

fiftyplus

advocate

June is Alzheimer's and
Brain Awareness
Month

Make Memories Matter

A time to focus on the
strides made and the
mission ahead
page 10



A caring community for elders



Goddard / Homestead

INDEPENDENT LIVING • REST HOME • RESPITE CARE

A Legacy of Providing Exceptional Senior Care Since 1874 • For information contact Tracey King at (508)868-0967 • www.goddardhomestead.org





**In a Livable Community,
people of all ages can make
their neighborhood, town or
city a lifelong home.**



MASSACHUSETTS

Visit **aarp.org/livable** to learn how age-friendly, livable communities benefit people and places.

AARP Massachusetts
1-866-448-3621 | maarp@aarp.org

Connect with us:
 **@aarpma** |  **AARPMMA**

AARP® Real Possibilities
Massachusetts

Credit freeze bill clears the Senate

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

*S.B. 2455: An Act Removing Fees
for Security Freezes and Disclosures
of Consumer Credit Reports*

Consumers are now one step closer to having meaningful protections from identity theft.

On behalf of 800,000 AARP members in Massachusetts and



Mike Festa

as the largest nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families,

we praise the Senate for passing An Act Removing Fees for Security Freezes and Disclosures of Consumer Credit Reports.

One of the key provisions of this bill will prevent a consumer reporting agency from charging a fee when consumers elect to place, suspend or remove a security freeze from their credit report, giving the residents of Massachusetts the power to control access to their credit report without cost.

Older adults are increasingly the target for identity theft, and one of the most effective ways to protect consumers is through a security freeze, which safeguards a person's credit report. Without access to this information, identity thieves are unable to obtain credit in that person's name, minimizing potential for fraud. This bill will go a long way in reducing the threat of identity theft for consumers.

With more access to credit due to their longer careers and higher incomes, older adults are the most common targets of identity theft nationwide. Individuals age 50-59 filed more than 7,200 complaints of identity theft in Massachusetts alone in 2016,

according to the Federal Trade Commission.

Credit reporting firm Equifax revealed in 2017 that hackers stole financial and consumer data on at least 143 million customers in the U.S., including at least 3 million residents of the commonwealth, it's quite possible that the personal information — including birth date, Social Security number, driver's license number and address — of many of us in this room has fallen into the hands of criminals.

A security freeze allows an individual to voluntarily restrict access to their credit report so that new lines of credit cannot be opened. Enacting such a freeze can make it more difficult for criminals to steal an identity and open up new credit accounts or loans in someone else's name. A credit report security freeze does not affect a person's credit score, and can be removed at any time.

Currently, credit reporting firms can charge consumers whenever they freeze or unfreeze their credit report, and consumers trying to protect their identities would have to pay each of the three credit agencies every time they freeze or unfreeze their credit.

We thank State Sen. Barbara L'Italien (D-Andover) for her leadership on S.B. 2455 and thank the entire Senate for their unanimous, bipartisan vote to advance this important legislation. We also appreciate the tireless efforts of MassPIRG on behalf of consumers.

We now urge legislators to get this bill to Governor Baker's desk as quickly as possible.

Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

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

Keeping your options open with one call

MassOptions can help you navigate the health and social support system

BY ALICE BONNER, PH.D., RN, FAAN
SECRETARY, MASSACHUSETTS
EXECUTIVE OFFICE OF ELDER AFFAIRS

One of the top questions I get in my travels around the commonwealth is this: How can I, or the person I care for, stay as independent as possible as we age?



Alice Bonner

Providing answers to that question occupies the work we do every day at the Executive Office of Elder Affairs. Our mission is to promote the independence, empowerment, and well-being of older residents,

people with disabilities, and their caregivers. Our vision is that they have access to resources they need to live well and thrive in each of the 351 cities and town in our state.

Ensuring access to information and raising awareness about resources available to older residents and their caregivers was one of a number of blueprint recommendation made recently by the Governor's Council to Address Aging, which advises the Baker-Polito Administration on how we can plan for and support a growing population of older residents now and in the future.

Did you know that we have more residents over the age of 60 than residents under the age of 20 living in our state? Far from a burden, this provides us with an



PHOTO/SUBMITTED

Mass. Secretary of Elder Affairs Alice Bonner (second from right) speaks with residents during her visit to Dartmouth's Council on Aging to kick-off Older Americans' Month in May.

incredible opportunity to make Massachusetts the most age-friendly state in the nation.

Our commonwealth is fortunate to have a world-class healthcare system and a network of aging services organizations that serve as a model for other states. But navigating these systems, which have helped our

state rank as the healthiest in the nation, may seem overwhelming.

Sometimes, it's hard to know where to start.

If you are looking for support as you grow older, or are caring for an elderly parent or someone with a disability, MassOptions can help. MassOptions is a

MassOptions page 4



Are you an older person... and need services to live on your own?

MassOptions staff will quickly connect you with services, so you can continue to live in the setting of your choice. They'll even stay on the line to ensure that you are connected directly with the right service agency in your city or town.

Services include:

- In-home Care
- Health and Nutrition Services
- Medical Equipment & Devices
- Housing Needs
- Transportation
- And MANY more

MASS
OPTIONS
Your link to community services

A FREE public resource

SPECIALISTS AVAILABLE:
8AM – 8PM 7 Days a Week

TOLL FREE 1-844-422-6277 OR VISIT MassOptions.org

A service of the Massachusetts Executive Office of Health and Human Services, connecting elders, individuals with disabilities and their family members with agencies and organizations that can best meet their needs.

Avidia Bank launches partnership with BayPath Elder Services

REGION - Avidia Bank has announced that it has launched a partnership with Baypath Elder Services, a nonprofit organization that offers home care and related services enabling people to live independently and comfortably in their homes while promoting their well-being and dignity. As such, Avidia will be donating \$105,000 over the next three years to support BayPath's Family Caregiver Support Program.

This program offers counseling and support for accessing resources from trained caregiver specialists, a national award-winning CaregivingMetroWest.org website dedicated to supporting caregivers with comprehensive information and resource listings for all aspects of caregiving. It will also help support educational programs to teach caregivers how to avoid stress and burnout and how to care for a loved one with Alzheimer's disease or a related



(l to r) Mark O'Connell, president and CEO of Avidia Bank; Carol DeRienzo, president of the Board of Directors for BayPath; Christine Alessandro, Baypath Executive Director; and Mike Allard, SVP Marketing, Avidia Bank.

dementia. The funds will provide added awareness of the program and sustain delivery of this high level support to caregivers.

The Family Caregiver Support Program is a no-cost initiative providing individuals who care for a loved one with reliable information and support. This is an especially important to those who have limited financial resources. This program and its interactive CaregivingMetroW-

est.org website combine to give family caregivers a solid foundation of support to continue the care of their loved one.

Mark O'Connell, president and CEO of Avidia Bank, stated that "although Avidia has been supporting BayPath for many years, I am very pleased to see this particular project come to fruition. We believe that such a partnership benefits both organizations by helping BayPath meet the needs of local caregivers and fulfilling Avidia Bank's commitment to the well-being of underserved communities."

"We are thrilled to be partnering with Avidia Bank in our Caregiver Program," said BayPath Elder Services, Inc. Executive Director Christine Alessandro. "Both Avidia and BayPath share a commitment to our communities, and their support will assist us in achieving a greater level of service and outreach to caregivers and others."

For more information about Baypath visit www.baypath.org for more information about Avidia visit www.avidia.com.

Walk-In Urgent Care

Our medical team is here to help adults and children of all ages with a wide range of non-emergency medical issues.

Open 7 Days a week
9:00am – 8:00pm

Check wait times online!
www.readymed.org

ReadyMED accepts most health insurance plans, cash, personal checks and major credit cards.

Four convenient locations:

Auburn 460 Southbridge Street (Route 12)

Hudson 234 Washington Street (Route 85)

Milford 340 East Main Street (Route 16)

Worcester 366 Shrewsbury Street

Keeping your options open with one call

MassOptions
Continued from page 3

service that helps people who don't know where to turn, and eliminates the need to call multiple agencies in search of assistance. The Executive Office of Health and Human Services and the Executive Office of Elder Affairs launched MassOptions in 2015 as a call center and website aimed at improving access to long-term services and support.

When you call 844-422-6277, a trained staff person will give you information that supports older people and people with disabilities live safely at home. You can get information on:

- In-home Care
- Health and Nutrition Services
- Medical Equipment

and Devices

- Housing
- Transportation
- Other Support Services

The assistance offered by MassOptions is free and is designed to help you find and choose the supportive services that best fit your needs. MassOptions is right here in Massachusetts, and you can call toll free 844-422-6277, or visit the MassOption website at www.MassOptions.org.

To find out more about the Governor's Council to Address Aging in Massachusetts, and to see the council's initial blueprint recommendations, visit www.tinyurl.com/council-blueprint.

Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

june

Inside this issue

Cabaret
entertainer
earns Lifetime
Achievement
Award

page 14



Pilots N Paws
– saving one
rescued animal
at a time

page 20

Departments

Travel12
Caregiving Tips18

Money Matters19
Housing Options21

Index of Services

Adult Day Care Adult Day Club at Dodge Park...12	Hospice & Primary Care Hope Health Hospice6
Affordable Housing Bigelow Village.....6 Sherwood Village, Natick.....21 Sitkowski Apartments.....18	Hospitals Athol Hospital24
Assisted Living Oasis at Dodge Park14 Tatnuck Park at Worcester6 Goddard Homestead1	Medical Research Harvard University17
Attorneys, Elder Law Durbin & Veglia, Attorneys17	Mortgage Financing Helping Hands22
Banking Services Avidia Bank10	Real Estate Sell Mom's House9
Communication Assistance Mass Relay23	Rehabilitation St. Mary's Healthcare18 HealthSouth Rehabilitation23
Community Resource Connection Assistance MassOptions.....3	Rest Homes Goddard Homestead1
Cremation Services Cremation Service of Central MA.....23	Senior Services AARP of MA2
Financial Services Tailwind Wealth Management ..10	Subsidized Housing Colony Retirement Homes.....15 Emanuel Village7 Green Hill Towers11 Hawthorne Hill8 Illyrian Gardens8
Fitness YMCA of Central MA13	Veterans Services VA Boston16
Funeral Homes Shaw-Majercik Funeral Home..16	Walk-In Medical Centers AFC Urgent Care, North Andover, Burlington, Saugus, Malden, Waltham, Natick, Watertown, Dedham, Braintree, Marlborough, New Bedford, Worcester13 ReadyMed.....4
Home Care Services Care Solutions.....7	

If you use any services listed above,
please mention you saw their ad in
the Fifty Plus Advocate

fiftyplus
advocate

Serving the fifty-plus community since 1975

www.fiftyplusadvocate.com

Publisher: David Bagdon
Managing Editor: Bonnie Adams ext. 14
Creative Director: Tina Berthiaume

Fifty Plus Advocate is published monthly, 12 times annually by Bagdon Advertising, 32 South Street, Westborough, MA 01581. Fifty Plus Advocate accepts no responsibility for unsolicited manuscripts or materials and does not return them to sender. Retractions for any inaccuracies will be printed when necessary. Unsolicited letters to the editor become the property of this newspaper and can be reprinted in part or in whole unless otherwise stated. Fifty Plus Advocate columnists writing under a byline are expressing their personal opinions and not necessarily those of the newspaper.

