LEARNING IN RETIREMENT
Travel with Learning in Retirement to some of the historic sites in Mississippi.
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GET INVOLVED
AARP’S SUMMERFEST
Food, entertainment and exhibits are on the schedule for AARP’s Summerfest.
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GET ACTIVE

MASTER WINE MAKER
TERRY NEUNER OF WESTPHALIA VINEYARDS
Life Lessons from Master Winemaker Terry Neuner of Westphalia Vineyards

By Shelley Gabert
shelley@newstribune.com

As a master winemaker, Terry Neuner, 67, owner and founder of Westphalia Vineyards in Osage County, has learned a lot about grapes. For starters, grapes, like people, are living organisms and can be very temperamental.

“They definitely know what they like and what they don’t like,” Neuner said. “They don’t like cool, rainy weather or being confined to a barrel or wine bottle.”

During the bottling process the grapes get outright mad. Immediately after corking, wine suffers from bottle shock, a result of oxygen being absorbed during the bottling process.

“After time they calm down,” he said. “That’s why after opening a bottle of wine you need to let it breathe at least an hour or so, and definitely swirl the stem of the glass to bring in the air for the best taste.”

Wine tastes differently depending on many factors, including the type of music playing in the background because it affects a person’s mood.

“The same wine can taste different depending on the type of wine glass you’re drinking it from,” his wife, Mary, added.

Making wine is in the Neuners’ blood. The couple enjoys passing on their hard-earned knowledge about making wine, which they do at their production facility on the family farm, outside of Westphalia, Mary’s hometown and the oldest German community west of the Mississippi.

“Making wine is in our German heritage,” said Mary, whose ancestors where German on both sides of her family.

“Making wine is in our German heritage,” said Mary, whose ancestors where German on both sides of her family.

The first winery in Osage County and part of the Missou-ri River Wine Trail, Westphalia Vineyard was established in 2005 and registered as number 69 of 125 total in Missouri. Since their vineyard and production facility is on their private property, they bought what is now the Westphalia Inn, 106 E. Main, in the tiny downtown where their wines can be tasted in the Norton Room and family style comfort foods like fried chicken are served in the restaurant.

Westphalia Vineyard also participates in many events, such as wine and food tasting festivals throughout the year. Earlier this year, the vineyard participated in Tony La Russa’s Wine & Whispers event at the Redbird Club at Busch Stadium.

An in-demand expert, Terry speaks at various events, too, and recently led an educational tour for the Intro Vit (Viticulture) & Enol (Enology) students from his alma mater, the University of Missouri. He and Mary met while both earned undergraduate degrees at Lincoln University — she in biology and he in chemistry. She worked as a medical technologist in Columbia while Terry went to school to earn his masters degree in biochemistry from the University of Missouri.

It was around this time, in the early days of their 47-year marriage, that they began making wine.

“We used to go pick grapes in St. James from a vineyard owned by an older Italian couple and then make wine with friends,” said Mary.

Terry worked as a research specialist for the university’s Agricultural Experiment Station and then went on to serve as a technical manager for the Missouri Farmers Association, where he researched fermentation and

See Wine, Page 8
History came alive for 43 members of Learning in Retirement who recently returned from a memorable five-day trip to historic sites in Vicksburg and Natchez, Mississippi.

“Fantastic!” said one person when asked about the trip. “Wonderful! A really well planned trip.” said another. “We learned so much history and gained a much better appreciation for the Civil War,” was a sentiment echoed by many with whom I talked.

They were hard pressed to say what they had enjoyed the most, and it was clear that the trip planners had made good decisions regarding what attractions in Vicksburg and Natchez would interest LIR travelers the most.

Day one was spent in traveling on a comfortable White Knight coach, with a lunch break at Lambert’s, home of the famous “threwed” rolls, in Sikeston. The evening’s destination, Sam’s Town House and Casino in Tunica, Mississippi provided an excellent opportunity for food, entertainment, and rest in preparation for the next two days of sightseeing.

Vicksburg, situated at the confluence of the Mississippi River and the Yazoo River, is home to numerous historical sites and homes. A high point for many was the guided tour of the Vicksburg National Military Park which commemorates the campaign, siege and defense of Vicksburg in 1863, and its significance as a turning point of the Civil War.

A step-on guide provided historical background as the coach traversed the hilly 16-mile tour road, passing some 1,340 monuments, including those representing all the states whose soldiers fought in the war.

A stop was made at the museum associated with the USS Cairo,

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the Union ironclad gunboat which had been struck by two torpedoes, and subsequently sank in less than 12 minutes, amazingly with no loss of life. Preserved by mud and silt as it sat on the bottom of the Yazoo River for 102 years, it was raised in 1964, and later restored.

The Vicksburg riverfront was home to several noteworthy attractions. The Old Depot Museum delighted many with its exhibits of model railroads and all sorts of riverboats, as well as a 250-square foot diorama of the Vicksburg battle. Did you know Vicksburg is home to Coca-Cola in bottles? The Biedenharn Coca-Cola Museum tells the story of Joseph A. Biedenharn, a confectioner, who in 1894 was the first to bottle the fountain beverage developed originally in Atlanta.

The final stop on this riverfront tour was an opportunity to see up close 32 life-like pictorial murals, painted by Robert Dafford, which depict various periods of Vicksburg's history.

Cedar Grove Mansion Inn and Restaurant, a magnificent 1840 Greek revival mansion located on five acres of land overlooking the Mississippi River, was the perfect place for an elegant evening meal, topped off with an array of decadent desserts! Here's an interesting piece of information related to this home: a Union cannonball struck the mansion during the siege on Vicksburg and to this day, it remains lodged in the parlor wall for all to see!

Seventy miles south of Vicksburg lies Natchez, a town of nearly 16,000 residents, which sits on a bluff overlooking the Mississippi River. A step-on guide narrated the city tour and pointed out the numerous places of interest in this beautiful city. Many of the mansions built by plantation owners before 1860 are still in existence. Refurbished and beautifully appointed with period furniture, they form a major part of the city's architecture and identity. Our travelers visited three magnificent mansions, each with its own unique story.

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The Missouri Monument at Vicksburg National Military Park.

