

# fiftyplus

## advocate

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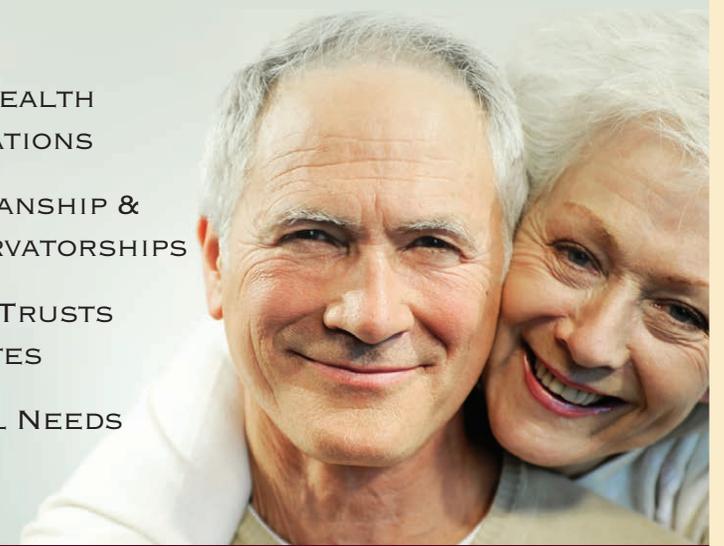


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**Publisher:** David Bagdon  
**Publisher Emeritus:** Philip Davis  
**Managing Editor:** Bonnie Adams  
**Production Manager:** Tina Berthiaume

**Advertising Sales:**  
 Donna Davis cell: 508.561.8438  
 Diane Sabatini 508.366.5500 ext. 12  
 Cindy Merchant 508.366.5500 ext. 15

**Advertising Sales:**  
 Mary Ellen Cyganiewicz 508.366.5500 ext. 17  
 Bob Cofske 508.366.5500 ext. 21

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# Exploring possible housing options for your next stage in life

BY MICHELLE MURDOCK

Is it time for your next chapter in life? Are you an empty nester, retired, need assistance or moving on to a new stage in your life and wondering what different types of housing you should consider? Whether you are downsizing, trying to determine if you can afford to stay in your current home, or need to learn more about support services, to help get you started here is a general overview of some of the available housing options for elders.

## Reverse Mortgage

For those who wish to remain in their current home, a reverse mortgage may be one option to consider. A reverse mortgage is a special type of home loan that lets seniors age 62+ convert a portion of the equity in their home into cash. It can be used to supplement Social Security, meet unexpected medical costs, and make home improvements or modifications and more. Unlike a home equity loan where borrowers must make monthly payments on principal and interest, reverse mortgages pay the homeowner. In addition to being age 62 or older, the homeowner must also own his/her home outright, or have a low mortgage balance that can be paid off at closing with proceeds from the reverse loan. You must also have the financial resources to pay ongoing property charges including taxes and insurance, and you must live in the home.

“A reverse mortgage can be an effective tool for improving the quality of life and remaining financially independent,” writes Alain Valles on the Direct Finance Corp. Reverse Mortgage website ([dfcmortgage.com](http://dfcmortgage.com)). “Common uses of a reverse mortgage are to receive additional monthly cash, payoff a mortgage or other debts, home improvements, or just having the peace of mind knowing emergency funds are available.



**Whether you are an empty nester, retired, need assistance or moving on to a new stage in your life, there are different types of housing you should consider.**

However, it is not a decision to be taken lightly. It's important to work with an experienced mortgage specialist who will help you assess your unique situation to determine if a reverse mortgage is right for you.”

Counseling is required prior to applying for a reverse mortgage and is provided by the U.S. Department of Housing and Urban Development (HUD). HUD sponsors counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. The official reverse mortgage consumer booklet approved by the U.S. Department of Housing and Urban Development can be found online at [http://www.ncoa.org/news-ncoa-publications/publications/ncoa\\_reverse\\_mortgage\\_booklet\\_073109.pdf](http://www.ncoa.org/news-ncoa-publications/publications/ncoa_reverse_mortgage_booklet_073109.pdf)

## 55+ Housing

In Massachusetts, 55+ communities are age-restricted housing developments that require

at least one member of each household to be age 55 or older. Other members of the household may be younger, but all residents must be at least 18. 55+ communities are designed for the active, independent retiree and offer no medical services or personal care assistance. The amenities offered vary by community, but often include exercise facilities, a clubhouse, indoor/outdoor pools, hobby and craft clubs, security and maintenance. Some communities are themed and may include a golf course.

While there can be different amenities and rules at some of these communities, the U.S. Department of Housing & Urban Development (HUD) and the Housing for Older Persons Act, which says that housing must include at least one person who is 55 or older in at least 80 percent of the occupied units, regulates these communities. Like other senior living options, research is required to deter-

mine if a 55+ community is right for you. Questions to ask when thinking about 55+ housing include financial status of the developer, details of rules and regulations and if there is money set aside for maintenance.

## Assisted Living

According to the Massachusetts Executive Office of Elder Affairs, one of the most rapidly growing forms of residential long-term care in Massachusetts is Assisted Living. A typical assisted living facility resident would usually be a senior citizen who does not need the level of care offered by a nursing home but prefers more companionship and needs some assistance in day-to-day living. Assisted Living Residences (ALRs) are designed for those adults who may need help with daily activities such as bathing, dressing, meals, and housecleaning or medication reminders. And while specific services may vary by facility, most ALRs offer a combination of housing, meals and personal care services to adults on a rental basis. They are not designed for people who need serious medical care.

According to the Mass.gov website, “the underlying philosophy of assisted living is based on providing needed services to residents in a way that enhances their autonomy, privacy and individuality.”

The Jewish Healthcare Center in Worcester describes assisted living as “offering residents the ability to continue a gracious and vibrant lifestyle, while also receiving some assistance with their daily routine.”

## Continuing Care Retirement Community

In addition to assisted living facilities, a newer option is the Continuing Care Retirement Community (CCRC). At a CCRC, accommodations for independent living, assisted living, and nursing home care

# Best towns in Central Mass for retirees

BY MARIANNE DELOREY

Everyone seems to take a stab at rating communities on different criteria. A simple search on “best places” helps people decide where to live, work, eat, raise



## Housing Options

This article is the first in a series on communities in Central Mass. The intent of the series is to examine several factors that make different towns better or worse for their aging citizens. These factors include such things as financial investment, housing, transportation, access to medical facilities, and

children, and retire. While many of these lists are informative and interesting, only some are based on measurable information.

other amenities. The overarching theme of the ratings used is choices. Since the older population is very diverse in their likes and dislikes, no one town will appeal to every elder. However, any municipality that wants to attract or keep more elders has a toolbox to make their town more appealing. This series will attempt to examine how towns fare in offering their elders choices.