Contact us: 508.366.5500 - 32 South St., Westborough, MA 01581

Advertising Sales:
Sales Coordinator :
Barbara Clifford: 774-243-6881

Diane Sabatini: ext. 12
Cindy Merchant: ext. 15
Mary Ellen Cyganiewicz: ext. 17

pursue your passion

Emmy Award-winning composer lives in Westborough

By JANE KELLER GORDON
ASSISTANT EDITOR

Surrounded by nine computer screens in his antique Westborough home, Emmy Award winner Tom Phillips composes theme songs and dramatic underscoring for television. With a soft laugh, he said, “I feel good about what I’m doing. I’ve scored over 500 films.”

Phillips has won four film documentary Emmys for three American Experience episodes, and one NatGeo Channel film.

He has always been musical, but never expected to be a composer. It turns out that it’s a perfect fit.

Growing up on Long Island, Phillips started taking piano lessons at the age of four. He



Tom Phillips

PHOTO/JANE KELLER GORDON

earned a baseball scholarship to Brandeis University where he majored in English, and “minored” in a rock band called Symphony Road.

Phillips met his wife Jennie while performing with his band in Cambridge. Just shy of graduation, at the age of 20, Phillips dropped out of Brandeis, mar-

ried Jennie, and hit the road with her and another band.

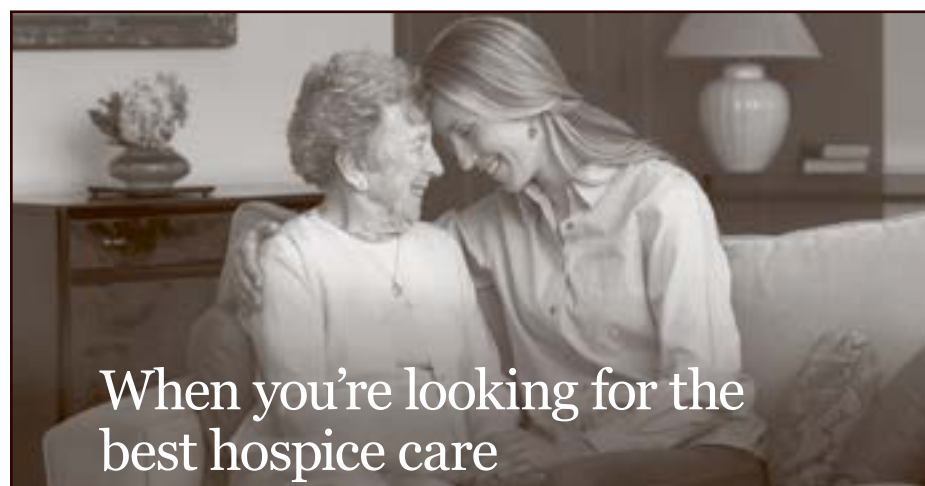
During those five years, “While everyone else in the band was hanging out, I was working on arrangements. By necessity, I learned how to stage all the parts,” he said.

Seeking some stability and a future, in 1977, Phillips and his wife came back to the Boston-area and bought a house in Westborough.

“We chose this town because it was near 495 and the Mass Pike. We opened Pandora’s box when we started renovating our house, and more than 40 years later, we’re still here,” he said.

In their early years in Westborough, Phillips and his wife, who plays the drums, supported themselves by playing in local

Composer page 7



When you’re looking for the best hospice care

Look to Hope.

Hope Hospice has provided care and support for those facing serious illness for over 35 years. Our dedication, respect and compassion help provide the best quality of life possible. That’s why so many families look to Hope for hospice care.

To learn more, call 508.957.0200 or visit HopeHospiceMA.org.



Part of the HopeHealth family of services
Hope Hospice | Hope Care For Kids
Hope Dementia & Alzheimer’s Services | Hope Academy

Discover Our Caring Tradition

Offering: • Live Now, Live Well™ assisted living
• Live Now, Live Engaged™ memory care
• Award-winning Dining

Stop by or call 508-755-7277 to tour



A Benchmark Senior Living Community

340 May Street
Worcester, MA 01602

508-755-7277

www.tatnuckparkworcester.com

ASSISTED LIVING • MEMORY CARE



508-886-6565

Open House
Sundays
11-3 PM

State-of-the-art
affordable retirement
village in the center
of Rutland.

Lewis St.
off Maple St.

“Lighting the way...to a new beginning”

Custom Homes

Create and design your own home, each home is Energy Star built especially for you.

This a land lease community so all of your money goes directly into your home, not the land.

Financing is available

\$130,000 to \$200,000

Emmy Award-winning composer lives in Westborough

Composer

Continued from page 6

venues.

Phillips break came when he played the Hammond Organ on a gospel recording at Inter-media Sound, a recording studio in Boston.

"I was working for an owner of the studio and a producer named Joe Spaulding. He liked my work, and so did a preacher who was in the control room. As time went by, Spaulding would find an artist, and I would do the arrangements, and play the keyboards," said Phillips.

Eventually, he engineered the recording sessions, setting up microphones and mixers.

"I started to get projects myself, and took them to several studios," he recalled. "The owner heard what I was doing and asked me if I could write for television. I said 'Sure.'"

Phillips first project, in 1980, was for "Body Works," a series

that played on Boston's WCVB, an ABC affiliate. Next came "Summer Solstice," an one-hour television movie starring Henry Fonda and Myrna Loy.

Phillips has kept very busy composing over the years. He wrote the catchy theme for Antiques Roadshow years ago, and continues to write for the show.

He also enjoys composing for the PBS series, American Experience.

"My favorite episode is 'Murder of a President' about James Garfield. I knew nothing about him, and came to realize that he would have been a great president," said Phillips.

In addition to his life of music, Phillips is an avid runner. Every day at 5 a.m. rain or shine, he logs in 6 to 7 miles with his running partner.

"I used to be a fast runner, and I've run in one marathon. Now I just run for health, and it's fun," he said.

Phillips says that he gets tunnel vision when he is composing, but themes do not come to him when he is running.

"I get into a zone when I compose. The film is always in front of me, starting with a rough cut, and all the way down to the final version. Some producers want the music to tell you how to feel, and others don't," he

said.

Phillips is fond of a quote by Stanley Nelson, a world-class film producer with whom he works.

"He said, 'The music should be like the wind at your back,'" Phillips said.

"You shouldn't notice the music, but if it isn't there, something is missing," he added.




Come see us first ...

Emanuel Village apartments offer affordable senior living to persons who are 62 and older or mobility impaired.

We offer studio, one-bedroom and mobility impaired accessible apartments.

Applications being accepted for income eligible seniors and/or mobility impaired adults

- HUD subsidized units available
- Includes all utilities and free parking
- Near bus line and shopping

 Emanuel Village
A member of Ascentria Care Alliance

59 Evelyn Street, Worcester, MA 01607
Formerly Lutheran Social Services of New England





Care Solutions, Inc.

PROVIDING QUALITY CARE IN YOUR HOME

Proud to be your locally owned and privately held home health care provider in Westboro since 1997

10% Off!!!

First Time Clients
Mention This Ad
& Receive 10% Off
Your First Invoice!

Ask about our "Home But Not Alone" Program

Specialty Services Include:

- Home Health Aides, Homemakers, Companions
- 2 to 24 Hour Care
- Live-In Care
- Individualized Wellness Plan
 - Dementia Care
 - 24 Hour On-call
- In-Home, On-site, On-going Supervisions
- Licensed, Insured and Bonded



Stay home with quality care customized to meet your needs. Please call our Care Coordinator at 508-366-5689 to learn more.

www.care-solutions.net • email: info@care-solutions.net

Are you looking for Housing? Let us help!

fiftyplus
advocate

Please contact me regarding the housing opportunities I've checked off below.

SEND THIS COMPLETED FORM TO:

ATTN: FREE FIFTY PLUS HOUSING INFORMATION
32 SOUTH STREET, WESTBOROUGH, MA 01581

AFFORDABLE HOUSING

☐ Bigelow Village - Rutland

ASSISTED LIVING FACILITIES

☐ Dodge Park Oasis - Worcester
☐ Goddard Homestead - Worcester
☐ Tatnuck Park - Worcester

REST HOMES

☐ Goddard Homestead - Worcester

SUBSIDIZED APARTMENTS

☐ Colony Retirement - Worcester
☐ Emanuel Village - Worcester

SUBSIDIZED APARTMENTS Cont'd

☐ Green Hill Towers - Worcester
☐ Hawthorne Hill - Rutland
☐ Sherwood Village - Natick
☐ Sitkowski School Apartments - Webster

NAME _____

ADDRESS _____

CITY _____ STATE _____

ZIP CODE _____ PHONE *() _____

EMAIL _____

*Your phone number is required to process your request. It will be used only in regard to the properties that you have marked.

Crossing career paths with longtime musician friends

By ED KARVOSKI JR.
CULTURE EDITOR

HUDSON/STOW — Singer-guitarist Tom Yates of Stow has been performing professionally since attending Hudson High School, where he graduated in 1970.

A then-teenage Yates debuted with his Sunny Down Snuff bandmates: drummer Glenn Evans, bass guitarist Ralph Lanigan and guitarist Dave Pontbriand. Gigs included a weekly booking at The Wreck Lounge in Marlborough (now Bolton Street Tavern). They also performed for several summers at the tennis court dances that were held from the late-1960s to mid-70s at Riverside Park in Hudson. Weekly attendance was typically about 250 young dancers.

