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Larry Gamst of Melrose

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Credit freeze bill clears the Senate

BY MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

S.B. 2455: An Act Removing Fees for Security Freezes and Disclosures of Consumer Credit Reports

Consumers are now one step closer to having meaningful protections from identity theft.

On behalf of 800,000 AARP members in Massachusetts and as the largest nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families, we praise the Senate for passing An Act Removing Fees for Security Freezes and Disclosures of Consumer Credit Reports.



Mike Festa

One of the key provisions of this bill will prevent a consumer reporting agency from charging a fee when consumers elect to place, suspend or remove a security freeze from their credit report, giving the residents of Massachusetts the power to control access to their credit report without cost.

Older adults are increasingly the target for identity theft, and one of the most effective ways to protect consumers is through a security freeze, which safeguards a person's credit report. Without access to this information, identity thieves are unable to obtain credit in that person's name, minimizing potential for fraud. This bill will go a long way in reducing the threat of identity theft for consumers.

With more access to credit due to their longer careers and higher incomes, older adults are the most common targets of identity theft nationwide. Individuals age 50-

59 filed more than 7,200 complaints of identity theft in Massachusetts alone in 2016, according to the Federal Trade Commission.

Credit reporting firm Equifax revealed in 2017 that hackers stole financial and consumer data on at least 143 million customers in the U.S., including at least 3 million residents of the commonwealth, it's quite possible that the personal information — including birth date, Social Security number, driver's license number and address — of many of us in this room has fallen into the hands of criminals.

A security freeze allows an individual to voluntarily restrict access to their credit report so that new lines of credit cannot be opened. Enacting such a freeze can make it more difficult for criminals to steal an identity and open up new credit accounts or loans in someone else's name. A credit report security freeze does

not affect a person's credit score, and can be removed at any time.

Currently, credit reporting firms can charge consumers whenever they freeze or unfreeze their credit report, and consumers trying to protect their identities would have to pay each of the three credit agencies every time they freeze or unfreeze their credit.

We thank State Sen. Barbara L'Italien (D-Andover) for her leadership on S.B. 2455 and thank the entire Senate for their unanimous, bipartisan vote to advance this important legislation. We also appreciate the tireless efforts of MassPIRG on behalf of consumers.

We now urge legislators to get this bill to Governor Baker's desk as quickly as possible.

Mike Festa is the state director for AARP Massachusetts. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.



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Seventy-one hundred posters and counting

BY JANE KELLER GORDON
ASSISTANT EDITOR

MALDEN - Stephen Lewis is passionate about worldwide workers' struggles, unions, peace, and the women's movement. It's not surprising that stored in his attic of his Malden home, he has 7,100 posters relating to these topics and more.

For the past 10 years or so, Lewis has traveled the state mounting poster exhibitions, thanks to the support — to date — of 27 local cultural councils of the Mass. Cultural Council. The funds support his travel and inexpensive frames for the posters.

"I wasn't connected to unions, but I was a child of the '60s, and that set the stage for me," he said. "I grew up in Rockland, Maine, feet away from the town's annual summer lobster festival."

Attending college at Northeastern University brought Lewis in closer contact with war protests.



Stephen Lewis

By virtue of being an activist leader in my union, I frequently went to conferences and brought home posters, and people would bring posters to me...

Stephen Lewis

He graduated with a degree in business, and landed a job managing a unit at Boston Children's Hospital. From there he moved onto managing records at a rehab hospital. And that's where he got his first big taste of a union.

Three months into his job, the union went on strike. Lewis, who was not a member, refused to cross the picket line. But a week later, with the union's permission, he did.

"I went in to see what was happening in the hospital, and was met by a security team, and was fired on the spot. Along with the union members, we were all blacklisted from the medical field," he recalled.

He went on to work a number of jobs, from street worker to eventually, a long time career with the state as a case manager for the mentally ill.

He was a member of the

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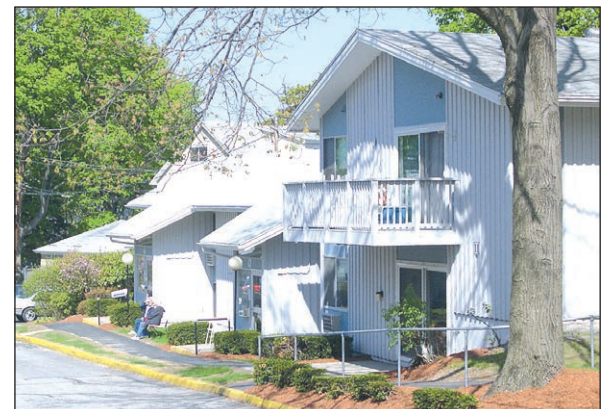
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Seventy-one hundred posters and counting

Posters

Continued from page 3

Services Employees International Union for over 30 years. Lewis became a labor leader and political activist.

Now this explains his poster collection.

“By virtue of being an activist leader in my union, I frequently went to conferences and brought home posters, and people would bring posters to me from their organizations and other countries,” he said.

“At one point, I made a conscious decision to try to find posters. When I travel for vacation, I figure out the best place to get posters.”

Virtually all of Lewis’s posters have been given to him. He said that he purchased 1/10 of a percent, mostly in Cuba for a dollar or two a piece.

From the start, Lewis has maintained a spreadsheet of his



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Above and left: Some of the posters from Stephen Lewis's collection.

collection, which enables him to sort by topic, country of origin, artist, and date. His oldest poster is from 1898, featuring a worker's party in Belgium.

Lewis has created 20 different themes for exhibits, such as May Day, International Woman's Day, workers' struggles, and anti-apartheid.

He said that that he has fantasized about having a poster museum. He's on his way to the next best thing, the Stephen Lewis Archives, which will be housed at UMass Boston.

At present, his posters are being scanned at the Boston Public Library.

Lewis's collection is far from complete. This past January, on a trip to Barcelona, he collected 175 posters, which he rolled and jammed into his favorite tube.

“I had to destroy the tube to get the posters out,” he noted. “I wasn't happy about it.”

No doubt, Lewis will acquire another favorite tube, and there are more posters to be found.

Lewis may be contacted at lewisposters@gmail.com.

aug.

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Sindy Rocks
artist stays
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hometown

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Reviving folk music on the air and online

BY ED KARVOSKI JR.
CULTURE WRITER

SOUTHBOROUGH/WORCESTER – Nick Noble has known that he loves folk music since his childhood. However, it never occurred to him until after re-locating to Worcester in 2007 that he would host “Folk Revival,” Thursdays from 7 to 11 p.m. on the primarily jazz National Public Radio station WICN 90.5 FM and streamed live on wicn.org.

“Within weeks of my 50th birthday, I started doing a radio show and have been doing it ever since,” he said. “It’s not something I would have envisioned myself doing, but I’ve really come to like it a lot.”

Originally from New York City, Noble grew up listening to folk music such as The Limelickers album “Through Children’s Eyes.”