Still, in a world with data overload, opinion does merit quite a bit of thought, so for these articles, I am deliberately presenting some data and interpreting it, but am relying on you to comment and share your opinions. Please let me know what I am missing. Did I overlook a whole category that can help compare communities? Is my way of quantifying a factor valid? Fair? Accurate? What intangible information is missing from the data? Is there a sense in your community that elders are revered? Despised? It is my strong hope that this series of

articles will create a discussion about what elders want and need from their communities so that the communities will know how to help their elders.

### Comparing towns and cities

To level the playing field as much as possible, this analysis will determine the best and worst small, midsize and large communities across many factors. If not for this breakdown, there would be no way to fairly compare the amenities offered by the second largest city in New England, to a small, rural community with a population of less than 1,000. The communities are categorized by the number of elderly residents as of the 2010 census. My thinking is that it is the number of elders in the community that should steer what is offered to them, not the total population. However, it goes without saying that if a town is look-

ing to attract more elders, they should step up what they are able to offer.

### Topics to compare

This analysis will involve several articles. The first article will compare the medical amenities offered in each community. The second will look at how municipalities fund their senior centers. Subsequent analyses will examine housing, cost of living, transportation options, and other characteristics of the towns. The best and worst towns will be highlighted in each category and an overall score will be presented for each community at the conclusion of the series. Back up data will be available for those who like to see the numbers behind the analysis.

Stay tuned for a detailed look at the Central Mass area! Please don't forget to comment. We look forward to hearing from people in every town.

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

# Exploring possible housing options for your next stage in life

Housing options  
Continued from page 5

are all on the same campus offering residents a continuum of care. As described on the Mass.gov website, “CCRCs offer a supportive environment in which elders can live amongst their peers and receive services that will allow them to ‘age in place’. As their personal and health care needs change, elders can receive increasingly comprehensive care while remaining in the familiar setting of the community.”

In addition to the monthly service fees, many CCRCs require a one-time entrance fee. Entrance fees vary from one community to another depending on the type of housing and services and the extent of health care that is provided.



**55+ communities are designed for the active, independent retiree and offer no medical services or personal care assistance.**

Per the Mass.gov website, “all CCRCs are required to have a “declining-refundable” entrance fee, which means when a resident leaves the community, they or their estate, will receive a refund of a portion of the entrance fee after subtracting no more than 1 percent for every

month the resident lived at the community.” The entrance fees often range anywhere from \$100,000 to \$300,000 depending on the size of the unit. Monthly fees typically cover a variety of different services that may include a meal plan (usually in a community din-

ing hall), security and grounds, transportation, housekeeping and laundry, emergency assistance, and social and recreational activities.

Investing in a CCRC requires research and comparison of costs and services. Among the issues to be considered are what type of health services are provided in the independent and assisted living units, who decides when a resident needs a higher level of care, staffing ratios and availability in the nursing home facility, and what types of insurance are accepted.

To read more about CCRCs, including an overview, general services and amenities, issues with health care services, and financial considerations, visit <http://www.mass.gov/elders/housing/ccrc/>.

# State officials visit constituents at 35th Senior Conference



PHOTO/ED KARVOSKI JR.

State Sen. Jamie Eldridge, D-Acton, mingles with guests Virginia Haskins of Boxborough and Benny Salvatore of Maynard during the luncheon of the 35th annual Senior Conference.

BY ED KARVOSKI JR.

**Hudson** - State officials shared vital information with hundreds of guests at the 35th annual Senior Conference, held April 23 at Hudson High School. The free conference for constituents in the Middlesex and Worcester District was hosted for the seventh year by state Sen. Jamie Eldridge, D-Acton.

“The Senior Conference is a really nice tradition and I’m proud to continue it,” he said. “The legislative delegation in this area works very hard for seniors.”

Eldridge has observed some changes in the attendees’ main concerns over the years.

“Baby boomers are now senior citizens and they tend to be more active,” he noted. “They want to know more about public transportation including regional transit authorities, as well as home care services. Government needs to be responsive and invest in the more active senior population.”

Workshops and health screen-

ings were offered in classrooms throughout the morning. Entertainment included silent film screenings with piano accompanist Richard Hughes of Hudson. Pilates, stretch and relaxation, and Zumba sessions were available in the gym.

Following a luncheon, guests assembled in the auditorium where Eldridge introduced speakers including State Treasurer Deb Goldberg.

“I’m 61,” she announced. “I’m a baby boomer along with all of you.”

Goldberg explained how the state treasurer’s office promotes economic empowerment for all ages.

“The treasurer’s office isn’t just about taking care of money,” she said. “It’s ensuring that you have financial stability and security from the time that you’re a small child until the time that you’re a senior in your retired life.”

She noted that seniors are included in the statewide financial literacy building program.

Senior conference page 8

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# State officials visit constituents at 35th Senior Conference

Senior conference  
Continued from page 7

“We began by leveraging off of important grant programs that the prior treasurer, Treasurer [Steven] Grossman, had put in place,” she said. “Grants were given to the Elders Services of Merrimack Valley and the Highland Valley Elder Services to show seniors how to improve a money management program in order to create security for themselves.”

Representatives from the state treasurer’s office were available earlier at the conference to help guests learn whether they have unclaimed financial assets.

“I’m excited that we have identified \$25,000,” Goldberg said. “One person discovered they had \$18,000 out there. I’m proud that we are number one in the country at returning assets.”

Residents can check for unclaimed property online at

“One of the challenges of living longer is that you have to have enough money. Your needs are going to grow greater as you get older in terms of services and support.”

*Secretary of State William Galvin*

[mass.gov/treasury/unclaimed-prop](http://mass.gov/treasury/unclaimed-prop).

Advice for seniors was also offered by Secretary of State William Galvin.

“I’m one of the principal caregivers of my father, who is 97, so I realize that people are living longer,” he shared. “One of the challenges of living longer is that you have to have enough money. Your needs are going to grow greater as you get older in terms of services and support.”

At a time when banks are

paying low interest rates, financial concerns often cause seniors to be influenced by advertisements for annuities, Galvin noted.

“Annuities are a type of investment, a form of insurance in a sense,” he explained. “On the face of it, that sounds pretty reasonable. For younger people, it might make a lot of sense. But for older people, in general annuities are not a good idea. The principle reason for that is it takes away the liquidity, the

ability for you to get access to your money.”

When dealing with risk investments, Galvin recommended calling his office toll-free at 1-800-269-5428.

“Before you give any money to anyone as a risk investment, make sure they are licensed and registered in Massachusetts,” he said. “If there’s a risk involved, make sure you know who you’re dealing with and you know what the risk is.”

Eldridge is pleased to continue hosting the conference as an opportunity to help seniors stay informed.

“Massachusetts is probably one of the more generous states in the country in terms of services for senior citizens, but a lot of them don’t know about all of those programs,” he said. “Hopefully, they’ll learn about those and take advantage of them today.”

