



## Top 5 Budget Printers

Farnoosh Torabi  
Friday, May 27, 2011

When it comes to printers, the secret to spending smart is not fixating on price tags alone. Experts say low sticker prices usually indicate higher ink replacement costs. "It's really important to look at the price of the ink cartridge and do some research on the page yield and the cost per page to figure out what you're really paying for [every time you print]," says Melissa Riofrio, senior editor at [PC World](http://PCWorld.com). "In general any printer under \$100 and especially any printer under \$80 is going to have really expensive ink," she says.

With Riofrio's help, we picked five value printers, ranging between \$100 and \$150, offering both solid performance and low ink costs.

### The Canon Pixma iP4820

Price: \$100

While a \$100 printer is often a bad sign of high ink replacement costs, this Canon model is an exception. It is a simple, color inkjet printer — no bells or whistles — but its ink does go a long way. If you're only printing in black, a \$16 ink cartridge should print 341 pages, which comes to about 4.7 cents per page. "It's just a win-win. It's very hard to find a win-win in the \$100 range," says Riofrio.

### Epson Stylus NX625 All-in-One Printer

Price: \$130

This fast, wireless ink jet printer works lets you print, scan and copy. It works well for a small office. Ink costs are also very economical; the extra-high-yield black ink cartridge rounds out to 3 cents per page. You can also print on both sides of the page.

### Epson WorkForce 520 All-in-One-Printer

Price: \$130

Like the Epson Stylus above, this model is super-fast and designed for the small office environment to handle high volume printing. You'll also pay very little to print. The standard black ink cartridge costs a little more than \$15 and lasts 550 pages, equaling 2.8 cents per page.

### The HP Officejet 6000 Wireless

Price: \$120

PC World calls this HP model a "small-office bargain," thanks to solid performance, rich features, including a 250-sheet input tray and low ink costs relative to its sticker price. Replacing the standard black ink in this printer will cost about 4.8 cents per page.

### HP Officejet 6500A Plus e-All-in-One

Price: \$150 with \$50 instant rebate from HP

Riofrio calls this HP Officejet model a "good all-around machine." It has decent speed, print quality and an

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automatic document feeder that's great for high volume printing or faxing. High-yield black ink cartridges cost \$32 and last for about 1,200 pages, totaling 2.7 cents per page.

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## Small diet changes that go a long way

### 6 Simple Diet Game-Changers

By Paula Spencer, Caring.com  
Tue, May 24, 2011

Modifying your diet to "eat healthfully" doesn't require dramatic changes. In fact, it may only call for some minor tweaks. Certain small changes serve up huge, lifelong benefits that can help you lose weight, ward off disease, and feel more upbeat and energetic all day long.

"It's all about self-care," says [Beth Reardon](#) of Duke Integrative Medicine and Caring.com's senior food and [nutrition](#) editor. "You have to ask, 'Am I worth a little extra effort to think about what I'm putting in my body?' You -- and the body that you rely on -- deserve nothing less."

Start with these six simple diet game-changers:

#### **1. Add more fat -- healthy fat -- to your diet.**

**Why?** Many adults, especially baby boomers, have been brainwashed into thinking [fats](#) equa

l calories and should be avoided. But the body needs fat to function. (After all, 60 percent of the brain is fat.) Not all fat is alike, and not all fat calories -- researchers increasingly believe -- are alike either. "The body metabolizes some fats better than others," Reardon says.

Healthy fats include those found in many nuts, seeds, avocado, extra-virgin olive oil, and canola oil. "Eating nuts and avocados doesn't make you fat -- but *not* eating them might," Reardon says. Unlike calories from saturated (bad) fats, healthy fat calories are essential to the body's metabolism. They keep you performing well, and they satisfy hunger better.

**How?** Use extra-virgin olive oil and canola for much of your cooking. Don't be shy about adding a small amount of olive oil, with flavored vinegar, if it makes it taste better and encourages you to eat more salad. (Another bonus: This type of dressing delivers less [sodium](#) and sugar than processed bottled dressings.) Mash avocado and spread it on your sandwich in place of mayonnaise. Snack on raw almonds, pumpkin seeds, pistachios, and walnuts -- four kinds of nuts and seeds with great lipid-lowering ability -- or add them as toppings or ingredients to cereal, vegetable dishes, or foods.

**Tip:** Buy a flaxseed grinder (or coffee grinder) and add freshly-ground flaxseed to anything from cereal and baked goods to vegetables and smoothies. Flax is a rich source of heart-healthy omega-3 fatty acids as well as antioxidants and fiber, and it's been shown to reduce "bad" LDL cholesterol. Because whole flaxseed tends to be less well used by the body, grinding the seeds before use provides more benefit.

#### **2. Instead of sugary beverages, drink more water and green tea.**



**Why?** Water is sugar-free, junk-free, and guilt-free. Juice and soda, in contrast, contain unproductive calories (150 calories per cup of grape juice, 150 in a regular 12-ounce can of soda) made up mostly of sugar and few nutrients.

Don't fool yourself with diet sodas and sugar-free juices, either. They may have few or no calories, but the artificial sweeteners in them work in the body the same way sugary drinks do: They cause the brain to signal to the pancreas that "sweets are coming!" This causes the pancreas to start pumping insulin. Insulin, in turn, triggers carbohydrate cravings and fatigue. "It's a cheating game," says Reardon, "that backfires on us."

Drinks like soda and juice are also habit-forming. The brain tends to associate them with certain foods (chips, fries, hamburgers) or with expecting to eat at certain times. What's more, liquid calories take up stomach space, making us less likely to eat more satisfying and nutrient-rich foods, so overall nutrition suffers.

Water is less filling and hydrates the body, flushing out toxins, transporting nutrients, and keeping tissues such as the nose and mouth moist and better able to defend against viruses.

**How?** Aim for 48 ounces of water a day (that's six eight-ounce glasses), plus two to four cups of antioxidant-rich green or white tea (as a better-for-you coffee replacement). To build the water-drinking habit, pour glasses of water when you set the table, and set out a carafe for easy refills. Get in the habit of carrying a portable water bottle with you throughout the day. Whenever you would ordinarily reach for another drink, pour water instead. Reach for water whenever you're thirsty and after activity that makes you sweat.

**Tip:** "I drop a flavored white- or green-tea bag, like mandarin orange, into my water bottle as a quick, amazing-tasting alternative to hot brewed tea," Reardon says. "You get the antioxidant benefits of tea without the additives, calories, or artificial flavorings of mixes like Propel or Crystal Lite." The polyphenols in green tea also have mild metabolism-boosting properties.

### **3. Sample an alternative whole grain once a week.**

**Why?** Whole grains are a critical part of a plant-based diet because they provide essential B vitamins and fiber. But Americans tend to be overly dependent on simple grains, usually white wheat, as well as white rice and white potatoes. "We tend to fall into habits and serve what our mothers did, but there's a huge world of whole grain variety out there," Reardon says.

Greater grain variety exposes the body to more nutrients and makes it easier to hit the targeted 45 grams per day of fiber adults need. (Most Americans eat a paltry 15 grams a day.) Another potential plus to weaning from wheat: undiagnosed celiac disease, a wheat intolerance caused by the body's inability to absorb gluten. The rates of celiac disease have increased 400 percent since the 1950s, according to a 2009 Mayo Clinic study in the journal *Gastroenterology*. And for every case diagnosed, there are thought to be 30 others not yet detected.

