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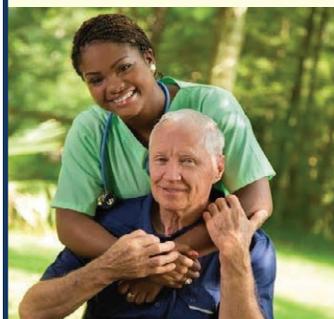
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Exploring possible housing options for your next stage in life

BY MICHELLE MURDOCK

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

Reverse Mortgage

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

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



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

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

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

55+ Housing

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

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

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

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

Assisted Living

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

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

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

Continuing Care Retirement Community

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

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State officials visit constituents at 35th Senior Conference

BY ED KARVOSKI JR.

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

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

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

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

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

Following a luncheon, guests assembled in the auditorium where Eldridge introduced speakers including State Treas-



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

PHOTO/ED KARVOSKI JR.

surer Deb Goldberg.

"I'm 61," she announced. "I'm a baby boomer along with all of you."

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

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

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

"We began by leveraging off of important grant programs that the prior treasurer, Treasurer [Steven] Grossman, had put in place," she said. "Grants were given to the Elders Services of Merrimack Valley and the Highland Valley Elder Services to show seniors how to improve

a money management program in order to create security for themselves."

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

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

Residents can check for unclaimed property online at mass.gov/treasury/unclaimed-prop.

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

"I'm one of the principal caregivers of my father, who is 97, so I realize that people are living longer," he shared. "One of the challenges of living longer is that you have to have enough money. Your needs are going to grow

greater as you get older in terms of services and support."

At a time when banks are paying low interest rates, financial concerns often cause seniors to be influenced by advertisements for annuities, Galvin noted.

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

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

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

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

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



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Housing options
Continued from page 4

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

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

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

month the resident lived at the community.” The entrance fees often range anywhere from \$100,000 to \$300,000 depending on the size of the unit. Monthly fees typically cover a variety of different services that may include a meal plan (usually in a community dining hall), security and grounds, transportation, housekeeping and laundry, emergency assistance, and social and recreational activities.

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

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

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viewpoint

The SNAP snafu

BY AL NORMAN

On April 9, the Mass Home Care Association and Mass Councils On Aging, sent a joint letter to the head of the state's Department



of Transitional Assistance (DTA) about mismanagement of the Supplemental Nutrition Assistance Program (SNAP), also known as Food

Push Back

Stamps.

"As advocates for the elderly," our letter began, "we are writing to raise our concerns over the noticeable drop in Massa-

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

chusetts SNAP enrollment in recent months, and the resulting loss in nutrition funding for elderly households, and for the state's grocery retailers."

"The individual SNAP participation rate in Massachusetts has declined at eight times the national average. The household SNAP participation rate is declining at seven times the national average. Between December 2013 and December 2014, the number of SNAP re-

ipients in Massachusetts fell by 8.8 percent—a drop of 77,140 individuals. Massachusetts is losing an estimated \$200 million per year in direct and spin-off economic activity due to this drop in SNAP enrollment."

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

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

Our letter was never answered.

About a week earlier, the Mass Food Association, a statewide trade organization for grocery and food retailers in the commonwealth, wrote to warn its members about "ongoing administrative and technical problems at DTA" and that "Massa-

chusetts is losing approximately \$9.5 million per month in federal nutrition dollars associated with the DTA's failing new SNAP application system."

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

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

For years, Massachusetts was able to brag that it was leading the way to enroll residents onto the SNAP program. In 2007, SNAP enrollment in Massachusetts doubled from 222,519 individuals in 2001, to 445,381 six years later. It was a stunning outreach success. Now our enrollment is declining faster than almost anywhere in the nation. This is not only a loss for the grocery stores that see expanded sales from the SNAP program, but we are literally taking food off the table for the low income seniors and children who depend on SNAP for their daily nutrition.

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

Al Norman is the Executive Director of Mass Home Care. He can be reached at: info@masshomecare.org, or at 978-502-3794.

