

# fiftyplus advocate

## Marian McGovern

Retired head of  
Mass State Police  
continues to  
advocate  
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# AARP Massachusetts working to protect Medicare

By MIKE FESTA, STATE DIRECTOR  
AARP MASSACHUSETTS

**D**espite President Donald Trump's stated support for the program on the campaign trail, proposals on Capitol Hill to turn Medicare into a voucher system would take health care in precisely the wrong direction – pushing up costs for current and future retirees, and eroding protections that Americans have earned through many years of hard work and taxes.

AARP has launched a comprehensive campaign to protect Medicare in the face of proposals by some in Congress that would hurt hardworking Massachusetts residents who have paid into the



Mike Festa

Despite President Donald Trump's stated support for the program on the campaign trail, proposals on Capitol Hill to turn Medicare into a voucher system would take health care in precisely the wrong direction.

program their entire working lives.

AARP staff and volunteers have met with members of Congress to underscore the importance of Medicare to 1,112,950 Massachusetts beneficiaries and the workers who currently pay into the program. Congressional proposals to change Medicare into a voucher system would dramatically increase healthcare costs and risks for both current and future retirees.

Vouchers would break a basic promise of Medicare, which is to provide a guaranteed benefit package. Under a voucher system,

sometimes known as premium support, the basic promise could be tossed aside. Instead, consumers would get a fixed dollar amount to help pay for care in the private marketplace.

Older Massachusetts residents depend on Medicare for affordable health care. A voucher system could dramatically increase healthcare costs and risks for current and future retirees. It could mean many thousands of dollars out of their own pockets. Many with limited resources could end up in health plans that limit their choice of doctors and demand

high out-of-pocket spending to get needed care.

Nationally, one in four Medicare beneficiaries has incomes below \$14,350, and one in two has incomes below \$24,150. Raising their healthcare costs could be disastrous, forcing many to choose between going to the doctor and paying for other necessities.

The average senior, with an annual income of under \$25,000 and already spending one out of every six dollars on health care, counts on Social Security for the majority of their income and on Medicare for access to affordable health coverage. AARP will continue to oppose changes to current law that cut benefits, increase costs, or reduce the ability of these critical programs to deliver on their benefit promises.

AARP's Public Policy Institute also has put out new, detailed analyses about Medicare, including a Massachusetts fact sheet and

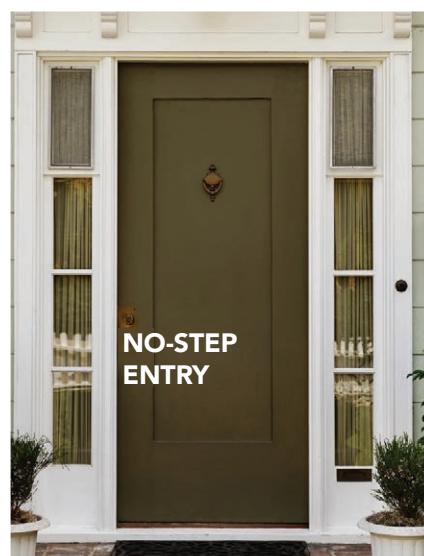
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# Retired head of Mass State Police continues to advocate



BY BONNIE ADAMS  
MANAGING EDITOR

In 2012, Col. Marian McGovern, the former head of the Massachusetts State Police (MSP), retired after a career that spanned over 30 years in law enforcement. And although it is now in a different capacity, her time is still spent helping many of society's most vulnerable – children, the elderly, and victims of abuse – all of whom she worked tirelessly for throughout her career with the MSP.

A native of Worcester, McGovern grew up in a humble but happy household as the daughter of two hardworking Irish immigrants. It was her mother, "Irish Mary," who she considered her first role model, McGovern said.

"She worked for 34 years in the central supply room at St. Vincent's Hospital," McGovern recalled. "Everyone loved her there. I learned so much from watching her work so hard and

always giving to others."

"My mother always liked to say, 'hard work never killed anyone,'" she added.

In 1979 McGovern was working in the clerk's office in the Westborough District Court, where several police officers encouraged her to take the state police exam. She followed their advice, and graduated from the state police academy after an intense 20-week training period. She served as a "road trooper" before spending 20 years as a detective in the Worcester District Attorney's Office. She also served stints in media relations, the crime lab and leadership training.

In 2009, she was promoted to the top position, superintendent, which she held until her retirement in 2012.

"I had one of the best careers, I loved every moment of it," she said.

It was when Mary was  
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**Marian McGovern**  
(left, and above),  
with her two rescue  
dogs, Cavan  
(l) and Muffy

PHOTO/SUBMITTED

## AARP Massachusetts working to protect Medicare

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a report titled "Premium Support and the Impact on Medicare Beneficiaries." The report notes that "premium support could force people with fewer financial resources to leave traditional Medicare and enroll in less-expensive plans, with more limited benefits and restrictive provider networks."

We are also letting Congress know that we are strongly opposed to the "age tax," which refers to proposed legislation that would allow insurers to make older Americans pay significantly more for health insurance than they do right now. Under current law, insurers are not allowed to charge older people more than three times the amount charged to younger people. The new law would increase that to five times

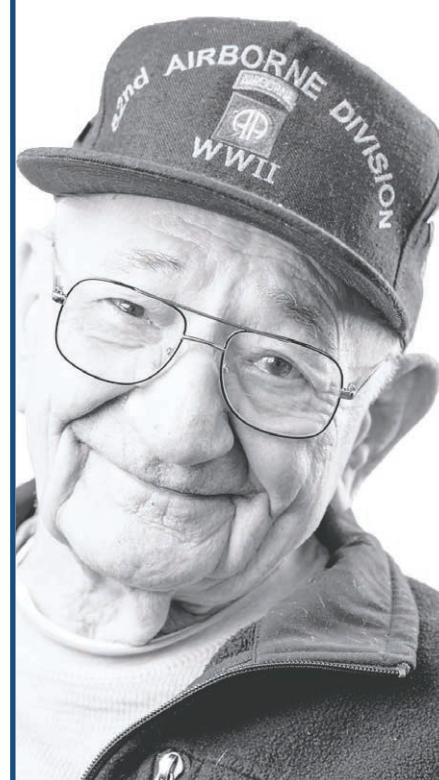
the amount, making health insurance coverage simply unavailable or unaffordable for millions of 50-to 64-year-olds not yet eligible for Medicare. This has the potential to cost older Americans thousands of dollars a year.

AARP is committed to working with elected officials of both parties to ensure that Medicare remains financially stable. But solutions must be responsible. On behalf of our 800,000 members in Massachusetts and 38 million throughout the nation, AARP will continue to champion a Medicare system that delivers on the deal Americans have counted on and deserve.

**Mike Festa is the state director for AARP Massachusetts. Archives of articles from previous issues can be read at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).**

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# A special brotherhood of service

Hingham brothers hold top spots in police and fire departments

By BONNIE ADAMS  
MANAGING EDITOR

In the town of Hingham, there are two Chief Olssons. Robert "Bob" Olsson, 64, is the fire chief and his younger brother, Glenn, 59, is the police chief. And although they took different paths to achieve their respective department's top spots, they share a deep commitment to public service and honoring the work ethic that was instilled in them at an early age.

