

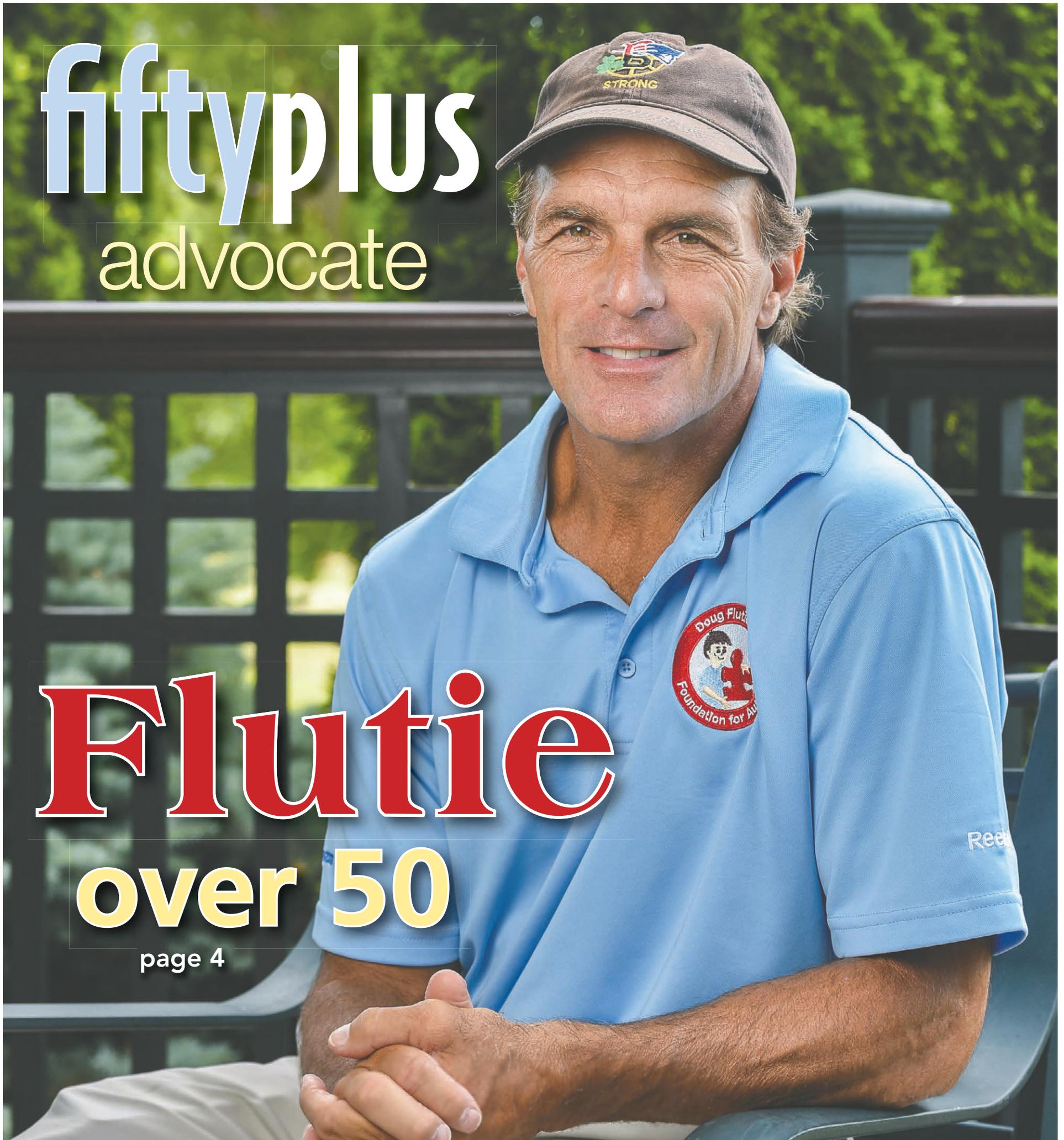
fiftyplus

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Flutie

over 50

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Doug Flutie on the veranda of the Hopkinton Country Club at the Flutie Foundation Golf Classic June 20

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AARP Real Possibilities in
Massachusetts

Resources for older workers

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

Are you an older worker looking for a new job or an opportunity to try something new? Are you concerned that employers won't be interested in someone 50+? Take heart: An AARP study released in 2015 debunked myths about age



Mike Festa

50+ workers, showing that they have productivity advantages that can make them a critical component of a

lation ages, the workforce ages right along with it. U.S. employees ages 65 and older now outnumber teenagers in the workforce for the first time since 1948. In light of this, many employers are turning to experienced workers in order to maintain that competitive edge.

For those over 50 years of age in a job market where competition is ever-present, it can be difficult to find the right position. Trying to change careers or return to the job market after a long absence can be even more challenging. To help, AARP offers a variety of resources to assist in the transition back into the job market — or to help find a great new opportunity.

Following are tips to help you successfully strategize your job search:

“Many employers are turning to experienced workers in order to maintain that competitive edge.”



Inventory your skills. Write down all of the skills you've acquired through work, volunteering,

and hobbies, and then use them

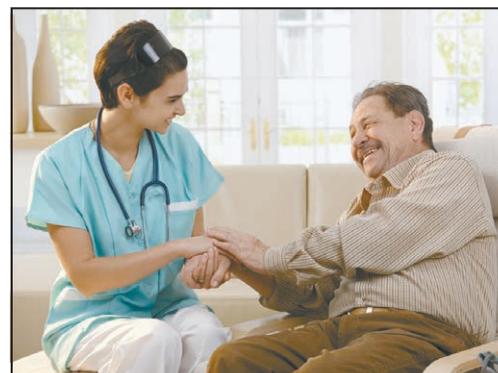
successful business. The report, “A Business Case for Workers Age 50+: A Look at the Value of Experience 2015,” was prepared by Aon Hewitt. It found that the business case for employing workers age 50+ has grown even stronger in the last 10 years, reinforcing a 2005 AARP study that found that these experienced workers are highly motivated, productive, and cost effective.

to market yourself to your next employer. Identify jobs that need your skills and experience. The stronger the connection between your skills and potential jobs, the higher the chance you'll get an interview.

Create more than one version of your resume in order to highlight skills pertinent to a specific job opening. Include keywords or industry-specific terms from the

It's no secret that as our popu-

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Flutie

over 50

BY DEBRA ROBERTS
CONTRIBUTING WRITER

REGION – Although Doug Flutie retired from football 10 years ago, he still appears fit enough to take on the demanding challenges of the National Football League. While that is not on his agenda, the 53-year-old Flutie is staying active, always searching for new ways to keep not only in physical shape but mentally as well.

“For me the number one thing was that I never stopped,” Flutie said of his time since ending his 21 year professional football career. “Once you stop it’s a lot harder to get started again.”

