Rod and Hope Brim Eminent Scholar in Economics and Director of the Pepper Institute
dmacpher@mailer.fsu.edu
Research focus on applied labor economics, including pensions, discrimination and minimum wage.

Jill Quadagno, Ph.D.
Mildred and Claude Pepper Eminent Scholar & Professor of Sociology
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Research focus on aging and social policy issues, the historical perspective of U.S. health care policy, as well as long term care in Florida.

David Macpherson, Ph.D.

Anne Barrett, Ph.D.
Assistant Professor of Sociology
abarrett@fsu.edu
Researching links between gender, family transitions and psychological well-being.

Charles Barrilleaux, Ph.D.
Professor of Political Science
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Research focusing on communicative interactions with dementia patients in nursing homes and memory evaluations.

Farasat Bokhari, Ph.D.
Assistant Professor of Economics
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Research focusing on health economics and health policy analysis from an IO perspective.

Michelle Bourgeois, Ph.D.
Professor of Communications
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Research focusing on memory organization, memory retention and assessment of memory abilities in adults with dementia.

Kenneth Brummel-Smith, M.D.
Professor & Chair, Department of Geriatrics
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Research focusing on geriatric education and dementia.

Neil Charness, Ph.D.
Professor of Psychology
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Research focusing on age and human factors, design technology for the aged, age and expertise.

Katinka Dijkstra, Ph.D.
Assistant Professor of Psychology
dijkstra@psy.fsu.edu
Researching links between gender, social movements and the lifecourse.

Gary Fournier, Ph.D.
Professor of Economics
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Research focus is on empirical research in health economics, applied microeconomics and industrial organization.

John Reynolds, Ph.D.
Associate Professor of Sociology
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Researching links between socioeconomic status and health and transition into adulthood.

Deana Rohlinger, Ph.D.
Assistant Professor of Sociology
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Researching links between gender, social movements and the lifecourse.

William Weisert, Ph.D.
Professor of Political Science
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Research focusing on long-term care policy, especially as it relates to home care services and improving its efficiency & effectiveness.

For a list of Affiliates and staff of the Pepper Institute, please see the inside back cover.
From the Director

Dear Colleagues,

As I complete my third year as Director of the Pepper Institute on Aging, I can’t help but think how much I appreciate the research collaboration, intellectual sharing and camaraderie that occurs between the Institute’s Associates, Affiliates, graduate students, and staff throughout the year.

In the research arena, we have welcomed two new Associates as well as two new Affiliates. The new Associates are Deana Rohlinger (Sociology) and Ken Brummel-Smith (College of Medicine). The new Affiliates are Natalie Sachs-Ericsson (Psychology) and Carol Nilsson (National High Magnetic Field Laboratory). Each new member that joins our Institute brings a different research interest and adds to the diversity of our community.

During the spring semester we sponsored a successful Pepper Lecture Series. The seminars covered topics as diverse as “Participant Direction in Defined Contribution Plans” and “Measures of Competition in the Hospital Industry.” The lectures provide an opportunity to bring well known experts to the university and to encourage interaction among faculty, students and interested community participants. We also worked with the Pepper Center to award two dissertation fellowships for research related to the field of aging and public policy. The recipients were Ashley Schmidt (Sociology) and Yunwei Gai (Economics).

The Certificate in Aging Studies program experienced another successful year with 14 Certificates awarded during the 2005-2006 academic year. The thriving Academy at FSU has topped over 200 members and continues to attract new participants every month. It has become perhaps one of the university’s best town/gown outreach programs.

With the Institute’s strong commitment to outstanding policy research, educational programs, and outreach, I look forward to next year’s continued success.

Best regards,

David A. Macpherson, Director and Rod and Hope Brim Eminent Scholar in Economics
Some pension plans invest heavily in the stock of the employer. Is that a wise move? In the Standard and Poor’s Top 100, seven firms had more than 75 percent of their 401(k) assets invested in company stock in 2001. In one case, employees had 80 percent of their pension assets in an employer stock that experienced a 92 percent decline in price between 2000 and 2001. Several highly publicized cases (Enron, Lucent Technologies, and Rite Aid) involved workers suing employers for a breach of their fiduciary responsibilities. Legislators responded to the spate of catastrophic losses in pension plans by proposing limits on pension fund holdings of employer securities and mandating that employees be allowed to sell off their employer stock holdings within a certain period of time.