Although there were no immediate family members who served in either department prior to when they joined their respective departments, the Olssons said



(l to r):  
**Fire Chief  
Robert  
Olsson  
and Police  
Chief  
Glenn  
Olsson**

PHOTO/BONNIE ADAMS

they did have family friends who did who inspired them. They also credit their father, Robert, who was an Eagle Scout when he was

younger and then went on to be a troop leader. Both Bob and Glenn themselves are also Eagle Scouts.

"Our dad always set an exam-

ple for us and I think that really got us interested in public service," Glenn said.

After graduating from high school, Bob studied engineering at Rensselaer Polytechnic Institute and then attended graduate school at Worcester Polytechnic Institute. There he was inspired by one of his professors who worked for an insurance company on fire protection engineering.

"That caught my interest," he recalled. "It also appealed to my technical, engineering side."

After taking a civil service exam, he was hired by the Hingham Fire Department in 1976, working primarily as an emergency medical technician. After working his way up the ranks, he was named chief in April of 2015.

Glenn's route to the top spot in his department took a different approach.

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## pursue your passion

# Lifelong coin collector hopes club will inspire next generation of numismatists

BY VALERIE FRANCHI  
CONTRIBUTING WRITER

**R**ichard "Dick" Lisi, president of the Nipmuc Coin Club, remembers when he first developed his passion for the study and collection of coins – or numismatics – more than 50 years ago.

"I was 12 years old," he recalled. "I was a paper boy. Papers were \$.67, and I would look at the change to find interesting or old coins."

"I don't know what drew me to it," he added. "That's what kids did back then. They collected stamps, coins and baseball cards."

Unlike many of those kids, however, Lisi's love of coin collecting has never waned throughout

his life. He has continued to learn, collect and share his knowledge.

Lisi had been attending the Southbridge Coin Club, but scheduling conflicts caused him to try to create his own club. The first meeting of the Nipmuc Coin Club was held at the Webster Library in September 2009. Unfortunately, the room was too small to accommodate the club's activities and it closed at 8 p.m. on Wednesday nights. A member suggested the Oxford Senior Center as a meeting place and it turned out to be a perfect spot.

Twelve coin enthusiasts attended the first meeting. Now, the club membership has risen to over 30 from Massachusetts, Connecticut and Rhode Island, with over 20 attending each meeting, Lisi said.



Above: Coins from Richard Lisi's collection

Right: Nipmuc Coin Club logo



"Many of our members have over 40 years of experience," he explained. "Nine belong to the New England Numismatic Association (NENA), 10 are members of the American Numismatic Association (ANA) and seven are registered coin dealers."

One of those dealers is Lisi's brother Tom, who co-owns Sterling Rare Coin in Sterling with his son Matt.

The two brothers and Matt have encouraged each other's interest in coin collecting.

"We would give talks on coin collecting to local civic clubs such as the Lions Club," said Lisi, who collects all types of U.S. coins and paper currency.

"I have a little bit of everything," he added. "Each one has a story. How many hands did they pass through before coming to me?"

His most unique coin, he said, is a one-cent coin from 1794, the second year they were made in the U.S.

For such a longstanding hobby, Lisi noted that there are still new discoveries being made in

both current and antique coins. Research and keeping up with the latest developments has become easier with the introduction of the internet.

Lisi admitted that four to five nights a week, he spends the evening looking at his coin collection.

"I still love it after all these years. It's a deep passion and when it's that deep it doesn't leave you," he said.

"My wife Annette asks me 'are you looking at your coins again?'" he laughed.

He hopes that through his club and others, more people will learn about coin collecting and share his passion. However, the majority of those in the club are over 55, he said, and he worries coin collecting "will go the way of stamp collecting," meaning fewer and fewer people will carry on the hobby.

Clubs in the area, including the Worcester County Numismatic Society in Auburn, the Blackstone Coin and Collectibles Club in Blackstone, the Southbridge Coin Club in Sturbridge,

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# A special brotherhood of service

## Brotherhood

Continued from page 4

"I didn't go to college right away. I owned a gas station for a while, which was a good experience," he said.

In 1980, he too, decided to take the civil service exam. After passing, he attended the police academy which was then located in Fall River. He also earned a bachelors' degree in criminal justice at Curry College. After being hired by the Hingham Police Department, he became a patrolman for the next 16 years. He was named chief in July 2015.

"I never planned on becoming the chief," he admitted. "It was a big change to make this jump. It's almost like starting over."

Both brothers now find themselves not so much "on the streets" but more involved in working

with many of the town's municipal departments such as the planning board, finance committee and zoning board of appeals.

Hingham is a very affluent community which also has four main roadways that thousands of commuters use each day. It also has a MBTA commuter rail station and a commuter boat that goes into Boston each day. The Olssons are both involved in overseeing different parts of these transportation modes ensuring safety and compliance with regulations.

The town has also, they agree, changed demographic-wise, from when they were growing up.

"There are now less farms," Bob said, "and more developments."

Currently there are several major housing developments being built in the town that require

input from them.

Although the brothers have a very easygoing manner, occasionally teasing each other, it is evident there is a deep respect and pride for the job that the other does.

"And no matter what, we have one rule. We are brothers first," Bob said.

Both Olssons note that they feel fortunate to work in a town where management also stresses cooperation between departments.

One issue the police and fire departments have worked on as a cooperative effort is the Hingham Substance Abuse Prevention Coalition (Hingham C.A.R.E.S.) that aims to put into place measures regarding the opioid epidemic. Hingham, like every other community across the state, and indeed, the nation, has been faced with this challenge. Last year the town had 29 situations where emergency measures were required to deal with an overdose.

"Like other issues, such as drunk drivers and domestic abuse, we are the ones dealing with it. So it's key that our departments work together on this," Glenn said.

The Olssons admit that after dealing with so many people in crisis, their perceptions of those who abuse drugs has changed.

"Addiction is an illness and it destroys families," Glenn said. "We have to have compassion and have open conversations."

"Outreach is important and it's important to get different points of view," Bob added.

Now age 64, Bob will be retiring next year. As such, he is intent on helping the department prepare as much as possible for the challenges of the future. Issues such as newer construction materials that burn faster and the safety of his personnel when responding to fires when these types of materials are involved, is paramount, he said.

"Regarding fire flow, we have to relearn some lessons," he said. "How do you survive these? How do you get out?"

Both brothers note that they love their jobs and spend many, many hours at them. But one thing that irks them, a little bit, they agree, is the perception of how police and fire departments are portrayed on television.

"I have to always remind people that what they think they see on CSI is not real!" Bob laughed.

If there is one regret the brothers have, it is that one of the most important people in their lives is not here to witness their success.

"Our dad passed away before he saw us be promoted into these positions," Bob said. "He would have loved it and been so proud."

They are fortunate that their mother, Doris, was able to partake in seeing them both being named chief, they added.

"They both really instilled in us that work ethic. They helped us develop that motivation that is deep inside us to always do well," Bob said. "And we are truly doing these jobs because we care deeply about the departments we represent."

## Lifelong coin collector hopes club will inspire next generation of numismatists

### Collector

Continued from page 6

and the Sterling Coin Club, all welcome new members. The Worcester County club even has a kids' club to pass on the hobby to a younger generation.

