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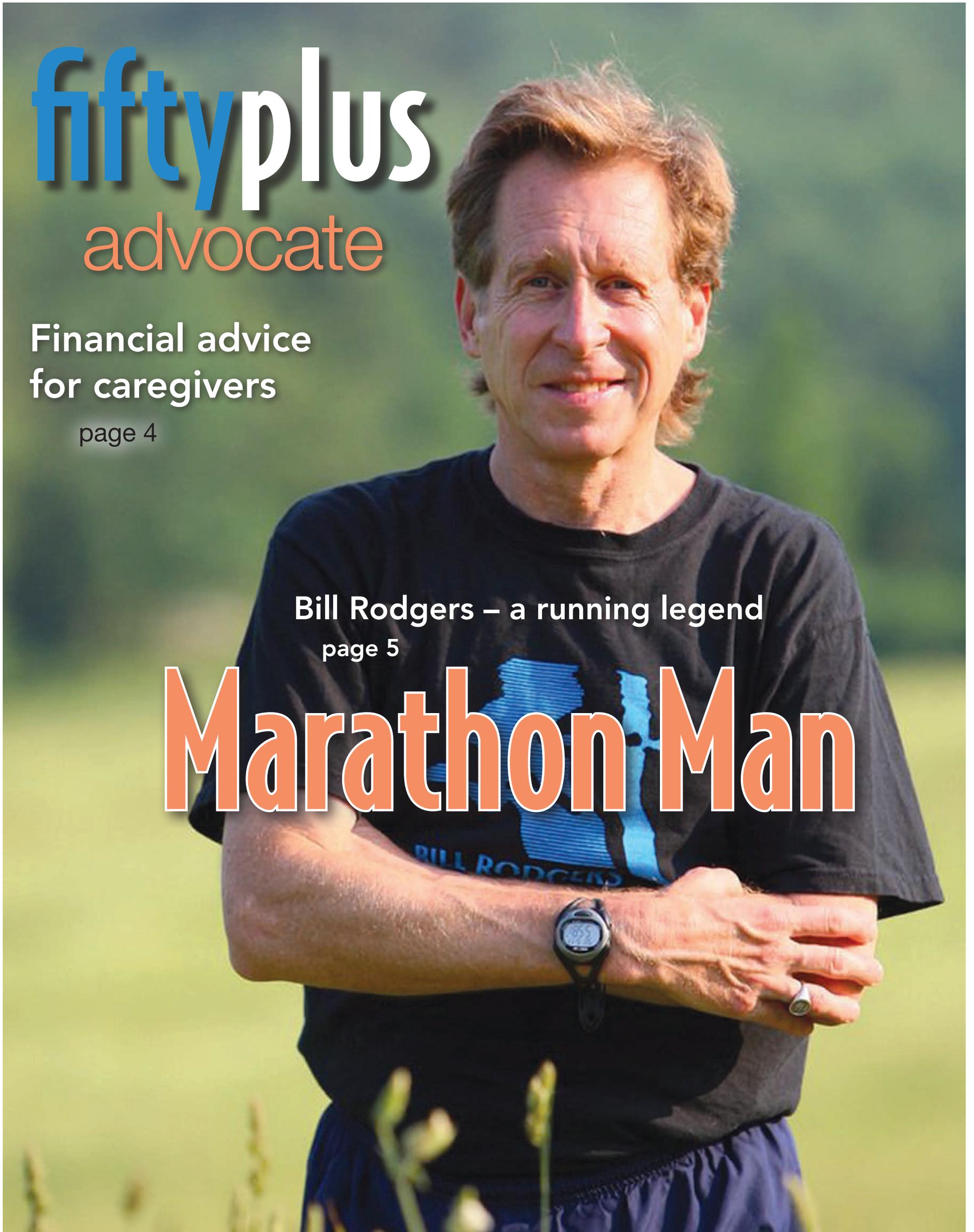
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Dollars and Sense

Financial planning tips for caregivers

BY MICHELLE MURDOCK

Becoming a caregiver can result in many challenges; communicating with doctors, managing your time and your parents' health, and just as importantly, their financial welfare. According to the National Caregiver's Library website, (www.caregiverslibrary.org), "caregiving involves more than just medical problems. Helping your loved one manage his or her finances can ensure that he or she will be able to pay for needed care and live more comfortably."

According to the National Alliance for Caregiving, "more than 66 million family caregivers in the U.S. – nearly 40 percent of the U.S. adult population – provide important societal and financial contributions toward maintaining the well-being of those they care for."

So where do you start? You're a caregiver, not a financial planner.

"There are so many pitfalls, you want to make sure you're doing it right," said Carolyn Spring, a Westborough, Mass.-based Estate Planning and Elder Law attorney and financial consultant who recommends getting some professional help from someone who has experience dealing with older populations.

"You do not want an investment advisor," said Spring. "You are not investing. You are looking for someone that will set up a plan to meet your financial needs; tailored for you and providing an objective opinion for you."

Elder Law attorneys like Spring regularly handle estate planning, Medicare and Medicaid issues, insurance disputes, fraud cases, and other legal affairs affecting the elderly. You might also consider utilizing a daily money manager to pay bills,



Becoming a caregiver can result in many challenges; communicating with doctors, managing your time and your parents' health, and just as importantly, their financial welfare.

balance checkbooks, or monitor and track insurance claims.

AgingCare.com also recommends using an independent financial planner; one that is not tied to specific companies, products and services. While these planners typically charge a fee for their services, they provide unbiased advice and find the right products to fit your needs.

The National Caregiver's Library website lists several other suggestions for caregivers including encouraging savings and careful spending, making sure the family knows where to find important financial or legal documents and making sure you have an accurate as-

essment of your loved one's financial situation. Also recommended is being able to obtain access to bank or brokerage accounts in an emergency. Spring recommends that caregivers make sure that a Power of Attorney and Health Care Proxy are in place where appropriate.

When is the best time to begin your financial planning as a caregiver?

"It's hard to say," said Spring. "It often depends on the health of the individual. You don't want to have to plan in a crisis, so it's best to start earlier."

Spring also says that it can be difficult dealing with end of life issues and wondering what will happen.

"Don't be afraid to ask for help, In the long run, it's worth it."

Carolyn Spring

"It's not a fun question to get an answer to. At the latest, you should probably start planning by age 70 and sooner if there is a medical history with potential problems," she said.

For those with limited resources, there are also free or low cost assistance programs available. Spring recommended checking out the Massachusetts Dept. of Health and Human Services (617-573-1600), BayPath Elder Services (508 573-7200) and your local housing authority.

The National Alliance for Caregiving website offers research reports that identify the challenges facing caregivers and potential solutions to address some of these challenges, including the impact of caregiving and its financial costs.

"Don't be afraid to ask for help," said Spring. "In the long run, it's worth it."

But what is the best advice for caregivers?

"If I could give only one piece of advice to caregivers," said Spring, "it would have nothing to do with money. I would encourage them to take breaks from their caregiving duties and do something for themselves, even if it's only for an hour a day. Go out to lunch, read a book, but do something for themselves to avoid burn-out."

Bill Rodgers – marathon legend

BY JANICE ELIZABETH BERTE

Bill Rodgers is best known as one of the all-time top marathoners in the world. He won the Boston and New York marathons four times each and has ranked number one in the world three times. In addition, Rodgers has won many other races over the course of his running career.

Rodgers, who is now 67, has been consistently running for 50 years. He retired from running in marathons in 1996, but continues to run in other events. Rodgers is also a prostate cancer survivor who has lent his support to initiatives to raise funds for cancer awareness.

What kind of racing have you been doing since your retirement?

“I run every day and participate in various races across the country. I still run the Falmouth Road Race, the Bix 7, the Boiler Maker in Utica and the Boston Jingle Bell Run in addition to many other races.”

How much running do you schedule in per week?

“Roughly 40 miles per week, but I vary the distances per day including a one day per week speed workout. Sometimes, I run with my girlfriend, Karen. I also love to run on the grass since it is softer on my feet.”