**How?** Start once a week by swapping out your usual white potatoes, white rice, or white bread with a serving of a new-to-you wheat alternative. Quinoa (pronounced "keen-wa," it cooks like rice), for example, which is a grain-like plant, contains up to 50 percent more protein than many grains, as well as higher fat, calcium, and B vitamins. Other options include millet, barley, spelt, amaranth, wheat berries, buckwheat, and wild rice. Even food superstores, like Target, often now stock these wheat alternatives.

**Tip:** If you're nervous about cooking an unfamiliar grain, look for semiprepared mixes or ready-made dishes. (Reardon's local Whole Foods sells a quinoa mixed with pumpkin, pomegranate, and pine nuts, for example.) "Packaged mixes are higher in sodium but a good alternative if you're paralyzed by fear of failure," she says.

#### **4. Eat breakfast -- and not just any old breakfast. A solid one!**

**Why?** Many people postpone the first meal of the day as long as possible because they're convinced that once they start eating, they can't stop. "The reason they can't stop once they get going isn't that they've eaten but *what* they've eaten," Reardon says. "If you just grab a bagel or a piece of fruit, it's a simple carb that's burned quickly, and you're soon ravenous with a need to feed a glucose low." This sets you up for a roller-coaster of blood-sugar highs and lows all day.

By eating a more complex breakfast soon after you get up, however, your body actually remains sated longer -- and you'll ultimately eat less.

**How?** Break your overnight fast within an hour of awakening with a balance of four items: a slow-burning whole grain (oatmeal, muesli, whole-grain English muffin, whole-grain cereal), some protein (yogurt, low-fat milk, tofu with scrambled eggs, nut butter, fish, lean meat), healthy fat (almond butter, cashew butter, nuts, ground flaxseed, canola oil -- found in some cereals), and a fruit/vegetable (raisins, frozen berries, grapefruit half, grilled vegetables, banana).

Avoid two food categories that contain most "classic" American breakfast foods:

- Simple carbs (frozen waffle, pastry, muffins, sugary cereal, pancakes made with white flour, breakfast bars)
- Fatty foods high in saturated fats (fried eggs and bacon, cheesy omelets, bagels with cream cheese, fast-food breakfast sandwiches)

**Tip:** For an easy, sustaining, one-bowl solution, microwave plain oatmeal (not flavored) and low-fat milk with walnuts or almonds and dried fruit (apricots, dates, raisins, etc.). Add ground flaxseed and top with fresh berries, a little cinnamon, and you're good to go. Even better: Make a batch to get you through a few days; refrigerate and heat up individual servings day by day.

#### **5. Sub the sandwich.**

**Why?** "Most American are inclined to think of lunch as two pieces of bread and a filling," Reardon says. Too often, this bread is a simple-carb, processed white wheat -- and the filling tends to be fatty meats and cheeses. Net result: a midday waste of calories. Better: Move away from the stereotype sandwich for lunch.

**How?** Most other cultures don't rely on sandwiches for lunch, Reardon says. Instead, they eat what we traditionally consider "breakfast food" (whole-grain cereal with yogurt and fruit, eggs) or "dinner food" (fish, brown rice with veggies, soup, yesterday's leftovers).

No microwave available to heat up a meal? Pack a salad topped with canned salmon, chickpeas, tuna, or deli turkey. Roll up veggies and low-fat cheese in a whole-grain tortilla. Munch fruit and nuts.

**Tip:** Go to a recipe finder such as [epicurious.com](http://epicurious.com) to experiment with new dishes built around whole grains, soy protein (tempeh and tofu, for example), or squashes or other vegetables. Pay attention to the recipe reviews to find ones that match your tastes and prep-time preferences. Making enough to brown-bag for lunch saves money -- and spares the stressing over "what will I eat?" that too often leads to quick, calorie-stuffed, nutrient-hungry choices.

#### **6. Put your proteins into rotation.**

**Why?** Americans eat too much protein, on average, and too much of it comes from animal sources. A meat-heavy diet is linked to a higher risk of heart disease and cancer. Better: a diet that's primarily plant-based. That's why introducing more vegetarian meals, ideally three to four times a week, is an easy way to boost overall nutrition -- and save money.

**How?** Shoot for a mix like this: Red meat once a week, poultry one to two times a week, seafood or vegetarian three to four times a week. Eventually, your goal should be to have red meat twice a month or less.

**Tip:** Train yourself to think of protein as a side dish to the vegetables and grains, not as a main dish. Thomas Jefferson recommended reserving meat for a flavoring -- a "condiment for the vegetables," Michael Pollan writes in *In Defense of Food*.

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## AP NewsBreak: Taxpayer identity theft is soaring

### AP NewsBreak: IRS grappling with soaring taxpayer identity theft; sharply up from 2008 to 2010



Larry Margasak, Associated Press, On Wednesday June 1, 2011, 4:02 pm EDT

WASHINGTON (AP) -- Imagine filing your tax return and learning that someone else got your refund. With your name and Social Security number, no less.

The IRS is grappling with a nearly five-fold increase in taxpayer identity theft between 2008 and 2010, a Government Accountability Office official plans to tell a House hearing Thursday. There were 248,357 incidents in 2010, compared to 51,702 in 2008.

The GAO findings, obtained by The Associated Press, don't begin to describe the pain for a first-time victim, who must wait for a refund while the IRS sorts out which return is real and which is a fraud.

Many identity thieves don't get prosecuted, according James White, director of strategic issues for the GAO..

"IRS officials told us that IRS pursues criminal investigations of suspected identity thieves in only a small number of cases," White says in testimony prepared for a House Oversight and Government Reform subcommittee.

He said that in the 2010 fiscal year, the IRS criminal investigations division initiated just over 4,700 investigations of all types -- far less than the identity theft cases alone.

"We want to know why this problem is apparently getting much worse," said Rep. Todd Platts, R-Pa., chairman of the subcommittee. "By bringing these issues to the public as quickly as possible, the committee hopes to give citizens the necessary information so they can protect themselves from such identity theft."

IRS Commissioner Douglas Shulman, in his prepared statement, defended the criminal investigation record. He said his criminal division concentrates on schemes of national scope and added that 95 percent of those prosecuted for refund-related identity theft go to prison.

Tax identity thieves typically submit returns for refunds early in the filing season. The legitimate taxpayer usually files later, and only then learns from the IRS that two returns were filed using the same Social Security number.

Some thieves steal a name and Social Security number to obtain a job. The employer will report the thief's wage information to the IRS, as would the legitimate taxpayer's employer. The victim then would receive an unwelcome IRS notice that he or she failed to report everything that was earned. The victim would then need to work with the tax agency to sort things out.

Shulman said the IRS can significantly increase its protection after someone has been victimized the first time. One victim, LaVonda Rae Thompson, 52, of York, Pa., plans to tell the committee about what she calls "my nightmare."

She had to make rounds of calls to the IRS and other government agencies, sometimes repeating the same information. She spoke on the phone with an IRS employee she described as "the most rude and discourteous person I have ever spoken with in my life."

She was told her refund would take 16 weeks to six months.

She closed her bank accounts and opened new ones. She ordered new checks. She placed a 90-day alert on her credit reports. She often has to show her IRS identity theft affidavit.

"You may not be able to know how stressful this has been," she said in her statement. "I can't sleep. I wonder what the person will do next as far as trying to get credit cards or anything in my name."



Tax form 14039, the IRS Identity Theft Affidavit, allows the agency to mark an account to identify future questionable activity. A task force of the IRS and other agencies established a website, STOPFRAUD.gov, which tells taxpayers what to do if they suspect identity fraud.