“I’d sing the harmony along



PHOTO/TOM CHRISTIANO

with folk records, not necessarily the melody,” he explained. “I’ve been singing most of my life.”

At age 13 he moved to Southborough to attend St. Mark’s School, where he graduated in 1976. He studied history at Trinity College in Hartford, Conn., earning a bachelor’s degree in 1980 and master’s in ’82. While in college, he sang and played bass with the group Trin-

Nick Noble performs at the 2017 Woody Guthrie tribute concert “Bound for Glory” presented by the Folk Song Society of Greater Boston at the Old Manse in Concord.

ity Pipes, consisting of several vocalists and instrumentalists.

“It was one of the last college folk-pop bands before a cappella took over in the late-’70s,” he noted “We were sort of clones of The New Christy Minstrels and The Serendipity Singers.”

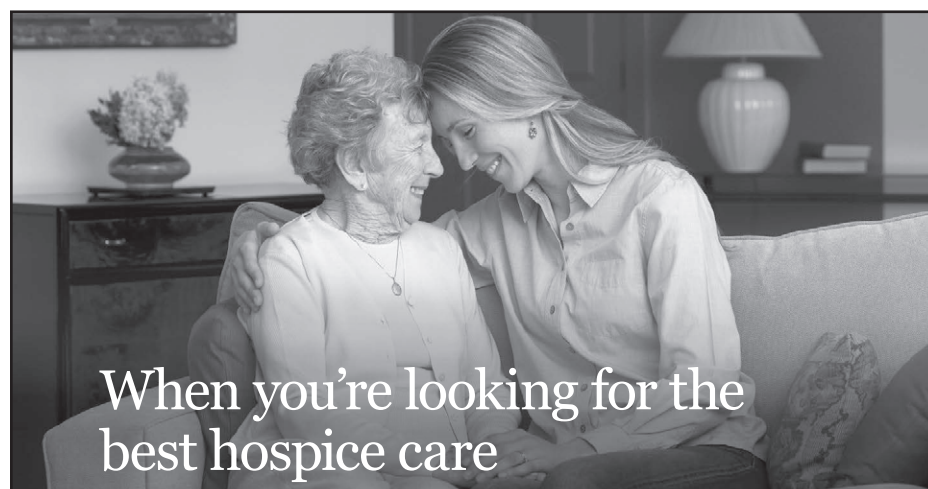
Noble taught history for 28 years, mostly at Fay School in Southborough. He has worked

since 2011 at his alma mater, St. Mark’s, as communications manager, editor and school historian.

In 2007, Noble accepted invitations from then-host Norah Dooley to be a guest periodically and later the fill-in host on “Folk Revival.” When Dooley began a full-time job in Boston, Noble became the program’s weekly host. Up to then, his radio experience was commentating a few Trinity College basketball and football games.

“One of my goals with ‘Folk Revival’ has always been to promote local artists,” he said. “There’s such a great music scene in central Massachusetts. They don’t get the kind of love that they should with their talents. I still play all the standard folk songs of the past, but also try to have local artists of interest on the show. We stream online, so we’re bringing Worcester to the

Folk music page 7



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Reviving folk music on the air and online



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Nick Noble accepts the 2015 Worcester Music Award for Best Radio DJ.

Folk music
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world.”

“Folk Revival” occasionally presents live guest performances at the WICN studio. Among past guests have been Tom Rush, and Randy Sparks of The New Christy Minstrels. Noble also compiles many themed shows.

“You name a holiday, I’ve got a show that will match it,” he quipped. “My favorite theme is the one I do early-October every year called ‘A Few of My Favorite Songs.’ It’s my birthday week, so I pick the songs that I like.”

In addition to hosting the radio show, Noble administers the Facebook group “The Folk Revival.” The group has over 3,600 members.

“We call it our ‘online coffee house,’” he said “In some ways, the unsung success of “The Folk



Nick Noble hosts “Folk Revival” at the WICN studio in Worcester.

Revival’ is that there are people who are now friends – and I’m using that term in a lot more depth than Facebook friends.”

When Noble won the Worcester Music Award for Best Radio DJ in 2015, he accepted the recognition on behalf of everyone who volunteers their time and skills for public radio.

“People sometimes don’t realize that public community stations are really small,” he noted. “While they have some paid staff, they’re basically kept afloat by volunteers and donations. For me, it’s a labor of love. WICN is wonderful. I like to call the show my Thursday evening therapy.”

For more information about “Folk Revival,” visit wicn.org/programs/folk-revival and facebook.com/groups/thefolkrevival.



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On the road with Van Morrison

Hudson man recalls touring with rock legend 50 years ago

By JANE KELLER GORDON
ASSISTANT EDITOR

HUDSON - Joe Bebo, who is now 69, spent the summer of 1968 rehearsing and playing gigs with Irish rock legend Van Morrison. As the summer came to an end, Morrison asked Bebo to follow him to New York City, where he planned to record an album and hoped to sign a contract with Warner Brothers.

Bebo chose to return to school. At the time, he was halfway through his drum and composition studies at the Berklee College of Music.

Recalling that time 50 years later, Bebo said, "I was the first person in my family to go to college, and graduating was really important to

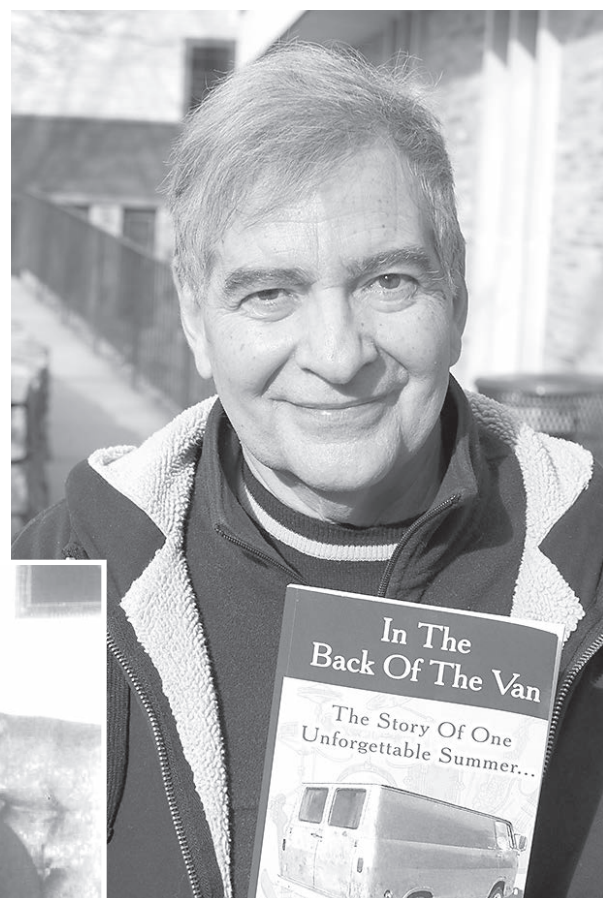
me. I have no regrets. I've had a great life."

