



Dr. Monica Mansfield

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## Male family caregivers: A population needing support

By MIKE FESTA, STATE DIRECTOR  
AARP MASSACHUSETTS

What's your image of a caregiver? If you envisioned a middle-aged woman, one who is caring for an ailing parent, you wouldn't be wrong. AARP research shows that the "typical" family caregiver is



**Mike Festa**

a 49-year-old woman who cares for a relative. However, caregivers on the whole are becoming as diverse as the American population. Men are rising to the challenge as family caregivers. These husbands, brothers, sons, partners, friends and neighbors now represent 40 percent of family caregivers, which equates to 16 million male caregivers in the United States today.

According to Caregiving in the U.S., a 2015 AARP survey done in conjunction with the National Alliance for Caregiving (NAC), 40 percent of family caregivers caring for adults are men. While men represent two out of five of the more than 40 million unpaid family caregivers in the U.S., very few reach out for support.

The average age for a son caring for a parent or in-law is 46.4 years old, while that of a male family caregiver caring for a spouse or partner is 62.5 years old. More than four in 10, or 44 percent have household incomes below \$50,000 per year.

Although more than half of all male family caregivers (53 percent) had help from other unpaid caregivers in caring for their loved one, more than 78 percent of male family caregivers caring for a spouse did not. This long-term commitment made by male family caregivers is especially difficult for millennials who are often juggling caregiving responsibilities with work and school, often without

paid help.

Despite common misperceptions, male family caregivers help with more than managing finances, performing home maintenance, and providing transportation. Evidence suggests male caregivers perform a wide range of personal care activities for their loved one, helping them with eating, dressing, bathing and toileting.

As men continue to take on caregiving roles, they are looking for specific information and support tailored to their needs. According to AARP's report "Breaking Stereotypes: Spotlight on Male Family Caregivers," more than half (63 percent) of male caregivers are the primary caregiver for their loved one. Due to cultural pressures and a lack of prior experience, more than half (54 percent) of all male caregivers report finding it difficult to help loved ones with intimate care needs such as feeding, dressing and bathing.

In order to successfully address the challenges of a surging population of older adults and others living with chronic conditions who have significant needs for long-term services and supports, AARP Massachusetts has filed legislation to establish a family caregiver tax credit, and is pleased that Representative Chris Walsh (D-Framingham) and Senator Linda Dorcea Forry (D-Dorchester) have sponsored this bill.

An Act to Establish the Family Caregiver Tax Credit would provide a tax credit for certain expenses incurred by a taxpaying family caregiver for the care and support of a qualifying family member aged 18 and older. To be eligible for the tax credit, the family caregiver claiming the credit must have a federal adjusted gross income of less than \$75,000 for an individual and \$150,000 for a couple, and incur expenses directly related to the care of an eligible care recipient.

An eligible care recipient



## pursue your passion

# Making magic professionally for over 40 years



PHOTO/SUBMITTED

Fran Flynn

By ED KARVOSKI JR.  
CONTRIBUTING WRITER

WORCESTER – Fran Flynn of Worcester was first influenced by the wonder of magic as a teenager. Now with over 40 years of experience, he con-

tinues performing as a professional magician throughout New England and beyond.

He was introduced to magic at age 14 while attending the YMCA by staff member Steve Dacri. When not working at the Y, Dacri operated his store on Lake Avenue known as Imperial Magic.

“Steve taught me a lot,” Flynn recalled. “You’d walk into his store and see showcases of magic props and illusions. He intrigued me. The

bug bit and I’ve been at it ever since.”

Flynn’s cousin worked at the public library and would alert him when new books about magic arrived. A number of Flynn’s peers at the now-closed

South High School on Richards Street shared his interest in magic. They’d meet weekly after school and practice sleight-of-hand tricks.

At age 16, Flynn performed publicly for the first time. He volunteered to entertain for a Christmas party at the Worcester Lodge of Elks #243 on Mill Street.

Previously, Flynn considered pursuing a career as a firefighter as did his father, grandfather and other relatives. At age 17, he revealed to his high school guidance counselor a change of plans to become a professional magician.

“My guidance counselor told me that I couldn’t do that,” Flynn relayed. “I said, ‘I can – and I will.’”

As a young man, Flynn

worked as a retail security guard in the Worcester area. He considered it on-the-job training for his ultimate career as a magician.

“I learned to be more of a trained observer and to watch better” he explained. “I’d see magicians perform and they’d say, ‘Watch my hand.’ So I learned to watch closely as I watched the shoplifters.”

After catching shoplifters, Flynn nabbed his first paying job as a magician. In 1975, he was hired to entertain restaurant guests at the Lantern Room in Shrewsbury. There, the tuxedo-clad magician developed experience strolling from table to table and interacting with guests.

“I try to find the right

Magic page 10

## Male family caregivers: A population needing support

AARP  
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must: (1) be age 18 or over; (2) require assistance with at least one activity of daily living (ADL), as certified by a licensed health care practitioner; (3) and qualify as a dependent, spouse, parent or other relation by blood or marriage to the family caregiver.

The amount of the credit is equal to 50 percent of the eligible expenses incurred by the taxpayer during the taxable

year, with a maximum allowable credit of \$3,000. The taxpayer is not entitled to a refund, carryback, or carryforward of any credit.

Stay up to date on the latest caregiving and advocacy news with AARP Massachusetts. Visit [www.aarp.org/ma](http://www.aarp.org/ma) or call 866-448-3621.

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

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# Kindness matters

## Compassionate veterinarian is also accomplished author and musician

By JANE KELLER GORDON  
CONTRIBUTING WRITER

SHREWSBURY - Dr. Monica Mansfield, 55, greets her patients by sitting on the floor - gently hovering her hand - then touching their furry backs. Kindness and compassion are always paramount to the way she conducts her practice of veterinary medicine at the Medway Animal Hospital, as well as all other parts of her life.

Although she loves being a veterinarian, there are many unique facets to this multi-talented woman. She is a published author of two books and a talented musician and passionate fan, producing and hosting Shrewsbury's award-winning ca-



Dr. Monica Mansfield with her two sons, Gregg and Phil

ble show, "Mostly Rock 'n Roll. Her love for animals developed at a young age, she said.

"I think that it was in my chromosomes," she said of her ultimate decision to become a vet.

After studying animal science at Virginia Tech, she entered Cornell University's New York State College of Veterinary Medicine. There she met her husband, fellow veterinarian Dr. Keith Mansfield, who is now director of discovery and investigative pathology at Novartis.

