Governor Lauds Nursing Homes

"Maryland, through a system of licensing and supervision, is a leader among the states in maintaining the high standards in nursing homes," Governor McKeldin said today in proclaiming Sunday, May 15, Nursing Home Day in Maryland.

"Good nursing homes have proved of high value in the providing of necessary medical care for many citizens of Maryland," the Governor said. "They have been particularly helpful in the State's pioneering efforts to solve the problems in the care of the chronically ill."

Approximately 180 nursing homes, homes for the aged and similar institutions throughout the State, care for more than 5,300 of Maryland's aged and chronically ill.

Rigid Requirements

Rigid requirements, set up by law to assure safety, cleanliness, proper facilities and adequate personnel, must be met by every home before being licensed by the State Health Department. Herbert G. Fritz, chief of the Division of Hospital Service of the State Health Department, said caring for the aged has become a major community and public health problem because of the increasing numbers of older people.

The problem is aggravated, Mr. Fritz said, by the fact that many of the older generation have chronic or lingering illnesses and infirmities and need nursing care.

Most general hospitals are filled to capacity with emergency, surgical and maternity cases and do not have the beds available to care for the long-term patient, he said.

Long-Term Care

Proprietary nursing homes have been established in recent years to help solve the problem. These homes contain the greatest number of beds available for long-term care in Maryland.

Even if there were beds available in the hospitals for long-term patients, Mr. Fritz said, it probably wouldn't be efficient or recommended to keep these patients hospitalized in general hospitals. First, it would be too expensive for most, he said.

In 1948, to improve the standards of Maryland's homes, the nursing home administrators established the Maryland Association of Registered Nursing Homes.

The purpose of the organization, according to the president, Daniel R. Long, Jr., of Baltimore, is "to promote a code of ethics designed to regulate and evaluate the standards of nursing and convalescent homes."

"We want to make available to physicians, hospitals, and the community at large, professional, competent nursing and convalescent home services," he said.
Aid-To-Elderly Possibility Cited

The Federal public housing chief said yesterday that the Mount Vernon Place area would lend itself to the providing of Government-financed accommodations and services for the elderly.

"We must find ways to accomplish new things," Mrs. Marie C. McGuire, commissioner of the Federal Public Housing Administration, told the Mount Vernon Committee on Needs of the Elderly.

Mrs. McGuire said public housing programs should no longer be confined to slum clearance and low-rent projects for the lowest-income families.

Elderly persons on fixed incomes could be aided to a greater extent through an expanded public housing program, designed to halt neighborhood blight as well as wipe out slums, she said.

Special services for the elderly, such as low-cost community dining facilities, could be provided in conjunction with small public housing projects as long as local private or public agencies made up the deficit, Mrs. McGuire pointed out.

Moreover, she said, the time has come for experimentation in rehabilitation of old structures with public housing funds, which to date have been spent only on new construction.

The commissioner's remarks were made after a tour of the Mount Vernon area, which has the city's highest percentage of residents over the age of 60.

Mr. Hanna said Mrs. McGuire's visit was planned to "stimulate thinking in Baltimore about the possibilities of public housing as a partial answer to the problems facing our senior citizens."
AGED CITIZEN CENTER EYED

Would Provide Services For Retired, Mazer Says

The city hopes to build a "senior citizens center" to provide recreational, educational, therapeutic, and counseling services for retired workers. Stanley Z. Mazer, the Mayor's administrative aide for human renewal, told a group of labor leaders yesterday.

Mr. Mazer said the proposed center, to be financed partly by public funds and partly by contributions from labor and industry, is to be called the Waxter Center for the Aged, after the late Judge Thomas J. S. Waxter.

"Multipurpose Facility"

He said it will be designed to accommodate 500 elderly people a day and will be located in the downtown area for easy accessibility.

The new center will be a "multipurpose facility," Mr. Mazer said, combining some of the functions of a nursing home with those of other institutions designed to give the elderly a meaningful role in the community.

He told the labor group that $10,000 in city funds has already been allocated for architects' fees and that plans are now being drawn up. Three possible locations for the center, all in the downtown area, are being considered, he said.

Mr. Mazer said the plan arose out of a recommendation by the Mayor's Commission on Problems of the Aged, which was asked some time ago to study the feasibility of a city-built nursing home.

Speaks To Meeting

The commission, he explained, recommended instead the multipurpose establishment which he had described.

Mr. Mazer spoke to a meeting of union leaders at the United Automobile and Aircraft Workers Hall. A. J. Matoss, UUAW staff representative; Dominic N. Formaro, president of the Baltimore AFL-CIO Council, and other union officers attended the meeting.
Howard Planners Expected
To OK Village for Aged

By ELLISON MOSS

The Howard County Planning Commission today is expected to approve plans calling for construction of Green Village, a planned community for the aged to cost some $12 million.

To be located on over 100 acres at Whiskey Bottom Rd. and Patuxent Dr. near Laurel, the self-contained “town” will include a shopping center, department store and a restaurant.

To house the occupants, all of whom must be retired or inactive, living on investments, pensions, social security or other means of income, the builders and architects, Greenborne and O'Mara of Riverdale, have planned four high rise apartment buildings reaching eight stories in the air and 54 multiple single floor apartment houses and “about” 115 detached apartment units located in cul-de-sacs.

Since the village will house the aged and, possibly, some infirm a nursing home and two clinics are planned to care for the village occupants, plans on file with the county’s Zoning Commissioner and Planning Commission reveal.

Because of the age of the village settlers, no school-aged children will be permitted; thus no disruption to the county school system will result, it was noted.

The petition, presented to the Planning Commission by Irving L. Kidwell, declared that the builders would provide for the village’s own fire protection, privately maintained road systems, garbage collection and receive its water supply from the Washington Suburban Sanitary Commission.

Planning director Thomas Harris said he felt the county would not get “a windfall” in the construction of the village since the owners would pay property taxes yet not draw on the county for any normally supplied county services.

The “village” will be built on property belonging to Walter L. Green and will adjoin the new Interstate Rt. 95, soon to be built parallel to the old Washington Blvd. (rt. 1) from Baltimore to Washington and which will interchange with the new Rt. 215, soon to be built.

A flood plain area of some six acres along the banks of the softly flowing Patuxent River will also be converted into a spacious parkland for use by “village” residents, plans revealed.

It was also noted that considerable “off-street” parking facilities would also be made available within the community.

Construction of sample apartments will begin in the Fall if the requested zoning map changes are approved, Mr. Harris noted.
JOB TRAINING PLAN OFFERED

City Invited To Join Project For Workers Over 50

Baltimore was invited to join in a special manpower retaining project for older workers yesterday and Mayor-elect McKeldin said he was "enthusiastic" about the idea.

Lawrence O. Houston, Jr., director of special group activities for the United States Department of Labor's Office of Manpower, Automation and Training, said in a statement from Washington that he was asking the city to join with four others in a pilot program to show that workers over 50 can be trained for jobs in the economy.

Only one of the cities, Milwaukee, has been definitely selected for the program, which Mr. Houston's office will set up in cooperation with the National Council on the Aging and local groups.

"Vitaly Interested"

Local school, welfare and employment groups and the Mayor's Commission on Problems of the Aged have worked on preliminary planning for the program, but most work stopped when Mr. McKeldin was elected, because of an unwillingness to commit the new administration.

Mayor-elect McKeldin said yesterday, "I'm vitally interested in the problem and I'm enthusiastic about such a program. But I will have to find out just what it would cost the city before committing us. The general idea appeals to me. I'm enthusiastically in favor of it."

Mr. Houston said later: "The major costs would all be paid by the Federal Government."

"Can Be Trained"

Mr. Houston noted that no retraining opportunities were currently available in the Baltimore area for persons over 40, and said that few such workers were in retraining programs anywhere in the country.

"But they can be trained, and we have to develop special techniques to train them," he said. The programs in the five cities will be used to develop training techniques.

He said 100 to 150 older workers would probably be involved in the Baltimore program. "We're going to have to experiment with curriculum and teaching methods," he added.

"Varied Training"

He said some workers would be trained in fairly large classes for a specific skill, but others would be given individual on-the-job training. Where necessary, special remedial work in reading, writing and arithmetic would be provided.

"We will be training for some known vacancies," Mr. Houston said, "but we will have to do quite a bit of job development work, too, to overcome the prejudices against the older worker."
Aid Funds May Pay For All Of Aged Center

By Richard Frank

Municipal officials said today they expect that a proposed multipurpose center for the aged, to cost up to $2,000,000, can be built without dipping into the city treasury.

A combination of Federal aid and foundation and private local grants should be sufficient, they said, to erect the experimental Waxter Senior Citizen Center.

The city's only expense should be the operating budget of the combined nursing home, day-care center and recreational facility for the elderly.

The center would be erected downtown, possibly in either the Mount Royal or the new Mount Vernon urban renewal areas.

The proposed facility, named after the late Thomas J. S. Waxter, State welfare director, is a joint project of the city's Commission on Problems of the Aged and Baltimore City Hospitals.

Today, a delegation of officials involved in the project journeyed to Washington to seek Federal funds from the Department of Health, Education and Welfare.

