

fiftyplus advocate



The Boston Post Cane: A tradition lost and found

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FREE | Published monthly

December 2015 | Vol. 41 | No. 12 | 24 pp.



Creating 'dementia friendly' communities

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Fifty Plus Advocate is published monthly, 12 times annually by Bagdon Advertising, 32 South Street, Westborough, MA 01581.

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Local initiative seeks to help create 'dementia friendly' communities

BY BONNIE ADAMS
MANAGING EDITOR

Region – The thought of having a loved one diagnosed with Alzheimer's disease strikes fear in the heart of many, rightfully so. The disease, for which there is currently no cure, is a type of dementia that causes problems with memory, thinking and behavior.

It is a disease that is not a normal part of aging but does occur in older individuals more frequently. Alzheimer's robs individuals of their memories and their productive lives but also puts a heavy burden on family members and caregivers. Both individual and caretaker are often left feeling lonely, scared and confused.

In the United States, 10,000 people turn 65 every day. One in nine over the age of 65 develops Alzheimer's; one in three over 85 has the disease.

Now, thanks to a grant from Baystate Elder Services, Inc., three local communities, Hudson, Marlborough and Northborough, will be piloting a program designed to help communities become more dementia-friendly, offering vital support and services to those who often feel there is none.

Recently, the directors of senior centers for the three communities – Janice Long from Hudson, Trish Pope from Marlborough, and Kelly Burke from Northborough – met to discuss the mission and strategies they hope to accomplish in the next year.

Based on 2010 census data, there are 19,063 people in Hudson, 2,731 over the age of 65 and 278 over the age of 85. In Marlborough there are 38,499 residents, 4,837 over age 65 and 835 over age 85. In Northborough there are 14,155 residents, 1,829 over 65 and 262 over age 85.

The three towns were chosen by Christine Alessandro to receive the grant from Bay State Elder Services, Burke said, because of not only their close proximity to each other but also their diverse-



Three local communities, Hudson, Marlborough and Northborough, will be piloting a program designed to help communities become more dementia-friendly, offering vital support and services to those who often feel there is none.

The program, Burke noted, is based on one currently being used in Minnesota. Recently the three women went there to receive training.

"Alzheimer's is such an isolating disease," Pope said. "When people see someone [with Alzheimer's or dementia] they often look the other way or the person gets talked over. It can be embarrassing for both the person and the caregiver."

"People want to be valued," Long said. "Our goal is to have communities embrace this program to help those affected and take away the stigma."

By educating first responders, faith communities, businesses and other entities, as well as offering caregivers support, resources and information, the hope is that the communities will be more dementia-friendly, the directors said.

A so-called Super Group has been formed to work on this initiative. Members include Alessandro, Steve Corso, Arthur Bergeron, Esq., Tammy Pozerycki, Dr. Michelle Ricard, and Brenda Costa, along with the three directors.

The group is also seeking others from the private and public sectors to join them.

themselves," Burke said.

The first steps will be to survey the communities to assess strengths and gaps and then analyze community needs and develop an action plan. The goals will then be to identify and invest in promising approaches that reduce costs and improve care; increase detection of Alzheimer's disease and improve ongoing care and support; sustain caregivers by offering them information, resources and in-person support; equip communities to be "dementia capable" to support residents who are touched by Alzheimer's disease; and raise awareness and reduce stigma by engaging communities.

For more information contact Burke at 508-393-5035 or coa@town.northborough.ma.us; Long at 978-568-9638 or jloug@townofhudson.org or Pope at 508-485-6492; or ppope@marlborough-ma.gov.

"We hope to get a great representation of interested parties including family members who have a loved one with Alzheimer's or even someone who is affected



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The Boston Post Cane: A tradition lost and found in many local towns

By MICHELLE MURDOCK
CONTRIBUTING WRITER

In 1909, in an effort to gain additional publicity for his popular daily newspaper the Boston Post, owner and publisher Edwin Grozier distributed gold tipped ebony canes to selectmen in 700 New England towns with the request that the canes be presented to the towns' oldest male residents. The idea was that when the holder of the cane passed away, it would then go to the next oldest resident. Originally only presented to males, the custom was expanded to include women in 1930.

The canes were all made by J.F. Fradley and Co., a New York manufacturer, from ebony shipped in seven-foot lengths from the Congo in Africa. They were cut to cane lengths, seasoned for six months, turned on lathes to the right thickness, coated and polished. They had a 14-carat gold head two inches long, decorated by hand, and a ferruled tip.

In many towns over the years, the original canes have been lost or misplaced, but some recent finds are allowing the tradition of the Boston Post Cane to continue.

In March of 2015, the original cane of Burlington, Mass. was found in the storage area of the Burlington Historical Society. Town Clerk Amy Warfield said the cane had been in the Town Clerk's possession until Town Hall was renovated in 1995 when it was given to the historical society for safe keeping. On March 23, 2015 a replica of the cane was presented by the Board of Selectmen to 101-year old Regina Short, Burlington's oldest resident. A video of the presentation is available on the Burlington Cable Access website.

In some towns like Hopkinton, Mass., where the original cane was once lost, a replica cane is now awarded and the original is preserved. Hopkinton's original

Right:
Westborough's
original Boston
Cane is located in
Town Hall.

Below: A close
up of Maynard's
Boston Cane



PHOTO/BONNIE ADAMS



PHOTOS/SUBMITTED

cane is now displayed in the lobby at the town's senior center and a duplicate cane is presented to the town's oldest resident.

A similar tradition has evolved in Holden, Mass. where the oldest resident is awarded a miniature version of the cane while the original sits in the Holden Senior Center.

By chance and without really planning to become the repository of information about the Boston Post Canes that were distributed throughout Maine, Massachusetts, New Hampshire and Rhode Island, is the community website of Maynard, Mass.

at web.maynard.ma.us. According to the site's publisher, David Griffin, the website is one of the oldest on the web, started in 1995.

"Back in 1995, the web was primarily an engineering playground," said Griffin when contacted by email. "I'm one of them."

As detailed on the website, Griffin explains that in 1985 Ralph Sheridan, the historian for the town of Maynard, wrote a story about the Boston Post Cane and later, when Griffin was creating his website, he reproduced Ralph's article.

"People started sending emails," said Griffin. "Repeat for 20

years....voila!"

According to information collected on <http://web.maynard.ma.us/bostonpostcane/>, updates on over 2/3 of the original 700 canes have been received and compiled with a total of 478 of the original canes accounted for. As of mid-September, the website reports the following: 204 updates from towns in Maine, 148 updates from towns in Massachusetts, 108 updates from towns in New Hampshire, and 18 updates from towns in Rhode Island.

"With check-ins from 478 towns, we are now past the 2/3 mark (68 percent to finding what's happening with all of the canes," reads an update on the website. "We appreciate everyone's contributions."

When asked about the most interesting story about a Boston Post Cane that he had come across, Griffin said that he wasn't sure if anything really stands out, but in 2008, he received an email from a man, Steven Fradley, asking if there was a list of the 700 towns, a common request.