A Natick High School star athlete in football, basketball and baseball, Flutie first rose to national fame at Boston College in 1984, with his iconic 48-yard “Hail Mary” touchdown pass, enabling BC to have a last-second win against the University of Miami at the Orange Bowl. Flutie won the Heisman trophy that year and then went on to play professionally in the now defunct US Football League, the NFL, and the Canadian Football League, where he was considered to be one of that league’s greatest quarterbacks of all time. A life-size statue of Flutie making the “Hail Mary” pass now stands outside the BC stadium and a street near the Natick Mall was named “Flutie Pass” in his honor.

At the age of 43, he finished

his career with the New England Patriots as a backup quarterback for Tom Brady. In his final season, his “dropkick” play against the Miami Dolphins was another historic moment for Flutie - the last successful dropkick in the NFL prior to that was in 1941.

Since retiring from football, Flutie has worked as a college football analyst for ESPN and ABC and currently works for NBC as a lead analyst covering Notre Dame football.

Flutie is also active in running the Doug Flutie Jr. Foundation for Autism, which he and his wife, Laurie, started in 1998, in honor of their son Doug, Jr., who was diagnosed with autism at 3 years old. The couple also has a daughter, Alexa.

The organization recently held the 17th annual Flutie Foundation Golf Classic at the Hopkinton Country Club. Since its inception, the foundation has distributed over \$10 million in grants to support direct service programs and families.

For those, who like him, are now over age 50, he advises, “Don’t be afraid to try new things.”

“Since I’ve turned 50 I’ve run two marathons,” he noted. “I also learned to surf. I just took a surf trip with a bunch of guys to El Salvador.”

He ran the Boston Marathon for the first time in 2014 to show his support for the city after the



PHOTOS/SUBMITTED

Flutie enjoys his latest hobby, surfing.

prior year’s bombing. Two days before the marathon, he decided on a whim to run with the Flutie Foundation team. He ran it again the following year, improving on his time.

He continues to stay active, paddle surfing nearly every morning off the coast of Melbourne, Fla., where he currently resides. He also plays adult league baseball with his older brother Bill and performs with his younger brother, Darren, in the “Flutie Brothers Band.” Flutie is the drummer and Darren plays guitar.

“It’s fun. The line I always use is, ‘you can’t lose and you don’t get beat up,’” he said. “Even if you have a bad night the audience doesn’t realize it most of the time. It’s a blast!”

Another challenge Flutie took on earlier this year was agreeing to participate in the ABC show, “Dancing with the Stars,” which he said he had to be coaxed into committing to do. He had been approached a number of times by the show’s producers, he noted, but only finally relented after he and Laurie decided at the last minute to join his cousin on a cruise, which turned out to be a “Dancing with the Stars” cruise. As challenging as the experience on the show was for him, he said that it has motivated him to be open to new activities.

At this stage of his life Flutie’s main focus, he said, is to enjoy time with his wife, friends and

“Flutie’s advice for those over 50 is ‘Don’t be afraid to try new things.’”

family. He remains very close to his siblings and said that he has had a wonderful marriage to Laurie, his high school sweetheart, who he met at Natick High.

“We’ve been partners since we were 16 years old,” he said. “I’d be lost without her.”

In August the couple will celebrate their 31st wedding anniversary.

Flutie was also extremely close to his parents, Dick and Joan Flutie, who tragically both died of heart attacks within one hour of each other last November.

To honor his parents, who he said always encouraged their children to be active, his foundation launched a new campaign this year called “Autism on the Go.” Because statistics show that those with autism have a 7-percent higher rate of obesity than the general population, the Fluties are passionate about changing this by funding recreational and sporting programs for families affected by autism.

Although he has had his share of glory on the football field, Flutie believes that their work with the Flutie Foundation, now in its 18th year, will be what he and his wife will be best known for in the coming years.

“We’re going to do this for a lot longer than I played football,” he said. “So this will probably be our legacy.”

For more information about the Flutie Foundation, go to www.flutiefoundation.org.

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offers world-class
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*E = Eastern edition *C = Central edition

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Couple's pets bring comfort to those in need

By BONNIE ADAMS
MANAGING EDITOR

WESTBOROUGH – Many people in their 70s take the opportunity to slow down and enjoy their golden years. Not Tania and Bob Pano. Thanks to this special couple and their dog and two cats, countless people, young and especially older, have found a gentle and comforting peace when they needed it most.

About six years ago, Bob, who is a retired teacher, was volunteering as a dog walker at the Baypath Humane Society of Hopkinton, Inc., when he first met Cassie, a beautiful Golden Retriever who had been turned in that day by her previous family. His bond with Cassie was immediate, Bob said, and after consulting with Tania, the dog came home to Westborough with them.

Although Cassie was well-



Tania, holding Lynsey Lu and Mackenzie Connor, and Bob Pano, with Cassie

behaved, Tania decided to take her to Especially for Pets in Westborough for a bit more training. There she learned about a pet-assisted therapy program, the Pets and People

Foundation. Cassie soon passed the certification necessary to be a therapy dog. Tania is now also a member of the organization's Board of Directors.

Tania loves dogs but she also has a very special connection with her three Scottish Fold cats, Lynsey Lu, MacKenzie Connor, and Toots Sweet Caroline.

"Tania has such a rapport with them," Bob marveled. "She can get them to perform such tricks as sitting, laying down and offering a paw on command."

Lynsey and MacKenzie have been certified therapy cats since they were just a few months old. (The Panos hope that Toots and the family's newest addition, mixed breed dog Bosco, will someday be certified as well.)

For the past few years, the couple, along with Lynsey, MacKenzie and Cassie, have spent time visiting local nursing homes and rehabilitation centers.

Cassie, as is typical for Golden Retrievers, is friendly and gentle with the elders, calmly approaching them and then allowing them to pat and praise her.

"She does all the work," Bob laughed. "I am just there."

Tania dresses the cats in cute

outfits and wheels them around in a baby carriage when they go to their therapy appointments. Once they get to their destination, the cats stay put until she lifts them out and places them on the lap of someone who needs a little TLC.

"The cats just sense what to do," Tania said. "They will just sit quietly on a lap for as long as the elder wants. You can just see the stress melt off the person's whole demeanor."

The Panos and their pets often offer support at other occasions. One of the most affecting sessions they have had, they noted, was when they went into Boston just days after the marathon bombings. There, they met with many who had come to the finish line to grieve and seek solace among others. Amidst the sea of people, the three pets did their job perfectly, Bob said, offering comfort in a time of terrible sadness.

"So many people came up to us," Tania recalled. "They just wanted to pat them or hold them for a few minutes."

She recalled two especially poignant moments.

"I was a little nervous about saying Lynsey Lu's name because it is so close to Lingzi Lu, who died in the bombings," she said. "So when one young Chinese woman came over, I told her what the cat's name was, but made sure to tell her that was her name before the bombings."

The young woman did not say anything, but just held Lynsey Lu for a moment and then left.

"But then she came back two other times," Tania said. "She was drawn to her on some level."