Using data on pension plans at publicly traded firms, William Even and David Macpherson in a recent study address two broad questions relevant to the wisdom of pension investments in employer stock. First, what factors influence the extent of a pension funds’ investments in the employer’s stock? Second, when a pension invests in the employer’s stock, how much is lost as a result of poor diversification?

The empirical analysis finds several patterns suggesting that the decision to invest in employer stock reflects risk and return considerations. First, investments in employer stock are more common when workers have other pension coverage that would allow them to diversify away some of the risk of holding employer stock. Second, consistent with optimizing the portfolio over the life-cycle, firms with an older work force tend to invest less in employer stock. Finally, pensions are less likely to hold heavy concentrations of employer stock when the stock is more risky.

The study also measures the inefficiency associated with investments in employer stock. The study finds that pension plans that hold employer stock have lower risk-adjusted return performance. While modest holdings of employer stock (i.e., under 50 percent) have relatively small effects on performance, the effects are quite dramatic when the asset share rises from 50 to 100 percent.

The Numbers

- Among the defined contribution pension plans of publicly traded firms, 44.1% of plans have some investments in employer stock.
- Among the plans with some employer stock, the average plan has 45.6% of assets invested in employer stock and 26.6% of plans have over 80% of their assets in employer stock.
- Pension plans that hold employer stock have lower risk-adjusted rates of return, particularly among those with more than 50% of their assets in employer stock.
- Among defined contribution pension plans of publicly traded firms with some employer stock, 40.8% of plans have over 50% of their assets in employer stock.

Pepper Institute Director David Macpherson was appointed the Rod and Hope Brim Eminent Scholar Chair in Economics in December 2004. Professor Macpherson is considered to be one of the nation’s premier labor economists and does important work on issues of income security, wages and pension coverage. His research examines the factors that cause deviations from wage equalization.
Katinka Dijkstra’s area of research includes the study of autobiographical (or personal) memories from the past in young and older adults. Older adults frequently report concerns about their memory, for example when they experience difficulty trying to remember names of friends or details from past events. Having access to these memories is especially important to them because it allows them to reflect on the kind of life they have lived. If individuals cannot access an event that happened in the past, they may feel a loss of control over their identity and their past and worry about potential memory impairments.

Dr. Dijkstra’s research focuses on examining factors that help access and retain autobiographical memories in younger and older adults. Recently several studies were conducted which examined the potential benefits of factors that contribute to the reconstruction of past events: body position and retrieval cues. The study on body position (Dijkstra, Kaschak, & Zwaan, in press) examined whether it was easier for younger and older participants to retrieve autobiographical memories when they were in the same body position during the experiment as during the original experience. For example, memories from a time a person went to the dentist were retrieved by research participants in a reclined body position (as if in a dentist chair) or in an upright body position. Faster response times and better retention of these memories where found when the body position was the same (reclined) than when the body position was different (upright).

The study on retrieval cues examined what factors facilitate subsequent recall of a memory four weeks later (Dijkstra & Misirlisoy, 2005). First, the benefit of providing partial information from the originally retrieved event was assessed. Providing partial information, either information about what the event was about, where it happened, when it happened, and who else was involved, improved recall by 40% in younger and by 30% in older adults. Next, it was examined whether the type of information provided made a difference. This turned out to be the case. If activity information from the original event was provided as a retrieval cue, then participants (especially younger participants) were more likely to remember the exact same event 4 weeks later than when other types of information were offered. On the other hand, if temporal information from the original event was offered, participants were significantly less likely to remember the exact same event. An explanation for this finding could be that the activity of an event is a more central component of an autobiographical memory than temporal information contained in the event.
As a new collaboration, the Pepper Center funded two dissertation fellowships last year. Two promising graduate students were selected to each receive a $20,000 stipend for the 2005-2006 academic year. The recipients were to use this support to pursue dissertation research and couldn’t be employed outside the university, or accept any other form of teaching or research assistantship. This new development promotes academic research of the highest quality in the fields of aging, income security and health policy. Here are the reports from the first two recipients of the Claude and Mildred Pepper Dissertation Fellowship.

Ashley Schmidt:
The Relationship between Social Support, Control over the Move, and Depression among Residents in Assisted Living

Depression is the most common mental health problem faced by people aged 65 and older. Residents in long term care facilities are among those at the greatest risk of suffering from depression. My dissertation examines the impact of residents’ social support networks as well as their level of control over the move to assisted living as important factors in determining resident well-being. I also examine various factors that could impact residents’ social support networks.

