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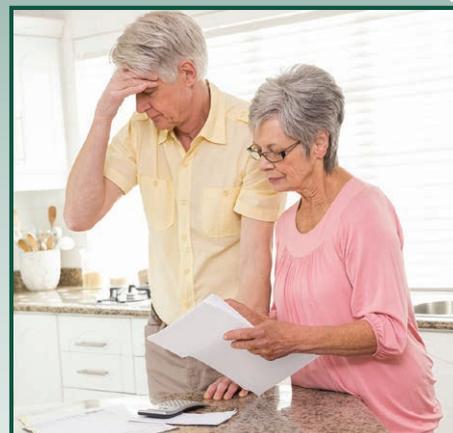
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Reflecting on family's longtime service as firefighters

By K.B. SHERMAN
CONTRIBUTING WRITER

Southborough – For the first time in about 70 years the Southborough Fire Department doesn't include a Hubley family member. On Jan. 31, George "Skip" Hubley Jr. retired after serving 43 years with the department including 15 as a call firefighter and then 29 as call fire lieutenant.

Hubley's informal training began as a preteen from his father, George Sr., who started as a call firefighter in the mid-1940s after serving in World War II, and retired as a call fire lieutenant in 1986.

"I went with my father to a lot of the calls in Southborough – except if I was in school or if it was a school night," he said. "I was kind of a big, rugged kid and I always helped out by doing chores that some of the older guys asked me to do. I basically learned the tricks of the trade as I grew up."

The family tradition continued in the department. Hubley's younger brother Joseph retired a few weeks earlier than him after 37 years, first as a call firefighter and then full-time for 29. Their late brother John, who passed away in 2008, was with the department for about 20 years, first as a call firefighter and then as a full-time clerk and dispatcher. Hubley's son Matthew joined the department in 2006 then left when he married and moved out of town in 2012.

Throughout 43 years, Hubley served with five fire chiefs. Current Fire Chief Joseph Mauro expressed a respect for Hubley's work ethic.

"It was always a pleasure working with Skip," Mauro said. "He devoted a lot of his time and energy not only into his full-time job, but at the fire department, too."

Mauro believes that Hubley displayed a good example for the next generation of firefighters.

"Somebody like Skip and what he brought to the department is irreplaceable," he said. "You can't duplicate his knowledge and experience as a firefighter, which he



Left: Hubley family members (l to r) Matthew with his uncle Joseph and father George Jr.

PHOTOS SUBMITTED



Circa-1970s photo of Hubley family members (l to r) John, Joseph, George Jr. and George Sr.



Below: George "Skip" Hubley Jr.

passed on to others coming up in the department."

Hubley shares the similarity of multiple family firefighters with Mauro, whose brother John Jr. retired as fire chief in September 2011 after 38 years with the department. The Mauro brother's father, Joseph Sr., served the department for nearly 50 years before retiring in 2010.

"Firefighting is in our blood," Mauro said.

Soon after Hubley turned age 18 in 1971, he became a call firefighter during the summer before entering his senior year at Algonquin Regional High School (ARHS). Some of his classmates from Northborough were call firefighters with their town's fire department.

"I never missed any school," he said. "Firefighting is something that I always wanted to do."

Eleven months after Hubley started, the fatal fire at the Hotel Vendome in Boston occurred.

"Nine firefighters lost their lives in that fire," he recalled. "It made a big impact on all fire departments. For me being new at the time, it was kind of a wake-up call, telling us that's what can happen in this type of job."

After graduating from ARHS in 1972, he continued as a call firefighter and began working full-time at the Massachusetts Department of Natural Resources (now known as Massachusetts Department of Conservation and Recreation).

"The call firefighting didn't conflict with my full-time job, so it worked out fine," he said.

Hubley has firsthand memories of what became known as the Second Great Chelsea Fire in 1973. He was among the South-

borough firefighters who assisted with two engines and a ladder truck. The fire burned 18 city blocks. It started 200 yards from the origin of the Great Chelsea Fire of 1908.

When his father retired as the call lieutenant in 1986, Hubley was appointed to that position.

"Firefighting is really a young person's job because it's so physically demanding," he said. "I was the new kid on the block when I first started and I got to work with a lot of the old-timers who passed their experience to me. Hopefully, I've passed down my experience to some of the younger people."

On April 1, Hubley retired from his full-time job as district supervisor at the Massachusetts Department of Conservation and Recreation, where he worked in various capacities for 43 years.

Investing in fire safety education for seniors statewide

By ED KARVOSKI JR.
CONTRIBUTING WRITER

State and local officials gathered last year at the Hudson Senior Center to officially launch Senior SAFE, a grant program to local fire departments statewide that supports fire safety education for older adults. The program is modeled after the school-based Student Awareness of Fire Education (SAFE) for children under 18, which reduced the fire-related deaths within that age group by about 70 percent since its inception 20 years ago.

At the official Senior SAFE launch, State Fire Marshal Stephen D. Coan reported that 42 percent of fire-related casualties in Massachusetts in 2013 were people over age 65. In 2014, the percentage of the state's fire casualties within that age demographic dropped to 28 percent, he noted.

"So far in 2015, 13 people over age 65 have died in fires," Coan said. "We're very close to the number of fatalities that occurred in 2014, so we're still experiencing serious fire issues with our older population."

Senior SAFE is funded by fees collected through the Fire Standard Compliant Cigarette program, which enforces the law setting ignition resistance standards for all cigarettes sold in Massachusetts. When Coan realized that some funds from the fees might become available, he began collaborating with state Rep. Kate Hogan, D-Stow, who serves as chair of the Elder Caucus.

"I met with Rep. Hogan because I know she has great interest in senior issues," Coan explained. "I asked her to work with me and put together a piece of legislation. It's because of her leadership in passing the legislation that allowed us to use these funds and we were able to create Senior SAFE."

Hogan expressed her personal



At the official Senior SAFE launch, State Fire Marshal Stephen D. Coan reported that 42 percent of fire-related casualties in Massachusetts in 2013 were people over age 65.

Senior
SAFE

“So far in 2015, 13 people over age 65 have died in fires. We're very close to the number of fatalities that occurred in 2014, so we're still experiencing serious fire issues with our older population.”

State Fire Marshal
Stephen D. Coan

concern for wanting the Senior SAFE program to get passed and into the fiscal year (FY) 2014 budget.

"For me, the program came out of deaths in my district's senior community from fire, smoke inhalation and carbon monoxide poisoning," she shared. "When you're a state representative and that happens in your own district, it makes you lose sleep. This program will be critical in saving lives."

In FY 2014, the Senior SAFE program provided grants to 205

fire departments statewide to work with councils on aging and other agencies to offer fire safety education. In FY 2015, grants were awarded to 208 fire departments. Funds totaled \$600,000 each year. Among the suggested topics for grant recipients to consider are the installation of smoke and carbon monoxide alarms, testing and replacing batteries in these devices, the installation and checking of house numbers, high-end heat limiting devices on stoves, in-hood stove fire extinguishers

and nightlights.

Coan's firsthand work experience also compels him to advocate fire safety education for seniors. He has served as the state fire marshal for over 20 years and head of the Department of Fire Services since it was created in the 1990s.

"Statistically, it is our older adults that are affected by the horror of fires," he said. "I've made it a practice throughout my career to respond to the vast majority of fires that cause fatalities in the commonwealth – and they're heart wrenching. I've responded to dozens of fatal fires where elderly have perished. It's an awful way to end a life."

Many of these fires are preventable, Coan noted.

