

Your later years

Carcieri's Proposed Fiscal 09 Budget Cuts Devastating to Seniors

BY HERB WEISS

With Governor Donald Carcieri putting aging programs and services on the budgetary chopping block in his proposed budget for Fiscal Year 2009, aging baby boomers and their older parents have much to worry about. As Carcieri looks to diverting nursing home residents to home and community based care services to cut the state's anticipated huge and growing budget deficit, the Republican Governor is also proposing to drastically cut or eliminate state programs and services that will keep the state's elderly living independently in their homes.

Yesterday's rally, sponsored by the Rhode Island Senior Center Directors Association (RISCD) with the Gray Panthers and the Senior Agenda, at the State House was held to get the word out - if the state wants to pay for less high-end care, like nursing homes, lawmakers need to ante up

the appropriate funding for home and community services to enable seniors to live independently at home.

Susan Sweet, a consultant to nonprofit organizations, including RISCD and the Alliance for Better Long-Term Care, tells Your Later Years, explains that the effect of Carcieri's proposed budget for Fiscal Year 2009 will leave seniors adrift without a life preserver. "That is what these community programs are all about; they are life savers for seniors trying to remain independent and at home," says the aging advocate.

According to Governor Carcieri's Media Coordinator, Barbara Trainor, "the cuts needed to balance the budget while avoiding tax increases can basically only come from three places in the Administration budget: personnel, local aid to cities and towns, and social services. None of these is immune from cuts.

There are still services being maintained to support elderly residents," she says.

Gutting Aging Programs and Services

Carcieri's proposed budget for Fiscal year 2009 calls for a 50 percent reduction of community service grants to senior centers and other organizations. Amazingly, this proposal follows 20 percent-30 percent cuts already imposed this year.

For senior centers, the community service grants provide funding for core programs and social services and are essential for daily operations. If the Governor's cut should occur, some centers will be forced to close and others will have to reduce services drastically. The aging coalition that sponsored the March 15th rally calls for the Rhode Island General Assembly to sustain the current level funding for community service grants.

Like community service

grants, the state's RIDE program also takes a direct hit in Carcieri's proposed Budget for Fiscal Year 2009. Created some 35 years ago, the state's limited para-transit program for seniors who require transportation to nutrition sites and for medical care, including those needing critical and life sustaining interventions such as cancer and dialysis treatment, will no longer be free to use. If Carcieri's fiscal blueprint for reining in the state's huge budget deficit is enacted, the state's Department of Elderly Affairs will impose a \$4 fee for every round trip other than for adult day services. Those seeking rides for nutritional programs and medical services will pay. Aging advocates

fear that this out-of-pocket user fee will isolate older Rhode Islanders in their homes, reducing their access to medical services and compromising their nutritional health.

Finally, 19 Community

Information Specialists grants were reduced to eight this year. In his proposed Budget for Fiscal Year 2009, Carcieri seeks to eliminate all the grants that allow CIS staff who assist seniors in completing applications, locating services, and qualifying for services.

Oftentimes, it has been said that a society [or even a state] will be judged by how well it takes care of its elderly, children and disabled persons. When the dust settles with the passage of the state's Fiscal Year 2009 Budget, Sweet and her aging advocate allies hope that lawmakers will make the right decisions, for the sake of today's seniors, for aging baby boomers and ultimately their children and grandchildren who will one day need aging programs and services.

Herb Weiss is a Pawtucket-based writer who covers aging, health and medical issues. He can be reached at hweissri@aol.com.

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Your later years: Manifesting your dream in a midlife career



BY
HERB WEISS

For some aging baby boomers, turning fifty can be a traumatic time. That magic number signals the end of youth and the beginning of senior years. There are those that go through a "midlife crisis" - pushing some into buying that expensive vintage convertible or seeking a new relationship. There are those that count the years to retirement - looking forward to slowing down and relaxing. But for Rae and Scott Davis, middle age would propel this Eastside couple into a new business venture, pursuing their love of antiques.

Courtship and Antiquing

In 1984, Rae Palitz, a printing account executive in Philadelphia, made a sales call on Seagull Lighting, a local manufacturing company that designed and manufactured lighting fixtures. Instead of giving her a printing job, the owner introduced her to Scott Davis, the company's Director of Design and Engineering. This

serendipitous introduction would ultimately lead to marriage.

The young couple became antique lovers early into their courtship. Weekend trips to Scott's 27 ft. motor boat, docked in Cape May, New Jersey, would bring the couple past a number of antique stores and flea markets. "We just couldn't resist the urge to stop at every one," Rae reminisces. For just one dollar, Rae and Scott made their first purchase: a framed picture of a parrot made in Mexico out of colorful feathers. In another purchase, the couple bought an old wooden ship's pulley for just \$5.