"We encourage new members to come to our meetings and see what it's all about," he noted.

"It is the best way to learn. We love to share our knowledge. That's what it's all about - helping others develop their passion."

The Nipmuc Coin Club holds

its monthly "Meeting and a Meal" on the fourth Wednesday of the month. From 6:30 to 7 p.m. there is an optional dinner, followed by guest speakers and a coin auction in which members bring items to sell. Meetings are held at the Oxford Senior Center, 323 Main St.

For more information about the Nipmuc Coin Club, contact Lisi at lisirichard15@yahoo.com or 508-410-1332 or find them on Facebook at Oxford Nipmuc Coin Club. To find a local club, visit [www.nenacoin.org](http://www.nenacoin.org).

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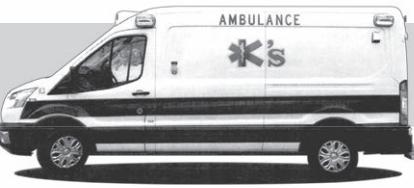
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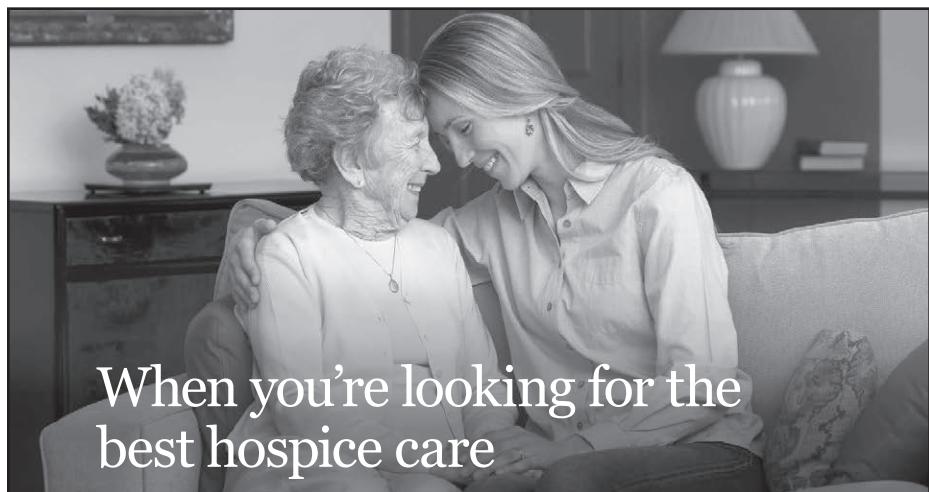
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# Knapp continues to advocate for issues related to seniors

BY BONNIE ADAMS  
MANAGING EDITOR

NEWTON — Now 78, Marian Knapp has spent much of her life serving others in different capacities such as a counselor, caretaker and consultant. She is also a woman who has always highly valued education, so much so that she pursued a Ph.D. which she was awarded just after she turned 70. She is also a staunch advocate for senior citizens, serving as the chair of the Newton Council on Aging and a frequent author on issues relating to seniors.

Knapp was born and raised in Rhode Island, where she said her parents were of "the working class."

"There were not a lot of expectations for girls," she said, "but they wanted me to go to college."

Knapp attended Boston University, where she got her degree in English literature, with a minor in fine arts.

Her first job, like many wom-

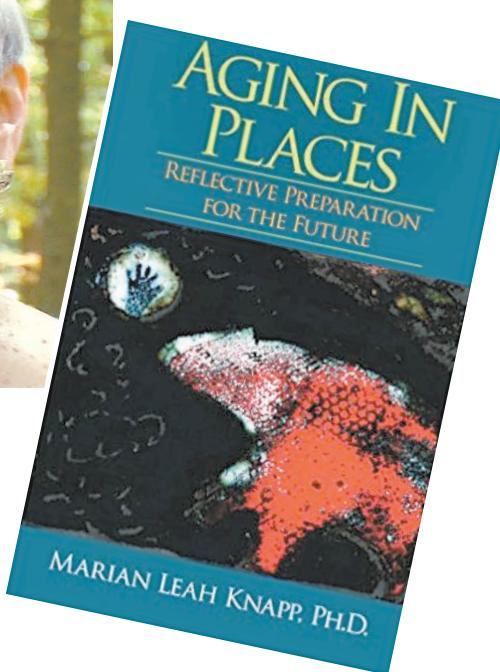


**Marian Knapp**

en of that generation, was as a secretary. Later, as she was raising her two sons, she took classes at Hunter College in New York, eventually getting her master's degree in anthropology.

"I was not necessarily a naturally good student, but a determined one," she said modestly.

Knapp first volunteered with Planned Parenthood and then became a counselor there. She



also ran a few political campaigns and then became a consultant for Partners Healthcare.

"I really wanted to use my experience to help the community," she said.

In her 60s Knapp also found herself in another position – that of caretaker for several family members. Over the course of 16 years, she helped to care for, with different degrees of intensity, five different relatives, including her mother, until their deaths.

"At some points I found myself going from hospital to hospital, making decisions," she said.

It was when she was 64 that Knapp also had an important conversation with herself.

"I asked myself 'What am I going to do with the rest of my life?'" she said. "What would I regret not doing?"

Her son, Daniel, who had received a degree at Antioch University New England, suggested she pursue one there as well. So she did, and on the advice of her advisor, did her thesis on the total environment in which people age. She received her Ph.D. shortly after she turned 70.

For the past six years, she has  
**Knapp** page 10

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Mass Relay 711

## Retired head of Mass State Police continues to advocate

MSP

Continued from page 3

diagnosed with Alzheimer's disease that McGovern decided it was the right time to retire. She took care of her mother for several years until late last year when she decided Mary would benefit from living in a nursing home where she could get appropriate care.

"It was very tough to do," McGovern said. "But I know it's the best decision for her. She's not in pain and she's not sick. She is getting the best care now."

Now that she is retired, McGovern spends much of her time serving on different boards for organizations close to her heart. Currently she serves on the boards of the Boys and Girls Club of Worcester, the Robert F. Kennedy Center for Children, the Council on Aging for Worcester County, the Holy Name High School Advisory Board, and the Westfield State University Crime Justice Club.

"It's my time to give back now," she said. "I am so blessed to be able to do so."

Working with children at the Boys and Girls Club is very important to her, she said, "because I relate to them."

"I didn't grow up that much differently than they did," she said. "I grew up in a three-decker and I had challenges. I tell them, 'If I can do it, you can, too.'"

She also encourages others, who, like her, are at a new stage of their lives, to volunteer.

"Find something you are passionate about. Do some research," she advised. "Don't just volunteer for something because

it's handy. Find something you love — you will get more out of it."

When she is not volunteering, McGovern makes sure to stay in touch with friends, including many that she grew up with and many from her days on the MSP. And there are also the two rescue dogs Cavan and Muffy she owns, who "keep me busy!" she laughed.

"I had a very high-profile job which I loved," she added. "But now I know I still have so much more to offer. Everyone does. Retirement is not an ending, it's a beginning."