"I've been to these fires where there are no smoke alarms," he said. "Or fires where I look up at the ceiling and

there is a smoke alarm, but just two wires because the batteries haven't been maintained. Many of our seniors have been living in their homes from before the time of our smoke detector legislations that came in the 1970s and early '80s. It's about people understanding and believing the importance of the smoke detector and the carbon monoxide alarms. It's about education."

Coan is hopeful that Senior SAFE will prove to be as successful as the school-based SAFE has been for children under age 18.

"Knowing that the older population is most at risk, we felt collectively that the model of SAFE would work for Senior SAFE," he said. "As opposed to the interaction of firefighters at schools, it's now firefighters at councils on aging, senior housing, any venues where seniors congregate and can be part of our educational process."

Oh, no, it's Sweet Little Alice!

By JANICE LINDSAY

It was the saddest song I had ever heard.

"My Sweet Little Alice-Blue Gown," always sung by a woman, told the story of a lovely blue silk dress "with little forget-me-nots



Inklings

placed here and there." Wearing that gown made the wearer feel as if she were "walking on air." But here's the sad part: That dress

was now wilted, worn out, in short, gone.

Merely hearing the first few strains of "My Sweet Little Alice..." would plunge my 3-year-old soul into a deep well of grief, not to mention loud bawling.

This was quite inconven-

“Merely hearing the first few strains of ‘My Sweet Little Alice...’ would plunge my 3-year-old soul into a deep well of grief, not to mention loud bawling.”

nient for my parents, who were pianists and likely to be involved in community talent shows where, as sure as dresses wear out, some lady would want to sing about it. So at the strategic moment, a kind adult would escort unsuspecting little Janice to a room where she could not hear the music, and wait with her until the danger had passed.

But this inconvenience was slight compared with that happened when I reached kindergarten.

The well-meaning teachers herded us into the auditorium, with kindergarteners in the front rows, to watch a move about how to escape a fire.

In the movie, the house was on fire. What if our house was on fire and I couldn't find my mother? Once again, I foundered in the well of grief. An understanding teacher removed weeping Janice from the audience and sat with me elsewhere until classes resumed.

I reacted with tears at the first bell heralding every harmless fire drill. So, when a fire drill was due to erupt, a sympathetic grown-up fetched Janice from her classroom, walked her to the principal's office, and stayed with her until the children filed back inside.

The inconvenience of childhood grief sometimes happened at home, but not always with me. I have a younger sister.

I don't know why our parents decided to replace their old kerosene-fueled stove. It might have had something do with the fact that little Cheryl, always a curious and adventuresome toddler, seemed to be working on a plan to drink the kerosene.

Out went the old stove, in came the new. It was Cheryl's turn in the well of grief. She could not bear the loss of our old familiar stove.

Our wise and clever moth-

er, a devoted truth-teller except in emergencies, improvised. She told us an old man and woman who lived nearby didn't have a stove and were too poor to buy one. They would have ours.

This act of charity calmed my sister. Fortunately, she never asked to visit that poor, old couple.

Later, our mother reported that Bambi's mother did not, in face, die from a hunter's bullet, but was merely wounded. She was captured, healed, and went to a zoo. When Bambi was older, he was captured, too, and, by happy coincidence, found himself at the same zoo.

Cheryl and I didn't know, then, how lucky we were that our fears of loss were imaginary, or that our grown-ups, even as they coped with their own more substantial terrors, still tried to protect us from our inconvenient, childish ones. Their tactics of removal and improvisation gained us some growing time.

In the song, whenever the lady wore her sweet little Alice-blue gown into town during those glorious years when it was still wearable, "the world seemed to smile all around."

The world never really smiles all around. The luckiest children are those who are granted a few early years to deal with their imaginary losses, in preparation for the time when they must contend with real ones.

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Old Colony Elder Services
Providing services to the community since 1974

FriendshipWorks aids older, isolated Boston-area residents

By K.B. SHERMAN
CONTRIBUTING WRITER

“We need each other,” said FriendshipWorks Executive Director Janet Seckel-Cerrotti, “especially older people who have to fight diminishment and the lessening social connections that come with age and fragility.”

The comment sums up Seckel-Cerrotti’s belief in the value of FriendshipWorks, a volunteer organization based in Boston. Working with a staff of 15, she organizes the activities of a group of about 200 volunteers in the Boston-Brookline area who serve their clients. Both English and Spanish are spoken.

The group was initially called Match-up Interfaith Volunteers when it began in 1984 as one of 25 projects started and funded by the Robert J. Wood Foundation, self-described as the nation’s largest philanthropic organization devoted solely to the public’s health. Interfaith Volunteers recognized the problem of people “aging in place” while family and friends moved away or died; in the past 30 years this problem has become more acute due to the Baby Boomer population. The initial Wood grant was for three years. After that, the group sought to fund itself through grants from other foundations, the government and private donors.

“Our volunteers provide a wide range of services,” Seckel-Cerrotti said, “from changing light bulbs to fixing a lock to help with shopping or doctors’ appointments to just providing companionship and relating news.”

Help provided is divided into two categories: short-term assistance and regular assisted visiting. Short-term

visiting can be one, two, or three visits by Friendly Helpers, who can cut the lawn or fill out forms for the client. They also provide medical escort services (excluding transportation) to accompany the client for emotional support and help in interpreting medical advice. Longer-term assistance seeks to build lasting friendships between staff and client through regular visits. Helpers might serve as walking companions, bring an animal for a pet visit, or play music.

When FriendshipWorks felt that their client community needed a larger-scale recognition, they hired O’Neill and Associates for professional public relations. This has gone well, according to Seckel-Cerrotti. Ann Murphy, vice president of O’Neill and Associates, is happy to discuss FriendshipWorks with potential donors at amurphy@oneillandassoc.com.

Seckel-Cerrotti has always wanted to do volunteer work with the elderly, she explained. She attended Hunter College in New York and earned a bachelor’s degree in anthropology and a master’s degree in social work. She has lived in Wellesley for nearly 30 years and is married with three children.

“Our mission endures,” she said, adding that the group continues to seek the end of social isolation of the elderly and is working to expand its size and scope by 100 percent in the future.

Those who wish to help FriendshipWorks may donate online through www.fw4elders.org or by mail at FriendshipWorks, 105 Chauncy St., Suite 801, Boston, MA 02111.

“Research shows that being socially isolated is like smoking 15 cigarettes a day and is twice as harmful as obesity,” noted Seckel-Cerrotti. “We seek to help.”

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Elder health Q&A: Blood Pressure

JAMES McALLISTER, RN

How many Americans have high blood pressure?

It is reported that about one in every three American adults has high blood pressure, that's about 70 million people. However,



looking at the American population that is over the age of 60 that percentage goes up and is closer to two in every three Americans.

Elder Health

These are startling numbers considering high blood pressure increases your risk for two of the top three causes of death in the United States, heart disease and stroke.

What blood pressure should I have? What is normal blood pressure?

If you are an adult over the age of 50, you want to try to keep your blood pressure at 120/80 or lower. While you are not considered to have high blood pressure when your blood pressure is between 120/80 and 139/89, it is important to understand that the higher your blood pressure, the more strain it places on your heart and arteries. That strain on your body increases your risk for serious health problems in the future. Anything above 140/90 and you will need to consult with your physician.

What are the symptoms of high blood pressure?

The frightening thing about high blood pressure is that despite its serious effects on your health, there are no obvious signs or symptoms. Sometimes

referred to as the "silent killer," high blood pressure is something that you need to be aware of and monitor regularly.