**LIR:**

Continued from Page 4

Byzantine dome and a 24 foot finial. The home was not completed when the Civil War broke out and the tradesman who had come from Philadelphia to build the house fled from Natchez and returned to their own homes. Longwood’s owner secured the services of a few local workers who completed the basement of the house which served as the family’s living quarters.

Today, from the lower level, one can actually look up and see the 24-inch brick walls and the expert craftsmanship employed in the building’s construction. As one LIR traveler exclaimed: “That’s the nicest basement I’ve ever seen!” Longwood’s owner died in 1864 but his widow and their eight children continued to live in the unfinished home until her death in 1897.

Stanton Hall, a five-level Greek Revival mansion occupying a full block, was built in 1857 for a cotton magnate. No expense was spared. During the Civil War, it was occupied by Union troops. The owner died in 1859, but descendants of the family remained in the residence until 1894. The home’s carriage house now serves as a restaurant in which the LIR travelers enjoyed fine Southern cuisine for their noon meal.

The Rosalie Plantation was a favorite of the homes on LIR’s tour. Rosalie was built prior to the Civil War, between 1820 and 1823, for Peter Little, a rich planter who had fields not only in Mississippi but also on the other side of the Mississippi River in Louisiana. Peter became friends with the owner of the ferry which he used in crossing the river to reach his Louisiana lands.

During this time, yellow fever was rampant and the ferry boat owner succumbed to the illness and subsequently died. When his wife contracted yellow fever and was near death, she pleaded with Mr. Little to take care of Eliza, their almost 14-year-old daughter. Upon her mother’s death, Peter brought Eliza to his plantation, married her, and immediately after the ceremony, shipped her off to live with his sister in the East where she received an excellent education.

Later, she returned to Rosalie Plantation where she and Peter lived until the home was sold in 1857. In 1863, the mansion became headquarters for the Union Army. Fortunately, it was well cared for and at the end of the war, returned intact to its owners.

These three homes, like so many others in Vicksburg and Natchez, are National Historic Landmarks and are preserved and operated by private organizations. Their authentic furnishings and beautiful gardens are reminders of a bygone era.

LIR’s visit to Natchez and Vicksburg came to an end all too soon and it was time to think about home. Instead of returning to Jefferson City by the same route taken to Mississippi, the trip coordinators chose a different route. It included an overnight stay in Jonesboro, Arkansas and a buffet dinner at Ron’s Catfish Restaurant which featured catfish fried in four different ways plus all the trimmings. As one of the trip planners told me: “Buffets are eating opportunities, not eating requirements!” How very true!

The final day’s agenda included a stop at Mammoth Spring State Park, located near the border of Arkansas and Missouri. Mammoth Spring is the Ozarks’ second largest spring and spills 9 million gallons of water hourly over a 20-foot dam, forming a scenic 10 acre lake. Rain clouds were overhead, thus a walk on the path circling the lake was cut short. The gift shop was located in the attractive and informative Visitors Center, and there was time for one last purchase before boarding the coach for the drive back to Jefferson City.

By mid afternoon, the LIR travelers arrived in Jefferson City, enthusiastic about all they had experienced in Mississippi, and already thinking about their next opportunity to travel with LIR.

My sincere thanks to Marla Buechter, Vicki Ford, and Marge Kudrna, who planned this wonderful trip, and to Donna and Henry Dahl, DeLinda Fitch, Kay Freidinger, Nancy Ottinger, Jean Pace, Frank Rycyk, and Vera Rust who also contributed to this article. Thanks to them, I once again, had the pleasure of being an “armchair traveler” and greatly enjoyed the excursion to Mississippi!

For further information about LIR, please contact the office by phone (573-681-6152), by email at “lirlearning@outlook.com” or download the information from the website, (http://www.lincolnlu.edu/web/learning-in-retirement).
Multiple benefits of water exercise

By Shelly Poire
YMCA

Water aerobics offers multiple benefits for all fitness levels and is the fourth most popular sports activity in the United States. According to the Centers for Disease Control and Prevention, just two and a half hours per week of aerobic physical activity, such as swimming, bicycling, aerobics, etc. can decrease the risk of chronic illnesses. From shallow to deep water classes and even Water Zumba, the YMCA can help you get your water aerobics routine started.

Low Impact
Exercising in water makes you feel about 90 percent lighter, according to the American Council of Exercise. Your body does not experience the same impact when running or jumping in the water as it does when performing these moves on land. This makes water aerobics an ideal activity for those with arthritis, back problems, foot or leg injuries and knee conditions. The reduced impact is also beneficial for pregnant women and the obese.

Discretion
For those who shy away from group exercise because of the fear of complex choreography or studios with windows and mirrors, the pool offers some discretion. Most moves are performed under-water so no one, but you knows if you missed a step.

Calorie Burn
You can expect to burn between 400 and 500 calories per hour in a water aerobics class, according to the Aquatic Exercise Association. The actual amount you will burn will depend on your size, the intensity of your movements, as well as water temperature and depth. You will get your greatest calorie burn with faster movements incorporating the upper and lower body.

Strength
According to “American Fitness,” when exercising in water, you work against 12 times the resistance of air. Simply kicking and cupping the water helps contribute to muscle development which in turn means a higher metabolism and healthier body. Many water aerobics classes incorporate equipment to further induce strength gain.

In addition to water aerobics, YMCA members have a large variety of free exercise classes to choose from to help get them physically fit and reduce the risk of chronic illness. Non-members can also participate in the classes by paying a monthly fee. These classes are offered Monday through Friday at the YMCA. A class schedule can be found online at jcymca.org or at any Y facility. More classes are offered at area churches including: Faith Lutheran Church, 2027 Industrial Drive; Trinity Lutheran Church, 803 Swifts Highway; Wesley United Methodist Church, 2727 Wesley St. and Community Christian Church, 409 Ellis Blvd. These classes meet for 45 minutes twice a week and incorporate strength, endurance, flexibility and balance into each class. For more information, call Donna Prenger at 761-3459.