## Knapp continues to advocate for issues related to seniors

Knapp

Continued from page 9

published a weekly column in a local newspaper, Newton Tab. There, many readers have not only enjoyed her work but found themselves personally drawn to her elegant way of saying what they feel and think. She also blogs

on her own website, voicesofaging.com.

Topics include such things as caretaking, the meaning of "olding," moving from a longtime residence, age-friendly communities and the importance of speaking up when it seems like you are being ignored by the world at large.

She has also written a book, "Aging in Places: Reflective Preparation for the Future." Part memoir, it also, as the jacket describes, "helps readers expand ideas about their future and offers a way to prepare in a constructive, mindful, and creative way."

Age-friendly communities is an issue that is of great importance to Knapp. As the chair of the Newton Council on Aging, she has been a member of an advisory group that has worked on developing a strategic plan for the city on that issue.

Currently close to 87,000 people live in Newton, Knapp wrote on a blog post, with projections showing that by 2030, 30 percent of the city's residents will be 60 and over.

"A livable community for all citizens — including its elders," she wrote in a blog post, "is a place where there is opportunity for civ-

ic engagement, appropriate housing, good transportation, a way to meet new people and retain old friendships, a sense of safety and security, connection to the natural world, employment, intergenerational venues, and access to arts and culture."

The reports, "A Needs Assessment by the Center for Social and Demographic Research on Aging, Gerontology Institute" and the "Housing Criteria for a Livable and Friendly Newton for Everyone," are both available on the city's website.

In 2015 Knapp was awarded the Louis Lowy Award by the Massachusetts Gerontology Association for her contributions to the community.

"It was a great honor and great surprise," she said.

To learn more about Knapp and read her blog posts, visit voicesofaging.com.

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## travel and entertainment

# Rangeley: One of Maine's hidden jewels

By VICTOR BLOCK

Digging our paddles into the shallow water, my son Tom and I steered our canoe around a sharp turn in the river. Suddenly, we were face-to-face – or, more accurately, face-to-knees – with a massive creature standing directly in our path. Another day, another moose!

Lifting its head to stare at us, tender shoots of river greens cascading from its mouth, the animal seemed undisturbed. After several minutes, our temporary companion finished its meal, took a final, I thought disdainful, glance in our direction and slowly ambled into the woods.

Welcome to the Rangeley Lakes region of Maine, nestled in the state's less-visited western lakes and mountains region. For me, the picture-book village of Rangeley is the "real" Maine, a town of 1,100 residents that captures the quaint nostalgia of a Norman Rockwell painting.

Single-story frame buildings along Main Street house the Lakeside Theater, aptly named Moose Alley Bowling, and a smattering of shops and restaurants. No stop light interrupts the sparse flow of vehicles, many of them with a kayak or canoe strapped to the top.

It doesn't take long to un-



Maine Street, Rangeley

of western Maine. Abnaki Indians set up hunting and fishing camps along shorelines of the area's lakes and ponds. Names of some bodies of water – Cupusitic, Umbagog and tongue-twisting Mooselookmeguntic – attest to the Indian influence.

In 1796, an Englishman named James Rangeley showed up and purchased over 30,000 acres in the area. When a town was incorporated on the site in 1855, it had 258 inhabitants.

It was about then that Rangeley began to gain a reputation as a fishing mecca for its abundance of brook trout and landlocked salmon. Well-to-do fishermen from Boston, New York and further away made the trek to the still primitive destination, and grand hotels sprung up to accommodate them.

Two railroad lines brought sportsmen to the region and steamboats transferred them to a half-dozen sprawling lodges along the shoreline of Rangeley Lake.

The Depression brought an end to the gilded age in Rangeley, but not to its appeal as a year-round getaway destination with something-for-everyone variety. Golfers choose between the Mingo Springs course in town, with dramatic lake and mountains views from every hole, and nearby Sugarloaf, which Golf Magazine has ranked among

Travel page 14

derstand that this area of Maine is as much a lifestyle as a destination. Most folks pick up their mail at the tiny post office, where locals gather to exchange

news and gossip in an outpouring of "heahs," "a-yups" and other Maine-speak.

Visitors long have been lured by the unspoiled beauty

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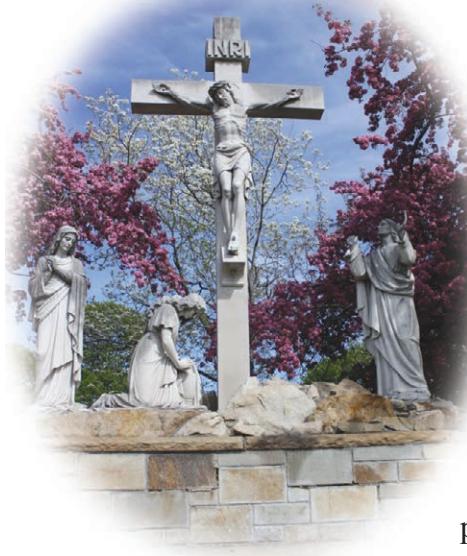
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# Rangeley: One of Maine's hidden jewels

## Travel

Continued from page 12

the 20 best public courses in the country.

Tennis courts are adjacent to the tiny Chamber of Commerce building, near the town beach. Canoes and kayaks dot lakes and rivers, joined by sail and powerboats, and wind surfers. Mountain bikers find challenge on hilly roadways and off-road forest trails.

Fall attracts deer, bear, small game and bird hunters, and provides Mother Nature with an opportunity to put on her spectacular annual Technicolor display of fiery foliage.

In winter, snowmobilers find more than 140 miles of well-groomed trails that interconnect with systems leading throughout Maine and into Canada. There's skiing 30 miles away at Sugarloaf Mountain, Maine's second tallest peak, which is the largest ski area east of the Rock-



**Moose cow  
(mother) and  
babies**

PHOTO SUBMITTED

ies in terms of developed skiable terrain.

When it comes to museums, Rangeley is no New York. But it makes up in atmosphere and charm what it may lack in number and size.

The Rangeley Lakes His-

torical Society provides an introduction to the region with a variety of intriguing exhibits. They include guest registers, silverware and old photographs from the fine old hotels that once lined Rangeley Lake, and artifacts from paddlewheel

boats that transported guests to their accommodations. Also on display are over 100 creations by Carrie Stevens, a milliner who used her hat-making skills to fashion what became world-famous fishing flies.

Travel page 16

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# Rangeley: One of Maine's hidden jewels

## Travel

Continued from page 14

The Rangeley Lakes Region Logging Museum contains tree-cutting machinery – donkey engines, snubbing machines and skidders – that comprise an entire new vocabulary. Also on

display are original oil paintings that depict the logging process of the 1920s, and taped oral histories presented by loggers and their families.

The area's colorful history also is kept alive at the Outdoor Sporting Heritage Mu-

seum. Displays range from 10,000-year-old Paleo Native American artifacts and antique sporting equipment to original world-famous Rangeley Boats and numerous works of art.

Along with the eclectic list of things to see and do in

Rangeley, it's the atmosphere of a way of life from the past that attracts many people on repeat visits.

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# 'Dear Janice.' Remember letters?

BY JANICE LINDSAY  
CONTRIBUTING WRITER

**I** thought I'd write," the letter begins, "as we're timing contractions. I saw the good doctor this afternoon and he said any time now..."