She first practiced in New Hampshire for several years, then when she and her family moved to Shrewsbury, at a practice in Auburn for 12 years. She

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# A teacher's love for foreign languages

By JANICE ELIZABETH BERGE  
CONTRIBUTING WRITER

**B**onjour! Hola! Thirty-year Framingham State University (FSU) adjunct faculty member, Lauren Taylor-Fernandes, greets her 25 person classroom with an upbeat “hello” to inspire her students to speak Spanish and French as she does.

Lauren's fascination with foreign languages started when she was in the fourth grade at the Saxonville Elementary School. Her bubbly and dynamic fourth-grade teacher, Mademoiselle LaFollette, taught a select group of advanced students who had the propensity to learn foreign languages. Ms. LaFollette's teaching style included jumping and singing to the students, and that in turn provided a fun and engaging way to teach young children. Her teaching approach resonated so much with Lauren that it allowed her to remember all the words quicker, and created such a posi-

tive environment for all the children involved.

Once Lauren reached college age, her mentor was French professor, Marise Thompson. According to Lauren, “Marise had this beautiful smile, was statuesque, and her delivery of the French language was perfection.”

Thompson was such a great role model for Lauren in so many ways that she advanced her degree, and eventually would then become a foreign language teacher at FSU and Stonehill College.

As the years went on as a French and Spanish teacher, Lauren noticed a few things along the way about her students. One of which was the fact that no technology entered into the picture 30 years ago. Computers were around back then, but no laptops or tablets, and it was mainly notepad and pen if you desired to remember any special points of interest.

To get the students attention in 2017, one needs to be very creative because of their iPhones.

The students are told to not text, email or go on Facebook in the classrooms, but it is a struggle to prohibit them from using them.

Another concern as a foreign language teacher is the fact that some students are required to take at least the introductory foreign language class to graduate. If the student has no interest in pursuing further education in the languages, then the desire is not there from the beginning.

In regard to the surge of online classes, Lauren said, “students need in-person pairing and group activities to learn a language or be able to interpret or translate in an impromptu setting.”

The allure of online classes for students is the fact that they don't have to dress up, deal with parking issues or have in-person conversations with their professors. However, the most important issue is the student will need to be self-motivated.

This is a huge issue because most young students are unin-

dated with other course loads and may carry a part-time job among all the other side interests that go with being a full-time student.

There is also the point of how each and every student is different in terms of their socio-economic status, their cultural upbringing, what schools they attended prior to entering college, and how that affects the classroom. Some students will require special accommodations or tutoring to pass the class, and some students will find the class to be easier depending on their past educational level. This brings a host of challenges for any teacher, but foreign language teachers find it particularly difficult since there needs to be a basic understanding of the English language first to ever move into another language.

Lauren said, “The world is changing and is becoming more international on many levels, so it would behoove any student to pick up another language.”

Au revoir! Adios!



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# Compassionate veterinarian is also accomplished author and musician



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**Dr. Mansfield welcomes musicians to her home, where they put on house concerts.**

**Mansfield**  
Continued from page 4

has been at Medway Animal Hospital since 2005.

It was during her years in New Hampshire that she had the foresight to take notes on her more interesting cases. Those notes proved valuable when 10 years later, inspired by James Herriot, an English veterinarian who wrote the classic book, "All Creatures Great and Small," Mansfield published her first book, "The Black Panties: Tales of Animal Mischief and Veterinary Intrigue." The unusual title refers to an obstruction she discovered in the gastrointestinal tract of a pastor's dog. Throughout the book she shares vignettes of her life, both joyful and sorrowful, as a veterinary apprentice in New Hampshire's White Mountains.

In 2011, she published her second book, "When You Have

to Say Goodbye – Loving and Letting Go of Your Pet."

Written for children, the book, which was illustrated by her friend Lennie Peterson, deals with the difficult task of explaining pet euthanasia.

As a vet, Mansfield knows that she must be there for her patients and their families during times when heart-wrenching decisions must be made.

"Bereavement is an important part of what we do. Not a week goes by when I don't have a conversation about end-of-life. I never get desensitized. I never take it lightly," she said.

The attraction of music

Another topic near and dear to Mansfield's life is her love of music. A songwriter, guitar player, and singer, she said, "Music is like oxygen through my veins and for my soul. That too was in my fiber and my chromosomes. It in-

“Being present for our family and friends in the ways that we compassionately can for each other is the most important thing.”

*Dr. Mansfield*

forms who I am in a lot of ways.”

Since 2001, she has been the talent gatherer, interviewer, and producer of her own cable show, "Mostly Rock 'n Roll."

She and co-producer Marc Serra have filmed over 150 shows together in the Shrewsbury Media Connection cable studio. Numerous accomplished musicians, such as Ellis Paul, Ari Hest, and Jethro Tull's members Ian Anderson and Martin Barre,

have been her guests.

"It fulfills my desire to bring these excellent musicians a little bit more space to be seen in by as many people as I can in my sphere," she said.

In addition to hosting the show, Mansfield makes the music come alive by welcoming many of the musicians to her home, where they put on house concerts.

Mansfield and her husband have two sons, Gregg, 22, who is thinking of pursuing his own career as a veterinarian while Phil, 25, is currently in Chicago working towards his Ph.D. in astrophysics. The Mansfields' dog Liza and cats Ned and Ed round out the family.

And although it's a busy life, it is one that she does not take for granted.

"Being present for our family and friends in the ways that we compassionately can for each other is the most important thing."

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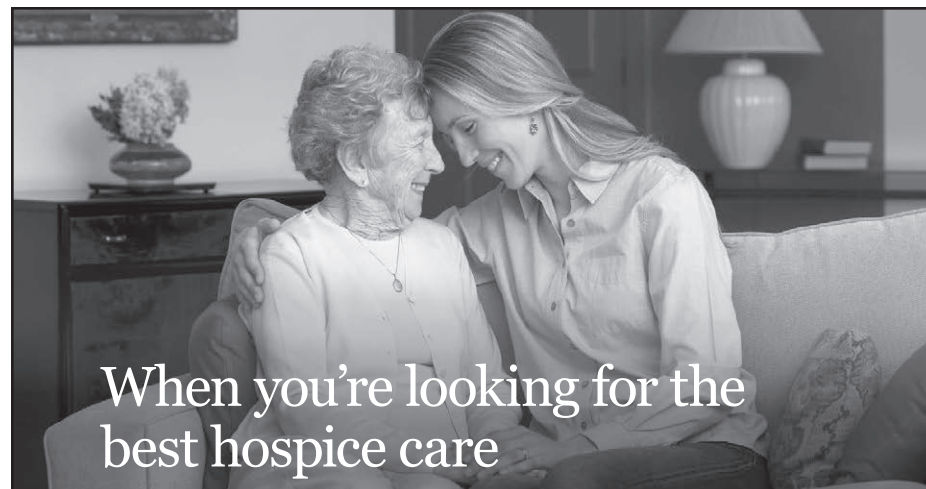
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# Chard serves as Wheelock College's 14th president

By JANE KELLER GORDON  
CONTRIBUTING WRITER

BOSTON - David J. Chard brings a wealth of academic, management and life experiences to his position as Wheelock College's 14th president.