What was your most challenging race that you have ever done?

“Even though I won the Boston Marathon in 1979, Toshihiko Seko of Japan challenged me greatly during that particular race.”

How has the Boston Marathon changed since you ran it back in the 70s?

“There are more women participating and higher prize money. The starting time has changed to morning as opposed to the old noon start time, and a lot more emphasis on fund raising.”

Who inspired you to run?

“In my youth, there was Bob Schul, 1964 Olympic 500m gold medalist.”

What advice would you give to the younger runners?

“I tell the younger runners to run at altitude because it helps increase maximum oxygen consumption, and to join a team and get a professional coach or agent. I also recommend that they not run three or four marathons in a year.”

What would you do differently in terms of training now that you have such a strong history of running behind you?

“I would only run one to two marathons per year as opposed to the three to four marathons that I used to do, and I have cleaned up my diet significantly. I would also consider training at altitude level.”

Do you think the Americans will ever dominate in marathons?

“Yes, but only the ones that train at high altitudes.”

Do you still belong to the Greater Boston Track Club?

“Yes, I am an honorary member. I am 67 years old and I still love running, but find



Bill Rodgers

PHOTO/SUBMITTED

getting older to be tough and challenging at times.”

How do you train on the roads when New England gets treacherous winters?

“I still go out in the bad weather and shuffle along, and wear YakTrax footwear. On occasion, I will go to an indoor track, but love training outdoors in the fresh air.”

Do you cross train?

“I practice yoga, use light weights and an exercise bike. I also do planks and use a rowing machine as well.”

What is your diet like and do you follow a strict diet?

“I do eat smart and include a lot of fish in my food plan. I am not a vegan, but I have gotten stricter with my diet over the years. I do have a cheeseburger on occasion.”

Why didn't you move to a state that has better weather or move to Oregon/Colorado where a lot of the elite runners are located?

“I did move to California back in 1974, but had to move back since I didn't know anyone out there and the job prospects were bleak at that time.”

Did you ever consider coaching?

“I have coached my whole life all over the world and do speaking engagements. When I travel to races, I always coach the runners and give them any advice they may need.”

Do you still have your store at Faneuil Hall in Boston?

“I closed the store in 2012 after being in business for 35 years, but still have the online store that sells tee shirts, books and posters. I also wrote a book in 2013 with Matthew Shepatin called “Marathon Man” which can be purchased at: brrc@earthlink.net.”

For more information about Rodgers visit his website, www.billrogersrunningcenter.com.

resource for caregivers

A good diet is good medicine for what ails you

By JANICE WALPER

Greek physician and philosopher, Hippocrates' advice is timeless and perhaps more important in these days of an overabundant food supply and conflicting nutrition information. There is little doubt that what you choose to eat has an impact on how you feel today and how your health will be in the future. Many chronic illnesses such as diabetes, digestive disorders and heart disease are affected by lifestyle and eating habits.

First of all, it is important to like what you eat and have relaxed and enjoyable meals. There are many things in life that we have no control over; however, we can make choices about what enters our mouths.

Plant food sources including vegetables, fruits, grains and legumes provide the most nutrients and are minimally processed. These have a high concentration of vitamins, minerals, fiber and antioxidants which are important to help nourish the heart, eyes, digestive tract and entire body without contributing to excess body weight. Fresh, dried, frozen and canned (as long as there is no added sugar and salt) are all options

“Let food be thy medicine and medicine be thy food.”

Hippocrates



according to your preferences and skills in the kitchen. These foods are the foundation for great nutrition.

Often people find themselves relying on foods that are quick and comforting such as toast, muffins, pastries, cookies and crackers as their daily platform. Sometimes referred to as the “tea and toast” syndrome, these items are lacking in key nutrients. As we age our energy needs decline and it becomes important to obtain nutrient dense foods and limit those with “empty calories”.

In the grocery store the outer perimeter is where you

will find most of the fresh and less processed foods. Most of the center aisles are full of snack foods, candy, soda and other processed foods. The more a food is processed or changed from the original state, the greater the nutrient loss. Sometimes this leads to vitamins and minerals being added back, in the case of many breads and cereals.

Fat has been demonized for some time now but is finally returning to a more favorable light. A certain amount of fat is essential to good health. Olive oil, nuts, nut butters and avocado are among healthy sources. Even the

whole egg can be included in this group as it offers beneficial nutrients such as vitamin D and vitamin B12. Eating sources of fat does not necessarily create body fat.

So should you take vitamin and mineral supplements? Some routine blood work can show deficiencies such as iron, vitamin B12 and vitamin D. A supplement is usually necessary to replenish low blood levels. There are numerous nutrition supplements and the benefit depends on your lifestyle, health concerns and the contribution from your diet.

A diet full of healthy foods leaves little room for those “junk foods” that lack nutrition to support good health. Those unhealthy foods were not available when Hippocrates made his statement.

The better the quality of food, the more energy you will have. Eat well, be well!

Janice Walper is a registered dietitian and licensed dietitian/nutritionist for PACE at Element Care. 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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New option for stroke patients

BY MARILYNN MARCHIONE

Many stroke patients have a new treatment option - if they seek help fast enough to get it. New guidelines endorse using a removable stent to open clogged arteries causing a stroke.

The guidelines, issued recently by the American Heart Association, are the first time the group has recommended a device for treating strokes, and it's the first new treatment in two decades to win the group's strongest backing. The federal government no longer issues guidelines like these, so the Heart Association's advice clears the way for more doctors to offer the treatment.

"It is pretty exciting," and many patients will benefit if they seek help when symptoms first appear, said the head of the guidelines panel, Dr. William J. Powers, neurology chief at the University of North Carolina at Chapel Hill.

Most of the 800,000 strokes in the U.S. each year are caused by a blood clot lodged in the brain. The usual treatment is a clot-dissolving medicine called tPA, and it remains the first choice.

But the drug must be given within 4-1/2 hours after symptoms start, and most people don't seek help in time. The drug also fails to work in one or two of every four cases, Powers said.

The device is called a stent retriever. It's a tiny mesh cage that is pushed through a tube into a blood vessel and guided to the clot, like the stents long used to treat blocked heart arteries. But unlike heart stents, which are left in place to prop the artery open, brain stents trap the clot and

are removed with it.

Earlier this year, several major studies found these devices dramatically cut the risk of death or disability in people whose clots persisted after treatment with tPA.

The guidelines say these patients now can be treated with a stent retriever if it can be done within six hours of symptom onset, they have a severe stroke caused by a clot in a large artery, and have brain imaging showing that at least half of the brain on the side of the stroke is not permanently damaged.

The benefit of stent retrievers beyond six hours, or for people not treated first with tPA, is unknown.

"We think it probably works in some of them but we just don't have the hard evidence" to recommend it, Powers said. Where patients seek help matters. Only major stroke centers can do the technically difficult procedure with stent retrievers.

Two brands are sold in the U.S. - Trevo, made by Stryker Corp. of Kalamazoo, Mich. and Solitaire, made by Covidien, now part of Minneapolis-based Medtronic Inc.

Medtronic and Covidien help sponsor an American Heart Association/American Stroke Association program aimed at helping people recognize stroke symptoms - sudden onset of any of these: numbness or weakness on one side, severe headache with no known cause, confusion, and trouble walking, speaking or seeing.

But the companies had no role in shaping the guidelines. Two of the 19 experts involved in the guidelines have consulted for device makers. For more information, visit my.americanheart.org, stroke.nih.gov and www.strokeassociation.org. - AP

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viewpoint

Paying home care workers a decent wage

BY AL NORMAN

If we care about the elderly, then we need to also care about the elderly caregivers.



Push Back

For many years, the people who are paid to go into the homes of the elderly to help them eat, bath and dress, have been paid an embarrassingly low wage. But things are starting to change.

One of the largest home care programs, known as

the Personal Care Attendant (PCA) program, employs 35,000 workers under the MassHealth program. In 2008, these workers voted to join a union. Their wages were around \$10.84 an hour. But three contracts later, the PCA wage had risen to \$13.38 an hour.