My results suggest that residents’ social support systems and their attitudes regarding their current facility are the strongest predictors of depression. In general, residents who have social ties, and who are happy with their facility, are less likely to suffer from depression. Whether residents were in control over their move to assisted living is the most important predictor of their social support outcomes. Residents who had control over their move are more likely to maintain satisfactory relationships with their family and friends.

Yunwei Gai:
Evaluating the Effects of Hospital Mergers on Patients

The hospital market has experienced a surge in mergers and consolidations during the 1990s, with over 45% of U.S. hospitals involved in mergers between 1990 and 1998. During this period, courts have adopted a standard, known as the Elzinga/Hogarty patient flow criterion, to define the relevant hospital geographic market area. This method can overestimate the true market area, leading to rulings favorable to potentially harmful hospital mergers.

The merged hospitals can use their increased market power to command a higher price for their services. The result is a decrease in consumer surplus and total social welfare, as well as a potentially harmful effect on demographic groups who consume high levels of health care services (most notably, the elderly and families with young children).

My dissertation evaluates a recently proposed market power measurement: the Willingness-To-Pay methodology. This method asks how much a patient is willing to pay to include a certain hospital in their network. The method incorporates data on the chosen hospitals and the full set of choices each patient had available. Within this multinomial choice framework, important details can be taken into account, also taking into consideration the merger’s impact on the silent majority.
Highlights of 2005-2006

Pepper Institute Lecture Series

The following three speakers shared their research with faculty, students, and guests in our annual Pepper Institute Spring Lecture Series.

Mental Health and the Transition to Adulthood

March 16th
Dr. Jane McLeod

Dr. McLeod is a medical sociologist with interests at the intersection of social psychology, the life course, and mental health. Her current research focuses on the associations among stratification, stress, and mental health over the life course, the life-course consequences of mental illness, and societal responses to children’s mental health problems. She is Professor of Sociology at Indiana University and Director of Research for the Karl F. Schuessler Institute for Social Research.

Participant Direction in Defined Contribution Plans
April 7th
Dr. William Even

Dr. William E. Even is Professor of Economics at Miami University of Ohio. His interests include the economics of pensions, minimum wage laws, employee benefits, labor unions and gender differences in the labor market. Professor Even has authored several articles appearing in leading national economic journals, including Review of Economics and Statistics, Journal of Labor Economics, and the American Economic Review. His work includes book publications in Women and Work, and he co-authored work in Pension Coverage Issues for the 90s.

A Competition Index for Differentiated Product Oligopoly, With an Application to Hospitals
April 17th
Dr. Martin Gaynor

Dr. Gaynor currently holds the E.J. Barone Chair in Health Systems Management and is a Professor of Economics and Public Policy at the Heinz School at Carnegie Mellon University. His research is focused on the economics of health care markets and health care organizations, specifically the restructuring of health care markets, the vertical restraints in health care, and the effects of information in markets for health services. Dr. Gaynor was awarded the 1996 Kenneth J. Arrow Award for best published article worldwide in health economics, and is a recipient of a Robert Wood Johnson Foundation Investigator Award in Health Policy Research.

Dr. Charles Shipan from the University of Iowa was scheduled to kick off the lecture series on Feb. 17th, but he was unable to travel to Tallahassee due to extreme weather. Dr. Shipan will visit the Pepper Institute next year to talk about policy issues.
The Master’s in Aging Studies offered at Florida State University integrates the strengths of many departments to provide a multidisciplinary approach to the study of aging. Students develop skills in policy research and development as well as program administration and evaluation. Emphasis is placed on information about special programs designed to serve the needs of older adults. The degree program fosters an understanding of the complexity of aging issues and the effects of aging policy on the health and welfare of people of all ages in our society.

The Master’s in Aging Studies is a 36-credit applied degree program with a core set of courses (18 credits) and a wide range of electives within three areas of concentration (12 credits). Students may choose to focus in one area of concentration or may select across the diverse set of course offerings. The three areas of concentration include: Aging Policy, Evaluation, and Research; Administration in Aging; and Health Care and Aging. As a capstone to coursework, students will have the opportunity to work in a professional organization involved in research, training or direct service in aging (6 credits).

All students completing the curriculum of the Master’s Degree in Aging Studies will be able to:

- Collect and analyze research data,
- Link research findings to policy recommendation,
- Understand the social, economic and political forces that have shaped policy and services for the elderly, and
- Assess program functioning relative to population aging.

