

AmacAdvantage

VOL. 3 ISSUE 1 • \$2.95

THE MAGAZINE OF THE ASSOCIATION OF MATURE AMERICAN CITIZENS

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Tips to keep your game in top form

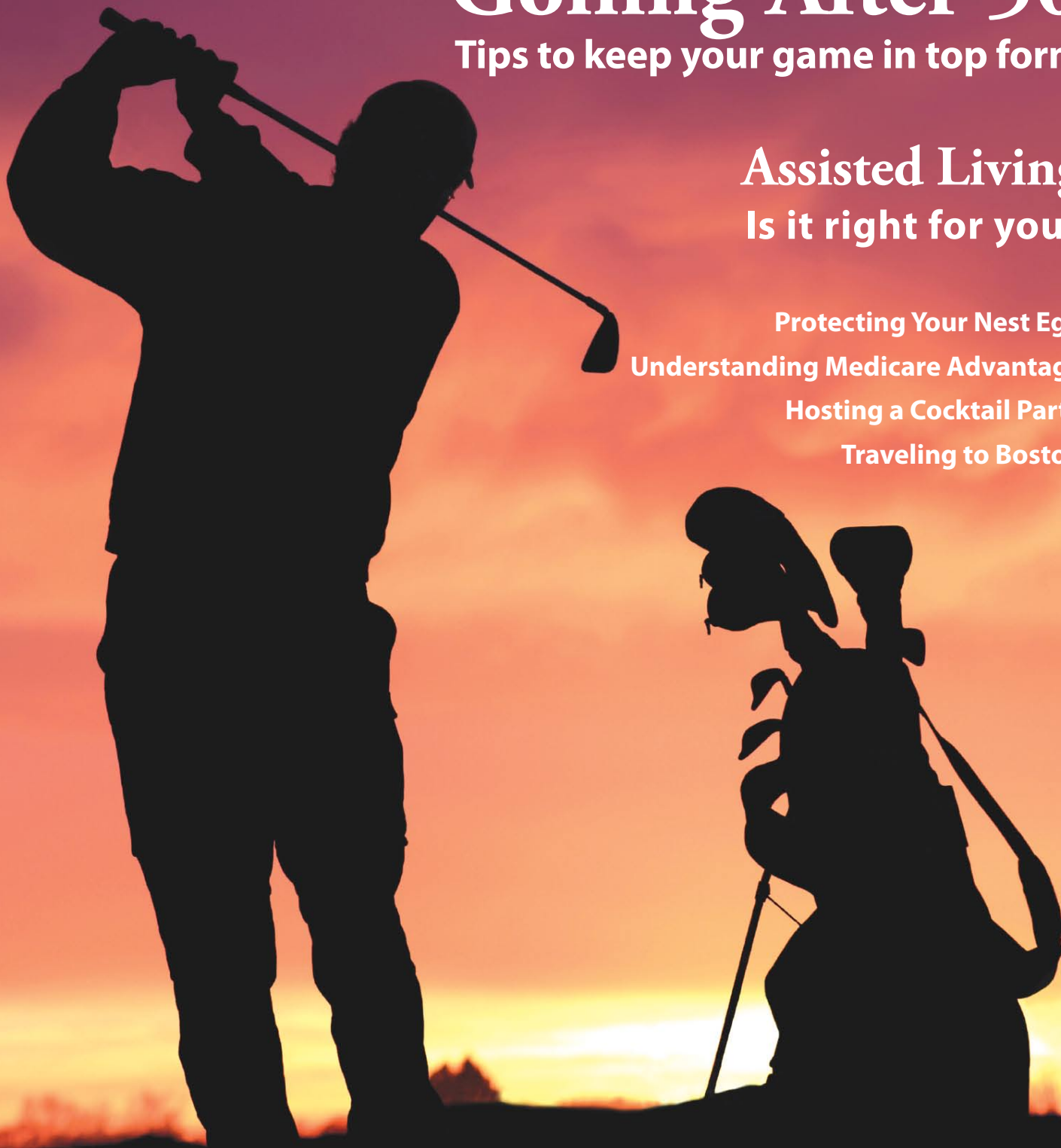
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Dear Reader,

The election is finally over and America has elected its first African-American to serve as president. That is a great milestone in our history and a credit to our democratic system. It is further proof that America is truly the land of opportunity.

We all are experiencing, in one way or the other, the negative effects of the financial crisis. In this issue we'll offer some helpful ideas to help you get through these tough times.

In our new section, "Government Watch" (page 21), we will look into some of the causes of this economic mess and make some suggestions to hopefully keep them from being repeated.

Medicare Advantage is an especially hot topic for seniors—in this issue's Health story (page 6), we'll explore some of the ins and outs of this program and see if it is possible to expand coverage and save money at the same time. But caution must be taken; before you make any changes, be sure that you find out about any pitfalls to beware of.

AMAC is a nonpartisan organization looking out for the interest of Americans 50 years of age and older. We believe in the traditional values of Faith – Family – Freedom that have made this a great country. In support of these ideals, we helped found a new organization that will take an active role in keeping our nation united and to protect us from having our way of life changed. The organization is called DoNotDivideUs.org and will focus on communicating to our elected officials how important it is to remain true to the principles established by our founding fathers. Life, Liberty, and the Pursuit of Happiness are not empty words, but the fulfillment of the American dream. As a reminder, see the "Parting Thought" on page 24 of this magazine. And please check out more about the new organization by visiting their Website at www.DoNotDivideUs.org.

Hey, you golfers out there! Read the article on page 12 about how you can continue to play golf and improve your game as you get older. Golf is one of the few games that can be enjoyed well into your 80s if you use common sense and stay in shape. You might find some useful hints that our writer has discovered. Now go out and have fun!

With best regards,

A handwritten signature in black ink that reads "Dan Weber". The signature is fluid and cursive, written in a professional but personal style.

Dan Weber

Amac Advantage

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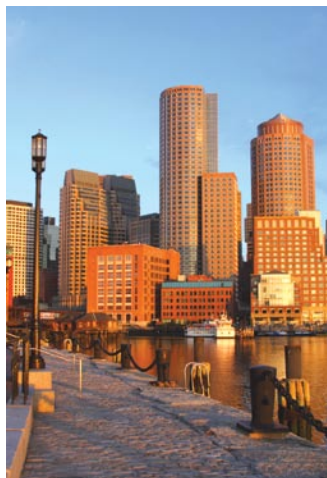


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Protecting Your Nest Egg

How to survive a recession and sleep better at night

By Vince Paolucci and Mitchell R. Zachary



You've just lost half your net worth—you don't know where the next time bomb is ticking in your portfolio and as you get older your time horizon for gaining it back is shrinking. You never thought it would be quite this stressful! Your bipartisan sleeping pattern must be similar to John McCain's; when asked how he could sleep after his election defeat, he replied that he slept just like a baby—sleep two hours, wake up and cry, sleep two hours, wake up and cry. You may be in that same situation—but all hope is not lost. Stay positive and let's examine ways that will alleviate some of those sleepless nights.

Be Properly Insured

This might be a strange inquiry when discussing financial health, but are you physically and mentally healthy? Your balance sheet may be diminishing, but it could shrink even faster if you're not adequately protected against health catastrophe. You must make sure you have sufficient life insurance to help your loved ones when you go, but more important, what would happen if you became disabled? Review your health insurance and disability policies with your trusted financial advisor to ensure that there are no holes in your coverage—including ones that could eat away at your assets.

If you're a business owner, make sure you have business-interruption insurance to cover you if you're unable to work. Have you considered long-term care insurance? The price of various levels of nursing care is rising rapidly; a stroke or some other illness could be devastating. Rather than being afraid of these scenarios, you should have these risks evaluated and implement a plan to address them. You must give yourself some peace of mind that you have protected yourself and your family in the event of a prolonged illness.

Evaluate Your Investments

What about your investments? Chances are that any investments you have made in equities are now as low as you've ever seen them. How are you ever going to get that money back? Although selling off now would trigger the recognition of losses (which for tax purposes could be carried forward and used against future gains), you might want to consider reallocating those investments differently. If you have absolutely no stomach for future losses or a flatlined stock market, you might consider investing your money in tax-exempt bonds; you can then stop worrying continuously about the stock market.

As you get older, more of your savings should be converted into conservative investment vehicles. At the same time, you must accept living with the idea of lost opportunities—you will not capitalize on the

rebound of the stock market, whenever that occurs. If you are able to be aggressive and you want to recoup lost investments, you should consider investing in stocks that are paying good dividend yields. There are many "safe" stocks that have been beaten down in price, but are still paying healthy dividends. If you know that you're getting a good dividend yield on a stock, you don't have to be as concerned about its price fluctuation because you won't be selling it in the short term. Also, dividends currently receive favorable tax treatment and are taxed at less than half the rate of interest. You should not attempt to pick these stocks out yourself; have your investment advisor provide you with a list of possibilities, then make a choice based on the research and advice. It is great to be a part of the process, but make sure an investment professional is overseeing the process to ensure greater success.