Morrison was 23 that summer, and had already recorded the classic rock songs "Gloria" and "Brown Eyed Girl." He had a manager, a van and roadies, but no band. Bebo's close friend and fellow Berklee classmate, bass player Tom Kielbania, somehow connected with Morrison. He brought Bebo to audition for the band at the Cambridge home of a 17-year-old guitar player, John Sheldon.

"I thought that 'Gloria' and 'Brown Eyed Girl' were pop songs, and I was really into jazz," Bebo recalled. "I almost didn't want the job, but when I heard Morrison sing, I was sold. It felt like jazz. Plus we got paid for rehearsing and for

Right: Joe Bebo with a copy of his book, "In the Back of the Van – The Story of One Unforgettable Summer"

Below: Joe Bebo circa 1968



PHOTO/JANE KELLER GORDON



PHOTO/SUBMITTED

1968 summer tour. Morrison's place in rock history was secured.

After turning down the opportunity to play fulltime with Morrison, Bebo spent the next decade playing jazz and dance music gigs in the Boston area.

"It was a tough way to make a living. I had free time during the day, and got hooked on karate," he said. "I earned my second-degree black belt in 1977. A friend and I took over our instructor's karate school for a short time."

In a twist of fate, karate led Bebo to computer programming. One of his students was a manager of a data center at former computer giant Digital. By 1979, Bebo, who was then a self-taught programmer, put down his drumsticks, sold his drum set, and became a fulltime employee at the company.

He went on to earn a master's degree in computer science from Boston University.

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On the road with Van Morrison

Bebo

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“It was the hardest thing I ever did,” he said.

Bebo moved to Hudson in 1981, and married his wife Kathy, who he had met while playing a gig in Revere.

They have rented the same house in Hudson for 40+ years.

“I never felt the need to

own things,” Bebo said.

They have a son named Gavin, who lives on the West Coast with his family

Over the past four years, Bebo has written nine books, in addition to the one on Van Morrison. They include historical fiction, science-based topics, and most recently, horror. His books are available on

Amazon, and some at Tatnuck Bookstore in Westborough.

Not long ago, Bebo was surprised to receive a phone call from the Irish National Radio’s flagship station. They gathered Bebo, Kielbania, and Sheldon — for the first time in 50 years — for an interview about the summer of 1968.

Emphasizing his lack of

regret, Bebo said, “If I saw Van Morrison on the street now, after 50-years, I’d hug him and say ‘I love your music. Your voice is like an instrument. You sing like a horn player. I even love Brown Eyed Girls now.’”

For more information on Bebo and his books, visit www.facebook.com/bebobooks.



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Athlete renews health, fitness and life goals

By ED KARVOSKI JR.
CULTURE EDITOR

MELROSE — Larry Gamst of Melrose renewed his health, fitness and life goals within recent years. In 2017, he completed his fourth marathon, fifth half marathon and first Half Ironman, which consists of a 1.2-mile swim, 56-mile bicycle ride and 13.1-mile run. The triathletes' organization TriFury voted him the most improved member in 2017.

Preparing for these feats began for him one day at a time as of Oct. 12, 2013, his sobriety date.

"I was a daily drinker and it stopped being fun," he shared. "I had been athletic, always into health and fitness. Then when I got into my 30s it was like a switch; all of a sudden the drinking and party life took over. For over a decade I was engaged in a lot of heavy drinking,

unhealthy living and not much exercise. I got tired of it and decided there's a lot more to life than hanging around at bars and partying."

Gamst played basketball and football while attending Malden Catholic High, where he graduated in 1984. He studied communications and played intramural sports at Boston College. His athletic hiatus began after graduating from BC in 1989.

"When I first got sober I was so out of shape," he acknowledged. "I had high blood pressure, high cholesterol and was pre-diabetic. I had a 46-inch waist and would get out of breath just going up a flight of stairs."

After running for a few months with about a year of sobriety, he completed the Somerville Homeless Coalition 5K Road Race in his division's top 10. Soon afterward, he placed

“For over a decade I was engaged in a lot of heavy drinking, unhealthy living and not much exercise. I got tired of it and decided there's a lot more to life than hanging around at bars and partying.”

Larry Gamst



Left: Larry Gamst bicycling in the 2017 Lakeville Cranberry Trifest

Below: Larry Gamst at the 2017 Half Ironman in Old Orchard Beach, Maine



PHOTOS SUBMITTED

second in the Team Chase 5K for Autism Speaks & Somerville Special Education.

In 2015, Gamst ran his first Boston Marathon followed by the Marine Corps Marathon in Arlington, Va., and Washington, D.C. Shortly before his third consecutive Boston Marathon in 2017, he underwent physical therapy for Achilles tendonitis.

"I had to sit out and not train at all for about a month going into the 2017 Boston Marathon," he relayed. "Despite

my Achilles tendonitis, I ran a new personal best by nearly 30 minutes."

Another new venture for him in 2015 was the Howling Wolf Half Marathon in Stoneham. He next participated in the Hampton Half Marathon in N.H., and the Baystate Half Marathon in Lowell. In 2017, he finished first in his division in the Harwich Cranberry Harvest Half Marathon. He set a new personal best in Harwich

Athlete page 11



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Athlete renews health, fitness and life goals

Athlete

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and again a few weeks later in his second Baystate in Lowell.

Although Gamst didn't swim or own a bicycle, he tried two triathlons in 2016. Disappointed with his results, he studied YouTube swim instruction videos and joined the triathletes' organization TriFury. In 2017, he finished in his division second in the Boston Triathlon and third in Lakeville Cranberry Trifest. Also in 2017, he finished in his division's top 10 in his first Half Ironman in Old Orchard Beach, Maine.

Gamst dove into the 2018 race season this past spring with successful results. He completed first in his age group in two Everett road races: the Family Strength Initiative Foundation for Autism 5K and the Solidarity for All 5K. In his division, he completed third in the New England Season Opener Tri-



Larry Gamst at the 2017 Harwich Cranberry Harvest Half Marathon

athlon in Hopkinton, and first in the Johnny Kelley Half Marathon in Hyannis.

During that time, he was treated by multiple doctors for what they had diagnosed as allergies, asthma or acid reflux. While swimming in the Patriot

Half Triathlon in Freetown on June 16, he coughed uncontrollably and withdrew from the competition. Blood tests at an emergency room revealed his actual health issue: five blocked arteries.