At the end of June, the administration of Gov. Charlie Baker, negotiating through the PCA Workforce Council, reached an agreement with 1199 SEIU to increase the PCA wage immediately to \$13.68 an hour, and then rise to \$15 an hour by July 1, 2018. That's a 45 percent increase that took 10 years to win. It puts Massachusetts PCAs on

a path to become the highest paid home care workers in the nation. But keep this in perspective: assuming a PCA could work 35 hours a week (which is often not the case), that's an annual salary of \$27,405. For a single mother with two kids, that is just 14 percent above the poverty level. A PCA working 25 hours a week will not break \$20,000 a year.

The reach to \$15 an hour is still remarkable progress for the PCA workers. Yet there are still thousands of other home care workers who have not seen similar advances. Roughly 26,000 "home care aides" in the commonwealth work under state contracts through the home care program. They are not PCAs, and they will not make PCA wages.

The home care aides do very much the same work that PCAs do—but their starting wage is more in the \$10-\$11 an hour range. In fiscal year 2014, lawmakers gave these workers a \$6.2 million wage increase — but for 2016, the legislature did not pass a \$3 million budget amendment for another salary boost. As a result, the home care aides are falling behind the PCAs in terms of wage parity. The legislature needs to make sure that these 26,000 home care aides do not become a lower tier worker compared to other workers doing similar work.

At first it looked like the PCAs were not going to get a contract to their liking. A 15 hour rally was planned in front of the State House for June 30, to push for \$15 an hour. But just days before that rally, a contract was settled—and the planned protest was turned into a victory party.

"We are grateful to the members and leadership of 1199 SEIU for their good faith in a successful process that will ensure PCAs receive appropriate compensation for the special and unique work they perform," Baker said in a statement.

Now some more good faith is needed to close the wage gap for home care aides. Everyday in Massachusetts, 44,000 elders get help from a home care aide. Like the PCAs, the home care aides need a better salary, or they will seek work that pays them more than what they currently receive.

"This victory, winning \$15 per hour, it means we are no longer invisible," said Kindalay Cummings-Akers, a PCA from Springfield, who also was a member of the statewide PCA negotiating team that reached the agreement with the Baker administration.

"This is a huge step forward not just for home care workers, but also toward ensuring the safety, dignity, and independence of seniors and people with disabilities," she said.

This wage war is not over. Not for the PCAs, and not for the home care aides. We are going to need a much larger workforce to care for the aging baby boomers. If we don't pay them all a living wage, we simply won't have the workers we need to keep people living at home. \$15 an hour is the beginning, not the end.

Al Norman is the Executive Director of Mass Home Care. He can be reached at: info@masshomecare.org or at 9778-502-3794. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

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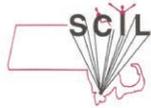
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travel and entertainment

Belize has more to offer than just beaches

By VICTOR BLOCK

I had heard that Belize has long stretches of lovely beach backed by dense tropical foliage – and it does. I knew that its dense jungles hide intriguing Mayan ruins, some dating back before the birth of Christ – and they do.

What surprised and delighted me during my visit to that compact Central American country, which is about the size of Massachusetts, was the treasure trove of other attractions and list of things to do in such a small area.

Like most visitors, I spent some delicious time relaxing on soft sand beaches. I also relived the mastery, and mystery, of the great Mayan civilization. I hiked hidden paths, enjoyed gentle canoe paddles and explored the jungle, rain forests and rivers that encompass inland Belize.

Just off its Caribbean coastline, some 200 island cayes (pronounced “keys”) bask in the warm waters. Most visitors head for Ambergris Caye, which has exploded in recent years as a popular diving and snorkeling destination.

I preferred the more laid-back life on smaller, less-developed Caye Caulker. Its only two narrow lanes are lined by brightly painted wooden houses.



A waterfall is one of the many attractions.

PHOTO/VICTOR BLOCK

es. Most transportation is by foot, bicycle or golf carts.

One of Belize’s most intriguing attractions is the mélange of its residents. Mestizos, descendants of Spanish and Mayan ancestors, and Creoles of mixed African and white blood, account for about 75 percent of the population of some 275,000. Mayans, East Indians, Chinese, and even Mennonites and Amish add to the mix.

Most intriguing to me are the Garifuna, descendants of African slaves and Caribbean Arawak Indians. Their lifestyle may be experienced in coastal

settlements of wooden houses lining dusty streets, including Dangriga, Punta Gorda and Seine Bight.

I was fortunate enough to meet 78-year-old Erdengela Polonio, a *buyei* (healer) who was preparing to conduct a *dugu* ceremony in her wooden, thatch-roofed “temple” to cure two young girls who could not walk. Among preparations were a crude handmade altar displaying a combination of symbols, including images of Jesus and a collection of items – a pig’s tail, cassava flour and plantain – laid out as offerings to the gods.

The goal of a *dugu* is to heal a person who has been inflicted because of something bad a relative has done. The ceremony itself, which took place after I left, involves many family members, can last two-to-three days, and includes singing, drumming and dancing.

I also relived the compelling story of the Mayans. Wherever you are in Belize, remains of Mayan sites are likely to be nearby. The jungle conceals more

than 600 ruins of that once-great civilization. My introduction focused upon Caracol, the largest Mayan location in Belize which sprawls over 50 square miles and encompasses remains of some 36,000 structures.

Massive pyramids, broad plazas, ball courts and over 100 reservoirs are linked by more than 20 miles of roads that radiate out like spokes of a wheel. Hieroglyphic texts carved into stelae and other facades provide the names and sometimes portraits of rulers, and descriptions of impor-

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Belize has more to offer than just beaches

Travel
Continued from page 10

tant historical events. Descendants of the Maya today live in villages of thatch-roof wooden homes, dine on traditional foods like corn tortillas and caldo (a kind of cabbage), and keep their customs alive in other ways.

Along with strolls through Mayan sites, very different kinds of walks attempt nature lovers. A personal favorite was the Cockscomb Basin Wildlife Sanctuary, a remote rainforest known as the only jaguar preserve in the world. Because jaguars are nocturnal animals, human visitors have little chance to see one. As our guide Santos Gonzalez remarked, "The best place to see a jaguar is a zoo."

However, we did spot jaguar tracks, and a wild pig and tapir. We also encountered a troop of howler monkeys in the tree-



A thatch hut on the beach.

PHOTO/VICTOR BLOK

tops, which complained about our presence by their chorus of barking noises that can be heard for a mile. We also saw crocodile half submerged at the edge of a river, a tarantula hidden beneath a fallen tree

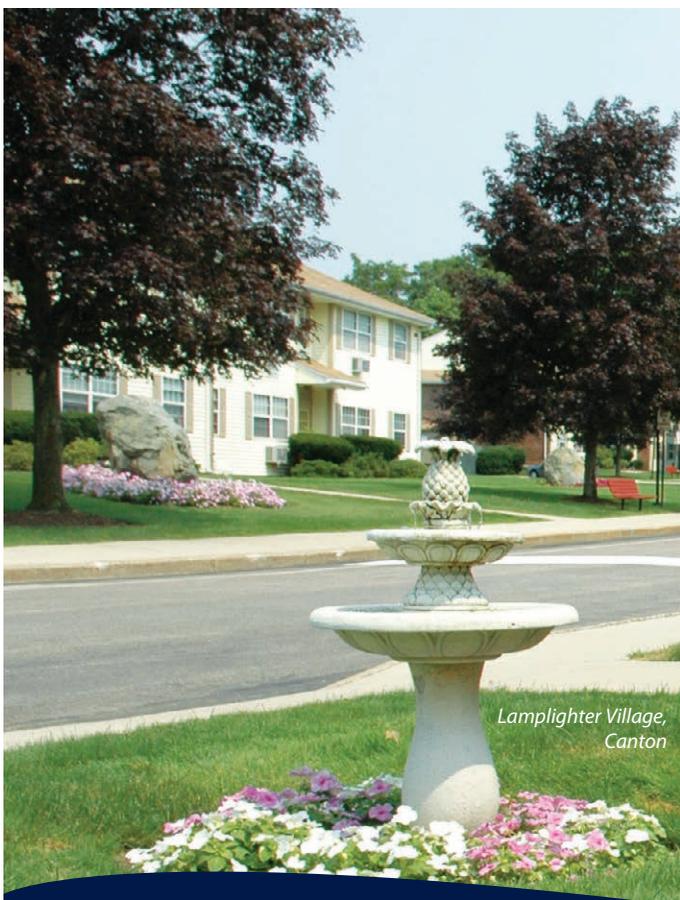
trunk, and a number of the estimated 300 species of colorful tropical birds that live in the overhead tree canopy.