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# Dementia complications: questions and answers

BY MICHA SHALEV

## Q: Why do people who have dementia become agitated?

A: Agitation can be caused by many factors. A sudden change in surroundings or frustrating situations can cause people who have dementia to become agitated. For example, getting dressed or giving the wrong answer to a question may cause frustration. Being challenged about the confusion or an inability to do things caused by the dementia may also make the person agitated. As a result, the person may cry, become irritable, or try to hurt others in some way.



## Caregiving Tips

## Q: How can I deal with agitation?

A: One of the most important things you can do is avoid situations in which your loved one might become frustrated. Try to make your loved one's tasks less difficult. For example, instead of expecting him or her to get dressed alone, try having them just put on only piece of the outfit (such as a jacket) on their own.

You can also try to limit the number of difficult situations your loved one must face. For example, if taking a bath or shower causes problems, have him or her take one every other day instead of every day. Also, you can schedule difficult activities for a time of day when your loved one tends to be less agitated. It's helpful to give frequent reassurance and avoid contradicting them.

## Q: What should I do if hallucinations are a problem?

A: If hallucinations are not making your loved one scared or anxious, you don't need to do anything. It's better not to confront people who have dementia about their hallucinations. Arguing may just upset them.

However, if hallucinations are scary or upsetting, you can try to distract them by involving them in a pleasant activity.

## Q: What if my loved one will not go to sleep at night?

A: Try one or more of the following:

- Try to make them more aware of what time of day it is. Place clocks where they can see them. Keep curtains or blinds open so that they can tell when it is daytime and when it is nighttime.
- Limit the amount of caffeine they consume.
- Try to help your loved one get

some exercise every day.

- Don't let them take too many naps during the day.
- Make their bedroom peaceful. It is easier to sleep in a quiet room.
- At night, provide a night light or leave a dim light on. Total darkness can add to confusion.
- If they have arthritis or another painful condition that interrupts their sleep, ask your doctor if it is okay to give your loved one medicine for pain right before bed.

## Q: What if wandering becomes a problem?

A: Sometimes very simple things can help with this problem. It is all right for your loved one to wander in a safe place, such as in a fenced yard. By providing a safe place, you may avoid confrontation. If this doesn't work, remind them not

Dementia page 10

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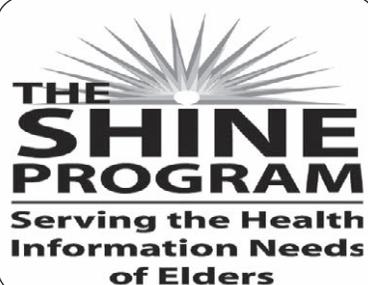
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# Dementia complications: questions and answers

Dementia  
Continued from page 9

to go out a certain door by placing a stop sign on it or by putting a piece of furniture in front of it. A ribbon tied across a door can serve as a similar reminder. Hiding the doorknob by placing a strip of cloth over it may also be helpful.

An alarm system will alert you that your loved one is trying to leave a certain area. Your alarm

system could be something as just a few empty cans tied to a string on the doorknob. You might have to place special locks on the doors, but be aware that such locks might be dangerous if a house fire occurs. Don't use this method if your loved one will be left home alone. Make sure they wear a medical bracelet with their name, address and medical conditions, in case they wander away from home.

*Micha Shalev MHA CDP CDCM CADDCT is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park located at 101 Randolph Road in Worcester. 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 specialized in providing care for individuals with dementia and Alzheimer's disease. The facility is holding a FREE monthly support group meeting on the 2nd Tuesday of each month for spouses and children of individuals with dementia and/or Alzheimer's disease. He can be reached at 508-853-8180 or by e-mail at m.shalev@dodgepark.com or view more information online at www.dodgepark.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.*

## 100-year-old man gets honorary tech degree from Wentworth



BOSTON - A 100-year-old New Hampshire man has been awarded an honorary degree from the Wentworth Institute of Technology, where he last attended 78 years ago.

Willard Merrill's son, John Merrill, also a Wentworth alum, picked up the honorary bachelor of technology degree for his father at the commencement. John Merrill also received an honorary degree, as part of his 50th class reunion. The Merrills had earned associate degrees 28 years apart.

Willard Merrill, who is well but was unable to attend, said he's "elated."

"It caps off the story of my life; I'm quite honored," the Durham, N.H. man said in remarks released by the school.

He got his degree in machine construction and tool design in 1937 after finishing high school during the Great Depression. John Merrill graduated in 1965.

"We honor their extraordinary lives, and their innovative spirit, which has been and forever will be a hallmark of the Wentworth experience," said Wentworth President Zorica Pantic.-AP

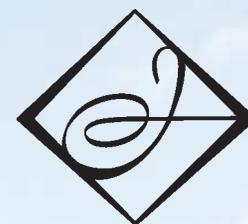


## Caregiving services that you can count on as your needs change

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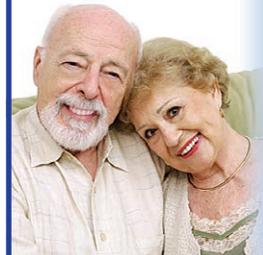
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## travel and entertainment

# Small New York City museums offer glimpses of the past

BY VICTOR BLOCK

Standing on a half-acre of bog land which encircles a dilapidated 19th-century stone cottage, my mind wandered back to a recent visit to Ireland. The little structure, vegetation and even the rocks scattered about the site were identical to those I recalled seeing on the Emerald Isle. Then the view of skyscrapers surrounding the setting, and sound of honking automobile horns rather than bleating of sheep, startled me back to reality.

That was my introduction to the Irish Hunger Memorial in New York City. In that compact space, it provides a moving recollection of the Great Irish Potato Famine which, between 1845 and 1852, resulted in nearly a million deaths and forced millions more people to emigrate to the United States.

The memorial includes more than 100 moving quotations from letters, poems and songs which recall that history. The two-room cottage, which was donated by a family whose ancestors occupied it in County Mayo since 1820, had been dismantled and rebuilt at its present location.

The Irish Hunger Memorial is but one of many smaller, lesser-known museums that visitors to New York City often overlook, and that's a shame. These little gems present chapters of American history which are as varied as they are intriguing.

**Right: The deck of the Intrepid Sea, Air & Space Museum**

**Below: A historical interpreter at the Lower East Side Tenement Museum**



PHOTOS/SUBMITTED



The lives of other immigrants come to life in a non-descript five-story brick building which, from 1863 to 1936, served as home to more than 7,000 people. Detailed research enables historical interpreters to dramatize and humanize their stories at the Lower East Side Tenement Museum.

The hallways are dank and dark, with peeling wallpaper and cracked plaster. Stepping into a tiny 325-square-foot apartment, I learned that when the Ger-

man-Jewish Gumpertz family lived there in the late 19th century—Natalie, her shoemaker husband and four children — it lacked heat,

running water and bathroom facilities. By the time Adolfo and Rosario Baldizzi from Palermo, Italy, moved into the building decades later, running cold water and a sink, which doubled as a tub for weekly family baths, must have seemed like a luxury.