Safeguard Your Savings

In addition, it's wise to make sure your savings are protected; since the FDIC will currently insure deposits up to \$250,000 per depositor per bank insured under the government program, you may want to consider setting up accounts at different banks so your total balance in each institution does not exceed the insured limit.

There are many things in life that you can't control. There are ways that you can improve your quality of life. Whether it's exercising, leading a healthy lifestyle, or improving your home, you can control how these things are done. When it comes to your investments and financial health, this is equally true. If you can take control of your investments, insurance, and overall financial plan, you can survive a recession, keep yourself financially healthy, and sleep better at night. ★

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THINGS TO CONSIDER

- If you're still working and eligible for Social Security, do the math and figure out whether you should collect it now or not.
- Consider purchasing a life insurance policy to pay for any estate taxes.
- If you're retired and your cash flow is not sufficient to cover your home expenses, consider a reverse mortgage.

Understanding Medicare Advantage

A look at Medicare—America’s federal health-insurance program—and Medicare Advantage plans



Medicare, the United States health-insurance program created in 1965, is for people age 65 or older, people under age 65 with certain disabilities, and people any age with end-stage renal disease. Run by the Centers for Medicare and Medicaid Services (CMS, www.cms.hhs.gov), Medicare was originally signed into law on July 30th, 1965, by President Lyndon B. Johnson. President Harry S. Truman was the very first Medicare beneficiary, and President Johnson presented him with the first Medicare card.

Making Sense of Medicare Plans

Original Medicare had two parts: Part A (hospital insurance) and Part B (medical insurance for doctor visits). Original Medicare did not provide prescription-drug coverage, except for a very few special cases. Medicare Part D, which covers prescription drugs, did not go into effect until January 1, 2006; it was made possible by the passage of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003.

Medicare Advantage plans provide a way for beneficiaries to receive their A, B, and D benefits. Medicare Advantage plans are sometimes referred to as Part C, which delivers A, B, and D in one comprehensive plan.

Medicare has four parts:

- Part A (Hospital)
- Part B (Medical)
- Part C (Medicare Advantage Plans—like HMOs and PPOs)
- Part D (Medicare Prescription Drug Coverage)

About three quarters of Medicare’s 44 million beneficiaries do not have a Medicare Advantage plan and are enrolled in what is now known as “Original” Medicare, consisting of Part A (hospitalization) and Part B (doctor visits, outpatient care). As long as you or a spouse has worked for 10 or more years and has paid into Medicare via payroll deduction, there is no charge for Part A. The cost for Part B begins at \$96.40 per month—higher for singles earning more than \$85,000 a year in ’09 and couples with an income above \$170,000.

Neither Part A nor Part B pays for all of a covered person’s medical costs, due to deductibles and coinsurance, which means the covered individual must pay out of pocket for those expenses. For example, for each benefit period, a beneficiary will pay a Part A deductible of \$1,042 for a hospital stay of 1 to 60 days.

Under Part B, Original Medicare, a beneficiary must meet a yearly deductible of \$135 and is required to pay 20 percent of the Medicare-approved amount for all services covered by Part B. Beneficiaries are also required to pay an excess charge of 15 percent for services rendered by non-participating Medicare providers.

All of these costs can amount to thousands of dollars, draining a beneficiary of his or her savings or, worse yet, leaving a beneficiary with no means to pay for rising medical costs and expensive prescription drugs.

So Why Are Medicare Advantage Plans Special?

The passage of the Balanced Budget Act of 1997 allowed Medicare beneficiaries the option to receive their Medicare benefits through private health-insurance plans instead of through the original Medicare plan (Parts A and B). Originally, these plans were known as “Medicare + Choice” or “Part C” plans; however, these plans did not include prescription-drug coverage. Then, in 2003, President George W. Bush passed the Medicare Prescription Drug, Improvement, and Modernization Act. This allowed “Medicare + Choice” to add prescription-drug coverage and became known as “Medicare Advantage” plans.

Medicare Advantage plans, offered by private insurance companies, receive a payment from the government for each enrollee, and use a portion of these payments to offer supplemental benefits, thereby limiting a beneficiary’s out-of-pocket expense. For example, some Medicare Advantage plans provide insurance against catastrophic costs over \$5,000. These plans can also reduce or eliminate out-of-pocket expenses (remember, neither Part A nor Part B pays for all of a covered person’s medical costs). Through Medicare Advantage plans, the part B co-insurance and annual deductible can be reduced to \$0. Medicare Advantage plans can offer dental, vision, and other coverage and services not covered by Parts A or B.

Medicare Advantage plans are required to offer coverage that meets or exceeds the standards set by the original Medicare program. Many Medicare Advantage Plans include Part D, prescription-drug benefits, and are known as Medicare Advantage Prescription Drug plans, or MAPDs.

Unlike traditional Medicare, Medicare Advantage plans encourage preventive care and wellness. Medicare Advantage beneficiaries receive additional coverage and benefits not enjoyed by traditional Medicare beneficiaries.

However, not all Medicare Advantage plans work the same way, so it’s important to find out the rules before joining.

Who Can Join?

You can join the plan if you live in the plan’s service area, you have Medicare Part A and Part B, and you don’t have end-stage renal disease. When you join a Medicare Advantage plan, you are still in Medicare and receive all of your Part A and Part B coverage. There are some Medicare Advantage plans that cost \$0 because Medicare (the government) is paying money to the private insurance company each month on your behalf. It is important to check with your doctor and hospital to find out if they accept the plan before joining.

How and When Can I Join?

In most cases, you can join a Medicare Advantage plan only at certain times during the year. You can join when you first become eligible for Medicare (3 months before you turn 65 to 3 months after the month you turn 65) and between November 15 and December 31 each year, or between January 1 and March 31 of each year; however, you can’t join or switch to a plan with prescription-drug coverage during this time unless you already have Medicare prescription-drug coverage.

(Part D). In most cases, you must stay enrolled for that calendar year starting the date your coverage begins, except for certain situations such as moving out of your plan's service area, or if you qualify for "extra help."

When you join a Medicare Advantage plan you should have handy your Medicare card, as you will need to provide your Medicare number and the date your Part A and/or Part B coverage started.

Conclusion

For those eligible for Medicare, you must choose one of two paths: the traditional Original Medicare plan, or a federally subsidized Medicare Advantage plan. Many who do opt for the traditional Medicare also purchase a "Medigap" policy and a separate prescription-drug policy (Part D) to patch the holes in their coverage. Medicare Advantage plans give you the option of receiving Medicare benefits through a private health plan. Under most circumstances, Medicare Advantage plans will save you money while increasing your coverage.

When shopping for a plan, it is important to compare premiums, co-payments, and deductibles. Take a look at how much you'd have to contribute toward services such as hospital stays and skilled nursing care. Does the Medicare Advantage plan provide extra coverage you want that Original Medicare doesn't cover? Be sure to talk to your benefits administrator to see how your other coverage or health insurance works with Medicare. ★

FIND OUT MORE

AMAC is here to help answer your questions. To speak with a licensed representative and find out more about original Medicare and Medicare Advantage plans, contact AMAC, The Association of Mature American Citizens, at (888) AMAC-2006 or (631) 589-6675.

MEDICARE FACTS

- In 2003, Medicare accounted for almost 13 percent of the entire federal budget.
- Medicare and Medicaid, including state funding, pay 33 cents of every dollar spent on health care in the U.S.
- Currently there are 3.9 workers paying taxes into Medicare for every older American receiving service.

MEDICARE ADVANTAGE PLAN INFO

- You will still pay your Part B premium.
- You will usually pay a co-pay for services you get.
- You don't need to buy a Medigap or Medicare Supplement Policy.
- Wellness benefits (annual physicals) are usually included in the plan.
- There may be extra benefits such as vision, dental, and hearing.
- Some plans have a network of doctors.
- Some plans include Part D, prescription-drug plan benefit. (You won't need a separate Part D plan.)
- There are out-of-pocket maximums for the plan.
- They have lower co-payments and deductibles than Original Medicare (without a Medicare Supplement plan).

Types of Medicare Advantage Plans

- HMO: Health Maintenance Organization
- PPO: Preferred Provider Organization
- PFFS: Private Fee For Service

Where Can I Get More Information?

Medicare, www.medicare.gov, 1-800-MEDICARE (1-800-633-4227)
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Save on Home Heating



Did you know that the typical U.S. family spends more than \$1,600 a year on home utility bills? Unfortunately, a large portion of that energy is wasted. And electricity generated by fossil fuels for a single home puts more carbon dioxide into the air than two average cars. The good news is that there is a lot you can do to save energy and money at home.

Heating and cooling your home uses more energy and drains more energy dollars than any other system in your home. Typically, 45 percent of your utility bill goes for heating and cooling. What's more, in the United States, heating and cooling systems together emit 150 million tons of carbon dioxide into the atmosphere each year, adding to global climate change. They also generate about 12 percent of the nation's sulfur dioxide and 4 percent of the nitrogen oxides, the chief ingredients in acid rain.

