Makes: 3 dozen cookies
Calories: 63 per cookie

Source: http://www.eatingwell.com/recipes/boot_tracks.html

Seniors Count BNN-TV Channel 9

Boston Seniors Count Cable Television Show

Thursday at 3:30 p.m. Repeated Sundays at 11:30 a.m. & Wednesdays at 2:00 p.m.

For more information call Greg Josselyn at 617-635-4250
Chili-Brown Sugar Delicata Squash with Pears

Ingredients:
- 1 pound delicata squash (about 1 large)
- 2 medium ripe but firm pears, sliced
- 2 teaspoons extra-virgin olive oil
- 1/4 teaspoon salt
- 1/4 teaspoon freshly ground pepper
- 2 slices bacon
- 2 tablespoons water
- 1 tablespoon light brown sugar
- 1 teaspoon chili powder

Preparation:
1. Preheat oven to 425°F.
2. Cut squash in half lengthwise; scoop out the seeds. Cut crosswise into 1/4-inch slices. Toss in a large bowl with pears, oil, salt and pepper. Spread on a large baking sheet.
3. Roast the squash and pears until just tender, stirring once or twice, 20 to 25 minutes.
4. Meanwhile, cook bacon in a large nonstick skillet over medium heat until crisp, 4 to 6 minutes. Transfer to a paper towel-lined plate.
5. Discard all but 2 teaspoons fat from the pan. Over medium heat, stir in water, brown sugar and chili powder. Add the squash and pears; toss to coat. Crumble the bacon on top.

Serves: 4  Serving size: ¾ cup each
Calories: 160 per serving

Source: http://www.eatingwell.com/recipes/chili_squash_and_pears.html

Boston RSVP is currently seeking volunteers interested in:
- Connecting veterans to resources
- Assisting in ESL classes
- Offering transportation to older adults

No experience necessary!
Training provided

Take the Time, Make the Call
Help Out in Your Community!

For more information please call 617-635-1794
Solution to Crossword on Page 12

CARAT AIR HEBE ON AIR DNA DARES ANNOY END ONSET TAIL FIN AWOKEN ION CROW HEND REDO KOWTOW BLAB REDS PARCH OGRE TALUS DATA MACAW DIRE SLAM BROKEN NETS ADO DING UTE POODLE SPUTNIK TAWSE WET CHINA WIELD LYE CINCH ORSO YEW OCEAN

Discounted TAXI COUPONS
at 1/2 Price
- Buy 2 books each month -
Call 617-635-4366 to find a location near you.

Hazardous Waste Drop-Off Days

The City of Boston’s Household Hazardous Waste Days are:

**Saturday**
**October 25**  
*(9 AM – 2 PM)*  
at  
University of Massachusetts Parking Lot  
Dorchester

**Saturday**
**November 22**  
*(9 AM – 2 PM)*  
at  
West Roxbury Public Works Yard  
315 Gardner Street  
Millennium Park

Proof of Residency Required! • No Commercial Waste Accepted!  
For more information, go to www.cityofboston.gov/recycle
The Elderly Commission

Mayor Martin J. Walsh
and
Commissioner Emily K. Shea

Invite you to the 11th Annual Hispanic Heritage Celebration

Join us for a wonderful time with music, refreshments and raffles

Reggie Lewis Athletic Center
1350 Tremont St. Roxbury
Wednesday, October 15, 2014
11:00 A.M. - 2:00 P.M.

RSVP is required by Friday, October 10th by calling Vilma Valentin at 617-635-4363.
La Comisión para Personas Mayores

El Alcalde Martin J. Walsh
y
La Comisionada Emily K. Shea

Les invitan a la Undécima Celebración de la Herencia Hispánica

Venga y disfrute de música, refrigerios y sorpresas

Centro Atlético Reggie Lewis
1350 Tremont St. Roxbury
Miércoles, 15 de Octubre 2014
11:00 A.M. - 2:00 P.M.

Para confirmar su asistencia a este evento por favor llame a Vilma Valentín al 617-635-4363 antes del viernes, 10 de octubre.
Too much **SALT** can lead to HEART ATTACK and STROKE.

The amount of salt in common food items can VARY GREATLY:

<table>
<thead>
<tr>
<th>Food</th>
<th>Sodium Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>Soup</td>
<td>700-1,260 mg</td>
</tr>
<tr>
<td>Frozen Pizza</td>
<td>450-1,200 mg</td>
</tr>
<tr>
<td>Salad Dressing</td>
<td>110-505 mg</td>
</tr>
<tr>
<td>Bread</td>
<td>95-210 mg</td>
</tr>
<tr>
<td>Frozen Vegetables</td>
<td>2-160 mg</td>
</tr>
</tbody>
</table>

(Ranges show sodium per serving.)