A very different culture is explored at the Museum of Chinese in America. It describes the influx of Chinese into the United States which coincided with the

flood of immigrants from Eastern Europe. Many early members of “the Asian invasion” were men who came to help build the transcontinental railroad and toil at other sweat-inducing jobs. Along with a collection of artifacts, newspapers, photographs and other items, the story is told by means of oral histories, walking tours and film festivals.

The tale of the true Native Americans comes to life at the National Museum of the American Indian. Exhibits present the culture and traditions of Native Peoples throughout the Western Hemisphere, from their earliest history to the present. Among numerous treasured items are an exquisite Olmec jade head believed to have been carved as early as 900 B.C. and a magnificent

Travel page 13

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# Small New York City museums offer glimpses of the past

Travel  
Continued from page 12

## Crow warrior's robe

More intriguing to a group of middle-school students who were sharing my time at the museum was a description of the use of animal intestines and bladders to store liquids. "Yuck" and "gross" were among the youngsters' more polite exclamations.

While hardly of gourmet quality, food that was served to crew members aboard a World War II aircraft carrier probably received a more welcome response. The story of the challenge of feeding 3,000 sailors is one of the interesting narratives told aboard the USS Intrepid aircraft carrier.

Docked at a pier on the Hudson River, the massive ship is the centerpiece of the Intrepid Sea, Air & Space Museum. Nearly two dozen aircraft are parked on the flight deck, and interactive exhibits offer opportunities

to experience a flight simulator and clamber aboard a helicopter. Most dramatic is the "Kamikaze" multimedia experience which includes smoke and flame effects that bring to realistic life the day when the Intrepid was struck by two Japanese suicide planes.

At the opposite end of the size scale is a museum which is closely associated with what many people picture when they think of New York City. At the compact Skyscraper Museum, scale models of some of the tallest buildings in the world are impressive beyond their size. Also intriguing are two hand-carved miniature wooden models of downtown and midtown Manhattan. Imagine a 4.7-inch tall Empire State Building and 10 Lilliputian-size city blocks that can fit in the palm of your hand. My conclusion: When it comes to museums in New York, even little things can make a big impression.



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# Joining the digital world: Seniors embracing new technology

BY KEVIN OPSAHL

LOGAN, UTAH - At 92 years young, Cache Valley native Dorie Thorpe is diving head-first into 21st-century technology.

On her iPad, she might read the news or e-books (political biographies on the Kennedys and “Game of Thrones”), swap pictures with family or ask questions on Google.

And she’s got her own Facebook profile. Thorpe emphasizes she doesn’t post much, but she likes to update friends on her gardening projects; interests listed on her profile include the television show “The View.”

Now, Thorpe’s on her third computer and third iPad.

“It’s my best friend,” Thorpe said of her iPad. “When I think of what’s happened in my lifetime, I’m astounded. I think I’ve lived in the best times.”

Thorpe’s activities are part of a larger trend of more seniors



**Once seniors join the online world, digital technology often becomes an integral part of their daily lives.**

using technology. According to the Pew Research Center, six out of 10 seniors (those age 65 and over) go online. Most of these seniors are “younger, higher-income, and more highly

educated” and “use the Internet and broadband at rates approaching — or even exceeding — the general population,” Pew said.

“Once seniors join the on-

line world, digital technology often becomes an integral part of their daily lives,” the Pew report said.

That notion was clearly illustrated recently when a 113-year-old Minnesota woman decided to sign up on Facebook and lied about her age because the website’s profile settings didn’t go past age 99.

Natalie Gregory, a Logan Library assistant, teaches several courses for “Learning (at) The Library” that deal with a variety of electronics, from e-books to email.

She said the classes typically get a handful of senior citizens from Utah State University’s annual “Summer Citizens” program, which offers fun courses for seniors who typically travel from retirement communities in Arizona and other states and stay in dorms for the summer.

However, there are plenty

Digital world page 15

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# Joining the digital world: Seniors embracing new technology

Digital world  
Continued from page 14

of local seniors in Cache Valley who want to learn too, Gregory said. The seniors, she noted, want to become familiar with the functionality of electronics because “they realize it’s everywhere”

“From the way they do banking to the way they interact with families and other people,” she said. “It really is that they’re recognizing how pervasive technology is, and they want to become more confident.”

Gregory applauds the seniors that have introduced this kind of technology into their daily lives.

“I think it shows just how tough they can be,” she said. “If you think about all of the things that have changed in the last 60 to 80 years, that’s a lot of change. And I think when they embrace that change, it proves that they’re strong, and they’re

not going anywhere fast. It shows they’re smart, and that’s not something that diminishes with age.”

Gregory said seniors learning how to use technology “creates a unity” between generations.

However, Pew reports that seniors are still “lagging behind younger Americans” when it comes to adopting technology. Seniors can face hurdles in adopting these new technologies, Pew said, including health, skeptical attitudes, or difficulty learning how it works. Internet use and broadband adoption each drop off dramatically around age 75, Pew said.

Thorpe said she has few friends of her own age who “embrace the high-tech stuff.”

“My friends that do use it are all 20 years younger than I am!” she said with a laugh.

Even though she’s active online, Thorpe’s careful.

“I don’t like people who expose themselves; I’m too private to post,” Thorpe said. “There should be some privacy in our individual lives.”

As technology consumes younger generations, Thorpe said she’s more likely to participate in a game of Bridge than become engrossed in a round of Candy Crush Saga. She prefers

a hearty conversation by phone or face to face over texting.

“I think with Facebook and iPhone, people are losing their ability to communicate,” the 92-year-old said. “For the younger generation, that’s part of life. It takes something away. Communicating face to face is much more satisfying.” — AP/The Herald Journal



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# Shrewsbury couple to celebrate 70th wedding anniversary

BY SUE WAMBOLT

SHREWSBURY – It’s been said that love knows no bounds, whether life’s challenges lie in age, health or distance; true love can conquer all. There is one such love story going on in Shrewsbury between Lawrence and Frances Laganelli, who will be celebrating their 70th wedding anniversary on June 30. Although health issues have caused both to move a little slower, their love continues to give them strength.

The pair grew up in the same Worcester neighborhood and actually began courting as teenagers. In 1945 they exchanged wedding vows at local Our Lady of Mount Carmel Church. Together they raised three sons - Lawrence Jr., Richard and Mark.



PHOTOS SUBMITTED

**Above: Lawrence and Frances Laganelli today**



**Left: Lawrence and Frances Laganelli on their wedding day, 1945**

As a young boy, Lawrence could often be found following Frances around the neighborhood trying to catch her attention in hopes of earning her affection. It was not until he joined the Navy at age 18 and shipped overseas that Frances realized her mutual affection. When Lawrence returned in 1943 the pair began dating in earnest and two years later decided to get married.