Graduates of the Master’s Degree in Aging Studies will assume leadership positions in research, administration, planning, implementation and evaluation of programs designed to improve the lives of older adults and their families. Special opportunities exist for study in a wide range of areas including: pension and income security; health policy; access to health care and health care financing; social welfare and social security reform; end-of-life issues; aging and social policy and successful aging.

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**Facts on Aging**

Beginning in November 2005, the Pepper Institute started to publish a monthly newsletter called *Facts on Aging*. Designed as an educational, informative way to highlight important issues in the aging field, the brief flyer focuses on a different topic each month, integrating statistics, facts and useful background information.

*Facts on Aging* is distributed monthly to selected FSU faculty, key local decision makers, and to various local community organizations that serve the elderly.

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### Educational Programs

#### Master’s Degree in Aging Studies

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The Certificate in Aging Studies provides an educational credential documenting the additional training and experience the student has received in the field of aging. The Certificate may be awarded at the graduate or the undergraduate level and is recorded on the official university transcript. Working professionals can earn the Certificate by enrolling in the university as special students. Whether the area is health care, long-term care or adult day care; product design, medical research or nutrition; law education or real estate; recreation, finance or government service, our aging population will create both challenges and opportunities for students building careers in tomorrow’s labor market. The Pepper Institute administers and awards the Certificate on behalf of the Florida State University College of Social Science.

To earn the Certificate in Aging Studies, students must complete a total of twelve credits and satisfy requirements in both coursework and an internship working in the community with an agency serving older adults.

During the 2005-2006 academic year students contributed 1,545 hours of community service to agencies serving the elderly. These services were provided in Tallahassee and the surrounding areas. A total of 61 students were enrolled in the Certificate Program during the 2005-2006 academic year. Students earning the Certificate in Aging Studies were from six colleges and 16 departments throughout the university. Professionals already employed or seeking employment in the aging network also enrolled in the program and earned their Certificate as special students.

Lessons Learned in Internship

Practical work experience is a vital part of earning the Certificate in Aging. Danitza Gonzales is a Sociology major who did her practicum with Twyla Sketchley, a local attorney specialized in Elder Affairs. “I found the internship very informative and had a chance to get involved in a lot of different aspects of Elder Law.” This ranged from elder abuse and exploitation to guardianship, power of attorney, living wills, and estate planning. Many elders come for legal help with their Social Security, as the application process can be quite complex and daunting.

“I learned a lot about the recent changes in Social Security and saw how it affected the elder community” Gonzales reports.

She is most interested in the elder abuse issues, which can range from financial, to emotional, physical, neglect or psychological abuse.

“The practicum at the law firm tied it all together for me, between my interest in elder affairs, earning the Certificate in Aging and my plans to go to law school. It was an opportunity to benefit from an excellent mentor and to learn how law can affect the aging population.”
Outreach

The Academy at FSU

For the inquisitive mind, there is no retirement—simply more time to learn, discover, share and grow. At Florida State University, opportunities for lifelong learning are provided by the Pepper Institute through The Academy at FSU, a program for mature adults. The Academy encourages intellectual curiosity, validates individual achievement, offers leadership opportunities, provides the occasion to serve as research volunteers, and promotes intergenerational communication between elders and traditional college-aged students.

The heart of the program is the six-week academic session presented each fall and spring semester. From anthropology to zoology, the Academy offers a wide spectrum of courses. Deans, department chairs, new faculty and members of the Academy all contribute by teaching classes.

In addition to academic classes, the program offers noon-time lectures, field trips, an art and culture group, a book club, special event celebrations, and a writer’s group. Some of the many activities this year included a visit to the King Tut Exhibit at the Mary Brogan Museum; a guided tour of the Sweet Grass Dairy Farm in Thomasville, GA; and a spectacular three day theatre trip to the Alabama Shakespeare Festival in Montgomery, AL.

Among the noon-time lectures were Loranne Ausley, Florida House of Representatives; Sean Dennison, Executive Director of the Tai Chi Society; Regional artist, Dean Gioia; and Hugh Hamp Wilson, retired Senior Executive from NASA who spoke on the past, present and future of the NASA program.

Recent research projects involving Academy members include a memory study conducted by research scientist, Professor Katinka Dijkstra and her students, through the Department of Psychology and a study on the activities of the Red Hat Society conducted by Assistant Professors Anne Barrett and Deana Rohlinger.