Too much salt is harmful.
Eating too much sodium can raise your blood pressure and put you at risk for a heart attack or stroke. Salt contains sodium -- the two words mean the same thing.

How much salt should I eat?
Many adults should eat no more than 2300 mg of sodium daily. You should eat no more than 1500 mg daily if:
- You are 51 years of age or older
- You are African American
- You have high blood pressure
- You have diabetes
- You have chronic kidney disease

Most restaurant meals and processed foods are packed with salt.
Your salt shaker is not the main problem. In fact, most of the salt we eat is already in the food we buy, such as pre-packaged, processed, prepared and restaurant foods.

How can I cut the amount of sodium I eat?
- Read food labels for sodium:
  - A food with less than 50 mg sodium per serving is very low in sodium.
  - A food with more than 250 mg sodium per serving is high in sodium.
  - Choose whole meals with no more than 480 mg sodium.
- Compare the amount of sodium in different brands. They may look alike, but have very different amounts of sodium.

Is sea salt any healthier?
No! Sea salt, kosher salt, and table salt all contain the same amount of sodium.

For more information, please visit: www.mass.gov/dph/salt
I am sitting at my desk warming myself with a cup of strong black tea, working on yet another indoor project I have assigned to myself, this time remembering as best I can the dates and faces of some ancient people (of whom I am one) in long-forgotten prints. One picture brought on a flashback to grade school and my early perception of what life was all about.

As I was left alone much of the time, some say neglected, (I just go with left alone) it enabled me to learn to think on my own. For the most part it seems to me life was almost always good. In retrospect it was a unique, challenging and very funny way to grow up. I have by choice never outgrown most of my self-taught views. Life as I see it is a gift and privilege, I am grateful for it.

I was one of those precocious children. I never saw myself little, short maybe, but never little. I could and still do think I am capable of whatever my mind conceives.

I don’t remember being taught about other people. I just recall that my well-known father loved everyone, and my beautiful disturbed alcoholic mother hated everyone. I often thought there must be a place in the middle.

At a very young age it was up to me to make my world work. Children are very creative. I relied on that guidance. I still do.

It was not easy sometimes, but in exchange I had great freedom. In my defense, the outside world was not filled with the dangers we now face. Timing is everything.

As I recall, my friends' parents made it clear I was welcome in their home for dinner any time. It was up to me to choose what I wanted to eat. Lennie’s mother made the best chopped liver. I could eat it by the spoonful. Stacy’s mother made wonderful things wrapped in little grape leaves. Spaghetti and the biggest and best meatballs could be found at Sophia’s house. BBQ chicken and pulled pork was the specialty of another friend's father who had lived on an island.

At dinner time it was up to me, what I wanted to eat and off I would go. These people were very good to me and remain friends to this day. We were all there to eat and give thanks for each other and the food on the table.
There is a song in “South Pacific”. You've got to be taught to hate and fear, You've got to be taught from year to year, It's got to be drummed in your dear little ear, You've got to be carefully taught. You've got to be taught to be afraid Of people whose eyes are oddly made, And people whose skin is a different shade, You've got to be carefully taught. You've got to be taught before it's too late, Before you are six or seven or eight, To hate all the people your relatives hate, You've got to be carefully taught!

The words always remind me how lucky I was growing up. And if you are not taught these differences, it’s simple, it’s just a choice of what’s for dinner.
Getting Help with Your Medicare Costs When Money Is Tight

By: Ron Pollack, Executive Director, Families USA

Medicare provides vital health insurance for 50 million seniors and people with disabilities. But even when you have Medicare, health care is not free. People with Medicare pay premiums and have other costs that they pay out of pocket, like deductibles and co-insurance. For lower-income people, these costs can be overwhelming.

There are several programs that help low-income people with Medicare pay their health care costs - but many Medicare beneficiaries don’t know about these programs. Let’s see if we can shed some light on them.

Why might I need help?
Anyone with Medicare knows that the program has significant costs. Here are some common costs for 2014:

- Medicare Part A, which covers inpatient care, has a $1,216 deductible that you’ll have to pay if you’re unfortunate enough to be hospitalized.
- Medicare Part B, which covers outpatient care (like doctor visits), has a monthly premium of $104.90.
- Doctor visits also come with a 20 percent copayment, and so do lab tests.
- If you have Part D drug coverage, that’s an additional premium, which averages about $40 a month, plus copayments for your prescriptions.
- Finally, there are a number of services that Medicare does not cover, like most long-term care.

Half of people with Medicare live on incomes below $23,500 a year, so it’s no surprise that a lot of seniors spend a good share of their budget on health care.

What help is available to beneficiaries with low incomes?