In Line For Funds

The officials are Miss Esther Lazarus, director of welfare; Frederick G. Hubbard, director of City Hospitals; Dr. Mason Lord, head of the hospital's chronic disease division, and Stanley Z. Mazer, executive secretary of the aging commission.

Mr. Mazer, who is also assistant to the Mayor for human renewal, said the city is in line for Federal funds to finance part of the project's nursing facilities.

Under the Hill-Burton Act, the Federal Government will provide two-thirds of the cost of nursing homes if the other one-third can be locally raised.

Mr. Mazer said he anticipates aid from private and public foundations (such as the National Institutes of Health) in sufficient amount to cover the local share of the cost.

In addition, he noted, local labor, business and voluntary organizations "have demonstrated support for the project." He said he expects these groups to pick up part of the cost of the nonnursing facilities of the proposed center.
Persons Over 65 Eligible

Co. Property Owners Advised on Tax Credit

Baltimore County property owners last Saturday, was sponsored by persons over 65 years of age who Del. Herbert H. Tyler. It allows qualify for the special tax credit the relief for property owners allowed under newly effective leg over 65 where the combined gross isation must make application income of all tenants does not exceed the county's Assessment Office. It was reported today.

A spokesman for the office said that persons making application special forms are now being pre must have resided on the property for obtaining necessary information about applicants. Mean, the tax credit is to be allowed while, all persons are advised to as of Jan. 1, 1964 and will not a file by letter so the forms may be any portion of the current year. It was explained.

The special credit amounting to $3,000 on a property owners as the County Council as the authority to the supervisor of assessments. The legislation had designated $3,000 on a property owners as the County Council as the authority to the supervisor of assessments.

THE LAW, WHICH took effect sessions.
MEDICAL AID TO ELDERLY IS BROADENED

Blue Cross, Shield To Enroll Aged Despite Physical Status

The Maryland Blue Cross-Blue Shield organization announced yesterday a major extension of its health insurance coverage—"Senior Citizen" hospitalization and physicians' services plans for persons over 65.

Any Maryland resident over age 65 will be eligible to buy the insurance regardless of his physical condition.

No medical questions will be asked and no medical examination will be required. The insurance may be bought by mail.

Limited Enrollment Time

Applications for the new insurance will be accepted only during a limited enrollment period beginning tomorrow and ending June 30.

A spokesman for the nonprofit health insurance organization said the rates for the new plans, which will be about 50 per cent higher than standard non-group Blue Cross and Blue Shield plans, would be completely self-sustaining.

He emphasized that the new program would not affect rates for the standard plans.

Other Plans Offered

Spurred by President Kennedy's proposals for a Federal medical care program for the aged, a number of nonprofit and commercial health insurers have already offered or are considering special plans for the aged.

More than half of the country's Blue Cross-Blue Shield plans have announced similar plans, and at least four major commercial insurance organizations will be conducting intensive enrollment drives for people over 65 within the next two months.

The plans are being offered during a limited enrollment period to obtain a fair cross-section of risks.

Membership Limited

Following the 21-day enrollment period, the Maryland "Senior Citizen" plans will be offered at periodic intervals in the future without advance announcement, the Blue Cross spokesman said.

With the introduction of the new programs, membership in the standard Blue Cross and Blue Shield non-group plans will be limited to persons under age 65. Of the estimated total of 235,000 persons over 65 in the area covered by the Maryland plan, 75,000 are already enrolled in the standard plans.

A major feature of the new plans will be coverage of previously existing medical conditions. Coverage for such conditions is normally not available under the standard non-group plans.

Two levels of protection will be offered—30-day and 70-day benefit plans.

Under the hospital care coverage (Blue Cross), the 70-day plan will provide additional days of hospital care and will include benefits for care in approved nursing homes and for visiting nurse services.

Both the 30-day and 70-day hospital care coverages will be deductible plans, the subscriber paying $15 for the first day and $5 for the next twelve days for all hospital admissions within a 90-day period.

After the deductible payment, in most instances the full cost of the hospital coverage will be paid by Blue Cross during the benefit period.

The medical-surgical coverage (Blue Shield) will also be offered as 30-day and 70-day programs.

with the 70-day plan providing not only additional days of hospital benefits, but also payments for physicians' visits to subscribers in approved nursing homes.

As in the standard plans, Blue Shield participating physicians will accept the insurance coverage as full payment for covered services for subscribers whose annual incomes do not exceed $3,000 for individuals and $4,000 for families.

Monthly individual membership rates will be:

- Blue Cross 30-day program: $7.50
- Blue Cross 70-day program: $10.50
- Blue Shield 30-day program: $2.50
- Blue Shield 70-day program: 2.7

Rates for family membership will be twice the individual rates.
Tax Break For Aged In County Praised

By Lawrence Elford

The new law providing tax relief for Baltimore county residents over 65 years old "is another landmark in the program to aid the elderly of modest means," Dr. William H. F. Warthen, chairman of the County Commission on the Aging, said today.

The law, enacted by the last session of the State Legislature, allows county residents over 65 with a maximum income of $3,000 to apply for a property tax credit of that amount.

Dr. Warthen explained that the tax credit provided is not automatic and that persons coming under its provisions must make personal application to the county supervisor of assessments and complete certain papers available at that office.

Dr. Warthen believes that the new legislation will assist older persons in remaining in their own homes and caring for themselves longer than would have been permissible without the tax deduction.

The measure setting up the tax relief was sponsored in the General Assembly by Delegate Herbert H. Tyler, (D., Baltimore county).

Ten other Maryland counties already have the tax reduction law and Dr. Warthen commented that only one of the counties has found it necessary to make any adjustment in its tax rate to offset the loss.
Aged Missing Out On New Tax Relief

By James C. Mullikin

On June 1, by authority of legislation enacted by the last General Assembly, Baltimore County became the ninth in a select group of Maryland counties which allow to their senior citizens a form of real estate tax abatement which is loosely termed "old age tax credit."

Somehow it appears that this tax relief measure is not widely known in Baltimore County among the very people it is designed to benefit.

Up to last Friday, according to Supervisor of Assessments Howard E. Burkhardt, only 160 persons had filed applications for the tax abatement. Mr. Burkhardt and his aides figure that at least 2,000 individuals or families, and perhaps more, would be eligible to receive partial tax exemptions during its first year of operation.

Legislation establishing the tax credit, introduced by Delegate Herbert T. Tyler, is designed specifically to help older persons who find the payment of county taxes upon their homes a burden which, in some instances, they literally cannot carry.

The Baltimore County law therefore provides a $3,000 credit against the assessed value of a taxpayer's property, if:

- Applicant is 65 years or over.
- Has been a resident of Baltimore County for five years prior to submission of the application for tax credit.
- Has a gross income of $3,000 or less from all sources, including pensions, Social Security payments, gifts, contributions, etc.

- Has a legal title to the real property for which the abatement or credit is sought, and makes it his or her permanent legal home.

Elaborating on the income angle as noted above, Mr. Burkhardt pointed out that it is the law's intent that the income limitation shall apply to the gross income of both tenants by the entirety—a legal term meaning the joint owners of the property, usually husband and wife. To obtain benefits of the law, the combined income of husband and wife must not exceed the $3,000 total specified in the law.

Must Be Filed in Writing

To obtain the benefits of the law, applications for the tax abatement must be filed in writing with the county Supervisor of Assessments not later than Sept. 30 of each year. This is 21 days prior to Oct. 15, the date of finality of assessments, which fixes assessments upon which the tax rate for the following year are based.

Mr. Burkhardt said forms are being printed upon which applications for tax credit can be submitted. These forms will be mailed out to applicants, but requests for the forms should be mailed to the Supervisor's office at least by Sept. 1, in order that the applications may be sent out and returned by the Sept. 23 deadline.

The way the new law works is substantially this:

If, say, a taxpayer 65 or older with an income below $3,000 owns property, in which he and his wife reside, assessed at $9,000, the county will grant him a credit of $3,000 on the property. He will pay taxes on only the remaining $6,000.

Law Varies in Other Counties

In other counties of Maryland where such a law is in effect, there is a variance in the ages of taxpayers affected, the amount of tax credit, and the amount of gross income permitted. In Carroll County, for example, the effective age limitation is 65, with $1,200 income permitted, or $2,400 to man and wife.

In Montgomery County, where a law of this type is in effect, experience has shown the number of households benefiting from the tax credit increases each year at a slow rate. Mr. Burkhardt figures Baltimore County will experience a tax loss the first year of about $159,600, based on the current property tax rate.

Few taxpayers begrudge their older citizens of limited means the benefits of the Baltimore County tax credit system. The Maryland Legislative Council could do well to place upon its agenda, for study and possible submission to the next Legislature, a tax credit program which would be statewide.
D'Alesandro
Calls for Tax Aid to Aging

City Council President Thomas D'Alesandro 3rd, ordered the Council's fiscal adviser today to prepare a tax relief program for Baltimore's 85,000 senior citizens.

Mr. D'Alesandro told the adviser, Mrs. Janet Hoffman, that many of the city's aged "suffer from the doleful effects of spiraling living costs in the face of meager income and limited resources."

He said he thought elderly persons are in need of financial assistance so they can remain in their own homes and stay off welfare.