How often should I get my blood pressure checked?

As far as what "regularly" checking your blood pressure means, you need to consult your physician. Each person has different health issues and risks, and only you and your physician really know what's best for you. If checking blood pressures on your own, please remember that best practice is to do it at the same time and place each day. Blood pressures will fluctuate depending on time of day and level of stress your body is under, or has been under. At the very least you will want to keep your scheduled physicals with your primary care physician, and share with them any readings from other healthcare professionals in between.

How to reduce your risk:

There are several things that you can do to keep your blood pressure in a healthy range:

- Get your blood pressure checked regularly
- Eat a healthy diet
- Maintain a healthy weight
- Be physically active
- Limit alcohol use
- Don't smoke
- Prevent or treat diabetes
- Take time to relax

Your health is always in your hands. The best and most important thing you can do is be informed and advocate for yourself. If you are worried about your blood pressure or other health factors, get in touch with a healthcare provider as soon as you can, and don't be afraid to ask as many questions as you have!

James McAllister, RN, works for PACE at Element Care in Lynn. For more information, call 877-803-5564 or visit www.elementcare.org. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.



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Gould spreads sunshine at Maine camp

BY MARY CATHERINE KARCICH

Over the past 30 years, Massachusetts resident Anna Gould has been putting her heart and soul into running Camp Sunshine, a facility that focuses on children with life-threatening illnesses and their families. Gould and her late husband, Dr. Larry Gould, started Camp Sunshine on Sebago Lake in Casco, Maine, in the early 1980s.

After watching a television program about a summer camp for children with cancer, the Goulds decided to offer a similar program at their resort. Discussions with the chief of pediatric oncology at the Dana-Farber Cancer Institute in Boston resulted in a pilot family camp for 43 children with cancer and their families in June 1984.

The response was over-



PHOTO/SUBMITTED

Anna Gould meets with some of the campers at Camp Sunshine.

whelming and the couple continued to offer the program at no charge to the families, expanding it to four weeks a year.

Demand for services far exceeded capacity, and in 2001, Camp Sunshine opened the

doors of its own year-round facility on 24 acres donated by the Goulds. Today, the camp holds up to 28 sessions a year, with each session accommodating up to 200 children. Since 1984, Camp Sunshine

has served over 43,500 family members from 48 states and 23 different countries.

As co-founder and board chair, Anna Gould sees the camp's success as a double-edged sword. More success means the camp attracts more families, which serves as a reminder that there are too many sick children out there. On the other hand, she said it has also been a gratifying experience knowing the camp is available to help all of those people looking for a place of relief, comfort and acceptance.

Anna came to the United States from Italy at the age of 10, and she spent her youth in Arlington. She lived in Florida for 26 years, but later found herself back up north, where she now has two homes, one in Massachusetts and one in Maine. Her home in Maine

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travel and entertainment

Crossroads of the Balkans tour combines breathtaking scenery and historic sites

By VICTOR BLOCK

As I strolled along ancient ramparts that encircle a small medieval city, the view changed with each twist and turn. On one side was a labyrinth of narrow streets lined by tile roofed stone buildings. In the other direction were stunning views of the Adriatic Sea.

Not far away, I traveled through a terrain of rugged mountains and deep canyons.

Crisscrossing four miniscule countries that once were part of Yugoslavia, I delved into intriguing chapters of history, gazed at breathtaking scenery and checked out local life in tiny towns and magnificent cities. That nation was born following World War I but because a number of different ethnic groups were patched together, the seeds of conflict were sewn from the start.

Present-day Croatia, Montenegro, Bosnia and Herzegovina, and Slovenia were part of Yugoslavia when it battled Germany in World War II, under the leadership of Josip Broz Tito. After the war, he headed a socialist government until his death in 1980. While authoritarian, Tito earned a reputation as a benevolent dictator who kept ethnic tensions in check. Following his death, those differences flared,



PHOTO: VICTOR BLOCK

Ban Jelacic Square, Zagreb, Croatia

the country splintered along the borders of the former republics, and fighting raged in what became known as the Bosnian War.

While the peace agreement which ended the fighting didn't erase ethnic tensions, today they're expressed with words rather than war. Visitors hear good-natured but pointed jokes about people in neighboring states who once were fellow countrymen.

The tiny sizes of the countries - the four together have a total area about equal to New York State - makes traveling between them convenient. At the same time that similarities become evident, so do interesting differences.

One attraction is the appeal of cities. Dubrovnik in Croatia is one of the most prominent Mediterranean tourist resorts, with an Old Town neighborhood

which exudes a Middle Ages atmosphere.

The main feature is ancient fortified walls that encircle the old city, punctuated by turrets and towers. Walking along the top of the fortification provides the dramatic views which I enjoyed.

Zagreb, Croatia's capital, has been a cultural center since the Middle Ages and boasts an

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Travel

Continued from page 10

inviting array of museums, many perched in the hilly, historical Upper Town. The pedestrian-friendly Lower Town has inviting squares and parks where locals gather to socialize at outdoor cafes.

Ljubljana (pronounced Loo-blee-AH-na) is a bustling urban center with broad promenades. Statues and a section of stone wall are reminders that this was the site of a Roman town beginning in 14 A.D. Overlooking the setting from a hilltop is Ljubljana Castle, which dates back to the early 12th century.

Smaller but equally as enticing are towns and villages. Karanac in Croatia exemplifies rural charm. It's located in the "Bread Basket" of Croatia, and grapes have been grown on the surrounding hills since Roman

times.

Hum is a mere dot on maps. A 2001 census counted 17 residents, but I was told that a mini-population explosion has increased the number to 25.

Mostar stretches along the shore of the Neretva River in Bosnia and Herzegovina, and has a history as one of the most ethnically diverse towns in the region. The graceful Old Bridge over the river was built by the Ottomans in the 16th century, and stood for more than 400 years before being destroyed during the Bosnian War. Visitors today see an exact replica.

If any city shares both a happy and tragic past it is Sarajevo, the capital of Bosnia and Herzegovina. For several hundred years, it was a cultural and religious haven where Serbs, Croats, Turks, Muslims and others lived in harmony. That peaceful picture



PHOTOVICTOR/BLOCK

A castle on a scenic hillside



PHOTOVICTOR/BLOCK

Dubrovnik city wall

ended during the fierce fighting which followed the death of Tito.

Visitors receive a stark introduction to that bitter warfare in the Tunnel of Life, an underground passage which was dug beneath the city's airport during the nearly four-year-long siege. Residents made more than five million trips through the tunnel carrying food, medicine and other supplies.

Much happier settings are encountered at water-related attractions. For those seeking a sun-and-sand respite, Croatia has beautiful beaches along its Dalmatian Coast. Over 120 beaches also line the short shoreline of Montenegro.

More dramatic scenery awaits visitors to Plitvice Lakes National Park in Croatia. Water fills 16 lakes that are separated by natural dams and spills down hillsides in a series of cascades. Adding to the portrait-like setting are colors of the water – sky blue, emerald green, rock gray – which reflect the surroundings.

Equally magnificent in a different way is Lake Bled in Slovenia. A graceful 17th-century church is perched on a small island. The little house of worship is a popular wedding venue, and a good luck tradition calls for the couple to make a wish and ring the bell so it will come true.

By the time I pulled the bell rope, my wish had already come true. I was experiencing four intriguing countries that are small in size but large in terms of attractions and appeal.