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Dorcas Miller: Tennis star at 74

BY JANICE ELIZABETH BERTE

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

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

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

Her skills started off weak, but she joined tennis tournaments and became more proficient. Going forward with 10 years under her belt, persistence and lots of hard work, Miller became more advanced and well known in the tennis circle. She exercises with a personal trainer twice per week, and is coached by a tennis pro once per week, coupled with playing tennis 90 minutes each day. This kind of hardcore regime has elevated her game enough to enter Category 1 national senior tournaments around the U.S. She also competes in four major national tournaments per year which are located throughout the country.

Now at the age of 74, Miller believes in "training smarter" and not harder to play well. She takes walks with her husband, Ken, and does a lot of core and stretching exercises to keep her fit for tennis. Her nutrition plan is to eat whatever she wants, but keeps her weight in check and watches her portion sizes.

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



Dorcas Miller

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

Miller and her husband have been board members for eight years on the New England Senior Tennis Foundation. In addition, they established the New England Senior Slams for tennis players 50 and up in Connecticut, Rhode Island and Massachusetts. Their tennis games are played on hard court, clay and grass.

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

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



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travel and entertainment

Small New York City museums offer glimpses of the past

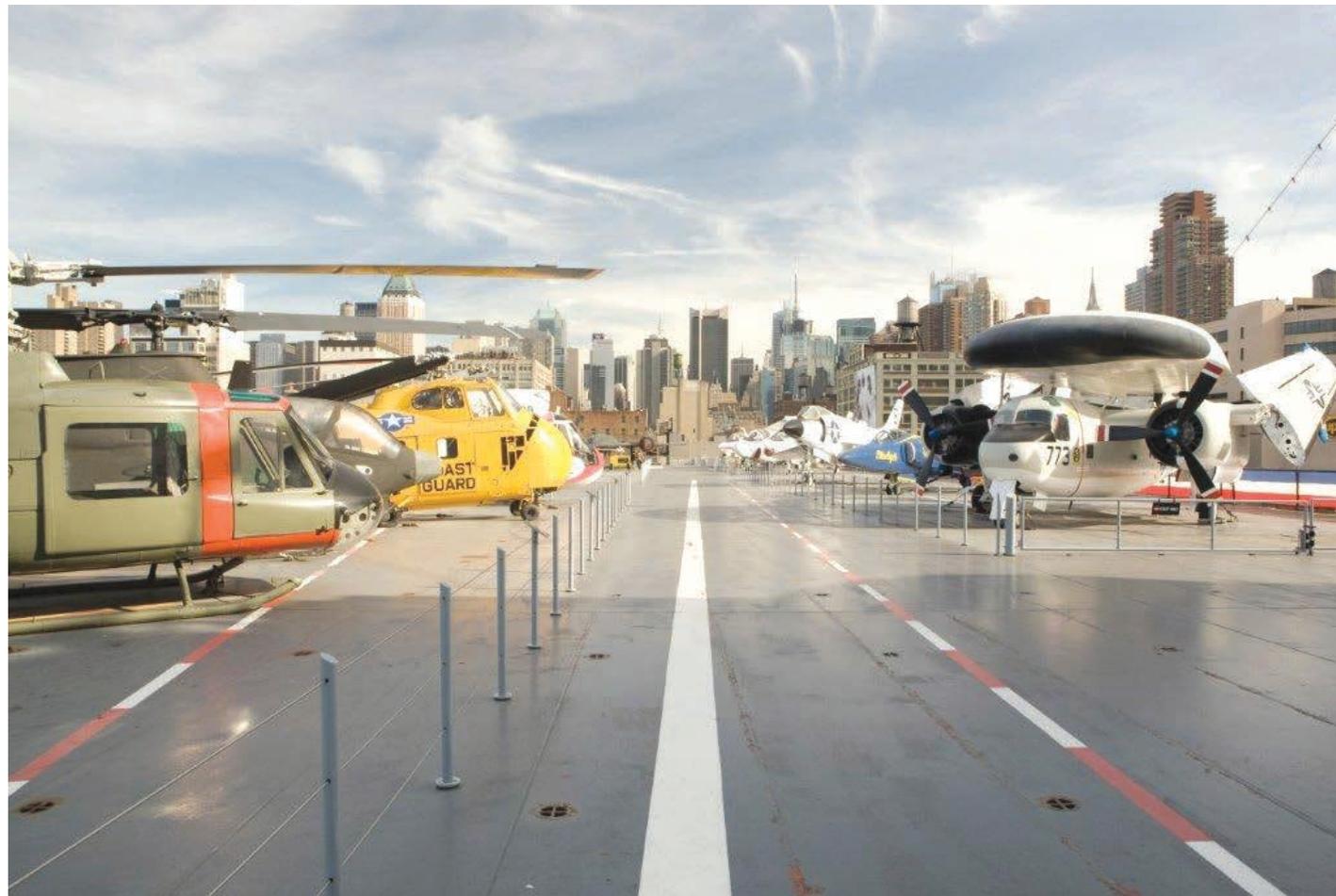
BY VICTOR BLOCK

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