No matter what kind of heating, ventilation, and air-conditioning system you have in your house, you can save money and increase your comfort by properly maintaining and upgrading your equipment. But remember, an energy-efficient furnace alone will not have

as great an impact on your energy bills as using the whole-house approach. By combining proper equipment maintenance and upgrades with appropriate insulation, air sealing, and thermostat settings, you can cut your energy use for heating and cooling, and reduce environmental emissions from 20 to 50 percent.

Heating and Cooling Tips

- Set your thermostat as low as is comfortable in winter and as high as is comfortable in summer.
- Save as much as 10 percent a year on your heating and cooling bills by simply turning your thermostat back 10 to 15 percent for 8 hours.
- Clean or replace filters on furnaces once a month or as needed.
- Clean warm-air registers, baseboard heaters, and radiators as needed; make sure they're not blocked by furniture, carpeting, or drapes.
- Bleed trapped air from hot-water radiators once or twice a season; if in doubt about how to perform this task, call a professional.
- Place heat-resistant radiator reflectors between exterior walls and the radiators.
- Turn off kitchen, bath, and other exhaust fans

within 20 minutes after you are done cooking or bathing; when replacing exhaust fans, consider installing high-efficiency, low-noise models.

- During the heating season, keep the draperies and shades on your south-facing windows open during the day to allow the sunlight to enter your home and closed at night to reduce the chill you may feel from cold windows.
- During the cooling season, keep the window coverings closed during the day to prevent solar gain.
- Check the insulation levels in your attic, exterior and basement walls, ceilings, floors, and crawl spaces.
- Check for holes or cracks around your walls, ceilings, windows, doors, light and plumbing fixtures switches, and electrical outlets that can leak air into or out of your home.
- Check for open fireplace dampers.
- Add insulation to your attic, which is one of the most cost-effective ways to make your home more comfortable year-round.
- Install storm windows over single-pane windows or replace them with double-pane windows. ★

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Hosting a Successful Cocktail Party

By Kathie Rafferty



Cocktail parties have long been a popular social gathering, but they have become especially fashionable in recent years, with a resurgence of interest in martinis and mixed drinks. They are a convenient way to celebrate holidays or special occasions with friends and family at home. In addition, they are relatively simple and inexpensive, and since party preparations are minimized, hosts can enjoy the party along with their guests. Cocktail parties are all about delicious drinks, great nibbles, and a festive atmosphere. The following tips and recipes can help in planning and executing a successful cocktail party.

Party Pointers

- Mail invitations early; at least 2 to 3 weeks in advance.
- Feel free to invite an assortment of people; due to the fluid nature of a cocktail party, this is the perfect time to invite neighbors, colleagues, old friends and new.
- Limit the party to 2 to 3 hours between 6 p.m. and 10 p.m.
- Be sure to have plenty of comfortable seating and mingling space.
- The key to a successful cocktail party is to keep people moving and mingling. Set up tables, food, and beverages in different parts of the room, so guests can snack, sip, and chat wherever they wander.
- Choose music that offers a variety of styles—jazz, blues, classical, choral, oldies, and pop.
- Plan on supplying 4 cocktail napkins and plates per person.
- Have an adequate amount of appropriate glassware on hand—wine, champagne, martini, etc.—plan on twice as many glasses as the number of guests.
- Stock up on plenty of ice—the rule of thumb is 1 pound of ice per guest.
- Outfitting an extensive bar can be time-consuming and expensive; consider limiting the offerings to one or two special featured cocktails, plus beer, wine, and soda.
- Figure that guests will consume approximately 5 drinks apiece during a 3-hour party.
- There are about ten 8-ounce glasses of soda in a 2-liter bottle. Supply one bottle of wine or one six-pack of beer for every two people.
- Offer both white and red varieties of wine, and uncork one of each in advance.
- On average, guests will consume 5 hors d'oeuvres per person per hour for the first 2 hours and 3 per person per hour for each additional hour. So, for a 3-hour party, figure on serving at least 13 hors d'oeuvres per guest.
- Prepare a variety of hors d'oeuvres—5 to 6 different kinds for a party of 25 guests, 9 to 10 if you've invited 25 to 50.
- Strive for variety in your menu; offer some foods that are served cold, which can be put out before your guests arrive, and some that are served hot and can be offered when ready throughout the party.
- Serve coffee toward the end of the evening, as a courtesy.
- And most of all, enjoy yourself! ★

Sugar & Nut Glazed Brie

- ¼ cup packed brown sugar
- ¼ cup coarsely chopped walnuts
- 1 tablespoon whiskey
- 1 14-ounce round brie
- Crackers, grapes, and/or sliced apples, as desired

In a small container or jar, combine brown sugar, walnuts, and whiskey. Cover and refrigerate for up to a week.

When ready to serve, place cheese on a large ovenproof platter. Preheat oven to 500°F and bake for 5 minutes, or until cheese is slightly soft. Sprinkle the sugar-nut mixture over the top of the cheese, return to the oven, and bake an additional 2 to 3 minutes, or until sugar is melted and cheese is heated through. Serve with crackers, and grapes or apples if desired.

Vidalia Onion Dip

- 2 Vidalia onions, coarsely chopped
- 1 cup mayonnaise
- 1 8-ounce package shredded Italian Blend cheese
- Crackers

Combine ingredients and place in a casserole dish. Preheat oven to 350°F and bake for 45 minutes, or until bubbly and golden brown. Serve with crackers.

Cosmopolitan Martini

Serves 6

- 12 ounces cranberry juice cocktail
- 6 ounces lemon-flavored vodka
- 3 tablespoons bottled sweetened lime juice
- 3 tablespoons Triple Sec
- 8 to 10 ice cubes
- 18 frozen cranberries

In a large pitcher, combine cranberry juice, vodka, lime juice, and Triple Sec. Add ice cubes, and stir to mix well. Strain into martini glasses. Garnish each serving with a few frozen cranberries.

Manhattan

Serves 1

- 2 ounces rye whiskey
- ½ ounce sweet vermouth
- 2 to 3 dashes Angostura Bitters
- 1 maraschino cherry

In a mixing glass, combine rye, sweet vermouth and Angostura Bitters. Stir well. Pour into a cocktail glass. Garnish with a cherry.

► Please share your comments with Kathie by emailing her at info@AMACBenefits.org



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GOLFING AFTER 50

Tips to help keep your game in top form

by Chris Connolly



So, you've finally reached the back nine. Congratulations.

You're over 50, you're feeling fit, and you're either thinking about taking up golf, or wondering how reaching this milestone will affect your game. Well, like so many things, golfing after 50 is all about perspective. No golfer in modern times has won a major tournament after 50—Jack Nicolas got the closest in his 46th year—so if you were thinking about finally dominating the pro tour, that's probably not going to happen. However, the good news is that golf is one of those rare sports 50-year-olds can still excel at. While you won't find too many people over the half-century mark playing tackle football or ice hockey, visit a golf course near you and you'll find plenty of folks 50 and over still having fun. So, whether you're just taking up golfing, or are looking to shave a few strokes off your average, these tips were custom made just for you.

Get Into the Senior Game

Let's be honest, while they can be fun to watch, using Tiger, Phil, and Vijay as a measuring stick for your game is probably just a shortcut to feelings of inadequacy. Look at it this way: If you were trying to learn to play basketball better you wouldn't model your game on Shaquille O'Neal's, would you? Of course not. No amount of practice is going to make you seven feet tall. And by the same token, while admiring Tiger Woods is fine, trying to emulate him off the tee probably isn't a good strategy.

Luckily, there are plenty of places where the best mature golfers in the world regularly strut their stuff. The Senior PGA Tour (www.pga.com/seniorpga/2008/) has been around since 1937 and admits only golfers over 50—and there are also organizations such as the American Seniors Golf Association (www.asgagolf.org), Senior Golfers of America (www.seniorgolfersamerica.com), and numerous local organizations that host tournaments and other social events for older golfers. The cagey vets at all these organizations are a great source of tips, tricks, and other resources.

Golf for Fitness, Fitness for Golf

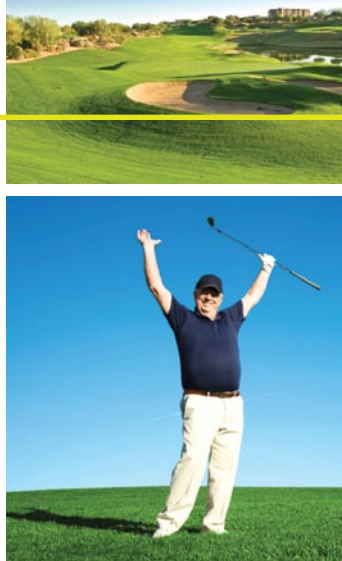
Play Smarter Not Harder

Playing golf regularly is a great way to get in shape, and, conversely, getting in shape is a great way to play better golf. If you can work in a round a day, good for you, go for it! But if time commitments and other constraints don't allow you to hit the links regularly, establishing a simple, easily-maintained fitness program will ensure that when you do get to the course, you'll make the most of your time. Speak to your doctor, or to a trainer, about developing the routine that's right for you.