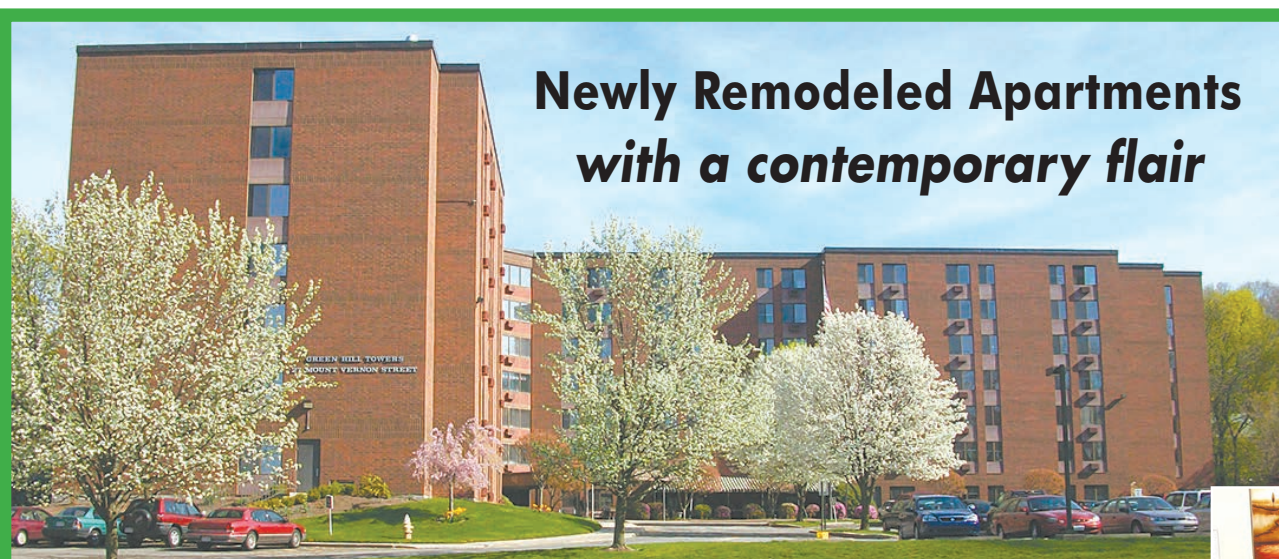
"After five stents, I feel

great," he declared. "I survived this without any heart damage because I'm in such good shape."

He had planned to bicycle 150 miles in the two-day Bike MS on June 30 and July 1 with his friends, actor-comedian Lenny Clarke and brother Mike Clarke, owner of Giggles Comedy Club in Saugus. While unable to bicycle two weeks after his health scare, Gamst has continued fundraising for the National Multiple Sclerosis Society. Donations to his MS fundraising can be made through Sunday, Sept. 30, online at bit.ly/2K9oO8y.

Gamst is hopeful to participate as planned in upcoming athletic competitions.

"There will always be challenges in front of us," he said. "You can either dwell on them or move forward – that's my attitude. I'm going to keep moving forward, having fun and staying healthy."



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For a 'spiritual' day trip, visit Cassadaga

By VICTOR BLOCK
TRAVEL WRITER

As my wife Fyllis and I contemplated our visit to a tiny town in Florida, the choices we faced were as intriguing as they were varied. Did we prefer to join a healing circle or seek spiritual counseling? Would we opt for a séance or a class in Ancient Wisdom Teachings?

This is how planning for a day trip to the Cassadaga Spiritualist Camp went. Cassadaga was founded by a man from New York named George Colby, who reported that his "psychic guide" advised him to go to Florida and establish a spiritual center. Colby led several fellow believers there, purchased land and in 1894 incorporated the Southern Cassadaga Spiritualist Camp Meeting Association.

Today the camp – which is, in effect, a neighborhood-sized town -- occupies 57 acres. Of its approximately 100 permanent residents, about 75 are spiritualists. In 1992, the village was listed on the National Register of Historic Places.

The Bookstore & Welcome Center is the logical place to begin a visit. Its selection of books explores topics ranging from spiritualism, metaphysics and Buddhism to meditation, yoga and ghosts. Crystal balls and candles share shelf space with incense, Tibetan

singing bowls and small statues of angels and fairies.

This is where most people choose the activities they wish to experience and make their arrangements. The names and telephone numbers of mediums and healers who are on duty that day are listed on a board, and business cards of dozens of other spiritualists are on display.

While Fyllis headed for a session with a "Certified Medium, Healer and Teacher," I met with Reverend Doctor Louis Gates. In addition to providing services to clients, he is pastor of the Colby Memorial Temple. My goal was to learn more about spiritualism and he turned out to be a treasure-trove of knowledge.

I found Reverend Gates to be very affable and down-to-earth which, I concluded, are perfect traits for one who serves as both a pastor and a medium, healer and teacher. Our conversation began with a recounting of when the reverend first started to believe in the tenets of spiritualism. That occurred at the early age of three when he said his grandmother, who had died, appeared to him.

His brief description of Spiritualism led me to infer that it is a combination of religion, philosophy and, among its disciples, science. I found that I could relate to a number of the precepts that Reverend Gates outlined. He



Above: Street signs warn vehicles of just who might be possibly crossing the street.

Right: Tours are a popular pastime in Cassadaga.



PHOTOS/VICTOR BLOCK

said it is very welcoming, accepting and supportive. The overall message is one of love and hope without a lot of dogma.

While I was receiving an introduction to Spiritualism, Fyllis was participating in a session with one of the practitioners who were on duty that day. She came away impressed with a number of the woman's observations, and said she would adopt a wait-and-see attitude about others.

The overriding goal, I concluded, is one with which both

believers and any doubters can relate, at least to some extent. For example, I suspect that many people agree with an inspirational saying on the wall of a bathroom in the lobby of the hotel: "Forgiveness lifts heaviness from the burdened heart."

On the other hand, skeptics might have less faith in another nearby pronouncement, which reads: "I believe in fairies. I do, I do, I do."

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Three common ways your Social Security payment can grow after retirement

By KRISTEN ALBERINO

SOCIAL SECURITY PUBLIC AFFAIRS
SPECIALIST, BOSTON MASS.

You made the choice and now you are happily retired. You filed online for your Social Security benefits. They arrive each month in the correct amount exactly as expected. But, did you ever wonder if your Social Security check could increase?

Once you begin receiving benefits, there are three common ways benefit checks can increase: a cost of living adjustment (COLA); additional work; or an adjustment at full retirement age if you received reduced benefits and exceeded the earnings limit.

The COLA is the most commonly known increase for Social Security payments. We annually announce a COLA, and there's usually an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month. By law, federal benefit rates increase



PHOTO/SUBMITTED

You may be able to increase the amount you receive from Social Security.

when the cost of living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W). More than 66 million Americans saw a 2.0 percent increase in their Social Security and SSI benefits in 2018. For more information on the 2018 COLA, visit www.socialsecurity.gov/cola.

Social Security uses your highest 35 years of earnings to figure your benefit amount when you sign up for benefits. If you work after you begin receiving benefits, your additional earnings

may increase your payment. If you had fewer than 35 years of earnings when we figured your benefit, you will replace a zero earnings year with new earnings. If you had 35 years or more, we will check to see if your new year of earnings is higher than the lowest of the 35 years (after considering indexing). We check additional earnings each year you work while receiving Social Security. If an increase is due, we send a notice and pay a one-time check for the increase and your continuing payment will

be higher.

