

## Action Line – April, 2007

### Dearborn Federation of Teachers - Retirees Chapter

#### A Spring Invitation

Retiree Chapter members, spouses and friends have been invited to enjoy a complimentary luncheon at Oakwood Common on **May 1, 2007**. This is a unique opportunity to have a pleasant lunch with friends, receive information about Oakwood Common, ask questions about this highly regarded retirement community, and tour the facility. **Be sure to return the reservation slip attached to the flyer by the deadline, April 26, 2007.**

#### They're Moving Back

The increasing popularity of continuing care retirement facilities like Oakwood Common might be partially explained by the following information recently reported by a **New York Times** analysis of recent census data.

For the first time since the Depression more Americans 75 and older have been leaving the South than moving there. The reversal seems to be driven in part by older people who retired to the South in their 60's, but decided to return home to their children and grandchildren in the Northeast, Midwest and West after losing spouses or becoming less mobile. While the number of people 75 and older who move at all is relatively small, a survey of geographic mobility estimated that about 121,000 in that age group left the South from 2000 to 2005 and 87,000 arrived. In a comparable survey a decade earlier 57,000 left the South and 92,000 moved there. From 1995 to 2000, another census survey of migration patterns found, for the first time slightly more people 85 and older left Florida than settled there.

#### Less Bang for the Buck

It is an unwelcome fact that the United States spends more than double the average of other industrialized countries on health care with no better, and in some cases inferior, health results. The independent research arm of the

**MCKINSEY GLOBAL INSTITUTE**, a consulting firm, has issued a report that analyzes why this situation continues to exist. The following is a summary of the Institute's findings reported by the **Alliance for Retired Americans (ARA)**.

“According to a **Washington Post** item about the study, even after adjusting for wealth, population mix and higher levels of some diseases, the US spends \$477 billion more a year on health care than would be expected if it fit the spending pattern of 13 other advanced countries. That waste of money works out to be 3.6% of the nation's entire economic output, or \$1645 per person, every year. The **New York Times** economics writer, Paul Krugman, noted that a major reason for the high spending is \$98 billion a year in excessive administrative costs. US doctors high average incomes of \$274,000 for specialists and \$173,000 for general practitioners are the source of another \$58 billion of the difference each year. The high costs are not due to doctor's charges per procedure, but to how many patients they see and how many procedures they perform – a volume of business 60% higher here than elsewhere. The US also spends \$57- \$66 billion a year more for drugs than other developed countries, mostly because drug companies are able to charge, on average, 60 to 70 percent more for brand name prescription drugs. *‘The study estimates the cost of providing full medical care to all of America's uninsured at \$77 billion annually,’ said Edward Coyle, Executive Director of The Alliance for Retired Americans. The money for universal care is there, but the pot needs to be spent more wisely.*”

#### Take a Tour

No, not to Tahiti or the South of France this time but to some of the architectural treasures of the Detroit metropolitan area. These treas-

ures are houses of worship that represent an invaluable historic collection of buildings of unique architecture and design. They are often found in older ethnic neighborhoods of Detroit but also in a number of older suburban areas. These churches are irreplaceable and a rich part of the cultural heritage of our region. An easy, informative, and entertaining way of exploring these wonderful buildings is to take a tour with the **Detroit Historical Society**. The cost of tours is \$30 for Historical Society members and \$35 for guests. The tours last from 10:00 AM to 4:00 PM and begin and return to the **Detroit Historical Museum** on Woodward Ave. in Detroit. The tours are very popular and it is recommended that you make reservations well in advance. There are no tours in July or August, but there are upcoming tours to historic churches in Monroe and Grosse Ile. Complete information on tours can be found at [www.detroithistorical.org](http://www.detroithistorical.org) under "Things to do." If you take a tour, you may run into Retiree Chapter member, **Jim McConnell**, who, with his wife, **Annette**, often helps out with these tours.

### Turning 65?

If you are soon going to be 65, and you have been receiving health care benefits from Blue Cross, then it is necessary that you contact Blue Cross. Once you are 65 and come under Medicare, then you need a new card from Blue Cross that verifies that you are enrolled in **Medicare Advantage**. It will be necessary for you to fill out and sign a form that Blue Cross will send to you before they can issue you a new **Medicare Advantage** card. In the future, sending the form to those turning 65 may be automatic, but thanks to Retiree Chapter member, **Candy Gardner**, we have learned that, at the moment, it is not automatic; and anyone who has been on Blue Cross and is turning 65 is strongly advised to call Blue Cross to request any forms that should be filled out before a new card can be issued. Also, Candy has alerted us to the fact that, if you have been re-

ceiving prescriptions through Medco, they will no longer fill those prescriptions after you turn 65 if you attempt to use your old Blue Cross card. Again, you need the new **Medicare Advantage** card in order for Medco to continue to fill your prescriptions.

### Look on The Bright Side

Recent research at the **University of Colorado** indicates that older adults exhibit a better balance than young adults in the way they process emotional information from the environment. More than 150 participants viewed images determined to be positive (a bowl of chocolate ice cream or a beautiful sunset) neutral (a chair, a fork) and negative (a dead cat in the road, a car crash) Viewing images for only seconds, participants clicked a mouse to categorize these photographs while their brain reaction was monitored. It was found that younger adults pay more attention to negative information, while older adults tend to assign equal importance to emotionally positive information. Adults 55 and over didn't show a so-called negative bias. Instead, they tended to show a better balance between paying attention to both positive and negative images. **Professor Michael Kisley**, assistant professor of Psychology and conductor of the study said, *"We would like to know whether the observed change in emotional priorities with aging is automatic, unconscious change or whether it results from a conscious effort on the part of older adults to switch their world view. Determining the answer to this question has implications for the well being of seniors in general, but especially individuals who are dealing with hardship including the loss of a spouse or major health conditions including cancer or mental illness."*

### Departed Friends

We have recently been informed of the deaths of **Lorraine Vandette**, and **Dave Frye**. Both individuals were former teachers at Edsel Ford High School.