Kate Taylor, chair of the Wheelock College Board of Trustees said in a press release, "Dr. Chard stood out not only for his outstanding leadership... but for innovative thinking, focus on diversity and inclusion, and lifelong commitment to education."

Located in Boston and Brookline, Wheelock is a small university with a big reach. Originally founded to train kindergarten teachers, it offers a wide portfolio of undergraduate degrees for approximately 800 students who were enrolled in this academic year. Its 350+ graduate students pursue master's degrees, certificates, and non-degree programs related to



Wheelock College President, David J. Chard

PHOTO/SUBMITTED

education, nonprofits and social work. The school has been recognized for community service and partnerships and its long running Wheelock Family Theatre. It offers undergraduate and graduate degrees internationally in Singapore.

Chard is happy to be in Boston, where his partner Michael lives. Chard has three grown children, including two who are still in school.

"I've lived in Boston before, so I'm thrilled to be back. It's good to be near the seashore," he said.

In the short term at Wheelock, Chard is focusing on diversity, equity and inclusion. Recently, the school has established some gender-neutral restrooms. Like other schools, they have dropped the requirement for SAT or ACT scores from undergraduate applicants in the hope of attracting a broader student body.

Chard page 10



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Mass Relay 711



# Chard serves as Wheelock College's 14th president

**Chard**  
Continued from page 9

Longer term, Chard said the school plans to grow their graduate program. He commented, "I think it's important for the faculty at Wheelock to have a stronger voice in policy related to the needs of children and families, including making high quality early childhood care more accessible, advancing the expertise of individuals working in juvenile justice, and expanding the expertise and leadership of social workers."

The son of factory workers, Chard grew up on a dairy farm in Eastern Michigan. He was among the first generation of his family to attend college. Chard earned his Ph.D. in special education from the University of Oregon.

After graduation, Chard joined the Peace Corps and taught in Lesotho, a small country in southern Africa.

"Sometimes the technol-

ogy and the media that we use to teach becomes the thing that students focus on, instead of the underlying concepts, which is what's important," he said. "That experience in the Peace Corps helped me learn to teach and assess the underlying principles that are more critical to the student's future."

Chard has taught high school mathematics in California, and been on the faculty of the University of Texas at Austin, Boston University, and associate dean at the University of Oregon's College of Education.

For the past 10 years, he was the dean at Southern Methodist University's Annette Caldwell Simmons School of Education and Human Development. During his tenure there, Chard set records in fundraising, expanding faculty, research funding and infrastructure.

Chard is a member of the Board of Directors of the Na-

tional Board for Education Sciences (NBES).

His academic focus is the education of students with learning disabilities. He is a member of the International Academy for Research on Learning Disabilities, and a board member of the National Center for Learning Disabilities.

"Wheelock takes a particular interest and expertise in supporting our students with learning and attention difficulties so they can become teachers and social workers to help others fulfill their full potential," he said.

About the future and Donald Trump's presidency, Chard said, "The change in administration ... raises a lot of questions about what will be the [administration's] focus on education, and what will be the role of research in its priorities. The last two administrations have been very clear that research and development are critical to improving educational outcomes in the US. We hope that [this] administration will hold these same values."

For more information about Wheelock College, visit [www.wheelock.edu](http://www.wheelock.edu).

## Making magic professionally for over 40 years

**Magic**  
Continued from page 3

time to go over to a table because you don't want to cut into their family time," he noted. "I talk with the guests, show them sleight-of-hand magic and make balloon animals for the kids. Sometimes the adults want balloon animals, too."

Now on a weekly basis, Flynn adds magic to the menu of several eateries: Sundays, 10 a.m. to 1 p.m., at IHOP Restaurant, 4102 Shops Way, Northborough Crossing; Sundays, 5 to 8 p.m., at Villa Restaurant, 124 E. Plain St., Wayland; Tuesdays, 5 to 8 p.m., at Uno Pizzeria & Grill, 225 Turnpike Rd., Westborough; Wednesdays, 5:30 to 7:30 p.m., at Horseshoe Pub & Restaurant, 29 South St., Hudson; and Fridays 6 to 8 p.m., at Alumni Restaurant, 391 E. Central St., Franklin.

Flynn also returns to perform at many annual community festivals and company functions. In addition to events in central Massachusetts, he performed this past December for his sixth year during Christmas activities at the Equinox Resort in Manchester Village, Vt.

"I enjoy going back to these events each year," he said. "I've become friends with the people

who booked me."

Countless children's birthday parties are more memorable thanks to his magic act. Kids are pleasantly surprised by the appearance of an unexpected party guest with four legs and long ears.


"I love the expression of amazement on their faces when I produce a real, live rabbit," Flynn declared. "There's nothing better than the smile of a child."

Among this magician's proudest fans are his two adult children; granddaughter, 6; and grandson, 2.

As his all-time favorite performance, Flynn cites an unpaid gig in the early 1970s at the now-closed Worcester Center Galleria. He accepted an invitation to voluntarily perform at a party for children with special needs. After the show, the event organizer thanked Flynn for his time and apologized that they couldn't afford to pay him.

"Just as she said that, I felt a tug on my jacket and there's a little girl about 4 or 5 with Down syndrome," Flynn relayed. "I leaned down and she said, 'Mr. Magician, I love you!' I said, 'I just got paid.'"

For more information, visit [FranFlynn.com](http://FranFlynn.com).



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## travel and entertainment

# History and beaches abound in St. Augustine

By VICTOR BLOCK

In 1607, a small band of settlers founded the first permanent English outpost in the Americas, Jamestown in the Colony of Virginia. At that time, another town had existed since 1565 in a different part of the New World.

Last year, St. Augustine, Florida, which traces its roots to that 16th-century settlement, celebrated its 450th anniversary, making it the oldest continuously occupied European community in the country.

Given its history, St. Augustine offers visitors a setting which captures both the stories and an authentic atmosphere of its colorful past.

The Colonial Quarter is a good place to begin exploring. The neighborhood is a living history museum, with emphasis on the first word. A blacksmith, carpenter and other costumed historic interpreters combine facts with fun as they help on-lookers relive the way things were over the centuries.

They recall the expedition led by Don Pedro Menendez-de Aviles, a Spanish admiral, who arrived in 1565 and set up an encampment near a Timucuan Indian village.