Neither Lawrence nor Frances finished high school. Times were tough and they had to help support their families. Frances worked at Phiefer Shoe on Beacon Street in Worcester, a job she began at age 17. At 20 years old, she left the shoe store to attend the first (ever) hairdressing class at Broms Academy. The year was 1958.

In the late 50s Lawrence worked as a foreman at Mandell Sheet Metal Shop in Worcester. A few years later, in the early 60s, he decided to follow in his wife’s footsteps and attend classes at Broms Academy. He became a hairdresser as well.

Lawrence and Frances owned and operated a variety of hair salons over the years including The White Dove Hairdressing Salon and The House of Silver Blondes. They also bought

a building on Burncoat Street which they converted to house Larry’s Beauty Salon, Laganelli’s Deli and a cobbler’s store.

In 1969 the Laganelli family moved to a home in Shrewsbury where they raised their family. Eventually, due to health concerns they downsized to a condominium in town with their son Mark, who has served as their primary caregiver for the past 20 years. Lawrence, now 91, is partially blind and suffers from Alzheimer’s disease while Frances is 90 and is confined to a wheelchair dealing with the effects of restless leg syndrome.

Mark, a retired postal worker, is firmly committed to keeping his parents active and healthy. Each day after helping them get ready, the three go out for coffee or breakfast. Twice a week he takes them to Summit Elder Care, so that they may socialize with others. Mark also takes his parents to the gym three times a week where they ride a stationary bike for several miles to maintain their health.

In addition to his caregiver responsibilities, Mark is a part-time Elvis impersonator. He brings Lawrence and Frances to every show he performs. It’s become a very important part of their lives and offers a wonderful break from the everyday schedule.

“My parents love the music and are my greatest cheerleaders,” Mark said. “The singing Elvis gigs are our life!”

In June when Lawrence and Frances celebrate their seventh decade as husband and wife, they will do so with a celebratory dinner out and possibly a visit to a casino.

Reflecting on his parents’ amazing marriage, Mark said, “I have learned from my parents that love is above all obstacles. Their marriage is a beautiful love story.”

To view Mark Laganelli’s (Elvis) tribute to his parents’ 70th wedding anniversary visit: <http://youtu.be/LpR6GuIYM-E>

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## viewpoint

# The SNAP snafu

BY AL NORMAN

**O**n April 9, the Mass Home Care Association and Mass Councils On Aging, sent a joint letter to the head of the state's Department of Transitional Assistance (DTA) about mismanagement of the Supplemental Nutrition Assistance Program (SNAP), also known as Food



## Push Back

Stamps.

"As advocates for the elderly," our letter began, "we are writing to raise our concerns over the noticeable drop in Massachusetts SNAP enrollment in recent months, and the resulting loss in nutrition funding for elderly households, and for the state's grocery retailers."

"The individual SNAP participation rate in Massachusetts has declined at eight times the national average. The household SNAP participation rate is declining at seven times the national average. Between December 2013 and December 2014, the number of SNAP recipients in Massachusetts fell by 8.8 percent—a drop of 77,140 individuals. Massachusetts is losing an estimated \$200 million per year in direct and spin-off economic activity due to this drop in SNAP enrollment."

"The agencies we represent have worked hard over the years to find households eligible for SNAP benefits, and to help them enroll in this program. We have benefit enrollment projects that actually help seniors complete and file their SNAP applications, so we are concerned by any downturn in enrollment."

Our letter cited DTA's "busi-

"The SNAP enrollment and reenrollment process needs to be repaired and efforts made to ensure that every senior who needs this vital program is able to easily get onto the program, and stay enrolled as long as they are eligible."

ness modernization" changes in its processing rules as a major reason for the SNAP drop, "including erroneous data matching; increased verification demands, and automatic case closings." We recited numerous examples of poor customer service, lost files, dropped calls, and bureaucratic confusion. "The SNAP enrollment and reenrollment process needs to be repaired," we concluded, "and efforts made to ensure that every senior who needs this vital program is able to easily get onto the program, and stay enrolled as long as they are eligible."

Our letter was never answered.

About a week earlier, the Mass Food Association, a statewide trade organization for grocery and food retailers in the commonwealth, wrote to warn its members about "ongoing administrative and technical problems at DTA" and that "Massachusetts is losing approximately \$9.5 million per month in federal nutrition dollars associated with the DTA's failing new SNAP application system."

In late April, during debate on the state budget in the House of Representatives, an amendment to the budget was offered by Rep. Marjorie Decker of Cambridge, with 35 other members of the House as co-sponsors, that would bar DTA from denying benefits without first reviewing the verifications the household has provided, and require DTA to offer households the option of authorizing DTA to get verification from a third

party, such as an employer, if DTA considers that verification necessary.

Rep. Decker's amendment was not adopted, because Gov. Charlie Baker hired a new DTA commissioner, and has agreed to make some significant initial steps to prove the handling of applications.

For years, Massachusetts was able to brag that it was leading the way to enroll residents onto the SNAP program. In 2007, SNAP enrollment in Massa-

chusetts doubled from 222,519 individuals in 2001, to 445,381 six years later. It was a stunning outreach success. Now our enrollment is declining faster than almost anywhere in the nation. This is not only a loss for the grocery stores that see expanded sales from the SNAP program, but we are literally taking food off the table for the low income seniors and children who depend on SNAP for their daily nutrition.

Call your state senator at 617-722-2000 and ask him/her to "help SNAP enrollment snap back. Restore food stamp benefits for people whose cases were arbitrarily closed or denied."

**Al Norman is the Executive Director of Mass Home Care. He can be reached at: [info@masshomecare.org](mailto:info@masshomecare.org), or at 978-502-3794. Archives of articles from previous issues can be read at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).**

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## Reverse mortgages: financial protection

BY ALAIN VALLES  
MBA, CRMP, CSA

**H**opefully your life has been rewarding and pleasurable. But we all have experienced, or will someday face, life's unexpected misfortunes. The sorrow of losing a loved one, the struggle of fighting a health crisis, or becoming an unpaid caregiver to a family member are not only emotionally stressful, they also can be financially devastating. The stress of not having access to immediate funds or the need



### Reverse Mortgage

for just a few extra hundred dollars a month only compounds a difficult situation.

For homeowners aged 62 years or older, one way to minimize financial uncertainty is to obtain a Retirement Line of Credit (R-LOC), which is also known as a reverse mortgage line of credit. The R-LOC allows a retiree to access funds if and when they are needed, with several unique features.

Traditional home equity line of credits (HELOC) from a bank require a monthly payment for any outstanding balance and typically require repayment of principal at the end of 10 years. This results in a significant increase in the required monthly payment, which can be a tremendous financial shock for someone who is retired and living on a fixed income.

The Retirement Line of Credit (R-LOC) gives you access to cash if you need it. Yet you are never required to make a monthly payment as long as you remain in your home, maintain the property, and stay current on real estate taxes and homeowner's insurance. Any loan balance and accrued interest is paid back when the home is sold. This gives you the opportunity to remain financially independent in your home.