This year the Academy experienced three exciting developments. At the end of the Spring 2006 term, membership reached its all time high with...
Outreach

204 registered members taking classes and participating in extracurricular activities. Another highlight was the introduction of our Summer Workshops in May. Designed as a participatory experience, these classes offer members a chance to explore and learn new skills. And finally, members initiated an exciting Endowment Campaign to support future plans and special projects that promote growth and enhance the goals of the Academy at FSU.

The Academy program is financed through membership dues with support from the Pepper Institute on Aging and Florida State University.

Fall 2005 Classes
- From Figaro to Floyd: An Introduction to Opera – Dr. Matthew Shaftel
- Cultural Geography – Dr. Barney Warf
- Archaeology Underwater: Beneath the Seven Seas – Dr. Cheryl Ward
- Banned Books in America – Dr. Fred Standley
- The River, the Shore, and Racial Cultures: Adventuring into Human Values in Mark Twain’s Huckleberry Finn – Dr. Bruce Bickley
- The Most Significant Events of World War II – Walter McLin

Spring 2006 Classes
- Meet the STAN-Leys: Central Asian History since the Mongol Conquest – Dr. Jonathan Grant
- The Problem of Evil: Theodicy and Modern Science – Dr. Gary Stilwell
- Comedy: From the Ridiculous to the Sublime – Dr. George Judy
- Chaucer’s Canterbury Tales – Dr. Eugene Crook
- The Genetics of Humans and Human Populations – Dr. Paul Elliott
- The History of Florida: With Emphasis on Tallahassee – Mark Goldman

Summer 2006 Workshops
- Digital Photography – George Blakely
- Cooking with Keith – Keith Baxter
- The Practice of Stillness: The Benefits and Practice of Meditation – Dr. Karen Brummel-Smith, M.D.
Awards, Honors and Recognitions

Kenneth Brummel-Smith

Leonard L. LaPointe
Establishment of the Tallahassee Memorial HealthCare-Florida State University Neurolinguistic-Neurocognitive Rehabilitation Research Center at TMH. Leonard L. LaPointe, PhD and Gerry Maitland, MD appointed as Co-Directors.

Marie Cowart

Charles Ouimet
Received the FSU Distinguished Teaching Award for 2005

Jill Quadagno
Davis Lecturer, Center for Health Administration Studies, University of Chicago, 2005.
Eliot Freidson Outstanding Publication Award for “Why the U.S. Has No National Health Insurance,” Medical Sociology Section, American Sociological Association, 2005.
Distinguished Lecturer in Aging, School of Aging Studies, University of South Florida, 2005.

Linda Vinton
Fellow, The Gerontological Society of America. 2005

Awarded Contracts and Grants

Barrett, Anne

Bokhari, Farasat

Bourgeois, Michelle
Bourgeois (PI), Spaced Retrieval: Cognitive intervention for Traumatic Brain Injury, NICHD, R03 HD046583-01, NIH-CHHD; $70,781. 2004-06.
Glueckauf (PI), Bourgeois (Co-PI), Alzheimer’s Caregiver Community Education and Support

System, Florida’s Alzheimer’s Center & Research Institute, $153,600. 2004-06.

Brooks, Robert

Brummel-Smith, Kenneth
PI, Geriatric Education Center, HRSA, #1D31HP05195-01-00, $2,000,000. 2005.

Charness, Neil
Social Sciences and Humanities Research Council (Canada) Grant 512-2002-1001, “Aging Workforce In The New Economy”. Co-PI, US Team. PI is Julie McMullin, University of Western Ontario, Canada. (~$460,000 direct costs for US component; ~$100,000 for FSU, shared with Dr. Melissa Hardy, co-PI). 2002-2006.
Awarded Contracts and Grants continued

National Institutes of Health/National Institute on Aging, Continuation of 1 PO1 AG17211, Co-PI, Project CREATE II (Center for Research and Education on Aging and Technology Enhancement). PI is Sara Czaja, University of Miami. (~$657,000, direct costs). 2004-2009.

**Hinterlong, James**

**LaPointe, Leonard**
$130,000 Grant award from Tallahassee Memorial Hospital Foundation. The TMH Foundation grant is from 8/2005-7/2006 with the possibility of annual renewal. Dr. Gerry Maitland and Dr. Leonard L. LaPointe are Co-PIs.