Menendez wasn't the first Spanish explorer to come ashore in the region. In 1513, Ponce



Visitors may enjoy a carriage ride in the historic district.

PHOTO/SUBMITTED

de Leon led an expedition seeking to find uncolonized islands, a journey that gave birth to the legend of the Fountain of Youth. A fable about vitality-restoring waters was familiar at the time, but there is no evidence that de Leon was searching for the potion. Somehow accounts of his supposed quest found their way into history books after his death and the story stuck.

The Fountain of Youth Ar-

chaeological Park occupies the place where Menendez encountered the friendly Timucua people and established the settlement which evolved into present-day St. Augustine. Attractions include a reconstructed portion of the Indian village, ship building and other exhibits, and cannon and weapons demonstrations.

Other than a brief interlude, St. Augustine remained under

Spain's rule until the United States gained possession by treaty in 1821. That accounts for the Mediterranean architecture and other reminders of Spanish influence.

Reminders of those early years abound. The Gonzalez-Alvarez house, aka "The Oldest House," was constructed in 1720s. It's part of a small museum complex that traces 400 years

Travel page 14

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# History and beaches abound in St. Augustine

## Travel

Continued from page 12

of life in St. Augustine.

Records date the Oldest Wooden School House to 1716. Speaking animatronic figures of the schoolmaster and pupils introduce themselves and describe a typical day of classes. One boy is wearing a dunce cap, the penalty for not knowing his lesson.

Visitors encounter ghosts, or at least tales about them, at the Old Jail. This historic Victorian-style building housed criminals from 1891 to 1953. The gallows in back were used to administer capital punishment, and explain why the property is one among many in town that is said to be haunted by spirits.

Because of its role at a time of exploration and conflict in the New World, St. Augustine has its share of forts. Most imposing is the Castillo de San Marcos, a massive 17th century stronghold built by the Spanish to defend

“While history is the biggest draw, the oldest city in the country is home to enough variety to appeal to people of all ages and many interests.”

the Florida coastline. Some rooms surrounding the central courtyard are furnished to reflect garrison life, while others contain exhibits about military history.

A different story comes to light at the site of Fort Mose (Moh-say). In 1738, a group of slaves who had escaped from British colonies built a log fortress and founded the first free community of ex-slaves. While the original structure is long gone, a small museum describes the events by videos, exhibits and objects found during archaeo-

logical digs.

St. Augustine is an archaeologist's dream location. A wealth of artifacts has been uncovered and many more remain buried beneath its streets and buildings.

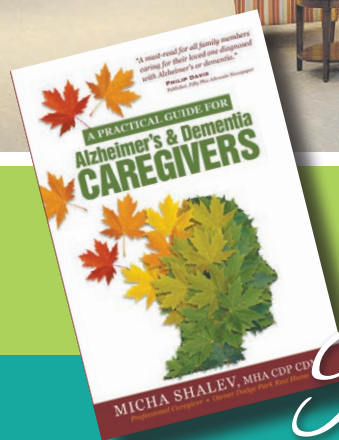
Some 100,000 artifacts have been unearthed at the Fountain of Youth Park including Indian pottery, carved beads and shell tools. Evidence of the Spanish settlement ranges from religious amulets to olive jars. There's often a dig underway somewhere in the city which interested visitors may observe.

While historic sites are the main reason why most people visit St. Augustine, it also manages to keep one foot planted firmly in the present. Sun worshippers find a choice of inviting beaches that stretch some 40 miles north.

The two-mile long beach at Anastasia State Park consists of gleaming white quartz sand. A statue of Ponce de Leon guards the towering dunes and shell-laden shore of Ponte Vedra Beach, which he spotted during his 1513 journey.

A beach watched over by Ponce de Leon makes a fitting symbol for what awaits visitors to St. Augustine. While history is the biggest draw, the oldest city in the country is home to enough variety to appeal to people of all ages and many interests.

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# Friendly phone chats uplift Hudson seniors' spirit

By ED KARVOSKI JR.  
CONTRIBUTING WRITER

HUDSON – A number of seniors in Hudson have found a simple way to avoid loneliness. They've enjoyed friendly phone calls with Alexandria "Alex"

Boule, a 2013 Hudson High School alum. While studying at Regis College as a social work major, she inquired about an internship last summer at the Hudson Senior Center with its director Janice Long. That meeting resulted in a new pro-

gram for the center known as Friendly Chat.

Long had observed the success of the United Way of Tri-County's TeleCheck, a telephone check-in service for elder adults living at home. She and the senior center staff had been

considering ways to implement a similar program. Long arranged for Boule to meet with Eileen Davis, the TeleCheck director.

"Eileen was very helpful to Alex," Long noted. "This is a

Friendly Chat page 17

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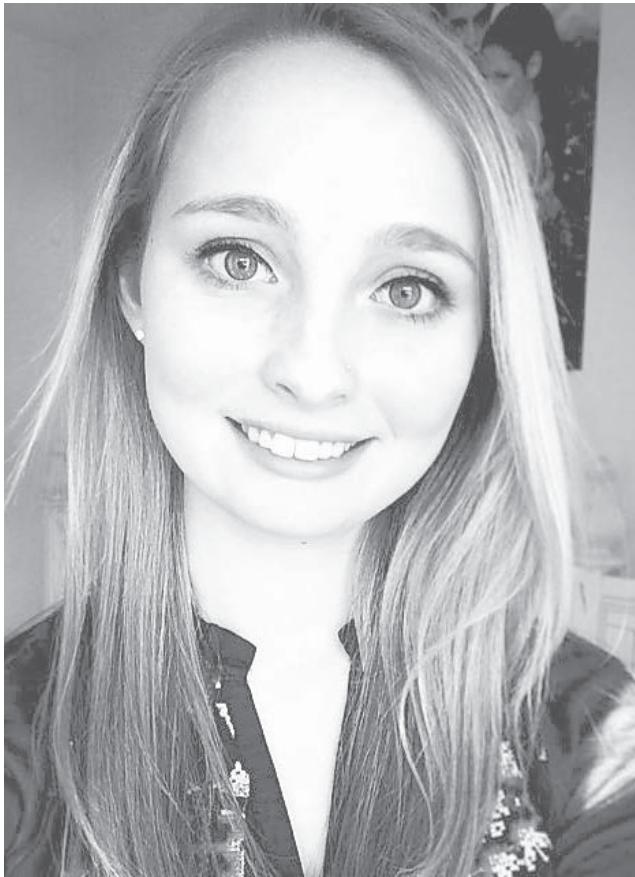
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# Friendly phone chats uplift Hudson seniors' spirit



Alexandria "Alex" Boule

PHOTO/SUBMITTED

the senior center two days a week.