If you go:

The "Crossroads of the Balkans" trip that I took is one of dozens of itineraries offered by Overseas Adventure Travel. Along with the must-see attractions in destinations it visits, that tour company's itineraries include lesser-visited but equally inviting places. For information about OAT trips throughout the world, call 800-955-1925 or visit oattravel.com.

your home

Reading Nooks: Making the most of a small space

BY CHRISTINE BRUN

Reading in a cozy chair is still desirable for a lot of people. Though you may be sitting with your Kindle instead of a bound text, the expression “curled up with a book” sounds so much more appealing than proclaiming that you are getting comfortable with your iPad. Right?

Let’s create areas in your home that are conducive to reading. I’m one of those people who must have total quiet in order to read and write. I read much better when I’m on holiday than when I’m involved with my normal routine. It has to do with clearing my mind and feeling relaxed. My husband reads best when



Though you may be sitting with your Kindle instead of a bound text, the expression ‘curled up with a book’ sounds so much more appealing than proclaiming that you are getting comfortable with your iPad.

just fine. Go out and find the most comfortable chair that will fit the space. Don’t be afraid of seeking out a gently used lounge chair. The movement of a rocker or a glider can be relaxing and help dispel energy in the same way that rocking calms an infant. Next, provide a good reading lamp; one that is adjustable is best because each body type will require the light to fall in a different location. Generally, overhead lighting is not an effective task light.

Include a tiny table to hold a glass of wine or a cup of tea. Being comfortable requires that there is a place for everything; remember a spot to rest your eyeglasses or a box of tissues. If your chair is not a recliner or rocker, you might wish to consider an ottoman. A leather-covered ottoman can serve as both footrest and side table. The use of a laptop, e-reader or tablet means that a convenient electrical outlet is necessary. Remember the power of a power strip.

An extra-wide upstairs hallway can be your mini library. Sometimes there is room in an attic and the addition of a stairway makes it accessible. My home office used to be reached by a pull-down ladder, which was replaced with a proper staircase. Now I have a large room with venting dormer windows. It was worth reconfiguring the rooms below to hold the stairway. A walk-in closet in a guest bedroom could also be transformed into a nook. Sometimes older homes have a butler’s pantry that might continue to offer cabinet storage while also serving as a quiet reading place.

on vacation, as well, and he spent one entire cruise in the lounge engrossed in his book.

Therefore, it seems appropriate to evaluate what the members of your household need to encourage reading or even working at home. In this sound bite-oriented culture, where flashes on our smartphones pass as communication, I feel passionately that reading substantive news is vital to an educated society. Where we get our information -- from reliable sources rather than those evoking creative license -- is nearly as important as the facts themselves. Plus, the classics of literature and poetry still have value and importance. You must read in order to learn about culture, history and current events. Well-known authors often say that if you wish to write, you must first read. A lot!

Your home may have nothing more than a stair landing, or maybe a screened-in front porch to capture as a mini library setting. That will work

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Christine Brun’s weekly column, “Small Spaces,” can be found at creators.com.

feeling healthy

Don't 'fall' for misconceptions on falls and aging

By DR. DAVID RIDEOUT

Falling is one of the major factors that impedes the independence of seniors as we age. Complications



from falls are the leading cause of death from injuries in older men and women. Over the last decade and with the growing senior population, there

has been a significant increase in visits to emergency rooms for fall related injuries. One misconception about falls is that there is not much that we can do to prevent them as we age. In fact, there are steps to help seniors avoid falling and the devastating consequences that can occur from a fall.

Why are falls more common as we age?

In people over 65, there is usually not a singular cause for the increase in falling incidents, but rather several risk factors that make falls more likely. The most common factors are age-related declines in balance and postural stability. Other factors

can include: muscular weakness, cognitive impairment, dizziness from low blood pressure or the use of medications, or a history of stroke. Excessive use of alcohol is also associated with an increased fall risk. Having a chronic disease such as osteoarthritis and Parkinson disease increases the risk for falling. There are also environmental issues that can lead to falls. Inadequate lighting, slippery flooring surfaces, and poor visibility in the home are just a few of these. Also being in unfamiliar surroundings can up the risk of falling.

What can you do to help prevent falls as you age?

To help alleviate the decline in muscular strength as you age, stay active with low impact physical activity such as swimming, water aerobics, yoga, or Tai Chi. Also, incorporating strength training as a part of your physical activity can help keep your muscles and bones strong.

Wear appropriate footwear. Athletic shoes are a great choice. You should also avoid slick soles and stocking feet. Women should wear sensible shoes and avoid wearing high heels.

Try to remove hazards from your living environment to avoid tripping. Consider removing throw rugs. Make sure that spills are cleaned up promptly from floors. Make sure that your living space is adequately lit. The addition of nightlights throughout your living space is a good idea. Have flashlights stored in easy to find places in the event of a power outage.

Use assistive walking devices, such as canes or walkers, if your doctor determines that they are needed due to physical impairment or limitations.

Consider installing assistive devices in your bathroom such as

raised toilet seats with handles and grab bars in shower/tub areas. Have hand rails installed on both sides of stairwells in your home.

Limit use of alcohol, especially if you are taking prescription medications.

Discuss with your physician any history of falls and ask them to assess your fall risk and steps that you can take to avoid falling.

Doctor Rideout is the lead physician at AFC/Doctors Express in the Saugus Center, one of 16 Eastern Massachusetts offices, offering seven-day walk-in urgent medical care. For more information visit www.DoctorsExpressBoston.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

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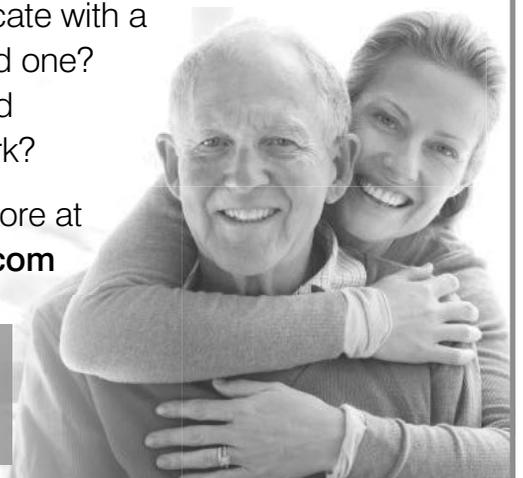
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- What is elder law and how does it apply to your family?
- How do you treat sleep problems in elderly with dementia?
- How do you communicate with a memory impaired loved one?
- How does the Medicaid five-year look back work?

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Local volunteer teacher awarded for sharing his passion for space

BY VALERIE FRANCHI
CONTRIBUTING WRITER

Shrewsbury – When Shrewsbury resident Robert Mersereau retired 10 years ago, “I needed a new sense of purpose,” he said. Little did he know then that, at 71, his new “career” as a volunteer would bring him much more than that.

In August, Mersereau was among those awarded the annual Presidential Volunteer Service Award for his work as a Citizen Schools Citizen Teacher. He received the highest level gold award for teaching all four of the previous four semesters. Earlier in the year, he was also selected as Citizens Schools’ Citizen Teacher of the Year for 2014-2015.

Citizen Schools is a national nonprofit organization that partners with middle schools to expand the learning day for children in low-income communities.

“I was amazed at how much I learned and got satisfaction from



PHOTO SUBMITTED

Robert Mersereau

teaching these kids,” Mersereau said.

He joined Citizen Schools more than seven years ago, and in that time he has taught more than any other volunteers in Massachusetts – 26 classes at 10 different schools.

“I’m the champ,” he joked. “No one is going to catch up with me.”