"It wasn't intimidating playing for so many people because we had already been perform-



Singer-guitarist Tom Yates

ing at school dances and clubs," Yates said. "It was a good way for us to get experience every week in the summers."

After graduating from high school, the self-taught guitar-

ist studied briefly at the Berklee College of Music. Then he decided to pursue his musical education with on-the-job training.

"I got a gig with a band playing at hotels six nights a week

and made pretty good money for somebody just out of high school," he relayed. "When you play that frequently, you learn a lot and get better really quickly. I'm better at learning by doing than I am by studying."

From 1973 to 1976, he toured throughout New England with the Estes Boys. His former Sunny Down Snuff bandmate Glenn Davis also played with them for a while. A steady gig nearby for them was The Poor Farm, a long-defunct Hudson nightclub.

"We were one of the few country-rock bands in the area," Yates noted. "We kept really busy, performing and recording all the time."

He began in 1977 as one of the rock trio Fair, Yates & Betschart, the weekends' house band at Timothy's Spirits Company in Framingham through 1982. They continued

Spirio page 9

"Country Living in the City."



1 bedroom and efficiency affordable HUD subsidized apartments. Rent is 30% of adjusted income. Heat and utilities included. 62 years or older or disabled.

Professionally managed by Barkan Management Company.

**For an application or an appointment
call 508-753-7217.**

ILLYRIAN GARDENS, Inc.

Illyrian Garden Apts. ~ 545 Salisbury Street, Worcester, MA



Hawthorne Hill Elderly Housing

Phase I & II • 106 Main Street, Rutland, MA 01543



**Bright & airy one
bedroom units,
both subsidized
and non-subsidized.**

Elderly & disabled rental units.

"62 years of age or older,

handicap/disabled regardless of age."

Eligible tenants pay 30% of monthly income.

HUD Section 8 Subsidy and USDA/RD Rental Assistance.

To obtain applications, please call Brenda
at 508-886-6920 • TDD 1-800-439-2370

Laundry Facilities • Community Rooms • Accessible Units

"This institution is an equal opportunity provider and employer"



Crossing career paths with longtime musician friends

Spirio

Continued from page 8

performing periodically up to 2016 with a final show at The Center for the Arts in Natick.

Playing for several years beginning in 2002 with the classic pop rock band The Paisley Project, a highlight was opening for Three Dog Night, Tommy James and the Shondells, and

War at Boston's Hatch Shell.

Yates and his Sunny Down Snuff bandmates had performed together in various combinations since the circa-'60s-'70s tennis court dances. From 1995 to 2014, they evoked memories of yesteryear by entertaining together again at the tennis court dance reunions at the Hudson-Concord Elks Lodge 959, down

the street from the original location.

"Lots of people came and relived their youth," he said. "We played the same songs we played in high school. People love to reminisce about the old days."

Yates returned to his Hudson stomping grounds again last summer. He performed with the rock-blues Workingman's Band

at Wood Park, and his solo act at the town's farmers' market. His most recent musical venture is the jazz-blues group Zen Cowboy.

"As we get older we don't have as much time to hang out with friends, so getting together to play music is always really enjoyable," he said. "There's nothing better than that."



Why I Specialize in Senior Real Estate...

Over the years I've completed many real estate transactions, and along the way I've discovered that those involving seniors are special. I've learned to listen carefully and compassionately to the needs and desires of seniors who are considering a life-changing move, because I've found that it's key to helping them make the right choices. Sell Mom's House was

born to serve the unique needs of seniors. Life changes and so does the purpose and function of a home. Seniors love our services because we don't just sell a house. We simplify a complex process by applying the knowledge gained in helping hundreds of seniors deal with a lifetime of possessions, find a new place to live, and start the next chapter of their lives. Let us create a customized plan to help you transition to the lifestyle you've imagined.

David J. Dowd - The Realtor Seniors Trust

CALL 508-691-0080 NOW

- Discover what your home is worth
- Get a FREE Downsizing Guide (by mail)
- Reserve a seat at our next seminar:

**Downsizing & Selling:
from Daunting to *DONE!***



Our Proven 3-STEP Process:

1.

SIMPLIFY

We help you deal with a lifetime of possessions. Call for our *Free Downsizing Guide*. We manage your downsizing for free.

2.

SELL

No one markets better than *Sell Mom's House & Keller Williams Realty*. Fast results for homes in *any* condition.



3.

MOVE & ENJOY LIFE

Relax & enjoy life more in your new, simplified setting. *Make these years the best years of your life!*

508-691-0080 or email: info@sellmomshouse.com

Each KW office is independently owned and operated 508-877-6500

Providing care and resources for individuals, families and caregivers

SUBMITTED BY THE
ALZHEIMER'S ASSOCIATION

The numbers are staggering. Over 5.7 million Americans are currently living with Alzheimer's disease, a number expected to rise to nearly 14 million by the year 2050. It kills more than breast cancer and prostate cancer combined. In 2018, Alzheimer's and other dementias will cost the nation \$277 billion. By 2050, these costs could rise as high as \$1.1 trillion.

This disease is the epidemic our international community is currently facing and at the forefront of this fight is the Alzheimer's Association. For nearly 40 years, the Alzheimer's Association has provided care and support for those living with Alzheimer's dis-



PHOTOS/SUBMITTED

“Our Walk to End Alzheimer's and other fundraising events are fueled by passionate volunteer committees that work to help us expand our reach that allow us to help more individuals and families.”

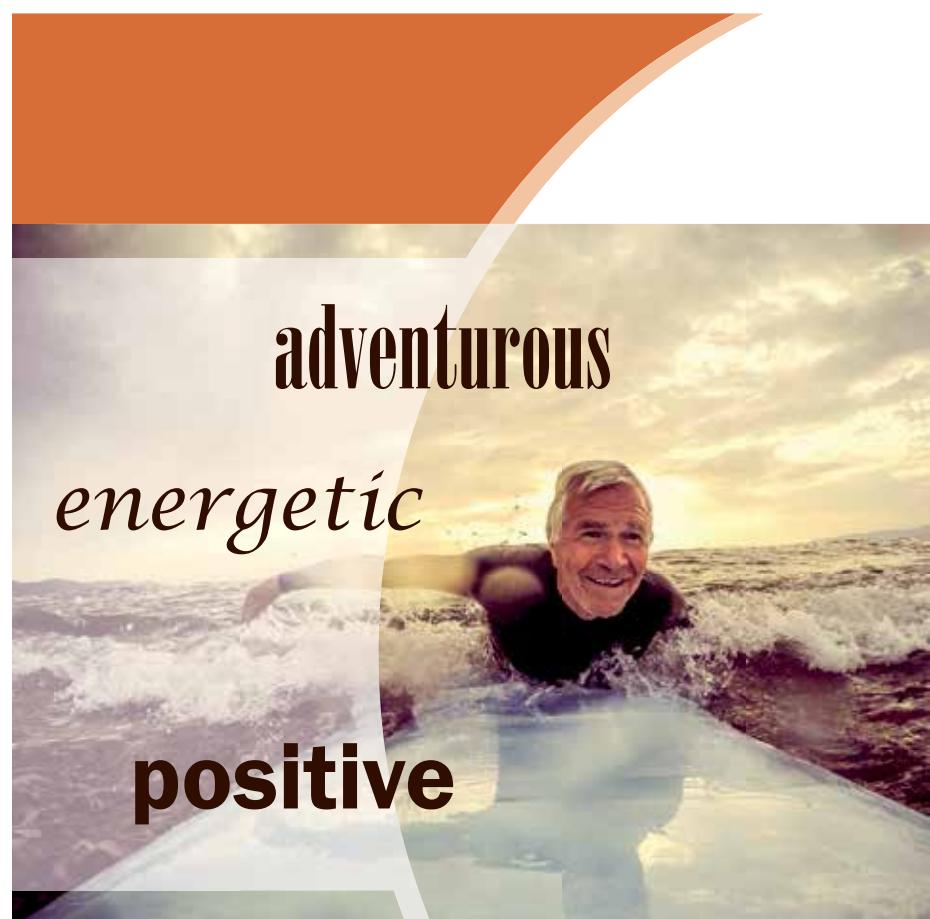
Russell Martin

ease and their caregivers. It is the third largest funder for Alzheimer's research in the world, only behind the United States and Chinese governments. Perhaps most importantly, it lets every individual bravely navigating this disease know that they are not alone and have a network around them that will be there each step of the way.

The Alzheimer's Association 24/7 Helpline provides reliable information and support to all those who need assistance. Call us toll-free anytime day or night at 800-272-3900.

Our 24/7 Helpline serves people with memory loss, caregivers, healthcare professionals and the public. Our highly

Alzheimer's page 11



 **Avidia Bank**

800-508-2265
avidiabank.com



Member FDIC | Member DIF



INVESTMENT CHECK-UP

Experience: 30-year industry veteran, Chartered Financial Analyst, independent registered investment advisor

Clarity: Simplifying and removing the jargon, tailoring the portfolio to your needs

Personalized: Face-to-face meetings, regular one-on-one phone updates

If we can't reduce your fees, and show you a clearer investment approach, we won't accept the account.



Douglas Beck, CFA



Tailwind Wealth Management, LLC

4 Brewer Way, Hingham, MA
617-505-1099 | www.tailwind-wealth.com

Tailwind Wealth Management LLC is a registered investment advisor

Providing care and resources for individuals, families and caregivers

Alzheimer's

Continued from page 10

trained and knowledgeable staff can help you with understanding memory loss, dementia and Alzheimer's. Explore medications and other treatment options. They can provide general information about aging and brain health or give you the skills to provide quality care and to find the best care from professionals. Additionally, they can assist with legal, financial, and living-arrangement decisions. These confidential care consultations are provided by master's level clinicians who can help with decision-making support, crisis assistance and education on issues families face every day.

"We work hard to make sure no one has to take this journey alone," said Russ Martin, director of marketing and communications for the Alzheimer's Association. "Our



PHOTO/SUBMITTED

Russell Martin, Director of Marketing and Communications - Alzheimer's Association

24/7 Helpline provides immediate support with specialists that can help you any time, day or night, whether you are in a crisis or simply have a question. We are here to help whenever you need."

At the Massachusetts/New Hampshire Chapter of the Al-

zheimer's Association, volunteers help move our mission forward every day. Throughout the year we are supported by approximately 2,000 volunteers across all departments and offices.

The volunteers who support our chapter arrive at the organization in various ways. However, they all have one thing in common – the desire to get behind our cause and make a difference in the fight to end Alzheimer's.