Lynsey Lu also worked her special magic on a little girl who asked if she could hold the cat.

"The mother told Bob that it was the first time she had seen her daughter smile since the bombings," Tania said.

As it turned out, Krystle



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Couple's pets bring comfort to those in need

Pets
Continued from page 6

Campbell, who had also died in the attacks, had been the little girl's babysitter.

Over the past year, the therapy crew extended their work, meeting with local high school students and offering a bit of furry stress relief during final exams.

"We'd love to do more of that," Tania said.

And Bob and Cassie have added yet another job to their resumes, joining the K9 First Responders. As such, they are trained as an "all-hazards psychological trauma response team." Teams in this program



PHOTO/SUBMITTED

(l to r) Bosco, Cassie, Lynsey Lu, Toots Sweet Caroline, and MacKenzie Connor

provide aid and comfort to individuals, groups and communities who have been affected by violence, tragedy or traumatic events.

"I am really excited about this," Bob said. "It will give us another opportunity to help others."

"At this stage of our lives we are busier than ever. And we love it," Tania said.

"In a way, this is very spiritual work. I feel like it's part of a much bigger picture," Bob added. "I feel so humbled and blessed to be able to do this at this time of my life."

To see more photos visit www.fiftyadvocate.com.

Resources for older workers

Resources
Continued from page 2

job description in each resume. Proofread each resume version — and accompanying cover letters — for any typographical or formatting errors.

Develop your personal brand. Skills and qualifications, achievements, passions, values, attire, and personal appearance are factors that set you apart from other applicants, thereby contributing to your personal brand. Think about who you are, what you do best, your life experiences, accomplishments and impacts at previous jobs, and identify future opportunities at which you would excel.

Practice for interviews. Rehearse how you will articulate your background and skillset in an interview. Also, do your homework by researching the company beforehand and be prepared to answer specific questions about the company's work and why you want to contribute to the team.

Network. Use in-person meetings and social media networks like LinkedIn to find new business connections and find positions that match your skills. Identify hiring managers and present yourself as uniquely qualified for opportunities available at companies you are interested in. Make sure your LinkedIn profile is up

to date and includes a recent and professional headshot.

Create a job application log. This will help you to stay organized when applying for multiple positions and ready when you receive a call for an interview.

Finally, understand that the job search has changed in recent years. Most job opportunities are now posted online rather than in newspapers. As such, when you apply for a job, know that your resume may first be "read" by screening software. Recruiters often use this and other technology to search resumes for keywords, which helps them sort candidates. That's why it is important

that your resume contains some keywords found in the job description.

For assistance with writing resumes and searching for jobs, and for many other resources to help you find the perfect opportunity for your skills and experience, visit www.aarp.org/work. AARP also has a series of online resources, including tip sheets and other tools, that can assist in your job search strategy; find these resources at www.aarp.org/OrderFinancialPubs.

Mike Festa is the state director for AARP Massachusetts. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

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Framingham State seeks participants for food study

BY JANICE ELIZABETH BERTE
CONTRIBUTING WRITER

REGION - Do you struggle with your weight? Have you been on endless diets throughout your life, losing weight only to gain it back?

You may be interested in joining an exciting research study underway at Framingham State University (FSU). Researchers from Boston Children's Hospital have partnered with FSU, Sodexo, and Assabet Valley Regional Technical High School (AVRTHS) to conduct a nine-month diet study, known as the Framingham State Food Study. This extensive study compares what happens when individuals follow one of three - low, moderate, or high-carbohydrate - diets and will shed light on whether one diet is better than another for keeping weight off.

The Nutrition Science Initia-

tive is the primary funder of this study, conducted under the leadership of principal investigators David S. Ludwig, MD, PhD, and Cara B. Ebbeling, PhD, from Boston Children's Hospital.

"Our collaboration with Framingham State University, Sodexo, and Assabet Valley Regional Technical High School is novel and has been enjoyable," Ebbeling said. "We would not be able to do this study without these exceptional partners."

Participants in the third and final part of the study will start in early August and continue into May. Both males and females, between the ages of 18 and 65 years, may be eligible to participate in the study. Study protocols require that participants eat only provided foods and not consume alcohol.

As part of the screening process, the research team requests medical clearance from a primary care

doctor, measures body mass index and blood pressure, and obtains a fasting blood sample. Study outcomes are measured four times during the study.

If eligible, participants will be given three freshly prepared meals and one snack per day. For examples of meals, go to www.fs2foodstudy.org. Participants will be asked to eat one meal on site and pick up other meals and snacks daily, Monday through Friday (and possibly on weekends), at FSU or AVRTHS. The goal is to lose 12 percent of initial body weight during the first three months in the study and then to maintain weight loss for the remainder of the study. Dietitians/Nutritionists are available to provide support

and encouragement for adhering to the diets.

There is no cost for participants to join this study. Participants will be compensated for their time and meals. Payments will be made at eight different time points throughout the study. The study meals and snacks are valued at over \$3,000, and the stipend is over \$3,000, for a maximum total value of approximately \$6,500. Each participant will have an identification number, and results of all tests and other personal information will be kept confidential.

To find out more, call 617-919-7305, email fs2@children.harvard.edu, or visit www.fs2foodstudy.org.

Walk to End Alzheimer's set for September 25 in Worcester

WORCESTER - Over 120,000 individuals are living with Alzheimer's in Massachusetts. For decades, the Alzheimer's Association, Massachusetts/New Hampshire Chapter has provided these individuals and their families with support services such as their 24/7 telephone Helpline, care consultation and education programs at no cost. In an effort to raise awareness and funding for continued local support, the MA/NH Chapter has announced its annual Walk to End Alzheimer's event will be held in Worcester Sunday, Sept. 25.

"We look forward to holding the Walk to End Alzheimer's in Worcester again this year," said Jim Wessler, president and CEO of the Alzheimer's Association, MA/NH Chapter. "As the nation's premier event to raise awareness and funds to invest in research and provide services to support families, the Walk moves us towards our vision of a World without Alzheimer's."

Registration for the Walk begins at 8:30 a.m., at Quinsigamond Community College, 670 West Boylston St. Participants will have the opportunity to connect with local service providers and learn more about the programs and services the Alzheimer's Association provides. The Walk will include a 3-mile route. Online registration is open for the event.

Walk to End Alzheimer's is the nation's largest event to raise awareness and funds for Alzheimer's care, support and research. In 2015, the MA/NH Chapter raised over \$3.7 million and welcomed over 22,000 participants in both states. To register or volunteer for the Walk call 800-272-3900 or visit www.alzwalkMANH.org.

About the Alzheimer's Association:

The Alzheimer Association provides services and programs for those with Alzheimer's, family and professional caregivers in the form of support groups, a 24/7 Helpline, care consultation, advocacy efforts, and education programs. The Alzheimer's Association is also the world's leading nonprofit funder of research into causes, treatments and, someday, a cure.