On Oct. 30, 1969, my sister began this letter to me when she was about to give birth to her second child. By the time she finished the letter, she and her baby girl were home.

## Inklings

Remember when people wrote letters? And even if you were in labor, you might begin a letter?

This year marks the 75th anniversary of V-Mail, V for "Victory." V-Mail was developed during World War II to save cargo space. Letters to and from soldiers were written on specially formatted paper. They were then censored and photographed at thumbnail size onto microfilm. The film was flown overseas; the letters were reconstituted at one-quarter the original size, then delivered. Such a complicated process. It seems like a lot of trouble. It acknowledged the importance of the connections created by personal letters.

I don't remember V-Mail. But I once asked my mother if she knew about it. "Oh, sure," she said. "I used it all the time." She corresponded with her younger brother serving in North Africa.

The poignancy, quirkiness, and affection of personal letters come through as I sort through the storage box marked "Letters" in an upstairs closet.

What treasures! Letters from my husband when he was still my boyfriend, working in Germany. From my sister in the early years of our marriages, after she and her husband moved away. From a college friend in the Peace Corps. From another friend who lived too far away for regular visits.

When I was a young adult, still living at home as I worked and studied, the rest of the family went camping every summer. My mother wrote to me and, occasionally, so did the younger kids. I had totally forgotten those letters.

Here's a passage from the two older boys, age 11 and 10, written in pencil, in tidy cursive.

"[We] would like to ask you a favor. Would you please check the turtle eggs daily to see if they have hatched. If + when they do, put them in (oops! The eggs are in a Hills Bros. Coffee can in our room.) a dry bowl for 1 day. The next day, put them in with Goldfinger + some fish food. Feed same as Goldfinger."

Our little sister, age 5, added a page in sprawling print with brown crayon: "Dear jan Are the turtle eggs hatched? Love Cathy." Her "Y" is backward.

I must report that, much to my relief, the turtle eggs did not hatch on my watch.

The younger boys, ages 8 and 7, sent an original poem, printed in pencil with some words elaborately decorated.

"I wonder why, I wonder how,  
/ I see a horse, I see a cow. / I read  
a book, / I see some trees, / I eat an  
apple, / I hate these bees. / I eat, I  
sleep, I drink, / I Always Always  
Always Think, / The creek does  
stink, / I climb a tree, I see a bird, /  
I think that racoon is absurd."

They signed the poem: "Juvenile Delinquent" and "the Worry-Wart."

Today's instant messages and emails convey verbal information. But a handwritten letter conveys so much more depth and personality.

The practice of writing such letters might be comatose, but it is not dead. We can revive it.

As my Peace Corps friend wrote in her first letter from the Philippines: "I'll write if you will."

She wrote, I wrote. That was almost 50 years ago. Sometimes, we still write.

Contact [jlindsay@tidewater.net](mailto:jlindsay@tidewater.net)

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## caregiving tips

# The safety of the person with Alzheimer's disease

By MICHA SHALEV  
MHA CDP CDCM

**C**aring for a loved one who has Alzheimer's can be rewarding - and stressful. Home safety is important for everyone - but it carries added significance for caregivers. This is especially true if you're caring for a loved one who has Alzheimer's disease in your home.

## Caregiving Tips

A throw rug or a stray toy on the steps could easily put your loved one at risk of a fall or injury.

To prevent stressful and dangerous situations, consider these home safety tips for caregivers:



### Evaluating home safety

Start by thinking about your loved one's behavior, abilities and health. Can your loved one safely use stairs? Does he or she wander or get up at night? Has he or she fallen before? Then check each room for potential hazards and make a note of changes you'd like to make. Keep in mind that changing the environment will likely be more effective than trying to change your loved one's behavior.

### Bathroom safety tips

#### In the bathroom:

- Install a shower chair and grab bars. Place grab bars near the toilet, near the bath tub and in the shower. A hand-held shower head also might be useful.
- Address slippery surfaces. Place nonskid strips or a mat in the bath tub and shower. Unless the bathroom is carpeted, place

nonskid strips on the floor near the bath tub, shower, toilet and sink, too.

• Use a faucet cover in the bath tub. A foam rubber faucet cover can help prevent serious injury if your loved one falls.

• Lock up potentially hazardous products or electrical appliances. Install childproof latches on cabinets and drawers to limit access to potentially dangerous items. Use child-restraint caps on medication containers.

• Reduce water temperature. Set the thermostat on your hot water heater to below 120 F (48.9 C).

• Remove door locks. Consider removing locks from the bathroom doors to prevent your loved one from accidentally locking himself or herself in.

Caregivers must take prudent measures to ensure the safety of the person with Alzheimer's disease. Areas of special concern include falls, wandering, ingesting harmful materials, misuse of tools, equipment and material, and other factors which threaten the safety of the person with Alzheimer's disease.

### Additional point of alert

1. Falls can be precipitated by the effects of Alzheimer's as well as other coexisting health problem. Medications, lack of sleep, and inattentiveness can be problematic. Sudden falling should be evaluated by the person's physician. Furniture, electrical cords, loose scatter rugs, change in levels, or poor lighting may all contribute to the likelihood of falling. Correct and be alert to these dangers.

2. Wandering is a serious safety issue for long-term care facility staff as well as family members while caring for a loved one

at home. The person who wanders away from the facility or home may be in danger from traffic, harmful weather conditions, hazards such as stray dogs, residential pools and other unsafe areas. The person may become confused and frightened and unable to ask for help or find his way back.

3. Ingesting materials that are detrimental to the person's health is another area of concern. Patients/residents will sometimes eat or drink things that look inviting, i.e., shampoo, cleaning solvents, or finger nail polish remover, but which could potentially cause great physical harm. Even materials which do not look inviting may be ingested, i.e., cigarette butts, pebbles from the fish tank. Be alert, also, to such things as poisonous plants, especially those with pretty berries, small pieces in a puzzle, or small items in a sorting activity, i.e., buttons, nuts or coins.

4. Tools, equipment and materials used in activities and craft projects must be chosen and monitored with care. The person may no longer have good judgement in how to use such items.

5. Environmental stresses which increase the likelihood of accidents include noise (TV, radio, intercom, yelling and screaming of other residents), too much stimulation from competing activities, unpleasant smells, and lack of physical or psychological structure. The most therapeutic environment for the memory-impaired person is one which offers a calm, routine atmosphere.

6. Environmental hazards include congested traffic areas; highly polished floors which are too slippery, especially when wet, and which also give off a glare; clothing that is too short/too long.

**Micha Shalev, MHA CDP CDCM CADDC, is the 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 is a graduate of the National Council of Certified Dementia Practitioners program, and a well-known speaker covering Alzheimer's and dementia training topics. He can be reached at 508-853-8180 or by email at m.shalev@dodgepark.com or view more information online at [www.dodgepark.com](http://www.dodgepark.com). Archives of articles from previous issues can be read at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).**

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# money matters

BY ALAIN VALLES, CRMP  
PRESIDENT,  
DIRECT FINANCE CORP.

If you are like many seniors you may wake up feeling financially stressed. Concern about having enough money, worry about a lingering home repair, or frustration with credit card or real estate tax payments can be a burden.