Maybe you chose to receive reduced Social Security retirement benefits while continuing to work. You made the choice to take benefits early, but at a reduced rate. If you exceeded the allowable earnings limit and had some of your benefits withheld, we will adjust your benefit once you reach full retirement age. We will refigure your payment to credit you for any months you did not receive payments. Your monthly benefit will increase based on the credit-ing months you receive. You can find additional information about working and your benefit at www.socialsecurity.gov/pubs/EN-05-10077.pdf.

Retirement just got more interesting since you learned about potential increases to monthly payments. Social Security has been securing your today and tomorrow for more than 80 years with information and tools to help you achieve a successful retirement.



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Touring troupe, helpline spotlight senior-targeted scams

By ED KARVOSKI JR.
CULTURE EDITOR

WORCESTER COUNTY — For some volunteers, “RSVP” stands for more than “repondez s’il vous plait.” It’s also an acronym for the Retired and Senior Volunteer Program. Among the projects of RSVP Worcester Area Volunteers (WAV) are the Senior Fraud Helpline and the Fraud Squad Players, a troupe of performers age 55 and over who travel throughout Worcester County.

Particularly appreciating the volunteers’ efforts is Rita Sullivan. She has served since 2008 as RSVP WAV’s community liaison and special projects coordinator.

“It’s really incredible how these people give so much of themselves,” she said. “They attend trainings and practice the skits. They do it all as volunteers



Above: Fraud Squad Players original cast members (l to r) Gail Arcouette, Ronnee Margolis and Judy Garry

Right: Senior Fraud Helpline volunteer and Fraud Squad Players spokesperson Les Holmes



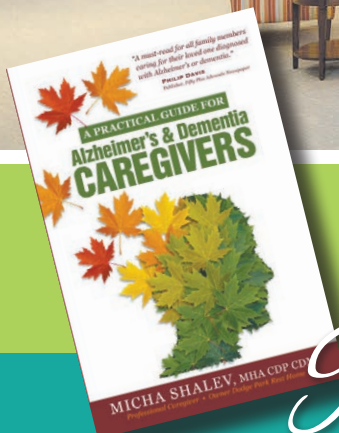
PHOTOS SUBMITTED

— and they do it very well.”

The nonprofit organization RSVP WAV is part of the Senior Corps program, operating nationally under the Corporation for National and Community Service. Sponsored locally by Family Services of Central Massachusetts, RSVP WAV rents office space on the third floor of the Worcester Senior Center.

The Fraud Squad Players debuted in 2016 by reenacting a “romance scam” at the senior center’s Valentine’s Day party. A skit titled “Mountain Cowboy,” written by RSVP WAV Director Barbara Drapos, chronicled a smooth-talking man swindling \$10,000 from an unsuspecting woman. The performers were introduced onto the stage by Sullivan.

Fraud page 15



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Touring troupe, helpline spotlight senior-targeted scams

Fraud

Continued from page 14

“The actors came up behind me, so I had no choice other than back up and sit on the stage,” she recounted. “I sat there onstage and saw the faces of the people in the audience. They were hanging on every word.”

Previously, RSVP WAV had offered a speaker with a slide presentation to educate the public on scams targeting the senior population. Now, volunteers perform with the Fraud Squad Players at senior centers, housing authority facilities, retirement and assisted-living residences, and various organizations including men’s and women’s clubs.

“It’s interactive,” Sullivan said of the players’ performance. “People watch a scam reenacted right in front of them. You’ll hear people in the audience yelling, ‘Hang up the phone, he’s lying!’ People remember more because they’re a part of the action.”

For the helpline we went to every police department, library, senior center and town hall with fliers and little magnets so that people would become aware of us. The magnets say, ‘In doubt? Check it out!’ That’s the bottom line.

Rita Sullivan

Twenty-eight volunteers currently participate in the Fraud Squad Players. Six or seven volunteers perform in each approximately 45-minute show with typically three skits. Afterward, they distribute material about scams.

“After the program we ask if anyone would like to share,” Sullivan said. “Sometimes it’s the first time people have talked about being scammed because they feel like they were stupid. The Fraud Squad Players is a peer-compassionate group. There’s no embar-

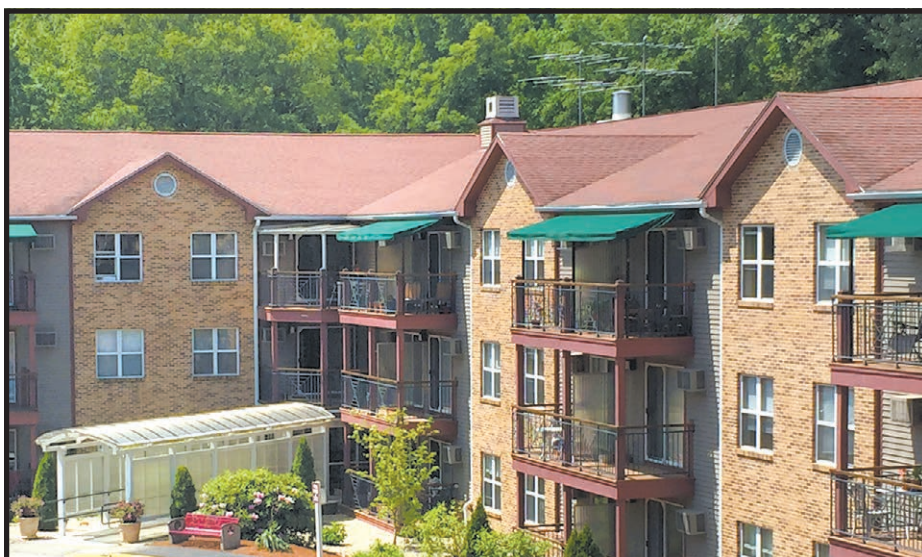
assment or fear of loss of independence. We’re there to listen. People do open up to us.”

As the troupe traveled for several months, it became apparent that another resource was needed. In October 2017, RSVP WAV established the Senior Fraud Helpline: 1-800-297-9760, toll free in Worcester County. Volunteers answer calls weekdays 9 a.m. to 4 p.m. Messages left afterward are returned the following weekday morning. Expanded hours are expected in the future.

The volunteers undergo a five-day training process led by experts representing the offices of the Massachusetts attorney general, department of revenue, Worcester County district attorney, and businesses such as banks and telephone operations.

“During the training, the volunteers have the opportunity to role play, which is important so that they feel comfortable on the phone,” Sullivan said. “For the helpline we went to every police department, library, senior center and town hall with fliers and little magnets so that people would become aware of us. The magnets say, ‘In doubt? Check it out!’ That’s the bottom line.”

Organizations interested in scheduling the Fraud Squad Players can call Rita Sullivan at 508-791-7787. For more information about RSVP WAV, visit rsvpworcester.org, fscm.org/rsvp and facebook.com/RSVP-WorcesterVolunteers.