"I replied 'no,'" said Griffin, "but asked Fradley if he was a relative of J.F. Fradley, the maker of the canes. Indeed, he was the great grandson of Mr. Fradley, spending most of his life in New England completely unaware of his family's contribution to this. That was cool."

The twelve sites of Social Security

By KRISTEN ALBERINO
SOCIAL SECURITY PUBLIC AFFAIRS
SPECIALIST, QUINCY



Familiar carols are a part of the season. This song is so popular that holiday revelers clamored for it again. It's "The Twelve Sites of Social Security," inspired by the popular traditional holiday song, "The Twelve Days of Christmas," — a holiday favorite since 1780.

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For the second site of Social Security, we give to you: answers to all of your Social Security related questions at our Frequently Asked Questions page at www.socialsecurity.gov/faq.

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For the eleventh site of Social Security, we give to you: a way to get your Social Security forms online, at www.socialsecurity.gov/forms.

On the twelfth site of Social Security (and we saved the best for last): open your own personal "My Social Security" account, which will enable you to verify your earnings, get future benefit estimates, obtain benefit verification letters, update your Social Security information, and more at www.socialsecurity.gov/myaccount.

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The prospect of dementia

By MICHA SHALEV

Only few want to grow old, as most of us are afraid of becoming senile. But now that our bodies last longer in better health, including our brains, the prospect



of living a fulfilled old age is better than ever before.

Caregiving Tips

It is not difficult to think of somebody who at an advanced age is still as sharp as a razor blade, driving, playing golf and visiting the gym. That sole fact is scientific logic against the notion that old age makes you automatically confused. Old age and dementia are two separate entities that,

“Now that our bodies last longer in better health, including our brains, the prospect of living a fulfilled old age is better than ever before.”

although often coming together, are as different as old age and grey hair. Why then do so many people believe that the two are closely attached?

The worldwide attention afforded to Alzheimer's disease, as dementia is erroneously called, did not appear out of the blue. For a long time dementia disappeared entirely into the background as a recognized illness, and people who became confused in old age were declared to be “senile.” Senility was thought to be a result of the “normal” ageing process and in the middle

of the last century little attention was paid to their problems.

The denial of the existence of dementia is a sign of the discrimination that old people faced. In 1975, led by US-based Dr. Robert Butler, the first director of the National Institute on Ageing, a new dawn of research emerged to break down this fatalistic view. Butler was a pioneer and wanted to make a statement for both young and old. “Alzheimer's disease” was finally recognized by doctors and medical research scientists.

The positive part of the “war

on Alzheimer's” is that it put the issue of dementia back on the map. Opinion formers and policymakers in many developed countries have predicted horror scenarios, with the numbers of dementia patients increasing drastically in the coming years. This is partly true because the post-war baby boom generation will have reached a very old age by that time. After all, dementia is a disease that principally affects old people.

But those prognoses are based on the assumption that the statistical risk of getting dementia will remain the same. This is a false assumption. Dutch researchers have shown that the risk of getting dementia in old age was significantly lower after the year 2000 than before.

Brain scans carried out after 2000 showed far less damage due to cerebral vascular disease,

Dementia page 9

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The prospect of dementia

Dementia
Continued from page 8

which would be a plausible explanation for the reduced risk. The epidemic of cardiovascular disease has long been on the decline, beginning with a fall in the numbers of heart attacks in middle age, and followed by a drop in the number of strokes suffered by old people. Now, bringing up the rear, we see dementia figures falling for the oldest members of society.

Is early testing necessary?

There is general consensus that screening for dementia makes absolutely no sense at all, and can even be considered unethical. Tests for early stages of dementia can be a huge hazard, as people who receive such a diagnosis believe they are doomed to die with dementia, but that is far from always being the case. After delivering the diagnosis of dementia, modern medicine has nothing to offer them by way of slowing down any cognitive degeneration.

.....

Micha Shalev MHA CDP CDCM CADDCT is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park, 101 Randolph Road, Worcester, as well as the new state of the art Oasis at Dodge Park which is scheduled to open in the fall of 2015. He is a graduate of the National Council of Certified Dementia Practitioners program, and well-known speaker covering Alzheimer's and Dementia training topics. The programs at Dodge Park Rest Home specialize in providing care for individuals with dementia and Alzheimer's disease. The facility holds a FREE monthly support group meeting on the second Tuesday of each month for spouses and children of individuals with dementia and/or Alzheimer's disease.

Shalev can be reached at 508-853-8180 or by e-mail at m.shalev@dodgepark.com. For more information, visit www.dodgepark.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

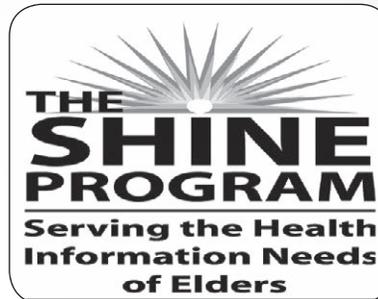
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Charismatic bakers, the Brass sisters, delight Massachusetts' residents

BY JANE KELLER GORDON
CONTRIBUTING WRITER

Massachusetts has always been home to Marilynn (74) and Sheila (78) Brass, accomplished bakers, cookbook authors, and raconteurs. This dynamic duo, who grew up in Winthrop and now live together in Cambridge, have launched a international book tour for their most recent, and third cookbook, "Baking with the Brass Sisters."

The sisters began writing cookbooks and making television appearances when Marilynn was 60, and Sheila was 65. They learned to cook and bake as children at the hem of their mother, Dorothy, in a triple-decker on Sea Foam Avenue in Winthrop.

All these years later, they still have a deep appreciation for



Marilynn Brass (left) and Sheila Brass

tradition, home cooked meals, and perhaps most importantly, storytelling — behind each recipe there is a story.

They have displayed their big personalities on PBS, the Cooking Channel, NPR's All Things Considered, and recently on

the QVC Network on "In the Kitchen with David."

They won a "Throwdown with Bobby Flay," (Food Channel) with their heirloom recipe for Pineapple Upside-Down Cake.

According to Marilynn, the sisters are working with a pro-

ducer on a proposal for a television show.

The Brass Sisters, who never married, have not always made a living as cookbook authors, but baking has always been an important part of their lives. According to their website, at one point the dynamic duo had a sideline as antique dealers, and were sought out for their vintage kitchen equipment.

Sheila worked as a clothing designer, and an executive assistant. Marilynn was an author, and publicist for the Charles Stark Draper Laboratory. Both sisters worked at WGBH: Sheila as a manager in the Department of National Programming, and Marilynn on shows including "This Old House," "New Yankee Workshop," and "The Victory Garden."

Their cookbooks are based on manuscript cookbooks and

Brass Sisters page 14

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travel and entertainment

Unusual festivals offer chance for unique fun

By VICTOR BLOCK

In Gilroy, California, people line up to purchase watermelon, ice cream and chocolate, all of which are laced with fresh, pungent garlic. Underwater divers off Florida's Looe Key are serenaded by sounds ranging from a song sung by the Beatles to the high-pitched call made by humpback whales.