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

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

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



The deck of the Intrepid Sea, Air & Space Museum

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

The hallways are dank and dark, with peeling wallpaper and cracked plaster. Stepping into a tiny 325-square-foot apartment,

I learned that when the German-Jewish Gumpertz family lived there in the late 19th century – Natalie, her shoemaker husband and four children – it lacked heat, running water and bathroom facilities. By the time Adolfo and Rosario Baldizzi from Palermo, Italy, moved into the building decades later, running cold water and a sink, which doubled as a tub for weekly family baths, must have seemed like a luxury.

A very different culture is explored at the Museum of Chinese in America. It describes the influx of Chinese into the United States which coincided with the flood of immigrants from Eastern Europe. Many early members of “the Asian invasion” were men who came to help build the transcontinental railroad and toil at other sweat-inducing jobs. Along with a collection of arti-

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Small New York City museums offer glimpses of the past

Travel
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facts, newspapers, photographs and other items, the story is told by means of oral histories, walking tours and film festivals.

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

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

While hardly of gourmet qual-



A historical interpreter at the Lower East Side Tenement Museum

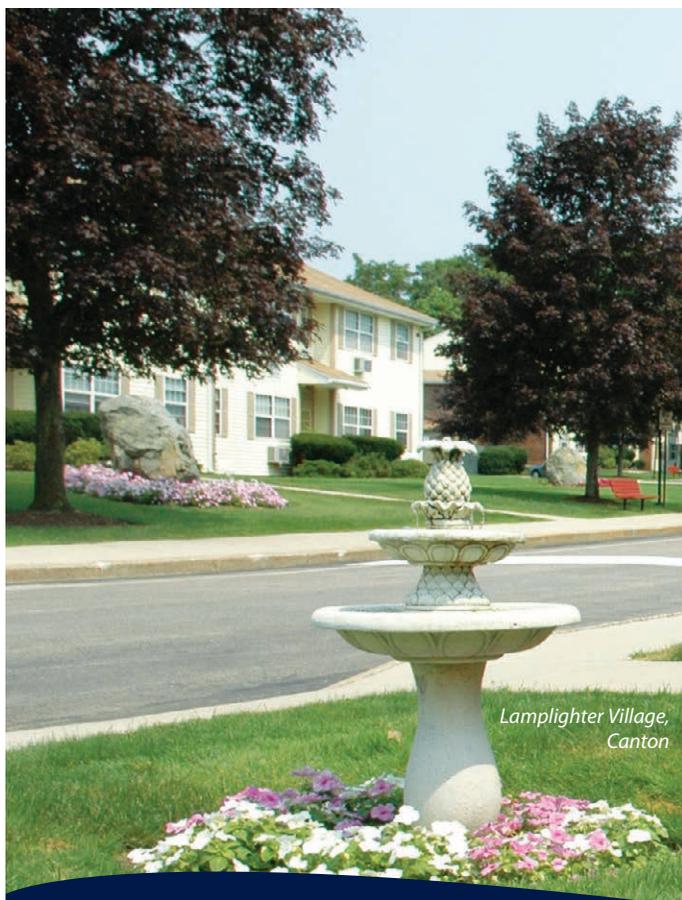
ity, food that was served to crew members aboard a World War II aircraft carrier probably received a more welcome response. The story of the challenge of feeding 3,000 sailors is one of the interesting narratives told aboard the

USS Intrepid aircraft carrier.