If you would like to know if you qualify for a free fitness plan through the YMCA Silver Sneakers program, please call Healthways toll free number at 1-888-423-4632 to find out if your insurance provider offers fitness benefits. You may also call your provider directly, using the toll free number on the back of your insurance card. Ask them if they are a Silver Sneakers Participant. If so, please contact us for information about setting up your YMCA Silver Sneakers Membership today, call Donna Prenger at 761-3459 for details on how.
Senior Menus for June

Week of June 1
MONDAY: Salisbury steak, chicken enchiladas, mashed potatoes/gravy, spiced apples, refried beans, ice cream, fruit Jell-O.
TUESDAY: Baked chicken, Polish sausage, mashed potatoes/gravy, Oriental blend, sauerkraut, lemon bars, fruit Jell-O.
WEDNESDAY: Fish, French dip, green beans, sweet potato, corn with pimento, cookies, fruit Jell-O.
THURSDAY: Meatloaf, baked ham, carrots, tossed salad, mashed potatoes/gravy, poke cake, fruit Jell-O.
FRIDAY: Grilled chicken breast, Swiss sauerkraut casserole, Tuscan blend, cauliflower, baked potato, assorted dessert, fruit Jell-O.

Week of June 8
MONDAY: Hamburger sliders/bun, pork chop, sweet potatoes, green beans, tossed salad, ice cream, fruit Jell-O.
TUESDAY: Roast beef, pork riblet, mashed potatoes/gravy, vegetable roasted six root, coleslaw, pudding, fruit Jell-O.
WEDNESDAY: Easy roast chicken, Sloppy Joes, roasted red skin potatoes, broccoli, brownies, fruit Jell-O.
THURSDAY: Hamburger, hot dog, pea salad, potato salad, baked beans, assorted desserts, fruit Jell-O.
FRIDAY: Crispy herb baked chicken, tuna salad, Brussel sprouts, mixed vegetables, potatoes, cookies, fruit Jell-O.

Week of June 15
MONDAY: Apple juice chicken, pizza casserole, peas/carrots, tossed salad, cheesy potatoes, ice cream, fruit Jell-O.
TUESDAY: Barbecue chicken thigh, beef burrito, baked sweet potato, Italian blend, hominy, cake, fruit Jell-O.
WEDNESDAY: Fish, chicken tetrazzini, California blend, cooked cabbage, tater tots, cookies, fruit Jell-O.
THURSDAY: Roasted pork, spaghetti, broccoli, mashed potatoes/gravy, pickled beet salad, assorted desserts, fruit Jell-O.
FRIDAY: Hamburger, barbecue pork steak, baked beans, tossed salad, potato salad, apple pie, fruit Jell-O.

Week of June 22
MONDAY: Hamburger/grilled onions, Polish sausage, mashed potatoes/gravy, peas/carrots, sauerkraut, ice cream, fruit Jell-O.
TUESDAY: Sweet/sour chicken, barbecue pork, green beans/alemonds, marinated cucumber-tomato- onion-celery-green peppers, pineapple upside-down cake, fruit Jell-O.

Wednesday: Baked chicken, lasagna, broccoli, navy beans, cheesy potato casserole, garlic bread, assorted desserts, fruit Jell-O.
THURSDAY: Grilled chicken, ham/beans, roasted red potatoes, Tuscan blend, tossed salad, cornbread, pudding, fruit Jell-O.

Week of June 29
MONDAY: Chopped hamburger, teriyaki chicken, Catalina blend, mashed potatoes/gravy, ambrosia salad, ice cream, fruit Jell-O.
TUESDAY: Salisbury steak, turkey tetrazzini, cauliflower/cheese, Italian blend, mashed potatoes/gravy, pudding, fruit Jell-O.

Go to www.jcmglaser.com for Betsy’s full testimonial.
Wine:
Continued from Page 2

wrote a research grant for exploring the uses of ethanol for fuel.

He didn’t actually begin making his own brand of wine until after retiring from 3M, where he spent 22 years and served as the international director, living with Mary and their three children in Brussels, Singapore and Japan. When they returned to the states they lived in Austin, Texas, and in 1991 bought the 400-acre farm.

“We had tried to buy the farm when we were a young married couple but the owners felt we were too inexperienced to run the operation,” said Terry, who hails from the neighboring town of Rich Fountain, where both of his grandfathers were farmers.

“Then while living in Belgium, Mary’s aunt wrote us a letter that maybe we could buy the farm now. We called the owner, who lived in Dallas, and we made the deal over the phone,” he said.

They renovated their 1840s farmhouse, which became their home, and cleaned up the property that was once the site of Porth Brewery. The Porth family built Saint Joseph Catholic Church, which they attend, and the Westphalia Inn, but closed the brewery and moved to Jefferson City when the Civil War became imminent.

Two of the underground rooms of the Porth brewery resembled a cave, which is visible driving up the road, lush with trees. The Neuners have made it a grotto, with a statute of the Virgin Mary.

The Maries River runs along the northwest edge of their property.

“Our farm is in the shape of a peninsula,” Terry said.

Finally, the lane opens up to an expanse of sky and land, with their vineyards, farmhouse and production facility, made out of a converted barn, in view. They share their land with several farm cats, bug eating guinea fowl and Wagyu cattle roaming freely through the pastures. In 2003, Terry began raising Wagyu cattle, bringing some of the highest quality beef in the world to the area, which he sells mostly to stores and restaurants in St. Louis and Kansas City.

“I spent six years working in Japan and when I was senior enough I was treated to a Kobe beef dinner and from that moment on I knew I wanted to raise this type of beef and felt that I could do it on the farm,” he said.

Corn and soybeans are planted on the farm and their eight-acre vineyard yields the majority of the grapes harvested to make their 11 wines. The rolling hills provide good drainage and a fruitful environment for growing grapes and that advantage combined with Terry’s background in biochemistry and fermentation proved a combination for success.

Their award-winning Norton Reserve, made using Missouri’s state grape, was the first wine produced. The Norton Reserve and other red wines are aged in Missouri-made oak barrels. Initially, when the grape juice is first put into the barrel for fermentation, the barrel’s creak and sing.

“It’s a pretty sound,” he said. “Like a violin,” Mary said.

Over the years, an Anna Rose, named after their goddaughter, and a Maries River Red, a sweet table red with a vanilla flavor and a hint of blackberry and cherry, were added. Osage Innocence, a sweet, hybrid Vignole grown entirely from grapes in their vineyard with a grapefruit and tangerine flavor was named after Mary’s father, Innocence. Their Naughty But Nice combines chocolate and Norton grapes, some of which are grown at the vineyard owned by Tom Naught of Naught-Naught Agency.