Tallahassee Memorial Hospital Foundation Award Estate trust for continuation of research of the TMH-FSU Neurolinguistic-Neurocognitive Rehabilitation Research Center. $1.7 million (shared with an Arts in Medicine Initiative).

**Lloyd, Donald**
Co-investigator on a National Institute on Drug Abuse grant 1 R01 DA017693, “Ethnic Contrasts in Mental Health and Substance Problems” with R. Jay Turner, PI. Project period is 9/05 to 2/08, total direct award $575,859.

**Macpherson, David**

**Miles, Rebecca**
Co-Investigator. “Empowering residents to increase their level of physical activity for transportation and health”, under the Housing and Urban Development Department Community Outreach Partnership Centers Program (COPC) grant awarded to FSU’s Department of Urban and Regional Planning (2003-2006). Co-PIs Charles Connerly and Harrison Higgins, $109,591 of total $399,969.

**Nilsson, Carol**


**Panton, Lynn**
Housing and Urban Development (HUD). Co-Investigator. Connecting infrastructure to health care through physical activity. Total award and cost sharing with Florida State University: $219,182; 1/04-12/06.

Florida State University Planning Grant, PI. The effects of chiropractic manipulation, mobilization, and ischemic compression and resistance training on Fibromyalgia impact. $10,000. 1/05-11/05.
Awarded Contracts and Grants continued

Health Resources and Services Administration.

Pomidor, Alice
Brummel-Smith (Project Director), Pomidor (Associate Project Director), Jacobi (Assistant Project Director). Geriatrics Education Center Consortium Award, HRSA Grant Award No. D31HP05195-01-00, $2,000,000. 2005-2010.

Reynolds, John


FSU Office of Distributed and Distance Learning (Development Grant): “Course Redesign of Introduction to Sociology.” Co-PI with Ike Eberstein. $60,000 (total costs), 2005-2006.

Rohlinger, Deana
College of Social Science Research Grant for “Red Hats and Purple Dresses: An Examination of the Social, Political, and Psychological Implications of the Red Hat Society,” $7,000, 2005-2006.

Taylor, John


Vinton, Linda

Publications

Books


Chapters and Articles


Menachemi, N., Perkins, R., Van Durme, D., Brooks, R. Examining the Adoption of EHR and PDA use by Family Physicians in Florida.
Publications continued

Informatics in Primary Care (accepted for publication).


Clawson, A., Menachemi, N., Beitsch, L., Brooks, R. Community Health Centers and Terrorism: Prepared Partners or Vulnerable Assets? Biosecurity and Bioterrorism (accepted for publication).

Burke, D., Menachemi, N., Brooks, R.G. Healthcare CIOs: Assessing Their Fit in the Organizational Hierarchy and Their Influence on Information Technology Capability. The Health Care Manager (accepted for publication).


Warner, A., Menachemi, N., Brooks, R. Health Literacy, Medication Errors, and Health Outcomes: Is there a Relationship? Hospital Pharmacy (accepted for publication).


Jastrzembski, T., Charness, N., & Vasyukova, C. Expertise and age effects on knowledge activation in chess. Psychology and Aging (accepted for publication).


Publications continued


Publications continued


**Publications continued**


Publications continued


Miles, R. & Panton, L.B. (in press). The influence of the perceived quality of community environments on low-income women’s efforts to walk more. *Journal of Community Health*.


Publications continued


Publications continued


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About the Cover

The photographs on the front cover are part of the exhibit Wisdom of the Ages that was shown at the Mary Brogan Museum of Art and Science in Tallahassee, Florida, in Spring 2006. The exhibit featured portraits of senior Floridians accompanied by a spoken account of some of their rich life experiences. It was created to change the perception of elders and their role in our community and was sponsored in part by MetLife Foundation, the Florida Department of Elder Affairs and the Claude Pepper Foundation.

The photographer, Betsy Barfield, is a life-long resident of Jefferson county, who manages to bring the best out of her subjects and blends the knowledge of her craft with the innate ability to make her subjects feel relaxed and loved. She can be reached at (850) 933-4055.
Coming in Spring 2007!

Medicare: Taking Care of Our Future?

with Chris Farrell
Economics Editor of Marketplace Money

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Did you know that Medicare is facing an even greater financial crisis than Social Security? In fact, the trust fund for Medicare will be depleted by 2018 as compared to 2040 for Social Security. Bring your questions and join the Pepper Institute and national experts in a town-meeting-style panel discussion of this important issue.

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