The young couple found that they were most drawn to Art Deco antiques, an era that started after the opening of King Tut's tomb in Egypt in 1922 and ended with the onset of WWII. "With a limited income, we had to hunt a lot to find things we could afford" Rae says, "but over time we managed to put together a pretty nice collection without breaking the bank."

With only a few years into their marriage, the Davis's had accumulated so many antiques that the only way to fit more into their home was to sell some of what they

had. That's when they began selling antiques for the first time in group shops and antique malls.

Putting Bread on the Table, Paying Bills

Now married for 24 years, the Davis's have two teenage children and buying and selling antiques have remained the couple's shared passion. For many years, Rae continued to work as an account executive for local printing companies and as a print buyer for a Providence-based university. For 29 years, Scott would continue to work in the lighting industry, and about 6 years ago purchased a mid-sized lighting fixture manufacturing company based in Taunton, Massachusetts, which he continues to run today.

When Rae was in her mid-forties, and with Scott's assistance, she wanted to learn those skills that would enable her to run her own business. "We bought Rae a restaurant franchise in 2005 and it was a great way to educate her in business ownership and operation," says Scott. "It was like a business with training wheels."

Ultimately, the couple would make the move to turn their hobby of antiquing into a real and sustain-

able business. "We had always loved antiquing and when you get to a certain point in your life, it's time to find a way to do what you love," Scott adds. "We both wanted the opportunity to work together and do something that was both fun and profitable."

Today, their vision has been fully realized in their new venture; the Rhode Island Antiques Mall in Pawtucket, RI, which has been operating successfully under Rae's daily management for 7 months. Tens of thousands of customers have visited the 20,000 square foot state-of-the-art facility, which now houses over 200 high quality antique dealers from all over New England and beyond.

Road Map to Late Life Career Changes

"Successfully pulling off a midlife career change depends on a combination of life and business experiences and having the financial capability to pull it off," Scott says.

"The most important mistake people make when pursuing a dream in their later years is not having a solid, in depth, business plan," he adds. "You also have

make absolutely sure that both you, your spouse, and family or any partners have the stomach for it."

"You should also expect to work twice as hard as you ever imagined you would or even could," Davis chuckles. Scott's final piece of advice was to make sure that you have the best accountant, business attorney and banker you can find and build a strong personal relationship with each of them. "Let them all make a little money on you, and inevitably they'll help you to make even more in return. A mid-life business or career change is not something to try and navigate alone."

Scott and Rae have only just begun their 2nd half of life's journey. They are studying the possibility of opening up more antique malls in other locations, based on their unique business model. In their later years, the couple looks forward to more personal freedom and time, work from home, and searching for that next yard sale.

Herb Weiss is a Pawtucket-based writer who covers the aging, health care and medical fields. He can be reached at hweissri@aol.com.

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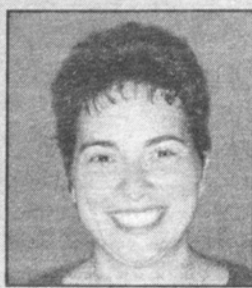
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Your later years: Baby boomers tighten belts to pay for rising food costs, says AARP



BY HERB WEISS

A soft economy, combined with stagnate wage increases and skyrocketing fuel prices, are hitting aging baby boomers right in their wallets. On top of this they must also juggle their household budgets to pay for rising food costs, too, impacted by egg, dairy and poultry price increases. According to a June 2008 AARP Bulletin on Rising Food Costs, older consumers are taking the necessary steps to rein in their rising household food expenses.

The AARP telephone survey findings, taken from a nationally represented sample of 1,009 people ages 45 and older, revealed that over fifty percent responding to the survey have taken the necessary steps to cope with rising food prices. Slightly half of the respondents believe that there is a global food shortage. However, less than half of those surveyed think that certain food items may need to be rationed within the next year. Most of those surveyed blame the government directly for food cost increases

The June telephone survey found that almost half of those polled (49%) believe

that food prices have caused a hardship on their budget. Consumers, ages 45 to 49 (69%) were more like than those age 50 and over (49%) to report that they have started cutting back on summer entertaining to cope with rising food prices. In addition, almost four out of five respondents (78%) ages 45 to 49 said that they have started eating out less, compared to over half of those 50 years old and over (54%).

Boomers Dining Out Less

Just over half of those polled (53%) do not think it is likely that certain food items may need to be rationed within the next year. Four out of five (81%) reported that they have not started eating fewer meals in the past six months. However, over half have started using discount coupons at grocery stores (57%) and started buying generic grocery brand items (56%), and one in five (19%) have started eating fewer meals.

Meanwhile, the majority of respondents (71%) think that the government is responsible for rising food prices. Two out of five respondents (44%) think that national disasters play a role in rising food costs. Respondents were less likely to think that restaurants (11%), farmers (16%), grocery stores (28%), or food processing plants

(29%) were responsible for these rising costs.