The main IRS website includes "Ten Things the IRS Wants You to Know About Identity Theft."

If the IRS receives multiple tax returns for the same individuals, the taxpayer usually must substantiate identity with a federal or state-issued identification such as a driver's license or passport -- together with a copy of a police report or the IRS affidavit.

This past January, the IRS developed a pilot program designed to lessen delays for victims who deserve a refund.

Victims are issued an "identity protection personal identification number," which the IRS will use to process future returns. A new PIN will be issued each year the taxpayer's account has been marked for potential fraud.

Online:

IRS website: <http://www.irs.gov>

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## 4 Great Places to Retire

Jim Rendon, contributor

The oldest baby boomers have begun turning 65 this year. While some have already retired and others will work for years to come, they stand to reshape retirement, just as they did every other stage of their lives. That's especially true when it comes to where to live: While the previous generation might have been happy to put aside careers and seek out an endless summer in Florida or Arizona, no single approach to retirement is going to work for this diverse bunch. They have too much going on: They're educated; many love to travel; they're active, curious, and social. So this year as we went in search of the best places to retire, we identified four archetypes of next-generation retirees and found a place for each of them: a college town for the academically minded, a city for the urban-inclined, a mountain town for lovers of the outdoors, and an overseas destination for explorers. After all, if baby boomers hate one thing, it's being boxed in. Now, even in their golden years, they don't have to be.

For the lifetime learner — College towns

### Athens, Georgia

**Population:** 116,714

**Median home price:** \$116,000, down 34% from the market peak

In Athens, retirement is just another excuse to continue the learning process. Retirees have been flocking here for some time, drawn to a cost of living below the national average, low home prices, and a myriad of cultural offerings, thanks to the University of Georgia (below). The Athens Community Council on Aging expects its over-65 population to more than double by 2030.

Like most college towns, the university is the main draw, but another is the Osher Lifelong Learning Institute, a senior educational group affiliated with the university that links retirees with current and former professors for lectures, courses, and even trips -- this fall a retired geology professor is taking a group to the Canadian Rockies. The university itself, meanwhile, will let anyone over 62 audit classes free. Retirees can also volunteer as greeters or ushers at the performing arts center.

Homes here run the gamut from \$100,000 starters to million-dollar-plus mansions. Carol Williams, a broker with Coldwell Banker, says homes priced around \$500,000 or higher have been sitting on the market a bit longer than others, so you can often find bargains.

For Randall and Carolyn Abney, the educational opportunities were irresistible. The couple were living outside Florence, Italy, but realized the weak dollar was cutting into their income. In July 2008 they left Italy behind and moved to a three-story condo just outside Athens. "We're not ready to quit taking classes; it's one of the things we really enjoy," says Randall, 65. A graduate of Georgia's business school, the former tech entrepreneur has made himself available to students as a mentor. Carolyn, 62, is keeping her Italian up and just started taking piano lessons from a graduate student in the music program. "I don't think we could have hit the mark any better than this," says Randall.

### You might also like:

**San Luis Obispo, Calif.** The local university, California Polytechnic State, has some of the top-ranked engineering and architecture programs in the country. It's also conveniently located between the ocean and wine country.

**Madison, Wis.** Home to the University of Wisconsin at Madison, the town is surrounded by lakes and has miles of bike trails. Home prices are stable — the median price is down just 9% from the peak.

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## America's Most Scenic Roads

Hit the road and enjoy the scenic views from Hawaii to Rhode Island.

By Sarah Rose



U.S. 1 in the Florida Keys

Photo: M. Timothy O'Keefe / Alamy

**More from [TravelandLeisure.com](http://TravelandLeisure.com)**

**More from [Yahoo! Travel](http://Yahoo! Travel)**

From the dramatic California coast to history-lined thoroughfares of New England, there are countless scenic drives across the country—and some stellar standouts. We've picked the American routes with heart-stopping views. On the winding Blue Ridge Parkway, for example, don't be surprised if the morning mists seduce you like a country melody. The 469-mile road, which turned 75 years old last year, wends its way past limestone caverns, clear mountain springs, and Appalachian majesty, offering different panoramic vistas depending on the season.

And on U.S. 1 from [Key Largo](#) to [Key West](#), travelers are treated to a good time, Florida style. The island chain's stretch of road encompasses everything from underwater coral reefs and 7 Mile Bridge, one of the longest in the world, to marinas where you can hand-feed tarpon.

So bring a friend or your family and hit the road.

### U.S. 1

#### [Florida Keys](#)

Leaving the mainland for the 120-mile-long island chain of Florida's Keys, travelers enter a paradise of beach bars, water sports, and Parrotheads (Jimmy Buffett fans). From Key Largo to Key West, the overseas highway strings the islands together like beads, running past lighthouses, underwater coral-reef parks, and across 7 Mile Bridge—one of the longest bridges in the world.

**Stop:** On the docks at Islamorada travelers can hand-feed bait fish to tarpon more than six feet long.



Route 12 in Utah

Photo: Stefan Baeurle

## Route 12

### [Utah](#)

The red rock majesty of Utah is on triumphant display on State Route 12 winding between Capitol Reef and [Bryce Canyon](#) national parks. The 124-mile strip has funky small towns and very few entry points, so it takes a map and determination to witness the steep sandstone canyons and bluffs of purple sage, and to tackle the narrow cliff-hanging ridgeline road called The Hogback.

**Stop:** The log-and-sandstone Kiva Koffeehouse in [Escalante](#) supplies travelers with art, coffee, and views of Escalante Grand Staircase National Monument.



17-Mile Drive, California

Photo: imagebroker / Alamy

## 17-Mile Drive

### [California](#)

The so-called 17-Mile Drive spanning California's Monterey Peninsula clocks in at less than 10 miles long. On a privately owned strip off Highway 1, stretching from the towns of [Pacific Grove](#) to [Carmel](#), the road runs through the Del Monte forests belonging to the exclusive [Pebble Beach](#) golf community. With surf-beaten cliffs and colonies of harbor seals, it also boasts spectacular sunsets over the Pacific that residents say are worth the \$9 entry fee to use the private road.

**Stop:** The [Monterey Bay Aquarium](#) has sunlit kelp-forest tanks, a petting pool, and a million-gallon tank with giant sharks and sea turtles.



Blue Ridge Parkway through Virginia and the Carolinas

Photo: Andre Jenny / Alamy

### Blue Ridge Parkway

#### Carolinas and [Virginia](#)

The nearly 500 miles of blacktop twisting through the [Great Smoky Mountains](#) and Shenandoah national parks was built for travelers seeking Appalachian overlooks. It's a panoramic drive for all seasons, with undulating slopes of color in autumn, a bounty of forest canopy in summer, and hot-cider ski resorts in winter. The parkway has become a paradise for birders: with 59 resident species, it boasts more diversity than the entire continent of Europe.

**Stop:** In the mines of the mineral-rich Appalachian Mountains, visitors can pan for emeralds, amethyst, rubies, topaz, and even gold.



Lake Shore Drive, Chicago

Photo: iStock

### Lake Shore Drive

#### [Chicago](#)

The rock stars of American architecture line up like soldiers facing Lake Michigan, starting north at Hollywood and reaching south through Jackson Park, spanning 26 miles. But the downtown buildings are showstoppers, from the blocky staircase of the [Willis Tower](#)—formerly the Sears Tower and tallest building in the world—to the Belle Époque elegance of Burnham and Root's Rookery, to the stark post-Bauhaus boxes of Mies van der Rohe. It is the greatest architecture road on Earth.