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

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

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



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ActiveRx to expand corporate headquarters in Westborough

BY BONNIE ADAMS
MANAGING EDITOR

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

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

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



Paul Reilly

PHOTO/SUBMITTED

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Shrewsbury couple to celebrate 70th wedding anniversary

BY SUE WAMBOLT

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

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

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

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

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

Lawrence and Frances owned



Above: Lawrence and Frances Laganelli today

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



PHOTOS/SUBMITTED

and operated a variety of hair salons over the years including The White Dove Hairdressing Salon and The House of Silver Blondes. They also bought a building on Burncoat Street which they converted to house Larry's Beauty Salon, Laganelli's Deli and a cobbler's store.

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

Mark, a retired postal worker, is firmly committed to keeping his parents active and healthy. Each day after helping them get ready, the three go out for coffee or breakfast. Twice a week he takes them to Summit Elder Care, so that they may socialize

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

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

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

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

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

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money matters

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Reverse mortgages: financial protection

BY ALAIN VALLES
MBA, CRMP, CSA

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



Reverse Mortgage

“For homeowners aged 62 years or older, one way to minimize financial uncertainty is to obtain a Retirement Line of Credit which is also known as a reverse mortgage line of credit.”

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

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

Traditional home equity line of credits (HELOC) from a bank require a monthly pay-

ment for any outstanding balance and typically require repayment of principal at the end of 10 years. This results in a significant increase in the required monthly payment, which can be a tremendous financial shock for someone who is retired and living on a fixed income.

The Retirement Line of Credit (R-LOC) gives you access to cash if you need it. Yet you are never required to make a monthly payment as long as you remain in your home, maintain the property, and stay cur-

rent on real estate taxes and homeowner's insurance. Any loan balance and accrued interest is paid back when the home is sold. This gives you the opportunity to remain financially independent in your home.

Another unique feature of an R-LOC is the available amount on the line of credit will grow over time. For example, an unused \$200,000 R-LOC for a 62-year old could grow to over \$290,000 or more in 10 years. At age 82, the R-LOC could be over \$400,000. The R-LOC grows over time and allows greater access to untapped home equity because the borrower is older and the program assumes the home is appreciating. This growth of the unused portion of the R-LOC can continue even if property values decrease.

Reverse mortgage page 15

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Achieve financial independence with a solid retirement plan

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

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

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

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

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

Learn more about Social Security retirement benefits by reading our publication at www.socialsecurity.gov/pubs.

www.socialsecurity.gov/pubs.

With all of these resources in place, you too can prepare to reap the joys of a financially secure retirement. Learn more at www.socialsecurity.gov.

Reverse mortgages: financial protection

Reverse mortgage
Continued from page 14

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

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

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

Alain Valles, CRMP and President of Direct Finance Corp., was the first designated Certified Reverse Mortgage Professional in New England. He can be reached at 781-724-6221 or by email at av@dfcmortgage.com. Read additional articles archived on www.fiftyplusadvocate.com.

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Drivers want new safety technology, but it will cost them

BY DEE ANN DURBIN

DETROIT - Drivers want more collision-prevention technology in their cars, but there is a limit to how much they will pay.

Blind spot detection, night vision and collision avoidance systems - which automatically apply the brakes if the driver doesn't react in time - are the top three technologies drivers want on their next cars, according to a recent study released by the consulting firm J.D. Power.

Drivers are much less excited about fuel-saving features, like solar roofs or active grille shutters, which open and close to improve aerodynamics. They also show little interest in wellness gadgets, like seats that measure your blood pressure, or sensors that let drivers use hand gestures to control the car's functions.

Navigation systems also weren't popular.

"Blind spot detection, night vision and collision avoidance systems are the top three technologies drivers want on their next cars."

As the age of the driver goes up, the budget for new technology goes down. Generation Y buyers, who are 38 and younger, say they would spend the most - an average of \$3,703 - for new technology. Generation X buyers would spend \$3,007, while Baby Boomers are willing to fork over \$2,416. Pre-Boomers, or those born before 1946, would spend \$2,067.

That might not be enough to get them all the features they want. High-tech safety features are often packaged together, and may only be available on more expensive trim levels.

