Seniors Are Living Longer With More Disability-Free Years

Persistent increases in US life expectancy are widely recognized. But if we’re living longer, what’s also important is whether those additional years of life are healthy years.

A 65-year-old American today can expect to live to about age 84—or 1 year and 4 months longer than a 65-year-old in the early 1990s, according to a new study by the National Bureau of Economic Research.* But there was a bigger increase—1 year and 10 months—in the time the elderly enjoy being free of disabling medical conditions that limit their quality of life.

The researchers, a team of economists and biostatisticians at Harvard,** pinpointed two conditions that are the dominant reasons the elderly are remaining healthier longer: dramatic declines in cardiovascular conditions in the form of heart disease and stroke and improved vision, which allows seniors to remain independent and active.

The study used medical data from a Medicare survey that asked a wide range of questions about the respondents’ ability to function and perform basic tasks. The researchers found a decline in the share of seniors reporting they have some sort of disability—to about 42 percent currently—and most of this decline occurred during the final months or years of a person’s life.

They also tried to identify the primary reasons for the health improvements, though they were cautious about these results. Heart attacks and strokes are major causes of death in this country. But cardiovascular disease is being treated aggressively—with statins, beta-blockers, even low-dose aspirin—and the treatments might have reduced mortality and the prevalence of heart attacks.

The reason behind the dramatic improvements in vision might be the... Continued on page 2

INSIDE THIS ISSUE
Registration for December holiday events

HURA Holiday Luncheon at the Oakley Country Club (p. 7)
The Christmas Revels at Sanders Theatre (p. 5) with a substantial HURA discount.
Discounted Tickets Still Available for Retirees

Just because they no longer work at the University, retirees don’t have to give up the benefits of Outings & Innings for themselves, family, and friends.

For existing accounts at O&I, be sure to update them with current contact information. To set up a new account, go to outingsandinnings.harvard.edu, click on the MY ACCOUNT tab, and subscribe to the E-List to keep current about what is coming and going at Outings & Innings. Call O&I at 617-496-2229 to manually reset forgotten passwords.

Many movie vouchers are valid nationwide and have no expiration date. Museum passes save up to 60 percent on entrance fees. Also save on many area performing arts events through O&I.

Remember that Harvard IDs admit one free at the Institute of Contemporary Art.

O&I recently moved from its Holyoke St. location in the Smith Family Center (Holyoke Center) to 41R Brattle St., just beyond the Harvest Restaurant.

Seniors Are Living Longer

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rising number of cataract surgeries, which allow seniors to remain active and perhaps extend their working lives and the number of years they can drive a car.

Medical advances, the study concluded, are “likely responsible for a significant part of the cardiovascular and vision-related extension of healthy life.”


** Michael Chernew, Professor of Health Care Policy; David M. Cutler, Professor of Applied Economics; Kaushik Ghosh, NBER Economist; and Mary Beth Landrum, Professor of Health Care Policy.
The Fall Reception is becoming a HURA tradition. This year on September 22, a bright, warm, early fall day, about 90 HURA members and their guests gathered at the Faculty Club to meet and greet. The event was advertised as a time to “join your friends and colleagues for a relaxed gathering with pastries and hors d’oeuvres, music by a student group, and brief remarks of welcome...”

Have you ever noticed at such receptions that everyone seems to be having a wonderful time, glass of wine in hand or a cup of tea—chatting with friends, and then the tap-tap-tap on the microphone brings the event to a halt from which it never recovers from the “words of welcome” or a speech? In a bold move this year we skipped both and just let the event take its own course.

Later when people began to leave, many went out of their way to tell members of the Board what a wonderful time they had.

The student string trio added a note of elegance to the event—and there was nothing amateurish about their playing. The quality of the finger food and pastries made the event even more special. And the Faculty Club, as usual, was its own draw.
Thanksgiving Day Origins Are in America’s Earliest History

Various days of thanksgiving in the New World have been recorded as early as 1578 in Newfoundland and in the area that would become Texas in 1598. The Berkeley Plantation on the James River in Virginia claims a day of thanksgiving in 1619, two years before the feast held by the Massachusetts pilgrims in 1621. And there was another in Florida about this time.

The first recorded day of thanksgiving in today’s New England occurred on August 9, 1607, in Phippsburg, Maine, by colonists who had arrived on The Gift of God and the Mary and John under the leadership of George Popham. They had landed at St. George’s Island “gyvinge God thanks for our happy meetinge & safe aryval into the country.” This was a one-time event because in the late summer of 1608, on the pinnacle, Virginia of Sagadahoc, the ones who had survived the harsh winter, packed up and headed back home.

Nearly two centuries later, President George Washington proclaimed that November 26, 1789, should be a national day of thanksgiving for the adoption of the Constitution. But this, like its predecessors, was a one-time event. It did, nonetheless, set the stage for national proclamations of thanksgiving.