Asked what kind of tax relief he had in mind, Mr. D'Alesandro said "some kind of reduction in the property tax and lowering of transit fares."
Would Provide Credits to Cut Property Levy

The president of the City Council today proposed a program of tax relief for older city residents.

Thomas J. D'Alesandro 3d asked the council's fiscal adviser, Mrs. Janet L. Hoffman, to prepare a report on the form and feasibility of such relief for the aged.

"If a feasible plan can be developed," the council president said, "I will introduce legislation to implement it."

Such relief could take the form of tax credits to people above a certain age and under a fixed-income level. The credits would serve to reduce their property tax bills.

Other Plans

Other plans, such as one sponsored by the city's Commission on Problems of the Aged, would exempt the first $3,000 of assessed value of the homes on persons 65 or older with a gross family income of no more than $5,000 a year.

This would cost the city about $700,000 a year in lost property taxes. Tax credits instead of exemptions would probably cost the same, but would not have an effect on the city's taxable basis or on State aid based on assessable worth.

Cites Lost Spiral

Mr. D'Alesandro said that many older persons in Baltimore "suffer from the deleterious effects of spiraling living costs in the face of meager income and limited resources."

"These persons need financial assistance to remain in their own homes and to lessen their monetary problems."

The Commission on Problems of the Aged, in a report earlier this year to the Council, said there were about 28,000 homes in the city owned by persons 65 or older, and that some 12,000 of the owners would meet the $3,000 means test and the residency requirement of five years of ownership and residency in their houses.
VIEWS AIRED ON MEDICARE

Goldwater Hears Plan Of Baltimore's Dr. Long

By THOMAS T. FENTON

The head of Baltimore's chronic disease program, in a meeting with Senator Goldwater (R., Ariz.) in Washington yesterday, urged a new approach to the controversy over medical care for the aged.

Dr. Mason F. Lord told the Senator that enactment now of President Kennedy's plan for medical care for the aged through social security might cause "great damage" by encouraging hospitalization in expensive facilities when it is not needed.

Dr. Lord, who has previously been considered an advocate of Federal medicare proposals, urged that no Federal action be taken until pilot projects, similar in concept to the unique Baltimore program, could be developed and evaluated in several different states.

The projects would be designed to reduce unnecessary long-term hospitalization for the aged by developing coordinated nursing home, outpatient and home care services.

By providing less expensive and more effective treatment, Dr. Lord said he hoped the projects could prove within three years that private health insurers could provide coverage for "a large proportion" of the aged population with only a limited need for Federal or State aid.

The Arizona Plan

Senator Goldwater, leader of right-wing republicanism, requested the meeting with Dr. Lord following a recent series of lectures on medical care for the aged in rural areas delivered in Tucson, Ariz., by the Baltimore specialist.

Senator Goldwater indicated he would investigate implementation of a medical care plan for Arizona outlined yesterday by Dr. Lord, who is a leading authority on treatment of chronic illnesses.

The Arizona plan would involve providing helicopter hospital facilities and flying medical personnel to rural areas as needed.

Following the meeting in Washington yesterday, Dr. Lord said a new approach is needed in the battle between organized medicine and the Kennedy Administration over medical care for the aged.

"The real issue—care for older people—is being clouded by extremists of both positions," he said.

Dr. Lord said he was concerned that proponents of medicare legislation might think that enactment of the Administration's King-Anderson bill would automatically provide better medical care for the aged. The King Anderson Bill, he said, "would only freeze a chaotic situation" because of the nation-wide lack of coordinated services for chronic illness.

The real financial problem for the individual is the serious chronic illness, he pointed out.

Dr. Lord said the pilot projects could reduce the necessity for lengthy hospitalization by "keeping the patient moving" from the acute hospital to the chronic rehabilitation hospital or nursing home and then to home care as soon as possible. The decentralized services could be organized and administered from a central agency, such as the Department of Chronic and Community Medicine which he heads at Baltimore City Hospitals, he suggested.

Dr. Lord said he hoped commercial and non-profit health insurance companies would participate in the projects, which could be conducted over a period of three years in several states.

In addition to Senator Goldwater, he has been contacted by the office of Governor Romney of Michigan for details of his proposals, Dr. Lord said.
Housing Is A Major Problem
For City's Elderly People

By LLOYD B. DENNIS

Because all old people have the same thing in common—age—they're fighting an uphill battle.

In Baltimore the tangible as well as intangible elements are against them.

The latest statistics show:
1. Nearly 15 per cent of the dwellings occupied by the elderly are substandard; 61 per cent of these are in the process of deteriorating.
2. Twenty-one per cent, or more than one fifth of these deficient dwellings lack one or more plumbing facility.
3. Twenty per cent of the elderly living in public housing units are in financial difficulty with the greater majority being able to pay only minimum rents.
4. Only 2,000 units of the 3,500 units under the Baltimore Urban Renewal and Housing Agency are currently occupied by the elderly; requirements run as high as another 5,000 units.
5. Experiments with older people in education and related areas show they are willing—and capable—of learning new skills.
6. Generally, employers feel "older people are more dependable," but "because our hiring practices do not allow persons over 45 years old, we are unable to consider" an older person's application.

There are more than 93,000 persons 65 or over in the city and within the next 7 years, the figure is expected to go over 100,000.

The B.U.R.H.A. figures, released at the end of last year, show there are 230,656 housing units in the city with heads of households under 65 years old. In this category, 15.9 per cent of the households are deficient.

Comparing these people to those 65 or over, the figures show that 14.8 per cent of the units are deficient.

Housing officials see little in the future that is encouraging. With new construction of schools, buildings and highways tearing down housing units with older citizens already in them, relocation adds weight to their dilemma.

An example of this problem is seen in the contemplated East-West expressway that is threatening to cut through Lexington Terrance and Poe Homes at Fremont Avenue. If plans go as expected, more than one third of the elderly housing units will be torn down.

According to Harry B. Weiss, director of housing management for B.U.R.H.A., the very low income elderly are paying rents from $25 to $30 monthly. "These figures are only for operating costs—and even then we're not meeting all our expenses," he quickly adds.

Minimum Levels

Furthermore, Mr. Weiss says that the "greater majority of elderly living in public housing have incomes so small that they are paying rents at the minimum levels and this necessarily limits the number of elderly able to be accommodated for reasons of financial soundness."

Continuing to outline some of the housing problems for the aged, Mr. Weiss points out that those who cannot afford the low rental price, are living in makeshift accommodations. For this reason, the estimates that "the community requirements should be another 5,000 units."

Adding financial strength of Mr. Weiss's analysis, are the figures of the Department of Public Welfare.

Miss Esther Lazarus, director, says there are 4,624 single people, mostly 65 or over in financial need on the rolls of public assistance. The average monthly check to these people is $69.71, which is supposed to go toward their living expenses, such as food, gas and electric, clothes and rent.

"Doesn't Provide Enough"

Though this money is a supplement to other incomes or old-age benefits, "it doesn't provide enough for comfortable housing. Because if you're sick, you shouldn't have to be moved from the community which you have become accustomed to. Old people don't like to be moved..."

In an effort to help overcome some of this housing problem, 76 units of the 903 units of the low-rent George B. Murphy public housing project, now under development at Myrtle Avenue, Franklin street and Fremont Avenue, are being set aside exclusively for the aged. They are the first such units in the city that are being planned around the needs of old people.

Expected to be completed later this fall, these special units will have such things as hip-high electrical outlets to avoid bending, and a buddy-buzzer system wherein a neighbor can be called in case of emergency. If the neighbor is out, a warning light flashes outside the apartment door. No gas stoves are being installed and there will be greater heat radiation.

Cluster System

In addition, there will be a special elevator, stretcher size. The apartments will be set up in a "cluster system," with older people housed at the ends of corridors and young families in between. In this way, they have the choice of staying among themselves or mingling with younger people.

There are other problems being experienced by the aged.

Last June 19, at Essex Community College, more than 100 men and women over 65 attended a series of special courses in social sciences, history and space. They experienced an entirely new feeling since the day they attended school. One of the most interesting results of the experiment, according to Stanley Z. Mazor, executive secretary, Commission on Problems of the Aged, was that these people realized that their line of experiences stems essentially from an immobile background.

In class, they talked about rockets and outer space; when they were younger, Henry Ford's "Tin Lizzie" backfired all the way down Main street.

In related areas of recreation and the creative arts, it has been shown that while motivations in older people differ, they seek new stimulants, new ideas and people to work with.

Mr. Mazor points to the Jewish Community Center program on the creative arts and the recent Senior Citizens Hobby Show at the Civic Center, as examples of how older people can use their abilities.
BILL AIMS AT TAX AID FOR ELDERLY

D'Alesandro Says He Will Sponsor Relief Plan

Thomas D'Alesandro 3d, president of the City Council, said yesterday he would sponsor a bill to give tax relief to the aged.

Mr. D'Alesandro said his bill would be based on information supplied him by Mrs. Janet L. Hoffman, the Council's fiscal adviser. He said the tax relief program would be "sound, equitable, administratively feasible and within reasonable cost."

On September 23, the Council reconvenes after its summer recess.