Another unique feature of an R-LOC is the available amount on the line of credit will grow over time. For example, an unused \$200,000 R-LOC for a 62-year old could grow to over \$290,000 or more in 10 years. At age 82, the R-LOC could be over \$400,000. The R-LOC grows over time and allows greater access to

untapped home equity because the borrower is older and the program assumes the home is appreciating. This growth of the unused portion of the R-LOC can continue even if property values decrease.

Reverse mortgage page 19

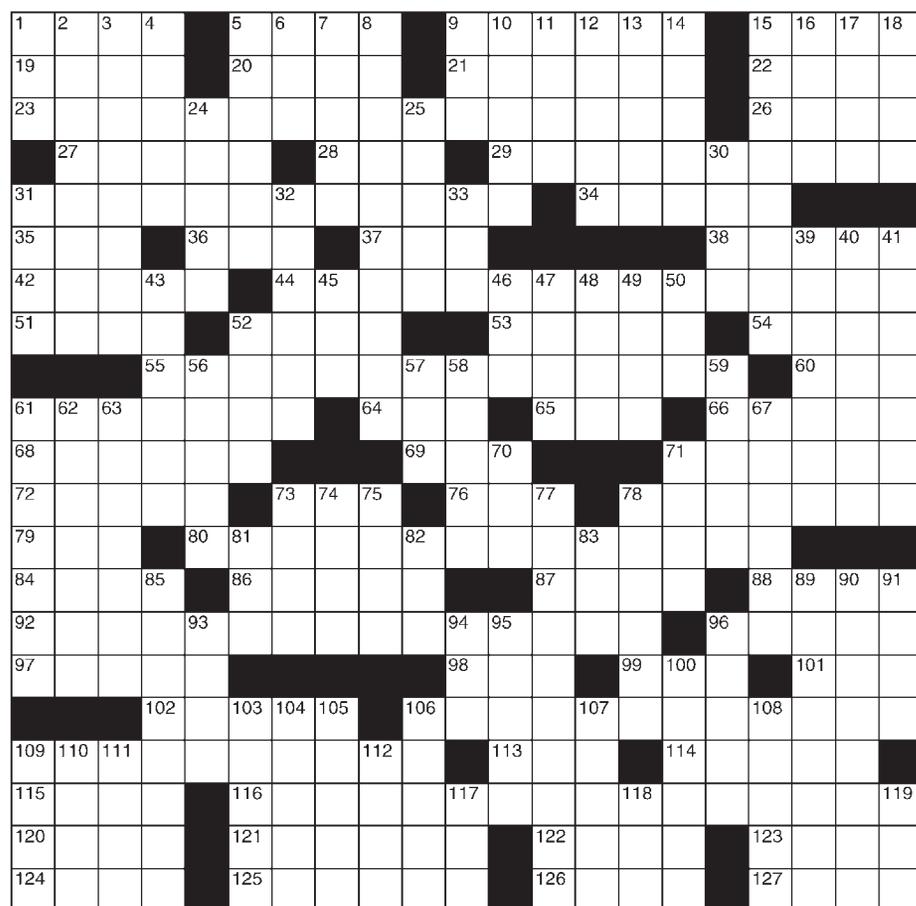
### Answers to Super Crossword



# SUPER CROSSWORD PUZZLE

"Appellation Truncation"

- |   |                                    |
|---|------------------------------------|
| <b>ACROSS</b>                                       | <b>DOWN</b>                        |
| 1 Duelist's weapon                                  | 1 Sheffield loc.                   |
| 5 — Club (retail chain)                             | 2 Pervade                          |
| 9 Weds on the sly                                   | 3 It's negatively charged          |
| 15 Swine food                                       | 4 Vote in                          |
| 19 Carter of "Gimme a Break!"                       | 5 Twain's Tom                      |
| 20 "Stat!"  | 6 "— live and breathe!"            |
| 21 Film director George A. —                        | 7 Very virile                      |
| 22 Bluish hue                                       | 8 Nearly globe-shaped              |
| 23 Cruel Curry in a London borough?                 | 9 Palindromic "before"             |
| 26 Kitty chip                                       | 10 Lounges idly                    |
| 27 The real —                                       | 11 All: Prefix                     |
| 28 Skirt's edge                                     | 12 Lab's — dish                    |
| 29 Give Mason the ax?                               | 13 Great Lakes tribesmen           |
| 31 Make do with Paul?                               | 14 Northern French river           |
| 34 "— a Letter to My Love" (1981 film)              | 15 Commence                        |
| 35 Road goop  | 16 Monocle, e.g.                   |
| 36 Song syllable                                    | 17 Pledge                          |
| 37 Acne care brand                                  | 18 Answer from the accused         |
| 38 Physics prize of note                            | 24 "Warrior" co-star Nick          |
| 42 Show penitence                                   | 25 2,065, in old Rome              |
| 44 College founded by Hagen?                        | 30 Year, in old Rome               |
| 51 Heredity determiner                              | 31 Fawn's father                   |
| 52 Attired  | 32 Defective                       |
| 53 Flummoxed  | 33 Uvea's organ                    |
| 54 Mrs., in Bonn                                    | 39 Cat breed                       |
| 55 Question for Knotts when he's holding a package? | 40 Virtual marketer                |
| 60 Bygone space station                             | 41 Victors' wreaths                |
| 61 Extreme joy                                      | 43 Sir Isaac —                     |
| 64 Arcing tennis shot                               | 45 Slangy negative                 |
| 65 Second letter addendum: Abbr.                    | 46 Shaft of light                  |
| 66 Singer with the 2011 album "21"                  | 47 Call a halt to                  |
| 68 Goes by car                                      | 48 "The jig —"                     |
| 69 Came in first                                    | 49 Turner and Kennedy              |
| 71 Sculpting aid                                    | 50 Ming of basketball              |
| 72 Not too tasty                                    | 52 Elliot of the Mamas & the Papas |
| 73 "— a Rock" (1966 hit)                            | 56 Feature of "gum" but not "gem"  |
| 76 "Ni-i-ice!"                                      | 57 Pledge                          |
| 78 Semis, say                                       | 58 Download for a Kindle           |
| 79 Go bad   | 59 Bible book before Habakkuk      |
| 80 Return Shearer's phone call?                     | 61 Give a hug to                   |
| 84 Operatic solo                                    | 62 Fill with a crayon              |
| 86 Running shoe brand                               | 63 Not dynamic, as a verb          |
| 87 Traffic sound                                    | 67 Expand                          |
| 88 Billion : giga- :: trillion : —                  | 70 "— so much"                     |
| 92 Anthony championing personal liberties?          | 71 Lug                             |
| 96 — noires (bugbears)                              | 73 "Who's there?" answer           |
| 97 January, in Spain                                | 74 Make — deal out of              |
| 98 Coll. dorm supervisors                           | 75 Speed-of-sound ratio            |
| 99 — -haw (donkey's sound)                          | 77 Scorching                       |
| 101 Moose kin                                       | 78 "The — Coochi Coo" (1961 hit)   |
| 102 With 111-Down, connect two dots, maybe          | 81 Musicality                      |
| 106 Battling it out with Murdoch?                   | 82 Winter hrs. in Wichita          |
| 109 Put Arthur on mood-stabilizing medication?      | 83 "... — iron bars a cage"        |
| 113 Regatta tool                                    | 85 When shows are broadcast        |
| 114 Poet John                                       | 89 Forever                         |
| 115 Exclude   | 90 Had faith in                    |
| 116 "Whew, such a relief that Kahio arrived!"       | 91 Inquires                        |
| 120 Area  | 93 Bereft                          |
| 121 Samplings                                       | 94 — Lanka                         |
| 122 Kin of beige                                    | 95 Myopic "Mr."                    |
| 123 Prep school on the Thames                       | 96 "I — You" (hit for Elvis)       |
| 124 Tram loads                                      | 100 Concludes                      |
| 125 Ukrainian port city                             | 103 Hard — follow                  |
| 126 Exclude   | 104 "I thought — a deal!"          |
| 127 Unit of force                                   | 105 Humble                         |
|   | 106 Phonies                        |
|   | 107 Fast one                       |
|   | 108 One way to mark losses         |
|   | 109 Clown name                     |
|   | 110 Love deity                     |
|   | 111 See 102-Across                 |
|   | 112 Sinus docs                     |
|   | 117 Cookie-pushing org.            |
|   | 118 Hexa-halved                    |
|   | 119 Hex- ending                    |