Play Smarter Not Harder

One golf-specific advantage of having reduced physical capabilities is that you should be able to resist the urge to . . . well . . . be stupid. For the golfer over 50 the game is no longer about what you might be able to do—in other words, about the shots you might be able to convert. Instead, try focusing on things you know you can do and build your approach from there.

Let's say there's a sand trap on your favorite course's fourth fairway and you used to be able to clear it on about 30 percent of your tee shots. Well, now that you know you don't have the physical power to get past the trap, you can lay up safely on the near side and attack the rest of hole accordingly. Will you miss those few glory rounds when you sent the ball flying majestically into the distance? Possibly. Will you miss the 70 percent of the time you ended up hacking around in the sand? Definitely not.



Essential Stretches for the Golfer Over 50

Lumbar Rotation Stretch

The lower back injury is one of the most common for golfers over 50. Luckily, this stretch will keep you limber and active. Start by lying on the floor on your back with your legs straight. Then, bend your right knee, grasp it with your left hand and gently pull it towards the floor on the left side of your body. Count to 45 slowly while stretching your lower back then switch to the other side. This stretch helps not only the lower back but also the neck, torso and shoulders.

Neck Stretch

Golfing can expose the neck to some pretty high torque twists and turns. To prevent strain merely roll the head slowly around clockwise and counterclockwise until it feels warm and loose.

Seated Lower-Back Stretch

This is a good stretch to try in the locker room. While seated straddling a bench, bend over and slowly stretch your arms as close as possible to the floor. Then, slowly rise up, relax the shoulders and repeat, trying to get closer to the floor each time.

Lying Lower-Back and Gluteal Stretch

Simple, but very effective, this stretch will loosen up your lower back and buttocks. Lie on your back, relax your muscles and pull one knee up slowly into your chest with your hands. Breathe in and out and stretch the leg while you count to 45, then slowly lower the leg and repeat on the opposite side.

Keep Your Distance

Another way to capitalize on your newly increased resistance to far-flung golf risks is to know thyself. Now that you've given the nod to brains over brawn you must seek to become a precise and consistent golfer. Work on replicating your swing rather than increasing its power, and try to know exactly what kind of distance you get from every club in your bag. Intelligence and strategy are assets just as useful as physical power, but they require greater consistency from the golfer.

Choose the Right Club

Underclubbing is the skeleton in almost every maturing golfer's closet. In fact, we've even heard tales of some older golfers who resorted to using mislabeled clubs—the three-iron labeled a four, the five as a six, and so on—to hide their diminished power. Now, while few of us would probably go to that extreme, it's easy to imagine the ego pinch you might feel using a wood to reach a 190-yard par 3 green when all your buddies are hitting irons. Still, if age robs us of our physical strength, it does make us stronger of mind, so make it your policy to favor scorecard results over tee box bravado.

Get in Gear

Even if you can reconcile yourself to using the right club number, it won't help very much if you're using the wrong club type. Getting your equipment dialed in is extremely important for aging golfers, and improvements and innovations in golf gear have kept the game in range for people well past 50.

Older golfers who suffer from hand pain often develop a "wince" in their swing just before contact. In such cases a more flexible club or a softer grip can make a big difference. Golfers who lack flexibility

in their waist may want to try slightly longer clubs to avoid feeling cramped over the ball. And even those of us who are still playing pain-free can benefit from new golf tech—a shaft made of graphite or a similarly flexible newfangled material, for example, may increase your swing power without requiring greater strength. Check out your local pro shop and see what advancements might best benefit you.

Push Tee Time Back

Hauling off and cranking a mighty drive at the crack of dawn used to be the best part of your day. Now it's the end of your day. If it takes you a little longer to get limbered up in the morning, consider scheduling later tee times so you'll have more waking and walking hours to warm up.

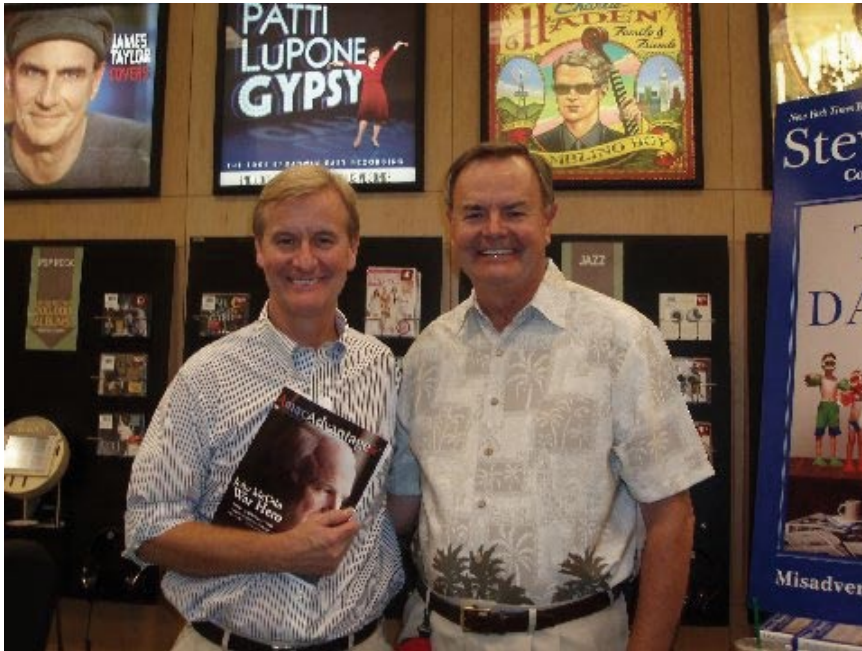
Keep Good Company

It sounds obvious, but don't play golf with jerks. If you know Phil from accounts payable is the kind of guy who goes hell bent for leather in the company picnic sack race, politely think up an excuse to decline his golf invitation. (You're taking your grandson to the circus that day, aren't you?) Avoiding golfing with people who will frustrate you or pique your competitive urges is the best way to ensure golfing remains a social outing rather than a winner-take-all steel-cage match.

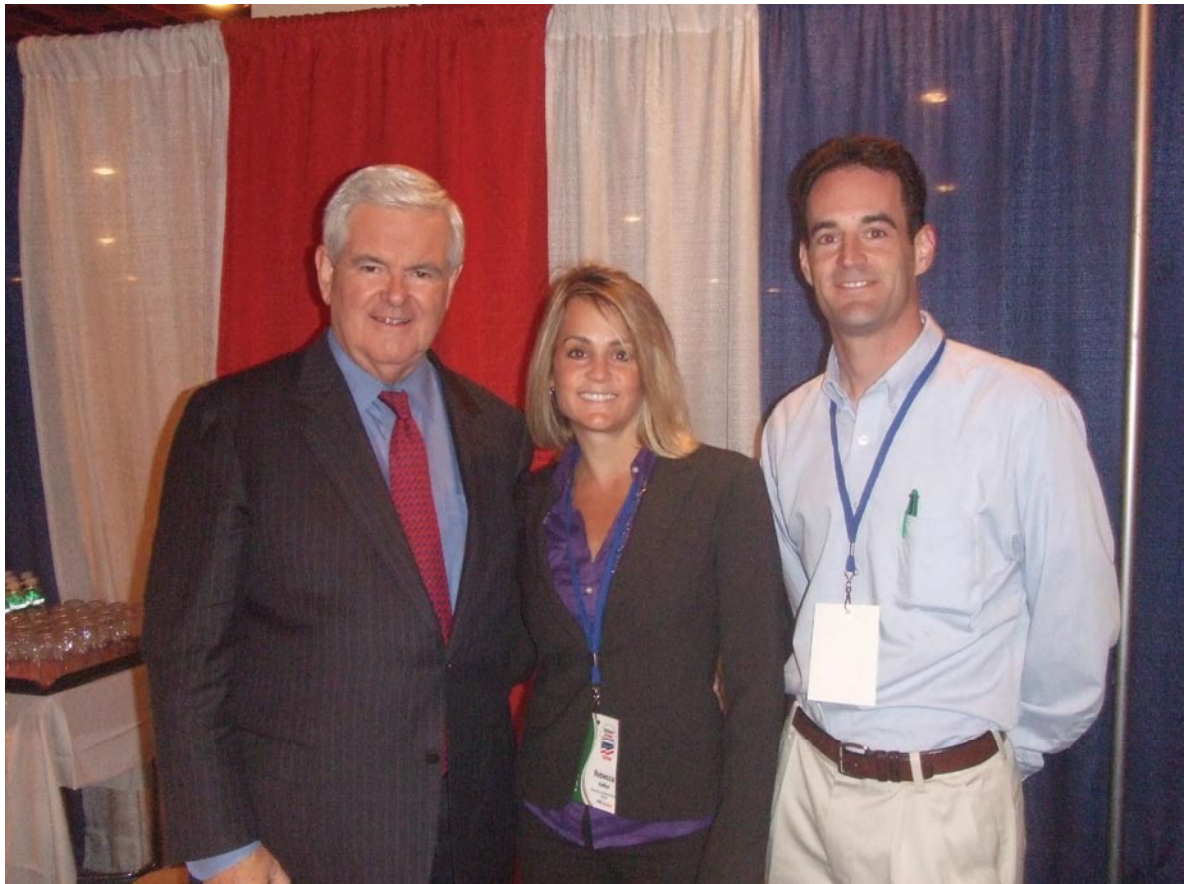
Don't Get Hurt

Injuries are never a good thing, but they're even more unwelcome for older golfers. Because we have increased injury liability and require a longer time to heal, an injury to a golfer over 50 can be the start of a slippery slope. What starts as a back strain can easily develop into a sedentary lifestyle and hours and hours on the couch watching Matlock. And no one wants that! So keep fit, use your good sense, and stay on the course! ★

AMAC in Action



Dan Weber (right) President of AMAC introduces AMAC to Steve Doocy (left) co-host of *Fox & Friends* on the Fox News Channel.