The center's newsletter published an announcement for the program and phone calls began last fall. Boule was eager to speak with the callers.

"This gives them someone to talk with about anything that's going on in their life," Boule explained. "A lot of people talk about their past histories and what they did when they were young children. Some of their stories are

very touching. I'm glad that I'm able to hear them."

Lengths of conversations have ranged from about 20 minutes to over an hour. Topics of the phone exchanges have also been diverse – from pets to serious health concerns.

"We do talk about issues they're having, but I try to keep the conversation light so that it's not on their mind for a moment," Boule noted. "A woman talked with me for an hour about her cat, which distracted her and she was laughing. It brought up good memories for her."

Boule met a couple of the program participants in person while they visited the center for lunch or an activity.

"This program is mostly for homebound seniors who can't leave their homes," she said. "But there are other people who would rather come in and talk with me face to face."

On May 6, Boule graduated from Regis College with a bachelor's degree in social work. Now, she's attending graduate school at Wheelock College, where she's pursuing her master's in social work. During the several weeks between schools, Boule continued volunteering for the Friendly Chat program she helped start at the Hudson Senior Center. Long has reached out to local clergy to speak by phone with seniors until another student intern fills the position.

"Alex will be hard to replace," Long shared. "We have

all grown to love Alex and will miss her very much. She was able to take the program we had talked about for years and turn it into a meaningful, helpful and supportive project. She promises to keep in touch once at grad school. We have been blessed to have her."

For Boule, the Friendly Chat program has perhaps been her most valuable lesson learned while studying social work.

"I didn't know there were so many people that need this kind of support," she acknowledged. "There are many homebound people who can't get out and don't have a lot of family nearby. It's really sad because it's making them isolated and some are suffering from depression. Learning about other people's experiences and talking with them has been really rewarding for me. Some of the people I've talked with have really come a long way since our first phone call."

**Friendly Chat**  
Continued from page 16

program we had talked about doing at the center for over three years. When Alex came asking for an internship, I thought we could now try this as a pilot program."

The program launched as field placement internship for Boule. Hours were credited toward her theory and practice class as she gained social worker skills. She studied two classes online and one on the college campus. Then she conducted the Friendly Chat program at

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## caregiving tips

# Dementia end stage: what to expect

By MICHA SHALEV  
MHA CDP CDCM

**D**uring the end stages of dementia, a person will gradually become dependent on others for all their care and activities of daily living.



## Caregiving Tips

The body becomes very frail and weak. This information will help you think about what type of care and treatment you might want before you become unable to make decisions independently, as well as help family members and loved ones to think about these aspects.

### How does dementia progress

Dementia is a progressive condition that to this day has no cure. For every individual, this disease progresses differently. It is hard to say exactly how dementia will progress or the life span of a person with this condition.

The progress of dementia is influenced by:

- Age when dementia starts to develop;
- Type of dementia;
- General health; and
- Other health issues and illnesses.

### Symptoms

Each person's experience with dementia is a unique one. The symptoms described here might not be totally accurate with your situation. However these symptoms are very likely to occur in the last stages of dementia.

### • Memory loss

Memory is likely to be very severe in this stage. People may not recognize loved ones, familiar surroundings, and even their

own reflection. There might be a delusion of being in the past. This might be a great opportunity to talk to them about this time period. Severe memory loss doesn't mean that the personhood is lost. They still feel feelings and can appreciate things like music, touch and scent. It's important to interact even if they can't respond.

### • Problems with communication

Problems will most likely arise with communication. Speech will be impaired and words will be forgotten. This doesn't mean that body language won't still be used, so make sure it is something that is considered when providing care. People can still receive and return emotional signals even after the ability to speak is totally lost.

### • Loss of mobility

Many people in the last stages of dementia will lose mobility. It starts off with a shuffle or unsteady walk. They become more clumsy and slow, bumping into things and dropping stuff.

Eventually this leads to being chair- or bed-bound. If there was a fall, stroke or arthritis in the past, it might speed up the decline.

### • Weight loss

In the later stages of dementia people can either lose weight due to lack of appetite or gain weight from losing mobility, taking medications for depression, or behaviors that support weight gain. There might be a point where eating and drinking will become difficult, due to losing the swallowing reflex or chewing ability. That's when blending food, special modified diets, and adding thickener to liquids will become a necessity. Otherwise food and fluid might end up in the lungs and will start an infection.

It is very important to encourage the person to eat and drink to get nutrients and water.

Although it is vital for survival it may cause even more discomfort at the end of life stage when the person is mostly sleeping. Feeding and giving water when it is not safe to swallow will lead to asphyxiation.

### • Continence

Incontinence is an inevitable symptom of dementia due to a number of reasons:

- Urinary tract infection;
- Side effects of medications;
- Memory loss;
- Prostate trouble; and
- Not recognizing the need to go.

### • Unusual behavior

In the later stages of dementia some people may act in an unusual or puzzling way in a certain time of day. This condition is called sundown syndrome. Here are some symptoms:

- Acting aggressively toward others;
- Saying the same words or phrase continuously;
- Rocking back and forth;
- Feelings of fear and confusion, not knowing where they are;
- Hallucinations of smells, feelings, people, objects that are not there physically; and
- Restlessness.

### • Immobility

Staying in a single position for too long can cause bed sores. This process is one of the most common and dangerous with people in the end stages of dementia. Caregivers should be cautious of the time frame when people are seated or laying down. Repositioning should be every two hours. That doesn't mean that you shouldn't reposition

earlier because being in the same position that long will cause discomfort. Remember prevention is better than treatment so getting air mattresses and seat cushions can really help. You can find pressure sore prevention here.

### Medication side effects

Some of the medications that are prescribed for behavioral symptoms can have severe side effects. This can increase the confusion, aggression and drowsiness. Keeping the psychotic medications to a minimum is a good idea because it can increase the well-being of a person greatly. Be careful though. The goal is to find the golden ratio. Too much will keep them sedated when it's not needed and too little will cause discomfort and uncontrollable symptoms like the ones above.

### Infections

Infections in the late stages of dementia can be a tricky thing. For example the temperature doesn't rise for elderly people. There are other ways to notice an infection:

- Sudden change in behavior;
- Problems concentrating;
- Hallucinations or delusions;
- Acute sleepiness;
- Bad smell; and
- Flakes in the urine.

### When death comes

The life expectancy of a person with dementia is usually unpredictable. Even though it is a life-shortening illness the cause of death may vary. One of the most common reasons is pneumonia or other infections. It is very likely that death can come from factors unrelated to dementia, such as a heart attack or blood clot.

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



## money matters

# Reverse mortgages and healthcare

By ALAIN VALLES, CRMP  
PRESIDENT,  
DIRECT FINANCE CORP.