**Stop:** In Millennium Park, listen to free summer concerts under Frank Gehry's fretwork bandshell.



Bluebonnet Trail, Texas

Photo: Jeremy Woodhouse/Getty Images

## Bluebonnet Trail

### [Texas](#)

Between [Austin](#) and [Houston](#) lies the Lone Star State's most beautiful scenery, especially from March to May when the wild bluebonnets are out in force. From Austin, you'll pass a chain of seven interconnected lakes on the Colorado River, including Lake Buchanan, a wilderness resort area popular with fishermen and artists.

**Stop:** To admire more of the state's native flowers, visit the [Lady Bird Johnson Wildflower Research Center](#), named for the first lady who made national beautification a priority.



Hana Highway, Maui

Photo: Royce Bair/Alamy

## Hana Highway

### [Maui](#)

The T-shirts all say: I survived the road to [Hana](#). It can take more than four hours to travel the 52 miles from [Kahului](#) to Hana, as you snake past steep sea-cliffs lush with blooming mango trees, buy banana bread from roadside stalls, and pull over for Jurassic vistas. In tiny Hana, a town on eastern Maui, a cinder cone shields the red sand beach where nudists and endangered monk seals bake idly in the sun.

**Stop:** Drive past Hana to where the road ends (or becomes unpassable, according to most rental car contracts) to visit the Seven Sacred Pools, a gently cascading, seven-tiered gulch at Haleakala National Park.





Trail Ridge Road, Colorado

Photo: Witold Skrypczak/Alamy

## Trail Ridge Road

### [Colorado](#)

Welcome to the highest continually paved road in the U.S.: the Trail Ridge Road winds as high as 12,185 feet through [Rocky Mountain National Park](#). Following a route traced over the Continental Divide by Native Americans for thousands of years, visitors can see elk, deer, and bighorn sheep above the tree line in the dramatic tundra.

**Stop:** The imposing Victorian splendor of the Stanley Hotel, in Estes Park, CO, was Stephen King's inspiration for *The Shining*.



North Shore Drive, Minnesota

Photo: Joseph Sohm/Corbis

## North Shore Drive

### [Minnesota](#)

Lake Superior's Minnesota shoreline is a thing of glacial beauty. As you drive from [Duluth](#) toward [Two Harbors](#), Gitche Gumee's "shining big sea waters" stretch out to the right and birch and maple northwoods climb high on the left. You'll also get a look at ocean tankers anchored in the last inland port of the St. Lawrence Seaway as they wait to upload iron or grain from America's heartland before sending it out to the world.

**Stop:** Duluth's four-mile lakeside sports path shows off the city highlights: a rose garden, pre-Prohibition brewery, an aerial bridge, and the largest grain elevators in the world.



Kancamagus Highway, New Hampshire"

Photo: Daniel Dempster Photography / Alamy

### **Kancamagus Highway**

#### **[New Hampshire](#)**

Though the White Mountains are a year-round sportsman's paradise, the autumnal fireworks are the undisputed highlights of New Hampshire's 36-mile Kancamagus Highway. Serious leaf-peepers visit in October to see the maples, alder, and birch blazing in full Technicolor glory. In spring, expect yellow violets and wood anemone.

**Stop:** Take the half-mile hike to Sabbaday Falls, near Waterville, NH, to visit a three-tiered waterfall with easy access to the road.

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## The New Old Age

Caring and Coping



June 10, 2011, 10:58 am

# Assisted Living or a Nursing Home?

By [PAULA SPAN](#)

Like so many adult children, Catherine Hawes confronted The Promise. You may have experienced this fraught conversation, too: Your elderly parent grasps your hand and pleads, “Promise me you’ll never put me in a nursing home.”

Dr. Hawes, a professor of health policy and management at the Texas A&M Health Science Center, happens to be one of the nation’s leading experts on long-term care. “I’ve been in this business for 35 years,” she told me in an interview. “But when my mother said, ‘I’d rather die than go to a nursing home — promise me you’ll never put me in a nursing home,’ I felt like every other child feels. It’s a knife to the heart.”

Remind me, in 20 years or so, not to try extracting The Promise from my daughter, because it’s not a vow that can be kept without a crystal ball. With great effort, Dr. Hawes and her husband, who’s also a long-term care expert, managed to keep her mother in their home for eight years. But not everyone can make that happen.

The great interest in assisted living over the past 20 years stems, in part, from families making The Promise. Assisted living — a term encompassing a bewildering variety of facilities, from small family-operated homes to 100-unit complexes — has advantages and disadvantages, but chief among its attractions is that it’s not a nursing home.

When families can no longer keep an older adult in his own home (the almost universal preference) and are investigating congregate living, “that’s everyone’s first thought,” said Lisa Gwyther, the veteran social worker who directs the Duke Family Support Program in Durham, N.C. “Everyone says, ‘My mom doesn’t belong in a nursing home,’ so they think assisted living, regardless of her medical needs or prognosis.”

But assisted living won’t work for everyone, either. I consulted Ms. Gwyther and Dr. Hawes for guidance on which older people are likely to do well there and which will need the greater supervision and higher staff ratios a good nursing home can offer.

“Good nursing home” is not a contradiction, by the way, despite the industry’s longstanding and well-documented problems. “Nursing homes have gotten a bad rap,” Ms. Gwyther said. There are good ones, and there are seniors who need them.

For instance, “anyone with moderate to severe cognitive impairment and problem behaviors like resisting care or becoming alarmed if someone tries to help them shower generally belongs in either a dementia unit with well-trained staff or in a nursing home,” Dr. Hawes said. In standard assisted living, “there’s not enough staff to help.”



Ditto for seniors with complicated medical conditions that require regular monitoring — for instance, those whose use of blood thinners involves regular testing to adjust the dosage. Assisted living doesn't provide much health care, so residents risk becoming what Ms. Gwyther calls "frequent fliers — they're going in and out of hospitals for conditions that could perhaps be treated in a nursing home."

Medication management — a program to provide the right dose at the right time — can take place in either type of facility, but Dr. Hawes points out that in most states assisted living staff cannot legally administer medication, and may only hand it to a resident. So someone who stuffs pills into her purse, or whose dementia means that moments later she won't remember to swallow them, may easily fall off her drug regimen.

Assisted living can pose a problem for seniors with incontinence, too. Frequently, the marketing director says an assisted living facility can accept someone who's incontinent. But, Dr. Hawes cautioned, "she means, 'As long as she can change her own briefs.' What you mean is, 'She needs help getting changed four times a day and needs the sheets changed every other day.'" Housekeeping staff in assisted living typically change linens weekly.

Further, federal regulation provides greater protection for nursing home residents. State regulations govern assisted living, and they vary widely. "Assisted living facilities can ask you to leave, and they do," Ms. Gwyther said. "Nursing homes can, too, but you have more rights."

Nevertheless, assisted living can work well for people with mild cognitive problems, who particularly cherish privacy (private apartments being more common), who are sociable and alert.

Years ago, Dr. Hawes told me that the ideal candidate for assisted living was Miss Daisy, the character in the play and the film starring Jessica Tandy. Miss Daisy, lucid and opinionated, didn't need extensive nursing or personal care, just transportation, light housekeeping and meals, and the attention of the courtly Morgan Freeman. If that's your mother, she may not need a nursing home.

At least, not yet. Families shopping for facilities hear a lot about "aging in place." Marketing directors may imply, or even say, that this will be your parent's last home. But however suitable assisted living may be when a resident moves in, the average stay is a little over two years, and the most common reason for moving out is needing more care than it can provide.