AMAC associates Rebecca Keiffert and Dave Weber had a chance to meet with former speaker Newt Gingrich at the Value Voters Summit in Washington, D.C.

Assisted Living: Is It Right For You?

What you should know about the fastest-growing sector of long-term health care

By Rachel Rose

Be honest. Does the term “assisted living” conjure up thoughts of sterile white walls, cramped hospital-like rooms, and a forfeiture of your independence and autonomy? If so, you’re not alone. Industry experts say most people confuse assisted living with institutionalized nursing-home care, which—according to the Kaiser Family Foundation—a large majority of Americans consider abusive and inhumane.

But the truth is, today’s assisted-living communities are just the opposite. In fact, they’re as comfortable and homey as they can get—offering everything from private, apartment-style living options to luxury, resortlike amenities and services. More important, they encourage as much self-sufficiency as possible, allowing residents to make their own choices about their day-to-day activities. “I think the big fear for [seniors] when they go to a place like an assisted-living community is that they basically give up their rights to make decisions and [their] independence, which is not the case,” says Paul Williams, director of government relations for the Assisted Living Federation of America (ALFA). “What we tell people is, this is your home, and we’re providing services that you need.”

What is Assisted Living?

In general, the philosophy of assisted living is that it helps you to take care of yourself, rather than having a facility taking over control of your care. It’s a good option for people who, due to aging, disease, or disability, cannot fully perform everyday physical activities on their own, but who do not require 24-hour nursing care. For example, assisted living may help you eat, dress, take your medication, bathe, use the bathroom, and/or get around, but you maintain full control over your daily routine, health decisions, and social activities.

Assisted living facilities may also provide three meals a day, house-

keeping, laundry and linen services, 24-hour emergency call systems, transportation, and basic health-related services. However, since assisted living facilities are licensed and regulated by state governments, specific services and requirements for admission can vary greatly from state to state.

Trends in Services and Amenities

The assisted-living industry has experienced explosive growth since the late 1980s and early 1990s, nearly doubling in size and scope in response to the rising aging population. (Today, approximately 975,000 Americans reside in assisted-living facilities, according to the National Center for Assisted Living.) With that growth came changes in market demands and, subsequently, changes to the facilities themselves. “As we’ve had more seniors reaching the ages of 75-plus, who have had a fairly successful lifetime and have earned and saved and have a reasonable [amount] of assets, they’re demanding more services and amenities, and so the marketplace is reacting,” says Steve Maag, director of assisted living and continuing care at the American Association of Homes and Services for the Aging. Some of those services and amenities include:

- State-of-the-art fitness and wellness centers
- Computers and internet access
- Craft and woodworking shops
- Game rooms
- Fine dining
- Larger living spaces
- On-site movie theaters, symphonies, and orchestras
- On-site hair salons
- College courses and other academic programs

“It’s amazing to watch people realize, ‘Oh, this is an incredibly active lifestyle!” says Ellie Hall Minnis, director of development and community relations at Longview (www.ithacarelongview.com), an assisted-living facility in Ithaca, N.Y., which offers its residents the chance to attend classes at nearby Ithaca College as part of an ongoing inter-generational learning partnership. Residents also have access to the college’s facilities and admission to campus events.

At Atria Plainview (www.atriaseniorliving.com) on Long Island, N.Y., residents can take advantage of a 24-hour café, a haircutter and barber shop, a fitness center, book clubs, and other perks and special services. In New York City, residents of the Hallmark of Battery Park City (www.brookdaleliving.com/hallmark-battery-park-city.aspx) can enjoy a heated, indoor swimming pool and an arts-and-crafts studio, as well as a whole calendar of other activities designed specifically for assisted-living residents. And seniors at Pine Hill at Kimball Farms (www.kimballfarms.org), in Lenox, Mass., can benefit from daily exercise classes, a spacious community room, and a wide variety of daily recreational programs.

“We’re either bringing the activities to them, or we’re making sure we can take them to all these events and cultural activities that they don’t [want to] give up when they come to our communities,” says AFLA’s Williams.

Assisted Living, Independent Living, and Continuing-Care Retirement Communities

Many assisted-living facilities operate in conjunction with other senior-living developments, including independent living communities and Continuing Care Retirement Communities (CCRCs). This can be an ideal arrangement for couples who have different need levels, but who wish to live together or in very close proximity to each other.

Independent living is for seniors in good mental and physical health who require no assistance with their daily activities but who would like to enjoy the benefits, services, and amenities associated with a retirement community.

CCRCs offer any combination of independent living, assisted living, dementia care, and skilled nursing services—often on one campus. As

you age and your needs increase, you have the option of moving into other parts of the campus that meet those specific healthcare needs. In order to join, however, you must often purchase a condominium on the premises and be able to prove that you’re fully independent.

“[Seniors] are making their decision to move to these campuses knowing that the availability of care on the campus will be there for them in the future,” says Roger Thiele, director of product line management at Brookdale Senior Living (www.brookdaleliving.com), the nation’s largest owner and operator of senior-living communities throughout the United States. Brookdale owns Freedom Pointe at The Villages (www.brookdaleliving.com/freedom-pointe-at-the-villages.aspx), in The Villages, Fla., an upscale CCRC that, once it opens later this year, will offer luxury condominiums and a skilled nursing center on a campus that already offers assisted living.

It’s a similar arrangement at the chic LaPosada (www.laposada-lifecare.com), in Palm Beach Gardens, Fla., where independent seniors can purchase high-end villas on a larger retirement campus. “It’s really like a senior resort,” says Judy Heffernan, assistant vice president of sales and marketing. “And if the seniors’ needs progress, we can transition them to the health-care center. It’s right on the same campus.”

An Ounce of Prevention is Worth a Pound of Cure

While no one wants to imagine a lifestyle without the ability to eat or use the bathroom alone, the reality is that life can take some unexpected turns—particularly as you age. And while it’s true that you may never need assisted-living services, experts say it’s in your best interest to start planning for them anyway.

Although fees for assisted living are typically all-inclusive (meaning they cover rent, meals, services, and amenities), the rental rates can range anywhere from \$2,500 to upwards of \$6,000 per month. They can be even more expensive, too, depending on your level of needs and services. In general, CCRCs tend to be most expensive and often require entry fees in addition to monthly rental fees.

By taking a proactive approach and planning for the “what ifs” of the future, you can protect your assets, and also ensure that you age in comfort, safety, and security. ★

One Way to Plan: Long-Term Care Insurance

What it is:

Long Term Care (LTC) insurance covers “custodial” care, which involves supervising and/or assisting a person with everyday activities on a regular, full-time basis.

Why it’s important:

- Government assistance for assisted living is very limited. In fact, 85 percent of residents pay for their care out-of-pocket. (Source: ALFA)
- Last year, the average annual cost for assisted living was \$29,700 in Florida and \$35,400 in New York State. (Source: Genworth Financial)
- Purchasing LTC insurance can protect your liquid assets and prevent you from depleting your nest egg. “The money you can invest in a policy today is going to save a tremendous amount of personal resources,” says Paul Williams of ALFA.

When to buy:

- If you’re 50 or older, now is the time.
- The older you are, the higher the premiums.

- If you wait too long, you may be too old to qualify.
- Rates at inception increase annually.

Costs:

- Costs vary depending on age, health, marital status, and type and duration of policy.
- Last year, the average healthy, married 55-year-old paid \$709 per year for a three-year benefit period, while the average healthy, single 55-year-old paid \$1,095 per year. (Source: American Association for Long-Term Care Insurance)

What it covers:

Newer policies can cover anything from in-home care to assisted living or skilled nursing. Independent living is not covered.

For more information:

- American Association for Long-Term Care Insurance, www.aaltci.org
- The Association of Mature American Citizens (AMAC), info@amacbenefits.org, (888) 262-2006, or www.amac.us
- Assisted Living Federation of America, www.alfa.org
- American Association of Homes and Services for the Aging, www.ahsa.org

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Boston

Discover something for everyone in this historic New England metropolis

As one of the oldest cities in America, Boston has long been a popular destination. Founded in 1630, this city is rich in history while offering all the amenities of a modern cultural center. There's something for everyone in this New England metropolis brimming with wonderful neighborhoods to explore, fine dining, museums, sports, and other attractions. In fact, more than 12 million visitors explore the city annually, and for good reason.