These disparate scenes have one thing in common. They're three of countless fairs and festivals that are held throughout the year and around the country which focus on and celebrate a variety of animals and art, food and fun and other themes.

Take that crowd of garlic lovers. For 35 years, the Gilroy Garlic Festival has been one of the largest gatherings of foodies in the United States. Like most fairs based on a theme, this one includes its share of entertainment, music, arts and crafts and other attractions. And like many, it raises money that is donated to charities and non-profit organizations.

The festival provides an opportunity for those who attend to indulge in their love of garlic and their belief that it is underused in recipes. Along with opportunities to nosh on the tasty treats, there are competitions for professional chefs, and a Great Garlic Cook-Off contest



A queen at the Virginia Renaissance Faire

PHOTO: SHERRY MILLER LOY

for amateurs. For more information, log onto gilroygarlicfestival.com.

Food, sort of, also is the focus of the somewhat grossly named Roadkill Cook-Off in Marlinton, West Virginia. Where else

would you be asked how you prefer deer sausage, squirrel gravy over biscuits or teriyaki-marinated bear prepared? The entrees haven't actually been killed on a road but they're on the menu as a tribute to the

large number of their cousins who were. For more information log onto pccocwv.com/roadkill.

One guess what the feature attraction is at the annual Great Texas Mosquito Festival in the town of Clute, about a 45-minute drive from Houston. It transforms a summer nuisance into the star attraction. When they're not competing in mosquito calling and mosquito legs contests, participants hang out with Willie-Man-Chew, the festival mascot. Billed as the largest mosquito in the world, he (or she) stands 26 feet tall, sports an oversize cowboy hat and boots, and has a proboscis that would be the envy of any self-respecting mosquito. For more information, log onto mosquitofestival.com.

The schedule of activities at most festivals includes music of some kind, and there are others at which dulcet sounds are a, if not the, major attraction. Those divers and snorkelers off the Florida coast are participants in the Lower Keys Sanctuary as music and other sounds waft down from above.

The sea-focused playlist includes melodies like the Beatles' "Yellow Submarine" and the theme from "The Little Mermaid." Participants are encouraged to wear appropriate

Travel page 13

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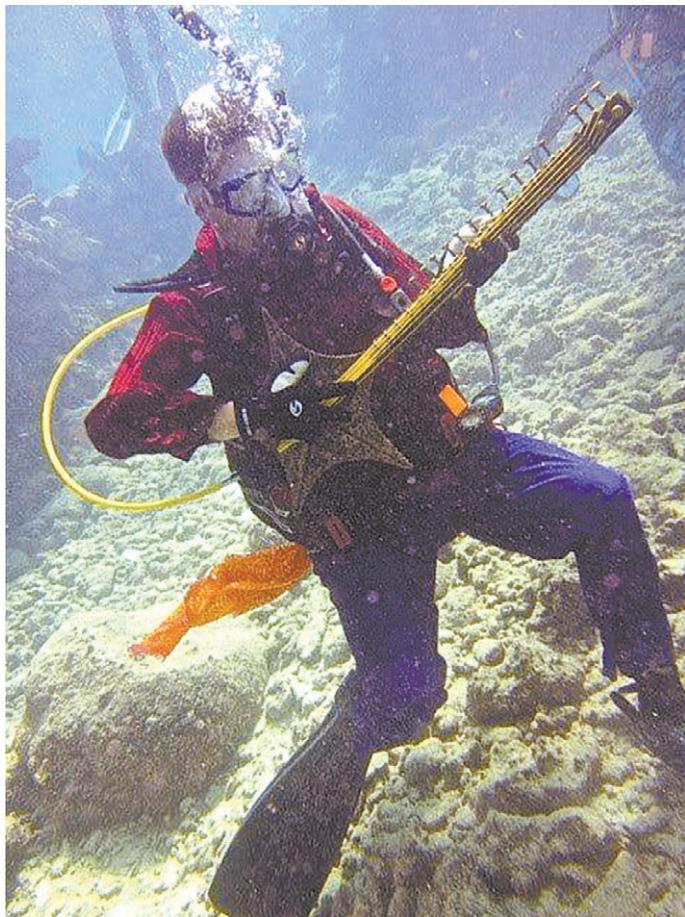
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Unusual festivals offer chance for unique fun



Playing sculpture guitar at the Lower Keys Underwater Music Festival

PHOTO/K. WALKER

Travel
Continued from page 12

costumes, and some pretend to play whimsical underwater instruments made by a local sculptor. For more information log onto lowerkeyschamber.com/festival.php.

There's also a long list of events that don't fit easily into categories. In 1947, an object crashed at a ranch near Roswell, New Mexico that the Air Force ever since has insisted was a weather surveillance balloon. Even so, a persistent group of people have clung to the belief that the accident involved an extraterrestrial spaceship, whose occupants were recovered by the military which has engaged in a cover-up.

For years, the area has been the go-to destination for those who cling to the belief that our planet has been visited by aliens. Among activities are a costume contest, "alien chase," and presentations by authors of adult and children's books about UFOs, paranormal experiences and earthlings who recount being abducted by

visitors from outer space. For more information log onto ufofestivalroswell.com.

Anyone who's a fan of the "Game of Thrones" hit TV series will feel at home dropping by one of the Renaissance Fairs that are held in a number of states. Many of these make-believe settings seek to replicate life during the reign of British royalty. The usual order of business includes an abundance of period costumed entertainers and fair-goers, musical and theatrical acts, and stands selling art, handicrafts and food. Efforts to persuade members of the audience to participate in the fun and frivolity are usually part of the scene. To see a list of Renaissance Fairs log onto http://en.wikipedia.org/wiki/List_of_Renaissance_fairs.

If none of these fun festivals has appeal for you, fret not. An Internet search will reveal a virtual a-to-z list of alternatives, including a Bigfoot festival, National Hollerin' Contest, kinetic sculpture race and events that honor chickens, lentils, tarantulas, turpentine, dancing and much more.



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Charismatic bakers, the Brass sisters, delight Massachusetts' residents

Brass Sisters
Continued from page 10

handwritten recipes by home cooks who came to America from all over world. The sisters currently have 6,500 cookbooks and more than 200 handwritten manuscript cookbooks.

Their first cookbook, "Heirloom Baking with the Brass Sisters: More than 100 Years of Recipes Discovered and Collected by the Queens of Comfort Food," released in 2006, was a 2007 finalist for the James Beard Award in the baking/dessert category. They have been honored to speak about their books at Beard House in New York City, home of the James Beard Foundation.

"Heirloom Cooking with the Brass Sisters: Recipes You Remember and Love," was published in 2008.

"We consider it a privilege to have the opportunity to con-

tinue to reach so many home bakers with our new cookbook ... [it] enables us to meet with other home bakers to discuss the wonderful recipes and memories of our childhood, and theirs," Sheila said, regarding their most recent book. "We hope the people who read our new baking book come to think of us as 'two old friends in the kitchen.'"