Our current Thanksgiving Day dates to President Abraham Lincoln’s time. On October 3, 1863, he proclaimed an annual holiday on the fourth Thursday in November, to be a national day of thanksgiving. In his time, days of thanksgiving were days of fasting and prayer.

Sarah Josepha Hale, a 74-year-old magazine editor, had written a letter to Lincoln on September 28, 1863, urging him to have the “day of our annual Thanksgiving made a National and fixed Union Festival.” She explained, “You may have observed that, for some years past, there has been an increasing interest felt in our land to have the Thanksgiving held on the same day, in all the States; it now needs National recognition and authoritative fixation, only, to become permanently an American custom and institution.”

He did that, but over time, just as Armistice Day (the celebration of the end of World War I) lost its significance and was transformed into a generic Veterans Day, Lincoln’s day of thanksgiving also lost its relevance. To preserve the substance of the celebration, a tradition grew up—mostly in the public schools—linking our national day of thanksgiving to the feast at Plimouth Plantation, when pilgrims and Indians gathered in the fall of 1621 to celebrate the harvest and the newcomers’ survival through the first difficult year in the New World.

That feast was described by Edward Winslow in a letter to an acquaintance in England:

“Our harvest being gotten in, our Governor sent four men on fowling, that we might after a more special manner rejoice together, after we had gathered the fruit of our labours; they foure in one day killed as much fowle, as with a little help beside, served the Company almost a weeke, at which time amongst other recreations, we exercised our arms, many of the Indians coming amongst us, and amongst the rest their greatest King Massasoit, with some nintie men, whom for three days we entertained and feasted, and they went out and killed five Deere, which they brought to the Plantation and bestowed on our Governor, and upon the Captaine and others. And although it be not always so plentiful, as it was at this time with us, yet by the goodness of God, we are so farre from want, that we often wish you partakers of our plentie.”

You will notice that the word “thanksgiving” does not appear in Winslow’s letter. What he describes is a harvest feast. According to information provided to visitors to Plimoth Plantation today, it is believed that the Puritans (most, but not all were Puritan) would never have shared a religious feast with the heathen native Americans. Winslow records that the heathen and the Puritan did sit down together, however, for a feast.

Regardless of your views, HURA wishes you a Happy Thanksgiving, or as one anxious native, who recently crossed Malcolm’s back yard, put it, “Gobble, gobble!”

*Probably the first ocean-going ship built in the New World. A replica is currently being built in a shed on the banks of the Kennebec River in Bath, Maine, using original types of construction methods and materials.

Go to www.mfship.org/
THE CHRISTMAS REVELS
An Acadian-Cajun Celebration of the Winter Solstice
Sunday, December 11, 2016 • 5:30 PM
Harvard Sanders Theatre
$35 per ticket

celebrate the holidays at the 46th annual Christmas Revels!
A holiday tradition for more than four decades, The Christmas Revels is a joyful theatrical celebration of the winter solstice that travels the world each year showcasing cultural traditions, including music, dance, folktales and rituals. Not just a “show”, The Christmas Revels is filled with audience participation—a Revels hallmark. There are plenty of carols for all to sing!

This year’s Revels begins in Acadia and follows the trail of the original French immigrants who settled on the Canadian border but were later forced south by the British to a new home along the bayous of Louisiana. Through these difficult times their spirit endured. Filled with toe-tapping fiddle tunes, lilting Cajun two steps, gorgeous anthems, and familiar Revels touchstones like the Sussex Mummers Carol and Lord of the Dance, this will surely be a Christmas Revels to remember!

DEADLINE
Wednesday, November 25
or until all tickets are claimed.
There are no refunds for cancellations after the deadline.
Checks are deposited after the event.
HURA Members and one guest each, $35.

SEND REGISTRATION FORM with check payable to HURA and a self-addressed, stamped envelope to Carleen Farrell, 38 Ronald Road, Arlington, MA 02474.
carleen.farrell@gmail.com, 617-285-9390
Parking at Broadway Garage.

HURA member name ____________________________________________________________
Address ________________________________________________________________________
Email ___________________________ Telephone ___________________________
Guest name (one) ___________________________ Amount Enclosed ________________
Medical Expense Deductions for 2016 Tax Returns

There is a temporary exemption for individuals age 65 and older until Dec. 31, 2016. They may continue to deduct total medical expenses that exceed 7.5 percent of their adjusted gross income (AGI) through tax year 2016. If they are married and only one spouse is age 65 or older, they may both still deduct at the 7.5 percent rate. All others can deduct only expenses that exceed 10 percent of AGI.

Most people who itemize their tax deductions don’t have enough medical expenses to claim. However, they may overlook some qualified expenses they can include.