Living History

As the state capital and largest city in the commonwealth of Massachusetts, Boston is also one of the most historic landmark locales in the nation. Puritan colonists founded the city on September 17, 1630, and a number of notable events occurred here in the 18th century, including the Boston Tea Party, the battles of Bunker Hill and the Siege of Boston, the Boston Massacre, and, of course, Paul Revere's famous Midnight Ride to warn citizens of invading British troops prior to the battles of Lexington and Concord during the American Revolution.

Boston later became a major shipping port and manufacturing center, exporting fish, salt, tobacco, and rum among other goods, while factories, tanneries, and mills proliferated, making it one of the wealthiest areas of the nation after the Revolution. It was chartered as a city in 1822, and became home to a massive wave of European immigrants during the decades that followed.

Lively Neighborhoods

There are 21 distinct neighborhoods within the city limits of Boston, celebrating cultures from across the globe. Many of the ethnically diverse neighborhoods established centuries ago still persist today, including most notably the North End, dominated by Italians, the Irish enclave of South Boston, and Chinatown, an area first settled in the 1880s that's nestled between Downtown Crossing and the South End.

The city features a mélange of charming brownstone-lined streets mixed with modern design that spans all the styles progressing through the centuries. Some of the areas worth exploring on foot are Beacon Hill—the smallest and most historic area, featuring lovely old Federal-style brick buildings, grand townhouses, and a treasure trove of antiques shops and cafes; the Financial District, where old architecture melds with modern high-rises; and the Back Bay, where you'll find many prominent landmarks including Copley Square, Newberry Street's fine boutiques, the Boston Public Library, and the John Hancock Tower and the Prudential Center—the two tallest buildings in the region.

Also not to be missed are Faneuil Hall, a 250-year-old marketplace housing a massive food hall, shops, and restaurants; Boston Common,

the city's oldest park, which is adjacent to the Boston Public Garden; and the Esplanade, a park picturesquely located along the Charles River.

Education Abounds

The first public school in America was started here—the Boston Latin School, founded in 1635—as well as the first college, Harvard University, founded in the charming neighborhood of Cambridge in 1636. Today, the city is home to dozens of renowned institutions of higher education, including Massachusetts Institute of Technology, Boston University, Berklee School of Music, Boston College, Northeastern University, and Emerson College, to name a few.

Cultural Attractions

Any arts enthusiast will find Boston a mecca of cultural entertainment. The city is home to several theaters, including the famed Boston Opera House, the Citi Performing Arts Center, the Cutler Majestic and Orpheum Theatres. Among the performing arts to enjoy are the Boston Pops, the Boston Symphony Orchestra, the Boston Ballet, and the Boston Lyric Opera Company.

There are dozens of museums and attractions to explore, especially along the Freedom Trail, which is delineated by a path of red bricks. Not to miss are the Museum of Fine Arts, the Museum of Science, the Institute of Contemporary Art, the Boston Children's Museum, and the New England Aquarium, which is located along the water's edge.

Sports aficionados should head to Fenway Park, home of the Red Sox; the city also boasts the NBA 2008 champion Celtics, the acclaimed Bruins ice-hockey team, and the New England Patriots, who have won three Superbowl titles in the past decade, as well as national soccer and lacrosse clubs, so there are no shortage of games to catch.

Fine Dining

No matter what you're in the mood for, you'll find it among the many establishments throughout the city. There's literally every type of cuisine in any price range; so whether you head to the North End for authentic Italian food, to Chinatown for Asian fare, to a traditional pub in the East End, or any of the many neighborhood hot spots, the selection will not disappoint. New England is known for its seafood, of course, and there are nearly 200 places you can dine on the local catch, including the flagship Legal Seafoods, located on the waterfront just steps from Quincy Market.

Easily reachable by car, rail, or air, Boston is the ideal destination for the best cultural attractions of a big city within a network of quaint historic neighborhoods. ★

FREE (OR NEARLY FREE) THINGS TO DO IN BOSTON

Tour the State House

Tours last approximately 30 to 45 minutes and include an overview of the history and architecture of the State Capitol. Hours: Weekdays from 10 a.m. to 4 p.m. Closed on weekends and holidays. Admission: Free

Climb Bunker Hill Monument

Climb the 294 steps to the top of the Monument for great views of Boston.

Hours: 9 a.m. to 5 p.m. Monument closes to climbing at 4:30 p.m. Admission: Free

Ride the Swan Boats

The Swan Boats' drivers paddle passengers around the Public Garden Lagoon for a 15-minute peaceful cruise. Hours: 10 a.m. to 5 p.m., June through Labor Day. Admission: Adults \$2.75, Children \$1.50 (age 2 to 15 years), Seniors \$2

Walk the Freedom Trail

The Trail, marked by a red line, takes the visitor to 16 historic sites and covers two and a half centuries of America's most significant past. You can take a self-guided tour or one of the many tours available through the National Park Service.

Visit the Museum of Fine Arts

With approximately 450,000 objects in the collection, there's always something new on view. No general admission fee required on Wednesdays from 4 p.m. to 9:45 p.m.

Tour the USS Constitution

USS Constitution is the oldest commissioned warship afloat in the world.

Hours: Tuesday to Sunday, 10 a.m. to 5:50 p.m. Free guided tours every 30 minutes; last tour starts at 4:30.

See a Movie or Concert at the Hatch Shell

The Hatch Shell, on the Charles River Esplanade, features free outdoor events throughout

the summer including Boston Pops concerts, 4th of July fireworks, movies, and music.

Visit the Museum of African American History

This museum is dedicated to preserving, conserving, and accurately interpreting the contributions of African Americans in New England from the Colonial period through the 19th century. Admission: \$1 after 5 p.m. on Fridays.

Tour the Library

Free tours of the nation's first public library highlight the architecture of Charles Follen McKim and Philip Johnson, as well as the many works of famed sculptors and painters.

Check Out the Street Performers at Faneuil Hall Marketplace

Experience a festival every day! Faneuil Hall Marketplace features jugglers, clowns, magicians, mimes, and musicians.

Visit The Institute of Contemporary Art, Boston

Enjoy the stimulation of contemporary culture and the excitement of a revitalized waterfront area. No general admission fee required every Thursday from 5 p.m. to 9 p.m.

Ride the Ferry

Take the ferry from Long Wharf to the Charleston Navy yard to visit the USS Constitution for \$1.70 each way.

Take the Kids to the Children's Museum

Boston Children's Museum is proud to partner with Target to present Target \$1 Friday Nights. Held every Friday evening from 5 p.m. to 9 p.m., when families can enjoy the entire museum for \$1.

Source: www.cityofboston.gov

TRAVEL INFO

Massachusetts Office of Travel and Tourism, (800) 227-MASS, www.massvacation.com
Greater Boston Convention & Visitors Bureau, (888) SEE BOSTON, www.bostonusa.com

Don't miss your
chance to
SAVE on your
auto insurance
(see page 4)

ASSOCIATION OF MATURE AMERICAN CITIZENS CALENDAR OF EVENTS

LONG TERM CARE AND YOU

Long-term care is not just for seniors. It affects the entire family. The senior population is growing rapidly, and it's vital to learn how to prepare for life-changing events.

How will you be affected? Learn what is covered and what is not. Find out what you need to do.

This informative, educational workshop will be sponsored by the Association of Mature American Citizens Center.

DATE: Tuesdays – February 10th, March 31st, and April 28th

LOCATION: AMAC CENTER, 5 Orville Drive, Suite 400, Bohemia, NY 11716

TIME: 1:00 p.m.

ADMISSION: Free

TICKETS: Call (631) 589-6675 to reserve seats or for more information

DEFENSIVE DRIVER CLASS

Join us for a class on defensive driving offered at a special reduced rate of \$20. The 6-hour class will reduce your auto insurance costs and keep you up-to-date on proper driving techniques and laws in New York.

This informative, educational workshop will be sponsored by the Association of Mature American Citizens Center.

DATE: Tuesdays – February 24th, March 10th, and May 5th

LOCATION: AMAC CENTER, 5 Orville Drive, Suite 400, Bohemia, NY 11716

TIME: 11:00 a.m.

ADMISSION: \$20

TICKETS: Call (631) 589-6675 to reserve seats or for more information

THE A, B, C & D's OF MEDICARE

With the major concern for every senior being health care, this session is designed to help seniors become more familiar with the different parts of Medicare and the features of each. Each part of Medicare has specific benefits. Learn what is covered . . . and what is not. Learn how you can take advantage of the benefits you are entitled to.

This informative, educational workshop will be sponsored by the Association of Mature American Citizens Center.

DATE: Tuesdays – January 20th, February 17th, March 17th, and April 14th

LOCATION: AMAC CENTER, 5 Orville Drive, Suite 400, Bohemia, NY 11716

TIME: 1:00 p.m.