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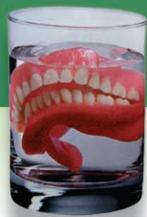
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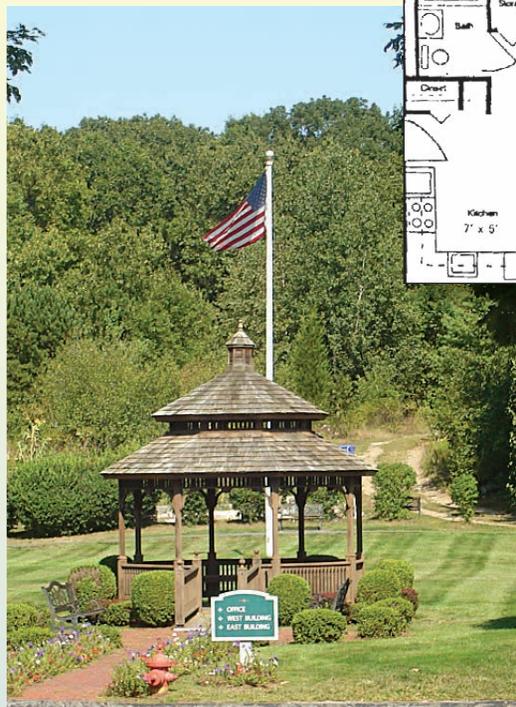
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travel and entertainment

Netherlands offers world-class charm and culture

BY VICTOR BLOCK

World-class museums stand shoulder-to-shoulder with flower markets festooned by rainbows of color. People crowded into cafes and pubs chat, sip coffee and other beverages and watch the passing traffic, which consists of as many bicycles as automobiles.

This is the setting in one of the greatest small cities in the world, which is the capital of one of the smallest countries in Europe. But anything that the Netherlands may lack in dimension – it's about twice the size of Massachusetts – it more than makes up in diversity.

Visitors soon understand why the name Netherlands, which means “lower countries,” is a perfect fit. Much of the land has been reclaimed from the North Sea and lakes, and more than one-quarter of the pancake-flat area is beneath sea level. It's protected by an elaborate drainage system of canals, dikes and pumping stations. Windmills pump water back over the dikes, as well as milling flour and other grains.

Amsterdam offers appeals that would make a much larger metropolis proud. A web of 17th-century canals criss-cross the city, and boat tours are a popular way to take in many sights. Elegant homes that were built by wealthy residents during the 17th century “Golden Age” overlook the canals



Harbour Volendam

PHOTOS: NETHERLANDS BOARD OF TOURISM & CONVENTIONS

and cobblestone streets.

Belying Amsterdam's modest size are more than 70 museums, ranging from world-class to intimate. The Rijksmuseum, the country's national showplace, houses the most extensive collection of Dutch paintings in the world. The exhibits include nearly two dozen Rembrandts, enough alone to warrant a visit.

A priceless collection of works by Rembrandt also resides in the Rembrandt Huis, where the artist lived from 1639 to 1658. My favorite, the “View of Amsterdam,” depicts a row of windmills lined up like soldiers in formation.

The Van Gogh Museum contains the largest number of masterpieces by that renowned artist. They include about 200 paintings and 500 drawings.

Much smaller, yet certainly as well known, is the Anne Frank House. In this narrow townhouse, the young Jewish girl lived for more than two years in hidden rooms with her family and four other people, during the German occupation of the Netherlands in World War II.

Among items on view are Anne's hand-written diaries. Her observations and reminiscences, some heartening, others chilling, have been translated into more than 70 languages.

Even with the many treasures that Amsterdam has to offer, countless other attractions await those who include visits to a sampling of the country's rural villages. Their tranquil charms and laid-back personality present a different, yet equally as appealing,

face.

Delft once was the world center for production of graceful Royal Delft Pottery, with 32 factories that produced ceramics with the distinctive blue and white colors. While only one factory remains, the town also has buildings dating from as early as the 13th century along with museums, markets and other reasons to visit.

The area around IJsselmeer Lake is dotted with inviting old towns. The fishing villages of Monnickendam, Marken and Volendam epitomize charm, Edam is famous for the cheese produced there and Hoorn, Enkhuizen and Stavoren combine history with their own unique appeals.

A different experience awaits visitors to Giethoorn, a village that is reached by water and prohibits the use of cars. Locals traverse the four miles of canals in small flat-bottom boats, and many farmhouses have a thatched roof dating back to the 18th century.

A contrasting atmosphere is encountered in Maastricht, a city of about 120,000 residents at the southernmost tip of the Netherlands. It combines some of the best features of the country with touches of France and Belgium. The result is an enticing amalgam of history, sightseeing and activities.

The people exhibit the characteristic Dutch friendliness and

Travel page 16

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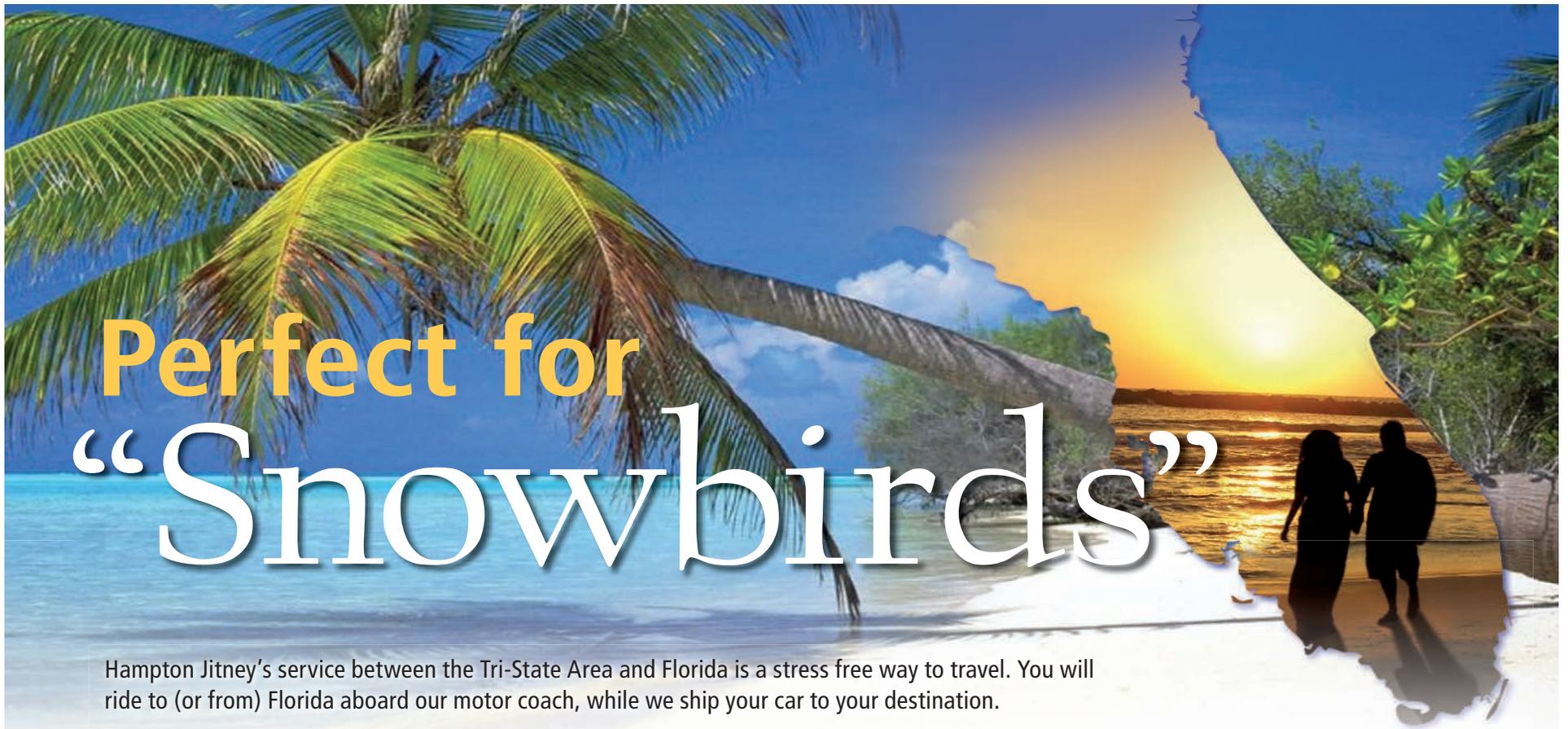
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Netherlands offers world-class charm and culture