While he is not one to self-promote, Mersereau said he understands the reasoning behind the recognition.

“It’s against my nature to accept praise,” he said, “but I had to be willing to. It serves the purpose of inspiring others to volunteer. I am proud that they are inspired by me, not only me being inspired by them.”

The course he teaches, “Kids

Capture the Universe,” fuels his passion for space and astronomy. The program was developed by the Massachusetts Institute of Technology (MIT) and Harvard University as an afterschool program for high school students in Roxbury. Mersereau worked with them to pare down the program for middle-schoolers.

Each semester, one day a week for 10 weeks, Mersereau has presented the 90-minute class at middle schools in the Boston area, commuting to New Bedford, Chelsea and Dorchester among others.

“I put myself in their hands,” he said. “I told them to put me where you need me.”

His class is more of an apprenticeship program, in which students get hands-on learning. At the end of the course, they must present what they have learned to an audience of parents, teachers and other students.

“Giving youngsters experienc-

es and using that experience to teach others – that is the essence of Citizen Schools,” Mersereau remarked. “Regardless of the subject you are teaching, you are giving them experience. It’s more about the learning process. You are really learning about yourself.”

Mersereau has lived in Shrewsbury for more than 30 years with his wife Marie. They have a son and daughter and two grandchildren. His son, Robert Jr. also participates in teaching the classes for Citizen Schools.

Although he has a background in teaching – he taught earth science in Medford – the bulk of his work has been in information technology and operating his own business – an embroidery shop – in Fitchburg. He sold the business 10 years ago when he retired.

Currently, in addition to being a Citizen Teacher, he is a member of the Aldrich Astronomical Society in Worcester, and volunteers

Teacher page 15

National Senior Network keeps Massachusetts seniors connected and working

BY K.B. SHERMAN
CONTRIBUTING WRITER

Are you over 55 and bored? Like to make some extra money during retirement? Like to get back into the workforce? The Senior Community Service Employment Program (SCSEP), operating through the National Senior Network, assists people 55 and older who want to work and who are committed to searching for employment.

SCSEP offers an on-the-job training experience and community service employment at a host agency while one continues to look for a job with another employer. National Senior Network also offers support, job hunting counseling and strategies, will help with preparing resumes, cover letters and job applications, and offers interviewing skills assistance and other job coaching. Once one is enrolled, he or she will be paid a stipend of \$9 (mini-

mum wage) per hour while assigned to an on-the-job training site in their community for between 14 and 20 hours per week, depending upon funding. Eligibility is determined by federal regulations and Department of Labor guidelines. SCSEP participants in Massachusetts must be 55 years of age or older. There are some income restrictions for eligibility.

Susan Jepson is the director for the Massachusetts chapter of the National Senior Network (NSN) in Lowell, known nationally as the National Able Network or NAN. Satellite offices are located in Lawrence, Lynn and Cambridge at the Career Source.

“NAN started in Chicago in 1982 to help older workers get back into the job market,” Jepson explained. “In 2003 the Department of Labor funded it for Massachusetts in Lowell under the National Senior Center Service Employment Program for people over 50 years of age. In 2009 the program

became the NSN as a separate entity and since then has also opened offices in Boston, Maine, New Hampshire and Indiana.”

Jepson said she has a staff of “three and a half people” who serve the approximately 250 seniors currently enrolled. She pointed out that 20 percent of the workforce in the U.S. is 55 and older.

In Lowell, participants from NSN work at Lowell City Hall, the National Parks Service, the Lowell Community Charter School, CTI, Boys and Girls Club, and the Career Center of Lowell, among others. Program participants work as a team with NSN to make an Individual Employment Plan on a regular basis throughout enrollment, which lasts typically from 12 to 24 months. Host agencies must be either a not-for-profit agency or a government office. Participants’ goals should include upgrading job skills, a commitment to developing and following an Individual

Employment Plan, and willingness to participate in workshops, meetings and other activities that the SCSEP program offers.

The National Able Network also has a director of veterans programs who shares firsthand experience transitioning from a military career to the civilian job market. The Veterans Forward Program can be reached at 312-994-4290.

NSN also helps mature workers maintain a positive self-esteem during difficult times by providing senior art classes and ESL and computer skills training, and forming job clubs for mature workers.

NSN encourages all members and non-members to keep up with what is happening in the over-55 job market by monitoring the NAN’s weekly blog at <http://blog.nationalable.org/> or view more information at <https://www.nationalable.org/our-services/brochures/scsep-nsn-brochure-0113.pdf>. To contact SCSEP, call 855-994-8300.

Unique gifts offer different expressions of sympathy

BY VALERIE FRANCHI

For decades, flowers have been considered the best way to show sympathy for a family member or friend who has experienced the death of a loved one. However, in recent years, other trends have developed giving people other ways to offer condolences – ways that will last much longer than the life of a typical bouquet.

The memory lamp has been popular in western Mass. for nearly a decade, said MaryAnn Fitzgerald, owner of Reflections – The Memory Lamp Store of Sudbury, but is “semi-new” in the rest of Massachusetts.

The lamps are Tiffany-style lamps with special designs to reflect the person who has passed, as well as hand-written personalized cards.

“We write personal notes based on what the customer tells me about their relationship,” Fitzgerald said.

She said that her company will deliver lamps or wrap and ship them all over the U.S. for about the same price as a flower arrangement.

“Someone will spend the same on flowers that will be thrown away,” she said. “Lamps last forever. The beauty is in the fact that they are lasting and stay with the family for generations. They become an heirloom and the verses make them treasured.”

Reflections has more than 100 lamps to choose from, ranging in price from \$40 to \$500.

Fitzgerald said she received one herself when her own mother passed away at age 99. The lamp’s teapot design, she noted, reminds her of all the times they shared a cup of tea over the years.

Reflections by Claudia of East Longmeadow has been selling memory lamps since 1999. The store has expanded to offer birdbaths, music boxes, wind chimes, personalized frames, stepping stones, nightlights and clocks among other items specifically to offer sympathy and honor those

Right: Memorial jewelry

who have passed.

Owner Cathy Belleville agreed that memory lamps are not well-known outside of western Mass.

“When people learn about it, they realize it’s a great way to show their sympathy,” she said. “I always hated sending flowers. They were gone the next day. I started sending lamps 11 years ago and was hooked.”

If you look online, there are even more unique ideas to express sympathy. The Comfort Company, based out of Illinois, was founded in 2000 when owner Renee Wood couldn’t find a suitable gift for her sister-in-law’s father.

According to its website, “the mission of The Comfort Company is to simplify the difficult process of expressing sympathy by offering a meaningful selection of non-traditional gifts designed to acknowledge loss rather than to minimize it.”

One of the outlet’s unique gifts is the tear bottle.

“Tear bottles were prevalent in ancient Rome and Egypt, when mourners would collect their tears and bury them with loved ones to show honor and devotion,” noted the website. They “reappeared during the 19th-century Victorian era, when tears were collected in bottles with special stoppers; the tears evaporated and, once gone, the mourning period ended, but the bottle remained as a token of eternal devotion.”

The small glass bottles, in traditional, Victorian and contemporary styles, range in price from \$40-\$60.

A memorial gift tree is another way to memorialize a loved one who has passed. The Comfort Company’s boxed gift trees are especially comforting when sent as a gift to honor a life. Also, for

the garden are benches, stone memorials and stepping stones.