ADMISSION: Free

TICKETS: Call (631) 589-6675 to reserve seats or for more information



LEGAL ISSUES AFFECTING THE SENIOR POPULATION

Legal issues arise for seniors and they do not always know where to turn for these concerns. This workshop discusses various legal topics including wills, living wills, health-care proxies, and durable powers of attorney. We will explore how they can get the guidance they need for their concerns.

Also to be discussed is "Identity Theft and You." Anyone can fall victim to the fastest-growing crime in America today. This seminar educates seniors on how to protect themselves from identity theft.

This informative, educational workshop will be sponsored by the Association of Mature American Citizens Center.

DATE: Tuesdays – February 3rd, March 3rd, and April 7th

LOCATION: AMAC CENTER, 5 Orville Drive, Suite 400, Bohemia, NY 11716

TIME: 1:00 p.m.

ADMISSION: Free

TICKETS: Call (631) 589-6675 to reserve seats or for more information

ARTHRITIS & YOU

As many as one in three adults in the United States currently suffer from chronic joint symptoms or arthritis. Become familiar with arthritis, learn ways to cope with the pain, and be informed about Medicare-approved programs that can help you with this condition.

Dr. Edward S. Rubin, M.D., Board Certified pain medicine and anesthesia specialist, will be providing educational information to the public at this event.

This informative, educational workshop will be sponsored by the Association of Mature American Citizens Center.

DATE: Tuesdays – January 27th, March 24th, and April 21st

LOCATION: AMAC CENTER, 5 Orville Drive, Suite 400, Bohemia, NY 11716

TIME: 2:00 p.m.

ADMISSION: Free

TICKETS: Call (631) 589-6675 to reserve seats or for more information

Solutions from page 23

C	T	R	O	C	H	E	S	P	A	M	R	U	N	
R	U	S	H	E	R	O	R	E	O	E	G	O		
A	S	T	A	R	I	S	B	O	R	N	F	A	N	
U	S	E	O	C	A	P	Y	T	H	O	N	S		
M	E	A	D	A	C	H	E	H	O	R	D	E		
A	T	L	A	S	E	L	M	G	M	A	N			
				M	E	T	A	L	L	I	C	E	N	S
A	M	A	N	C	A	L	L	E	D	H	O	R	S	E
P	O	T	S	I	L	U	R	I	A	N				
I	N	O	N	L	E	V	R	U	S	K	S			
A	G	N	E	S	R	A	S	P	S	E	R	A		
R	O	A	D	H	O	G	K	E	Y	M	A	N		
I	L	L	A	M	E	R	I	C	A	N	P	I	E	
A	I	L	R	E	N	O	A	L	E	R	T	S		
N	A	Y	I	N	S	T	N	E	W	E	S	T		

3	6	8	7	5	1	4	2	9
7	5	4	3	2	9	6	8	1
2	1	9	8	4	6	5	3	7
6	8	2	5	1	4	9	7	3
1	3	7	9	6	8	2	4	5
4	9	5	2	7	3	1	6	8
9	7	1	6	8	2	3	5	4
8	4	6	1	3	5	7	9	2
5	2	3	4	9	7	8	1	6

Do you have questions about your Medicare Benefits?

The Association of Mature American Citizens (AMAC) is here to help you with any questions you have about Medicare. For questions about Medicare, Parts A (Hospital), B (Doctor), and D (Drugs) call AMAC at (888) 262-2006 or (631) 589-6675 to speak with a Senior Consultant. Contact AMAC to see if you qualify for greater health-care benefits and additional savings.

Did You Know?

Who Donates More to Charitable Organizations, Liberals or Conservatives? The Answer May Surprise You . . .

According to a recent book entitled *Who Really Cares: The Surprising Truth About Compassionate Conservatism* (Basis Books, 2007), by Arthur C. Brooks, churchgoing conservatives are twice as likely to donate money to charities. Even more surprising is the amount they give. Per Brooks, conservatives give more than 50 times the amount donated by non-churchgoing liberals to charity. If you include the amounts conservatives give to their place of worship, they out-give the liberals 100 times over.

Perhaps this explains why people self-described as liberals believe in government redistributing income between those well-off and those not so well-off. Does anyone see a little guilt in this?

Vice President-Elect Joseph Biden, a person with a liberal voting record, is reported to have earned more than 2 million dollars in the last 10 years and to have donated only \$3,600 to charity during that time.

Americans Support Traditional Marriage

Three states had issues on the ballot this past November concerning the definition of marriage. Pro-marriage forces scored wins in all three. In Florida, voters had to have more than 60 percent of the votes cast in order to pass a constitutional amendment supporting traditional marriage. It appears voters crossed every racial, age, religious, and party line in the process. Arizona also voted overwhelmingly in favor of firming their constitution, with more than 57 percent of the vote.

California surprised some by voting 61 percent to 36 percent for Barack Obama, yet still voted in the majority to guarantee a marriage is between a man and a woman. After the vote, demonstrations by angry homosexuals invaded churches, demanding the churches change their stance on the position. A grandmother who was carrying a cross to show her feelings had the cross knocked from her hands and stomped on.

In reply to the demonstrations, several of the church members asked the protesters to respect their right to practice their religion and to honor the democratic process.

A Super Discovery in Appalachia

For some time it's been known that the Appalachian Mountain basin contains natural gas in what is called the Marcellus shale formation, which runs from New York to Virginia. Estimates of the reserves of this gas ran up to 14 trillion cubic feet. In 2007, two gas companies announced that they found a new reservoir 8,000 feet below ground, and they began extracting it in commercial amounts. Geologists estimate it may contain as much as 500 trillion cubic feet. That started a scramble to lease the drilling rights to these reserves.

With current U.S. consumption of natural gas at around 23 trillion cubic feet, this reserve could help supply our energy needs for many years. However, it won't be easy as the gas is not easily retrieved. Drills must operate horizontally to fracture the rock and release the gas. Plus, huge amounts of water are needed to start a well, and this water, which brings up chemicals with the gas, will need to be treated to prevent harming the environment. New York State has issued a temporary ban until the environmental concerns can be answered. Assuming a sound solution is found, this is good news at a time when good news in the economy is needed. ★

GOVERNMENT WATCH

By Fido, the government watchdog

This section is devoted to keeping an eye on government. Please notify us at info@amacbenefits.org if you find any areas of government abuse or excess and we will report on it. AMAC will, depending on the issue, propose specific action to be taken to correct the problem that is discussed.

The National Debt

The national debt keeps on growing. It is now up to 10.6 trillion dollars! That adds up to nearly \$35,000 for every single one of us, including the kids. It is a national disgrace and will be getting worse now that the government has promised billions more to bail out our faltering economy—first investment banks, then regular banks, then insurance companies, and now regular businesses like the auto companies. Everyone gets their share, and all at the taxpayers' expense. You know you are in trouble when the interest on your debt starts becoming one of your biggest expenses. The U.S. government's interest payments alone are fast approaching 10 percent of our total budget. Adding insult to injury, the interest portion of our budget is the fastest-growing item in the budget.

Yes, we can blame it on the politicians, but we are the ones who elect them. We can't resist when they promise us free medical care, college tuition, and other aid. Both candidates running for president in the last election promised they would give us various programs. But both failed to tell us where the money would come from to pay for their programs. In truth, we will wind up paying for it in the end.

The AMAC solution to the national debt is to create a special reserve fund. Just as we have a strategic oil reserve to be used for national emergencies, we should have a National Financial Reserve Fund. Once the Reserve Fund reaches a specific size, a constitutional amendment should be passed to mandate a balanced budget. Many states have such laws and they seem to work just fine.

The Financial Crisis

The present financial crisis has three main causes: Failed government policy, failure of the financial rating agencies, and failure on the part of management to properly run their businesses. There were two government policies that caused much of the damage. The first act was to force banks to provide loans for people who could not afford them. The second was to change the way CEOs could get compensated. In an effort to control what was thought to be excessive bonuses, companies had to demonstrate that the CEO had increased the performance of the company in order to qualify for bonuses. This put pressure on the CEO to find ways to increase profit and stock value, even if it meant taking on more risk.

The financial rating agencies, Standard and Poor's, Moody's, and Fitch were all guilty of misclassifying the packages of subprime mortgages. These mortgage obligations and their derivatives were given ratings indicating they were of a better quality than they actually were. In fact, they should have been classed as junk bonds. It appears the rating agencies were afraid that if they rated the investment packages lower they would lose business to other rating companies, since the rating agencies are paid by the companies they rate! Lastly, the management of the companies involved all knew or should have known that they were involved in pure speculation—not sound business practice. Unfortunately, driven by greed or fear, they failed to do anything to stop the charade. This is especially true of the top management of Fannie Mae and Freddie Mac, who are supposed to have been reviewed by the Congress.

The AMAC solution is to change the laws on forcing banks to grant loans to folks who can't pay them. Change the laws, using common sense, to allow companies to grant compensation to executives, but only under strict guidelines set up by the board of directors of each company. And to have the Department of the Treasury review the practice of the rating agencies so this is never allowed to happen again. Finally, a change in the tax code should be passed to allow corporations to have a tax-sheltered contingency fund available to be used by the corporation during difficult economic periods. ★

Does God still speak to us in dreams?