Some volunteers provide support occasionally at our special events; some volunteer one or two hours per week; and some lend their time and talents on a more regular basis. Alzheimer's Association volunteers benefit from their service in many ways including learning new skills, resume building, networking, contributing to our cause and meeting new people.

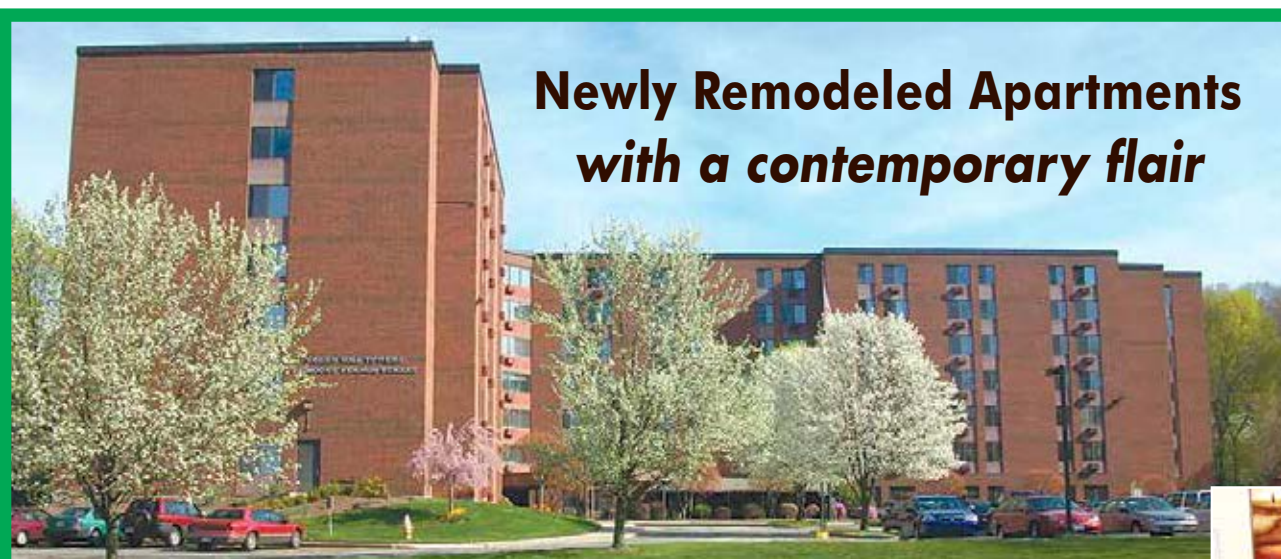
Volunteer opportunities are

available at each of the five office locations – Waltham, Springfield, Worcester, and Raynham, Mass. as well as Bedford, N.H.

"Volunteerism is our bloodline," said Martin. "Our Walk to End Alzheimer's and other fundraising events are fueled by passionate volunteer committees that work to help us expand our reach that allow us to help more individuals and families. There are always opportunities to get involved with the Association and leave your mark on the fight to end Alzheimer's."

If you would like to find out more about how to get involved, you can call our 24/7 Helpline at 800-272-3900 or visit our website at Alz.org/MANH and click on Volunteer Opportunities.

"We are committed to our cause and will be relentless until we reach our vision," said Martin. "That vision is a world without Alzheimer's disease."



Newly Remodeled Apartments with a contemporary flair

- Contemporary styled 1 & 2 bedroom apartments
- New kitchens with built-in microwaves and granite-like countertops
- Small pets welcome
- Heat and Hot water included
- Bus route / ample parking
- Beautiful landscaped grounds with gazebo

Within the building amenities include:

- A Theater-like media center
- Handicap-accessible lounges on every floor
- Library equipped with two computers and free internet access
- Physical fitness center
- Game room with billiard table
- Community room with bingo board and large screen TV



Green Hill Towers

27 Mount Vernon Street, Worcester, MA • OFFICE OPEN DAILY 8:00AM - 4:30PM

To receive an application please call 508-755-6062 TDD# 508-755-0228

Now accepting applications for 62 years of age and older and those who are under 62 years of age and are permanently disabled. Applicants must meet HUD annual low income guidelines. Preference is given to individuals 62 and older.



Managed by **CORNERSTONE**
COMMUNITY
Financed by MHFA



travel and entertainment

Mynamar — centuries of history, culture and beauty

BY VICTOR BLOCK
TRAVEL WRITER

Part 1 of 2

I was 3,000 feet high, floating in a hot air balloon over a vast plain dotted with massive and magnificent centuries' old Buddhist pagodas, temples and monasteries.

This was but one of many fascinating activities and encounters I have enjoyed during several trips planned by Myths and Mountains. That tour company promises journeys that “explore and experience,” and my time in Myanmar (formerly known as Burma) lived up to that expectation and more.

For example, the balloon ride sailed over the ancient city of Bagan, which was the capital of a kingdom during the 9th to 13th centuries from which Burma later evolved. More than 2,200 Buddhist structures survive today, and are part of the reason why Myanmar is referred to as “The land of pagodas.” But only part.

If the pervasiveness of religion in everyday life leads to an assumption that Myanmar (ME-un-mahr) is only about Buddhism and Buddhist temples, think again. In fact, it's a multi-racial country with inter-

esting cities, intriguing villages, stunning nature and attractions sure to excite and delight even the most intrepid traveler. This variety isn't surprising in an area about the size of France and Great Britain combined.

Burma gained its independence from Britain in 1948. An oppressive military junta that took control in 1962 left a lasting stain on the nation's history. The generals suppressed dissent, were accused of serious civil rights abuses and allowed the economy to stagnate largely isolated from the rest of the world.

When free elections were permitted in 2015, the political party of Aung San Suu Kyi won and she now serves as the State Counselor. She has managed to institute new freedoms, economic reforms and other advancements. However, the constitution still gives the military a strong voice in governance of the country.

In recent years tourism to Myanmar has slowly increased, and those who go there find plenty to satisfy a myriad of interests.

Yangon is the largest city and commercial center. It boasts the most extensive collection of colonial-era buildings in southeast Asia, reminders of when Britain was in charge.



Balloons over Bagan

PHOTOS/SUBMITTED

Mandalay, the second largest city, was the seat of Burma's kings before British colonization. Now it's a center of arts and crafts, with different neighborhoods dedicated to various trades.

More special to me were the villages scattered about the countryside, where people live much as their forebears did. Simple houses made of intertwined bamboo line narrow dusty lanes. Domesticated animals often wander along the streets.

One place where life has changed little is Inle (In-lay) Lake, and a fascinating way of life it is. That large, shallow body of water is home to the Intha people, one of 135 nationalities that help to comprise Myanmar's total population. Each of those groups clings proudly to its distinctive dialects, clothing and traditions.

All transportation is by boat, primarily long, narrow teakwood dinghys which are propelled by whining outboard motors. In a

Travel page 13

Our adult day care is there for you.

- Supervised care up to 12 hours per day. More affordable than any other care option.
- The day club allows members to spend the day in a comfortable, stimulating environment.
- Perfect for working caregivers or to give you a respite from caregiving.
- Memory impaired welcome.
- Daily Activities Include: *Exercise, Music, Art and Intergenerational Programs, among others.*
- Meals included.
- You can choose a schedule that fits your lifestyle; 1 day or as many as 7 days a week.
- Transportation in our safe van or handicap bus is available.

“Caring for your family members since 1967.”

THE ADULT DAY CLUB at Dodge Park

101 Randolph Road, Worcester, MA • www.dodgepark.com

Call Ben or Mike at 508-853-8180 for a free, no obligation tour.

DAY CLUB AVAILABLE 7AM - 7PM, SEVEN DAYS A WEEK. YOU CHOOSE ONLY THE HOURS YOU WANT!



Mynamar

Travel
Continued from page 12

kind of over-water ballet fishermen propel their vessel with a paddle held in one leg which leaves their hands free to cast the net. Farmers plant crops in floating gardens comprised of water hyacinths and weeds bound together and anchored to the lake bottom by long bamboo poles.

Even in this unique setting, pagodas dotted around the lake serve as reminders that you are, in fact, in Myanmar. It's just another experience, along with countless others, that make a visit to that destination so intriguing. Next month, we'll meet the equally fascinating people of the country.

Myths and Mountains operates tours and custom trips to a number of destinations in Asia and Southeast Asia. For more information call (800) 670-6984 or log onto mythsandmountains.com.



People praying at pagoda

PHOTOS/SUBMITTED



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

CONNECT

IN MORE WAYS THAN ONE.

Join Today!

When you join the Y, you're committing to more than simply becoming healthier. You are supporting the values and programs that strengthen your community.

**Special Rates for Seniors 65+
Ask about our health insurance
reimbursements!**

**Financial Assistance Available
www.ymcaofcm.org**



**When your doctor is
too busy to see you,
we aren't.**

No Appointment
Needed

X-Ray & Lab
Services On Site

Vaccinations
& Physicals

Most Insurance
Plans Accepted,
including Medicare

AFC URGENT CARE
american family care
(formerly AFC Doctors Express)

Getting you better quickly is our number one priority. At AFC/Doctors Express, you'll get the same attention to every single detail that you would from your current family doctor. But you'll get it immediately, right when you need it the very most.



Located next to CVS

117 A Stafford Street, Worcester, Ma 01603

Open 7 days a week: M-F 8-8, S-S 8-5

508-755-4010

DoctorsExpressWorcester.com

TAKE A BOW

Cabaret entertainer earns Lifetime Achievement Award

BY ED KARVOSKI JR.
CULTURE EDITOR

ARLINGTON — New England Entertainment Digest praised Carol O'Shaughnessy as a "powerful singer, brilliant actress and zany comedienne." A prolific career spanning over four decades earned her the Lifetime Achievement Award presented at Provincetown's CabaretFest 2018.

Growing up in Arlington, a 9-year-old O'Shaughnessy previewed her showbiz destiny via a recital song-and-dance number.

"I fell in love with the audience when I heard their laughter," she recalled. "I knew then that this is what I wanted to do."

While attending Arlington High School she performed in Gilbert and Sullivan operettas directed by drama teacher Ludvio Einsick. At age 28, O'Shaughnessy started a three-year stint performing with Einsick's musical theater group in Winchester. Concurrently, she worked singing gigs ranging from bar mitzvahs to bowling banquets. Her love for the audience



PHOTO/BOB BOND

Carol O'Shaughnessy

further developed in 1978 as a waitress serving songs and comedy at Romie's Oyster House in Danvers.