## Reverse Mortgage

something should happen in the future.

These worries, combined with the desire to be financially independent while remaining in one's home, has led many to ask, "Is a

Concern about having enough money, worry about a lingering home repair, or frustration with credit card or real estate tax payments can be a burden.

reverse mortgage right for me?"

The only honest answer is, "It depends." It depends if you qualify. It depends on your goals. Every person's answer is different.

The questions asked to see if you qualify for a reverse mortgage are simple:

- Age (one person must be at least 62 years of age)
- Home value and condition
- Current mortgage balance (if any)
- Is your home in a trust?
- Credit history (perfect credit is not always required)
- Income sources

However, just because you qualify does not mean you should get a reverse mortgage. Important questions to ask include:

- Do you want to live in your home long term? Or might you move within five years?
- Is there a current monthly cash flow shortfall?
- Do you have a mortgage or equity credit line balance?
- Are you working? When do you plan to retire?
- Do you have lingering credit card balances?
- Are real estate taxes draining your savings?

- Have you been faced with the loss of a partner's income due to death or divorce?
- Are home repairs needed? Improvements desired?
- Is your house in a trust or a life estate?
- Do you own other real estate?
- What happens if someone must enter a nursing home?
- Have there been temporary or ongoing costly health events?
- What will you do if you do not qualify?
- Would knowing you will have access to cash for later chapters in life give you some peace of mind?
- Do you wish you could have just a little bit more money to better enjoy life?

Almost everyone has heard about a reverse mortgage but only a tiny percentage of people have invested the time to un-

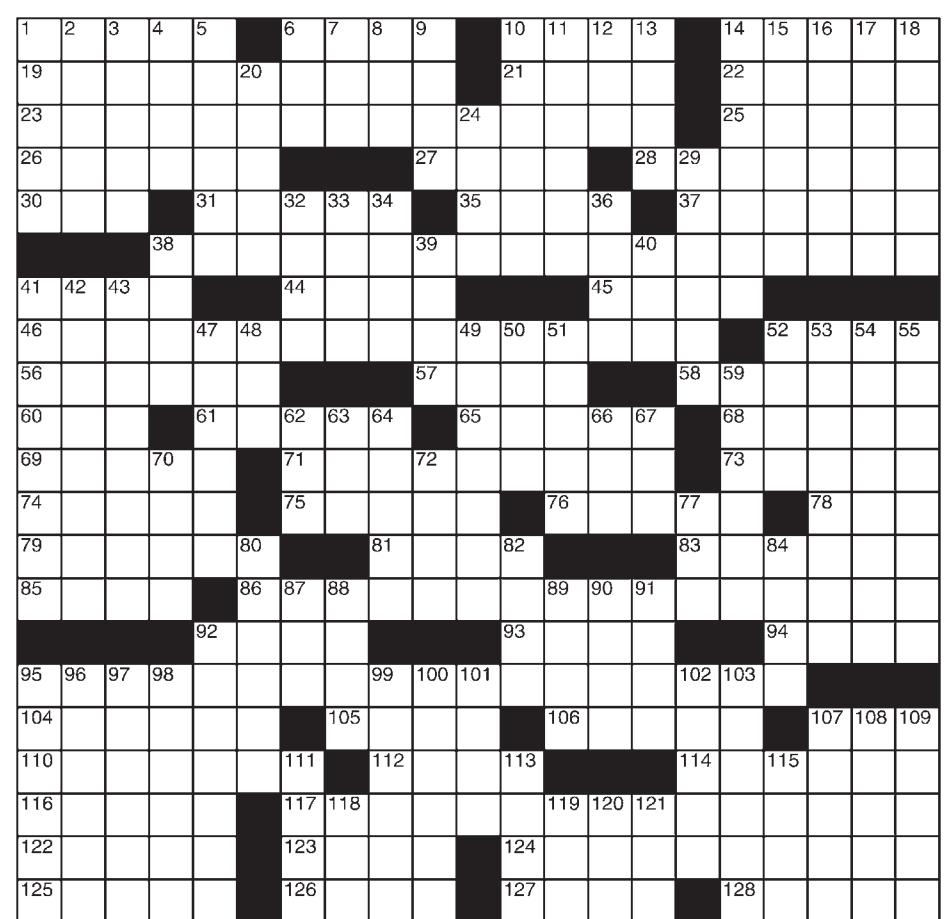
**Reverse mortgage** page 20

## SUPER CROSSWORD PUZZLE

"Gymgoer's Bummer"

(answers on page 20)

ACROSS	46 Riddle, part 3	95 End of the riddle	48 Code-cracking org.	90 Aged, quaintly
1 Clinic for getting clean	52 Lie in the sun	104 One lacking pigment	49 City south of San Diego	91 Inert gas
6 React to sticker shock	56 Places to live	105 Slangy suffix with switch	50 Alda or Bean	92 Coin producers
10 24 hours —	57 Feed holder	106 See or smell	51 Debate need	95 "Blue" beer brewer
14 Blew a fuse	58 Activate, as a light switch	107 "— aboard!"	52 Cold one	96 Sainted king of Norway
19 Reparations for wrongs	60 Silent assent	110 Ump's call halfway to a walk	53 Comment on, as in a margin	97 Flattened at the poles
21 Head, to Hélène	61 Haile Selassie follower	112 "Falling Skies" star Noah	54 Plato was his disciple	98 Out of — (amiss)
22 Unevenly notched, as a leaf	65 Kobe's home	114 "No One" singer Keys	55 Leg reflex	99 "1984" author
23 Start of a riddle	68 Brits' coins	116 — worse than death	59 Favorable aspect	100 Rolls- — (ritzy rides)
25 Fighting fish of Asia	69 Conductor Sir Georg	117 Riddle's answer	62 Anat., e.g.	101 "Hi, amigo"
26 Division of the Roman army	71 Riddle, part 4	122 Strength of a chemical solution	63 Set- — (rows)	102 Onetime Pan Am rival
27 — avail (futile)	73 Cussed	123 Account	64 Love, to Yves	103 Online protocol for remote log-in
28 California observatory site	74 Windy City air hub	124 Absent	66 "One thing — timel"	107 Pines (for)
30 Foxy	75 Land surrounded by water, in Italy	125 Arena strata	72 Miss, in Meuse: Abbr.	108 Some bank holdings
31 Grind, as one's teeth	76 Spiny plants	126 "Wise" birds	77 Involuntary wink, maybe	109 — rest (inter)
35 Beat soundly	78 — Mahal	127 Man in Eden	80 Heretofore	111 Preminger of film
37 A B vitamin	79 Not at all, old-style	128 16th-century Italian poet	82 Razor brand	113 Writer Ferber
38 Riddle, part 2	81 Arm bone	83 Conceive of	84 Boundaries	115 — date!"
41 Planted	83 Struck disk	85 Struck disk	87 Frittata	118 "Hee —"
44 Swenson of "Advise & Consent"	86 Riddle, part 5	86 Riddle, part 5	88 Site for a bite	119 Divinity
45 Banana part	92 Prefix with dose or watt	92 Prefix with dose or watt	89 Bits of physics	120 SFO guess
	93 Actor's job	93 Actor's job	94 Class seat	121 LP speed stat
	94 Class seat			
		47 Eagle nests		

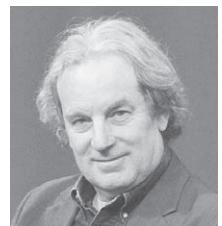


# viewpoint

# The health care nuclear option

BY AL NORMAN

Congress and the White House are poised to dismantle health care protections in our state that may take decades to repair. It's a health care nuclear option.