Obama-care, Trump-care, no-care  
The cost of healthcare, doctor's visits, prescriptions, and forms to fill out when you're healthy is enough to make you sick. But



## Reverse Mortgage

life or death. Everyone agrees that it costs money to stay healthy.

Add politics to the health equation and you may discover a troubling imbalance in your

becomes life or death. Everyone agrees that it costs money to stay healthy.

Everyone agrees that it costs money to stay healthy. Add politics to the health equation and you may discover a troubling imbalance in your financial ability to fund your health needs.

financial ability to fund your health needs. On the health care bill recently passed by the U.S. House of Representatives, Executive Vice President Nancy LeaMond of AARP said, "The bill will put an age tax on us, harming millions of American families with health insurance, forcing many to lose coverage or pay thousands of dollars more for health care. In addition, the bill now puts at risk the 25 million older adults with preexisting conditions

such as cancer and diabetes, who would likely find health care unaffordable or unavailable to them."

Independent of your political affiliation and whether or not you are well or ill, I would encourage you to closely examine your current health plan and financial situation. Do you have a financial plan in place to cover the next 5, 10, and even 20 years of your life? According to the American Association for Long-Term Care Insur-

ance, approximately 50 percent of people will need some form of care. Are you prepared?

Funding healthcare with a reverse mortgage

For eligible 62-year old or older homeowners, reverse mortgages give the opportunity to access tax-free cash, receive monthly cash flow, or have a readily available line of credit if money is ever needed during later chapters of life. All of this comes with the option of no monthly mortgage payments (although real estate taxes and insurance must be paid, the property maintained, and other guidelines met).

This could be an optimum solution when paying for healthcare needs. More and more people are obtaining a reverse mortgage for financial confidence when it comes to potential healthcare costs.

Reverse mortgage page 20

# SUPER CROSSWORD PUZZLE

"Let 'em Go!"

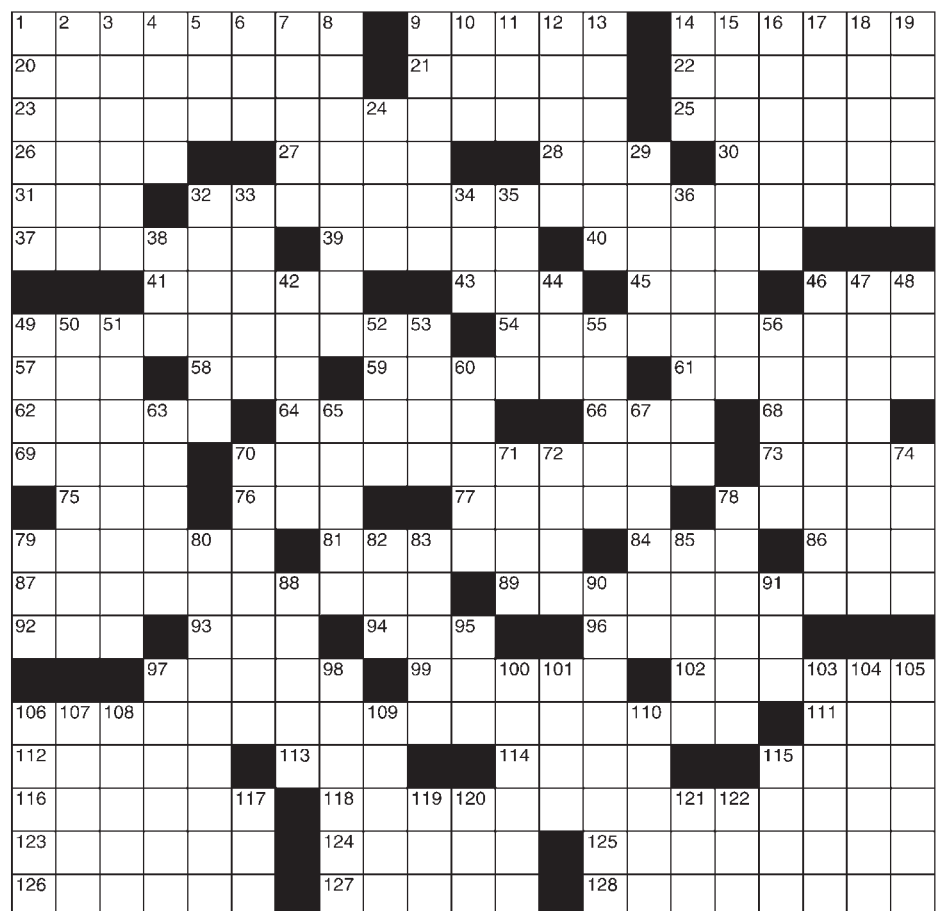
(answers on page 20)

### ACROSS

- 1 Wave with a foamy crest
- 9 Bugs' feelers
- 14 Force to be accepted
- 20 Waikiki site
- 21 Ethiopia's — Selassie
- 22 Of the skin
- 23 "The King and I" heroine who's a real angel?
- 25 Plural ending for bed and home
- 26 "Pb" element
- 27 Roulette turn
- 28 Physique, informally
- 30 Start of a counting-out rhyme
- 31 Md. hours
- 32 Flower used in rituals?
- 37 Minimalist artist Frank
- 39 Reese of song and screen
- 40 Litigious sorts
- 41 Courtroom excuse
- 43 A, in Amiens
- 45 — -Magnon
- 46 "I've got it!"
- 49 Benefactor contributing supplies for a bowman?
- 54 Different acquired relative?
- 57 — Grande City, Texas
- 58 Contents of la mer
- 59 Like fairly high-quality bonds
- 61 Form images
- 62 At the stern
- 64 Penniless
- 66 Sports org. for the Rock
- 68 See 2-Down
- 69 Be a sign of
- 70 One talking to the very first man?
- 73 Author Janowitz
- 75 Waco-to-rhyme Austin dir.
- 76 Q-U string
- 77 Went off course
- 78 "Yeesh!"
- 79 "La —" (Puccini opera)
- 81 Region in central Italy
- 84 Young miss
- 86 Abet, e.g.
- 87 Atlanta university student's little slip-up?
- 89 Nothing except glowing coals?