# Achieve financial independence with a solid retirement plan

BY KRISTEN ALBERINO  
Social Security Public Affairs Specialist,  
Quincy, Ma

**A**chieving financial independence is key to enjoying a satisfying retirement. Social Security has many tools to help you plan for your future.

Prepare for a secure, comfortable retirement by visiting [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Once there, open a secure my Social Security account and assess your financial needs. You'll get immediate access to your personal Social Security Statement, your earnings record, and an estimate of your retirement benefits at age 62, at your full retirement age, and at age 70. You can also ensure your earnings are correct, since your future benefits are based on your earnings record.

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tirement Estimator, which you can find at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator), you can get an estimate of your future benefit amount. You can use "what if" scenarios to see how your benefit amounts will change with different retirement dates and future earnings estimates.

Also, visit [www.myra.gov](http://www.myra.gov) to check out myRA, a new retirement savings option from the Department of the Treasury for the millions of Americans who face barriers to saving for retirement. myRA is a simple, secure, and affordable way to help you take control of your future.

Once you are ready to retire, apply at [www.socialsecurity.gov/retire](http://www.socialsecurity.gov/retire). Our online retirement application is the easiest and fastest way to apply for Social Security retirement benefits. It can take you as little as 15 minutes to complete. There are no forms to sign, and usually no documentation is required. Ad-

ditionally, you can apply online from the convenience of your home.

Learn more about Social Security retirement benefits by reading our publication at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

[www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

With all of these resources in place, you too can prepare to reap the joys of a financially secure retirement. Learn more at [www.socialsecurity.gov](http://www.socialsecurity.gov).

## Reverse mortgages: financial protection

Reverse mortgage  
Continued from page 18

Having access to such substantial funds gives you options. Instead of liquidating retirement savings or being forced to sell one's home, the R-LOC may be the better option. The homeowner retains all remaining home equity and is not personally guaranteeing the loan.

There are many other important features and qualifying requirements so your smartest move is to contact a reputable

reverse mortgage specialist to learn about the merits of an R-LOC reverse mortgage line of credit, examine your options, and determine the best path to secure your financial future.

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](mailto:av@dfcmortgage.com). Read additional articles archived on [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).

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# ActiveRx to expand corporate headquarters in Westborough

BY BONNIE ADAMS  
MANAGING EDITOR

WESTBOROUGH – According to the Centers for Disease Control and Prevention (CDC), the loss of strength and stamina attributed to aging is in part caused by reduced physical activity. By age 75, about one in three men and one in two women engage in no physical activity.

In addition to cardiorespiratory endurance (aerobic) activity, older adults can benefit from muscle-strengthening activities. Stronger muscles help reduce the risk of falling and improve the ability to perform the routine tasks of daily life.

Regular physical activity that is performed on most days of the week reduces the risk of developing or dying from some of the leading causes of illness and death, such as heart disease, diabetes, high blood pressure, and colon cancer. It can also help ward off anxiety, stress and depression.



Paul Reilly

PHOTO/SUBMITTED

But for an older person, who perhaps has not done so in years, or faces daunting health challenges, the thought of exercising may be one that is just too overwhelming to contemplate. The goal of ActiveRx, an Arizona-based company, is to convince mature adults otherwise; that, in fact, exercising, under the right supervision, with programs specifically targeted for them, can not only help them be

stronger and more fit, it can also dramatically help reduce some of the effects of their ailments.

That's a mission that Paul Reilly firmly believes in. In 2012 Reilly joined ActiveRx as a regional sales director and helped launch a center in Westborough, which has been one of the company's most successful ones to date.

In 2014 Reilly was named CEO and is now responsible for day-to-day management of the company's business operations as well as contracting deals for new centers. He is also overseeing the move of the company's headquarters to Westborough into a suite across from the current center.

Prior to joining ActiveRx, Reilly spent 17 years with Boston Scientific's Cardiovascular Division in a variety of sales leadership and management roles. A native of Rhode Island, he graduated from the United States Military Academy in 1989 and served as an engineer officer in the U.S. Army. He now lives in Westborough with his wife, Julie, and their children.

The decision to join ActiveRx was predicated by several factors, according to Julie, who is also the Westborough center's office manager.

"Exercise and strength training have always been passions of his," she noted. "And both of us had aging parents. The opportunity to help mature adults be able to stay fit and stay independent made the ActiveRx a great fit."

ActiveRx's model is based on more than two decades of scientific research on the direct correlation between strength and functional independence in aging, according to its website.

There are three steps designed to help clients regain and maintain strength - the ActiveEval, Active Physical Therapy and Strengthening therapy.

The ActiveEval is a whole body physical function and strength assessment. It assesses risk for injuries and falling and specific areas of weakness.

In Active Physical Therapy, clients work one-on-one with a licensed physical therapist to manage and eliminate pain that limits activity; recover from past and present injuries and either prepare for necessary surgery or avoid unnecessary surgery.

The third step, Strengthening, features small classes of three to five people of similar age and ability. In these sessions, clients use weights, strength equipment, participate in floor and balance exercises, and even use a Wii Fit system under the supervision of specially trained and certified strength therapists.

"It really is gratifying work to help our clients get stronger and more fit," Paul said. "We get anecdotal feedback all the time that our programs have a positive impact on chronic diseases such as high blood pressure, Parkinson's disease and osteoporosis."