Would Constitute Lien

The tax relief would be for homeowners 65 years old, or older, having a small income and small net assets. Mr. D'Alesandro said he had not decided on a certain amount, yet.

He said the tax credit would equal the amount payable on $5,000 of assessed value. If the tax rate were $4, this would amount to a credit of $200 a year. Baltimore's tax rate is now $3.95.

but is expected to go over $4 next year.

However, the city would not be taking a loss, Mr. D'Alesandro explained. Instead, the tax relief would constitute a lien against the property and the amount equal to the tax relief would be repaid the city after the homeowner died and his estate was settled.

"In effect," Mr. D'Alesandro said, "the program would become a deferment of taxes.

He said he would try to get the Maryland delegation in Congress interested in a proposal in which the Federal Government would loan the city each year an amount of money equal to the tax credit Baltimore gave its aged. The city would repay as it collected the liens. Mr. D'Alesandro said that this would simplify the city's budget planning.

Mr. D'Alesandro said he was convinced of the need for a tax relief program for the needy aged, because they are often caught between rising prices and small, fixed incomes.

Councilman Leon A. Rubenstein (D., Fifth) introduced a tax-relief bill for the aged in the last Council but it died in committee for lack of support. The bill did not include a provision under which the city would be protected by taking a lien against the taxpayer's property.

The 1963 General Assembly gave subdivisions the authority to institute tax-relief for the aged.
Would Act as Credits Against Their Estates

By JERRY ADLER

Tax relief for Baltimore's 85,000 aged was made a top priority item of the fall calendar yesterday when Thomas J. D'Alesandro III, City Council president promised to spearhead the move.

Mr. D'Alesandro said he was confident his plan would be adopted by the City Council and that it would mean a saving, for the time being, of about $120 a year on the average.

He said the city would not lose the money because relief will be given as a credit against the estate of the aged person, to be paid later at his or her death out of the value of his or her house.

His plan will give a credit of $3,000 on the assessed value of a home toward payment of property taxes.

In other words, if you are over 65 and own a house assessed at $3,000, you would not pay — at the present $4 per $100 valuation — a realty tax of $120. After your death, the amount credited would be paid to the city out of sale of the home.

Reason for this move, Mr. D'Alesandro said, is to help the many hundreds of thousands of our elderly people who are in bad shape and might have to give up their homes unless they can defer property tax payments.

The main hope, he said, is to keep these elderly persons in their homes and off the welfare rolls.

To be eligible for the moratorium, persons would have to prove they have less income and assets than an amount yet to be determined.

The proposal was forged by Mrs. Janet Hoffman, fiscal advisor to the City Council, at Mr. D'Alesandro's request.

He said he would ask the Maryland delegation in Congress to petition the administration for federal aid in this plan so that it can be placed under social security and the city would be reimbursed immediately.

It would cost an estimated $1.5 million during the first year under this plan.
Elderly Seek Opportunity To Perform Useful Tasks

By LLOYD B. DENNIS

A leading doctor in the city refers to the problem of the aged as being "impossible," that is, incapable of being overcome. He may be right.

In interviews, several elderly people seem to agree that their station in life has faded, that they are not wanted here or there, etc. Most of all, they fear for their future, their future in the workplace. In order to work at something, at anything, they must have the chance to work at something, to do something.

Many Old Job Seekers

Figures compiled by the Department of Employment Security show that 67 percent of the new registrants — persons looking for jobs — during the first six months of this year were more than 65 years old. The figures for the city run from 145 job hunters a month to a high of 250 during some months.

If they cannot channel their energies into productive labors, then they seek some other purpose in existing.

Want To "Do Something"

One man, nearing 70, said, "If they can teach the blind skills, what's the matter with us?"

Another, retired from clerical work because of her age, pondered about the question of whether she was of use to anyone.

"There are recreation centers for 'senior citizens' that keep them off the streets and out of the way, but why can't we do something? I feel I'm just wasting away."

The community's response to old people and their problem is slight. Though there are many programs being talked about, many more on paper, it has been mainly through the efforts of the revitalized Commission on Problems of the Aged that a few programs in the city have got off the ground.

Supplementing the few church and charitable organizations that have sponsored activities with private funds of their own, the commission, reestablished a year and a half ago by Mayor J. Harold Grady, has successfully instituted recreation and education programs.

Recreation Aspect

The Bureau of Recreation has just announced it has plans for a course in August for job hunters. The plan is to have them carry their own in and out of doors. The plan is to have new ideas, new techniques, new approaches.

Employment, however, is the most sensitive area that concerns the well-being of the elderly.

Shift In City Hiring

To help curb some of the tide of over-65 unemployed, the commission is planning an executive order signed June 20, 1953, bringing to an end sub-contracting for labor on government employment.

In some areas of city employment, persons are ineligible for work at 45. The limit for compulsory retirement was 65. Now, with one exception — fire, police and other 'risk' areas — persons are eligible for city employment until 70, based on physical and mental fitness.

Because employment — or lack of it — is such an important area, a group of citizens banded together last April and formed the Over-Sixty Employment Counseling Service, a nonprofit organization attempting to fill the skills of its clients to the needs of local employers.

Responses Received

The bombardment of responses mounted. "I'd prefer to hire old people because they're more dependable than younger ones. They use better judgment and have maturity. "We know they're interested in keeping their jobs, but we just can't take them on." Consequently, the service was born.

Since the service opened its doors, more than 200 persons have applied for various types of jobs. Arthur Wyatt, executive director of the Over-Sixty service, reports that at the moment there are 32 job opportunities available.

To date, 33 jobs have been filled with another 11 or 12 withdrawing because they were filled from other sources.

On other matters, Mr. Mazer points to some of the uphill problems people are trying to overcome. "If there were more of us, if everyone were awake, we could solve it.

"Remember that until 60 or so you are economically productive, either in school or work and now there is no longer the need for compulsory education. So what are we doing? We continually find that we don't have to get up in the morning to go to work."

Education About Parents

Answering his own question, he says: "We must start educating people that at some point they are going to have to make a better life for their parents." Colleges must break down their barriers of adult education. Schools should pay attention to people in the field of geriatrics. Old people have something to contribute to a younger person's growth.

Mr. Mazer points to other things, such as a property tax exemption for the elderly. "Why should they be asked to pay a tax on the homestead? In their hands all their lives and now and not earning enough to maintain?"

Centers Also Sought

Esther Lazarus, director of the Department of Public Welfare, Harry B. Weiss, director of housing management of the Baltimore Urban Renewal and Housing Agency, and Mr. Mazer all agree there is a need for counseling facilities — and for more funds for counselors and case workers — so older persons can better adjust to the abrupt change from productivity to retirement.

They also agree that there is a need for several senior citizen centers providing health, recreational, social and educational programs for a total community housing pattern.

At the moment, a Metropolitan Senior Citizen Center is being planned at the Christ Episcopal Church, 110 St. Paul street. Mr. Mazer, who expects the center to open later this year, says that if successful it will be the forerunner of other facilities where the aged will be able to spend their time and use their talents.

Mr. Lazarus points to "one small but important thing that older people need — housekeeping facilities. A lot of people," he says, "are unable to wash a floor or do their own shopping."

She echoes the words of most individuals concerned with the aged as she says: "The community must take a greater interest in its responsibility. After all, we're all getting old."
Kerr-Mills Aged-Medical Funds Provided In Two-Thirds Of States

Chicago, Sept. 3 (UPI) — While President Kennedy's proposal to place health care for the aged under social security is still awaiting a showdown, most states have acted to provide health care for elderly residents who can't afford to pay their medical bills.

A survey by the American Medical Association shows that more than two-thirds of the states have adopted Kerr-Mills programs to aid near indigents and that all states now are using Kerr-Mills funds for the medical needs of their recipients of old age assistance.

Thirteen states have acted affirmatively on Kerr-Mills bills since June 1, 1962. The survey also showed that a number of states with Kerr-Mills programs in operation have made the benefits available to persons with higher incomes or have expanded the benefits offered.

Matching Funds

The Kerr-Mills Law became effective October 1, 1960. It is a Federal-State fund matching program designed for medically needy persons who have reached their sixty-fifth birthday.

The American Medical Association supports the Kerr-Mills program. It contends the legislation can supply assistance to all indigent or near indigent persons who need it, if the states implement the Federal legislation.

The Kennedy Administration contends the Kerr-Mills program does not offer sufficient benefits and wants to make medical assistance available to all persons who retire and receive social security payments.

The A.M.A. survey covered 54 jurisdictions—50 states, the District of Columbia and the territories of Guam and Puerto Rico.

In All Jurisdictions

It showed:

Old age assistance programs under Kerr-Mills are in effect in all 54 jurisdictions. This provision authorizes the Federal Government to match state funds used exclusively for vendor payments for medical services up to a combined total of $12 a month over and above the previous $65 monthly maximum. States participating to the maximum extent can budget as much as $77 monthly for each person on their old age assistance rolls.

A total of 42 jurisdictions have enacted legislation to provide Medical Assistance for the Aged for near indigent persons not on Old Age Assistance rolls. M.A.A. programs are in effect in 34 jurisdictions, 5 other jurisdictions have adopted programs effective at later dates and three others have approved programs without appropriating funds.