"Working as a singing waitress, I needed to connect with the audience," she noted. "That's most important for an entertainer."

On that St. Patrick's Day, she debuted her now well-known character Mama Scugliaci. Merging her Italian and Irish ancestries, O'Shaughnessy as Scugliaci belted a medley of "That's Amore" and "Too-Ra-Loo-Ra-Loo-Ral."

"Mama can be rude or a bit blue, depending on her mood," O'Shaughnessy acknowledged.

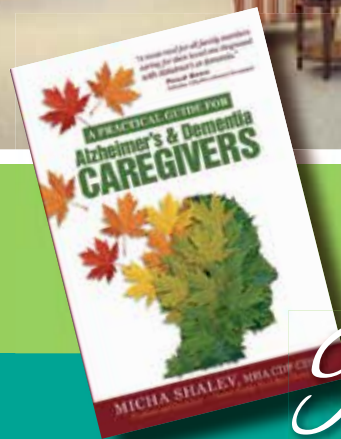
In 1979, O'Shaughnessy accepted a friend's invitation to sing during his cabaret act at The Male Box in Worcester.

"I sang Judy Garland's version of 'Rock-a-Bye Your Baby' and the response was so great that I literally couldn't get off the stage," she recounted. "I felt like a 9-year-old again."

The club owner immediately hired her for weekend gigs. Capturing the attention of producer and restaurateur Phyllis Schlossberg, she got hired at Provincetown's Post Office Cabaret in 1980. O'Shaughnessy continued performing at Provincetown clubs throughout the 1980s with her first music director Donn Hill. Out-of-state club owners on vacation booked her nationwide. Her act has traveled internationally on cruise ships.

In the early-1990s, she appeared at several New England theaters playing musicals' iconic characters: Matron Mama Mor-

Take a bow page 15



**We're so passionate about cognitive care
that we wrote a book on it.**

We have a copy for you when you visit!

Reserve today!

LIMITED AVAILABILITY DUE TO HIGH DEMAND

**A Revolutionary Alzheimer's and
Dementia Residential Care Facility
for the Elderly in Central Massachusetts**

Bringing *LIFE* to those we serve
OASIS
AT DODGE PARK

102 RANDOLPH ROAD, WORCESTER • 508-853-8180/877-363-4775 • WWW.OASISATDODGEPARK.COM AND DOWNLOAD OUR FREE INFORMATIONAL BROCHURE

TAKE A BOW

Carol O'Shaughnessy as Mama Scugliaci



Take a bow
Continued from page 14

ton, "Chicago"; Fraulein Schneider, "Cabaret"; Bloody Mary, "South Pacific"; and Reverend Mother, "Nunsense."

O'Shaughnessy has collaborated for over 20 years with music director Tom LaMark and his orchestra. Her 1997 debut CD "The Way I See It" was followed by a recording in 2000 at Boston's Scullers Jazz Club. "Live at Scullers" showcases her playful interaction with audiences.

"The song 'Everything's Coming Up Roses' has a key change that comes out of no-

where," she explained. "I couldn't find that note if it were sitting in front of me. The audience went crazy when I finally got it the third time."

In 2001, she revisited the 1980s with "Stuff in the Box: Provincetown, the Early Years" at The Crown & Anchor. Mementos including a hardhat, leather wristband, mirrored sunglasses and feather boas became her characters' props.

"This wonderful era was hysterically funny," she said, laughing.

Channeling an earlier era, she recorded and performed "Ring-a-Ding-Ding: Music of the Rat Pack" in 2005. Among the show's venues was a dance party in 2006 at the country's longest-running ballroom, Moseley's on the Charles in Dedham.

"I went to Moseley's to dance as a young divorced woman," O'Shaughnessy shared.

Friends and fans joined O'Shaughnessy in 2011 to celebrate her 69th birthday at Scullers. She opened her show singing "Lucky to Be Me."

"I'm very fortunate," she said. "I have lots of health issues, but I'm still able to sing and make people feel better. That makes me feel better. I don't feel pain when I'm singing."

The release party for her fourth CD, "Christmas on Huntington Avenue," took place December 2017 at Boston's Club Café, described by PartyEarth.com as "a buzzing hetero-friendly gay hotspot." Having worked there regularly since the club opened in 1983 to now, O'Shaughnessy expressed gratitude to founder and CEO Frank Ribaud, and co-owner Jim Morgrage.

"Club Café is my home away from home, where I feel comfortable," she said. "I remember Frank saying in 1983 that he didn't want this to be just a gay club; it's where people can have a good time and not worry about anything else. These days, that's precisely what it is."

For more information about Carol O'Shaughnessy, visit carolosh.com and facebook.com/OCarolO.



Subsidized senior housing with a meal program option that makes us different!



Colony Retirement Home III is congregating housing for seniors. Enjoy nutritious "Home Cooked Meals," served in our attractive dining room with your neighbors and friends.



COLONY RETIREMENT HOMES III : Congregate Housing
101 Chadwick Street, Worcester
(508) 755-0444

At Colony
we let you
choose!

All apartments at Colony Retirement Homes receive rental assistance through the HUD section 8 program. Rent is 30% of your adjusted monthly income. Rent includes all utilities except phone and cable TV.

Call Monday thru Friday,
9am to 5 pm for more information.

Colony Retirement Homes I are garden style studio apartments, located in a country-like setting. A short walk takes you to shopping centers, banks, restaurants and the bus line. A little bit of the country adjacent to the city.



COLONY RETIREMENT HOMES INC. I
485 Grove Street, Worcester
(508) 852-5285



COLONY RETIREMENT HOMES

Worcester, MA Not For Profit Corporation www.colonyretirementhomes.com



A GOLDEN ANNIVERSARY

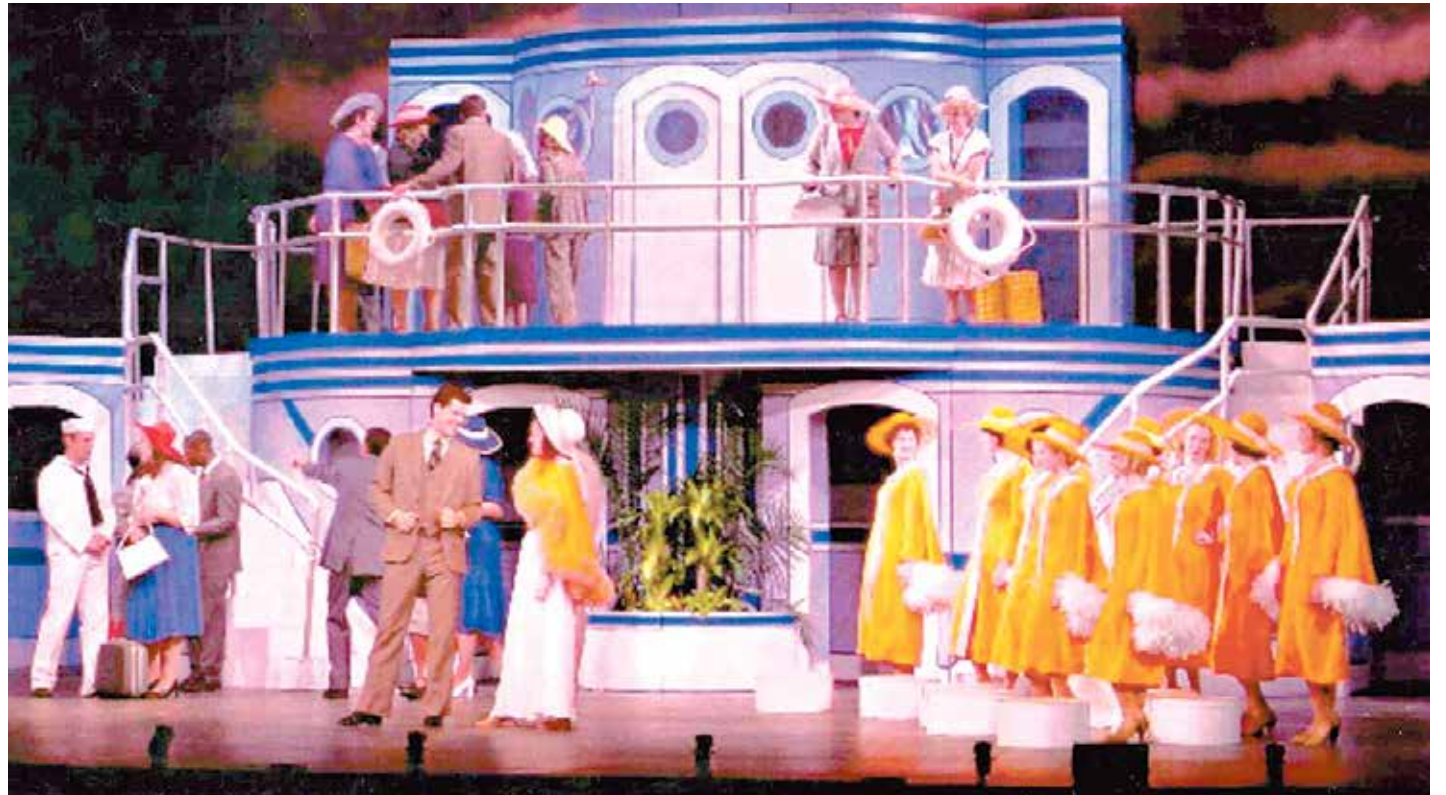
Reagle Music Theatre marks 50th summer season

By ED KARVOSKI JR.
CULTURE EDITOR

WALTHAM — The 50th summer season of Reagle Music Theatre of Greater Boston in Waltham is once again led by its founder and executive producer Robert J. Eagle. Having evolved from a community theater group to a non-profit regional company, Reagle produces three summer musicals with casts consisting of local performers alongside about 10 percent professional Actors' Equity Association union members. Other year-round entertainment includes celebrity concerts, and original revues written and directed by Eagle.

Commemorating the half-century milestone, Eagle received

Reagle page 17



"Anything Goes" at Reagle Music Theatre in 2001

PHOTOS COURTESY OF REAGLE MUSIC THEATRE

Preserving Memories *with Dignity*

CREMATION AND AFFORDABLE FUNERAL OPTIONS

When it comes to your final arrangements...

Shouldn't you make the decisions? The arrangements you make will reflect your exact wishes and desires.