By Brother Juniper

Since ancient times, dreams and their meanings have always been a mystery. When the Jews were living in ancient Egypt, Joseph came to the attention of the Pharaoh as one who could interpret dreams. The advice Joseph gave was for the Pharaoh to store grain for the seven good years of crops to feed the people during the seven bad years that were to follow. The Pharaoh listened and as a result, Joseph became one of the most influential leaders in Egypt.

When King Nebuchadnezzar was troubled with dreams it was Daniel who could explain the dreams to the King. In another instance, Saint Joseph was warned in a dream to take Jesus and Mary and flee to Egypt after being warned in a dream.

Dreams are mentioned more than 60 times in the King James Bible. Sometimes angels spoke to people, other times it was God himself who communicated with the use of dreams.

Does God still speak to us in dreams? A recent story about Dr. Stojan Adasevic, an abortion doctor in Serbia, may answer that question.

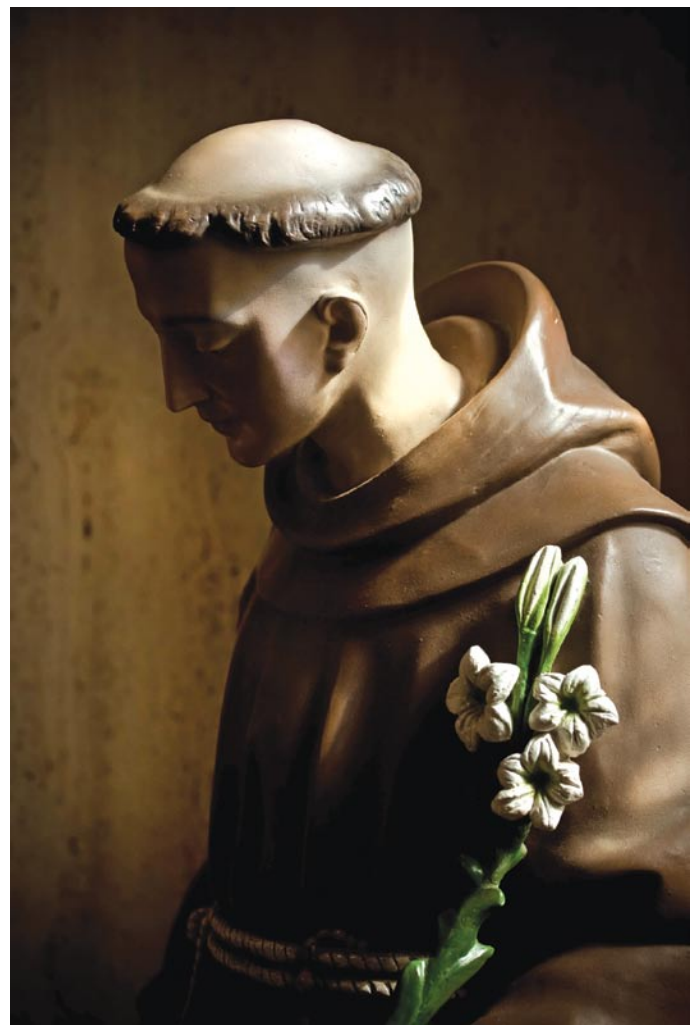
According to an article published in the Spanish Daily *La Razon*, Dr. Adasevic, now the most important pro-life leader in Serbia, had performed more than 48,000 abortions, sometimes as many as 35 in a day. For 26 years he followed the medical textbooks of the Communist regime which said abortion was simply the removal of a blob of tissue. Even after ultrasounds allowed the fetus to be seen in the 1980's he didn't change his thinking.

Then he began to have dreams.

Adasevic said he dreamed about a beautiful field full of children and young people from four to 24 years of age, who were playing and laughing. They ran away from him in fear. A man dressed in black and white stared at him in silence. The dreams became nightmares as they were repeated and he would wake up in a cold sweat.

One night he asked the man in black and white who he was. "My name is Thomas Aquinas," the man in the dream said. Adasevic had never heard of the name of the Dominican saint. It was not a part of his education in communist schools.

"Why don't you ask me who these children are?" St. Thomas asked Adasevic in his dream. "They are the ones you killed in your abortions," the Dominican saint told him. Adasevic awoke in amazement and decided not to perform any more abortions. However that same day a cousin came to him to ask him to perform an abortion on his four-months-pregnant girlfriend. She had



already undergone eight previous abortions, something not unusual in the Soviet bloc countries. He agreed to do the abortion and as he removed parts of the fetus, the unborn baby's heart came out still beating. It was then Adasevic realized he had killed a human being.

Adasevic informed the hospital he would no longer perform abortions, becoming the first doctor in Communist Yugoslavia to do so. As a result they cut his pay in half, fired his daughter from her job, and did not allow his son to enter the university. After years of suffering pressure, he was about to give up when he had another dream about St. Thomas. In that dream, the saint told him "you are my good friend, keep going." Adasevic became a prominent pro-life activist. He was able to get Yugoslav television to air the film "The Silent Scream," by Doctor Bernard Nathanson.

Dr. Adasevic has told his story to magazines and newspapers throughout Eastern Europe. He has since returned to his Orthodox faith and has studied the writings of St. Thomas Aquinas . . . all because of his dreams.

In Acts 2:17 it is written "And it shall come to pass in the last days, saith God, I will pour out of my spirit upon all flesh: and your sons and your daughters shall prophesy, and your young men shall see visions and your old men shall dream dreams." ★

See www.lifesitenews.com and www.catholicnewsagency.com

CROSSWORD

"Off to the Movies"

By Cindy LaFleur, edited by Myles Mellor

1	2	3	4	5	6		7	8	9	10		11	12	13
14							15					16		
17							18					19		
20				21				22				23		
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29			30			31		32		33				
			34		35	36				37		38		
39	40	41									42			
43				44										
45			46		47				48		49	50	51	
52				53		54		55	56		57			
58					59			60		61		62		
63				64			65				66			
67				68					69					
70				71						72				

Across

1. Mother's little helper
7. E commercial, perhaps
11. Vie for office
14. Football player
15. Sundae topper, perhaps
16. "I" problem
17. Garland and Streisand film
19. Cooling device
20. For some purpose
21. Andes tuber
22. Old World constrictors
24. "Beowulf" beverage
26. Head problem
28. Multitude
29. Shouldered the world
31. Freddy's street
33. F.B.I. operative
34. Lustrous, of color
38. Coast Guard rank (abbr.)
39. Elliot Silverstein or Irvin Kershner film
43. Lobster catcher
44. 'Age of invertebrates'
45. Knowing, as a secret
47. Bulgarian coin
48. Sweetened biscuits
52. Moorehead of "Bewitched"
54. Harsh grating sound
57. Fluids
58. Pig of the highway
60. E or G, e.g.
62. "Family ____"
63. Bedridden
64. Don McLean song
67. Afflict
68. Ashcroft's predecessor
69. Advisories
70. No way
71. Of the present month
72. Just out

Down

1. Shock to the body
2. Yellowish brown
3. Bony
4. When doubled, a dance
5. 1992 Dustin Hoffman film
6. "All My Children" vixen
7. Blubber
8. Boat mover
9. Ethereal
10. Twelfth of a year
11. Political change maker
12. E. African natives
13. Balderdash
18. Amniotic ____
23. Monopolize
25. Angry outburst
27. "Heck" of a aka
30. Jiffs
32. Calf-length skirt
35. Detective, at times
36. Dust and pollens
37. Blacken
39. Bee keeper
40. Landlocked land of China
41. Keyless quality
42. Responsibility
46. "20,000 Leagues" harpooner ____ Land
49. Musical direction
50. Asian snakes
51. Most sensible
53. Emmy-winning puppeteer, Lewis
55. Schuss, e.g.
56. Nut
59. Black cat, maybe
61. Its motto is "Lux et veritas"
65. Decompose
66. "What's ____?"

► Find more Crossword puzzles at www.themecrosswords.com

SENIOR JOKE OF THE MONTH

"Diamonds"

By George Vourderis
Queens, New York

Bill was carrying a small gift-wrapped package when he met Doug at the mall.

Doug asked what Bill's wife wanted for her birthday, and Bill said she asked for "anything with diamonds."

So he bought her a deck of cards.

SHARE YOUR JOKE!

Please submit your joke by emailing info@amacbenefits.org or mailing to Joke of the Month, c/o AMAC Senior Services of New York, 5 Orville Drive, Suite 400, Bohemia, NY 11716. Your joke may be featured in our next magazine!

SUDOKU

	6		7		1		2	
7								1
		9	8		6	5		
	8		5	1	4		7	
	3						4	
	9		2	7	3		6	
		1	6		2	3		
8								2
	2		4		7		1	

► Find more Sudoku puzzles at www.sudoku-puzzles.net

“A wise and frugal government, which shall restrain men from injuring one another, which shall leave them otherwise free to regulate their own pursuits of industry and improvement, and shall not take from the mouth of labor the bread it has earned. This is the sum of good government.”

— Thomas Jefferson

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