Despite The Promise, then, "this is probably a temporary solution," Dr. Hawes said. The most frequent destination when residents leave assisted living: nursing homes.

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## Get PET and MRI scans at the same time -- FDA says it's OK



A diagnostic device that delivers two tests at once--an MRI and a PET scan--was cleared by the FDA on Friday. An MRI procedure, shown here, doesn't require the ionizing radiation of a CT scan. (Carlos Chavez / Los Angeles Times)

By Marissa Cevallos, HealthKey / For the Booster Shots blog

10:16 a.m. CDT, June 13, 2011

Score one for efficiency, or potential efficiency. The [FDA](#) has approved a machine that performs -- at the same time -- both an [MRI](#) and a PET scan, two procedures doctors use to peer into the body.

The agency gave [approval](#) for the two-in-one diagnostic tool, made by [Siemens](#), on Friday.

In a [PET](#) (positron emission tomography) scan, patients are injected with a radioactive chemical that is absorbed by organs and tissues in the body. The scanner then records the energy given off as the chemical decays, producing a 3-D image. Such a scan reveals changes at the cellular level, rather than structural, making it useful for detecting such problems as heart damage and early [cancer](#). Physicians already can use combined PET and CT (computerized tomography) scans, the FDA announcement notes, but the latter involves X-rays and thus the potential to damage DNA.

[MRI](#) (magnetic resonance imaging) uses magnetic fields and radio waves to take pictures of the body -- without ionizing radiation.

Such a diagnostic tool can prove especially useful for [children](#), who are more sensitive to radiation, or for patients who need multiple scans, the agency noted. Further, patients who need both PET and MRI scans wouldn't have to be moved into different machines.

An editorial from [MedicalPhysicsWeb](#), published several years ago when combined MRI and PET scanners were still largely theoretical, questioned whether such a diagnostic machine would catch on. Joe McEntee at the Institute of Physics Publishing wrote in 2007:

"Technology issues notwithstanding, an even more fundamental consideration is the clinical potential (or otherwise) of PET/MRI. Put another way: will anybody outside the research lab want the scanners? It's a racing certainty that a combined PET/MRI product will come with a heavyweight price tag. As such, the clinical community will need to be doubly convinced that the combined modalities will make a significant, positive difference to patient management."

As with any new technology—time will tell.

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# Is It Safe to Bank Online?



Kimberly Palmer, On Monday June 13, 2011, 2:29 pm EDT

Last week's security breach at Citibank was just the latest in a string of incidents that have rattled consumers: Sony, Lockheed Martin, and iTunes are also among recent high-profile targets. With such big names falling victim to hackers, is it still safe to bank online?

The answer, according to top security experts, is a qualified "yes." Using the Internet to bank, buy music, or shop is still as safe or safer than visiting brick-and-mortar locations, as long as consumers take precautions and know what to do if they notice any suspicious activity. In fact, the overall trend is a reassuring one: 2010 actually saw fewer records breached than the previous year due to new infrastructure in place, says Julie Conroy McNelley, senior fraud and risk analyst at research firm Aite Group. Today, she adds, "banks have some of the most sophisticated mechanisms in place."

As long as consumers take a few basic steps (explained below) to help protect their information, security experts agree that online banking remains safe. That's a good thing, since it's almost impossible for consumers to avoid sharing personal data online if they want to participate in 21st-century life, from [Facebook](#) to online sales to paying bills. Plus, as McNelley adds, many breaches involve databases of card numbers that exist regardless of how cardholders use their accounts.

Much of online security is out of consumers' hands altogether. "It's actually extremely difficult to know how secure any bank's information-handling is," says Geoff Webb, executive at data protection firm Credant Technologies. Banks often don't share much about their security techniques, since they don't want to tip off criminals on how best to attack them. Whether they talk about it or not, financial firms should be encrypting data, segregating credit card information from other types of data, and making web applications as secure as possible. Regular training of employees is also key, he adds.

In addition to doing what they can to protect themselves on their own, consumers can talk to their representatives in Congress to push for bigger changes, Webb says. The government is becoming increasingly involved in driving the security of banks and other organizations, Webb says. In fact, the Commerce Department recently urged online companies to improve their own security, and President Obama proposed new cybersecurity legislation in May.

Here are 10 steps consumers to take to make sure their information is safe:

**1. Don't talk to cyber-strangers, and don't click on hyperlinks within emails from strangers.** "That's the easiest way to download malware to your computer," says McNelley. Even if an email looks like it's from a company you know, such as your bank, go directly to the bank's website and log in there instead of clicking on the embedded link, and never open attachments from strangers (or even suspicious-looking ones from friends, who may have been hacked themselves). Sometimes hackers will set up fake sites that look like real sites to capture victims' information, a method referred to as phishing.

"A financial institution will never contact you via email asking you to verify your funds, request your username or password, or any other sensitive information," says Stephen Sims, senior instructor at the SANS Institute, which educates security professionals.

**2. Treat your smartphone like the computer it is.** Downloaded apps can contain malicious codes, warns McNelley. "You have no idea who created that app, and very little code-checking goes on," she says. If you're going to download apps, she suggests avoiding or minimizing the financial transactions you make with the smartphone. "Mobile phones are really tiny computers, but most consumers don't treat them as such or get anti-virus software for their smartphone," she adds.

Meanwhile, be sure antivirus software on laptops and desktops is up to date. "Many compromises are a result of keystroke-logging software that is illicitly installed on a user's system, capturing usernames and passwords," says Sims.

**3. Treat social networks like dark street corners.** You never know who's lurking among your friends and acquaintances. Hackers have targeted Gmail, Facebook, and LinkedIn, and users of those sites should be especially wary of clicking on embedded links, even those "recommended" by friends. Hackers also send emails that appear to be from social networking sites but are, in fact, fake emails designed to capture personal information. Again, users should avoid clicking on links embedded in emails.

**4. Use the Net to your own advantage.** If you bank online, you don't have to wait until the end of the month to check your statement. You can log in anytime and make sure nothing is amiss. An errant charge is often one of the first signs of identity theft, so check statements carefully and alert your bank immediately of any problems.

**5. Get free help.** Many credit card issuers offer free and automatic identify-theft protection to customers. (That's [one advantage credit cards have over debit cards](#).) If you see erroneous charges on your statement, call your credit card company, which should investigate on your behalf. The law requires credit card companies to dispute erroneous charges. For most people, paying a monthly fee for extra monitoring services is unnecessary. (Once a year, consumers can get their credit report free of charge through [annualcreditreport.com](http://annualcreditreport.com).)

**6. Think of a new word.** Consumers are tasked with remembering dozens of passwords for various retailers, banks, and accounts, making it almost impossible to remember them all, especially since they often include mixes of numbers and letters. Keep careful track of your passwords in a secure document, rely on mnemonic devices to boost your memory, or come up with some other clever strategy--but don't stick with simple passwords that are easy for strangers to guess. Also, change your passwords on a regular basis.

**7. Never, ever give your Social Security number to anyone online.** If a site asks for it during the checkout process, it's probably a scam site.

**8. Shred or safely store financial mail.** Bank statements, investment documents, and other financial paperwork can give thieves clues about account numbers, Social Security numbers, and other personal information. Destroying documents with a cross-cut shredder works, but you can make it easier on yourself (and the environment) by limiting your paper trail wherever possible. Shifting to online banking and document storage can reduce your chances of falling victim to a dumpster diver.