Arrangements can be made in the comfort of your own home.

The Shaw-Majercik Funeral Home provides affordable cremation and traditional funeral services. We are the largest cremation provider in Worcester County.

Complete
\$1475
Direct Cremation

*Shaw-Majercik
Funeral Home*

ESTABLISHED 1910



RICHARD D. MAJERCIK
Director

Over 100 Years of Continuous Service

48 School Street, Webster, MA 01570

508-943-6278 • www.shaw-majercik.com

1(800)279-7429

Serving
All
Faiths

Veteran
Owned &
Operated

Honoring Our Heroes

Veterans receive affordable health care at their local VA

20

Did you know VA
has 20 clinics and
hospitals in
Massachusetts?

At these convenient locations VA offers the most comprehensive health care options that a Veteran could ask for.

\$0

Did you know VA
has no fees,
premiums, or
deductibles?

Enroll today and take advantage of the benefits you earned such as prescription benefits, hearing aids, glasses, and much more.



U.S. Department of Veterans Affairs
Veterans Health Administration



1-844-VA-CARES (822-2737)
www.newengland.va.gov/50plus



Reagle Music Theatre marks 50th summer season



Robert J. Eagle

Reagle

Continued from page 16

a citation from Boston Theater Critics Association (BTCA) at its 2018 Elliot Norton Awards ceremony. Also, the Independent Reviewers of New England (IRNE) gave him and Reagle a Special Recognition Award. Observing firsthand Eagle's longtime impact on Reagle is its board president Susan Conkey.

"No one has such the commitment and dedication to an organization that Bob does – it's his life," she said. "The fact that he's been the driving force for 50 years is unheard of in any business, but particularly in theater. His knowledge of theater and passion for it is unparalleled."

With a grant from the Waltham City Council in 1969, Reagle was founded as a summertime performance outlet for high school and college students by Eagle, then-teacher at Waltham High School and ul-



Susan Conkey

timately its director of English and drama. Reagle became incorporated in 1977 and got non-profit status in 1984.

Also in 1984, Reagle hired its first professional Equity union performer, Robert Fitch, who played Rooster Hannigan in the original "Annie" Broadway production. Fitch directed "Annie" and reprised Rooster at Reagle in 1984, 1996 and 2008. Reagle board president Conkey played one of the singing Boylan Sisters in each of the three productions.

Joining Reagle's 2008 "Annie" cast were Emmy Award-winner Sally Struthers as Miss Hannigan, and former WBZ-TV sports reporter and news anchor Scott Wahle as Franklin D. Roosevelt. Wahle has made several appearances at Reagle including his 2004 IRNE Award-winning performance in "The Music Man," which he reprised in 2010 along with renowned Boston and Broadway musical

actress Mary Callanan.

The 50th summer season opens with Wahle portraying the formidable director-choreographer Zach in "A Chorus Line," June 7 to 17. Directing and choreographing is Leslie Woodies, who performed as the musical's veteran dancer Cassie in national and international tours. Show times are Thursdays 3:00 p.m., Fridays and Saturdays 7:30 p.m., and Sundays 2 p.m.

From July 5 to 15, Reagle will present "Anything Goes" with Leigh Barrett playing the evangelist turned nightclub singer Reno Sweeney. BTCA awarded Barrett its 2018 Elliot Norton Prize for Sustained Excellence. Director-choreographer is Eileen Grace, a former Radio City Music Hall Rockette, as well as a Ziegfeld girl in "The Will Rogers Follies" original Broadway production. Show times are Thursdays 2:00 p.m., Fridays and Saturdays 7:30 p.m., and Sundays 2 p.m.

Concluding the summer season is "The Music Man," Aug. 2 to 12. Portraying stuffy librarian Marian is Jennifer Ellis, acclaimed by the Boston Globe as "a leading lady with a lustrous soprano who invariably delivers." Helming the production is Reagle's resident choreographer Susan Chebookjian. Show times are the same as "Anything Goes."

Conkey expressed her pride serving as Reagle board president during its 50th anniversary.

"Great theater companies have come and gone in the past 50 years," she noted. "I know that when people come to one of our shows they always come back again. I won't be around for all of the next 50 years, but hope that our theater still is."

Reagle Music Theatre of Greater Boston performs at the 1,082-seat Robinson Theatre, 617 Lexington St. in Waltham. Order tickets online at reaglemusictheatre.com or call 781-891-5600.

SENIORS

CONTRIBUTE TO THE UNDERSTANDING OF AGING AND COGNITION

Are you healthy, mentally active, over the age of 65?
The Aging and Cognition Lab is looking for subjects
 The experiment explores effects of aging on cognition.
 Noninvasive and no medication involved.

- 2 hour time commitment
- Provides \$15/hour

Call (617) 495-3856
Department of Psychology
HARVARD UNIVERSITY

Just How Well Prepared Are You?

- ❖ Estate Planning
- ❖ Elder Law
- ❖ Long Term Care Planning
- ❖ Masshealth Applications
- ❖ Corporate & Business Planning
- ❖ Real Estate
- ❖ Powers of Attorney
- ❖ Guardian/Conservator Issues



Josephine L. Veglia, Esq.

Member: *National Academy Elder Law Attorneys*



Durbin & Veglia
 ATTORNEYS AT LAW

275 R Main Street | Oxford, MA 01540 | 508-987-3981 | Fax 508-987-1317
www.durbinandveglia.com

caregiving tips

What is the treatment for Alzheimer's disease?

By MICHA SHALEV
MHA CDP CDCM

Alzheimer's is a terminal disease. This means it has no cure and will end in death. However, there are various medications which



Caregiving Tips

can help slow down the progression of the disease, and others that can improve the signs and symptoms, such as sleeplessness, wandering, depression, anxiety and agitation.

The doctor may prescribe cholinesterase inhibitors to help slow down the disease. These improve the levels of neurotransmitters in the brain. The medication contains a chemical that inhibits the cholinesterase enzyme from breaking down the neurotransmitter acetylcholine, resulting in an increase in both the neurotransmitter's level and duration of action.

Cholinesterase inhibitors are prescribed to treat problems related to memory, thinking, language, judgment and other thought processes.

Clinical trials showed that

There are various medications which can help slow down the progression of the disease, and others that can improve the signs and symptoms.

about half of all patients did not get any benefit from this type of drug. Experts believe cholinesterase inhibitors may delay or slow worsening symptoms by about six to 12 months. However, some patients experience longer periods of delay.

Examples of cholinesterase inhibitors include:

- Donepezil (Aricept) - approved in the US to treat all stages;

- Galantamine (Razadyne) - approved in the US to treat mild to moderate stages. A study presented at the American College of Neuropsychopharmacology in 2012 showed that galantamine considerably reduces mortality in patients with mild to moderately severe Alzheimer's disease.

- Rivastigmine (Exelon) — approved in the US to treat mild to moderate stages.

Cholinesterase inhibitors are generally well tolerated (side effects minimal). Side effects may include diarrhea, nausea, vomiting and loss of

appetite.

Memantine protects brain cells from damage caused by glutamate, a chemical messenger. It is used to treat moderate to severe stages of Alzheimer's. Some doctors prescribe memantine along with a cholinesterase inhibitor. Examples include Axura, Akatinol, Namenda, Ebixa and Abixa, and Memox.

Memantine is prescribed to improve memory, language, reason, attention, and the ability to carry out simple tasks.

A clinical trial showed that patients taking memantine showed a small, but statistically significant improvement in mental function and their ability to carry out daily activities.

Memantine is generally well tolerated with minimal

side effects that may include dizziness, drowsiness, headache, insomnia, constipation, and agitation and delusional behavior in some patients.

ACE inhibitors may also help treat Alzheimer's. Researchers from the Wake Forest School of Medicine found that ACE inhibitors that affect the brain by crossing the blood-brain barrier, may reduce inflammation that could contribute to the development of Alzheimer's disease.

Meanwhile, scientists at the University of California Irvine showed that neural stem cells can rescue memory in mice with advanced Alzheimer's disease, raising hopes of a potential treatment for humans.

According to researchers from Northwestern University in the US and the University of Rio de Janeiro in Brazil, insulin could protect against damage to brain cells key to memory. They claim that treating Alzheimer's disease with insulin, or with drugs to boost its effect, may help people with the condition.

Micha Shalev, MHA CDP CDCM CADDCT, is the co-owner of The Oasis at Dodge Park, Dodge Park Rest Home and The Adult Day Club at Dodge Park located at 101 and 102 Randolph Road in Worcester. He holds a master's degree in healthcare management, graduated from the National Council of Certified Dementia Practitioners program, and is well-known speaker covering Alzheimer's and dementia training topics. He can be reached at 508-853-8180 or m.shalev@dodgepark.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

Now Leasing

Sitkowski School Apartments

29 Negas Street
Webster, MA 01570

Heat & Hot Water Included in the Rent
Hardwood Floors
Ceiling Fans
Laundry Room on Each Floor
Lounge Areas
Smoke Free Community

Sitkowski School Apartments is a 66 unit, 55+ affordable rental community that offers a safe convenient location in the historic Sitkowski School in the commercial center of Webster. The new Webster Senior Center is located in the former gymnasium which will provide an active, vibrant place for seniors to enjoy.



To request an application please call
508.943.3406 TDD 800.439.2370
Must Meet Income Requirements
Rents Starting at \$650 • Section 8 Accepted



Reasonable Accommodations may be requested by calling 508-943-3406



St. Mary's

Health Care Center



Physical Therapy
Occupational Therapy
Speech Therapy
Hospice Care
Holistic Approach
to Resident Care

A non-profit Rehabilitation and Skilled Nursing Facility specializing in long term care and short term rehab with private rooms. Our Special Care unit offers a safe, secure environment and activities tailored to the need of those with dementia and Alzheimer's.



For more information or to schedule a tour:
EdieNelson@stmaryhc.com, Director of Marketing and Admissions
St. Mary Health Care Center | 39 Queen Street, Worcester, MA 01610
508-753-4791 | www.stmaryhc.com

money matters

Reverse mortgages... The magic wand?

By ALAIN VALLES, CRMP,
MBA, CSA
MANAGING DIRECTOR
HELPING HANDS COMMUNITY
PARTNERS, INC.

How will you pay for retirement? If you are over 61-years-old, own a home with equity, and are concerned about your current or future financial situation or independence then you should learn about reverse mortgages.



Reverse Mortgage

Reverse mortgages.