Caving is another popular pastime in Belize, and it doesn't have to be the crawl-

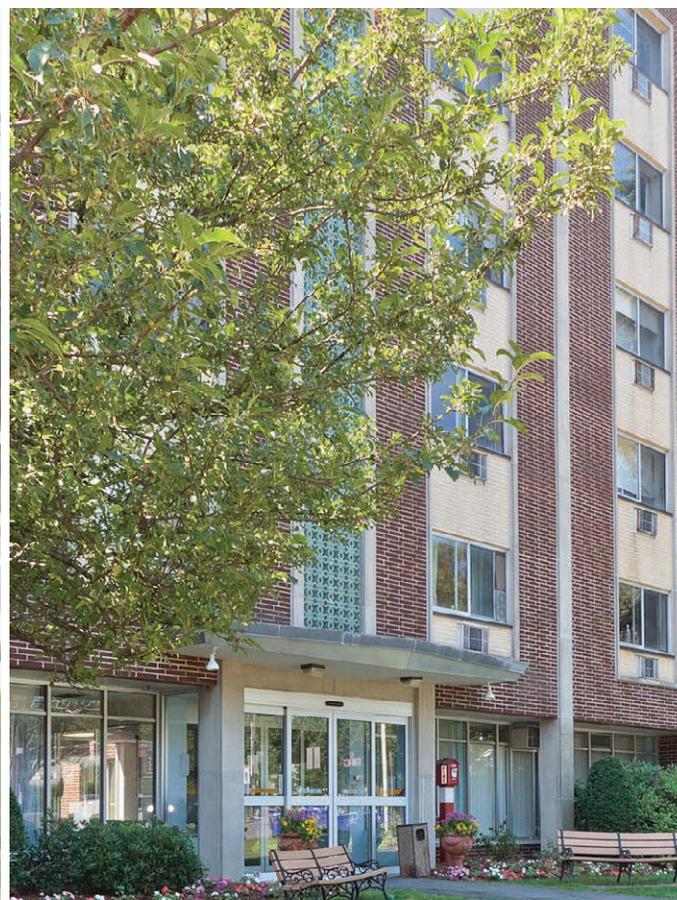
on-your-belly, slide-down-a-rope kind of activity. You may choose a walk-in experience, canoe or kayak ride, or float in an inner tube.

I enjoyed a pleasant hour-long canoe ride into Barton Creek Cave. Even without the human skulls, animal bones, clay pots and other evidence of long-past Mayan occupation, the beauty of the cave itself is entrancing. Multi-hued stalactites suspended from above reach almost to the water. The ceiling soars to a cathedral-like height of 165 feet, then descends so low that boaters have to duck in order to pass.

As our canoe glided between walls just wide enough to navigate through, I recalled the open expanse of Caribbean beach I had enjoyed just hours before. That diversity – of nature, people and history – is to me the greatest appeal of a visit to Belize.



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Senior Songsters take show on the road for love of music

By ED KARVOSKI JR.

As the founders, producers and directors of the Southborough Senior Songsters, Jim and Linda Duncan of Westborough are accustomed to packing sheet music and travelling to the Southborough Senior Center for weekly rehearsals. They also frequently hit the road for sing-alongs and performances throughout central Massachusetts.

“Singing makes people feel good, and they forget about their worries and pains,” Jim said. “Many of these singers remember growing up with a piano in the living room and singing on a Sunday afternoon. In a lot of ways, we’re doing the same thing.”

Jim and Linda discovered they shared musical interests when they met in 1994. In ad-



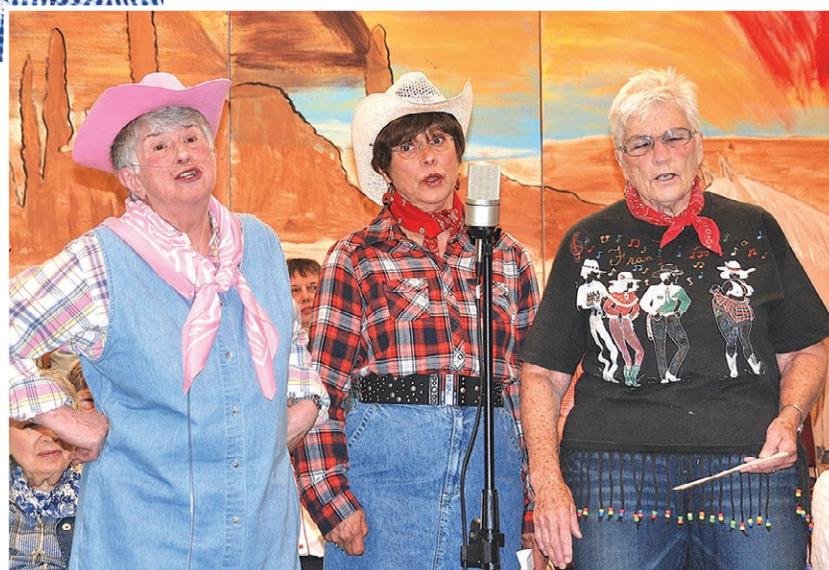
Left: Jim and Linda Duncan take a bow at the finale of “Country Capers.”

Below: (l to r) Linda Johnson, Cynthia Stroschein and Dotty Clark sing “You Can’t Get a Man with a Gun.”

PHOTOS/ED KARVOSKI JR.

dition to being pianists, each plays the theater organ. On their first date, Jim serenaded Linda with his rendition of “Getting to Know You.” They married in 1996.

They founded the Southborough Senior Songsters in



2001 with six singers. Around that time, Jim had retired as an electronic engineer and began actively pursuing his passion of music. Now, the group is comprised of about 30 members, ranging in age from 60 to 93, from Framingham, Grafton, Hudson, Marlborough, Northborough, Shrewsbury, Southborough, Sutton and Westborough.

Jim leads the weekly practices from fall through spring; Linda becomes more involved as they prepare for performances.

In 2010, they staged “The Fabulous ‘50s.” By popular demand, they gathered more ‘50s favorites for their 2011 presentation with golden oldies by Eddie Fisher, Dean Martin, Johnny Mathis, the McGuire Sisters and Hank Williams. In 2012, they performed “The Sizzling ‘60s” featuring songs by Patsy Cline, Nat King Cole, Neil Diamond, Tina

Turner and the Vogues.

“Doing this brings back a lot of memories,” Jim said. “People love the music they knew as a teenager. They love to go back to when they were young.”

Their 2013 show, entitled “The ‘40s Hit Parade,” prompted lots of memories.

“The singers really wanted to do something with ‘40s music,” Jim said. “I remember listening to ‘Your Hit Parade’ on the radio at my grandmother’s house, so I came up with the theme ‘The ‘40s Hit Parade.’”

They crooned classics originated by the Andrews Sisters, Bing Crosby, Doris Day, Ella Fitzgerald and Frank Sinatra.

“The ‘40s was a great era for music,” Linda said. “The singers know all of the songs, so they’re comfortable singing them.”

They revisited the ‘40s for their 2014 show with a new

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Grafton musician is busier than ever in retirement

By BONNIE ADAMS
MANAGING EDITOR

Grafton – Fred Orkiseski is a busy man. And at age 83, he intends on staying that way. He has spent a lifetime performing and teaching music, including serving as director of music for Grafton Public Schools for 40 years. Now, along with making music, he spends his time on other pursuits – golfing, painting, cooking, and learning more about the subjects he loves, such as World War II aviation, railroads and carpentry.