Travel
Continued from page 12

dry sense of humor. The joie de vivre of the French is evident in crowded cafes, tempting patisseries and boutiques displaying the latest Paris fashions. Even the surrounding countryside provides a different touch, resembling the rolling hills of nearby Belgium more than the flat lowlands characteristic of the Netherlands.

Residents of Maastricht revel in their city's reputation as a place for fun and frivolity. They're quick to point out the statue of the Spirit of Maas, a dancing sprite that combines a look of joy with a hint of naughtiness. They also note that their town contains a church for every week of the year, but a bar for every day.

At the same time, locals take pride in their city's history and reminders of its past. It has some 1,450 historic buildings and monuments. Most are crowded into the town center. The mid-



cheological area in the basement spans several centuries, providing views of sections of a pre-Roman cobblestone road, part of a second century Roman square and the remains of a wall and gate from the fourth century.

For more information about the Netherlands, visit holland.com.

Left: A web of 17th century canals criss-cross Amsterdam.

Below: Windmills in the Netherlands

17th century Stadhuis (city hall) boasts a decorative interior enhanced with Brussels tapestries and painted ceilings.

The Medieval Basilica of St. Servatius was begun in the sixth century, making it the oldest house of worship in the Netherlands. Of particular interest is the largest bell in the country, a 150,000-pound clanger affectionately called "Grameer" (Grandmother), and ancient crypts.

Even a local hotel, the Derlon, displays ties with the past. An ar-



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Ahead of my time: it's my bag

BY JANICE LINDSAY
CONTRIBUTING WRITER

I'm no visionary, but in one way I've been way ahead of my time. In the vanguard. One of the first. An innovator.

That is in the realm of reusable shopping bags.



Inklings

Thirty or thirty-five years ago, the Vermont Country Store, one of my favorite catalog companies, sold canvas shopping bags. I was tired of accumulating all those paper grocery bags and I bought two VCS bags.

Supermarket check-out baggers were unimpressed, even annoyed. Here I came with my canvas bags, practically the only shopper to be so inconsiderate. I could see them sigh and roll their inward eyes. They were trained to bag in paper. My canvas bags were larger and floppier. How inconvenient. I felt the baggers thinking, "Darn hippy granola-eating tree hugger, making me change my routine, grumble grumble."

But I persisted. Occasionally I requested paper bags, to line wastebaskets, but mostly I toted canvas. The baggers seemed to vie with each other

to avoid the check-out counter I chose.

Before long, one of my two bags picked up some garage-floor winter slush. I washed it in the washer and dried it in the drier, and, by comparing it with the unwashed one, I could see that it had shrunk by 15 percent. I liked the shrunken size better. It was closer to paper-bag size and easier to carry. I washed the other so it would shrink, too.

I wrote to Vermont Country Store to tell them. I emphasized that I wasn't requesting replacements, only suggesting that they include laundering instructions with their bags.

But they sent me two brand new bags, with laundering instructions (hang to dry). I've never used those bags. I like the shrunken ones, and they don't wear out. So those pristine, vintage canvas shopping bags sit in their original, sealed plastic wrappers, probably collectors' items by now. Maybe I'll donate them to the Smithsonian.

How the grocery-shopping world has changed, while those new bags slumbered like Rip Van Winkle in my closet!

The first change was to plastic bags. "Paper or plastic?" became a major grocery-store decision. I continued with canvas.

Soon the baggers stopped asking and chose plastic un-

less you specifically requested paper. On I went.

Then plastic bags became environmentally incorrect.

Imagine my surprise when cashiers began to pay me a nickel for every canvas bag I used! I had transformed from pariah to hero, and I hadn't changed a thing!

One day, a cashier gave me – no charge – a brand new reusable grocery bag, designed and manufactured for that particular supermarket, to encourage me to bring reusable grocery bags as I had been doing for decades.

Some time later, a cashier gave me an air freshener to hang in my car. The miniature green grocery bag sported a tag reading, "Don't forget your shopping bags!"

Then a sign appeared on the supermarket entrance door: "Did you remember to bring your reusable bags?"

Enough already! Stop nagging me! Of course I remembered. I've been remembering since before the cashiers were born!

What's next? A recorded voice every time I open my car door? "Shopping bags! Shopping bags!" A supermarket door that automatically locks me out if its sensor detects that I carry no reusable shopping bags?

Now, a new challenge. A cashier told me that some customers never wash their canvas bags. They use them for non-grocery purposes. The bags get so filthy that baggers hate to touch them.

Mine are a teeny bit worn and raggedy, but I keep them as clean as I can. I don't want baggers rolling their eyes and silently criticizing my bags. Again.

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Changes to our sleep patterns

One likely cause of memory impairment that's rarely suspected

By MICHA SHALEV
MHA CDP CDCM

When life's challenges include memory loss or dementia, your perceptions, relationships, and priorities inevitably shift.



Caregiving Tips

Changes to our sleep patterns naturally occur with aging, but scientists are finding links between changes to sleep and senior memory impairment, cognitive decline, and even dementia.