Enacted In States

Since June 1, 1962, Kerr-Mills programs have been put into effect in the District of Columbia, Florida, Iowa, New Jersey, North Carolina, Vermont and Wyoming.

Enabling legislation has been adopted in Kansas, Minnesota, Nebraska, Nevada, New Mexico and South Dakota.

The twelve states which have not adopted Medical Assistance programs are Alaska, Arizona, Colorado, Delaware, Indiana, Mississippi, Missouri, Montana, Ohio, Rhode Island, Texas and Wisconsin.

Such programs were considered by the 1963 legislatures but not enacted in Arizona, Colorado, Montana and Ohio. Legislation was enacted in Indiana and Missouri but vetoed by the governors.

No legislative action was taken in Alaska, Delaware or Mississippi.

Wis. Bill Is Pending

In Texas, legislation was enacted for a 1964 constitutional referendum on the question. Rhode Island is awaiting a study commission report due next January. A bill is pending in the Wisconsin Legislature.

The A.M.A. said its study shows the number of persons on Medical Assistance rolls increased from 102,378 in May, 1962, to 129,468. During the same period, it said the number of persons receiving medical aid under Old Age Assistance declined from 2,243,796 to 2,202,486.

The A.M.A. also reported that fifteen states increased eligibility for benefits and thirteen states increased benefits during the last twelve months, while two states decreased eligibility and one decreased benefits.
RUBENSTEIN EYES TAX AID FOR ELDERLY

Councilman To Sponsor Bill Providing Relief To Aged

Councilman Leon A. Rubenstein (D., Fifth) said yesterday he will sponsor a bill in the City Council to give positive rather than illusory tax relief to the aged.

He said he opposed the sort of tax-relief bill proposed last week by Thomas D'Alesandro 3d, president of the council. Under Mr. D'Alesandro's proposal, the city would take a lien against the person's property equal to the tax credit.

"This would give illusory relief to the aged by the deferring of certain tax payments until the elderly person has died," Councilman Rubenstein said. "I believe that such a proposal would impose psychological suffering upon the aged and would prove of no real benefit to them."

Councilman Rubenstein's bill would give a tax credit equal to the abatement of $3,000 of the assessed valuation of the elderly person's property.

Limits Suggested

Anyone who was 65 or older, who had been a city resident for five years and whose income was less than $3,000 would be eligible. Councilman Rubenstein introduced a similar bill in the previous council but it died in committee.

He said ten counties now grant tax relief to the elderly.

"Tax exemptions have been granted by our State and local governments over many years to manufacturers, churches, educational institutions, hospitals and others," the councilman said.

"Certainly our elderly, who have already made their contributions to the common good are entitled to the same consideration."
McKeldin Calls
For More Aid
For Aged

By Sheldon Smith

Mayor McKeldin told members of a Senate subcommittee in Washington today that too many elderly Baltimoreans "are living in abject poverty."

Mr. McKeldin urged passage of amendments to the 1962 Housing for the Elderly Act that would permit the Housing Authority of Baltimore to apply for direct Federal loans to build housing for the aged.

The Mayor and Thomas D'Alesandro 3d, president of the City Council, supported the bill at a hearing before the housing subcommittee of the Senate Banking and Currency Committee.

Mr. D'Alesandro said the amendments, included in Senate Bill No. 1170, "in the long run would mean a tremendous saving to the country."

"Mass malnutrition, illness, depression and dependency—all costly—will be the inevitable result unless the conditions under which our elderly are now living are drastically changed," he said.

Loans To The Elderly

The bill would authorize the Federal Housing Administration to insure loans to the elderly for home improvements in urban renewal areas, with the unpaid balance to be paid on the death of the borrower.

FHA also would be permitted to make loans to elderly homeowners or tenants forced to relocate from clearance areas in renewal projects.

Urban renewal agencies would be encouraged to sell land in renewal projects to nonprofit groups planning housing for the elderly.

Nursing-Home Construction

In addition, FHA would be permitted to insure loans to nonprofit groups for construction of nursing home facilities.

An elderly single persons and families would be permitted to move into FHA-financed moderate-income housing projects.
McKeldin, D'Alesandro Ask Move On Housing For Aged

[Washington Bureau of The Sun]

Washington, Oct. 3 — Mayor McKeldin and City Council President Thomas D'Alesandro 3d today urged the Senate to enact special legislation designed to improve housing for the elderly.

The two Baltimore officials presented a picture to the Senate Housing subcommittee of a city doing a "creditable" job but swamped by the "shocking" living conditions and enormous demands for decent housing for the aged.

Also testifying was Samuel Hopkins, of the Maryland State Commission on the Aging. "We got to find the tools to do the job," Mr. Hopkins said.

Bill Indorsed

Mayor McKeldin and Mr. D'Alesandro specifically indorsed a bill, introduced by Senator Clark (D., Pa.) and sponsored by nine other senators, that would allow senior citizens to get guaranteed home repair loans, provide for Government financing of nursing homes run by nonprofit organizations and also make available relocation assistance for the elderly.

The home repair loans would not have to be repaid until the death of the owner.

While expressing sympathy, the Administration has not indorsed this feature because of "legal and administrative" problems connected with the settlement of estates of elderly persons.

They did support other sections and also backed a pending in-
crease of $75,000,000 in the current program of housing for the aged.

Without complete Administration approval, the Clark bill is given little chance of passage. No comparable legislation is being considered in the House.

The Mayor showed the magnitude of the Baltimore program with statistics. The 1960 census showed that one seventh of the city's population, over 125,000, were over 60 years old.

The median income of this group living alone was $1,306. More than 12,000 homeowners 65 or over have incomes under $2,000. Over 9,000 of these have incomes of less than $2,000 a year. More than 6,000 dwellings occupied by the elderly were structurally deficient.

Programs Running Out

"Summarizing the plight of the Baltimore elderly," said Mayor McKeldin, "we must admit with heartfelt regret that too many of them are living in abject poverty, and judging from the number of deficient buildings, uncomfortable poverty as well."

Mr. McKeldin also asked the subcommittee not to forget that authorization for public housing and urban renewal programs would be running out next year.

Mr. D'Alesandro specifically indorsed the home repair loan features of the legislation because they would help in areas like Harlem Park.
Mayor Urges Medical Aid

Supports Kennedy Plan In Debate With A.M.A. Head

By Thomas T. Fenton

Mayor McKeldin defended medical care for the aged through Social Security in an emotion-packed public appearance here yesterday with Dr. Edward R. Annis, president of the 200,000-member American Medical Association.

Dr. Annis had originally been scheduled to debate the issue with Walter Reuther, United Auto Workers president, who last week told sponsors of the Baltimore Life Underwriters annual meeting that he could not appear.

After attacking the union leader for what he alleged was a "deliberately planned" cancellation, the A.M.A. president told the receptive audience of 1,000 life insurance salesmen at the Lord Baltimore Hotel that the medical care plan would be "a bonanza for the rich and a cruel hoax upon the poor."

Plan Called Sensible

Mayor McKeldin countered Dr. Annis’s attack on the Kennedy Administration health insurance proposal with a speech in which he called the plan "just and sensible."

Stating that he felt "compelled to make a few remarks," Mr. McKeldin insisted that medical care is "not a partisan issue."

"In fact," he said, "it is not a question of policy at all, for we are already committed to the policy of assisting the aged."

"We are not deciding what to do, but merely how to do it."

Pointing to the problem of declining income and increasing medical bills in old age, the mayor declared himself "in sympathy with the old people" and "even more in sympathy with their children when they are being broken down by the burden of paying for the old people's medical bills."

"If there is any way in which our Government can relieve them, they ought to be relieved," he asserted.

Dr. Annis, who gained the A.M.A. presidency by stumping the country in the fight against medicare, hammered on the theme that the Social Security measure would cover rich and poor alike, instead of just the needy, and would really cover only 75 per cent of the health care needs of the country’s "senior citizens."

"A giant welfare program," he called medicare, "falling heavily on those who work."

Deception Charged

Accusing the Kennedy administration of "deliberate deception," he said that the King-Anderson bill would provide only limited diagnostic and hospital care.

Assuring the life insurance salesmen that the insurance industry can fill most of the need, he said that the present Kerr-Mills Act can take care of those people who cannot afford private insurance.

Mayor McKeldin charged that the Kerr-Mills Act, because of its "means test" to establish eligibility under the income limits, offers relief "in such a way that it is hard for self-respecting people to obtain relief." The means test, he said, is a humiliating form of "pauper oath."

"You must swear you have nothing, can earn very little and have no relatives capable of taking care of you."

"I feel that the means test takes all of the merit out of the help we give our old people, and I favor the Administration bill because it abolishes the means test," he concluded.

Mr. Reuther, whose offer to send a U.A.W. official to substitute for him was sharply refused by Dr. Annis, sent a telegram to the meeting outlining his position.

Attacking "the stubborn resistance of organized medicine," he accused the A.M.A. of "concern with prestige and status rather than with the individual."

morning sun -- october 4, 1963
MEDICAL SOCIETY RAPS MCKELDIN
State Group Scores Mayor For Pro-Medicare Talk

By THOMAS T. FENTON

The State medical society jumped on Mayor McKeldin yesterday, calling him "painfully misinformed" on the subject of medical care for the aged.