The Brass Sisters book tour has included stops in Massachusetts, with more planned. Witnessing the Brass sister's speak about baking is akin to attending a comedy show.

They finish each other's sentences



The cover of the sisters' book, "Baking with the Brass Sisters"

while regaling food-related stories of their childhood.

On Oct. 29, they spoke to a crowd of 125 at Congregation B'nai Shalom in Westborough. Along with hoots of laughter and baking insights, the guests enjoyed a "mega tasting" of 30 recipes from "Baking with the Brass Sisters" that were made by home bakers among the group.

Several Massachusetts locations will be the site of future talks, including the New England Mobile Book Fair in Newton Highlands.

For details in the Brass Sisters event schedule, visit their Facebook page at "Marilynn Brass." And, of course, the sisters ask you to like it.

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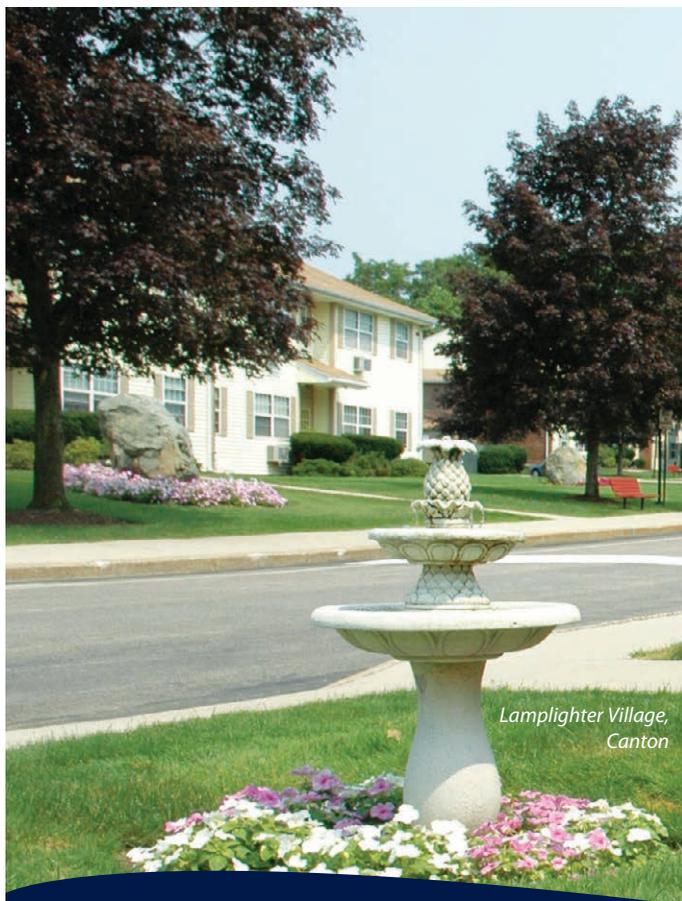


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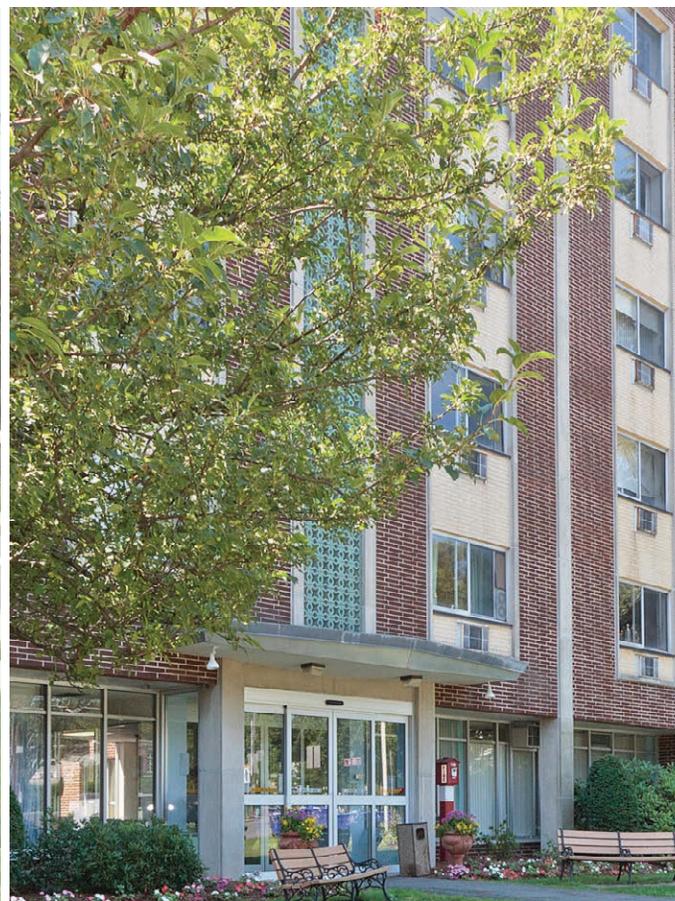


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Ukulele nervous

By JANICE LINDSAY

Why was I so nervous?

The world would not come to an end – even my tiny corner would not be endangered – if I could not learn how to play the ukulele.



But I approached my first class with jitters.

I had been pondering the ukulele for a long time. I thought it might be fun to play an

Inklings

instrument that I could carry. A piano, on which I've had instruction, lacks portability. Wind instruments were out; I don't have enough wind. Violin family? It held no appeal. Guitar? Too big. Banjo? Probably too hard to learn.

Most of the people in the class were nervous. Why were we so nervous?

We're grown-ups, after all.

And that, I realized, is the problem.

Voila: Ukulele.

Just as I had developed this thought, I was volunteering in the library's book shop one afternoon when a young man came in carrying a ukulele. He strummed. He knew only one chord, but such a sweet chord.

Later I walked by a group of high-schoolers sitting on the steps of the theater downtown. One of them played a ukulele, such a homey, friendly tone.

The universe was telling me to try the ukulele.

I hadn't realized, during my ruminations, that the little ukulele is currently very big. Ukulele

groups, even bands, pop up all over. Ukulele virtuosos play on the Internet. Classical music is arranged for ukulele. The ukulele has traveled far beyond the plinky-plink we associate with Hawaii. I was participating in a cultural phenomenon, if only in my head.

How could I learn to play?

Then our adult education program offered a beginners' class for ukulele.

I did not sign up. I'm a practiced procrastinator when it comes to trying something new and, for that reason, a little scary.

A friend took the class. She had fun, and now she plays the ukulele.

When the class was offered again, I forced myself to get my name on the list.

I borrowed my friend's extra ukulele. I told her I will return it when I find that I'm comfortable enough to buy my own, or discover that there's no way I can learn to play it.

I was not the only nervous student that first night. In the parking lot before class, I pulled up next to an SUV whose female driver got out of her car carrying a ukulele. It seemed that she had

been waiting for me, or for somebody, anybody, with a ukulele. She exclaimed about how nervous she was.

Most of the people in the class were nervous.

Why were we so nervous?

We're grown-ups, after all.