When we get older, we begin to forget things. That's the common wisdom, anyway, and it's

“Scientists are finding links between changes to sleep and senior memory impairment, cognitive decline, and even dementia.”

not far from the truth. It's long been known that sleep plays a strong role in memory consolidation, but now, research is showing that age-related changes to the sleeping brain disrupt the normal pathways to memory formation, leading to that forgetfulness we associate with growing older. Some studies are even showing an increased risk of cognitive impairment and/or dementia linked with disrupted sleep patterns.

Once of the exciting recent discoveries scientists have made in the area of sleep and memory research is that there is a link between poor sleep and memory loss in the aging brain. Neuroscientists at the University of California, Berkeley, reported their findings in a recent study that compared memory retention in groups of younger adults and older adults. Conducted in 2012 and recently released in *Nature Neuroscience*, the study found that in elderly people, age-related deterioration of the prefrontal cortex region of the brain was associated with a failure to achieve the kind of deep, slow-wave sleep that helps the brain consolidate memories and information.

Though it may seem there's nothing we can do about the inevitable changes that happen in our brains as we age, there is a hopeful angle in recent research. The researchers' findings may help future studies pinpoint new treatment angles for age-related memory loss. In fact, scientists are already designing studies to determine whether enhancing sleep in older adults can improve their overnight memory retention.

There is another, more seri-

ous reason to tackle the problem of poor sleep in seniors - the risk of developing cognitive impairment or dementia later in life. Not only do people get less deep sleep as they get older, according to the National Institutes of Health, they are more likely to experience disruptions to their sleep schedule, suffer from insomnia or sleep apnea, or develop movement disorders like restless legs syndrome that keep them from getting a good night's sleep. Scientists are now finding that some of these sleep disruptions are associated with impaired cognition and, in some cases, the later onset of dementia.

In the end, however, it's important to remember that there is not a simple cause-and-effect relationship between sleep and dementia risk, or sleep and memory loss. The interactions between sleep, brain changes, and cognitive impairment are complex, and just as there are many factors that cause changes in sleep as our loved ones get older, there are numerous causes for age-related mental decline. Getting a good night's sleep is just one piece of the puzzle.

It's far too early to conclude that lack of sleep plays a causal role in dementia, but there is certainly more evidence in past years that getting enough quality sleep is an essential preventative health measure—which means that those at mid-life and older who are experiencing sleep problems should try to solve them - easier said than done, I realize.

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. 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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money matters

Can a reverse mortgage solve the world's problems?

BY ALAIN VALLES, CRMP
PRESIDENT, DIRECT FINANCE CORP.

Things that keep us up at night

The ramifications on the world economy of Britain leaving the European Union, increasing tensions between China and Russia, a



Reverse Mortgage

contentious Presidential election, terrorism, the ongoing Middle East crisis, and the global warming debate. All are examples of events that we have little control over but are causing tremendous concerns.

These external events combined with our personal health challenges, the ever increasing

cost of living, higher real estate taxes, and trying to make ends meet on a fixed income are causing quite a bump in the night. It's no wonder we are stressed!

Why a reverse mortgage may be a solution

I don't know if a reverse mortgage can solve a global crisis. But I have first-hand knowledge that reverse mortgages have been the solution to immediate and future cash flow needs for hundreds of people. For eligible 62-year old or older homeowners, reverse mortgages give the opportunity to access a lump sum of tax-free cash, receive monthly cash flow, or have a readily available line of credit if money is ever needed during later chapters of life. All of this comes with the option of no monthly mortgage payments (as long as real estate

taxes and insurance are timely and the property is maintained, and certain other guidelines are followed).

This federally insured loan program has been strengthened by the U.S. Department of Housing and Urban Development (HUD) with added protections for the homeowner and a significant reduction in costs for many borrowers. A recent study by the Ohio State University found a remarkable 83 percent of reverse mortgage borrowers were "satisfied" or "very satisfied."

The same survey found that the top five reasons to consider a reverse mortgage are:

1. Everyday expenses
2. Pay off a current mortgage
3. Pay off other debts
4. Home improvements
5. Financial help to family

In my experience there are a myriad of other reasons, including health crisis expenses, loss of income from no longer working or the passing of a spouse, funds for at-home care, a new car, and fun activities like taking a trip or just dining out once in a while.

Reverse mortgages are better than sleeping pills

But I believe the most overlooked reason to obtain a reverse mortgage is simply this: peace of mind. Hopefully all is financially well for you, but you have nagging concerns about outliving your savings or anxiety about the "what ifs" that might require money, a reverse mortgage line of credit may be the answer to giving you the comfort of knowing that you've done your best to cover life's unknowns.

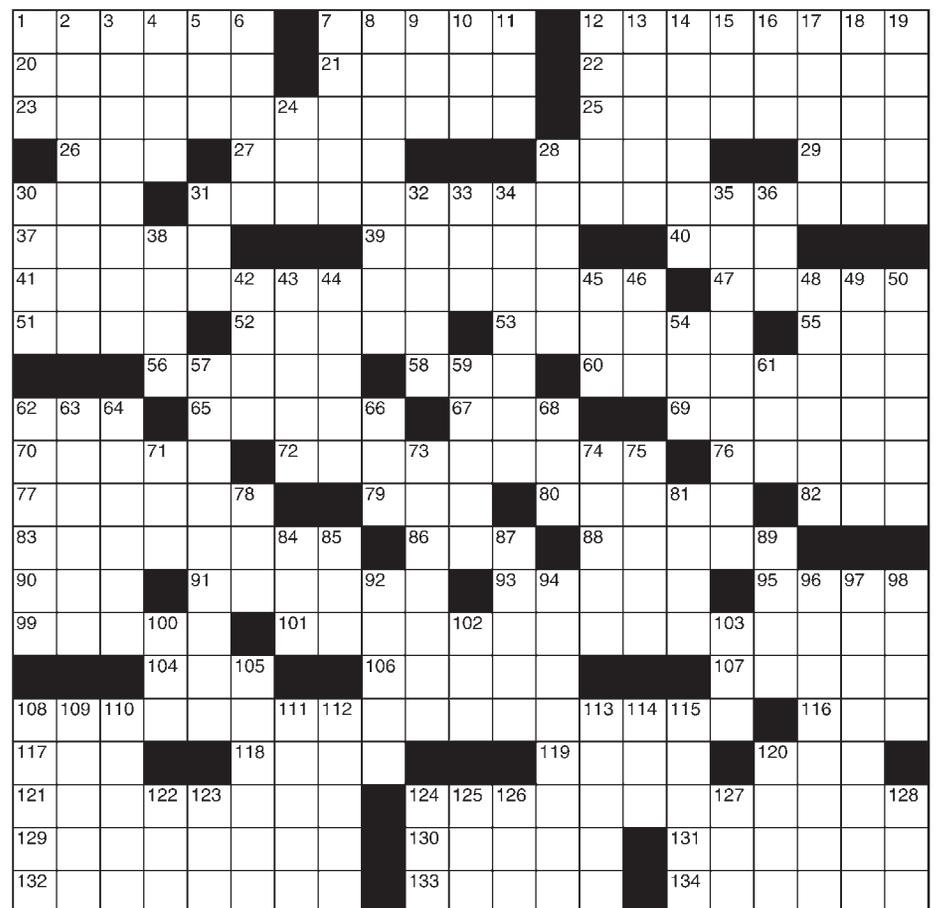
Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

"What Am I?"