**9. Fight back quickly.** If you are hacked, step one is calling your bank, says McNelley. That's because banks have sophisticated systems in place that can immediately begin closely monitoring your account for signs of identity theft. They can also shut down and replace any accounts if necessary. In fact, banks are often the first to notice something amiss, even before the victim.

As long as consumers report fraud in a timely manner, the law limits their liability to between \$50 and \$500, says Sims.

**10. Trust your gut.** "You often hear, after consumers used an ATM with a [skimming device](#), they had a bad feeling about it. If you do have that feeling, listen to it," says McNelley, and remove yourself from the situation.

Taking these simple steps is like remembering to lock your door at night, or turn on your alarm system. Says McNelley, "Bad guys go for the house that's unprotected. If you take the basic measures, then generally you have less risk about getting compromised."

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## 5 money 'rules' meant to be broken

CreditCards.com 

Dana Dratch, On Friday June 17, 2011, 3:00 am EDT

There are many money "truisms" that can keep you in the poorhouse.

You've probably heard them all, from ancient admonishments against any borrowing, to modern urban legends such as "you have to carry a balance to build credit."

So while some money rules should be taken with a grain of salt, others just need to be thrown out with the trash.

"A lot of times there's that kernel of truth in there," says Bill Druliner, financial counselor and group manager for GreenPath Debt Solutions. "Or it's true in some situations and not in all in others."

Check out these five rules you might want to start breaking:

### **Rule 1: Pay off your mortgage as soon as you can.**

"Sometimes it's true, many times it's not true," says Wayne Bogosian, president of the PFE Group, and co-author of "The Complete Idiot's Guide to 401(k) Plans." "It all depends on the interest rate you're paying." If you have a relatively low interest rate around 3.5 percent, "after taxes, it's closer to 2.5 or 2 percent," he says. "That's pretty cheap money."

So if you were to take that "extra" money you're thinking of putting toward the mortgage, and invest it into your 401(k), could you get better than the rate you're paying on your home loan? "In most cases, yes," says Bogosian. "Use the money to build wealth."

"Paying down the mortgage doesn't lower your monthly payment," he says. "It takes a highly liquid asset -- cash -- and converts it into a highly illiquid asset -- home equity."

"Once you bury your cash inside the equity in your house, the only way you can get it is to take out a home equity loan," says Bogosian. "And the bank's going to charge you to get at it."

His advice: If you have maxed out your 401(k) contributions or need to build an emergency fund, put the extra cash into a Roth IRA. That way, you have an easy tax-efficient way to save for that rainy day, and if it goes unused, it goes toward building your wealth.

"Most people we've met don't have enough cash in their emergency fund, anyway," he says.

### **Rule 2: Don't charge if you can pay cash.**

"That's not necessarily true, particularly if you can get a benefit from using your credit card," says Bogosian. "If you are the person who is morally committed to not paying interest, go ahead and use that card for everything. You will get points or cash back or both. The caveat here: When that credit card bill comes due, you pay it."

"You've got to know what you're doing," says Bogosian. "If you forget along the way, you're in trouble."

For most of us, that means the money is already in the bank. But if you're in an iffy financial situation (waiting on a bonus check that might not come, in a shaky job situation), you might want to either use cash or spend only what you already have.

Related to the "never use cash" rule is the "pay off the balance every month" corollary. But there are a few lucky souls for whom this might not apply.

The exception is if you have one of those no-interest credit cards or loans, says Bogosian.

He recently took out a 12-month, no-interest loan for \$5,000. For 11 1/2 months, Bogosian will leave the repayment cash in an interest-bearing account.

When it comes due, "I'll write them a check for \$5,000 and keep the interest," he says.

**Rule 3: College kids need to build credit to get a job.**

Not necessarily. "It really depends on the individual," says Doug Borkowski, director of Iowa State University's Financial Counseling Clinic.

A couple of years ago, an Iowa State student got a credit card with an \$8,200 limit to build credit. She applied for a second one with the same bank. "By the time I saw her four months later, she had \$16,000 worth of credit card debt," says Borkowski.

Another student he saw came in with \$52,000 in credit card debt as a senior. The student's biggest expense? Meals for friends.

A lot of personal financial textbooks insist students must get a credit card to build credit in order to get a job, because an increasing number of employers check your credit .

While building credit is important for other reasons, "As far as what I hear from employers, that's not necessarily true." No credit is vastly different from bad credit , he says. And while good credit's a plus, "they would rather be dealing with someone who didn't screw up and has baggage."

One test Borkowski recommends: Look at how you've managed your debit card.

Do you overdraft? Do you run out of money before you run out of month? Spend on wants versus needs?

Bottom line: You have the same amount of money, whether you pay by cash or credit card. If you can't manage a debit card, you're probably not ready for a credit card.

**Rule 4: There's a set percentage you should spend on items, such as home, car, food, or entertainment.**

Big fallacy, says Druliner. It's "my personal pet peeve," he says.

Guidelines and rules of thumb are fun watercooler conversation, but they wrongly assume that everyone is the same, with the identical tastes and similar lifestyles and money goals.

"It really depends what your goals are, and what's important to you," says Druliner.

"Those percentages, if you don't take them as gospel truth, can be OK," he says. "But you have to look at what's important to you in your situation and what you value."

In the same way that some people will fill their homes with ultra-modern furniture and bright colors, while others prefer classic pieces or a background of neutrals. Neither is "right" or "wrong." But each expresses the person living there.



Some folks may decide to live with friends and split the rent so that they can devote their cash elsewhere. Others may live frugally, putting money toward homeownership or a trip abroad.

The healthy take-away from spending guidelines: It's fine to be aware of the rules of thumb. That way, breaking away from those money norms is a conscious decision. You're actively directing your money toward those things that are important to you, rather than passively spending until it's mysteriously gone.

**Rule 5: To build credit, you have to carry a balance.**

Totally wrong! But this is one urban legend that Durliner hears frequently, especially from people who are getting secured cards to build or rebuild their credit.

Getting a secured card can help you establish or re-establish credit by helping you compile a record of good behavior: using the card, getting bills and paying them on time. But you shouldn't carry a balance if your aim is to build good credit.

Carrying a balance is bad for your credit rating. Instead, he recommends, use the card for small purchases "and pay it in full every month."

"You don't have to pay interest to rebuild your credit," Durliner says.

First, if you're rebuilding bad credit, make sure you're addressing the mistakes that damaged your credit in the first place..

Then, if you want a secured card, shop the fees carefully before you apply, says Durliner. Often, the best deals are with a local bank or credit union. But you'll usually have to approach them. Conversely, the companies that are soliciting you uninvited with flashy offers may be more expensive once you do the math, he says.

Says Durliner, "Sometimes the best deal is the one that's not as noisy and in-your-face."

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## AMA loses 12,000 members in 2010

### Some blame doctor group's support of mandatory health insurance

By **Bruce Japsen**, Tribune reporter

9:19 p.m. CDT, June 19, 2011

The [American Medical Association](#) lost 12,000 dues-paying member physicians last year, a drop that some are blaming on the Chicago-based national doctor group's endorsement of the new health care law.

The disclosure, made Sunday during the AMA's annual policymaking House of Delegates meeting in Chicago, comes as member doctors consider withdrawing support of a key tenet of the law that requires Americans to purchase an insurance plan. The AMA also is debating other issues, including its stance on state taxes on sugar-sweetened drinks, Medicare payment policies and public health issues.