- The Part D “Extra Help” program can cover all or part of your Part D premiums and costs.
- Each state runs three Medicare Savings Programs. Different states have different names for these programs. All of these programs will cover your Part B premium. Lower-income people can also get their Medicare co-insurance and deductibles covered.
• Some beneficiaries with low incomes or high health care expenses may qualify for their state’s Medicaid program, which covers a number of services that Medicare does not.

How can I qualify?

Income limits vary from state to state and are adjusted every year. But they are low. In general, the 2014 income limit for any type of assistance is about $17,500 a year for an individual and $23,600 a year for a couple.

Most programs also look at how much you have in assets (bank accounts, retirement, etc.), although the value of your home and car usually don’t count toward asset limits. In 2014, the asset limit is about $7,000 for an individual and $11,000 for a couple. But some states have adopted higher asset limits or eliminated them altogether, so check to see what the rules are in your state.

How can I get help?

To learn more about the programs in your state and get help navigating the application process, you can talk to your local State Health Insurance Assistance Program (SHIP). Every state has one, and they provide free, unbiased advice to people with Medicare. Call 1-800-MEDICARE or go to www.Medicare.gov and click on “Find someone to talk to.”

How do I apply?

You can learn more about the Part D Extra Help program and apply through the Social Security website at www.socialsecurity.gov/prescriptionhelp. To apply for your state’s Medicare Savings Programs or Medicaid, contact your state’s Medicaid agency. A counselor with your local SHIP can help you start the process and advise you if you run into problems.

Are there other options for getting help with Medicare costs?

• It’s always a good idea to explore options in your area. Some states provide additional help with prescription drug costs.

• If you are a veteran, you may qualify for additional help through the Veterans Administration.

• Make sure you’re taking full advantage of any help you may get from a former employer.

• Finally, you may want to explore getting a Medicare supplement (Medigap) or Medicare Advantage plan. But be careful, because some of these plans can be costly, and others may limit which doctors you can see. A local SHIP counselor can help you assess your options.
The meaning of aging in place

By: Marian Leah Knapp

I am an older woman — 76 to be exact. Certainly, there are many people who are older than I am and a great deal more who will enter their senior years over the next few decades. But all of us who are 60 (AARP starts at 50) and older are members of the “younger,” “middle,” “old” or “oldest” groups. We all have different life experiences, backgrounds, and interests. We lead our lives in different ways. Yet, we share something regardless of our individuality. We all continue to get older and we all are “aging in place.”

The term aging in place has been around for almost 30 years but what does it really mean? Common definitions suggest bringing in services so a person can remain at home. The implication is that we don’t move and that our home is the focus of our existence. In reality, we know that our lives are more varied than just our residences.

Surveys have shown that the majority of older people want to remain at home for as long as possible. There are problems with these surveys. It is not clear what “home” is or what “as long as possible” means. There is a subtle suggestion that the “home” is a long-time dwelling and that “as long as possible” may end in a crisis that requires immediate action. The implied alternative to home is assisted living or long-term facility. These ideas play into people’s fears of being uprooted and becoming a person who sits alone in an unfamiliar place.

For most people there is a long process and a great deal of living before one gets to the point where he or she needs long-term assistance. There can be decades that are rich in experience, full of satisfaction and, yes, loss and sorrow. It is the time when we make decisions, confront problems, maintain relationships, experience bereavement,
find new activities, and reflect on our lives. We live not in our homes exclusively but in our neighborhoods, larger communities, and among family and friends. Sometimes we stay in houses or apartments we have been in for many years, and sometimes we move. No matter where we are, or how long we have been there, we are aging in place.

In my view, aging in place means “aging in community.” Community can be a physical place such as a city, town, neighborhood, or apartment building. But community can also be a social place where people know, trust, and rely on each other for sharing both fun and difficult times.

To age in place in a good way means those communities — including formal establishments such as government, service providers, houses of worship, along with informal groups, and networks — are aware of and advocate for the characteristics that make up a livable community for all citizens, including its elders. Helping people age well in our “communities” requires a common vision of what the goals are and what goes into making those goals a reality.

Everywhere, the number of older people is increasing. Look around in neighborhoods, grocery stores, banks, religious institutions, and you will see us. We are everywhere. Some of us are fortunate to have good health and loving individuals close by. Others may be dealing with difficult chronic conditions or are alone, and disconnected from our “communities.” We all need to ask ourselves, “What do we need, as individuals and as “communities” so that we can all age in our different places in good and meaningful ways?”

Marian Leah Knapp is a long-term resident of Newton, MA, serves on Newton’s Council on Aging, and writes about her own experience on what it is like to get older. At age 70 she received her Ph.D. which was focused on the total environment in which people age.

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