“This is a best seller around the holidays and pairs well with strawberries and cheese cake,” he said.

A blend of Norton and Cabernet Franc grapes purchased in California, their Prodigal Son, is symbolic as they hope one of their three children — two sons and one daughter — or 11 grandchildren will one day take over the company one day.

“We’re still waiting,” said Mary.

Terry spent 10 years researching and then making Westphalia Vineyard’s Renaissance, a revival of the Missouri Riesling that had disappeared in the state. One of several grapes that survived in a colder and more humid climate, it helped Missouri, before prohibition, become one of the largest wine producing states in the nation.

Mary raved about this wine, which features an unusual golden color and tastes of pear with cooked apricots with a finish of apple cider.

“It love it. The aroma strikes me right off the bat and I’m not really a dry white wine drinker,” she said.

Terry pointed out that women do have more taste buds than men, so perhaps they’re most sensitive to the nuances of a certain batch of wine.

One of their newest wines, a sweet red wine made from 100 percent Missouri grown grapes, is aptly named Sweet Success and speaks to the Neuner’s hard work and passion for what they do.

Currently their wines are sold on the Westphalia Vineyard’s web site, westphaliavineyards.com, at the Westphalia Inn and at many retail outlets throughout Missouri.
Now celebrating the vineyard’s 10th anniversary, Terry shared some life lessons.

**START SMALL**
My business philosophy has always been to make a little, and sell a little. That’s how I started the vineyard and that’s how I still operate. Rather than investing a lot of money and growing too big before you have proven yourself in the marketplace, it’s best to start small. It’s also important to do something to distinguish yourself and we decided to make a no-sulfite-added wine, something wine makers do in Europe but is much rarer in the U.S.

**BALANCE**
To be sulfate free your wine has to be balanced and nature usually takes care of itself. Today advanced chemical techniques can overcome most flaws but then the wine is out of balance. When you buy grapes your wine contracts are based on sugar content and we use the Montpellier system for assessing our grapes, which is based on 13 steps.

**HONESTY**
First and foremost is your reputation and that comes from being honest in your business dealings. When I had raised half kobe and half angus beef, I knew it wasn’t good enough to sell so I didn’t and we kept breeding until it was the right quality.

**PATIENCE**
Once you plant your grapes you wait three years to harvest half of the crop, and four years for the entire crop. Then we wait for the red wine to age up to six months or longer in Missouri oak barrels. I used to teach just-in-time management and a winery goes against all the rules of finance. There’s no quick pay-off for your investment and there’s lot of time and inventory. The same is true for the Kobe beef. We waited six years before we could market our first beef. We started with artificial insemination on Angus cows and slowly we did more breeding and built up our herd to 102 cows. It’s also important for them to gain weight slowly, and we don’t sell them until they’re 24 to 30 months of age.

**EXPERIMENT**
More than 100 experiments occurred before the Naughty but Nice was ready. It was mostly trying out different chocolate to find the right one. There are slight variations between different batches of wines but the Prodigal Son tastes the same every time we make it. There was a chef at the Lodge of the Four Seasons at the Lake of the Ozarks who was French and he liked this wine and telling his father that he was drinking French wine. We do buy the Cabernet Franc grapes from California because they don’t like our climate.

**SIMPLICITY**
Do one thing and do it well before adding anything else. You can’t go off in 100 different directions. We don’t sell piece parts of our beef because that’s an entirely different type of business plan.

**ROUTINE**
I start my day with quiet time. I reserve an hour and a half for myself every morning to read. Sometimes it’s a novel, and I drink a cup of coffee. Then I visit my other and have a cup of coffee with her.

**PRESERVE YOUR HERITAGE**
I first became aware of the Missouri Riesling variety of grape in an old photo I saw 10 years ago during a presentation at The State Historical Society of Missouri. Because of its prominence in our state, I wanted to bring it back into existence today. I also read a lot about history of winemaking and of the town and I when I do speak at events I try and incorporate Westphalia history into the conversation.

**PERSISTENCE**
You don’t get anywhere without working for it and staying at it and being persistent. I know we have a good product and I’ve met a lot of interesting people. Being sulfate free definitely helps us get in any place we want to go, they’ll usually give us a look. But we’d like to be distributed in the mainstream in California. We’re working on that and we have a salesman now. I never try to oversell, never impose myself. Our time will come.
By Dennis Mobrice

Jefferson City’s AARP chapter is inviting the public to attend its annual Summerfest at 12:30 p.m. Thursday, June 11, at the senior center, Capital Mall.

Those attending can enjoy a good picnic-style lunch and obtain lots of useful information and materials of interest to seniors. That includes a speaker program, exhibits and entertainment, along with door prizes, a 50/50 raffle, and lots of fun, Charlotte Wening, chapter president, said.

Pat Donehue, Central Missouri chairperson for the Missouri Silver Haired Legislature (SHL), will be guest speaker. She will discuss the role and contributions of SHL volunteers who work on behalf of Missouri seniors in matters of state legislation.

The entertainment will be headed by local performer Gerry Tritz, who offers a combination of magic, juggling, comedy and audience participation in his shows, Wening said.

He has performed such shows for more than 20 years, ranging from birthday parties to festivals, as well as at nursing homes and repeated performances at the Governor’s Mansion.

The Summerfest represents the AARP chapter’s quarterly general membership meeting and speaker program, but is also open to the public. AARP membership is not required to attend.

Activities will begin at 12:30 p.m., but everyone is invited to come early and enjoy the picnic-style lunch which is the regular senior center meal for the day. Serving is from 11 a.m. to 12:30 p.m. The menu includes choice of hamburger or hot dog, with potato salad, chips, dessert, and choice of drink.

The suggested meal donation is $4, for those over 60 years old, according to senior nutrition center guidelines. There is no cost for the Summerfest itself.

The activity will once again feature exhibits staffed by representatives from several social and service agencies, as well as a table to distribute Vial of Life personal medical information kits in a joint project between Jefferson City AARP and Whaley’s Pharmacy.

Among exhibitors are the Independent Living Resource Center (ILRC), Citizen Liaisons Active in Missouri (CLAIM), Social Security information and Jefferson City AARP.