# Push Back

MassHealth: "Children, seniors, veterans, working families, people with disabilities and other vulnerable citizens depend on MassHealth, as do many health care providers. As you know, the MassHealth program has been a cornerstone in our effort to reduce the number of uninsured in our state. Through the Affordable Care Act, MassHealth has further expanded coverage by more than 300,000 individuals, with a total enrollment of some

On Feb. 24, 22 advocacy groups (including Mass Home Care) sent the following letter to Governor Charlie Baker on the impending cuts to

1,900,000 residents....Proposals mentioned thus far have included either block grants or per capita caps that would substantially reduce federal funds for Medicaid over a multi-year period, threatening health care for hundreds of thousands of Massachusetts residents.

"As representatives of consumers, health care providers, labor unions, and faith-based organizations, we oppose block grants, caps, and any agreement cutting the federal share of Medicaid in our state. We believe that any such 'cap' inevitably would result in rationed care, eligibility and benefit reductions, and reduced financial support to providers who care for MassHealth members. Children, seniors, low-income families, and people with disabilities will all potentially be affected.... We urge you not to agree to any plan that reduces federal support for our most vulnerable people."

Three days later, more than 300 elder activists gathered in the Statehouse in Boston to pressure state lawmakers into action.

“Our state relies on \$11

billion in Medicaid funds!" explained Paula Shiner, the vice president of Mass Home Care. "1.9 million people in this state are on Medicaid. 66 cents of every Medicaid dollar goes to care for seniors or members with disabilities! If the Affordable Care Act is repealed, we will have a hole in our health care system that will cost more than the BIG DIG!"

In the echoing halls on Beacon Hill, senior advocates chanted: "It's not right, it's not fair, don't repeal Obamacare!" And: "Speak Up Now, Don't Be Afraid---No More Cuts To Medicaid!"

Massachusetts was one of many states that chose to expand the number of people getting MassHealth under the Affordable Care Act. These are people who could not get affordable health care in the private market. Now, they face the reality that Medicaid insurance will be taken away from them, leaving them—and their families—among millions of uninsured Americans.

"If implemented, the 'cap' proposals would decimate Medicaid's current guarantee of adequate and affordable care," said a group called Justice In Aging. "Persons eligible under current rules could lose coverage due to restricted eligibility standards and/or capped enrollment. The Medicaid program establishes certain services as mandatory—these include hospital inpatient and outpatient services, and nursing home services. If these mandatory services were no longer required, each state would be free to select its own package of services and to exclude even the vital services that currently are considered mandatory. Under the dramatic funding cuts anticipated by current 'cap' proposals, states would be under tremendous pressure to reduce home and community-based services or tighten eligibility criteria to

serve fewer people.”

Currently over six million seniors are Medicaid-eligible nationwide. Medicaid allows beneficiaries to retain a home, and protects spouses from being completely impoverished by the expense of caring for a person who can no longer live independently. These financial protections could disappear under the “cap” proposals.

The stark reality is this: If Congress "caps" the Medicaid program and repeals the Affordable Care Act, Massachusetts will lose billions of dollars in federal funding—and that will hurt consumers, hospitals, doctors and other health care providers. The financial burden dumped onto the state will either require a broad-based revenue response—or broad-based consumer suffering. This burden will fall disproportionately on low income people, and be a major blow to our state's health care economy. Billions in federal health care spending will be drained from our economic bottom line.

We will need the equivalent of a health Care Marshall Plan in Massachusetts if the White House and Congress go nuclear on Health Care.

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

# **Reverse mortgages: Do you have the answers?**

## **Reverse mortgage**

derstand the mechanics of how they work and answer the above questions. Generally, a 10-minute phone conversation will determine if you qualify and then a one-hour meeting will answer other questions.

The key is getting the facts. There is a great deal of misinformation circulating about reverse mortgages. TV infomercials and

free seminars are used as methods to capture your name to be sold as a lead.

The only federally approved consumer booklet, "Use Your Home to Stay at Home," is published by the National Council on Aging and is an excellent place to start. Call or email me and I'll forward a free copy to you and help you begin to determine if a reverse mortgage is right for you.

**Alain Valles, CRMP and President of Direct Finance Corp., was the first designated certified reverse mortgage professional in New England and is the leading licensed loan officer in Massachusetts. He can be reached at 781-724-6221 or by email at [av@dfcmortgage.com](mailto:av@dfcmortgage.com). Archives of articles from previous issues can be read at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).**

# Answers to Super Crossword

(puzzle on page 19)

A crossword puzzle grid with the following words filled in:

- Across:  
REHAB, GASP, A DAY, RAGED,  
AT ONE, MENTS, TETE, FEROSA,  
WHAT FAMOUS NOVEL, BETTA,  
LEGION, TONO, PALOMAR,  
SLY, GNASH, ROUTE, FOLATE,  
IS ABOUT AFREELOADER,  
SOWN, INGA, STEM,  
WHO HANGS OUT AT THE BASK,  
ABODES, SILO, TURNON,  
NOD, RASTA, JAPAN, PENCE,  
SOLTI, COMMUNITY, SWORE,  
O'HARE, ISOLA, CACTI, TAJ,  
NOWISE, ULNA, IDEATE,  
GONG, RECREATION CENTER,  
MEGA, ROLE, DESK,  
LOOKING FOR HANDOUTS,  
ALBINO, EROO, SENSE, ALL,  
BALLET TWO, WYLE, ALICIA,  
AFATE, THE CADGER, INTHEY,  
TITER, TALE, NOTPRESENT,  
TIERS, OWLIS, ADAM, TASSO.

# Do good. Then do better.

BY MARIANNE DELOREY, PH.D.

**W**hile in college I worked at a nursing home where I met Mary. Mary had severe dementia and was combative. One day while trying to bring her to the commode, she punched me. Hard. With both fists. In the kidneys. I saw stars.



## Housing Options

thinking and would talk for hours if left unchecked. Sometimes, if

Cathy was another resident who would lash out. Cathy did not honor social envelopes nor did she know when enough was enough. She would interrupt me without

she felt she was being ignored, she would get in my face and say some pretty unkind things.

These residents were hard to like. Of course I understood their behavior was sometimes beyond their control, but I certainly did not want to spend extra time with them. And yet, these are the residents from whom I have learned more about myself than many others.

There is an ancient proverb that says, "A stone does not get polished except through friction, nor a man perfect without trials." These residents challenged me. They made me think about who I was, what I valued and what I could be. I thought I was kind. Cathy accused me of being selfish. I thought I was good with the elderly. Mary made it clear what she thought of my skill set. I thought I was patient, and yet when I saw these ladies, I would find other things I needed to do rather than be with them.