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Reinforcing Boston Center for the Arts longtime mission

BY ED KARVOSKI JR.
CULTURE EDITOR

BOSTON—As president and CEO of the Boston Center for the Arts (BCA) since August 2016, Gregory Ruffer draws upon his experience as a performer turned arts educator and administrator

in several cities. Appreciating how Boston's South End neighborhood has benefitted after the nonprofit BCA's inception in 1970, he strives to reinforce the mission of its founder and first president, the late Royal Cloyd.

"The BCA's founding mission to give artists space to exper-

Gregory Ruffer, president and CEO of the Boston Center for the Arts



PHOTO MICHAEL BLANCHARD



PHOTO MELISSA BLACKALL

Gregory Ruffer at the fundraising BCA Ball 2017

iment and grow is so much a part of what I've done in my career," Ruffer said. "It has always been very close to my heart, so I feel that this job is a perfect match."

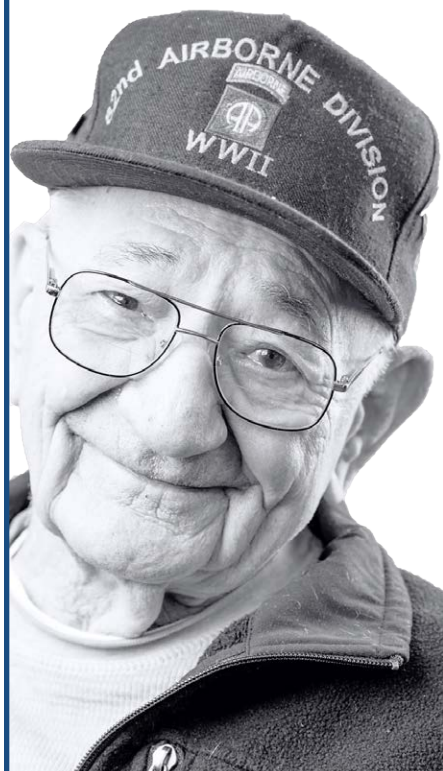
After earning his music education bachelor's degree in 1987 and master's degree in 1995 from Bowling Green State University in Ohio, he sang with The Wash-

ington Chorus in the District of Columbia. From 1997 to 2000, Ruffer often commissioned new compositions while conducting the Gay Men's Chorus of Washington, D.C. In 2002, he founded and directed The Orlando Chorale, performing mostly music of living composers.

BCA page 17

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Reinforcing Boston Center for the Arts longtime mission



The Boston Center for the Arts in Boston's South End neighborhood

PHOTO: MELISSA BLACKALL

BCA
Continued from page 16

Among his other past achievements are program manager for the National Initiative to Preserve America's Dance, and associate professor of vocal music at the College of Central Florida. Prior to his current position, Ruffer served as president and CEO of the Wisconsin Conservatory of Music in Milwaukee.

He was grateful when a multidisciplinary arts job opened in Boston. His husband, Peter Stark, serves as head of Boston Ballet School's men's program and associate director of Boston Ballet II. After three years living in different cities, their current South End home is a six-minute walk to the BCA.

"I enjoyed my job in Milwaukee, but knew that particular city wasn't my last stop," Ruffer

noted. "To fulfill the mission of supporting the BCA's neighborhood, it's important for me to also live in the South End."

The BCA occupies a 2.2-acre campus consisting of the historic 1884 Cyclorama; resident companies of dance, music and theater; artists' studios; performance and rehearsal spaces; an art gallery; a music school and two restaurants.

Now its sixth president, Ruffer has studied the BCA's history. In 1967, the Boston Redevelopment Authority began planning an arts center encouraged by Royal Cloyd, then a South End resident and chair of its Urban Renewal Committee.

"Back then, the South End wasn't vibrant like it is today," Ruffer explained. "The city couldn't afford to keep up the Cyclorama, and worked with Royal Cloyd to form the nonprofit that

would take a 99-year lease on this land and the buildings on it. It became the BCA's responsibility to keep up the buildings and create programming. I honestly think that the BCA was a good part of the reason why the neighborhood started to turn around. It shows the power of what cul-

tural life can do for a city."

Since his tenure began, Ruffer estimates that he invested about \$140,000 of improvements into the theaters. Additionally, he hired Wanda Strukus as chief programming officer to expand offerings of all art forms.

"Because the BCA is so incredibly diverse with our visual and performing arts on a campus where we're the caretakers of historic buildings, I'm learning something new every single day on my job," Ruffer said. "I feel at 52 years old that I'm learning and growing in a way I haven't done since I was in my 20s."

Regarding the BCA's 99-year lease, Ruffer added, "There's an option for us to purchase the land and buildings. I would imagine we'll do that during my tenure."

For information about the BCA at 539 Tremont St., visit bcaonline.org and [facebook.com/bcaonline](https://www.facebook.com/bcaonline).

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caregiving tips

By MICHA SHALEV
MHA CDP CDCM

I want to go home” is one of the most heartbreaking and confounding phrases people with dementia may say to their caregivers, but the meaning behind that phrase is almost always logical.



Caregiving Tips

For the most part, “home” can refer to a place, time or even a person. For those whose vocabulary has deteriorated, “home” is shorthand for where we are comfortable – where our needs are met and where we are loved. “I want to go home” tends to be an expression of discomfort: The person doesn’t recognize where he or she is and/or is feeling distressed and uncomfortable. At this point in dementia, memories of the distant past are strongest and are often happy ones associated with good feelings. Wanting to go “home” is often an expression of longing for that security.

For the most part if they say “I want to go home” they might mean:

“The plaintive cry, ‘I want to go home!’ is one that strikes dread in the hearts of family and friends, particularly if a loved one with dementia recently moved into a care home.”

1. They are too hot or too cold.
2. They are hungry or thirsty.
3. They have to go to the bathroom.
4. They are tired and need a place to rest.
5. They are discomfited by glare or too little light to see clearly.
6. They are disturbed by noise (even music).
7. They are disturbed by the tension or discord of “where I am”.
8. They feel unsafe.
9. They need a hug and reassurance.
10. And this is most important – They feel out of place and unaccepted.

The plaintive cry, ‘I want to go home!’ is one that strikes dread in the hearts of family and friends, particularly if a loved one with dementia recently moved into a care home. However, it is a fairly common challenge in the mid to late stages of dementia. Here’s a few ways to deal with it.

1. Learn about where “home” is. Encourage the person to talk about “home”.
2. Engage the person in dialogue.
3. Offer to take the person home.

But first, two common questions to ask yourself:
Should I try taking them to see their old home?

It’s doubtful whether this will help. In fact, it might make them feel even more agitated or upset, especially if they’re confused about the reasons they moved. Plus, it might not even be this particular “home” that they’re yearning for. It could be

somewhere they lived 50 years ago!

Another approach: You might say, “We can’t go home today, but look at these pictures I found. They can help us plan a trip back there sometime.” Then distract with the images.

But if you think a trip down memory lane might help them and clear up some confusion, it could be worth considering.

Should I lie?

