

## Generations of 'stuff'? Call in the pros

BY JULIA BAYLY  
BDN STAFF

When Mary Hockmeyer was looking to move from her 200-year-old farmhouse in New Hampshire to a retirement community in Maine, she knew she needed help.

"I think I would have had a nervous breakdown if I'd had to do it on my own," the 79-year-old said with a laugh. "My [late] husband and I had lived there for 30 years, and there was a barn, too."

When Hockmeyer made the move in December to her newer, smaller place at Oceanview Retirement Village in Falmouth, she did it with the help of sisters Liz Pattison and Kim Dorsky. The pair are founders and owners of Simply Sized Home, a business dedicated to helping people downsize and organize in the midst of major life changes.

"People keep a lot of

stuff," Dorsky said. "They keep things because there are memories attached to them and they fear if they get rid of things, they will no longer be able to have the memory associated with it."

People also accumulate new things, often without discarding the old, with the mindset of "using it again one day" and then tucking it away in the attic or garage.

When it comes to dealing with years — even generations — of accumulated belongings, Dorsky said many people put it off until they are forced into action.

"Sometimes it's when mom or dad are moving into a retirement home that is much smaller than the family home, so space dictates they need to get rid of things," she said. "Or maybe the parents have died and suddenly the children are left with a house full of stuff — either way,

reality kind of sets in and the painful process of letting go becomes essential."

That's where businesses such as Simply Sized Home, come in.

"Our job is not to twist anyone's arm to make them get rid of something," Dorsky said. "Our job is to be the voice of reason."

If a person has, say, 75 flower vases in the home, Dorsky and Pattison suggest the owners cull them down to the three in each size they reach for the most.

"We are not going to wrestle something out of someone's hands," Dorsky said. "We listen to the person because, ultimately, it is their stuff, and it is their decision what they want to do with it."

Those decisions can range from putting off the inevitable by putting belongings in storage units to full on downsizing through selling, donating or tossing out things.

The sisters are working with an elderly woman who needs to get her entire home cleaned and sorted out before she moves out of state next week.

"Out of the blue, she just started bawling," Dorsky said. "Suddenly we are hugging her and asking what triggered that, and then we take a step back and look at something else."

A lot of the time, she said, it comes down to taking the emotional "temperature" of the room.

That can mean helping an elderly resident sort through decades of memories or working to avoid family feuds when treasured possessions are involved.

"We are constantly having to navigate around that, and we have deep respect for all the people involved," Dorsky said.

Others are embarrassed that they have let things get so out of hand by accumu-



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A basement or attic is no place to store treasured family items. "If it's not important enough to keep out in the open and display, you are not keeping your memory the best way," according to Deborah McLean of Maine Senior Guide.

lating so much, she said.

"We try to put them at ease right away," Dorsky said. "We are there to help and not to judge, and we tell

them there is nothing they can show us that will scare us."

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IRFAN KHAN | LOS ANGELES TIMES | TNS

Irene Bliss, 90, enjoys her morning exercise class at Linda Valley Care Center in Loma Linda, California, last year.

## Insurers: Longevity adding to rate increases

BY MEG HASKELL  
BDN STAFF

Most older Mainers don't purchase long-term care insurance.

It's too expensive — first-year premiums range from about \$5,000 to more than \$20,000 a year, depending on the policy — and are designed primarily to protect the assets of higher-income earners as they age. Most lower-income earners who need care in old age instead spend down their assets until they are eligible for the taxpayer-funded Medicaid program — called MaineCare in Maine — to pick up the tab.

But the roughly 35,000 Maine residents who do have private coverage for nursing home care, assisted living or in-home services have seen sharp increases in their annual premiums over recent years as companies that is-

sued their policies come to grips with years of high expenses and low revenues.

After approving a series of double-digit rate increases over the past five years, Maine Insurance Superintendent Eric Cioppa has scheduled a daylong public forum for Monday, May 9, in Augusta to take oral and written testimony from policyholders, insurers and advocates. This is not a formal rate hearing for the purpose of evaluating a proposed increase; his goal is to gain a fuller understanding of the likely need for more rate hikes going forward, as well as the impact on consumers.

"As the regulator of insurance companies selling long-term care policies in Maine, I want to hear first-hand from those who purchased and are relying on these policies, and those who sold the policies and are continuing to re-

quest substantial rate hikes.," Cioppa said in a written notice about the forum. He added that the forum is an opportunity for consumers to understand the role of the insurance bureau, and to hear company's explain the need for the recent increases.