To get blind spot detection and emergency automatic brak-

ing on the \$94,000 Mercedes-Benz S Class, for example, buyers must first upgrade to a \$4,500 premium package and then spend \$2,800 for a separate safety package. A night vision system, which uses sensors and heat-seeking cameras to warn drivers of obstacles in the road, is an extra \$2,260.

Prices are rapidly coming down, however, as cameras get cheaper and automakers spread out their costs by adding safety features to more and more models. Toyota said that automatic braking will be a \$300 to \$635 option on the 2016 RAV4 SUV. Right now, the company offers automatic braking on the

Prius hybrid, but only as part of a \$4,320 package.

For the study, which took place between January and March, J.D. Power asked 5,300 recent car buyers to rank 59 separate technologies. Some, like the wellness car seats or a rear-mounted camera that projects images onto the rearview mirror, aren't yet commercially available. Another technology that appealed to respondents - a paint that repairs small scratches itself - is uncommon but available on a handful of models from Nissan, Infiniti and Lexus.

Kristin Kolodge, the executive director of driver interaction at J.D. Power, said prototype technologies were included in order to help automakers and suppliers decide what sorts of features to prioritize.

"The auto industry is standing on its head to keep technology up to consumers' new standards," Kolodge said.-AP

your home

Portable gardens: Plant so your garden can move with you

BY DEAN FOSDICK

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

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

“They’re extremely versatile and can be used indoors or outdoors, individually or in multiples, on tabletops or hanging on a wall, and can be expanded as enthusiasm for gardening grows,” McCoy said.

The new products are aimed at “those who prize freedom



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

over home ownership,” she said, including retirees and empty nesters as well as young people who haven’t settled down.

They “can barely commit to a single place, let alone a permanent plot of land,” McCoy said. “Portable gardening gives everyone a chance



to grow something, no matter where you live. And it’s fun to see gardens pop up in the most unexpected places.”

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

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

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

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

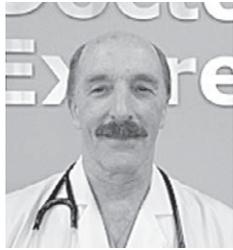
Portable home gardens also can be carried indoors when the season turns cold or when threatening weather is forecast.

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

Screening tests you've been avoiding...and why you shouldn't

BY DR. DAVID RIDEOUT

As we get older, it is important to have health screening tests to diagnose and treat possible life-threatening conditions. Here are a few of the most important procedures that should not be avoided.



Feeling Healthy

Colorectal cancer screening - The American Cancer Society estimates that there will be 133,000 new cases of colorectal cancer in 2015. The good news is that deaths from colon cancer and rectal cancer can be caught early, or prevented all together through colonoscopy screening. During a colonoscopy

benign polyps can be removed before they become cancerous. Colonoscopy is recommended every 10 years for adults starting at age 50. If you have risk factors such as a family history of colon cancer or have had pre-malignant polyps removed during a previous colonoscopy, then you may need to have this test more frequently or at an earlier age.

For women, a breast Exam and mammogram - Every woman's breast cancer risk increases with age. This is why it is important to make sure you are getting an annual mammogram starting at age 50. Some breast cancer doctors believe that exams should begin as early as age 40. Along with mammography, a manual breast exam should also be performed annually by your healthcare provider. Talk to your doctor about when you should begin regular mammograms based on your history.

For women, a pelvic exam and

pap-smear - Older women can get cervical or vaginal cancer. Also, other conditions can be diagnosed during a pelvic exam, such as urinary incontinence. Pap smears are recommended for women every three years. After the age of 65, and if the women has repeat negative pap smears prior to turning 65, then her doctor may determine that a pap test is no longer needed.

Vaccinations - Anyone over the age of 65 should have a pneumococcal vaccine to protect against pneumonia. Pneumonia infection is one of the leading causes of hospitalizations for seniors.

The CDC also recommends the shingles vaccine for those over 60. Shingles is a painful nerve infection and is caused by the varicella-zoster virus. This is the same

virus that causes chicken pox and lies dormant in an individual after the initial chicken pox illness. The virus becomes reactivated in some older adults, which results in a shingles infection.