Typical expenses to deduct

Medicare B premiums: $121.80 per month in 2016 for about 70% of subscribers. Those in higher income brackets paid from $243.60 to $389.80 per month, depending upon their income levels. For most people this premium is deducted from their Social Security checks and may be overlooked as a deduction.

Medicare D premiums are covered by the plan premium if the AGI is $85,00 or less. For those with AGI’s above $85,000, the monthly premium varies from $12.70 to $72.90.

Supplemental Health Insurance premiums, such as BC/BS Medex, Harvard Pilgrim Medicare Enhance, or Tufts Medicare Preferred HMO.

Long-term care insurance premiums

Prescription drugs and insulin expenses that are not covered by Medicare D or other plans; but not over-the-counter drugs.

Fees to doctors, dentists, surgeons, chiropractors, psychiatrists, psychologists, and nontraditional medical practitioners, such as acupuncturists, that are not covered by insurance.

Out-of-pocket costs associated with travel to and from medical appointments, including but not limited to $0.23 per mile by personal car, fees for parking, bus, taxi, ambulance, and tolls.

Other payments for false teeth, reading or prescription eyeglasses or contact lenses, hearing aids, crutches, wheelchairs; for guide dogs for the blind or deaf; and for subscriptions to some medical newsletters and journals.

Additional information about medical expenses that can be deducted are described in detail at www.IRS.gov and in IRS Publication 502.

Harvard Human Resources has reported the passing of the following HURA members. Those who were former members of the Board of Directors are highlighted.

Frank Benson; William Lane Bruce; John J. Cavanaugh; Rita O. Corkery; Alan E. Erickson,* HURA President 1995-1997, Past President 1997-2000; June A. Erickson; Michael Fitzgerald; Gertrude A. Keenan, HURA Steering Committee 1986-1990, Secretary 1990-1993; Louise C. Kozlowski; Raymond D. Lum; Paul C. Martin; Thomas F. Mitchell; Christopher D. Reed; Jane W. Shakespeare, HURA Director 1991-1996; and Angela B. Thompson.

* See obituary in May/June HURA News.
HARVARD UNIVERSITY RETIREES ASSOCIATION INVITES YOU TO

A Gala Holiday Luncheon

Friday, December 2, 2016

Oakley Country Club • 410 Belmont St., Watertown, MA

Social Hour: 11:30 a.m. Luncheon: 12:30 p.m.
Cash Bar and Free Non-Alcoholic Fruit Punch

OPEN SEATING

Entertainment

BENJAMIN SEARS & BRADFORD CONNER
Sears and Conner are Producing Directors of American Classics and are founding members of the Boston Association of Cabaret Artists (BACA), an organization promoting awareness and performance of cabaret in the Boston area. www.benandbrad.com

Menu

Baby Spinach Salad w/Granny Smith Apples, Dried Cranberries, Bleu Cheese, Chopped Egg w/Balsamic Vinaigrette

Baked Haddock with Ritz Crumbs
Roast Sliced Sirloin, Chef’s Choice Gravy
Vegetarian Entrée, Upon Request

Whipped Sweet Potato with Julienne Vegetable Medley
Ice Cream Profiterole with Chocolate Sauce

Deadline

Wednesday, November 23

There are no refunds for cancellations after the deadline.
No acknowledgement of this registration will be sent. Checks are deposited after the event.

HURA Members $30 • One guest at $35
Send registration form with check payable to HURA to Diantha Brown, 257 High Street, Newburyport, MA 01950
Questions, call 978-465-2262

Free parking is available at the Club.
For directions go to http://www.oakleycountryclub.org.

Please Bring an unwrapped gift or toy

Remember disadvantaged Boston and Cambridge children by bringing an unwrapped gift of toys, books, art supplies, games, stuffed animals, hats & mittens, or gift certificates. Students from Harvard’s Phillips Brooks House will distribute your gifts during the holiday season.

Member name ___________________________________________ Entrée choice __________________________

Telephone __________________________ Email _______________________________________________________

Guest name (one) ___________________________ Entrée choice __________________________

Amount enclosed ($30 per member, $35 per guest) $________

Wish to sit at a Get-Acquainted Table? Yes_______ No _______
Mystery writer speaks of writing and her life in Greece

On Tuesday, October 11, HURA hosted an afternoon conversation with mystery writer, Leta Serafim. The program was held in the Phillips Brooks House living room and was attended by twenty-four enthusiastic retirees. Together with the author, there was a lively and interesting conversation about Ms. Serafim’s writings, the writing of mystery novels, and her life in Greece.

Ms. Serafim is the author of the “Greek Islands Mystery Series”: The Devil Takes Half, When the Devil’s Idle, and From the Devil’s Farm.

From left to right are Philip Serafim, Leta Serafim, HURA Secretary Dolores Mullin, and Margaret Carayannopoulos, who organized the event.