And that, I realized, is the problem.

We're grownups. We're supposed to know how to do stuff. It's hard to admit that we don't. And we fear feeling foolish should we stumble while learning.

When we were children, we always learned new skills in the presence of other children and we weren't afraid to give something a try. But as grown-ups, we can live a whole successful life and never learn a totally new skill. For us, learning is especially daunting when there are other grown-ups around.

As grown-ups, it takes courage to say, "Here I am. I know nothing about this subject. Teach me. I voluntarily submit to the feeling-foolish of trial and (gasp) error."

Our ukulele teacher is a kind patient young woman who wants us all to be comfortable. We learned three chords and advanced bravely, if haltingly, from "Mary Had a Little Lamb" all the way to "Hot Cross Buns." Nobody was called upon to solo. We relaxed a little. We learned together. We felt foolish together.

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Southborough mother, curler sets sights on world championship

By SUE WAMBOLT
CONTRIBUTING WRITER

SOUTHBOROUGH - Shelley Dropkin is a human resources professional and director of human resources at the Benjamin Franklin Institute of Technology in Boston. She is also a senior curler who was coach and alternate for the Team USA's senior women who won bronze medals at the Senior World Championships in January in Sochi, Russia.

Dropkin's curling journey began in 1981 when she was introduced to the sport by her (now) husband, Keith. At the time, Keith - who began curling as a student at Union College - had just returned from the Men's Nationals in Fairbanks, Alaska. Intrigued by the sport, Dropkin asked him to show her a few moves, including how to "deliver the stone" and "sweep a rock" and before long she was hooked.

Dropkin is a member of the Broomstones Curling Club in Wayland where she participates on several curling teams. Two of the teams are league teams (one is mixed and one is a women's team) and the other is a senior women's team. She also curls on a mixed doubles team with Keith.

As fall approaches, the senior women's team is preparing for the season ahead. They have already begun to put a schedule together, with the goal of competing in the senior women's



Above: (l to r) Shelley Dropkin, proud mom; Stephen Dropkin, skip/captain; Korey Dropkin, vice; and Keith Dropkin, proud dad. Stephen and Korey, the 2012 US Junior National Champions, represented the US in the World Junior Championships held in Ostersund, Sweden.

national championship in Columbus, Ohio, at the end of January 2016. To prepare for this competition, the team will be competing in a monthly tournament as well practicing and participating in leagues during the week. Keith will be assisting the team in its development.

In addition to practicing during the week, Dropkin curls Monday evenings on a mixed team, Tuesday evenings on a women's team, and Sunday mornings in a mixed doubles league. And, although she spends a great deal of her free time at Broomstones, she is never far from

Keith or her two sons, Stephen and Korey. Both boys, who began curling at age 5 and currently live in Minnesota, are competing at the national and world levels with Olympic dreams.

"It has been wonderful to be able to share this sport with our sons," Dropkin said. "We had no idea at the time how much a part of our lives it would become."

With curling, she added, athletes can be as competitive or social as they choose.

"As a volunteer club, Broomstones - as with most curling clubs - benefits from the volunteer efforts of its members so there are lots of ways to contribute," explained Dropkin. "I also like the rules of the sport which require a certain amount of decorum. The winners of a game buy the losers a drink (after the game), and the reciprocal is expected, giving players a wonderful opportunity to really get to know people 'off the ice.'"

For Dropkin, curling is about continually learning and improving as she prepares for competition as well as supporting her husband and sons in theirs.

"My personal goal is to win the Senior National Women's Championship and medal at the Senior Women's World Championship," she said. "And, along the

way, my intention is to support Keith's competitive goals, as he is competing on a club nationals' team this year, as well as our sons' competitive aspirations."

Dropkin has this advice for anyone contemplating the sport of curling: "If you want to see the winters fly by, like the idea of being an individual contributor as well as contributing on a team, if you like strategy, and want to try one of the newest Olympic sports, curling is for you!"



Shelley Dropkin is a senior women's curler

PHOTOS/SUBMITTED

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money matters

What types of people get a reverse mortgage?

By ALAIN VALLES, CRMP
PRESIDENT, DIRECT FINANCE CORP.

Let's play a little game. The next time you attend a high school class reunion, visit your local Council on Aging, or gather with a group of friends for dinner, look around and try to guess who has gotten a reverse mortgage on their home.



Reverse Mortgage

Think you'll be able to tell? You might be surprised to find out the number of people who have taken advantage of the equity in their home to access

tax-free cash through a reverse mortgage. And, despite the mass media's portrayal of a reverse mortgage as a "last resort loan" for desperate seniors, the truth is that people in all economic conditions are using reverse mortgages today.

I have been working with seniors across New England for nearly 20 years, and have arranged reverse mortgages on everything from tiny homes to sprawling mansions. I have personally witnessed hundreds of different reasons for taking out a reverse mortgage.

Yes, there have been instances in which a reverse mortgage was the "salvation" for a senior who was in danger of losing their home due to their inability to pay their monthly mortgage or real estate tax bill. But those situations have been few and far

between.

Much more common is a senior couple who wants to fix up their home so that they can live in a home that is more comfortable and safer, but who don't want the burden of taking on a new monthly mortgage payment. A reverse mortgage provides the cash they need to get the work done, without adding a new bill to pay.

I have seen loving parents and grandparents use a reverse mortgage to gift money to their children and grandchildren to help them purchase a home or help pay college tuition. What a wonderful "living legacy" they are providing for the next generation!

We've had a husband and wife take the funds from a reverse mortgage and buy a luxurious recreational vehicle so they

could travel the country to visit their children and grandchildren who were scattered across several states. The couple used their home as their "base," returning after each journey to rest and recuperate before they set off again.

In recent years, an ever growing number of seniors have turned their illiquid home equity into a reverse mortgage line of credit. This gives them access to their cash when they need it. Unlike conventional bank home equity lines, the unused portion of a reverse mortgage line of credit grows. Furthermore, bank equity line payments tend to drastically increase after 10 years whereas a reverse mortgage has no monthly payments. Another savvy financial move has been to replace one's existing bank

Reverse Mortgage page 19

SUPER CROSSWORD PUZZLE

"Ginger Roots"
(answers on page 21)