Nobody wants to lie to a person with dementia but if all else fails, a therapeutic lie may be necessary. Remember, your aim is to help your loved one feel as calm and content as possible. If that means saying “We’ll go home after we’ve had lunch,” or “We’ve just missed the bus, let’s go later,” then you could decide it may be worth it.

Offering up rational responses, such as “But you are home!” or “This is your home” are ineffective for someone with dementia because their intellectual capacity to reason is gone.

Micha Shalev MHA CDP CDCM CADDCT is the co-owner of The Oasis at Dodge Park, Dodge Park Residential Care and The Adult Day Club at Dodge Park located at 101 and 102 Randolph Road in Worcester. He is holding a master degree in health care management and 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 e-mail at m.shalev@dodgepark.com. For more articles visit www.fiftyplusadvocate.com.

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money matters

Reverse mortgages - uncomfortable questions

By ALAIN VALLES, CRMP,
MBA, CSA
MANAGING DIRECTOR
HELPING HANDS COMMUNITY
PARTNERS, INC.

Many have heard the words “reverse mortgage,” but few have a clear understanding of how it works, the cost, the benefits or the process. As a managing director of the 501(c)(3) nonprofit Helping



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Many homeowners who can't afford the repairs mistakenly assume that they can't obtain a reverse mortgage until all issues are fixed.

about senior housing options and, when appropriate, arrange a reverse mortgage for qualified individuals.

The first step is to get the facts. We have the most experienced, licensed professional loan officers with the arduous Certified Reverse Mortgage Professional (CRMP) designation of any non-profit in New England. A great place to get information is the free How to Use Your Home to Stay at Home 36-page book. This is the official reverse mortgage consumer booklet approved by the U.S. Department of Housing & Urban Development and published by

the National Council on Aging.

To understand if a reverse mortgage is right for you, we must discuss three uncomfortable questions:

1. Your home condition

Part of the application process is obtaining an appraisal. The amount of reverse mortgage proceeds is subject to the value and condition your home. Websites such as Zillow may give a higher value than an appraisal because of deferred maintenance issues such as missing roof shingles or rotting siding. Safety issues such as missing railings or a broken brick

walkway will result in “items to cure” before the reverse mortgage can be finalized.

Many homeowners who can't afford the repairs mistakenly assume that they can't obtain a reverse mortgage until all issues are fixed. However, there are options that allow you to use reverse mortgage funds to make the repairs.

2. Your finances

The second uncomfortable topic is your finances. We must review your sources of cash flow such as employment, Social Security and pension funds. We also must look at your credit history, including if you've been able to pay your real estate taxes and homeowner's insurance on time for at least the past two years.

For many, it is hard to admit that lifelong financial plans did not work out as hoped. This is

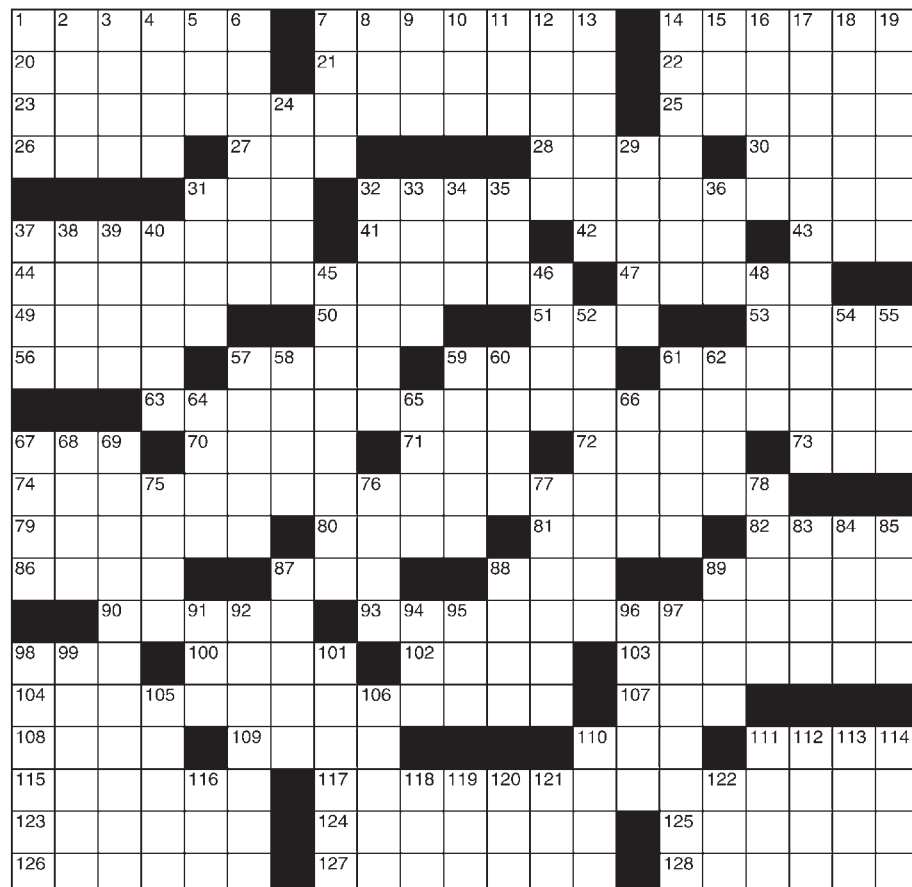
Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

“Entering Connecticut”
(answers on page 20)