(answers on page 20)

- ACROSS**
- 1 Indy 500 entrant's skill
 - 7 Students' workplace with mice
 - 12 Intensifies
 - 20 Oman locale
 - 21 Author Jong
 - 22 Most importantly
 - 23 * It flows through Metz
 - 25 When to start a match
 - 26 Upper limit, informally
 - 27 English lavs
 - 28 — noire
 - 29 T-Pain music
 - 30 BMOC part
 - 31 * Least populous state capital
 - 37 Right one's wrongs
 - 39 "Brother, can you spare —?"
 - 40 Grade of mediocrity
 - 41 * Nonviolent protests, e.g.
 - 47 Pier
 - 51 See 124-Down
 - 52 Revere
 - 53 Less chubby
 - 55 Opposite of "agin"
 - 56 Any acetate, chemically
 - 58 Caesar's 56
 - 60 * Manta, e.g.
 - 62 iDevice download
 - 65 Section of a long poem
 - 67 Gardner of "Mayerling"
 - 69 Reposeful
 - 70 Life partner?
 - 72 * London street known for tailoring
 - 76 Island east of Java
 - 77 Home of the Senators
 - 79 Friend, in Nice
 - 80 Blot out
 - 82 Jr. officer
 - 83 * "The Big Country" co-star
 - 86 Sharable PC file
 - 88 Lendl and Reitman
 - 90 "Xanadu" group, briefly
 - 91 Operate incorrectly
 - 93 As red as —
 - 95 "SOS" pop quartet
 - 99 City of old witch trials
 - 101 * Scholarly evaluations
 - 104 Desire
 - 106 Exposed the secret of
 - 107 Wastes time
 - 108 * Noted New Yorker feature
 - 116 Suffix with bass or solo
 - 117 Poem that uplifts
 - 118 April 1 trick
 - 119 Coffin cloth
 - 120 With 11-Down, hotel suite amenity
 - 121 Keep off a varsity team for a year
 - 124 What can be found in the answers to this puzzle's eight starred clues?
 - 129 Blood body
 - 130 Abundant
 - 131 Some ducks
 - 132 "Everyday People" lead singer
 - 133 Lugged
 - 134 "You — worry"
 - DOWN**
 - 1 Hit forcefully
 - 2 Like cedar
 - 3 Ladies' man
 - 4 Alpine goat
 - 5 Zero
 - 6 Last name in winemaking
 - 7 Also-ran Ross
 - 8 Feature of invigorating weather
 - 9 Actress Tyler or Ullmann
 - 10 Maven
 - 11 See 120-Across
 - 12 Avid
 - 13 Cable channel for hoops fans
 - 14 Household arts, briefly
 - 15 Rd. relative
 - 16 Fishtank accessory
 - 17 Egyptian Museum site
 - 18 Ziggy of jazz trumpet
 - 19 Rested up
 - 24 Almost forever
 - 28 Geoffrey of fashion
 - 30 PC rivals
 - 31 Crooner Tormé
 - 32 Detroit dud
 - 33 Kindled
 - 34 Survivor's elated cry
 - 35 In a new draft
 - 36 "Doesn't thrill me"
 - 38 — -to-fiver
 - 42 Pro — (in proportion)
 - 43 Shangri-las
 - 44 To a degree, informally
 - 45 Louse
 - 46 K.C.-to-Detroit dir.
 - 48 Common chalet shape
 - 49 Basis
 - 50 Hash house appliances
 - 54 Zsa Zsa's sis
 - 57 "Friends" co-star David
 - 59 Credible
 - 61 Luau offering
 - 62 Pueblo houses
 - 63 "Downtown" singer Clark
 - 64 Cop's beat
 - 66 Eggs, to Livy
 - 68 Be different?
 - 71 1960s chess master
 - 73 Driving force
 - 74 Bay window
 - 75 Seesaw
 - 78 Prefix meaning "bird"
 - 81 Fill totally
 - 84 PC bailout key
 - 85 California's Big —
 - 87 Blow to the mug, to Brits
 - 89 Remarked
 - 92 Sitting Bull's tribe
 - 94 Habitual troublemaker
 - 96 Deemed true
 - 97 Low-budget cowboy flick
 - 98 Secy., say
 - 100 Sight seer
 - 102 Hairy cousin of Morticia
 - 103 Coq au —
 - 105 Ex — (out of nothing)
 - 108 Combat unit
 - 109 Newbery-winning author Scott
 - 110 Date of the Allies' victory in WWII
 - 111 "El Cid" co-star Sophia
 - 112 Chai —
 - 113 Captured on a VCR, e.g.
 - 114 Land in eau
 - 115 Long-past
 - 120 Expansive
 - 122 Rd. relatives
 - 123 — up (riled)
 - 124 With 51-Across, med. diagnostic
 - 125 Med. insurer
 - 126 Choose
 - 127 Falsification
 - 128 String past Q



viewpoint

Questions your doctor forgot to ask

By AL NORMAN

A few days ago, as I was leaving my doctor's office, I saw an older woman sitting just outside the front glass doors of the medical center, holding her cane in front of her. She looked like she was waiting for a ride. It was a hot day, and she appeared to have been sitting there for awhile.



“Are you ok?” I asked her. “Is someone coming to pick you up?”

She looked up at me.

Push Back

“Are you going to the [name of assisted living facility]?” she asked.

“Yes,” I said. “It's a little off my drive home, but can I give you a lift?”

Can a reverse mortgage solve the world's problems?

Reverse mortgage
Continued from page 19

That has been my experience, but reverse mortgages are complex and every borrower's situation and goals are unique. Talking with a knowledgeable professional is the first step to learning if a reverse mortgage is right for you. Better yet, give me a call or email to receive the free 16-page “Use Your Home to Stay at Home” which is the official federally approved consumer booklet for those considering a reverse mortgage.

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.

I introduced myself, we shook hands. She told me her name was Susan.

She admitted she had just spent \$6.75 on a cab to get her over to her doctor's office, and she had no more money on her. I said I'd be happy to drive her home, and we walked slowly, to my car.

“Are you on Medicare,” I asked, “or Medicaid?”

She said “yes” to both. I asked her if she had ever used Medicaid's transportation. It did not sound familiar to her. I told her how she could schedule her rides to the doctor in advance, and not have to use her last dime to get there.

Then I asked her how she liked her assisted living facility.

“I want to get out of there,” she said. “I don't like them. They bullied my husband, and he ended up having a stroke and died. Now I live there alone, and I'm 10 years younger than everyone else.”

“Do you have any family nearby?” I asked.