"We invite everyone to come out to the mall senior center on June 11th for our Summerfest," Wening said. "Learn more about the Silver Haired Legislature and what these volunteers do to benefit Missouri seniors," Wening said. "It will be a worthwhile and enjoyable afternoon."

Missouri’s Silver Haired Legislature works in coordination with Missouri’s Area Agencies on Aging (AAA) and the Department of Health and Senior Services. It was created in 1973 and has the distinction of being the first such organization in the country. It is composed of citizens age 60 and older who are chosen through election by their peers at senior and nutrition centers throughout the 10 AAA districts statewide.

They meet annually for a model legislative session at the State Capitol, where they debate and vote on their top five legislative priorities. Once these are chosen, SHL volunteers return to their senior groups to encourage support of those issues, Donehue said.

They also testify before the Missouri House and Senate and speak to their senior groups on the status of the pending legislation. SHL advocacy has helped to enact important state legislation, including laws dealing with Financial Exploitation of the Elderly and Elder Abuse, deletion of sales tax on pharmaceuticals, and creation of the Senior RX program.

Charlotte Wening, Jefferson City AARP chapter president, speaks at the Senior Center, Capital Mall, which will be the site of the chapter’s annual Summerfest on Thursday, June 11th. The public is invited to attend.
Insurers Face Tighter Oversight of Medicaid Plans in Proposal

By Zachary Tracer

In the first major overhaul in more than a decade, the U.S. has proposed new rules for private health insurers who run Medicaid plans covering millions of poor people and children.

The proposed rules, issued Tuesday, call for plans to report what portion of the money they collect to care for patients actually gets spent on benefits. They would attempt to broaden access to doctors and hospitals by having states set standards on access to care. The rules would also create a performance-based ratings system for plans.

Big health insurers like Aetna Inc., Humana Inc., Anthem Inc., and UnitedHealth Group Inc. offer the Medicaid plans, as do specialized firms such as Molina Healthcare Inc., Centene Corp., WellCare Health Plans Inc., and Health Net Inc.

The last major update to U.S. rules overseeing Medicaid managed care plans was in 2003. Since then, Medicaid and a related program for children, called CHIP, have expanded, in large part because of 2010’s Patient Protection and Affordable Care Act.

Medicaid is the federal-state program for the poor. While states run the program, it is funded and overseen in part by the federal government.

Medicaid and CHIP now cover more than 70 million people in the U.S. The Affordable Care Act expanded eligibility and the program has added 12.6 million enrollees since the start of last year, according to the research group RAND Corp.

Private plans in 39 states cover more than half of all Medicaid beneficiaries, according to the Kaiser Family Foundation. In return for a promise of lower costs and better-managed care, states typically pay private insurers a fixed sum for each Medicaid member.

California has the largest number of people enrolled in managed-Medicaid plans, followed by New York and then Florida, according to Avalere Health.

States were allowed to opt out of expanding their Medicaid programs in a 2012 Supreme Court decision on the Affordable Care Act, and 21 have since decided not to increase eligibility.

June Senior Activities

Senior Nutrition Centers June Activities at Mall Center and Clarke Center
Mondays/Fridays, 1 p.m., Tai-chi; Wednesdays, 9 a.m. at Mall Center
Tuesdays/Thursdays, 12:30 p.m., Movie at the Mall Center
Wednesdays, 2 p.m., bingo at Clarke Center
First Thursday and second Tuesday, Whaley’s free blood sugar and blood pressure checks at Clarke Center.
June 2, noon, Bob Putnam w/Hospice Advantage singing at Mall Center
June 11, noon, Bob Putnam w/Hospice Advantage, Clarke Center
June 16, Dance with Sonny and Partly Cloudy, 1-3:30 p.m., Community Room at Mall Center.
June 17, Missouri Drifters Band, 11 a.m.-12:30 p.m., at Mall Center.
June 19, Father’s Day Brunch
June 23, Sonny and Partly Cloudy, 11:30 a.m.-12:30 p.m., at Clarke Center, Luau Day
June 25, ARMES meeting, 12:30 p.m. At Clarke Center.

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Use a formal contract when paying relatives for elder care

By Todd Miller
Attorney

According to the State of Missouri’s Office of Administration, our state’s elderly population has increased more consistent-ly and proportionately than any other age group. While Missouri residents age 65 and over represented only 10 percent of the population in 1950, by 2030 the Office of Administration predicts their numbers will more than double, surpassing 20 percent of all Missourians or approximately 1.4 million people.

Of those aged 65 and older, the fastest rising population are those 85 and over. In 1950, those aged 85 or older represented roughly 0.5 percent of the total population or 21,000 Missourians. By 2000, the group had increased to 2 percent of the population or 99,900 Missourians. By 2030, their numbers are predicted to exceed 2.5 percent of Missourians or approximately 176,000 people.

As a greater number of our Missouri population ages, the number of those requiring assistance from family members will likely rise as well. A recent USA Today report suggested that the number of caregivers who are family members jumped from 30 percent in 2010 to 39 percent in 2012 with most caregivers being between the ages of 30 and 64. According to Philip Moeller writing for US News & World Report, some 65 million Americans provide more than $375 billion a year in uncompensated care to friends and family members.

The increase in family members as caregivers is not entirely a reflection of our economy and the lack of funds saved by the elderly. Rather, some experts think it is a combination of factors including, but not limited to, longevity resulting from medical advancements. Susannah Fox, the associate director of the Pew Research Center’s Internet and American Life Project suggests that as medical advancements allow us to live longer, one negative result that occurs is that more and more of the elderly will outlive their personal savings and perhaps be discharged from hospitals and sent home in medically fragile conditions when their savings have been exhausted.

Missouri is not alone. Other states are also dealing with this rapid increase in family member caregivers. New York for example, counts over 4,000,000 of its citizens as family caregivers. A 2013 report by the AARP and others suggested those same NY family caregivers logged over 2.68 billion hours of family care giving in 2013. This perfect storm of longevity and lacking funds leads me to believe the need for private, family-member care giving will continue on the rise for the near future in most states.