The AMA said it has just under 216,000 member doctors, down about 5 percent from the 228,000 members at the end of 2009. Annual dues cost \$420 a year, while younger doctors, residents and medical students pay less than \$50 annually, the group said. The bulk of the 12,000 members who left the AMA last year were paying the full annual dues.

Laws Washington, DC Justice System Lawyers American Medical Association Barack Obama U.S. Supreme Court Clubs and Associations The AMA's support of the health care legislation, which was signed into law in March 2010 by [President Barack Obama](#), was seen as critical at the time the controversial proposal was being debated.

On Sunday, dozens of physicians lined up outside a conference room at the Hyatt Regency Chicago to engage in a debate over the AMA's support of the "individual mandate." A formal vote on the mandate issue will come as early as Tuesday. The meeting runs through Wednesday.

The AMA's stance on the individual mandate is "getting less popular with our members who are dropping," said Dr. Peter Lavine, an AMA delegate from [Washington, D.C.](#) "We should be silent on mandates."

While some AMA members attribute the membership decline to health reform, economics and cost pressures on doctor practices are also factors. AMA members also say doctors are choosing to join other medical and specialty societies.

A resolution introduced by three surgery groups says the federal mandate "regulating the individual purchase of health insurance will likely undermine the innovations and improvements in health care financing that can evolve in a free market."

The AMA should "regard the purchase of health insurance to be a matter of individual responsibility to be encouraged by the use of tax incentives and other noncompulsory measures," the resolution said.

The debate comes after the filing of federal lawsuits by several attorneys general challenging the individual mandate. Legal challenges are contending, in general, that the mandate requiring Americans buy health coverage is unconstitutional and exceeds Congress' power to regulate commerce. Legal analysts expect the challenge to be settled by the [U.S. Supreme Court](#).

But the groups that endorse the resolution represent less than 10 percent of the 512 doctor delegates who will vote.

Supporters of the mandate have argued that a "guarantee-issue model" of insurance would provide insurers with a larger risk pool to pay claims, which helps them turn a profit and provide benefits and services to more people. AMA President Dr. Cecil Wilson said the group's support of the issue is not new policy and is needed for "everybody to have skin in the game."

Without an individual mandate, supporters have said, people will wait to buy health insurance until they are sick, and that would lead to a spike in premiums for everybody.

"If you have coverage, you have better care," said Dr. Roland Goertz, president of the American Academy of Family Physicians.

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# 10 Tax-Unfriendly States for Retirees 2011

by Mary Beth Franklin

Friday, June 24, 2011 

Some states offer attractive tax benefits for retirees. Then there are these ten tax hells, which have earned a place on our "do not live here for your second act" list either because of higher-than-average taxes across the board or because of policies that don't exempt much retirement income from state taxation.

For retirees living on a fixed income, high income taxes, burdensome real estate taxes and hefty sales taxes on daily purchases can really eat into a nest egg. Choosing to relocate to — or stay put in — a state with a low overall tax burden can help stretch your retirement income.

## #1 VERMONT

**State Income Tax:** 3.55%-8.95%

**State Sales Tax:** 6% (localities can add another 1%)

**Estate Tax/Inheritance Tax:** Yes/No

There are no exemptions for retirement income in the Green Mountain State, except for Railroad Retirement benefits (which are exempt in every state). Out-of-state pensions are fully taxed. Vermont exempts medical devices and prescription and nonprescription drugs from its 6% sales tax. But it imposes a 9% tax on prepared foods, restaurant meals and lodging, and levies a 10% sales tax on alcoholic beverages served in restaurants. Real estate taxes have two components: school property tax and municipal property tax collected by towns and cities where the property is located. The Tax Foundation, a nonprofit tax-research group in Washington, D.C., lists Vermont's property tax among the ten highest in the nation.

## #2 MINNESOTA

**State Income Tax:** 5.35%-7.85%

**State Sales Tax:** 6.875% (cities and counties can add another 2.65%)

**Estate Tax/Inheritance Tax:** No/No

Minnesota offers retirees cold comfort on the tax front. Social Security income is taxed to the same extent it is taxed on your federal return. Pensions are taxable regardless of where your pension was earned. Income-tax rates are high, and sales taxes can reach 9.53% in some cities. Food, clothing, and prescription and nonprescription drugs are exempt from sales taxes. The North Star State does offer some residents 65 and older who have income of \$60,000 or less the option of deferring a portion of their property tax. But this is a low-interest loan, not a tax-forgiveness program.

## #3 NEBRASKA

**State Income Tax:** 2.56%-6.84%

**State Sales Tax:** 5.5% (localities can add another 1.5%)

**Estate Tax/Inheritance Tax:** No/Yes

There are no tax breaks for Social Security benefits and military pensions in the Cornhusker State. Real estate is assessed at 100% of fair market value. Residents 65 and older qualify for a homestead exemption on property taxes. Food and prescription drugs are exempt from state sales taxes. But Nebraska imposes an inheritance tax on all transfers of property and annuities.

## #4 OREGON

**State Income Tax:** 5%-11%

**State Sales Tax:** None

**Estate Tax/Inheritance Tax:** No/Yes

First, the upside: There's no state sales tax in the Beaver State. But it shares the distinction with Hawaii of imposing the highest tax rate on personal income in the nation on taxable income of \$250,000 or more. Although Oregon does not tax Social Security benefits, that's the extent of its income-tax breaks for retirees. And Oregon has an inheritance tax that applies even to intangible personal property, such as investments and bank accounts, no matter where it is located.

## #5 CALIFORNIA

**State Income Tax:** 1.25%-9.55%

**State Sales Tax:** 7.25% (effective July 1, 2011)

**Estate Tax/Inheritance Tax:** No/No

The Golden State has lost its luster for many retirees. Although Social Security benefits are exempt from state income taxes, all other forms of retirement income are fully taxed. Californians pay some of the highest income taxes in the U.S., with the top rate of 9.55% kicking in at \$46,767 of taxable income. State and local sales taxes can reach 9.25% in some cities, although food and prescription drugs are exempt. Real estate is assessed at 100% of cash value, but taxes are capped at 1% of value.

#### #6 MAINE

**State Income Tax:** 2%-8.5%

**State Sales Tax:** 5% (counties can add another 0.5%)

**Estate Tax/Inheritance Tax:** Yes/No

Like the majority of states, Maine exempts Social Security benefits from state income taxes. And residents can deduct up to \$6,000 per person of eligible pension income. But remaining income in excess of \$20,150 per year is taxed at a steep 8.5% rate. Residents of the Pine Tree State pay a 5% sales tax statewide on everything except food and prescription drugs. All real estate and personal property is subject to local property taxes (and, in some cases, state property taxes, too), but permanent residents can receive an exemption of \$10,000 on the assessed value of their home. Maine is also one of only three states that do not allow cities and towns to impose their own local sales taxes.

#### #7 IOWA

**State Income Tax:** 0.36%-8.98%

**State Sales Tax:** 6% (localities can add another 1%)

**Estate Tax/Inheritance Tax:** No/Yes

The Hawkeye State offers no feathered nest for retirees. Although it allows single retirees to exclude up to \$6,000 of retirement-plan distributions from state income taxes, and married couples can exclude up to \$12,000, the rest is taxed at rates as high as 8.98%. Iowa taxes a portion of residents' Social Security benefits, too, although it is in the process of phasing out the Social Security tax, which is scheduled to disappear in 2014. Food and prescription drugs are exempt from the statewide 6% sales tax. Real estate is assessed at 100% of market value, and most property is taxed by more than one taxing authority, such as cities, counties and school districts. There is a small homestead tax credit for residents who live in-state at least six months of the year.