The informational forum is an outgrowth of proposed rule changes this winter that would have capped rate increases in the long term care market, a failed measure that Cioppa opposed for its inflexibility to industry needs while acknowledging the burden imposed on consumers by repeated rate hikes.

"We understand the hardship that rate increases put on consumers, especially retirees who may be on fixed incomes and who have to make difficult choices to retain their policies," he wrote in his testimony.

The deadline for scheduling an oral statement at the forum is Monday, April 25.

Under Maine law, Cioppa's office is charged with reviewing proposed rate increases for all long-term care policies and approving, amending or denying them based on a combination of public and business considerations, including consumer protection and the ability of companies to fulfill their obligations to policyholders.

Actuaries, the statistical experts behind insurance companies' risk and pricing strategies "got a lot of their assumptions very wrong" when they launched their long term insurance lines back in the 1980s, Cioppa said in a phone interview earlier this week from New Orleans, where he was attending the annual meeting of

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## The doctor of the future

"The doctor of the future will give no medication but will interest his patients in the care of the human frame, in a proper diet and in the cause and prevention of disease." This quote is attributed to Thomas Edison.

I chose this topic after talking to patients who work at large medical centers and hospitals. They

tell me that it is common to see patients on 12, 15, even 20 medications, and not unheard of to see a patient on as many as 30.

And they call us quacks. One of my most memorable classes from chiropractic school was our toxicology class. And while a class on poisons does not sound very interesting unless you are a Sherlock Holmes fan, it was the teacher who made the class. He was a Ph.D. in chemistry, and he worked developing drugs in the military before starting a career in teaching. His premise for the class was simple: the most common types of poisoning we will see in our patients is not arsenic, or botulism; it is medications. He was absolutely correct in this theory.

And even this very smart teacher could not have foreseen the explosion of medication use in our country. Currently about 60% of the entire U.S. population is on at least one prescription, and the number swells to 80% when over-the-counter drugs are added in.

Daily prescription use was found in nine out of 10 adults 65 and older, and 40% of seniors are currently on five or more prescription meds.

According to one estimate, drugs are the fifth leading cause of death in the US.

My experience in practice has proven my chemistry teacher right. I have seen so many patients poisoned by their meds. From the patient with severe, sudden onset insomnia (caused by statins, but treated with — surprise, surprise — more drugs) to the patient with intense knee pain (also caused by statins, but treated with painkillers) to the patient with fatigue (caused by one of the five meds she

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MICHAEL NOONAN

## The gifts of time and experience sweeten this birthday

The drive over to Bingham and up to Jackman last Friday was bleak; it's always disheartening to watch Maine's late winter drag its heels over the muddy threshold into early spring.

Still, we were in a celebratory mood. The next day would be my husband's 68th birthday, and Douglas and I were on our way to Quebec City for the weekend. It wasn't a first visit for either of us, although neither of us had been there for many years. It was, however, our first trip there together, and

we were looking forward to exploring new territory and new experiences as a couple and making them our own.

As we grow older, Douglas and I find it increasingly counterproductive to think of birthdays and other gift-giving occasions as a chance to add to our store of worldly possessions. What seems far more valuable is investing in our rela-



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tively new relationship through shared experiences, large and small. A date-night movie, an afternoon leafing dreamily through the seed catalog, a snowy tramp through the woods — low-budget activities like these, and the gift of precious time they entail, bring us closer and help us learn about each other better than any new book, tool or kitchen gadget ever could.

The birthday trip to Quebec City was more elaborate, to be sure, but the favorable currency exchange rate made it more affordable than a comparable

weekend in Boston or New York.

Quebec City is famous for its historic district — the old port area built on low banks of the Saint Lawrence River and the fortified city on the plateau above. It dates from the 1600s and earlier, with deep roots in French Catholic culture, British aspirations and Amerindian relations. Wrapped around it is the contemporary metropolis, complete with ethnic neighborhoods, a bustling seaport, parks, theaters, farmers markets, public transportation and all the civiliz-

ing elements of a modern city.

We booked accommodations through AirBnB: a cozy suite of three small rooms and a private bathroom in a historic home just a minute's walk from the central square. Our friendly host spoke perfect English and served us tender buckwheat crepes with homemade applesauce for breakfast on our first morning.

We signed up for a guided tour on Saturday and spent about three hours tramping energetically through the

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