In a sharply worded letter, the Medical and Chirurgical Faculty of Maryland took "strong exception" to a speech made by the Mayor Wednesday at a gathering of life insurance salesmen here following an address by Dr. Edward R. Annis, president of the American Medical Association.

Fills In For Reuther
Picking in for Walter Reuther, United Auto Workers president, who originally had been scheduled to debate medicare with Dr. Annis but canceled the appearance, Mayor McKeldin took up the cause of medicare at the meeting.

Calling the Kennedy Administration proposal for medicare for the aged through social security "just and sensible," Mr. McKeldin attacked the "means test" of the A.M.A.-favored Kerr-Mills Act as "humiliating."

Obviously angered at the last-minute program switch which gave the Mayor the chance to defend medicare without an opportunity for rebuttal by the A.M.A. president, Dr. Edmond J. McDonnell, chairman of the Medical

(Continued, Page 17, Column 2)
Housing, Nursing Care For Aged Are Major Maryland Problems

By Jeanne B. Sargeant

The Maryland Commission on the Aging, created by the legislature in 1959, is working on many fronts to meet the problems created by the rapidly increasing population of elder persons.

In authorizing the commission, the General Assembly recognized that the problems are "beyond the capacity of the individual, family or private philanthropy to solve...and are financial, social, educational, and organizational..."

Housing of the sick and the well is one of the major difficulties facing both the commission and the senior citizens themselves.

Public housing for the elderly is at initial stages of planning both here in Baltimore and all over the State. Crisfield, Hagerstown and Frederick housing authorities are actively planning public housing for older persons. In Prince Georges County, a retirement village is planned but has run into zoning difficulties.

In Silver Spring, Md., the United Church of Christ has received a $1,540,000 Federal loan for the construction of a home for elderly persons. This is planned as a three-story home with 136 units to house 129 persons with optional dining facilities for 30 people.

Rolandview Towers

In Baltimore city, actual construction has begun on a project known as Rolandview Towers on Roland Avenue, which has received Federal financial assistance as housing for senior citizens.

Such housing would be for the elderly well and those able to afford such accommodations.

But for the ill, the need is for nursing home care at fees the elderly can afford is another knotty problem in which the Commission for the Aging is offering cooperation but which is being met chiefly by private enterprise.

There are 172 licensed nursing and convalescent homes in the whole State, with 36 of these located in Baltimore City and 36 in Montgomery county, the wealthy area adjoining the nation's capital.

3,000 Short

The number of beds available in homes (not necessarily allocated to the elderly) is 6,914 in all of Maryland. The Hill-Burton ratio for assistance to nursing homes provides that there should be 3.0 beds in the nursing home for every 1,000 population. With Maryland's population about 3,000,000, this would work out to a need for some 9,000 nursing home beds and puts the State 3,000 beds short.

In addition, it should be noted there are what are called licensed care homes with a total of 1,096 beds. However, with Baltimore City Hospitals included among the 24 so listed, its 920 beds mean that the other 23 provide only 176 beds, again not restricted to the elderly.

The Commission on Aging has included among its clearings house duties investigation of the rates paid by the State to old age assistance recipients for care received in nursing homes. The object is to obtain competent services for aging patients at a reasonable cost, and to see that the homes are paid a fair rate for this service.

There are a pair of young men in Baltimore who are making a success of their philosophy of care for the elderly. They are the chronically ill who need special care, but only those who are incontinent or need to be spoon-fed require additional fees.

The two men joined forces in 1957. Dr. Francis holds a doctorate in psychology from New York University and until his association with Rynd worked in mental hospitals in New York, including Mount Sinai and New York Hospital, and Springfield here. He is closely allied with care of the elderly, consisting of evaluation of the older and sicker patients, and treatment, care and management of the aged patients.

He was on the staff of the Baltimore City Health department's psychiatric clinics until 1963 and then for two years as a consultant to the Melchor Nursing Home, first in the chain of nursing homes the two established. This year they established the Community Nursing Homes corporation to centralize buying and other activities in one organization.

Starting In 1957

They started in 1957 with Melchor, at 2377 North Charles Street, which was an old home they re-modelled and upgraded. In 1968 they purchased an existing home in Garrison was opened. This is a luxury type institution with only 38 beds and 19 on the staff. The rates are admirably high: from $65 to $149 weekly.

In 1962, the Lake Drive home at 2401 East Ave was completely renovated (it was formerly used as a school by Chinese Armou congregation). This building also houses the executive offices of the firm.

In 1963 Harford Gardens at 4700 Harford road was purchased, re-modelled and added to. This home is designed for upper middle class income patients.

175 Employees

The corporation now has 125 employees with specifically trained staff to handle geriatric cases and with emphasis on the self-help method of rehabilitation.

Dr. F. Mason Lord, whose hospital-based comprehensive care program for the long-term patient at Baltimore City Hospitals has attracted nationwide interest, has stated: "Good nursing homes are indispensable adjuncts to geriatric hospitals, and chronic disease hospitals, and for medical and psychological reasons the arrangements of the nursing home may facilitate the elderly patient's adjustment to normal living and, in many cases, return to his home...

The medical coordinator for chronic disease at City Hospitals has sent patients to the Community Nursing Homes buildings, followed up by nursing staff members to determine how rehabilitation is progressing.
3,000 Short

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The Commission on Aging has included among its clearinghouse duties investigation of the rates paid to the old age assistance recipients for care received in nursing homes. The object is to obtain competent services for aging patients in desiring nursing homes, and to see that the homes are paid a fair rate for this service.

There is a pair of young men in Baltimore who are making a success of their philosophy that "every individual should be able to get good, basic nursing home care with no regard for income."

They are Richard Rynd and Dr. Joseph Francis, brothers-in-law, who have set themselves up as Community Nursing Homes, Inc.

375 Beds

In a period of six years they have taken over or established six nursing homes with a combined total of 375 beds in the Baltimore area. In addition, they broke ground early in September on a luxury type home in Silver Spring. Ground-breaking is imminent on another to go on Joppa road, Towson, to be called Towson Plaza Nursing home.

They are planning additional homes in North Carolina, South Carolina, Mississippi, Arkansas, Tennessee, Georgia, Ohio and Virginia. Another is planned near Wilmington, Del., which is near mortgage commitment although the date has been set. And one in the Bel Air area is contemplated.

What makes all this activity newsworthy is that these nursing homes have 45 percent welfare cases with an average monthly stipend of $35 being received from the city or county.

Can Be Done

This bears out the contention of the two men that it is possible and even profitable to operate nursing homes with the provision of basic nursing care in a range of payment under $50 per week, specifically oriented for the moderate income group.

An overwhelming majority of the two men joined forces in 1957. Dr. Francis holds a doctorate in psychology from New York University and until his association with Rynd worked in hospitals in New York, including Mount Sinai and New York Hospital, and Springfield, Mass. His work was closely allied with care of the elderly, consisting of evaluation of the elderly and senile patients, and treatment, care and management of the aged patients. He was on the staff of the Baltimore County Health department's psychiatry clinics until he retired to devote full time to nursing home administration.

His brother-in-law, Richard Rynd, was a medical administrator with the United States Navy until 1951 and then for two years studied business administration and management at New York University before coming to Baltimore to take over and run the Melchor Nursing home, first in the chain of nursing homes the two established. This year they established the Community Nursing Homes corporation to centralize buying and other activities in one organization.

Starting In 1957

They started in 1957 with Melchor at 2327 North Charles street, which was an old home they remodeled and upgraded. In 1960, they purchased an existing home at 1802 Eutaw place called Park Hill, which they also remodeled completely and installed physical, occupational and recreational therapy facilities. The services of a dentist, beautician and dietitian all became part of the set-up which is now incorporated in their homes.

In 1959 came the addition of the George Washington Carver home at 607 Pennsylvania avenue. This, too, was remodeled, involving a completely new interior with a very modern kitchen. As an integrated nursing home, it has had considerable church and volunteer assistance resulting in the setting up of an institutional assistant nurses' aide program there.

In 1960, Foxleigh Nursing Home opened with 110 beds. In 1961, the Lake Drive home at 2401 Eutaw place was completely renovated. It was formerly used as a school by Chatsworth Avenue's integrated group. This building also houses the executive offices of the firm.

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Dr. P. Mason Lord, whose hospital-based, comprehensive area program for the long-term patient at Baltimore City Hospitals has aroused nation-wide interest, has stated: "Good nursing homes are indispensable adjuncts to general and chronic disease hospitals, and for medical and psychological reasons the arrangements of the nursing home may facilitate the elderly patient's adjustment to normal living and, in many cases, return to his home...." The medical coordinator for chronic diseases at City Hospitals has sent patients to the Community Nursing Homes, followed up by nursing staff members to determine how rehabilitation is progressing.

And Good Meals

Despite their plans for some twelve new nursing homes all over the metropolitan and Southern area, the partners keep to their tenet that it is possible to operate nursing homes with good medical and nursing care, to furnish recreation, entertainment and therapy, and to serve good meals within the range of payments by the municipalities.