For those who want a keepsake they can keep with them all the time, there is remembrance jewelry. In addition to numerous other types, The Comfort Company has cremation ash jewelry that holds a small portion of cremated remains, a lock of hair or dried flowers. The necklaces, pendants and bracelets come in a variety of styles ranging from around \$80 up to \$300 and beyond.

Those who want to design their own memorial jewelry can try Heart and Stone Jewelry of Northborough. The company most commonly makes jewelry for happy occasions such as weddings, engagements, birthdays and other memorable events. Heart and Stone even holds classes in jewelry making and hosts parties for groups and bridal parties.

However, the personal nature of the jewelry owner Julie Booras

makes it a perfect memorial piece to remember a loved one. Each piece – whether it is a charm, necklace, bracelet, ring, key chain or cuff links – is custom made in silver, gold or mixed metals, shaped and engraved according to the customer’s wishes.

“We can really customize it so it captures what the customer wants to say,” Booras said.

She recalled a couple of examples.

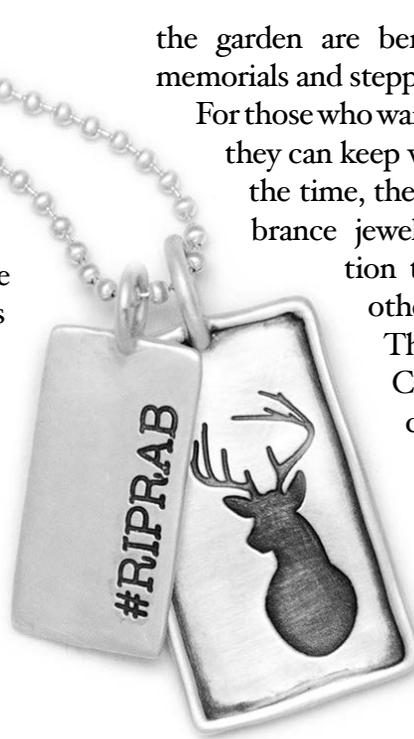
“One customer lost his dad,” she said. “They used to hunt together so he wanted a deer head.”

Another gave all the grandchildren in the family a charm that said “Learn something new every day” to remember their grandfather.

Booras said they can also engrave Bible verses, almost any image or copy the signature of the person who has passed away.

With all the choices available, it is easy to find the perfect gift to offer sympathy and comfort to those who have lost a loved one.

Websites for the companies listed above:
Reflections – The Memory Lamp Store
www.reflectionsofmarlborough.com
Reflections by Claudia
www.reflectionsbyclaudia.com
The Comfort Company
www.thecomfortcompany.net
Heart and Stone Jewelry
www.heartandstonejewelry.com
Custom Monument Designs
www.custommonumentdesigns.com



Local volunteer teacher awarded

Teacher
Continued from page 14

at the Boys and Girls Club of Leominster, Tower Hill Botanical Garden in Boylston and the Veterans’ Center at Salem State University, where he attended college.

His advice for those who want to try volunteering: “Find an organization that uses everything you’ve got – experience, passion, intellect and commitment. If you are willing to put in everything you’ve got, you will get double back.”

Mersereau will be starting his

latest teaching assignment soon in Salem and has no plans to stop passing on his knowledge to students. In fact, he hopes to develop a new program with the help of MIT and Harvard. And since he will be teaching in Salem, near his alma mater, he plans to spend more time volunteering at the Veterans’ Center there.

For him, the recent recognition only reinforces his satisfaction with his work and family life.

“I consider myself the luckiest guy on the planet,” he said.

For more information about Citizen Schools, visit <http://www.citizenschools.org>.

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Use a reverse mortgage to combat stock market anxiety

By ALAIN VALLES
 MBA, CRMP, CSA

The prospect of living out one's life in the "golden years" has lost its glow.

Wild stock market swings and a near zero rate of return on savings



accounts are causing financial uncertainty and stress for many retirees and those hoping to retire in the near future.

Reverse Mortgage

A little discussed fact is the health impact of such financial stress. In a research paper on "Financial Stress and its Physical Effects on Individuals and

Communities," Laura Choi of the Federal Reserve Bank of San Francisco writes that "extended periods of stress can take their toll on physical, mental, and emotional health..." and commented that "the recession has led to headaches, backaches, ulcers, increased blood pressure, depression and anxiety."

Last year the Harvard Joint Center for Housing Studies and the AARP Foundation reported findings that seniors will have difficulty affording their homes and may be forced to cut back on food and health care. Home repair costs and in-home care will also have a substantial financial impact.

Why a reverse mortgage may be a solution

The same Harvard/AARP study reported that, "Reverse

mortgages can be particularly helpful to lower-income households holding most of their wealth in home equity." Instead of resigning oneself to continuing to work, drastically cutting one's lifestyle, or being economically forced to downsize, move in with family or become a renter, more and more seniors are taking proactive action to enjoy their retirement by examining other financial options, including a reverse mortgage.

A reverse mortgage, also known as a Home Equity Conversion Mortgage (HECM), is a federally insured loan program that allows qualifying seniors 62 years of age or older to access the equity in their homes in the form of cash, a monthly check or a line of credit that is available for as long as one lives in the home, with the significant advantage

of not being required to make a monthly mortgage payment.

Reverse mortgages have been the solution to needing additional monthly cash flow, paying off debt, funding home repairs, allowing people to stop working, affording healthcare, and gaining the peace of mind that money is available if needed.

Reverse mortgages are complex

Television commercials, Internet ads posing as articles, and junk mail pieces stressing the ease of getting a reverse mortgage and how the senior will be financially "all set" fail to give the whole picture. There are many required steps and regulatory safeguards including mandatory counseling and

Reverse mortgage page 17

SUPER CROSSWORD PUZZLE

"Disorderly New Year"
 (answers on page 18)