Orkiseski grew up in Pennsylvania where he first developed a passion for music, especially that of Harry James, the famous trumpet-playing bandleader. Inspired, he took up the trumpet. He went on to receive a bachelor of science degree in music education from Penn State University and then a master's degree in performance (trumpet) at the New England Conservatory of Music.

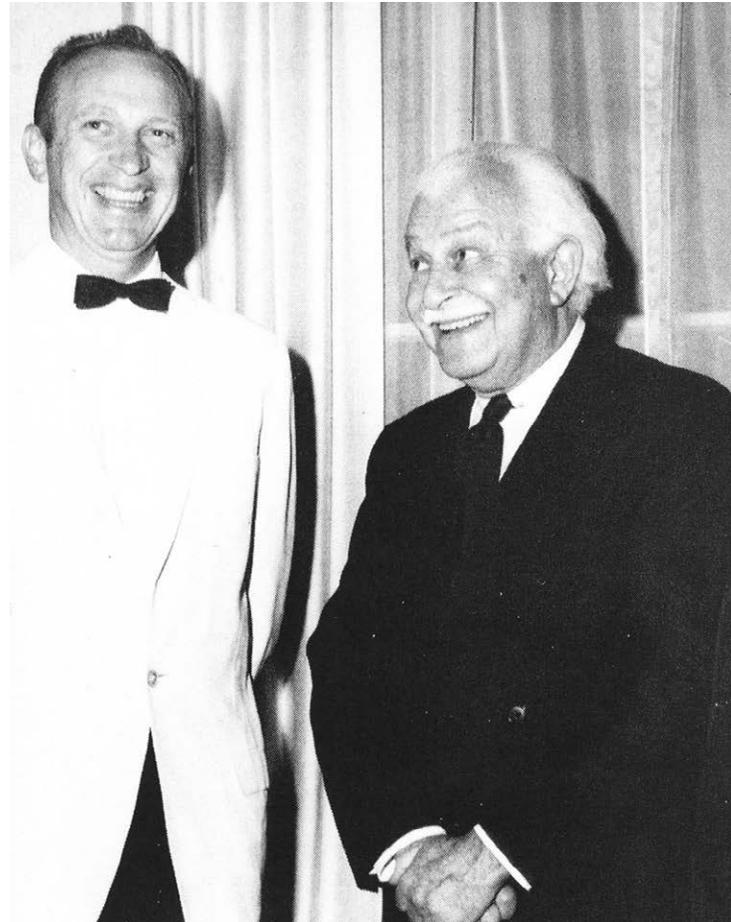
After graduating, he played with some of the country's most renowned musical groups, including the Boston Symphony, Boston Pops, Metropolitan Opera and Detroit Symphony. His resume also includes stints with international organizations such as the Berlin Philharmonic, Vienna Symphony and the Bolshoi Ballet.

The list of conductors he has performed or studied with is equally impressive: Leonard Bernstein, Arthur Fiedler, Aaron Copland and Michael Tilson Thomas, to name just a few.

Working with such masters provided wonderful opportunities for learning, he noted.

"I was so fortunate to work with so many icons. I just always tried to take everything I could from it," he said of his experiences. "I was always asking, listening and observing."

In 1956 he married his wife Mary; several years later they bought a house in North Grafton where they still reside.



Fred Orkiseski with Arthur Fiedler, the long-time conductor of the Boston Pops Orchestra

He loved his career as director of music for the Grafton Public Schools.

"The students were great," he said. "I miss working with them. We put on so many great shows and even wrote some pieces."

He also initiated and conducted the popular July 3 concerts that were held in on the Grafton Common for 25 years.

"I never really considered myself a conductor though," he said. "But I knew how to read the literature. And I always had a very broad range of knowledge of classical music and Broadway Theater."

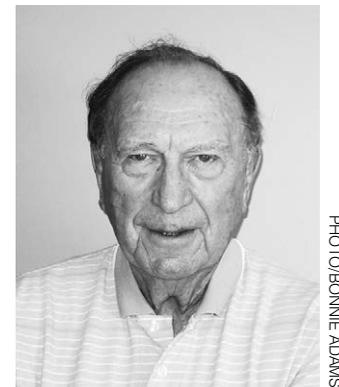
Those were special concerts, he noted, made even more so because there were never rehearsals before the performances.

"A lot of the musicians came from Boston or Worcester – they were busy with their other work," he said. "But it always all came together. And in 25 years it never rained once!"

Although he is now technically retired, he still plays his trumpet



Above: Fred Orkiseski leads a Fourth of July concert in Grafton.



Right: Fred Orkiseski

at least 45 minutes a day. And for about the last 15 years, he has also pursued another passion – meticulously painting copies of the works of Vincent van Gogh. Using acrylic paints on canvas, he has created "probably over 50" copies of some of van Gogh's most well-known masterpieces.

"I am not a painter," he stressed. "I don't even know what the primary colors are! I do these copies just for fun, for my own benefit."

"I have always been interested in the life of van Gogh and enjoyed his works," he added. "And doing these copies is just a way to challenge myself in a fun way. It's a nice way to spend time during the winter months."

During the months when the weather is nicer, he and his wife can often be found at the Westboro Country Club where they play golf several times a week. But ever a student, Orkiseski doesn't just play with a golf club; he also analyzes them.

"I like to take them apart and see what would make it more

playable," he said. "I want to see what will make it work and what wouldn't work."

He also has a passion for studying World War II aviation, an interest he has had since he was a teenager, when a friend flew an Air Force plane over his neighborhood. He also enjoys studying about the Pennsylvania Railroad.

"At one time I had a huge layout of [a railroad]," he said. "Now I just like to read and learn about the how and why of it."

Orkiseski admits that he has good genes – his mother lived to age 102 and his father to age 98. But there is another reason, he believes, that he is still living a strong, healthy life.

"I just want people to know that age is really just a number," he said. "If your health allows, you don't have to stop doing the things you love. Don't just sit around, get up and move. Find a hobby that you enjoy. It's never too late to start something new either or to start learning about something."

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More older Americans are being buried by housing debt

BY PAUL WISEMAN

Washington - Al and Sandra Karp have found an unconventional way to raise money and help save their Miami-area home from foreclosure: They're lining up gigs for their family jazz band.

They enjoy performing. But it isn't exactly how Al, an 86-year-old Korean War vet, or Sandra, 76, had expected to spend their retirement.

Of all the financial threats facing Americans of retirement age - outliving savings, falling for scams, paying for long-term care - housing isn't supposed to be one. But after a home-price collapse, the worst recession since the 1930s and some calamitous decisions to turn homes into cash machines, millions of them are straining to make house payments.

The consequences can be severe. Retirees who use retirement money to pay housing costs can face disaster if their health deteriorates or their savings run short. They're more likely to need help from the government, charities or their children. Or they must keep working deep into retirement.

"It's a big problem coming off the housing bubble," said Cary Sternberg, who advises seniors on housing issues in The Villages, a Florida retirement community. "A growing number of seniors are struggling with what to do about their home and their mortgage and their retirement."

The baby boom generation was already facing a retirement crunch: Over the past two decades, employers have largely eliminated traditional pensions, forcing workers to manage their retirement savings. Many boomers didn't save enough, invested badly

or raided their retirement accounts.

The Consumer Financial Protection Bureau's Office for Older Americans says 30 percent of homeowners 65 and older (6.5 million people) were paying a mortgage in 2013, up from 22 percent in 2001. Federal Reserve numbers show the share of people 75 and older carrying home loans jumped from 8 percent in 2001 to 21 percent in 2011.

What's more, the median mortgage held by Americans 65 and older has more than doubled since 2001 - to \$88,000 from \$43,400, the financial protection bureau said.

In markets hit hardest by the housing bust, a substantial share of older Americans are stuck with mortgages that exceed their home's value.