Projected life expenses keep piling up. Fidelity's annual Retirement Healthcare Cost study estimated that a 65-year-old couple retiring in 2018 will need \$280,000 to cover healthcare and medical expenses throughout retirement. Merrill Lynch's 2017 Finances in Retirement Survey, stated that the average cost of retirement has risen to \$738,400. And for many, more than that will be needed if you have a significant health event or more expensive standard of living.

What if you won't have enough? The traditional plan is to work longer, spend less, and downsize your home. In other words, lower your happiness expectations. If you had a friend or family member in this situation and knew of a possible solution to this challenge, would you share the information with them? Of course you would.

Reverse mortgages are not a magic wand. But a reverse mortgage gives older homeowners many different options to living a financially independent lifestyle.

That's my personal challenge - getting the word out about the benefits of a reverse mortgage. Reverse mortgages are not a magic wand. But a reverse mortgage gives older homeowners many different options to living a financially independent lifestyle and having access to cash if a life crisis occurs.

The Department of Housing and Urban Development (HUD) made significant changes last October to strengthen and protect the government insured reverse mortgage program. But reverse mortgages continue to be a complicated loan to explain

when compared to a traditional home mortgage.

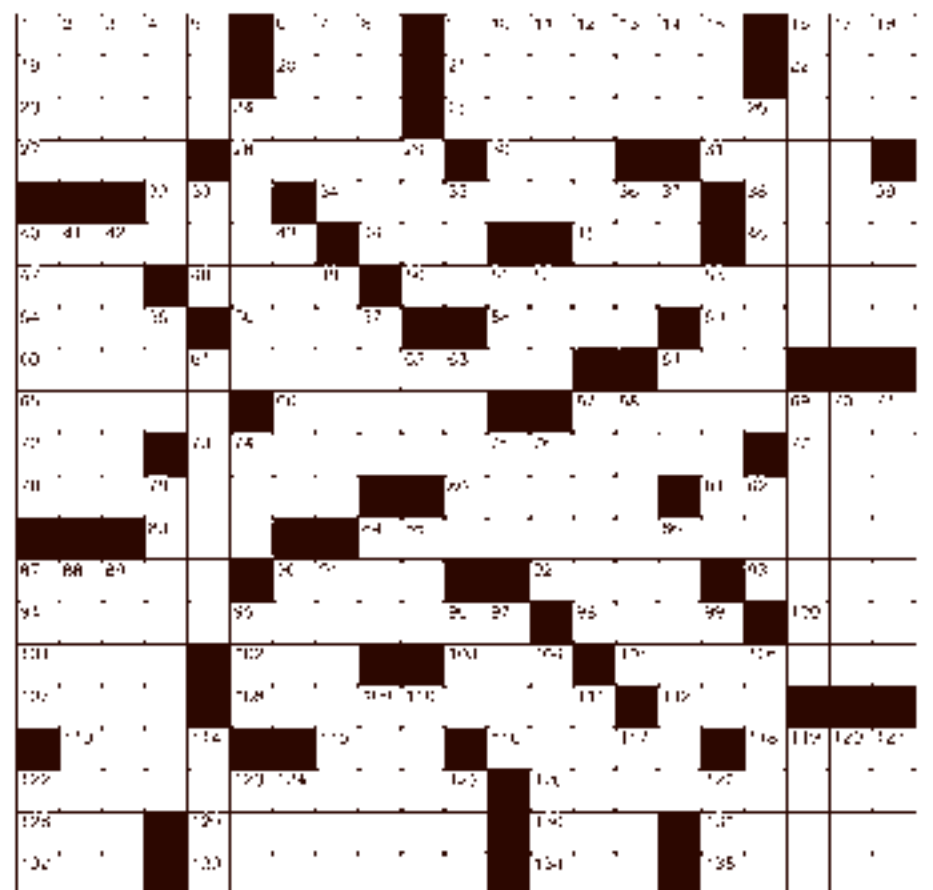
As Managing Director of Helping Hands Community Partners (a 501(c)(3) nonprofit) my mission is to educate people about the merits of a reverse mortgage and, when appropriate, to arrange one. Explaining the benefits of not being required to make a monthly payment on any monies borrowed, getting a monthly check for life, and having a line of credit that grows for life must be balanced with the initial fees, the requirement to pay real estate taxes and insurance, and other loan require-

Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

"Intro to Poe"
(answers on page 20)

- ACROSS**
1. First name
 6. Name of the author
 9. First name
 10. Second name
 16. First name
 19. First name
 20. First name
 21. First name
 22. First name
 23. First name
 25. First name
 27. First name
 28. First name
 30. First name
 31. First name
 32. First name
 34. First name
 38. First name
 40. First name
 44. First name
 45. First name
 46. First name
 47. First name
 48. First name
 50. First name
- DOWN**
1. First name
 2. First name
 3. First name
 4. First name
 5. First name
 6. First name
 7. First name
 8. First name
 9. First name
 10. First name
 11. First name
 12. First name
 13. First name
 14. First name
 15. First name
 16. First name
 17. First name
 18. First name
 19. First name
 20. First name
 21. First name
 22. First name
 23. First name
 24. First name
 25. First name
 26. First name
 27. First name
 28. First name
 29. First name
 30. First name
 31. First name
 32. First name
 33. First name
 34. First name
 35. First name
 36. First name
 37. First name
 38. First name
 39. First name
 40. First name



Pilots N Paws – saving one rescued animal at a time

BY JANE KELLER GORDON
ASSISTANT EDITOR

As a therapist, and later in her career, a forensic psychologist, Somerville resident Margery Gans (71) said that she encountered a lot of unhappy people. That changed nine years ago when she joined the volunteer network of Pilots N Paws. Since then, she has flown 35 to 40 missions, bringing together rescued dogs with new families, or on their way to their new forever homes.

Founded in 2008, Pilot N Paws’s website has linked 5,000 pilots and 12,000 volunteers with animals — mostly from the southern part of the country — who are transported north through a chain of short flights in private airplanes.

In spite of years of airsickness, Gans became a pilot at the age of 50, about 20 years ago.

“I thought about flying when I was a kid growing up in New



PHOTO/JANIE TWOMEY

Margery Gans with a rescued dog



York City. My father traveled for work, and we were always taking him to the airport. Also, I read about Amelia Earhart and her life sounded thrilling to me,” Gans said.

Lots of schooling, including a doctorate from the Harvard School of Education, a stint as

a VISA volunteer working with Native Americans in Menominee, Wisc., and a busy career, got in the way of learning to fly.

When her mother died in 1997, Gans decided to take lessons with some discretionary funds that came her way.

“When we cleaned out my mother’s house, I found a paper stating that my father had taken flying lessons in 1946 in a Piper Cub. I had no idea. That gave me even more desire to fly,” said Gans.

“I decided if I could fly without getting sick, this would work. My first lesson at Hanscom Field was at 7 a.m. with a natural born teacher,” she added. “I was in love the moment we took off.”

Nate Weinsaft, her current instructor from the East Coast Aero Club, said, “It is a real joy to fly with a pilot like Margery who has a serious commitment to safe flying by continually working to improve her skills, knowledge, and decision making.”

Gans now co-owns a Piper Cherokee, and has found a way to combine three passions: flying, doing good deeds, and being around happy people.

“When I first started flying, I thought that I wanted to fly rescue animals. In 2008, I heard about the Animal Rescue Flight,” she said.

Soon after, she connected with Pilots N Paws. Most of her flights are from New Jersey to

New Hampshire, Rhode Island, or Massachusetts.

Gans has flown big dogs strapped into a harness, and small dogs tucked in a crate.

“One dog laid down on the floor in the back seat, and stuck her head between the seats during the entire flight. It was awesome,” said Gans.

Sometimes she flies alone, and dozens of other times, with pilot Lee Coopridner (70) of Stow. His larger plane, a Cessna Skylane, accommodates more animals.

“Once Lee and I flew a litter of yipping puppies, their barking mom, and another dog,” she said.

“Usually the dogs are compliant and easy to handle, but sometimes a dog has had a hard life, and Margery is empathetic and does whatever is needed to make the dog feel comfortable with the process,” Coopridner said.

For Gans, it’s all about bringing together an animal with a new family.

“It’s wonderful when the dog is a surprise for a kid’s birthday,” she said.

“Once a woman pulled me aside and told me that her friend’s dog had died. He really needed a new companion. The man was very shy. I would never have known his story if her friend hadn’t told me. It was very sweet,” Gans added.

“This is the coolest thing that I do.”

For more information visit www.pilotsnpaws.org.

Reverse mortgages... The magic wand?

Reverse mortgage
Continued from page 19

ments. Most important is having a conversation with an experienced person about other housing options, including downsizing, renting, or moving in with family.

The top uses for a reverse mortgage are:

- Increase monthly cash flow
- Pay off current mortgage or equity line
- Funds to pay real estate taxes and property insurance
- Complete needed home repairs
- Cash reserves for unforeseen emergency life events
- Peace of mind

A reverse mortgage might not

be the magic wand to solve all the above life challenges, but it very well could be the next best thing. Take the first step and get informed. I would enjoy the opportunity of having that conversation!

Obtain your free “How to Use Your Home to Stay at Home” 36-page book

Please give me a call at 781-724-6221 or email av@hhcp.org to receive your free copy of “Use Your Home to Stay at Home,” the official reverse mortgage consumer booklet approved by the U.S. Department of Housing & Urban Development and published by the National Council on Aging. This is a great place to get basic information.

Alain Valles is Managing Director of Helping Hands Community Partners, Inc. and was the first designated Certified Reverse Mortgage Professional in New England. He obtained a Master of Science from the M.I.T. Center for Real Estate, an MBA from the Wharton School, and graduated summa cum laude from UMass Amherst. Alain can be reached directly at 781-724-6221 or by email at av@hhcp.org. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

Answers to Super Crossword

(puzzle on page 19)



With or without you

By MARIANNE DELOREY, Ph.D.

Dearest Relative,

I recently mentioned my worries about you living in that big, old house with the stairs. You made it clear you did not want to talk about losing your independence.



Housing Options

I get some choices, too, and I am writing this letter to tell you what my choices will be. As the one who will probably be helping you the most, we will have to make adjustments on the fly if you have a medical crisis. Let's say

"I'm fine! Living here is my choice. You cannot take that away from me." This is true. Legally, I get no vote. I do not have to agree with your choices.

you fall and break your hip. You will likely go to the hospital and then a rehab for a while. This will give us some time to plan, but not much. If you cannot return home safely, we will probably have to find an apartment with a short waiting list. There aren't many of those, so we will have to take what is available. Once you are there, we can put your name on the waiting list for the apartments at the end of my street. I know you liked those, but you will have to wait your turn on the list. I'm told it is 3 years' long.