- ACROSS**
- 1 Not live, as a TV show
 - 6 Flight in a building
 - 12 Nature lover's prefix
 - 15 Service station fixture
 - 19 Old Olds
 - 20 Chicken of — (tuna brand)
 - 21 Digressions
 - 23 "The Cosby Show" wife
 - 24 Wild-animal tracking aid
 - 25 Tree-planting observance
 - 26 Try to find a figure of a person carved in oak?
 - 29 Goad
 - 30 Architect I.M. —
 - 31 Ending of sugar names
 - 32 Key next to F1
 - 33 Chou En- —
 - 36 Avid fan of German computer programs?
 - 42 — effect on (impacts)
 - 44 Divine being
 - 45 Compass pt.
 - 46 Singer Paula
 - 47 Jurist's org.
 - 48 Really bug
 - 51 One fibbing
 - 54 R&B producer Gotti
 - 56 Ballerina's jump
 - 57 Promoter of Texas'
 - 62 Foot support
 - 63 "That's show —!"
 - 64 Butte's kin
 - 65 Pt. of SSN
 - 66 Not lenient
 - 68 Sound of rebuke
 - 70 Zsa Zsa's sister
 - 73 Relievable by scratching
 - 77 It's south of Can.
 - 79 Eyes a bull's-eye, say
 - 83 Fess (up to)
 - 85 "Of — I Sing"
 - 86 Hapless thugs caught in the rain?
 - 91 Prioritize
 - 93 Mauna —
 - 94 Sweet-talk
 - 95 Like Bashful
 - 96 Writer Harper —
 - 97 French ecclesiastics
 - 99 Drama part
 - 101 — Newton
 - 103 Active types
 - 105 Nonlocals visited by ghosts?
 - 111 Mil. bigwig
 - 112 Viral gene material
 - 113 Light blow
 - 114 Myrna of film
 - 115 "... — extra cost!"
 - 118 New year of which there are five anagrams in this puzzle
 - 124 More eerie
 - 126 Liken
 - 127 Buenos —
 - 128 Promotion at the top of a Web page
 - 129 Sled feature
 - 130 "Johnny B. —" (1958 hit song)
 - 131 Abbr. before "D.A."
 - 132 Sullivan and O'Neill
 - 133 Detects
 - 134 Pitch-dark
- DOWN**
- 1 RPM gauges
 - 2 "To sum it — ..."
 - 3 Option for pad thai
 - 4 African republic
 - 5 Tim Conway's "— on Golf"
 - 6 Audio system
 - 7 Deicing
 - 8 Sleekly designed
 - 9 "What — be done?"
 - 10 Learn about via print
 - 11 Most sapient
 - 12 LGA guesses
 - 13 Period after Ford's presidency
 - 14 Safely at first or second
 - 15 Lima's locale
 - 16 Not duped
 - 17 NYC bus insignia
 - 18 —Ops
 - 22 "You fell for it!"
 - 27 Choose, with "for"
 - 28 The latest
 - 34 "What are you, some kind of —?"
 - 35 Not in use
 - 37 Army squad
 - 38 By oneself
 - 39 Hatred
 - 40 "Not likely!"
 - 41 Disapprove of
 - 42 Responses to puns
 - 43 End a mission early
 - 49 Lowe of "Breakaway"
 - 50 Purl's partner
 - 52 Junched
 - 53 — ipsa loquitur
 - 55 Beetles and Golfs, briefly
 - 58 Shriveled up
 - 59 Shih —
 - 60 Singer Carly — Jepsen
 - 61 With 119-Down, "Absolutely not!"
 - 67 Bounced check abbr.
 - 69 Greek letter
 - 71 Wedding part
 - 72 Blows away
 - 74 Egg yolks are high in it
 - 75 "Napoleon Dynamite"
 - 76 Positive RSVPs
 - 78 ISP of note
 - 80 Mag with an annual "500"
 - 81 "Little Red Book" author
 - 82 Work crew
 - 84 Ulmost
 - 86 Loosens, as some shirts
 - 87 Future path
 - 88 Saltillo snack
 - 89 Take off
 - 90 Jekyll's antithesis
 - 91 School cheers
 - 92 All that and — of chips
 - 98 Hit from a 102-Down
 - 100 Ballerina's skirt
 - 102 Links peg
 - 104 Formal talk
 - 106 Not partial
 - 107 Electroshock weapons
 - 108 Not transparent
 - 109 Romantic hopefuls
 - 110 Big Apple sch.
 - 116 "— remind you that ...?"
 - 117 Advent
 - 119 See 61-Down
 - 120 Municipal laws: Abbr.
 - 121 U.S. Senate alumnus Sam
 - 122 Marino and Rather
 - 123 Prego rival
 - 124 Fed. loan agency
 - 125 Mas' mates

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Gould spreads sunshine at Maine camp

Sunshine
Continued from page 9

allows her to be close to the camp, where she is present year-round.

Camp Sunshine has proven to be nothing but positive for those it serves, as well as its volunteers. Gould is humbled by the generosity of people who willingly give up their free time and spend it with the children and families. There is even a wait list of volunteers.

Anna has also recognized the impact the camp has on its attendants by the transformation parents go through.

“Seeing those faces when they walk in the first day, and then seeing the ability for parents to take a deep breath because this program has created this utopia of normalcy because their kids can run around regardless of what

medical situation they’re in and no one bats an eyelash,” she said.

As a mother herself, Anna understands that it is always easier to go through pain than to watch your own child go through pain. The camp offers sessions for parents where they are allowed to console in each other, laugh together or cry together, and don’t have to pretend or hide their emotions. Gould says it is a “tremendous help” for these parents to have that sort of outlet.

Anna would love to see Camp Sunshine run well into the future, along with the hope that more campuses like this one open up around the country. She describes it as “daunting,” knowing that her camp is the only family-oriented place around and that there are families who will travel

from across the country, even the globe, to find solace.

She also plans on remaining a part of the Camp Sunshine community.

“I’ve been very blessed to be involved here for 30 years, and I

certainly have every intention to staying involved as long as I can. I don’t think there’s anything more worthwhile you can do than to give back.”

For more information, visit www.campsunshine.org.

Use a reverse mortgage to combat stock market anxiety

Reverse Mortgage
Continued from page 16

a financial assessment review before you can be approved for a reverse mortgage.

If you are a homeowner age 62 or older, it is worth your while to learn the facts about how a reverse mortgage might fit into your retirement plan. The official federally approved

consumer booklet published by the National Council on Aging called “Use Your Home to Stay at Home” is an excellent start to learning how one may remain independent in their home. Their website is www.ncoa.org or feel free to call or email me and I’ll be happy to forward a copy or answer all your questions about reverse mortgages.

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

New blood tests, liquid biopsies, may transform cancer care

BY MARILYNN MARCHIONE

A new type of blood test in the U.S. is starting to transform cancer treatment, sparing some patients the surgical and needle biopsies long needed to guide their care.

The tests, called liquid biopsies, capture cancer cells or DNA that tumors shed into the blood, instead of taking tissue from the tumor itself. A lot is still unknown about the value of these tests, but many doctors think they are a big advancement that could make personalized medicine possible for far more people.

They give the first noninvasive way to repeatedly sample a cancer so doctors can profile its genes, target drugs to mutations, tell quickly whether treatment is working, and adjust it as the cancer evolves.

Two years ago, these tests were rarely used except in research. Now, several are sold, more than a dozen are in development, and some doctors are using them in routine care.

Gurpaul Bedi had one for colon cancer that spread to his lungs. About 10 percent of patients with metastatic colon cancer at the University of Texas MD Anderson Cancer Center now get liquid biopsies.

“I think it’s wonderful,” said Bedi, who lives in Atlanta and goes to Houston for his care. “A lung biopsy, many doctors told me, is not easy.”

In Philadelphia, a liquid biopsy detected Carole Linderman’s breast cancer recurrence months before it normally would have been found.

“Had this test not been available, we may not have known I had cancer on my spine until symptoms showed up,” which may have been too late for good treatment, she said.

The huge potential for these tests is clear. The problem: There are no big, definitive studies to show they help patients, how accurate they are, which type is best or who should get them and when.

Still, patients do better when drugs are matched to their tumors, and liquid biopsies may give a practical way to do that more often.

“I’m really excited about all of this,” said Dr. Razelle Kurzrock, a University of California, San Diego cancer specialist.



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viewpoint

Medicaid: Through the eye of a needle

BY AL NORMAN

State officials announced in late August that they had removed 205,000 people from Massachusetts' Medicaid rolls, as part of a check to make sure that "everyone enrolled in MassHealth is eligible for it."

Everyone on MassHealth has to be redetermined every year. To get on MassHealth, and to stay on MassHealth, is not an easy task. It is easier for a camel to go through the eye of a needle than for a poor elder to enter the rolls of Medicaid. That's the gospel according to MassHealth.

The application document for an elder seeking nursing home or community-based services is roughly 33 pages long. An applicant must gather and submit proof of all income and assets, including Social Security and pensions. You have to show proof of rental income and expenses, like utility bills, heat and property taxes. You must compile health expenditures for the last three months if you want retroactive coverage. Elders have to prove what assets they have owned over the past five years, including bank account numbers and current balances. You have to submit the deeds for all property you own, copies of life insurance policies, any stocks or bonds, annuities, deposits for assisted living, car or mobile home registration, prepaid burial plans, trusts, etc. If you want MassHealth to pay for a nursing home or home care, you have to detail any "resource transfers" of money or property to others within the past five years.