In the worst cases, hundreds of thousands of older Americans have lost homes to foreclosure. A 2012 study by the AARP found that 1.5 million Americans 50 and older lost homes between 2007 and 2011.

In mid-2010, Tod Lindner lost his oceanfront home in California's Marin County. He ran into trouble after the finance company that employed him was acquired and the new owners refused to pay him fees he thought he was owed and which he was counting on.

Lindner had bought the house for \$330,000 in the late 1980s. But he'd refinanced to pull out money to invest, swelling the mortgage to \$680,000. Lindner tried to work out a modified mortgage, but his bank foreclosed instead. He and his wife sought bankruptcy protection, rented an apartment and slashed their spending.

"At age 70, I just started working for another company" in banking, Lindner said. "My plan would have been to retire."

"A growing number of seniors are struggling with what to do about their home and their mortgage and their retirement."

Cary Sternberg

Seniors fell into housing trouble in varying ways. Some lost jobs. Some overpaid for homes during the housing boom, thinking they could cash in later.

Prices crashed instead.

Some made unwise decisions to refinance mortgages and pull cash out of their homes to meet unexpected costs, help their children or embark on spending sprees.

Jim, 67, and LaRue Carnes, 63, moved to Sacramento, Calif. in 1978 and bought a house for \$54,000. For 33 years, Jim worked as a newspaper reporter and editor. They refinanced their mortgage several times and pulled money out of the house and took on higher mortgage payments.

"Foolishly, like so many Americans, we used the house as a bank," LaRue said.

In 2011, Jim was laid off, and the couple fell behind on mortgage payments. Three times, they dipped into retirement savings to fend off foreclosure. Eventually, with a \$25,000 grant from a state program, Keep Your Home California, they negotiated a new mortgage they could af-

ford.

Still, they're still struggling. Once a month, they eat free breakfast at a church, bringing home bagels and fruit. They "never thought we would be partaking of such," LaRue said.

Al and Sandra Karp bought their three-bedroom home in North Miami Beach, Fla. for \$77,000 in 1980. They refinanced, partly to pay down credit-card debt, and their mortgage swelled to \$288,000.

Al kept working as a tax accountant into his late 70s. But Alzheimer's disease forced him into retirement.

The couple is getting by on about \$2,500 a month in Social Security and Veterans Administration benefits, plus food stamps and help from their two sons. They stopped paying the mortgage and are fighting foreclosure in court.

To ease the stress and earn some cash, they perform old musical standards as the Karp Family - Sandra on vocals, Al on sax, and son Larry on keyboards.

"I'm trying desperately to stay here," Sandra said.

As for Al: "He thinks the mortgage is paid. He hasn't got a clue."

Answers to Super Crossword

(puzzle on page 19)

A	R	T	E	S	A	L	E	M	C	H	A	N	G	O	T	D	S		
N	E	U	T	R	O	G	E	N	A	H	U	B	E	R	T	H	I	C	
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R	E	N	A	L	O	F	A	C	E	R	T	A	I	N	O	L	D		
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M	A	L	I	A	L	D	A	O	T	O	E	S	A	S	T	R	O		
I	R	O	N	P	I	E	C	E	N	A	S	T	Y						
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E	L	S	S	E	X	T	E	T	O	M	A	R	S	L	E	A	N		

your home

Right at Home: Textiles bring midcentury-modern style home

BY KIM COOK

Have you discovered midcentury-modern style and gone hunting for a great piece of furniture from the era?

Vintage pieces are pricey, and even well-made reproductions can challenge the bank account.

So while you're saving up for that Eero Saarinen Womb settee or George Nelson Coconut chair, why not delve into the era through textiles?

Whether you're intrigued by the idea of collecting original pieces, or just want to jazz up a pillow or a window with a great reproduction pattern, you'll find lots of material out there.

Paul Macovsky, editorial director of Metropolis magazine, is working on a book about American midcentury-modern screen-printed fabrics.

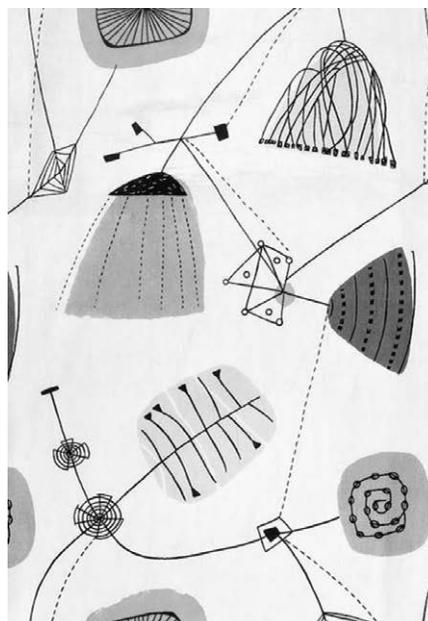
"I'm drawn to screen-printed textiles from the 1940s, '50s and '60s," he said. "During the post-war period, Americans looked to the future and were willing to embrace new, progressive things. A group of small, design-driven companies collaborated with designers, architects and artists to create beautiful, modern, abstract patterned fabrics. So if you can't afford a painting by one of these artists, you could get a few yards of fabrics to make into pillows or hang as curtains."

For Judith Gura, director of the design history program at New York School of Interior Design, the appeal of these textiles is their exuberance.

"They tend to be lively patterns, with fresh and often bright colors," she said. "And in addition to looking right on

"They tend to be lively patterns, with fresh and often bright colors."

Judith Gura



midcentury furniture, they're a fresh look for traditional pieces as well."

She cautions those hunting for antique pieces: "The problem in looking for vintage textiles is that it's difficult to find enough yardage to do much with them. ... genuine old material might be enough for a pillow or two, but something 50 to 60 years old might not stand up well for drapery or upholstery. Framed as wall art, they're fine."

Where to look

A sampling of places to find vintage and modern versions:

Maharam carries upholstery patterns by American designers like Charles and Ray Eames, George Nelson and Alexander



PHOTO/SUBMITTED

UK furniture maker Sanderson offers new furniture with a modernist twist combining vintage designs with the work of contemporary fabric designers.

Girard. (www.maharam.com)

Furniture giant Knoll has reintroduced several patterns from the '50s, '60s and early '70s for its Archival Design drapery fabric collection. (www.knoll.com)

DwellStudio has teamed with Robert Allen on a collection of midcentury designs in both cotton and Sunbrella, a weather-resistant fabric. Check out Carrington, Jacinto, Nordic Stripe and Futura - all have a graphic, mid-mod vibe and come in a range of era-centric colors. (www.dwellstudio.com)

At www.spoonflower.com, you'll find some contemporary designers' interpretations of vintage patterns. Australian Julie Lynch offers a graphic version of a vine print with her Mod Foliage; a Chair Pod from British artist Alex Morgan is a kicky repeat of a '70s-esque lounge chair in hot orange, black and gray; Christine Legeret of Paris turns a fashion silhouette into an atomic-age print she calls Midcentury Dress Cocktail, in yellow with aqua accents. All the prints come in an array of fabrics.

Check out www.modernfabrics.com as well for textiles from Kravet, Knoll and Luna Textiles, particularly in solids and nubby textures. They're

well-priced, but yardage may be limited, so check in regularly.

What to look for

"I always look for identifications along the selvedge (edge) of the fabric, with the name of the designer, fabric and company," said Macovsky. "There are some fabrics by midcentury Scandinavian and British designers that are back in production, so you have to do a little bit of research to find out if they are vintage or reproductions."

Leslie Jackson's "20th Century Pattern Design" (Princeton Architectural Press, 2011) can help you learn about patterned fabrics and wall coverings. New York's Cooper Hewitt and Metropolitan Museum, Washington's Smithsonian Design Museum and the Los Angeles County Museum of Art, among others, have strong collections of 20th century textiles.

Many institutions have been digitally photographing their vintage pieces, so you can peruse the collections online, at home - perhaps in a room that may soon feature a pillow, upholstery, curtain or rug graced with one of these interesting prints. - AP

Senior Songsters take show on the road for love of music

Senior Songsters
Continued from page 12

repertoire of songs.