Also, almost all adults should get an annual flu shot, especially seniors. Seniors are much more likely to be hospitalized due to the flu. Many people do not realize that they are contagious with the flu virus even before they start to show symptoms; up to 24 hours in advance. This is why in order to prevent the spread of flu to others such as the very young, pregnant women and the elderly, everyone should get an annual flu shot.

These are just a few of the most important screening tools available to insure that you remain healthy well into your senior years.

Dr. Rideout is the lead physician at AFC/Doctors Express Urgent Care in Saugus, one of 14 Eastern Massachusetts offices, offering seven-day walk-in urgent medical care. For more information visit our website at www.DoctorsExpressBoston.com. Look for our ad in this issue of the Fifty Plus Advocate and read additional articles archived on www.fiftyplusadvocate.com.



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resources for caregivers

Emergency preparation planning tips

BY KATHY SAVAGE

Being ready for emergencies requires basic planning and awareness of events that could lead to a loss of electricity, damage to your home or require you to leave your home for an extended period of time. Each event requires advance planning and at a minimum a plan for how you will live your life without major complications.

Emergency preparedness is not the first thing you think about in an emergency, so the first hurdle is devising a plan beforehand and making sure you have the basic necessities on hand to carry it out.

First, make sure you have your communication plan in place. Have the vital phone numbers you need to communicate with your family, friends and those who can assist you. Set up an ICE (In Case of Emergency) number on your phone. An ICE number will enable someone who does not know you to communicate with your designated ICE contact. In addition, have other important contacts in



Emergency preparedness is not the first thing you think about in an emergency, so the first hurdle is devising a plan beforehand.

your phone.

The second step is to make a “go kit”. The kit should have three days of supplies that you need to live and stay healthy. Again, you need the basics. This kit should have your medications, a list of your medications, a change of clothes, a charger for your phone, a list of your important phone contacts, a flashlight, a radio that runs on batteries, and water. The idea is to have these items available, but not necessarily pre-packed. The kit should be able to be as-

sembled in 10 to 15 minutes.

This assumes you may need to leave your house because of a loss of power or dangerous conditions. The items in the go kit should be enough to get you through a brief stay at a shelter or safe place until the emergency conditions pass.

In some emergencies, you may not be able to leave your home because you don't have time to get to safety. In these situations you need a few items that will provide you a sense of wellbeing. You should have

some canned goods in case you do not have access to a store, an up-to-date first aid kit, and a whistle in the event someone needs to find you in the dark.

In the event you can drive to safety, then you should have your car ready for emergency conditions. In addition to the go kit, you should have a common meeting place for those close to you. Driving to safety may require you have maps and even a few small snacks like granola bars. You will need to communicate where you are going so leave a note behind and send a text to your contacts if possible.

As an emergency plays out, it is important to stay comfortable, in winter by staying warm and in summer by keeping cool. In both seasons, you need to stay hydrated with plenty of water. Your go kit will have your medications; in the event you run out during the emergency, it is important to maintain a list of your medications. This is useful because your pharmacy probably will not have access to your medication list via computer and a hardcopy list of your meds will help them treat you in an emergency.

Kathy Savage, is a Nurse Practitioner for PACE at Element Care. For more information please call 1-877-803-5564 or visit www.elementcare.org. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

Social Security supports National Cancer Survivors Day

By Kristen Alberino

Social Security Public Affairs Specialist, Quincy, Mass.

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

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

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

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

If you think you qualify for disability benefits based on a Compassionate Allowances condition, please visit www.socialsecurity.gov to apply for benefits.