Unfortunately, as an increasing number of our elderly rely upon loved ones for daily assistance, an increasing number of complaints and disputes will likely arise concerning the value of those services and/or whether the services rendered are those that were expected or promised. To address the potential for conflict, we suggest the formation of written agreements even when family members are providing services. These written contracts between family members, also called personal service or personal care agreements, have many benefits, including providing the family member with some assurance their tremendous amount of emotional, physical, and mental commitment will be rewarded. At a minimum, the agreements should detail the parties involved, the fees and expenses to be paid, and the specific duties to be performed. When possible, an elder law attorney should be involved in the process. No matter how involved and dedicated a family caregiver is, caring for an elderly loved one will likely be exhausting and disagreements may occur.

Todd Miller is the Senior Partner of the Law Office of Todd Miller, LLC in Jefferson City, Missouri. He has been recognized as Golf Tax Consultant of the Year by Boardroom Magazine three times and candidate for the “10 Best” attorneys for the State of Missouri by the American Institute of Family Law Attorneys and “10 Best” attorneys for the State of Missouri by the American Institute of Criminal Law Attorneys. Mr. Miller has juris doctorate degree from the University of Missouri School of Law in 1999. Each Saturday at noon, he hosts a radio talk show entitled the “Mid-Missouri Legal Advocate” on KRMS News Talk 1150AM and 97.5FM at the Lake of the Ozarks. You may also find him on Facebook, Google+, LinkedIn, and Twitter.

Run for the Roses

By Providence Financial

Recently we discussed the seeming reluctance of the American economy to be roused from its seven year slumber. I’m well aware that technically we are not in a recession (two consecutive quarters of negative GDP), but neither can it be substantively argued that the economy is stretching its legs for a convincing win like American Pharoah at the Preakness.

Yes, the unemployment numbers continue to fall, but it has been well said that the lack of war does not mean that there is peace, and similarly the lack of recession does not mean that the economy is healthy, nor does mere employment guarantee prosperity.

Prosperous Americans who can spend sustainably are what is needed to spur the economy to it’s potential. Our citizens must have the incentive and the ability to spend beyond the daily necessities if we hope to see the steed upon which our hopes are pinned break free from the crowd and stretch out for the win. Consider these parallels between the equestrian world and our economy:

- We are foundered on debt. Foundering is a foot disorder horses sometimes get when their diet is improperly balanced, especially if they eat too much grass that is high in sugars and carbohydrates. Once foundered, it is painful for a horse to stand or run, and it takes careful management to help a horse recover from this condition, and they usually remain more susceptible to it.

Similarly, it seems our leaders have bought into the theory that “if a little is good, a lot is better,” feeding the economy bucket after bucket of the sweet grass of debt, both on the national and personal levels. The fact that cheaper borrowed money is nearly the only sustenance they’ve offered to fuel the economy — increased business activity, which leads to prosperity, leading in turn to sustainable spending.

- Winning races is about a great team that works together. Horses are very intelligent animals and can sense the emotions and even the motives of those around them, as can humans. Even 35 years ago, Reagan’s line “I’m from the government, and I’m here to help” garnered an uproarious response as an admission of the government’s struggle to serve those who labor to fund it. Policy-makers have a tough job. Difficult and unpopular decisions must be made to set us on a more prudent financial plan. But who wants to accept bad news? Who wants benefit cuts? Who agrees with tightening the belt?

Guidance for improvement is around us in many forms. I pray that we observe and learn, rather than simply be entertained.

Article produced by the co-owners of Providence Financial LLC.
High-tech sensors help kids keep eye on aging parents

By Brandon Bailey
AP Technology Writer

SAN FRANCISCO (AP) — Each time 81-year-old Bill Dworsky or his 80-year-old wife Dorothy opens the refrigerator, closes the bathroom door or lifts the lid on a pill container, tiny sensors in their San Francisco home make notes on a digital logbook.

The couple’s 53-year-old son, Phil, checks it daily on his smartphone. If there’s no activity during a designated time, the younger Dworsky gets an automated email, so he can decide whether to call or stop by. “This is peace of mind, really,” he says of the system he installed last year.

The Silicon Valley tech executive lives just across town, but the sensors help him keep an eye on his aging parents while also raising a teenage daughter and frequently traveling for work. While his parents don’t need a lot of assistance, they have stopped driving and his father uses a cane.

“I want to be in the position where I will know when I need to step in,” he says.

Advances in low-cost sensors and wireless networks are fueling a boom in the so-called “smart” home. And companies are looking beyond home security and temperature control to creating products for Baby Boomers trying to balance caring for aging parents and respecting their independence. It’s a new twist on the notion of personal alarms, such as the Life Alert system that gained popularity with “Help, I’ve fallen” advertisements.

These systems often use simple, inexpensive components such as accelerometers that know when an object is moved. Others use small power sensors to track electricity use or contact circuits that tell when a door is open or closed. Companies like Lively, Evermind and BeClose charge $50 to $300 for a set of sensors and $30 to $70 a month for wireless monitoring. Each promises to safeguard clients’ personal information.

A set of motion sensors from San Francisco-based Lively seemed right for the Dworskys, whose son calls them “fiercely independent.” Before hearing about Lively, Phil had raised the idea of a webcam in their home. “They immediately didn’t want it. It was a privacy violation,” he said. But they agreed to sensors that collect “a more limited set of information.”

Dorothy doesn’t think much about the system tracking her daily routine. “It’s un-intrusive. That’s what we like about it,” she said. “We want to be able to stay in our home, and this is one way that makes it possible.”

Electronic tracking does raise issues around dignity and privacy, says Dr. Christine Ritchie, a geriatrics professor at the University of California, San Francisco. She believes some concerns will diminish as more people get used to using fitness bands, “smart” thermostats and other gadgets that track their daily lives, though. And independence is attractive.

“Many of my older patients would be totally unenthusiastic about having anyone monitor any part of their life,” says Ritchie. “But some would be grateful for the prospect of continuing to live in their own home, rather than an institution where they have less control.”

Michigan resident Vicki White, 62, was taken aback when her daughter, who lives in Florida, suggested an Evermind system that uses power sensors to track how often appliances such as coffee makers, lamps or televisions are used. White’s health is good, but she lives in a rural area without close neighbors. White’s own mother had lived alone and struggled with Alzheimer’s disease that wasn’t detected right away.