- ACROSS**
- 1 Like a game-ending homer
 - 8 Fireplace residue
 - 13 Armani of fashion
 - 20 Raw metal for smelting
 - 21 Davis who played Thelma
 - 22 Caligula, e.g.
 - 23 She was one of the Spice Girls
 - 25 Arranged, as articles for display
 - 26 "Milk" director Gus Van —
 - 27 Kid in diapers
 - 28 "CSI: Miami" star
 - 30 Sea fed by the Volga
 - 34 Jail cell resident
 - 35 Perfect diving score
 - 36 "Turn On the Radio" singer
 - 40 More cagey
 - 45 Oil-catching receptacle
 - 46 Mileage rating org.
 - 47 — gras (goose-liver paste)
 - 48 Eon subunit
 - 49 "Oh yeah? — who?!"
 - 50 Q-U queue
 - 52 Grandson of Elizabeth II
 - 56 Actress Jessica
 - 59 Kennel cry
 - 62 Hen product
 - 63 "Red" or "White" team
 - 64 Comic known for her Tarzan yell
 - 68 Advanced study group
 - 72 George Jetson's son
 - 73 Items needed to make something
 - 76 Take flight to unite
 - 77 Record label since 1950
 - 79 "Always on My Mind" singer
 - 81 Me, in Mame
 - 82 Pres. on a 1970s dollar
 - 84 Suffix with Senegal
 - 85 As curious as —
 - 86 Big name in late-night talk
 - 91 It aired "Moesha"
 - 93 — Nabisco (old corporation)
 - 96 Band of two
 - 97 Pleasures
 - 98 Moist mo.
 - 101 Impersonate
 - 104 Writer Upton
 - 107 Grammy-winning diva
 - 109 Oreck offering, briefly
 - 110 Draw upon for her Tarzan
 - 112 Flies of Botswana
 - 113 Scientology founder
 - 118 Golfer's goal
 - 119 Femur, e.g.
 - 123 Make passé
 - 124 Bolshevism founder
 - 128 "Sweet" lady of song
 - 129 Duck variety
 - 130 Visual acuity exam
 - 131 Workers going to blazes
 - 132 Animal trap
 - 133 Trait shared by 10 people featured in this puzzle
- DOWN**
- 1 British judges' wear
 - 2 Atlas statistic
 - 3 Forsaken, old-style
 - 4 Ski mask or tuque
 - 5 Partner of "aah"
 - 6 Italian monk's title
 - 7 Sharpie and Flair products
 - 8 Rile up
 - 9 Use stitches
 - 10 Obey
 - 11 Interweave
 - 12 Loud salute
 - 13 Neuter, as a horse
 - 14 Apple choice
 - 15 Codeine, e.g.
 - 16 Sketched again
 - 17 Alternative to a fly ball
 - 18 Debt slips
 - 19 "— put it another way ..."
 - 24 Pork —
 - 29 Tuneful way to celebrate something
 - 31 Current unit
 - 32 Beetle type
 - 33 Itsy-bitsy bite
 - 36 Lines on city maps: Abbr.
 - 37 Sooner than, poetically
 - 38 Grotesque
 - 39 Jay-Z music
 - 41 Sound from a lush
 - 42 See 61-Down
 - 43 Act humanly
 - 44 Light shaft
 - 47 Source of Eve's leaves
 - 51 Banks on a runway
 - 53 Fix a mosaic on, e.g.
 - 54 Class using a fridge
 - 55 Ampit, anatomically
 - 57 "No hands!" preceder
 - 58 Kids' author Enid
 - 60 Cupboard pest
 - 61 With 42-Down, Hall-of-Fame Dodgers shortstop
 - 64 Middle mark
 - 65 100 percent
 - 66 Thurman of films
 - 67 More than bi-
 - 68 Wind dir.
 - 69 Afrin target
 - 70 Mil. address
 - 71 Nutty TV dog
 - 74 Two racing Unsers
 - 75 In — of
 - 78 Spanish table wine
 - 80 Kerrigan and Sinatra
 - 82 Marinade alternative
 - 83 Bad-mouth
 - 86 PC inserts
 - 87 Yves' "yes"
 - 88 Election abstainer
 - 89 "Sk8er —" (2002 Avril Lavigne hit)
 - 90 No, to Burns
 - 92 More trifling
 - 94 I-M link
 - 95 Lo — screen
 - 99 GI rank
 - 100 Breathe
 - 102 China's Lao —
 - 103 "Millennium" series heroine
 - 105 Vigil light
 - 106 "To life!" toast
 - 107 City divided until 1990
 - 108 Staples unit
 - 111 Socks away
 - 113 Loll around
 - 114 Designer Gernreich
 - 115 — Reader (magazine)
 - 116 "I've — had!"
 - 117 Baby's pop
 - 120 Most draft-eligible
 - 121 Not yet final, at law
 - 122 —'acte
 - 125 — Spiegel
 - 126 Seedy bread
 - 127 Steered

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Adults inspired to continue education at Regis College program

By ZENYA MOLNAR
CONTRIBUTING WRITER

Learning is an ongoing process that doesn't stop after college graduation. Adults who take classes with Lifelong Learning at Regis College (LLARC) are especially aware of this fact.

Founded in the spring of 2005, the Lifelong Learning program offers educational courses to adults in the Metrowest community on the campus of Regis College in Weston.

Program Director Jill Rosen, who has served in this position since 2006, said that her philosophy toward adult education is that "people should be able to learn new subjects and information at all stages of their lives."

Program participants range in age from 50 to 90, although adults of any age are eligible to take classes. In addition, no previous college experience is required to participate in the program. The variety of class offerings range from creative writing to Microsoft Excel to first-century Palestine and World War II cinema. Besides the courses, students appreciate the sense of community that exists among students and teachers.

Rosen said that the most positive outcome of Lifelong Learning

"The most enriching part of my job is interacting with the students and study group leaders."

Program Director Jill Rosen

ing is that it "offers people increased cognitive challenges as well as [opportunities for] building new friendships."

Not only does the program create a community of learners, it also provides an "environment without judgement about what profession you were in, where you live, or any other demographic information," said Rosen.

According to Rosen, who serves as the liaison between LLARC and Regis College, adult learners benefit greatly from the courses that they take since they choose what they want to learn. Unlike having to take certain required courses in college, participating in a class as part of Lifelong Learning is completely a self-selecting process. The majority of adults in the program participate for the love of learning.

Courses, which are peer-led, are mostly taught by LLARC members who would like to share an interest or who base their topic on a past profession. Rosen described the knowledge of teach-

ers, referred to as study group leaders, and students as "consistently impressive." Classes are conducted using textbooks and readings, similar to what one would find in a traditional college program. Unlike a typical college class, though, there are no tests, papers or credits.

"The most enriching part of my job is interacting with the students and study group leaders," said Rosen.

Courses offered are chosen by the Curriculum Committee which is comprised of volunteer LLARC members.

A weekly lecture series called

"Lunch, Listen, and Learn" is also offered during lunchtime to which all LLARC members are invited.

Classes are held Monday through Thursday during the day at Regis College in classrooms shared with undergraduate and graduate students. During the fall semester, LLARC is offering two intergenerational projects with a sophomore English class and another with an oral history class. In addition to sharing space with current Regis students, LLARC members have tutored and mentored undergraduate students.

To register for courses, you must be a member of LLARC. The annual membership fee covers tuition for classes and includes other discounts at Regis College.

For more information, visit www.regiscollege.edu/llarc or call 781-768-7135. Registration begins in June for the fall session and December for the spring session.

What types of people get a reverse mortgage?

Reverse Mortgage
Continued from page 18

equity line for a reverse mortgage line of credit.

So when you look around the room at your fellow retirees, don't assume that only a few have "needed" a reverse mortgage. There are no restrictions on how you can use reverse mortgage proceeds which al-

lows you to better plan and fund the quality of life you desire.