Slightly over half of the respondents (52%) think that there is a global food shortage. Respondents ages 50 plus (55%) are more likely than those ages 49 to 49 (38%) to think there is a global food shortage. However, those age 50 and over (39%) are less likely than those ages 45 to 49 (51%) to think that certain food items may need to be rationed within the next year.

In Rhode Island...

Like those polled by AARP, Rhode Islanders are also seeking ways to lower their household expenses, by eating out less. As reported by the Providence Journal on July 22, 2008 (Down Turn Eats into Restaurant Sales), the state's Division of Taxation has reported a drop of 9 percent in the state's meals and beverage tax, when compared with the same time period a year ago. Providence, Warwick, Newport and Cranston had a decrease of 10.5 percent, 2.9 percent, 8.0 percent and 13.7 percent, respectively. Pawtucket's numbers decreased by 5.3 percent.

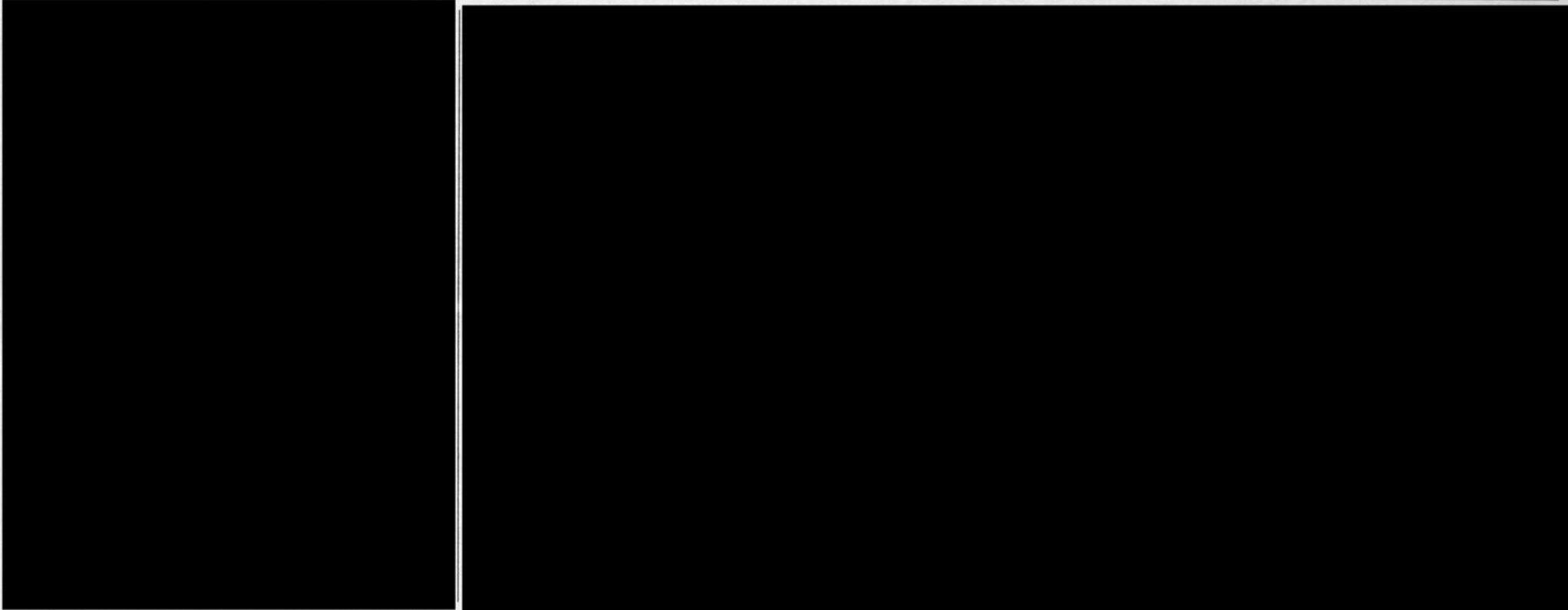
Lay offs, and food and fuel increases are bringing more families into the state's food stamp program. A March 31 article in The

New York Times (As Jobs Vanish and Prices Rise, Food Stamp use Nears Record) reported that Rhode Island saw an increase of 18 percent in the state's food stamp recipients over the last two years, to more than 84,000 as of February, or about 8.4 percent of the population.

"Clearly the economy is hurting both [Rhode Island's] poor and middle class," says Kathleen Connell, AARP State Director. "People are just tightening their belts and many are struggling to spend their money on just the essentials to make ends meet," she says.

Connell says that when people go out to eat they may now choose less costly items off the menu, or even cut down on the number of trips to their favorite local restaurant. Grocery shopping lists may well include cheaper food items, too, she says. "It remains to be seen what the winter will bring to baby boomers struggling to pay rising food costs with the expected National Grid utility increases."

Herb Weiss is a Pawtucket-based writer who covers aging, medical and health care issues. His articles have appeared in national, state and local publications. He can be reached at hweissri@aol.com.



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