### DOWN

- 2 With 68-Across, Lincoln's nickname
- 3 Like instincts
- 4 Frog kin
- 5 Pixieish sort
- 6 Inferior mutt
- 7 "It's — cause!"
- 8 Like mechanically delivered well water, say
- 9 Antiseptic compound
- 10 Tow-offering gp.
- 11 Ullmann of Hollywood
- 12 USMA freshman
- 13 Madrid men
- 14 Carders check them
- 15 Potential shooting star
- 16 Prettifies
- 17 Neighbor of a Yemeni
- 18 Al Capp's Hawkins
- 19 "It's nobody — business"
- 24 Engage
- 29 Low card
- 32 Entirely wrong
- 33 "You — mouthful!"
- 34 Winter illness
- 35 Lake craft
- 36 More cheery
- 38 Language akin to Thai
- 42 Leaps
- 44 Approx. takeoff info
- 46 Cotton State native
- 47 Nastagrams
- 48 Stupefaction
- 49 116-Across, for one
- 50 Cytoplasm particle
- 51 Musical on tour, e.g.
- 52 Utah city near Provo
- 53 Absorbed-dose units
- 55 "Boyhood" actor Ethan
- 56 Below, to bards
- 60 Blood classifier
- 63 Not as many
- 65 Really enjoy
- 67 Shims, e.g.
- 70 "What —!" ("Whew!")
- 71 Lake north of Sandusky
- 72 Film director Avakian
- 74 Warhol of art
- 78 TV twins
- 79 Ashley and Mary-Kate
- 80 1987-90 NBC sitcom
- 82 Popular Web portal
- 83 Jazz genre
- 85 Alan of film
- 88 Off to — start (behind)
- 90 Stupefied
- 91 City reg.
- 95 A 29-Down may beat it
- 97 Holy spot
- 98 Sharp pangs
- 100 Playwright Eve
- 101 "— walks into ..."
- 103 Infused (with)
- 104 Writer Deepak —
- 105 Foot, cutesily
- 106 116-Across president
- 107 Rapper's skill
- 108 Gem unit
- 109 Marsh wader
- 110 "Space — premium"
- 115 Folkie Woody's son
- 117 D.C. player, for short
- 119 Equal
- 120 Be situated
- 121 "No" voter
- 122 First-aid collection





# viewpoint

## When will home care workers get ‘enough pay to stay?’

By AL NORMAN

Picture a widowed elderly woman in her mid-80s. She needs help daily with bathing, dressing and toileting. But she has one more problem. She has been told that there are



### Push Back

no workers available to come into her home to fill all the hours of care she needs.

This scenario is happening more and more across the

wealth. The recruitment and retention of home care aides and home health aides, and care managers poses a real threat to the independence of many of our older neighbors. The image of a low-wage/high-turnover job makes it hard to find and keep home care workers. We must do better if we are to keep up with our fastest growing demographic---those over age of 60. We

Picture a widowed elderly woman in her mid-80s. She needs help daily with bathing, dressing and toileting. But she has one more problem. She has been told that there are no workers available to come into her home to fill all the hours of care she needs.

must give these workers “enough pay to stay.”

State Representative Aaron Vega (D-Holyoke) recently filed an important elder home care workforce amendment for floor debate in the House. Vice chair’s Vega’s amendment would provide immediate rate relief to support the wages and benefits earned by the following frontline home care workers:

The number of individuals in Massachusetts ages 65 and over is expected to grow dramatically over the next 20 years, increasing the need for Long Term Services and Supports (LTSS) and the demand on the workforce. Additionally, people with

disabilities and chronic conditions are living longer, adding to the demand and putting further strain on the LTSS delivery and financing system. The growth in the state’s population age 65 and over is projected to increase 46 percent by 2035. Nearly 70 percent of people turning age 65 will need some level of LTSS in their lifetime, with 40 percent of people needing services for more than two years and 16 percent of people needing over \$100,000 in services.

The workforce needed to serve this growing older population at home will not be there unless fundamental changes take place now. Homemakers and Home Health Aides are among the lowest paid workforces in Massachusetts. 53 percent of direct care worker households in Massachusetts relied on some form of public assistance: 45 percent qualified for Medicaid, 32 percent received food stamps.

The General Court has supported wage initiatives for Personal Care Attendants to reach \$15 an hour. Certified Nurses Assistants in nursing homes have also received support from the legislature. And House Speaker Robert DeLeo (D-Winthrop) has addressed the recruitment and retention needs of early childhood educators in the fiscal year (FY) 2018 budget. But the commonwealth is facing a worsening shortage of home care aides, as workers leave their job seeking higher pay in other caregiver positions, or in retail stores offering higher wages. The rising elderly population is already

losing hours of care because in-home workers cannot be found. The Vega amendment addresses the growing worker shortages by increasing the funding to line items that support the frontline home care workforce.

Massachusetts has been successful at “rebalancing” the long-term care system, and appropriately diverting consumers from nursing facilities to community care. Between FY 2000 and FY 2016, the number of nursing facility patient days paid for by MassHealth has fallen by \$4.85 million (-37 percent). The costs avoided from reducing patient days is \$1 billion in avoided costs to taxpayers. That is the home care dividend.

On April 25, the House of Representatives rejected the Vega amendment. A similar measure will be filed in the Senate, to try and address the underlying causes for the growing home care worker shortage in Massachusetts.

I don’t want to be the one who has to tell a disabled older person that we can’t find anyone willing to come into her home because we don’t pay them enough. If we run out of workers, we run out of hope for our frail seniors.

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

## Reverse mortgages and healthcare

Reverse mortgage  
Continued from page 19

Reverse mortgages are better than sleeping pills and antidepressants

I believe the most overlooked reason to obtain a reverse mortgage is simply this: peace of mind. Hopefully all is financially well for you. But nagging concerns about outliving your savings or anxiety about the “what ifs” that might require money is draining. A reverse mortgage line of credit may be the answer to giving you the comfort of knowing that

you’ve done your best to cover life’s unknowns.

That has been my experience, but reverse mortgages are complex and every borrower’s situation and goals are unique. Talking with a knowledgeable professional is the first step to learning if a reverse mortgage is right for you. Give me a call or email and we can have an informative chat. I’ll be happy to mail you the free 36-page “Use Your Home to Stay at Home” which is the official federally approved consumer booklet for those considering a reverse mortgage.

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

## Answers to Super Crossword

(puzzle on page 19)

W	H	I	T	E	C	A	P	P	A	L	P	S	I	M	P	O	S	E
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D	E	T	E	S	T	S	T	E	E	R	D	A	Y	T	O	D	A	Y



# Certificate in ‘Adulthood’

By MARIANNE DELOREY, Ph.D.

Every generation creates its own lingo. Recently, Millennials have coined the word “Adulthood” to mean “being responsible.” Many 20- to 30-year-olds are proudly proclaiming their accomplishments by posting on Twitter and Facebook that they paid rent on time or made dinner without using a microwave.



While the tone is often very tongue-in-cheek, it is about time someone stepped up and put in writing the expectations we have of each other at different stages.

## Housing Options

The “courses” below are designed to help us all “adult” better given where we are in life. Would you pass each stage?