On the company's website, clients offer their testimonies of how ActiveRx has helped changed their lives for the better.

After one man suffered a stroke at age 61, "I pretty much thought my life was over," he wrote. But after a month of sessions at ActiveRx, he went from having a difficult time walking a quarter mile to being able to walk three miles with ease.

"It's an amazing thing in that short period of time," he said. "Now I can ride a bicycle. I love to hike and I can hike now. I do woodwork as a hobby so I'm able to get back in my shop. I can stand up and function normally. There's nothing I can't do."

Other patients tell stories of living in chronic, debilitating pain before working with ActiveRx therapists. Not only do they now move with ease, they have also been able to stop taking prescription pain medications.

For more information, call 508-329-1163 or visit <http://www.activex.com>.



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# Dorcas Miller, tennis star at 74

BY JANICE ELIZABETH BERTE

Concord resident Dorcas Miller is still playing tennis at 74 years young. Her drive to play tennis started in her late 30s.

"I was a bored homemaker and felt I needed something more in my life," Miller recalled.

On a beautiful Sunday morning, Miller decided to go horseback riding. Unfortunately, this relaxing day led to a bad fall off of the horse; she dislocated her shoulder. Her doctor gave her two options to rectify the break - either go to physical therapy or start playing tennis. Miller chose tennis.

Her skills started off weak, but she joined tennis tournaments and became more proficient. Going forward with 10 years under her belt, persistence and lots of hard work, Miller became more advanced and well known in the tennis circle. She exercises with a personal trainer twice per week,



Dorcas Miller

and is coached by a tennis pro once per week, coupled with playing tennis 90 minutes each day. This kind of hardcore regime has elevated her game enough to enter Category 1 national senior tournaments around the U.S. She also competes in four major national tournaments per year which are located throughout the country.

Now at the age of 74, Miller believes in "training smarter" and not harder to play well. She takes walks with her husband, Ken, and

does a lot of core and stretching exercises to keep her fit for tennis. Her nutrition plan is to eat whatever she wants, but keeps her weight in check and watches her portion sizes.

Miller recognizes her husband as the catalyst in getting her more involved in the tennis arena. Ken has been and still is extremely supportive of her love for tennis and encourages her to enter as many tournaments as she can handle physically.

In 2013, Miller was inducted into the USTA New England Hall of Fame and in 2014 was ranked third in the New England women's 60-plus singles division, and number one in the New England women's 70-plus singles. Miller has been ranked number six nationally in the singles play and she reached number one in the national doubles rankings.

Miller and her husband have been board members for eight years on the New England Senior

Tennis Foundation. In addition, they established the New England Senior Slams for tennis players 50 and up in Connecticut, Rhode Island and Massachusetts. Their tennis games are played on hard court, clay and grass.

Over the years, Miller has met celebrity tennis pros such as Tracy Austin, Roy Emerson and John Lloyd. Miller said she feels the new and younger tennis players "are superhuman in terms of their endurance and how smart they play the sport. They hit the ball harder and just play a superb game all around. I do enjoy watching the younger tennis players, but one of my favorites is Serena Williams. She has impressed me over the years with her top-notch on-court tennis skills."

Of the future, Miller said she will continue to do what is on her current program, and loves to visit her two children and grandchildren, reading and doing crossword puzzles.

## Social Security supports National Cancer Survivors Day

By Kristen Alberino  
Social Security Public Affairs Specialist, Quincy, Mass.

In 2015, more than a million people will be diagnosed with cancer. This alarming statistic affects people and families all over the world. On June 7, 2015, we observe National Cancer Survivors Day in the United States. In support of this day, Social Security encourages checkups, early detection, and awareness, while honoring the survivors who have gone through this battle and defeated the disease.

Social Security stands strong in our support of the fight against cancer. We offer services to patients suffering from this disease through our disability program and our Compassionate Allowances program. Compassionate Allowances are cases with medical conditions so severe they obviously meet Social Security's disability standards, allowing us to quickly process the cases with minimal medical information.

There is no special application or form you need to submit for Compassionate Allowances. Simply apply for disability benefits using the standard Social Security or Supplemental Security Income (SSI) application. Once we identify you as having a Compassionate Allowances condition, we'll expedite your disability application.

Social Security establishes Compassionate Allowances conditions using information received at public outreach hearings, from the Social Security and disability Determination services communities, from medical and scientific experts, and based on our research. For more information about Compassionate Allowances, or to view the conditions currently listed, visit [www.socialsecurity.gov/compassionateallowances](http://www.socialsecurity.gov/compassionateallowances).

If you think you qualify for disability benefits based on a Compassionate Allowances condition, please visit [www.socialsecurity.gov](http://www.socialsecurity.gov) to apply for benefits.

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## your home

# Portable gardens: Plant so your garden can move with you

BY DEAN FOSDICK

People on the move often spurn gardening as a hobby because they have to leave their plants behind. But new innovations and creative ideas are making planters portable and easy to transfer from one location to another.

They store easily and work well for tight spaces, too. Adaptable and flexible planters with wheels, handles or other movable parts fit these needs, as do lightweight, durable products, said Susan McCoy, founder of Garden Media Group in Kennett Square, Penn. Or think modular containers that fit together and come apart like LEGOs.

“They’re extremely versatile and can be used indoors or outdoors, individually or in mul-



**New innovations and creative ideas are making planters portable and easy to transfer from one location to another.**

tiples, on tabletops or hanging on a wall, and can be expanded as enthusiasm for gardening grows,” McCoy said.

The new products are aimed at “those who prize freedom over home ownership,” she said, including retirees and empty nesters as well as young people who haven’t settled down.

They “can barely commit to a single place, let alone a permanent plot of land,” McCoy said. “Portable gardening gives everyone a chance to grow something, no matter where you live. And it’s fun to see gardens pop up in the most unexpected places.”

Movable planters are excellent for raised beds, which make gardening more accessible, particularly for those who don’t like bending over or have

physical limitations.

“We push grow bags as great for apartment living, as they store well and you can take them with you if you’re not in permanent housing,” said Maree Gaetani, a spokeswoman for Gardener’s Supply Co. in Burlington, Vt.

Many kinds of containers can be converted into portable planters, from wheelbarrows to milk cans to bushel baskets. Other examples? Hard-sided suitcases, little red wagons, coalscuttles, recycled shopping carts, discarded tricycles and bicycles. All can be moved cross-country, across town or simply shifted from one side of the patio to another to follow the sun.

Keep your eyes open and creative juices flowing when shopping for inexpensive items at craft shops, antique stores and yard sales.

Portable home gardens also can be carried indoors when the season turns cold or when threatening weather is forecast.

“We’re finding that across ages and incomes, people want to grow their own, even if they only have a small space and may be at a transient point in their lives,” Gaetani said. “This is where aging baby boomers and younger gardeners intersect.” - AP



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