Answers to Super Crossword

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

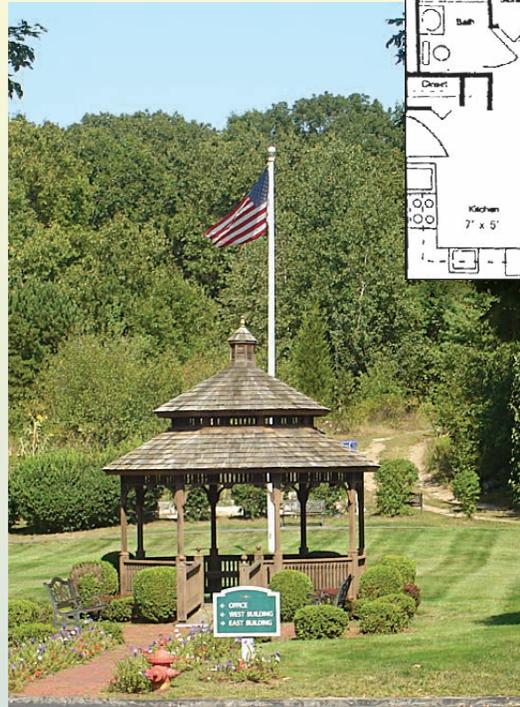
Affordable Living at its Best

Now Accepting Applications for 62 Years or Older

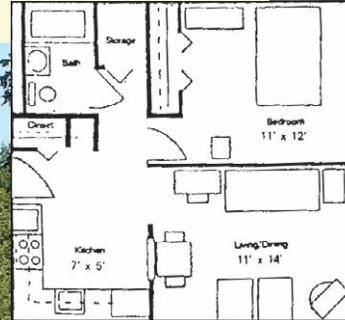
Income Guidelines: \$34,500 single / \$39,400 couple

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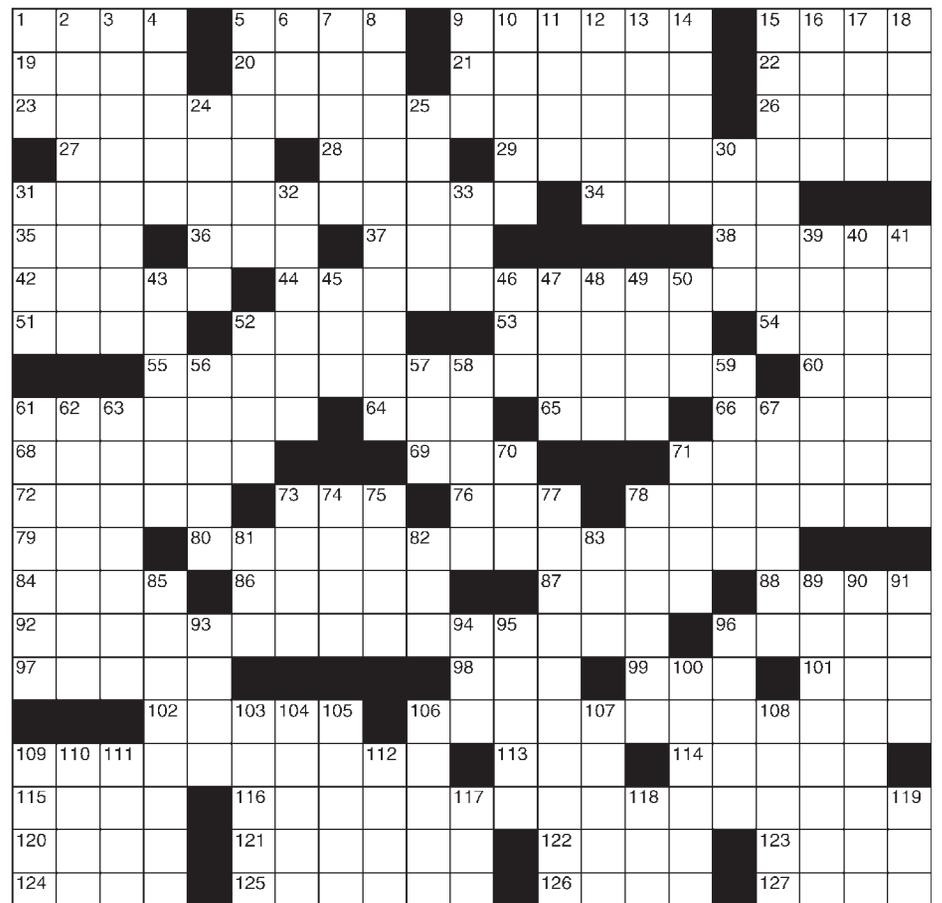
Clue:
"Whoo-Hoo"