“I thought maybe she thought I was flipping out,” White says of her daughter, 42-year-old Melanie Champion. “She explained that she just wanted to know I was OK and my routine was as it should be. It’s actually very comforting because I know she’s concerned.”

An app on Champion’s smartphone shows when her mother starts her coffee pot in the morning and when she turns off the TV before going to bed at night.

“It’s really nice, except she wants to lecture me about how late I stay up at night,” White laughs. “I have to reassure her that I fell asleep on the couch.”

Before installing sensors, seniors and their families should have a frank talk about privacy and how much help they need, say experts.

“This type of technology can help, but it’s not the only answer or solution,” says Lynn Friss Feinberg of the American Association of Retired Persons. “Older adults need conversation, social engagement and access to a range of supportive services. And hugs.”

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Peeking into healthy brains to see if Alzheimer’s is brewing

By Lauran Neergaard
AP Medical Writer

WASHINGTON (AP) — Sticky plaque gets the most attention, but now healthy seniors at risk of Alzheimer’s are letting scientists peek into their brains to see if another culprit is lurking.

No one knows what actually causes Alzheimer’s, but the suspects are its two hallmarks — the gunky amyloid in those brain plaques or tangles of a protein named tau that clog dying brain cells. New imaging can spot those tangles in living brains, providing a chance to finally better understand what triggers dementia.

Now researchers are adding tau brain scans to an ambitious study that’s testing if an experimental drug might help healthy but at-risk people stave off Alzheimer’s. Whether that medication works or not, it’s the first drug study where scientists can track how both of Alzheimer’s signature markers begin building up in older adults before memory ever slips.

“The combination of amyloid and tau is really the toxic duo,” predicted Dr. Reisa Sperling of Boston’s Brigham and Women’s Hospital and Harvard Medical School, who is leading the so-called A4 study. “To see it in life is really striking.”

The A4 study — it stands for “Anti-Amyloid Treatment in Asymptomatic Alzheimer’s” — aims to enroll 1,000 healthy seniors like Judith Chase Gilbert, 77, of Arlington, Virginia. The recently retired government worker is mentally sharp but aware she is at risk. She has never heard of tau before.

“Maybe that’s because treatment didn’t start early enough,” predicted Dr. Reisa Sperling of Boston’s Brigham and Women’s Hospital and Harvard Medical School, who is leading the so-called A4 study. “To see it in life is really striking.”

The A4 study is triggered by gradual cholesterol buildup. Brain scans show many healthy older adults quietly harbor those sticky amyloid plaques, not a guarantee that they’ll eventually get Alzheimer’s but an increased risk.

Yet more recent research, including a large autopsy study from the Mayo Clinic, suggests that Alzheimer’s other bad actor — that tangle-forming tau protein — also plays a big role. The newest theory: Amyloid sparks a smoldering risk, but later spread of toxic tau speeds the brain destruction.

Normal tau acts sort of like railroad tracks to help nerve cells transport food and other molecules. But in Alzheimer’s, the protein’s strands collapse into tangles and eventually the cell dies. Most healthy people have a small amount of dysfunctional tau in one part of the brain by their 70s, Sperling said. But amyloid plaques somehow encourage this bad tau to spread toward the brain’s memory center, she explained.

The A4 study, which is enrolling participants in the U.S., Australia and Canada, may give some clues.

The goal is to check up to 500 people for tau three times over the three-year study, as researchers tease out when and how it forms in those who are still healthy. They won’t be told the results — scientists don’t know enough yet about what the scans portend.

At the same time, study participants will receive either an experimental anti-amyloid drug — Eli Lilly & Co.’s solanezumab — or a placebo as researchers track their memory. The $140 million study is funded by the National Institutes of Health, Lilly and others; the Alzheimer’s Association helped fund the addition of the tau scans.

The idea: If the drug proves to be helpful, it might be tampering down amyloid formation that in turn reins in toxic tau. In previous studies, solanezumab failed to help full-blown Alzheimer’s but appeared to slow mental decline in patients with mild disease, raising interest in testing the still healthy.

“We’re trying to remove amyloid’s downstream effects on tau formation,” said Dr. R. Scott Turner of Georgetown University Medical Center, where Gilbert enrolled in the study.

Seeing how amyloid and tau interact in living brains “is opening a whole new chapter into possible therapies,” Turner added.

For Gilbert, learning she had amyloid buildup “was distressing,” but it has prompted her to exercise her brain in a new way by buying a keyboard to start piano lessons.

“It’s exciting to be part of something that’s cutting edge,” said Gilbert, who had never heard of tau before.

And she has a spot-on question: “So what’s the medication for the tau?”

Stay tuned: A handful of drugs to target tau also are in development but testing will take several years.
Social Security Q&A: Can I return to work and keep disability benefits?

Q: I have been collecting disability benefits for a few years, but I’m getting healthy enough to work again. Can I return to work while getting Social Security disability benefits?

A: Yes, you can return to work while receiving Social Security disability benefits. We have special rules to help you get back to work without lowering your initial benefits. You may be able to have a trial work period for nine months to test whether you can work. If you get disability benefits and your condition improves or you return to work, you must report these changes to us. Call us at 1-800-772-1213 (TTY 1-800-325-0778) or contact your local Social Security office. You can find your local office by visiting www.socialsecurity.gov/locator.

Q: My father collects disability benefits, but he is interested in trying work again. Is there a program that helps disabled people find work while they’re receiving Social Security disability benefits?

A: Social Security’s Ticket to Work program can help beneficiaries go to work, get a good job that may lead to a career, save more money and become financially independent. This program doesn’t affect your disability benefits — you can keep collecting your benefits while participating. Ticket to Work is a free and voluntary program that gives beneficiaries real choices to help them create and lead better lives. You can learn more about our Ticket to Work program at www.socialsecurity.gov/work or www.socialsecurity.gov/work/home.html.

Q: I need proof that I receive Medicare benefits. Where can I get a letter proving that?

A: If you need proof that you get Social Security benefits, Supplemental Security Income or Medicare, get an instant benefit verification letter online by using your personal My Social Security account. If you don’t receive benefits, your letter will serve as proof that you don’t receive benefits. If you recently applied for benefits, the letter will make that clear as well. The information on your benefit verification letter will include information that applies to your situation. You can set up your secure, personal My Social Security account at www.socialsecurity.gov/myaccount.