Some people would argue that "haters gotta hate" or that we shouldn't listen to people who are critical of us because they are just knocking us down for no reason. But that belief may not offer the full story.

Those who would disagree with you offer you the most opportunity for growth. I have since learned other skills to help me work with people with dementia. I have learned that there are limits to my patience, what triggers my limits, and how to set boundaries for people who would test those limits. In short, I have grown.

Every day we do good. These people, however, remind me that sometimes we just have to do better. It may be good to sit an extra five minutes and listen to someone's litany of aches and

pains. Tomorrow, I strive to listen even longer and not "find" something else more important to do. Today, I may say goodbye to someone who lived at Colony for years. Tomorrow, I will say goodbye and remind them of the impression they left while they were here. This week, I may encourage a family member to contact elder services to see if they can help with the mother's care. Next week, I vow to set up the meeting myself to make sure they have the resources they need. Today, I thank the staff and caregivers for the good they do every day on behalf of our residents. Tomorrow I ask that you do better.

I hope someday, we get to find ourselves the recipient of the best of others, so why not start now and show people the care we hope to receive.

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).



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# Marlborough EMT, firefighter retires after serving 43 years

BY ED KARVOSKI JR.  
CONTRIBUTING WRITER

MARLBOROUGH — Mickey Grasso began 2017 by retiring after serving 43 years as an emergency medical technician and firefighter with the Marlborough Fire Department (MFD). Now, he's continuing his 10th year as a lead guitarist and backup vocalist with The Missy Maxfield Project, a popular Metrowest-based band.

While on vacation from a factory job as a teenager, Grasso considered pursuing a more challenging career. Upon returning home, he called the MFD and spoke with then-Chief Bill Maroney.

"I was always interested in rescue-type work and thought of the fire department," Grasso explained. "I'd seen rescue stories on TV and was fascinated by them."

At the time in 1973, Marlborough had a call fire department with paid workers, in



**Retired Marlborough EMT and firefighter Mickey Grasso (center) gathers with colleagues during his last shift**

which Grasso was appointed on a Monday and reported to his first fire that Thursday. He initially worked from the former Central Fire Station on Main Street, now Vin Bin. There, Grasso recalls then-Capt. Everett Russell training new firefighters with potentially lifesaving instruction on preventing a fall through weakened roofs.

"He said to throw out your arms and hopefully you won't fall beyond your shoulders because your outstretched arms would stop you," Grasso relayed. "I fell through a floor once and did exactly that. Luckily, I didn't fall all the way below the floor."

Grasso soon became an EMT and hired fulltime, then was assigned to the rescue truck

for about 30 years, as its driver for most of that time. He reflects upon several decades of calls with mixed emotions

"The rescue truck was the busiest in Marlborough for many years because it responded to every fire, medical and accident call," he noted. "We had lots of good times over the years and

**Firefighter page 23**

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# Marlborough EMT, firefighter retires after serving 43 years

**Firefighter**  
Continued from page 22

I've also seen lots of tragedies. I saw three children die in fires, two at the same time. All calls are intense, but that one was really hard."

In recent years, Grasso worked from the current Central Fire Station on Maple Street.

"When the city bought the



PHOTO SUBMITTED

**Mickey Grasso prepares to drive Tower 1 for his last time.**

big tower truck six years ago, I transferred to driving and operating Tower 1 – and leaving the rescue truck for younger firefighters," he said.

Some of the job's pressures were relieved as Grasso increased time on another long-time passion: music. He has performed with The Missy Maxfield Project since the band's inception in 2008. Its Facebook page describes their repertoire as "a blend of a classic and southern rock, rhythm and blues, pop and a splash of country." Among venues throughout Metrowest where they perform are in Marlborough at Bolton Street Tavern, Union Common and the annual Labor Day Parade.

"If the crowd has a good time listening to our music, then we have a good time, too," Grasso declared.

For the past three summers,

The Missy Maxfield Project performed as a warm-up act for classic musicians of yesteryear at Indian Ranch in Webster. As his most memorable gig, Grasso cites their 2014 booking there along with the "Happy Together Tour." That concert included The Turtles featuring Flo & Eddie; Chuck Negron, formerly of Three Dog Night; Mark Farner, formerly of Grand Funk Railroad; Mitch Ryder & The Detroit Wheels; and Gary Lewis & The Playboys.

Grasso collected more memories after announcing his retirement from MFD. His colleagues in Group 4 gave him a surprise party Jan. 12 at Horseshoe Pub & Restaurant in Hudson. Another surprise for him was learning that his wife Cindy knew of the secret.

"I went up the stairs with my wife, then suddenly saw all the people I worked with – and they yelled, 'Surprise,'" he relayed. "They gave me a beautiful plaque. It was lots of fun."

The fun continued Jan. 18, when Group 4 and more firefighters joined Grasso for his last shift at Central Fire Station. He was given the opportunity to drive himself home in Tower 1 as other fire trucks followed.

"It was an emotional ride," he acknowledged.

Grasso appreciates the time working with his immediate and extended family members. His daughter Janeen Rabidou is a Marlborough firefighter.

"It's been great working over the years with my brothers and sisters in the fire department – I'll miss them all," he shared. "I feel privileged to have worked a job that I always loved."

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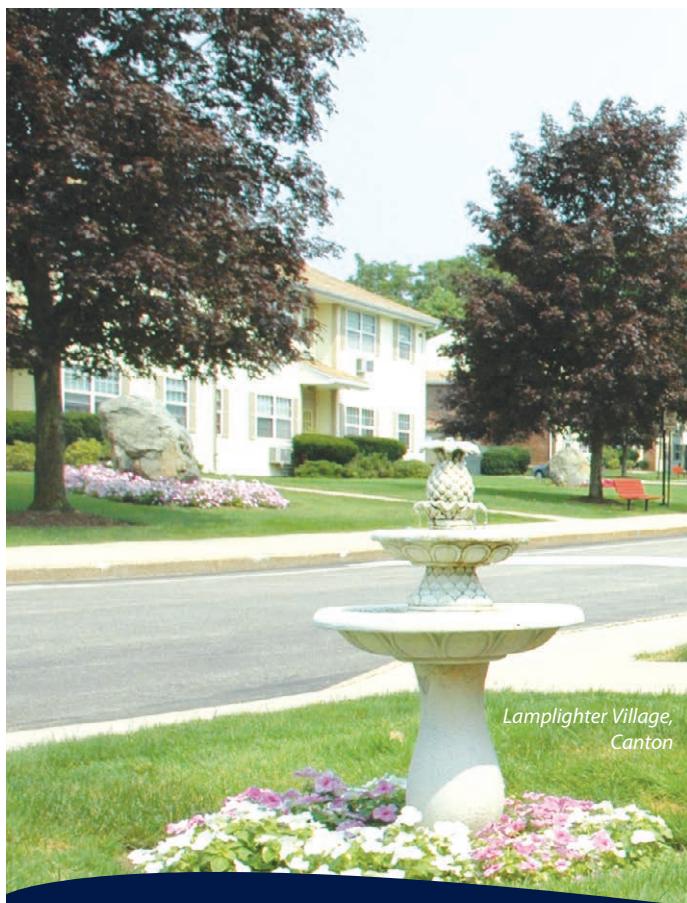
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