ACROSS

- 1 Duelist's weapon
- 5 — Club (retail chain)
- 9 Weds on the sly
- 15 Swine food
- 19 Carter of "Gimme a Break!"
- 20 "Stat!"
- 21 Film director George A. —
- 22 Bluish hue
- 23 Cruel Curry in a London borough?
- 26 Kitty chip
- 27 The real —
- 28 Skirt's edge
- 29 Give Mason the ax?
- 31 Make do with Paul?
- 34 "— a Letter to My Love" (1981 film)
- 35 Road goop
- 36 Song syllable
- 37 Acne care brand
- 38 Physics prize of note
- 42 Show penitence
- 44 College founded by Hagen?
- 51 Heredity determiner
- 52 Attired
- 53 Flummoxed
- 54 Mrs., in Bonn
- 55 Question for Knotts when he's holding a package?
- 60 Bygone space station
- 61 Extreme joy
- 64 Arcing tennis shot
- 65 Second letter addendum: Abbr.
- 66 Singer with the 2011 album "21"
- 68 Goes by car
- 69 Came in first
- 71 Sculpting aid
- 72 Not too tasty "— a Rock" (1966 hit)
- 76 "Ni-i-ice!"
- 78 Semis, say
- 79 Go bad
- 80 Return Shearer's phone call?
- 84 Operatic solo
- 86 Running shoe brand
- 87 Traffic sound
- 88 Billion : giga- :: trillion : —
- 92 Anthony championing personal liberties?
- 96 — noires (bugbears)
- 97 January, in Spain
- 98 Coll. dorm supervisors
- 99 — -haw (donkey's sound)
- 101 Moose kin
- 102 With 111-Down, connect two dots, maybe
- 106 Battling it out with
- 109 Put Arthur on mood-stabilizing medication?
- 113 Regatta tool
- 114 Poet John
- 115 Exclude
- 116 "Whew, such a relief that Kahlo arrived!"
- 120 Area
- 121 Samplings
- 122 Kin of beige
- 123 Prep school on the Thames
- 124 Tram loads
- 125 Ukrainian port city
- 126 Exclude
- 127 Unit of force

DOWN

- 1 Sheffield loc.
- 2 Pervade
- 3 It's negatively charged
- 4 Vote in
- 5 Twain's Tom
- 6 "— live and breathe!"
- 7 Very virile
- 8 Nearly globe-shaped
- 9 Palindromic "before"
- 10 Lounges idly
- 11 All: Prefix
- 12 Lab's — dish
- 13 Great Lakes tribesmen
- 14 Northern French river
- 15 Commence
- 16 Monocle, e.g.
- 17 Pledge
- 18 Answer from the accused
- 24 "Warrior" co-star Nick
- 25 2,065, in old Rome
- 30 Year, in old Rome
- 31 Fawn's father
- 32 Defective
- 33 Uvea's organ
- 39 Cat breed
- 40 Virtual marketer
- 41 Victors' wreaths
- 43 Sir Isaac —
- 45 Slangy negative
- 46 Shaft of light
- 47 Call a halt to
- 48 "The jig —"
- 49 Turner and Kennedy
- 50 Ming of basketball
- 52 Elliot of the Mamas & the Papas
- 56 Feature of "gum" but not "gem"
- 57 Pledge
- 58 Download for a Kindle
- 59 Bible book before Habakkuk
- 61 Give a hug to
- 62 Fill with a crayon
- 63 Not dynamic, as a verb
- 67 Expand
- 70 "— so much"
- 71 Lug
- 73 "Who's there?" answer
- 74 Make — deal out of
- 75 Speed-of-sound ratio
- 77 Scorching
- 78 "The — Coochi Coo" (1961 hit)
- 81 Musicality
- 82 Winter hrs. in Wichita
- 83 "... — iron bars a cage"
- 85 When shows are broadcast
- 89 Forever
- 90 Had faith in
- 91 Inquires
- 93 Bereft
- 94 — Lanka
- 95 Myopic "Mr."
- 96 "I — You" (hit for Elvis)
- 100 Concludes
- 103 Hard — follow
- 104 "I thought — a deal!"
- 105 Humble
- 106 Phonies
- 107 Fast one
- 108 One way to mark losses
- 109 Clown name
- 110 Love deity
- 111 See 102-Across
- 112 Sinus docs
- 117 Cookie-pushing org.
- 118 Hex-halved
- 119 Hex- ending





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