Their initial success makes the field of operation of nursing homes a challenging one.

"Everyone thinks the operation of a nursing home is a gold mine," they say. "But we had to learn as we went along. You must have the proper administration and centralized procedure," they caution.
Moderate-Rent Aged Housing Plan Urged

By Sheldon Smith

A city councilman proposed today that the city construct apartments designed especially for elderly Baltimoreans who do not qualify for public housing projects.

Leon A. Rubenstein (D., Fifth) said there are thousands of aged persons in the city whose incomes are too high for existing public housing and too low for adequate private housing.

Mr. Rubenstein said the city could obtain Federal financing to build moderate rental housing for the elderly.

The city is eligible for loans covering 100 per cent of construction costs from the Housing and Home Finance Agency, he said. The loans could extend for 40 years at an interest rate of 3½ per cent.

Relocation Plan

Mr. Rubenstein made his proposal after Mayor McKeldin directed the city's urban renewal agency to formulate a plan for the relocation of some 12,000 Baltimoreans who will be displaced from the paths of the East-West and Southwest expressways.

He said he will submit a resolution on the matter to the City Council Monday night.

Mr. McKeldin instructed the renewal agency to prepare a schedule for relocation of families and businesses to be displaced from about 4,000 structures that will be taken for the expressways.

Low-Rent Projects

Although the precise routes of the expressways have not been selected, city and State officials have agreed on the basic corridors for the highways.

Elderly persons occupy about 1,700 apartments in the city's low-rent projects, and an additional 78 dwelling units will be available for the elderly soon in the new George P. Murphy Homes on George street.

With the exception of the Murphy homes, however, there are no apartments in public housing that include special features for the elderly.

Mr. Rubenstein said apartments for aged persons must be designed differently than other apartments to provide "comfort and convenience" for the occupants.

The projects also should include infirmary facilities, community recreation and dining space, he said.
Rule On Tax Exemption For Aged Requested

The city solicitor has been asked to rule whether a proposed tax exemption for elderly citizens would violate the uniform taxation requirements of the Maryland Constitution.

A bill exempting older people from payment of more than $1,000,000 a year in property taxes is now before the City Council.

A request for a legal ruling was sought from the city solicitor by Mrs. Janet L. Huffman, the Council's fiscal adviser.

Asks Determination

The pending bill would exempt homeowners 65 years or older, with incomes of $3,000 or less a year, from payment of taxes equivalent to the first $3,000 of assessed value of their homes.

Mrs. Huffman asked Joseph Allen, the solicitor, to determine whether such a law would collide with the provisions of the Constitution's Declaration of Rights.

Article 15 of the declaration states that all taxes levied by the State, the counties or Baltimore city "shall be uniform within each class or sub-class of land, improvements on land and personal property."

Aid In Counties

The courts have held that certain exemptions are legal if justified by public policy, if reasonable and if the exempted properties are all of one class, such as church-owned land.

More than half the counties of Maryland already provide tax credits for elderly homeowners. The bill pending before the Council would extend the same relief in the city beginning in January, 1965.

Eligible homeowners would be given a credit on their property tax bills equal to an exemption on the first $3,000 of assessed value of their homes.

For example, if the tax rate in 1965 is 4.25 for every $100 of assessed value (a conservative estimate), then the tax credit for each eligible elderly homeowner would be $127.50.

Mrs. Huffman has estimated that some 12,000 households will be eligible for tax relief in 1965. This means the tax credit would amount to more than $1,500,000 that year, the equivalent of almost 6 cents on the property tax rate.

As the elderly proportion of the city's population increases each year, the tax loss would similarly increase.
Tax Relief for Elderly
Is Money Well Spent

DESPITE THE CITY'S dire financial straits, proposed exemption for elderly citizens of part of their real estate taxes merits sympathetic consideration by the authorities.

A bill before City Council now is under study by the City Solicitor as to legal validity. Action may not be possible for 1964.

Thousands of the retired are caught in a straitjacket of fixed income, rising cost of living, and medical expenses.

For a large segment who are able to do part time work, their plight is worsened by the $100 a month federal limit on how much they can earn and still draw Social Security for that month.

Social Security checks, even if supplemented by the small earnings permitted under the system, are insufficient to support many elderly couples in their homes.

THE ORDINANCES in Council would exempt persons over 65 from taxes on the first $3,000 of assessment on their property, if their income is below some limit to be set.

The plan would cost the city an estimated $1.5 million, but it would be money well spent. Not only would it relieve the fears and deprivations of the older folks who deserve peace in their declining years, but would prevent a good many of them from losing their homes and becoming public charges.

Tax exemptions for the elderly is a growing movement in the nation. Several counties of Maryland have adopted the plan for those whose income is under various fixed limits.

The sooner Baltimore gets in step, the better from both the humane and the overall economic standpoints.
Realtor Board Opposes Aged Tax Relief

The Real Estate Board of Greater Baltimore today opposed legislation offering about $1,500,000 in annual tax relief for the elderly.

Almost immediately, Hyman A. Pressman, the city comptroller, denounced the board for its opposition, which he called "heartless and selfish."

The bill now pending in the City Council would give certain elderly homeowners tax credits equal to the taxes on the first $3,000 of assessment of their homes. It would take effect in 1965.

The tax credit proposal "could open the way to serious deterioration of our tax structure," said William B. Guy, Jr., president of the Real Estate Board.

Cold Open Way

Enactment of the bill "could open the way for reduction and special treatment to other groups of citizens," said Mr. Guy in a letter to the Council and to the Board of Estimates.

His letter was made public today by Mr. Pressman, who serves as secretary of the Board of Estimates. The comptroller also made his reply to Mr. Guy public.

In it, Mr. Pressman advised the Real Estate Board "to direct your efforts toward cutting the budget rather than toward opposing reasonable relief for people who, through no fault of their own, accumulated their pensions and savings before inflation."

Threatened With Loss

He said people "who have been self-respecting and self-supporting all their lives are being threatened with the loss of their homes due to skyrocketing real estate taxes.

"If they are forced on relief, the taxpayers will have an added burden to support them."

The tax relief bill would benefit homeowners 65 years or older with incomes of $3,000 or less a year.
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MAYOR URGES MORE DATA ON AGED CARE

8,500 Of Those Eligible Are Not Enrolled, McKelldin Says

By CHARLES V. FLOWERS

Mayor McKelldin asked the city Health Department yesterday to investigate why 8,500 eligible citizens have not enrolled in the medical assistance for the aged program.

In a letter to Dr. Robert E. Farber, health commissioner, the Mayor urged the Health Department to “intensify its information program concerning medical assistance for the aged and to inaugurate a study to determine why eligible persons have failed to apply for aid. . . .”

Going on 1963 census figures, the Mayor made his estimate that 8,500 persons could be taking advantage of the medical care program but are not. Individuals with incomes lower than $1,140 and couples with incomes lower than $1,500 are eligible.

Extra Effort Urged

There are 11,500 aged Baltimoreans participating in the free medical service program.

Mayor McKelldin urged Dr. Farber to put extra effort into the medical assistance program after the health commissioner recommended these possibilities of improvement:

1. Additional publicity of the free help through newspapers, radio, television, letters, Golden Age clubs and religious and civic groups.

2. Raising the eligibility requirements from $1,140 an individual to $1,500, and of couples from $1,500 to $2,500.

3. Liberalization of the program under which eyeglasses are provided for the needy aged.

4. Instituting a flexible system of payments for nursing home care in order to encourage higher standards for housing, nutrition and recreational facilities.

Mayor McKelldin said: “The

(Continued, Page 27, Column 2)
City to Study
Liberalizing Aged Health Benefits

A five-point program for improving the city's medical aid to the aged was recommended to Mayor McKeldin yesterday by Dr. Robert E. Farber, commissioner of health.

In a letter to the mayor, Dr. Farber urged a comprehensive study to determine why 8,500 eligible persons have failed to apply for assistance, and to measure the adequacy of services under the present plan.

The mayor promptly concurred with Dr. Farber's recommendations and asked the Health Department to initiate the study. He commented:

"THE PROBLEM of providing necessary health assistance for those aged citizens who cannot afford it is one of the most important challenges facing us today."

Dr. Farber's recommendations:

- Give additional publicity to the provisions of the medical assistance plan through newspapers, radio, TV, direct mail, Golden Age clubs and religious and civic groups.
- Raise the eligibility requirement. Instead of qualifying if yearly income per individual does not exceed $1,200, allow earnings up to $1,500; and from $1,500 to $2,500 per couple.
- Launch a drive to enroll more physicians and pharmacists in the program. (Some 600 doctors and 483 druggists now participate, but Dr. Farber believes that others would join if asked to do so by their patients.)
- Liberalize the policy under which eyeglasses are provided for the needy aged.
- Provide a flexible system of payments for nursing home care in order to encourage higher standards in respect to housing, nutrition and recreation facilities.
No Help for Oldsters

AS PREDICTED in this space, the ordinance in City Council to give some tax relief to elderly people of small income has been sent back to committee, a probable step towards ditching it.

The bill was drawn not solely as a humanitarian move but to enable senior citizens to retain their homes instead of a larger proportion of them becoming public charges.