### Adulthood 101

This course is designed for beginners and serves as a refresher for those who have flunked out of Intermediate Adulthood 201. You have one aim for this class – don’t burden other people with your ineptitude. You can still be inept, just do it on your own time. You make a mess, you clean it up. You get in debt, you pay it off. You make an appointment, you show up. You pass this course when you can do all of the following:

1. Have a credit score that

“It is about time someone stepped up and put in writing the expectations we have of each other at different stages.”

meets or exceeds your SAT score;

2. Stay out of jail for as long as you have had your permanent teeth; and

3. Keep the same job for at least as long as your cell phone.

### Intermediate Adulthood 201

This course is designed for those people who have mastered Adulthood 101. The basic goal here is to find a direction. Any direction should suffice unless you are contemplating becoming an axe murderer. Bonus points are awarded if your chosen direction enables you to make positive contributions to the world. Extra credit is given if your tax rate goes up but your waist size stays the same. You pass this course when you can:

1. Determine your desired family – who will be in it and how they will be supported. If children are in the plan, the seminar, “Remedial Family – Leaving Dysfunction in the Past” is offered as a prerequisite; and

2. Decide either
  - a. that you like the job you’ve been complaining about for years; OR

- b. to leave that job and find a job you don’t complain about. Note – if not complaining is a sign you are too tired, you pass the class automatically.

### Advanced Adulthood 301

Advanced Adulthood is actually the easiest of the courses because all that is required are filling out forms. Legal assistance is encouraged and available. Grades are pass/fail. People can take Advanced Adulthood out of order and are encouraged to do so. The course is considered advanced solely because it is required to graduate. Your goal is to contemplate your own demise. Now that you have everything together, it is going to start falling apart. Now, like Adulthood 101, your job is to

clean up after yourself, but in advance.

1. Designate a health care proxy. Have a meaningful discussion with that person about what you want for end of life care.

2. Write a will. Bonus points are given if you have discussed with your heirs what you are giving them and why so they understand your intent.

3. Designate a power of attorney (POA) for yourself in case you can’t handle your own affairs.

Make sure your POA knows where you do your banking and can pay bills if you cannot.

Upon graduation from this certificate program, you receive permission to ask your kid to re-program your phone. You can “adult” tomorrow.

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



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# Adding additional security to protect what's important to you

By KRISTEN ALBERINO  
SOCIAL SECURITY PUBLIC  
AFFAIRS SPECIALIST, BOSTON

Social Security continues to evaluate and improve how we protect what's important to you. We take this responsibility seriously, and we have a robust cybersecurity program in place to help protect the personal information you entrust to us. Adding additional security measures to safeguard your personal information — but making them easy to use — is a vital part of keeping you safe and secure.

Most people who do business with us online use our my Social Security portal, where, if you currently receive benefits you can:

- Request a replacement Social Security card if you meet certain requirements;
- Get your benefit verification letter;
- Check your benefit and payment information and your earnings record;

We're committed to using the best technologies and standards available to protect our customers' data. This new security advancement is just one of the ways we're ensuring the safety of the resources entrusted to us.

- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

If you currently don't receive benefits, you can request a replacement Social Security card if you meet certain requirements, check the status of your application or appeal, as well as access a number of other useful resources. Since my Social Security became

available in May 2012, more than 30 million people have created and use my Social Security accounts.

As of June 10, 2017, we require a second method to check the identification of my Social Security account holders when they register or sign in. This is in addition to the first layer of security, a username and password. You will be able to choose either your cell phone or your email address as your second identification method. Using two ways to identify you when you log on will help better protect your account from unauthorized use and potential

identity fraud. If you plan to select email as your second method, you can ensure that the one-time security code email does not go into your spam or junk folder by adding NO-REPLY@ssa.gov to your contact list.

We're committed to using the best technologies and standards available to protect our customers' data. This new security advancement is just one of the ways we're ensuring the safety of the resources entrusted to us.

The my Social Security portal will also now automatically adjust to the size of the screen and kind of device you are using — such as a tablet, smart phone, or computer. No matter what type of device you choose, you will have full, easy-to-use access to your personal my Social Security account at [www.socialsecurity.gov/myaccount/](http://www.socialsecurity.gov/myaccount/).

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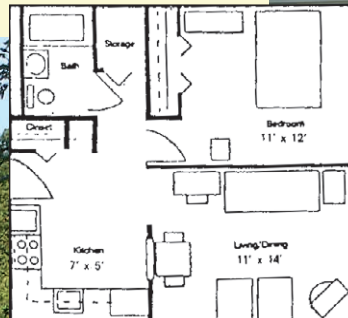
Income Guidelines: \$34,500 single / \$39,400 couple

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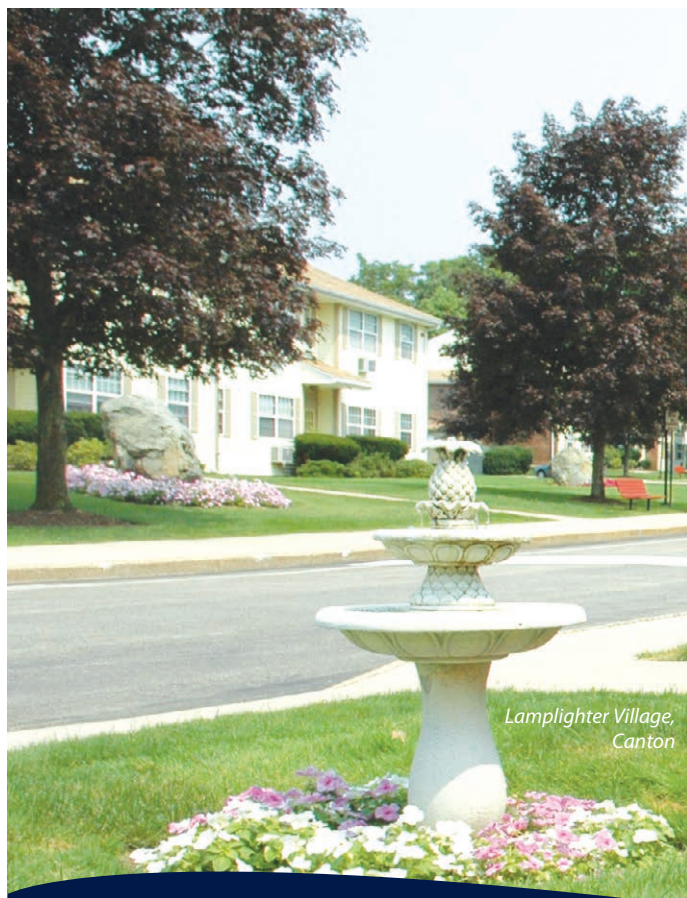


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