It's a major collection of writ-

“It's a major collection of written documents that most elders have to search for, and it can take weeks or longer to assemble.”

ten documents that most elders have to search for, and it can take weeks or longer to assemble. No wonder many frail seniors have to turn to others for help in completing this lengthy process. MassHealth allows you to choose an "authorized representative" to handle all this paperwork. Some elders are lucky enough to get free professional help from health counselors in their community (like the excellent SHINE program), but some have to hire lawyers to help them navigate the process. I have heard of seniors having to spend several hundred dollars to get help finishing a MassHealth application.

Once you are enrolled in MassHealth, the challenges do not stop. I recently asked the agencies I work with to give me stories of elders struggling with the MassHealth eligibility process. Elder Services of Merrimack Valley sent me these stories:

"Richard L. is a 63-year-old who is on MassHealth. He recently submitted his Mass Health eligibility review, and was asked to submit additional information about his Blue Cross health insurance premiums. Richard sent his expenses in. This was around that time that members under the age of 65 were sent out the wrong applications and many of them got kicked off MassHealth. Although Richard was enrolled in a MassHealth home and community services waiver, he lost his MassHealth coverage. He was told the reason he lost his coverage was because he never sent in his eligibility review,

even though our agency had copies in the file. After many attempts on our part, we were unable to get Richard back on MassHealth. He had to hire an attorney, and pay a legal fee, to get back on MassHealth. Richard spent most of the month of June in the hospital. His MassHealth termination came at a very inconvenient time and caused him much additional stress - when he should have been focusing on his health."

In another case, Larry M. received a letter from MassHealth stating his renewal application was denied. His care manager had to personally assist him with the renewal forms, including collecting and submitting his information. Without MassHealth he cannot live at home. Another elder, Mary D., was denied MassHealth Standard four times, because the state was incorrectly calculating the breakdown of her monthly income. The state said her income was over the \$973 income

limit for MassHealth Standard. The elder was trying to get placed in a nursing home. Her care manager was able to assist her, but this was a lot of additional work for the family.

For many low-income consumers, the MassHealth application is a jigsaw puzzle with 1,000 pieces. For something as critical as health care, Massachusetts should ensure that consumers have access to benefits counseling that will result in a complete outcome. People should not have to hire lawyers to get on Medicaid.

It is reasonable to eliminate people who do not meet the eligibility rules for MassHealth. But at the same time, we should be just as concerned about eligible people who never get into the program because the admissions process is too complicated. People who don't have MassHealth show up in emergency rooms for problems that could have been avoided. Providing independent benefits counselors at the city and town level would be a good place to reform MassHealth and a smart investment for the commonwealth.

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

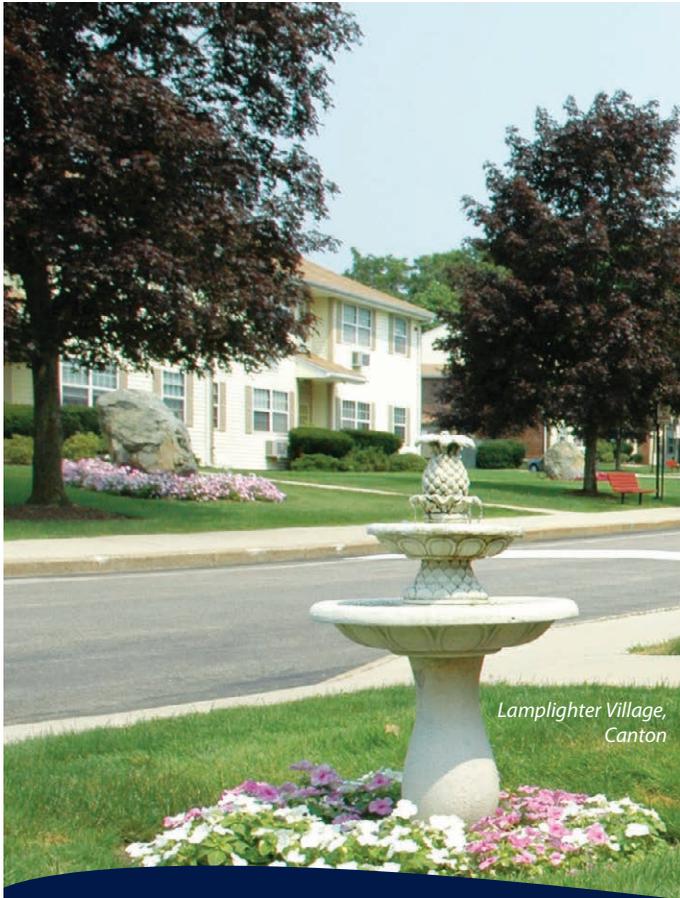


Push Back

Answers to Super Crossword

(puzzle on page 16)

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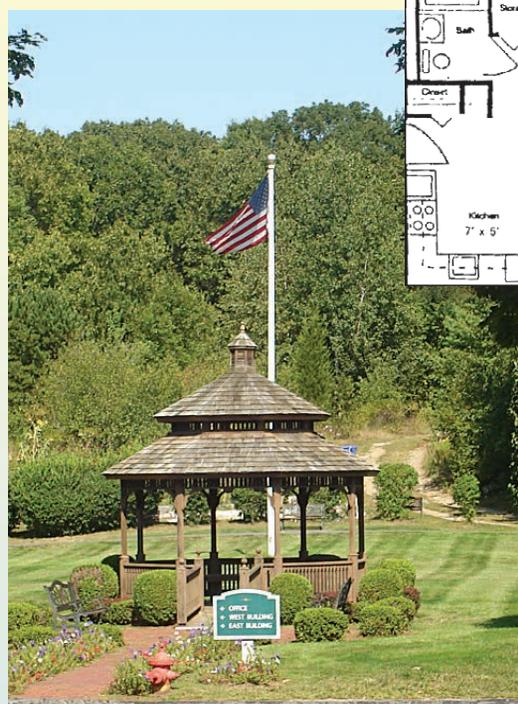
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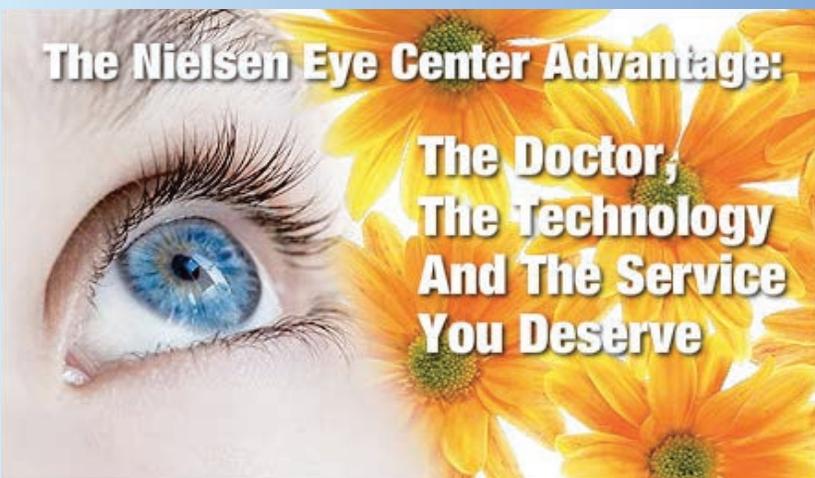
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