The answer to what types of people are getting reverse mortgages is - all types and for a myriad of reasons. Your first step is to speak with a reverse mortgage professional and get the facts about your particular situation. I look forward to your call.

Alain Valles, CRMP and president of Direct Finance Corp., was the first designated Certified Reverse Mortgage Professional in New England. He can be reached at 781-724-6221 or by email at av@dfcmortgage.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

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A review of elder friendly community rankings

BY MARIANNE DELOREY

This table summarizes the last several articles about each of the towns in Worcester County and how they compare on elder friendly characteristics. The higher the ranking, the more elder friendly the town was considered to be in each of the areas studied. The areas included the extent of medical facilities available in the town,



Housing Options

how affordable the town was, how extensive the transportation options were in the town and how well funded the senior center was.

Each town is categorized by the size of the elder population. Small towns had less than 500 elders. Medium towns had between 500 and 2,000 elders. Larger towns had more than 2000 elders.

The intent of this analysis is to encourage towns to examine how they can best support their elderly citizens and to encourage other elders to relocate to their community. I encourage readers to share their thoughts about their town and any metrics that may not be included in this analysis.

Marianne Delorey, Ph.D. is the executive director of Colony Retirement Homes. She can be reached at 508-755-0444 or mdelorey@colonyretirement.com and www.colonyretirementhomes.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com

The rankings of small, medium and larger towns in Central Massachusetts by elderly friendly characteristics

Town	% of Pop Elderly	Town Size	Medical Ranking	Affordable Ranking	Transportation Ranking	Senior Center Funding Ranking	Overall Rank
Shrewsbury	13.2%	Large	3	3	6	1	1
Webster	16.4%	Large	6.5	8.5	1.5	2	2
Southbridge	14.9%	Large	6.5	8	1.5	6	3.5
Millbury	16.5%	Large	1.5	4.5	6	10	3.5
Holden	13.8%	Large	2.5	3	6	11	5
Auburn	17.7%	Large	7.5	3.5	6	8	6
Leominster	14.4%	Large	6.5	6	11	3	7
Milford	13.1%	Large	10.5	4.5	6	7	8
Fitchburg	12.9%	Large	6	10.5	11	5	9
Westborough	13.1%	Large	10	5	6	12	10
Gardner	15.5%	Large	7	12	6	9	11
Worcester	12.3%	Large	10.5	9.5	11	4	12
Boylston	13.2%	Medium	10	4	7.5	1.5	1
Ashburnham	9.2%	Medium	10	10	7.5	4	2
Dudley	11.2%	Medium	7.5	20.5	7.5	1.5	3
Mendon	9.8%	Medium	16.5	6	1	22	4
West Boylston	14.3%	Medium	23.5	19	7.5	5	5
N Brookfield	13.7%	Medium	3.5	28	7.5	18	6
Spencer	14.0%	Medium	19	28	7.5	3	7
Leicester	12.3%	Medium	17.5	20.5	7.5	12.5	8
Paxton	13.0%	Medium	3.5	11.5	24.5	19	9
Hopedale	15.9%	Medium	28.5	15	7.5	11	10.5
Rutland	8.0%	Medium	14	14.5	24.5	9	10.5
Lunenburg	12.0%	Medium	9.5	16	24.5	12.5	12
Lancaster	10.1%	Medium	32.5	15	7.5	8	13.5
Blackstone	11.6%	Medium	11.5	13	7.5	31	13.5
Grafton	10.5%	Medium	11.5	11.5	24.5	16	15
Westminster	11.6%	Medium	20.5	14	24.5	6	16
Sutton	9.8%	Medium	10.5	5.5	24.5	30	17
Oxford	12.3%	Medium	12.5	27.5	24.5	7	18
Uxbridge	8.2%	Medium	24.5	17.5	7.5	25	19
Sturbridge	14.2%	Medium	12	19.5	24.5	23	20.5
Douglas	7.8%	Medium	9.5	18	24.5	27	20.5
Harvard	12.3%	Medium	19	13	24.5	24	22
W Brookfield	25.0%	Medium	22	20	24.5	15	23
Barre	11.5%	Medium	22.5	19	24.5	17	24
Winchendon	11.5%	Medium	15.5	33	7.5	28	25.5
Athol	15.8%	Medium	22.5	27	24.5	10	25.5
Northbridge	11.8%	Medium	20	27	24.5	14	27
Templeton	11.8%	Medium	20	29.5	24.5	13	28
Charlton	10.0%	Medium	30	14	24.5	20	29
Clinton	14.1%	Medium	16	28	24.5	21	30
Northborough	13.0%	Medium	35	19	24.5	16	31
Upton	8.3%	Medium	22	15.5	24.5	34	32
Warren	13.5%	Medium	18	25	24.5	29	33
Sterling	11.1%	Medium	34	8.5	24.5	32	34
Southborough	9.1%	Medium	25.5	17	24.5	33	35
Royalston	11.6%	Small	2	5	4	2	1
Phillipston	10.3%	Small	3	4.5	4	2	2
East Brookfield	14.1%	Small	6	8	4	2	3
Petersham	19.1%	Small	5	9	4	5	4
Hubbardston	9.1%	Small	7	4	4	8	5
Millville	7.2%	Small	4	7	4	11	6
New Braintree	10.2%	Small	1	10	10.5	6	7
Brookfield	14.4%	Small	8	5.5	10.5	4	8
Berlin	12.5%	Small	11	6.5	10.5	7	9
Princeton	11.7%	Small	13	9.5	4	10	10
Oakham	8.9%	Small	10	7	10.5	9	11
Hardwick	13.6%	Small	9	4.5	10.5	13	12
Bolton	8.9%	Small	12	7.5	10.5	12	13

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viewpoint

The conveyor belt to nursing facilities

BY AL NORMAN

A friend of mine recently took himself to the emergency room of a local hospital. He is a 70-year-old diabetic, and his temperature was 103 degrees. He has learned to react quickly to medical problems out of fear of his diabetes complications.



Push Back

The ER sent him back home with some pills to lower his temperature, but he returned the next day

with his fever still high. He was admitted to the hospital for three days, and was diagnosed as having a bone infection that could seriously threaten his foot. His hospitalist told him he would be discharged to a rehab facility for “post-acute care.”

My friend followed medical advice. He was scared to go home. He had been told he could only get one home health nurse visit per day. This would not work, he was told, because his IV drip needed to be looked after twice a day.

My friend asked me which rehab I recommended. I told him what I thought, and then my friend and his son—who had been researching on the Internet—picked a facility.

When I went to visit my friend a couple of days later, the first thing he blurted out was: “Home care is the way to go, boy!” He told me he had to badger staff to be able to take a shower, and had missed dinner once because his physical therapy session was not over in time. He was not a happy guy—and his hospitalist had told him he might be at this facility six

“A person seeking admission to a long-term care facility paid for by MassHealth shall receive pre-admission counseling for long-term care services, which shall include an assessment of community-based service options.”

weeks or longer.