“I have a son who lives in Brooklyn. I think in Park Slope. No, that's not right,” she said.

We were at her facility. I helped her out and walked with her to the door. I asked for her name and phone number, wrote them down, and left her with my contact info.

“I'm going to have someone

call you tomorrow from a group called LifePath. They're the local elder service agency. They will use my name when they call, and I'm going to ask them to tell you more about Medicaid transportation, and possible housing options for you,” I told her.

I emailed the office when I got home.

The next day, I was talking to a clinical director at a managed care company about this woman I had met in front of her doctor's office.

“She had just come from a doctor's visit,” I said, “and no one in the office had any idea that she had no ride home, or that she was unhappy in her apartment, or that she was angered at the way her husband had been treated. Her inner life came spilling out, because some stranger had asked her a few basic questions.”

This got me thinking about the fact that most doctor's visits, if they are 15 or 20 minutes long, do not get into what academics call “the social determinants” of the patient's life.

A few basic questions about these social factors should be asked at most visits:

- How are you getting along at home? Do you like where you live?
- Do you have many friends there?
- Do you like the food there?
- Are you able to get rides around

town pretty easily?

- Do you do your own shopping?
- Do you have any major bills you still owe?
- Are you able to get out and walk a bit?

I have found that people often have a lot to say when asked how they are doing. A question about food leads to a story about their teeth, and how they have not seen a dentist in years, or how they can only eat certain foods. A question about finances leads to an admission that they have very little money left by the end of the month. All these questions lead to the issue of “how blue” they are feeling today. When we talk about “integrated health,” these questions are as important as any medical condition that brought them to the doctor in the first place.

The medical profession does great things medically. But the social issues that stress and strain their patients go unaddressed, because no one is asking these leading questions. We in the elder home care field are trained to raise these issues—but they should become a standard part of every office visit unless we want to find our patients sitting out front of our office asking strangers for a ride home.

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.

Answers to Super Crossword

(puzzle on page 19)

R	A	C	I	N	G	P	C	L	A	B	E	N	H	A	N	C	E	S			
A	R	A	B	I	A	E	R	I	C	A	A	B	O	V	E	A	L	L			
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M	A	X	L	O	O	S	B	E	T	E	R	A	P								
M	A	N	M	O	N	T	P	E	L	I	E	R	V	E	R	M	O	N	T		
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Is discretion truly the better part of valor?

By MARIANNE DELOREY, Ph.D.

I sat down recently with four card players. It turns out, only one was still driving. There seemed to be a common thread among the others—in all three cases, it seemed like they all had stories where



driving had been taken away from them in a seemingly underhanded fashion.

Housing Options

One lady recently moved back to Massachusetts from Florida.

Her son told her to sell her car and they'd find her one up here. Well, conveniently, finding a new car has not become a priority.

Another lady explained how, when her husband went in for prostate surgery, the nurse told him he shouldn't drive anymore and had the doctor sign off on the assessment. He had never had an accident nor a ticket. His surgery, clearly, was not a long-term risk factor. He was baffled by this, but given he was just about to have surgery, he did not argue.

The last lady went in for her driving test. When she arrived, the tester insisted on using a Department of Motor

Vehicles (DMV) car instead of her own. Her unfamiliarity with the car contributed to her failing the test.

In each situation, maybe I'm not getting the whole story. But it does seem suspicious that in a random group of elders, three out of four had had this major decision made for them in such a sneaky manner.

So, is it better to be upfront with your elder about the need to stop driving or is it better to not confront them? I would argue in most cases when elders are cognitively intact the answer is that honesty is the best policy. Honesty treats the elder with the respect they deserve. More, it allows a conversation where you can work together to fix issues that contribute to unsafe driving, and if they can't be fixed, it allows your elder to save face and give up driving on her own.

The Massachusetts DMV has some solid advice - consider a professional assessment. The tester is not going to have an emotional investment in the test. They are trained to determine if you are safe to drive. Nothing more, nothing less.

But how do you suggest this without offending someone? You don't. You admit at the onset that you know this is going to be a hard conversation, but that you want what is best for them and you want to work

with them to give them every chance to keep their license.

Try saying something along these lines:

"I'm concerned about your ability to drive safely. I care about you, but we need to be honest about what is going on. Let me tell you what I see, and maybe we can keep you on the road longer."

Ask questions such as:

- When was your last eye exam?
- Have you considered not driving at night?
- When was your last ticket? Accident? How serious was it?
- Can you check with your doctor about any medications that might impair your reaction time or judgement?

• What else can we do to keep you safe on the road?

• How do you feel about having an assessment?

And if there is resistance, anger, denial, or other non-productive reactions, it is fair to let him or her know: "The law states I can report my concerns to the Registry. So can your neighbor, your friend or your doctor. I'd rather have this conversation with you, and see if we can do something together than embarrass you when someone reports you. Please, work with me on this."

Family relationships are complicated. The conversation may be awkward, but if you truly have your elder's best interests at heart, it is worth the risk.

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.

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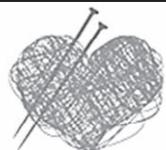
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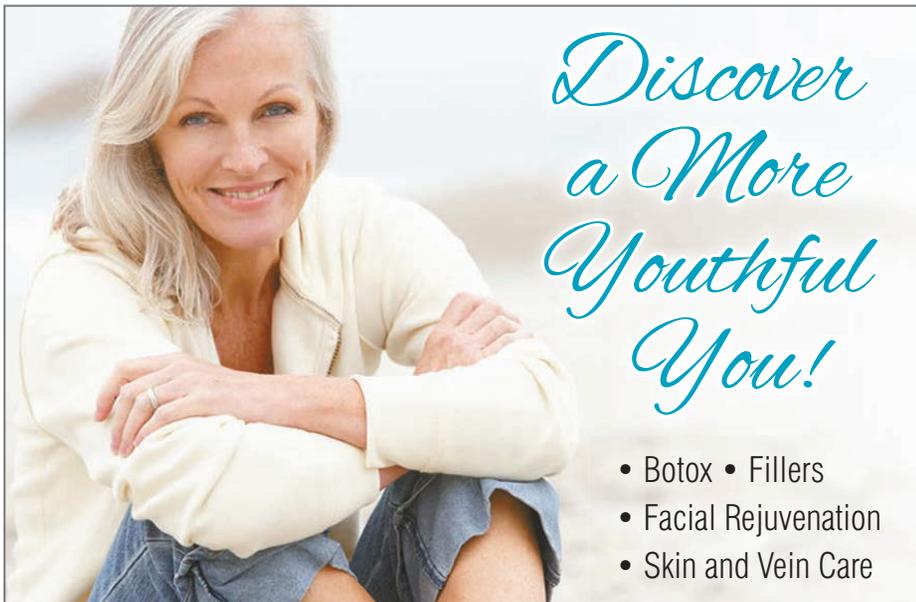


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