We'll have to switch your doctor, too. There is always a new doctor right out of medical school that will take you on.

I know you probably would prefer to stay in your own neighborhood and keep your own doctor, but as I will be the one taking you shopping and bringing you to your appointments, I will need you to be closer to me. As you know, I work full time. Every time

you have an appointment, I will have to take time off from work and if you stay where you are, my time will be eaten up quickly.

We will be using my neighbor for legal matters. She is smart and I trust her. She says that when the time is right, we may have to go to court to get guardianship or conservatorship. That is another day or so off from work but it will be necessary since I don't have access to your bank accounts nor do I have power of attorney.

I wish living with me was an option. I don't have the expertise and quite truthfully, my house doesn't have a lot of extra space. I hope you don't think it is a personal affront. I love you, but I also love you enough to want the best for you, and that is not my house.

I envision packing the bare essentials from your house – toiletries, linens, clothes, maybe a piece or two of furniture. Most of your stuff, including your special col-

lectibles, will be boxed up and put in storage. I'm sure it will take me several days to box up your house.

It won't be easy on me, taking all this time off from work, especially when I am trying to visit you and spend time with you, too. But I love you and I will gladly do this for you. Of course, if you want to make this easier for me, we can take steps now to make the process go more smoothly.

Would you like to apply to the building down the road? Do you have a lawyer you'd prefer? Shall we spend a weekend going through your attic together? Please know that I want you to have a say, but if we can't talk now, I will be on my own solving these problems when I am under the gun. Please help me do that by respecting that I will need to plan for you if you can't plan for yourself.

With Love,

Your Honest Younger Relative

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.

Affordable Living at its Best

Income Guidelines: \$36,200 single / \$41,400 couple

Now accepting Applications for 62 years of age and older and those that are under 62 years of age and are permanently disabled.

- Heat and hot water included
- Qualified Applicants pay 30% of adjusted income
- 24 hour emergency maintenance
- Non-Smoking Community
- Monthly activities include: exercise classes, birthday parties, book mobile, blood pressure screens and podiatry
- Manicured walking paths with garden plots
- Ideally located in Natick residential bus route
- Pets okay under 20 lbs.



Relax in Park-like setting



Comfortable floor plan

Sherwood Village Apartments

143~145 Mill Street, Natick, MA 01760

Call at **508-651-1811** FOR DETAILS



Helping Hands COMMUNITY PARTNERS

A 501(c)(3) non-profit charitable organization

A Reverse Mortgage is not for everyone.

But everyone *should know the facts* about a Reverse Mortgage and how it works.

Helping Hands Community Partners, Inc., is a non-profit 501(c)(3) with a mission of educating senior homeowners about housing options. We can explain and, when appropriate, arrange reverse mortgages.

Call or email to receive a **FREE copy** of the National Council on Aging's 36-page "Use Your Home to Stay at Home," consumer booklet.



Call to get your
FREE copy of
"Use Your Home
to Stay at Home"
(781) 724-6221

Or email to:
av@hhcp.org

Massachusetts Mortgage Broker License MB1553939 NMLS #1553939

We arrange but do not make loans.

www.helpinghandscommunitypartners.org

40 Accord Park Drive – Suite 203 – Norwell, MA 02061

Cranky consumer lady speaks up

By JANICE LINDSAY

Cranky Consumer Lady buys two nifty stainless steel water bottles with plastic sports caps from a popular outdoors-oriented catalogue company.



Inklings

She keeps one bottle by her bed for night-time thirst. Cranky Consumer Lady hates getting out of her bed once she is in it. She takes the other in her car, because people get thirsty during the day, too.

Cranky Consumer Lady also intends to take one of the bottles on vacation, because why buy water in plastic bottles when almost everywhere in North America, the water is safe to drink.

So, she's happy with her two terrific stainless steel water bottles with sports caps, until she receives an ominous letter from the company that makes the sports caps. The cap is being recalled. If the bottle is dropped, the cap might break or crack, thrusting bits of plastic into the water. This could be hazardous, though no injuries have been reported.

A practical person might suggest, "So don't drop the bottle." But Cranky Consumer Lady takes no chances.

She visits the cap company's website, reports that she needs two new caps, soon receives a postage paid envelope, returns the suspect caps via UPS. Now she has two nifty bottles that are totally useless because they have no caps.

New caps, she has been promised, will arrive seven to 10 days after the company receives the old ones. Not.

Twenty-five days after the company has received the caps (UPS confirms), she visits the website again. Finds no e-mail address for inquiries. Tries the customer service phone. Recorded message: "That mailbox is full. Good-bye."

On a Wednesday, 40 days after the company has received the caps, Cranky Consumer Lady is desperate. She tries again. This time, she finds an e-mail address for inquiries.

She explains, "I'm leaving for vacation on Sunday. One reason I bought the bottles is to take them when I travel. When can I expect replacements?"

As an afterthought, she sends a copy to the catalogue company – not that she expects them to do anything about this. It's not their fault. She just thinks they should know.

Within 17 minutes – Cranky Consumer Lady is not exaggerating – she receives an e-mail from the catalogue company. It says, "To assure that you will have the new tops for your vacation, I have expedited two new tops to you, so that you can take the bottles with you." If caps arrive from the cap company, Cranky Consumer Lady may keep them, too.

On Friday, caps arrive from the catalogue company.

Cranky Consumer Lady loves that catalogue company.

Happy Cranky takes a bottle on vacation.

While she's away, she gets an email from the cap company. Cap company is very sorry. They hired a sub-contractor to manage replacements, the message-writer is investigating why it's taking so long, in the meantime she'll send two new caps directly from the firm's own warehouse. If any caps eventually arrive from the sub-contractor, Cranky Consumer Lady may keep them, too.

Cranky Consumer Lady considers whether she should reply, "Forget it." She has two new caps. But the creaky wheels of bureaucracy have been set in motion. She'll cause more problems if she tries to stop them. They grind on.

Cranky Consumer Lady returns from vacation.

Two new caps arrive from the cap company.

The next day, two more caps arrive from the sub-contractor.

Once again, Cranky Consumer Lady has proven the value of speaking up.

But now she owns two nifty bottles and six nifty caps. As we have seen, Cranky Consumer Lady seems quite resourceful. But even Cranky Consumer Lady can't figure out what to do with six bottle caps and only two bottles.

Contact jlindsay@tidewater.net

A Simple Cremation ...

More people than ever before are choosing cremation. It is a meaningful and respectful, yet simple tribute.

Whatever your reasons for selecting cremation, the Cremation Service of Central MA will make sure that it is dignified in every respect. Visit our website to see how you can make all arrangements in the comfort of your own home.

Sign up online when a loved one dies.

It's affordable ... and simple.

**Cremation Service
OF CENTRAL MA**

Simple, Affordable & Trustworthy

14 Walker Street, Suite A
Leominster, MA 01453
844-380-7313

cremationscma@gmail.com
www.cremationserviceofcentralma.com



The Answer to Clear and Easy Phone Conversations

If you have difficulty using a standard telephone, MassRelay has the solution you've been looking for. Whether you are deaf, hard of hearing, deaf-blind or have difficulty speaking, there is a free and confidential relay service that will fit your need.

Captioned Telephone (CapTel®) lets you speak to friends and family over the phone and listen to their responses, while reading word-for-word captions on an easy-to-read screen.

Text Telephone (TTY) lets you type your side of the conversation and read the other person's responses.

Speech-to-Speech (STS) features a specially-trained Operator who will revoice your words as needed for improved clarity while you speak and listen through the phone.

Hearing Carry Over (HCO) lets you listen to your phone conversation and type your responses for an Operator to voice to the other person.

Voice Carry Over (VCO) lets you speak to friends and family and read their responses on the phone's screen.

Deaf-Blind Service (DBS) allows you to type your messages and read the other person's responses on a braille display.

Spanish Relay features a Spanish-speaking Operator trained to relay any call type.

CapTel® is a registered trademark of Ultratec, Inc.



MassRelay
Let's talk.

**To learn more about MassRelay,
visit Mass.gov/MassRelay or call us:**

800.720.3480 (TTY) | 800.720.3479 (Voice)

What HealthSouth Patients Are Saying

Actual patient comments taken from our patient satisfaction survey

"A very good rating isn't enough – everyone was so pleasant, helpful and encouraging. The rating it deserves is EXCELLENT."

"It is a marvelous facility with great personnel. The nursing staff and therapist that were assigned to me were the greatest."

"I had the best experience when I stayed there. I have been to the rehab twice now and I would never go anywhere else!"

The Joint Commission
Disease-Specific Care
Certification in Brain
Injury Rehabilitation and
Stroke Rehabilitation



A Higher Level of Care®

HEALTHSOUTH
Braintree Rehabilitation Hospital

250 Pond Street • Braintree, MA 02184
781 348-2138 • Fax 781 356-2748

healthsouthbraintree.com



COMFORT
PROFESSIONALISM
RESPECT



Quality rehabilitation, comprehensive hospital care

The Center for Skilled Nursing and Rehabilitation at Athol Hospital

After surgery, a stroke or extended illness, additional skilled nursing and rehabilitation can offer the post-acute care, support and recovery time that makes the difference for your continued quality of life, activity and independence when you return home. At the Center for Skilled Nursing and Rehabilitation at Athol Hospital, we offer patients a full array of nursing and rehabilitative care, along with immediate access to vital hospital services not available at long-term care, rehab facilities and nursing homes.

Quality skilled nursing and rehab care with the confidence of a hospital setting is just moments from home, at the Center for Skilled Nursing and Rehabilitation at Athol Hospital.

For more information visit www.atholhospital.org or call 978-249-1181

ONSITE SERVICES INCLUDE:

- Recovery from stroke, orthopedic surgery or extended illness
- 24/7 access to hospital services including emergency services, skilled nurses, physicians, and respiratory therapy
- Physical therapy, occupational therapy, speech therapy
- Laboratory services, radiology services, including X-rays, CT-scans and MRIs
- On-site consultations with specialists in cardiology, orthopedics, oncology and surgery
- Wound care services
- Pulmonary rehabilitation



Athol Hospital

Member of the Heywood Healthcare Family