This year's show, "Country Capers" spanned several decades. Country tunes ranged from "Happy Trails," the theme song of the Roy Rogers and Dale Evans radio program beginning in the 1940s, to the comedic "If My Nose Was Running Money," released by Aaron Wilburn in 2003.

"There's more humor in this show than we had done in the past," Jim noted.

In addition to comedy sketches, "Country Capers" featured a good-naturedly R-rated parody of "Are You Lonesome Tonight?"

After premiering their annual musical comedy revue at the senior center, they take the show on the road beyond Southborough. They perform at the Briarwood Continuing

Care Retirement Community in Worcester, The Willows at Westborough, and Christopher Heights in Marlborough. They also lead a weekly sing-along at the Beaumont Rehabilitation and Skilled Nursing Center in Westborough.

At the end of each season, the couple invites the songsters to a dinner party at their Westborough home, which is furnished with a piano and a theater organ, Linda noted.

"We'll play and play, and they'll sing and sing," she said. "One time a few years ago, some of these people had gotten up early that morning, went to choir practices at different churches, and then went to the senior center to warm

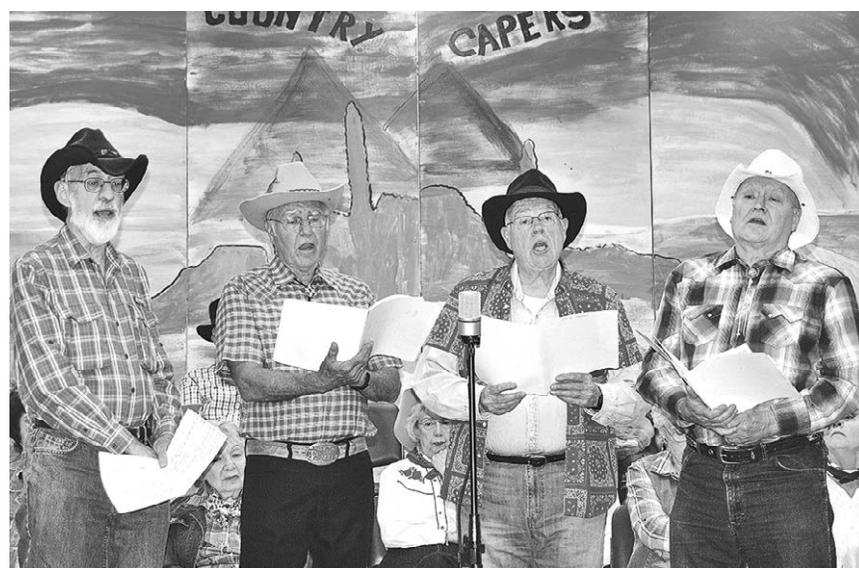
up before putting on the show. Then they came to our house for dinner and afterward we had a grand sing-along. At 9 o'clock at night, Jim started playing 'Show Me the Way to Go Home' and 'Goodnight, Ladies' – and they're all still singing away. Finally, Jim said to me, 'I think we need to get out the sleeping bags!'"

The Senior Songsters are eager to travel for rehearsals, performances and dinner parties.

"It's all about the joy of music," Jim said. "They'll go anywhere to sing the music that they enjoy."

For more photos, visit fiftyplusadvocate.com.

PHOTO/ED KARVOSKI JR.



Right: (l to r) Evans Cheeseman, Bill Harrington, Jack Gracey and Ford Sanborn sing "Home on the Range."



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feeling healthy

In the know: shingles can be devastating for older adults

By DR. DAVID RIDEOUT, M.D.

Many people remember a common childhood illness from their past; chickenpox. Chickenpox is caused by the varicella-zoster virus and comes in the form of a characteristic itchy, weepy rash that appears on the face, trunk, and limbs. Although having chickenpox may be a distant memory, the virus that causes the disease remains dormant in your nervous system and can be reactivated later in life. The illness that results from the reappearance of the virus is known as shingles. It is unclear why the latent varicella-zoster virus is reactivated; but what is clear is that the resulting infection is painful and can last for weeks.

Symptoms:

Usually the first symptom of

shingles to appear is pain or a burning sensation sometimes with numbness or tingling on one side of the body, often on the torso. The pain can be very severe. A red rash begins a few days after the onset of the pain, and then fluid filled blisters form from the rash. You may also have fever, headache, fatigue, and sometimes sensitivity to light. Because shingles is caused by the same virus as chickenpox, exposure to shingles can result in transmission of chickenpox to others. Persons with the shingles infection should keep the rash covered, and wash their hands frequently to prevent the spread of the virus. Until the rash has crusted, patients with an active shingles infection should avoid contact with individuals who have never had chickenpox or the varicella vaccine. Groups of greatest concern are pregnant

women, infants, and people who have compromised immune systems.

When to See a Doctor:

If you suspect shingles you should be seen by a physician. It is especially important to see your doctor promptly if the pain and rash are on your face or near an eye. This is because if not treated, the infection can lead to permanent eye damage. Also, you should seek medical help right away if you are 70 or older because you are at a greater risk for complications from the illness. Your physician will examine you and might take a culture of the blisters from the rash for laboratory examination. Your doctor will probably prescribe anti-viral medications to speed your healing and lower your risk of complications. Pain medications may also be prescribed. Shingles infections

last from two to six weeks, and early treatment can help shorten the duration.

The Herpes-zoster Vaccine

There is a vaccination for the Herpes-zoster infection called Zostavax which has been approved by the Food and Drug Administration for adults over 50. The vaccination results in a decreased risk of developing shingles. Also, the vaccine can be safely administered to patients with a prior history of shingles. Like the chicken-pox vaccine, the shingles vaccine doesn't guarantee that you won't get shingles. It will, however, help to reduce the severity and duration of the disease.

Dr. David Rideout is the lead physician at Doctors Express in the Saugus Center, one of 15 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

80 years of Social Security



By KRISTEN ALBERINO
Social Security Public Affairs
Specialist
Quincy, Mass.

Social Security has provided critical financial help to people of all ages for the last 80 years, and despite our age, we're far from retiring! As the Social Security program celebrates its historic birthday this August,

we're reflecting on our diverse history, our current strengths, and ways we can continue to improve our services to you. On August 14, 1935, President Franklin D. Roosevelt signed the Social Security

Act into law. In doing so, he promised the law would protect "the average citizen and his family against the loss of a job and against poverty-ridden old age." Today, we continue to provide financial security for our country's most vulnerable citizens. In fact, Social Security provides world-class service to millions of people every day — online, on the phone, and in

our network of field offices across the country.

As we celebrate 80 years, we're proud to present our "Celebrating the Past and Building the Future" anniversary website. There, you can read 80 interesting facts about an agency that touches everyone's life at some point or another! For example, did you know the original name of the Social Security Act was the Economic Security Act?

The anniversary website also includes a timeline of our history. It begins with the signing of the Act in 1935 and ends with this year's announcement of Vision 2025, our bold vision that will guide the agency as we work to meet the future customer service needs of the public. A memorable spot on the timeline is Nov. 2, 2000, the date when we started taking retirement claims online.

Since our agency's beginning, we've relied on our passionate and hard-working employees to face challenges and provide exceptional service. Throughout the 80 days leading up to our anniversary, we've been posting employee testimonials that answer the question, "Why do you serve?" We also invited you to share your story with us. You can tell us how Social Security has made a difference in your life and/or the lives of your family and friends. We would love to hear from you, the people we serve every day.

When the Social Security program started 80 years ago, our goal was to provide an economic lifeline for people in need. Today, Social Security continues to protect millions of people. Join us in commemorating this significant milestone! Visit www.socialsecurity.gov/80thanniversary.