I asked my friend if anyone had told him about his options to go home from the hospital. He said no. I did not push the issue because he was clearly convinced that a rehab was his only option.

This scenario is not how it’s supposed to work. Under MassHealth state law, “A person seeking admission to a long-term care facility paid for by MassHealth shall receive pre-admission counseling for long-term care services, which shall include an assessment of community-based service options. A person seeking care in a long-term care facility on a private pay basis shall be offered pre-admission counseling.”

My friend never got this pre-admission counseling. I imagine that his hospitalist does not know about the right to pre-admission counseling. Perhaps no one at the hospital knows this—even though this law has been on the books for nine years.

Last year, a group called the Health Policy Commission (HPC) noted that the rate of residents in nursing facilities in Massachusetts was 46 percent greater than the U.S. average. “Massachusetts has a higher rate of discharge from hospitals to nursing facilities relative to the national average,” the HPC found, “suggesting an opportunity to manage post-acute care more efficiently...there are

opportunities to deliver more supports in home-and community-based settings, expanding options for patients to receive care in their preferred setting while potentially achieving savings over time.”

There is a conveyor belt that carries people like my friend from ER room, to inpatient care, to skilled nursing facility

(SNF). It goes one way. The law requiring pre-admission counseling is not being fully implemented. Hospitals in Massachusetts discharge patients into SNFs at a rate 8 percent higher than the U.S. average. People need to be told their options—so they can get not only the kind of care they want—but where they want it. At home.

Al Norman is the Executive Director of Mass Home Care. He can be reached at 9778-502-3794, or at info@masshomecare.org. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

Al Norman is the executive director of Mass Home Care. He can be reached at info@masshomecare.org, or at 978-502-3794. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

Medicare open enrollment deadline approaches

REGION - Don’t ignore your Medicare mail! It’s that time of year again! If you have a Medicare Prescription Drug Plan or a Medicare Advantage Plan (HMO, PPO), you should be receiving information from your plan. It is important to read this information because it explains the changes in your plan for 2016.

During the annual Medicare Open Enrollment, Oct. 15 through Dec. 7, you will have a chance to change your plan for next year.

Trained SHINE (Serving the Health Insurance Needs of Everyone) counselors can help you understand your plan changes as well as what other options

are available to you.

Call your local senior center to get a SHINE appointment during Open Enrollment or call 1-800-AGE-INFO(1-800-243-4636), then press or say 3. For more information visit www.800ageinfo.com.

Answers to Super Crossword (puzzle on page 18)

W	A	L	K	O	F	F	A	S	H	E	S	G	I	O	R	G	I	O	
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your home

Defending against frozen pipes: How to winter-proof your pipes

By CATHERINE McNULTY

Frozen pipes can lead to burst pipes, which can lead to costly home repairs. How can you prevent this?

Before we get to prevention, first we have to understand why this happens. As water freezes, it expands. Water trapped in a pipe is no different, and even the sturdiest pipes are no match for Mother Nature in this regard.

If you live in a place where it is likely to get and stay below freezing for extended periods of time, or if there is even a possibility of this, you should spend some time getting to know the pipes and plumbing in your house. First, you should know how to shut off the main water valve. If you do experience a burst or a leaking pipe, this will be invaluable.

Second, locate the pipes that are at risk of freezing. The pipes most likely to freeze during the winter are those that are exposed outside or run along the exterior walls of your home or come in through your foundation. You should also be aware of pipes that run through unheated areas of your house: those in the attic or basement or in a crawl space. These pipes are at risk, too. Any pipe you will not be using during the winter — such as those that supply outside faucets — should be drained (per



Consider insulating pipes with pipe sleeves, which are available at most home improvement stores.

manufacturer's instructions) before the cold weather sets in.

For pipes that cannot be drained, consider insulating them. Pipe sleeves are a popular option and are available at almost any hardware store. Heat tape is another option, though a more expensive one. Even newspaper, about a fourth of an inch thick, bound around a pipe can offer a quick fix of insulation.

During extreme cold weather, consider letting water drip from faucets that are served by exposed or at-risk pipes. The running water will help prevent total freezing in the pipes. You may want to keep the door to your basement or attic open to circulate warm air. Yes, your heating bill will go up as a re-

sult. But a heating bill is cheaper than replacing ruptured pipes.

How can you tell if a pipe has frozen? The easiest way is to check your faucets. If you turn one on and the water pressure is weak or nonexistent, then you most likely have a frozen pipe. So what should you do?

Keep the faucet open. As you thaw the ice, you want it to run. Once the water starts to flow, the running water will help melt the remaining ice. Apply heat to the frozen section of pipe. If it's a big section, you may need to work in smaller sections. Never use exposed flames such as blowtorches, kerosene/propane heaters or charcoal stoves on frozen pipes. You can use electrical forms of heat such as a heating pad, a hair

dryer or a portable space heater, but be careful. If the ice in a pipe has caused a fracture, then it will start to leak when it thaws. Water and electricity do not mix.

You can also wrap the frozen pipe in a heavy towel or some such material and then pour boiling water over it. You will need to set up something underneath the area you're treating to catch the runoff water. If you're in an area where the pipe is frozen, boiling water will eventually cool and freeze, as well, resulting in an even bigger mess.

When in doubt, call a professional, though this can be costly and time consuming.

When it comes to pipes, the old adage "an ounce of prevention is worth a pound of cure" is especially apt. In general, if you live in an area where there is the potential for a harsh winter, spend some quality time winterizing your home. Replace or add additional insulation to your attic and/or basement. Check for gaps in and around your home and seal them. Such gaps are commonly found near windows, dryer vents and places where cables for phone/Internet/television have been put through a wall. Not only will this help with your pipes, but it also will help with your heating bill.

This winter, stay warm and keep the water flowing.



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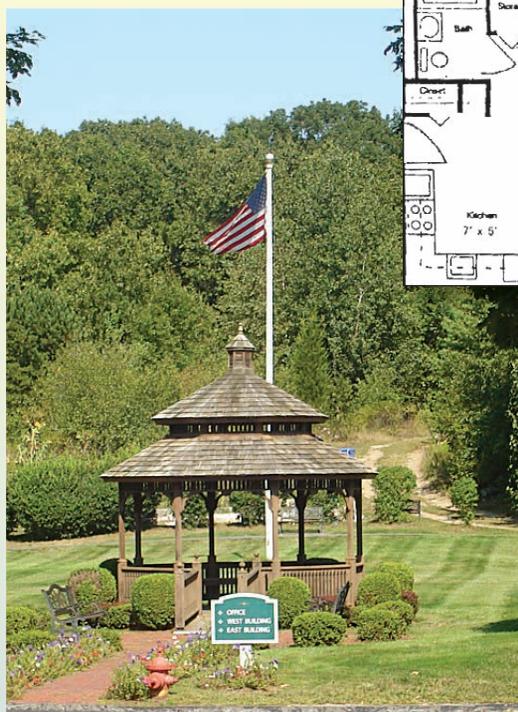
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