#### #8 WISCONSIN

**State Income Tax:** 4.6%-7.75%

**State Sales Tax:** 5% (counties can add another 0.5%)

**Estate Tax/Inheritance Tax:** No/No

The Dairy State exempts Social Security benefits and military-related pensions from its state income taxes, but it taxes most other pension and annuity income the same way the federal government does. Retirees 65 and older can subtract \$5,000 of qualified retirement income, including IRA distributions, from their Wisconsin taxable income, subject to income restrictions. Some Wisconsin state- and local-government retirees qualify for a tax exemption. But out-of-state government pensions are fully taxed. Food and prescription drugs are exempt from state sales taxes. Some homeowners may qualify for a school property-tax credit against their state income tax.

#### #9 NEW JERSEY

**State Income Tax:** 1.4%-8.97%

**State Sales Tax:** 7%

**Estate Tax/Inheritance Tax:** Yes/Yes

Its nickname may be the Garden State, but New Jersey is no Eden for retirees. The Tax Foundation says New Jersey's combined state and local tax burden is the highest in the nation, thanks in part to sky-high property taxes. But there are a few bright spots: New Jersey does not tax Social Security benefits and military pensions. It also allows residents 62 or older with incomes of \$100,000 or less to exclude up to \$15,000 (\$20,000 for married couples filing jointly) of retirement income, including pensions, annuities and IRA withdrawals. Groceries, medicine and clothing are exempt from the 7% statewide sales tax. The state imposes an inheritance tax on the transfer of real and personal property worth \$500 or more, but bequests to family members are exempt. Even with the bright spots, it's an expensive place to live for retirees.

#### #10 CONNECTICUT

**State Income Tax:** 3%-6.7%

**State Sales Tax:** 6.35%-7%

**Estate Tax/Inheritance Tax:** Yes/No

Connecticut can be inhospitable to retirees, depending on their income and where they earned their retirement benefits. Although some residents of the Constitution State can exclude their Social Security benefits from state income taxes, the exclusion applies only if their adjusted gross income is \$50,000 or less (\$60,000 or less for married couples). All out-of-state government and civil-service retirement pensions are fully taxed. Effective July 1, 2011, the sales tax rate statewide is 6.35%, with luxury items taxed at 7%. Connecticut residents pay some of the highest property taxes in the U.S., according to the Tax Foundation, but residents 65 and older qualify for an annual property tax credit or rent rebate.

## Medicare Part D Prescription Drug Coverage Gap Discounts to May 31, 2011

The Affordable Care Act is cutting the cost of prescription drugs for millions of people with Medicare, including a 50% percent discount on brand name drugs bought when seniors and people with disabilities are in the donut hole. So far, 478,272 people have used the discounts to save an average of \$545 for a total of

more than \$260 million. Those savings will continue to grow until people with high drug costs get out of the donut hole later this year.



State Name	Number of Beneficiaries with Gap discount	Total Gap Discount Amount	Average Gap Discount Amount per Beneficiary	Count of PDEs with Gap Discount
ALABAMA	5,299	\$3,071,853.32	\$579.70	19,569
ALASKA	371	\$215,979.97	\$582.16	1,613
ARIZONA	8,684	\$4,835,544.27	\$556.83	28,211
ARKANSAS	3,706	\$2,208,267.45	\$595.86	13,640
CALIFORNIA	54,586	\$29,574,275.30	\$541.79	202,819
COLORADO	5,489	\$3,400,681.48	\$619.54	18,191
CONNECTICUT	4,779	\$2,652,306.95	\$554.99	16,674
DELAWARE	1,947	\$1,216,091.76	\$624.60	6,550
DISTRICT OF COLUMBIA	413	\$242,702.15	\$587.66	1,524
FLORIDA	29,249	\$17,099,041.78	\$584.60	97,145
GEORGIA	13,752	\$6,263,064.39	\$455.43	52,527
GUAM	20	\$13,324.14	\$666.21	53
HAWAII	1,675	\$730,529.93	\$436.14	5,473
IDAHO	1,638	\$1,053,108.90	\$642.92	5,683
ILLINOIS	14,150	\$8,371,587.85	\$591.63	48,873
INDIANA	12,108	\$6,655,223.18	\$549.66	44,604
IOWA	3,882	\$2,283,146.46	\$588.14	14,810
KANSAS	5,042	\$2,701,465.35	\$535.79	20,122
KENTUCKY	11,941	\$4,868,673.44	\$407.73	47,613
LOUISIANA	6,473	\$3,205,910.52	\$495.27	24,172
MAINE	1,543	\$747,004.73	\$484.12	4,726
MARYLAND	7,545	\$4,027,049.91	\$533.74	26,424
MASSACHUSETTS	8,494	\$4,568,651.93	\$537.87	27,263
MICHIGAN	11,821	\$7,046,465.34	\$596.10	36,415

MINNESOTA	5,699	\$3,511,164.27	\$616.10	17,749
MISSISSIPPI	3,698	\$2,152,619.12	\$582.10	13,360
MISSOURI	9,529	\$5,135,111.09	\$538.89	35,119
MONTANA	1,142	\$828,267.33	\$725.28	3,836
NEBRASKA	2,377	\$1,464,504.40	\$616.11	8,950
NEVADA	3,235	\$1,837,353.84	\$567.96	10,510
NEW HAMPSHIRE	1,719	\$1,034,711.00	\$601.93	5,790
NEW JERSEY	18,378	\$11,277,356.63	\$613.63	69,327
NEW MEXICO	2,232	\$1,033,254.52	\$462.93	7,203
NEW YORK	32,786	\$19,409,066.33	\$591.99	119,610
NORTH CAROLINA	13,825	\$7,828,235.87	\$566.24	51,168
NORTH DAKOTA	883	\$499,966.16	\$566.21	3,103
OHIO	23,557	\$10,469,759.88	\$444.44	76,835
OKLAHOMA	7,292	\$2,907,051.41	\$398.66	27,947
OREGON	6,052	\$3,197,318.46	\$528.31	20,009
PENNSYLVANIA	35,972	\$19,003,353.13	\$528.28	138,731
PUERTO RICO	5,410	\$2,836,569.65	\$524.32	23,325
RHODE ISLAND	1,658	\$899,139.12	\$542.30	5,830
SOUTH CAROLINA	6,474	\$3,565,946.83	\$550.81	23,208
SOUTH DAKOTA	1,090	\$756,562.36	\$694.09	3,965
TENNESSEE	10,401	\$5,678,296.60	\$545.94	37,529
TEXAS	27,278	\$16,213,402.63	\$594.38	97,518
UTAH	2,876	\$1,625,226.15	\$565.10	9,927
VERMONT	1,048	\$676,475.99	\$645.49	3,810
VIRGIN ISLANDS	101	\$55,548.87	\$549.99	314
VIRGINIA	11,339	\$5,885,424.32	\$519.04	41,059
WASHINGTON	8,483	\$5,199,639.01	\$612.95	28,255
WEST VIRGINIA	10,884	\$3,226,954.77	\$296.49	54,169
WISCONSIN	7,571	\$4,809,249.29	\$635.22	27,290
WYOMING	624	\$435,536.17	\$697.97	2,196
<b>GRAND TOTAL</b>	<b>478,272</b>	<b>\$260,534,102.60</b>	<b>\$544.74</b>	<b>1,732,509</b>

*Posted on: June 28, 2011*

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