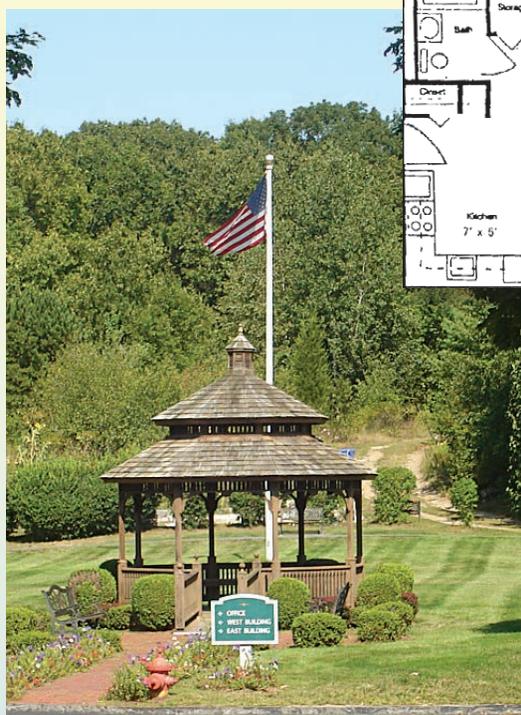
Affordable Living at its Best

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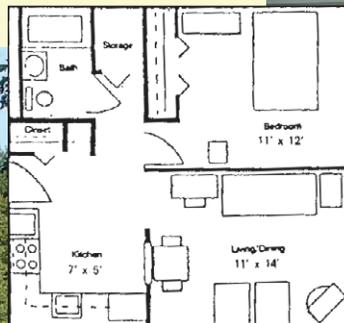
Income Guidelines: \$34,500 single / \$39,400 couple

Applications for the under 62 permanently disabled is now closed.

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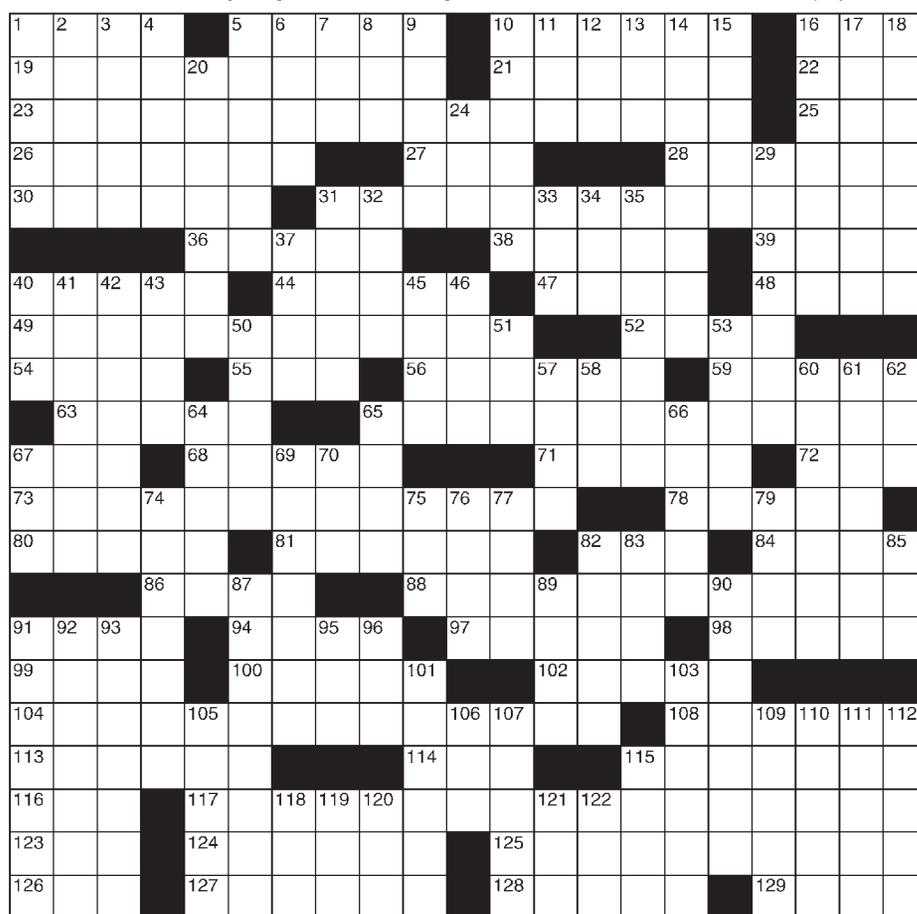


SUPER CROSSWORD PUZZLE

"Picture of Ancient Conflict"

(answers on page 15)

- ACROSS**
- 1 Jokester Johnson
5 Witch trials town
10 "Presto —!" (magician's cry)
16 Super Sunday stats
19 Big skin-care brand
21 Former veep Humphrey
22 Sound from a boozier
23 Start of a riddle
25 That, in Chihuahua
26 Methods of cell division
27 Adult kitten
28 It gets the graphite out
30 Has life
31 Riddle, part 2
36 Writer — Calvino
38 "— So Vain"
39 RSVP encl.
40 Roomy auto
44 Home of the Buccaneers
47 Deborah of "Quo Vadis"
48 Lacking depth, briefly
49 Riddle, part 3
52 Superpower until 1991
- 54 Toy brick brand
55 Kid-friendly card game
56 Jump for joy, perhaps
59 "It takes two to —"
63 Kidney-related
65 Riddle, part 4
67 Zadora of "Hairspray"
68 Mob group
71 Step face
72 "Which way — he go?"
73 Riddle, part 5
78 "Now — the time"
80 Strength
81 Find a new abode for, as a pet
82 —-pitch softball
84 An inning
86 Leisurely gait
88 Riddle, part 6
91 Landlocked African land
94 Alan of the screen
97 Great Plains natives
98 Prefix with physics
99 Element #26
100 Cake portion
102 Disgusting
- 104 End of the riddle
108 Eritrea's capital
113 TV "Drag Race" host
114 Nemesis
115 Reverend famous for swapping sounds
116 Enzyme suffix
117 Riddle's answer
123 Pitch source
124 Pinwheel-shaped roll
125 Started again, as a former habit
126 Urban rails
127 Trio plus three
128 Sharif and Bradley
129 Have a slant
- DOWN**
- 1 Japanese cartoon style
2 Secure in position again
3 Little Richard's "— Frutti"
4 Character of a culture
5 Most aching
- 6 Years and years
7 "Holiday" actor Ayres
8 Austin-to-Boston dir.
9 Traveler Polo
10 Apt to gab
11 Drone
12 Actress Maryam d'—
13 Reno's st.
14 Mourning people
15 Cheri formerly of "Saturday Night Live"
16 Constellation Cygnus
17 A drug might cure it
18 Left a lasting mark on
20 Napping, say
24 Water, in Lille
29 Election loser, e.g.
31 Texas siege setting
32 Total flop
33 Just dandy
34 Actor's signal
35 Bursts in suddenly
37 Rate — (be perfect)
40 Hollywood's Mineo
41 Salon boards
- 42 Place-marking folds
43 In a little bit
45 Ill-gotten wealth
46 Location
50 A Disney princess
51 Baglike part
53 Roils up
57 French for "father"
58 "Ella" author Geller
60 "Absolutely"
61 Bits of sparkly stuff
62 Atypical
64 Former New York senator Al D'—
65 Trial promise
66 Alphabet quintet
67 Ryder Cup org.
69 Illuminated by a flame
70 Bartender's "rocks"
74 Bill Gates' wife
75 Tier
76 Modest "As I see it," to texters
77 Rhythm
79 Go-ahead signals
82 Exerciser's moisture
- 83 Tax write-off
85 — Paulo
87 Bumps that contain taste buds
89 Author Morrison
90 Arranges like a graphic designer
91 Fly south, say
92 Excitement
93 Some roller coasters
95 Costa — Sol
96 Top card
101 Exertion
103 Gradually narrows
105 Some diving positions
106 Sock-in-the-gut sound
107 Back in style
109 Super 8, e.g.
110 Battery part
111 "— -Cop"
112 Bad lighting?
115 Suffix with prank or poll
118 —-en-Provence, France
119 Old boomer
120 Tee- —
121 Skirt line
122 Bond girl player Green





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