It would have remitted the equivalent of the taxes on the first $3,000 of their property valuation for those with $3,000-a-year income or less. But a fiscal adviser's report that it would cost the city $1.5 million is a factor in its recommitment.

"Programs" for helping the elderly have been prolific at federal, state and city levels. But concrete aid has been scanty, indeed.

Surely the Council should take some action on this meritorious bill. Even if it remitted only the tax on the first $1,000 of valuation it would be a big help to those who have to count every penny in trying to save their home life. The cost would be equivalent to less than two cents on the tax rate.
Tax Credit
Bill To Be
Recalled

A bill that would provide tax credits of about $1,500,000 a year for elderly homeowners will be recalled from the verge of enactment and sent back to a City Council committee for further study.

The sponsor of the measure, Councilman Leon A. Rubenstein (D., Fifth), said today he has agreed to a series of technical amendments that will necessitate commitment of the bill to the Health Committee, which he heads.

Attempts to make substantial changes in the bill may also be made while the ordinance is in the committee's hands.

Preliminary Approval

The bill would exempt homeowners over 65 years old and with incomes of $5,000 or less a year from payment of property taxes on the first $3,000 of the assessed value of their homes.

The city solicitor, in an opinion filed with the Council Monday, said the ordinance would be constitutional because the proposed exemption "has a rational basis in fact" and is in accord with provisions of the State and Federal constitutions.

The same day, Mr. Rubenstein's Health Committee gave the bill a favorable report, which was promptly accepted by the full Council.

The ordinance then received preliminary approval and was put on the calendar for final passage next Monday. Now, instead, it will be returned to the committee.

The tax credits provided by the bill would not take effect until 1965, so there is no urgency in acting on the bill.

Renewal Each Year

Mr. Rubenstein agreed to several amendments to his bill after a conference Wednesday with Mrs. Janet L. Hoffman, the Council's fiscal adviser.

One change would require the eligible taxpayer to renew his tax credit each year. Another would set the income limit at $2,000 for a single person as compared with $3,000 for a couple.

A third change would remove the requirement that the homeowner reside in his house for five years before he can be eligible for tax relief.
Revision Due In Tax Credit For Elderly

A drastically revised version of a bill offering more than $1,000,000 in annual tax credits to elderly homeowners will be presented to the City Council within the next ten days.

Major amendments will include changes in required income levels and in residency. Limitations on net assets and on the value of the home will also be imposed.

The bill, as introduced by Councilmen Leon A. Rubenstein and Council president Thomas J. D'Alesandro 3rd in September, and as tentatively adopted by the Council a week ago, would exempt qualified elderly people from payment of property taxes on the first $3,000 of assessed value of their homes.

Effective In 1965

Effective in 1965, the credits would amount to about $125 in tax payments for each eligible homeowner.

Mr. Rubenstein's bill was sent back to the Health Committee this week after some councilmen said it would not meet its stated objectives.

The revised version, whose outlines were set at a meeting of the committee yesterday, would preserve the tax credit provisions of the original bill.

Planned Change

But it would substantially alter the eligibility requirements and the administration of the program.

The bill as drafted exempted property owners 65 years or older from payment of some taxes if their income is $3,000 or less a year.

The committee has agreed to change this to $2,000 for a single homeowner, keeping it at $3,000 for a couple.

The committee also decided to set a maximum limit on net assets, excluding the value of the home. Thus, any homeowner with net assets higher than a fixed amount, even if his yearly income is less than $3,000, would be ineligible.

Maximum Limit

The bill will also set a maximum limit on the value of the home, above which the owner would be denied any tax credit.

Committee members yesterday talked about a $10,000 limit on the assessed value of homes (or about $16,000 in actual market value) and about a $10,000 limitation on net assets other than the home.

But firm decisions on the two cut-off points will not be made until the committee's next meeting, at a date still to be set.

The $1,500,000 price tag set on the bill in its original form would be reduced somewhat, but will probably still remain above $1,000,000 a year in lost taxes.
Report On Aging Due To Be Given

A report on the problems created by a longer life span and the changing patterns of society, plus the need to plan for years ahead, will be the subject of a talk to be given by Dr. Clark Tibbitts, deputy director of the special staff on aging for the Department of Health, Education and Welfare, at 1 P.M. Tuesday in the Zamolinski Auditorium of Sinai Hospital, Belvedere avenue at Greenspring.

Dr. Tibbitts’s talk will launch the series of four monthly seminars being conducted by the Women’s Auxiliary of Sinai Hospital on the importance of changing attitudes on growing older so one can enjoy the mature years more fully and make the most of the increased life span.

Subsequent seminars, conducted by nationally known authorities in the field of gerontology, will deal with the physiological changes in the human body with age and how these changes differ in different individuals, the complex relationships between younger and older generations, and the community services available in housing, medicine and leisure time activities.

Open To Public

The seminars, which are open to the public without charge, will be held on the first Tuesday of the month through March at Sinai.

Dr. Tibbitts also is chief of the department’s division of research and training. He organized the first course on “Living In the Later Years,” at the University of Michigan, and organized the first general conference on aging at the university. Subsequently he directed the first national conference on aging and the preparation of its report, “Man and His Years.”

Dr. Tibbitts has served as chairman of the committee on aging of the Adult Education Association, as vice president of the Second International Gerontological Conference in 1961, and is secretary of the International Association of Gerontology, and helping organize the Sixth International Congress.

Received Honorary Degree

In 1957 Dr. Tibbitts was one of the first to be awarded an honorary degree of doctor of science by the Institutum Divi Thomae of Cincinnati for his leadership in the field of aging.

In addition, Dr. Tibbitts has edited or co-edited a number of books, including “Living Through the Older Years,” “Planning the Older Years,” “Growing in the Older Years,” as well as a “Handbook of Social Gerontology,” and “Social and Psychological Aspects of Aging,” one of the reports on the Fifth International Congress of Gerontology.

The seminars have been arranged under the direction of Mrs. Ted Decker, chairman of Sinai Auxiliary’s education committee. Mrs. Nathan L. Cohen is vice president in charge of the project. Mrs. Nathan Layton is president of the auxiliary.
DOCTORS GIVE
MAYOR REPLY

Deny Opposing Adequate Health Care For Elderly

By THOMAS T. FENTON

The running debate between Mayor McKeldin and the State medical society over medical care for the aged through social security continued yesterday as the doctors fired back a three-page answer to the Mayor’s three-page letter of Wednesday.

"The medical profession has not taken a stand against providing adequate health care for our elderly citizens," the Medical and Chirurgical Faculty told Mr. McKeldin.

"... At Minimum Cost"

The society added that it felt that "those people in all age groups who can afford to pay for their own care should continue to do so, and that those less fortunate should be given complete care at minimum cost to the taxpayer."

The philosophical exchange between the Mayor and the doctors began last month when Mr. McKeldin made a speech in favor of President Kennedy’s medicare proposals.

Since then, the Mayor has been defending medicare and attacking the American Medical Association favored Kerr-Mills program of assistance for the indigent and "medically indigent." The Medical and Chirurgical Faculty has taken the opposite stand.

With each letter the physicians have said they would be willing to work with the Mayor to improve Baltimore’s present medical care program for the aged, and the Mayor has said he would "certainly welcome" their help.
New Approach To Helping Of Aged Cited

By Donald Brenner

A new approach, which recognizes their need for independence combined with security, is replacing former methods of helping those in late or middle age and old age to live a full life, a government authority said today.

The keys are income, housing, and medical care, said Dr. Clark Tibbits, deputy director of the special staff on aging for the Department of Health, Education and Welfare.

Dr. Tibbits spoke to more than 500 persons in the Zamorski Auditorium of Sinai Hospital in the first of four monthly seminars on the aging sponsored by the hospital and its Women's Auxiliary.

Dealing with the aged is a relatively new field, Dr. Tibbits said, and techniques are changing.

"Years ago, we urged that jobs be found for all older people," he said. "We urged that older people be accepted in the family, we urged that they be accepted in organizations and activities, we urged that old people remain fully integrated in the society."

"Now we know we were unrealistic," Dr. Tibbits said.

Two fundamental tasks which every society assigns its members—raising children and contributing to production—are largely completed by later middle age, Dr. Tibbits said.

Theory Discounted

Now, new goals must be found to absorb the interest of persons past 50 or 60 years of age who no longer have direct responsibility for children or jobs, he said.

Dr. Tibbits discounted the popular theory that old people used to continue to live with their children and grandchildren more than today. He said that 25 or 30 per cent of those over 65 now live in the same house as their children, and he added that the proportion is higher than it ever was.

Dr. Tibbits said that "we know it doesn't work" to have the older generation living with the younger generation, because their interests are different and because the older person wants to be independent.

Only in the last ten years, he said, has the need been recognized for special housing for the elderly to take them out of the family home without forcing them into isolation with its loneliness and insecurity.

Dr. Tibbits praised the Maryland Commission on the Aged as "one of the seven or eight most active and promising in the United States," but added that "we in Maryland should be ashamed at our lack of response" to the commission, characterized by a cut in its budget last year and the possibility that it may be cut again.