Q: I’ve only been working for a few years, and I’m wondering how I earn Social Security benefits. What are credits and how many do I need to qualify for benefits?

A: We use your total yearly earnings to calculate your Social Security credits. “Credits” are the units we use to measure whether you qualify for Social Security benefits. The amount needed for a credit in 2015 is $1,220. You can earn a maximum of four credits for any year. The amount needed to earn one credit increases automatically each year when average wages increase.

You must earn a certain number of credits to qualify for Social Security benefits. The number of credits you need depends on your age when you apply and the type of benefit for which you are applying. No one needs more than 40 credits for any Social Security benefit. You can learn more about earning credits by reading How You Earn Credits at www.socialsecurity.gov/pubs.

Q: My same-sex partner and I recently married. Will we qualify for Social Security benefits?

A: Yes, you can return to work while getting Social Security disability benefits. Many factors affect your eligibility for benefits, including how long you worked and your age. Social Security is now processing more claims in which entitlement or eligibility is affected by a same-sex relationship. We encourage you to apply for benefits right away, even if you aren’t sure you’re eligible. Applying now will protect you against the loss of any potential benefits. You can apply safely and securely at www.socialsecurity.gov/applyingonline. Learn more about Social Security for same-sex couples by visiting www.socialsecurity.gov/same-sex-couples.

Q: I’m planning my retirement. What is the maximum Social Security benefit I might receive?

A: The maximum benefit depends on the age you retire and how much you earned in your lifetime. For example, if you retire at age 62 in 2015, your maximum benefit will be $2,025. If you retire at full retirement age in 2015, your maximum benefit will be $2,663. If you retire at age 70 in 2015, your maximum benefit will be $3,501. You can estimate your benefits by using our Retirement Estimator at www.socialsecurity.gov/estimator.

Q: I’m retired, and the only income I have aside from my Social Security retirement benefit is from an Individual Retirement Account (IRA). Are my IRA withdrawals considered “earnings?” Could they reduce my monthly Social Security benefits?

A: No. We do not count non-work income, such as annuities, investment income, interest, capital gains, and other government benefits, and they will not affect your Social Security benefits. Most pensions will not affect your benefits. However, your benefit may be affected by a government pension from work on which you did not pay Social Security tax. If you have wages or self-employment income and you are under your full retirement age, this income may affect your benefit amount. For more information, visit our website at www.socialsecurity.gov or call us toll free at 1-800-772-1213 (TTY 1-800-325-0778).
WASHINGTON (AP) — The most-used medicines in Medicare’s prescription drug program are generics, but the program spends the most on brand-name drugs, led by the heartburn treatment Nexium, according to an unprecedented release of government data.

That contrast sheds light on prescribing practices and how they might be used to save money, specialists say.

More than a million health care providers prescribed $103 billion worth of medications under the popular Part D drug benefit for seniors in 2013, the Centers for Medicare and Medicaid Services said.

Of more than 3,000 drugs prescribed that year, AstraZeneca’s Nexium alone accounted for $2.5 billion of the spending, prescribed to nearly 1.5 million Medicare beneficiaries. GlaxoSmithKline’s asthma drug Advair Diskus accounted for $2.3 billion of the spending, prescribed for seniors in 2013, the Centers for Medicare and Medicaid Services said.

Contrast that with the 10 most-prescribed drugs for Part D beneficiaries that year, generics given to many times more patients but costing far less — from $145 million to $911 million for each. Six of the most-prescribed drugs were related to heart disease risks such as blood pressure and cholesterol.

Specialists highlight the contrast as an example of why the data, released publicly for the first time, matter.

Consider: the sixth-most prescribed Part D drug in 2013 was a close cousin of Nexium, a heartburn drug called omeprazole, given to nearly 6.4 million beneficiaries, noted Dr. Michael Steinman, a geriatrician and professor at the University of California, San Francisco. That’s more than four times as many patients as received Nexium, yet total spending on omeprazole was just $643 million.

Omeprazole is a generic version of a Nexium precursor, not Nexium itself.

Still, “from a practical perspective, there is no substantive advantage to giving someone Nexium over omeprazole,” said Steinman, who researches prescribing for older adults. “The main difference between them is cost, marketing, frankly.”

He called the database “a tremendous opportunity for identifying how doctors are prescribing medications in the U.S. and finding places where we can be doing better.”

When the government agency mapped generic use, it found doctors in the West and Midwest prescribed cheaper generics for seniors far more than physicians in the rest of the country. Generic prescribing was lowest in parts of the South and along the East Coast.

Deputy Administrator Sean Cavanaugh said the government was releasing the data for transparency. While Medicare officials have long analyzed such data in setting policy, “there are many, many smart minds in this country” that might uncover new insights from it, he said.

The government has been attempting to steer providers toward higher-quality, more cost-effective medicine in part by releasing data on payments to health care providers. Last year, Medicare opened its huge claims database, showing program payments to more than 825,000 providers for 2012, as well as data detailing drug industry payments to physicians, such as research grants and travel junkets.

The Part D database identifies doctors by name, allowing searches of what they prescribe. But the Medicare agency cautioned against drawing too many conclusions from such individual data, noting that sometimes a large practice’s prescriptions are recorded under one partner’s name.

The American Medical Association echoed those cautions.

“We are also troubled by the lack of context provided with the data that could help explain physician prescribing practices and pharmacy filling practices before conclusions are drawn,” AMA President Dr. Robert M. Wah said in a statement.

But researchers will be interested in checking how often doctors in particular areas prescribe drugs known to be risky for seniors, said Dr. Adriane Fugh-Berman of Georgetown University, a critic of doctor-drug industry relationships.

For example, the antipsychotic Abilify accounted for $8.1 billion in the Part D spending in 2013, an amount Fugh-Berman found high. Antipsychotics are approved to treat such disorders as schizophrenia. But specialists repeatedly warn they’re used too often to calm seniors with dementia — despite Food and Drug Administration warnings that they can increase those patients’ risk of death.

About 36 million people, or about two-thirds of Medicare beneficiaries, are enrolled in the Part D program, which is delivered through private insurance plans.