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7 French country house
14 Classic game consoles
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23 Valuable desert plants?
25 Graf of tennis
26 “Leave it in”
27 PC-to-PC hookup
28 Shuttle org.
30 Chalk out
31 Pine cousin
32 Test of one's holiness?
37 Most gross
41 Twistable cookie
42 Legal title
43 Dollar or euro divs.
44 Really bad-mouth a physician?
- 47 Good (at)
49 Tool in a wood shop
50 Walk- (tiny parts)
51 Iowa's tree
53 Slim, slithery fishes
56 Voting “no”
57 Really small
59 Tennis' Korda
61 Jet boat model
63 Rehearse with great enthusiasm in Britain?
67 Poker prize
70 401(k) cousins
71 See
72 22-Across
72 Itsy-bitsy bit
73 Suns' org.
74 Scandal over legal agreements in Tehran?
79 Tea varieties
80 Trial pledge
81 Huck's craft
82 Acclaim
86 Give out
87 James Bond, e.g.
88 Mom's skill, for short
89 Suit material
- 90 Far Eastern mercenary
93 Oil-anointing rite in old Russia?
98 Chillax
100 Without, in Paris
102 Bank holding
103 Ballet garb
104 Draw out feta or Brie?
107 “Uh-uh,” rural-style
108 Elisabeth of “Molly”
109 Boxing wallop
110 Kit — bar
111 Re
115 Ones giving GIs orders
117 “That bee just ingested poisoned plant fluid!”
123 Warming current
124 Hastened
125 Cornell's city
126 Abate
127 May's gem
128 Enthusiastic about
- DOWN
- 1 Stitches up
2 “— it!” (sandlot cry)
- 3 Ex-veep Al
4 Pol Romney
5 Bat wood
6 Fashionable
7 “Elf” actor
8 Big name in fruit drinks
9 Actor Carney
10 Fri. preceder
11 Goddess of the dawn
12 Lack life
13 Not voiced
14 Evaluated
15 Little bird
16 First Hebrew letter
17 Outwardly shown by
18 Actually
19 Is lousy
24 — blanché
29 Surf and turf's “turf”
31 Big bash
32 Woody Allen's wife
33 Curved lines
34 Post-taxes
35 Talk lovingly
36 F preceders
37 Mallorca, por ejemplo
38 Tribal bunch
39 Actor William or Nicky
- 40 “Gotcha,” to a jazz cat
45 “Keep it up”
46 Pictorial paper part
48 Highest point
52 Excavation discovery
54 Lisa of pop music
55 Sammy of the diamond
57 Poi plants
58 Confident cry
59 Roost
60 Floride, par exemple
61 Tuned to, as a dial
62 Hollywood's Morales
64 Basmati, e.g.
65 Usher in
66 “The Tao of Pooh” author
67 Organ part
68 Provo's neighbor
69 Alternating
75 Curt denial
76 Light shafts
77 Dahl of film
78 Butler played by Gable
83 “Eri tu,” e.g.
- 84 Monster-film lab assistant
85 — lease
87 Christmas Eve visitor
88 Bonds
89 Garbage-hauling boat
91 Covert org.
92 “Bad” singer Michael
94 Bullring call
95 Contend
96 Lower arm bones
97 Clean freak
98 Artery, e.g.
99 Breathe out
101 Reaper's tool
105 Former TV host Philbin
106 Boring
110 NBA's Jason
111 Dull pain
112 Getz of jazz
113 Fiesta snack
114 Algerian city
116 Compass dir.
118 Before
119 Fumble
120 Vardalos of the screen
121 Playa — Rey
122 Summer, to Yves



Subsidized versus market leases

BY MARIANNE DELOREY, PH.D.

Low income housing and market rate housing have more in common than not. The leases for these apartments, however, often have notable differences that warrant closer review. This article seeks to describe



Housing Options

the general differences between a typical subsidized lease and a typical market rate lease. Since each lease individual's lease may have unique provisions, any questions about your specific situation should be directed to an attorney.

Most leases have three primary provisions for tenants - pay your rent, don't damage the unit, and don't bother your neighbors. The lease also spells out the landlord's obligation - primarily to fix anything that breaks. But there are substantial differences in provisions for certain areas. Here are

some highlights:

Rent - One of the biggest differences by definition is that with a market rate apartment, the landlord can ask for whatever rent he or she wants. With a subsidized rent, tenants pay either a reduced rent or an amount based on their income.

Term - Market rate apartments often start with a 12 month term and will often renew for the same term length. Subsidized units are usually month to month.

Occupants - Most leases specify who will live in the unit and you will need permission to add people to the lease or take people off the lease. In a subsidized apartment, typically the landlord is required to screen applicants to insure they will be good neighbors. Along these lines, visitor policies tend to be more restricted in affordable settings to insure that guests do not become occupants without being properly screened.

Unit size - In a market rate situation, you can rent a 5 bedroom apartment for one person if you can afford the rent. In an apartment with a subsidy, typically the size is limited to the smallest reasonable for the household (occupancy generally is 1-2 people

per bedroom).

Absence from unit - In a market rate apartment, if you rent something for your occasional convenience when you are in the area but primarily live elsewhere, the landlord would likely see this as a win (easier to manage when people are not there often). In a subsidized unit, you are expected to live there and not be away from your unit for long stretches of time.

Charges other than rent - There is more flexibility for private landlords to charge tenants than with subsidized housing. Last month's rent is a common example of a charge that private landlords can request.

Utilities - Typically, in subsidized housing the tenant's rent factors in the total cost of housing including utilities. In market rate units, the utilities are not counted when determining the rent.

Other rules - Private landlords of all types may have other rules such as no smoking policies or pet policies. Depending on the housing program, HUD may encourage no smoking policies and encourage allowing pets whereas private landlords may not.

Oversight - Private landlords are seldom inspected by regulators. In subsidized housing, there are more frequent inspections and the lease defers to regulatory agreements, mortgages and often a Section 8 contract.

In sum, there are provisions in a market rate lease that may not be suitable to all elders. Similarly, there are some provisions in an affordable lease that won't work for all elders, either. Since there are some people who may be able to choose between a subsidized apartment and a market rate apartment, looking at how the lease obligations differ can be helpful. A careful review of the lease you are asked to sign is always warranted, if only to make sure you understand your obligations.

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

Reverse Mortgages - Uncomfortable Questions

Reverse mortgages
Continued from page 19

even harder to talk about when one spouse had the financial responsibility while the other is unaware of their situation. Often, the financial pressure is caused from events outside of their control, such as a health challenge or job loss. We respectfully review the facts and work together on a plan. In some cases, the solution is for the reverse mortgage lender to pay the real estate taxes and insurance for the anticipated life expectancy, thereby minimizing the risk of the homeowner falling behind.

3. Your mortality

If one knows their passing date, then it's mathematically easier to manage one's money. But even if Google claims it can predict that date, most people would prefer not to know. The challenge is making sure one does not outlive their savings.

The proper use of a reverse mortgage can minimize this risk. The hope is that you'll never need to access the reverse mortgage funds and have peace of mind that it's there in case of emergency.

Contact us with any questions and to receive your free copy of "How to Use Your Home to Stay at Home."

Alain Valles is Managing Director of Helping Hands Community Partners, Inc. and was the first designated Certified Reverse Mortgage Professional in New England. He obtained a Master of Science from the M.I.T. Center for Real Estate, an MBA from the Wharton School, and graduated summa cum laude from UMass Amherst. Alain can be reached directly at 781-724-6221 or by email at av@hhcp.org. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

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Answers to Super Crossword

(puzzle on page 19)

S	I	G	M	A	S	C	H	A	T	E	A	U	A	T	A	R	I	S
E	G	O	I	S	T	A	I	R	H	O	R	N	S	I	L	E	N	T
W	O	R	T	H	Y	C	A	C	T	U	S	E	S	S	T	E	F	F
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Sound the alarm. Or not.

BY JANICE LINDSAY

Uh, oh. We had a crack in our downstairs bathtub.

Correction: I thought we had a crack in the bathtub. I could see and feel a thin jagged ridge around the inside back end of the tub, outlined by a pale orange soap build-up that I couldn't remove with



Inklings

regular washing.

Recognizing the potential for serious water damage, we stopped using the tub and switched to the upstairs tub. We began to search for someone who repairs bathtubs.

Meanwhile, the manager of a handyperson company came to power-wash our house, and I asked her to take a look at the tub.

Darcy leaned into the tub and studied the crack. She was not alarmed.

"I don't think you have a crack," she said, and began to scrub. She's a strong scrubber – all that handyperson muscle – and suddenly, no more crack. There never was a crack, just a spot where soapy water settles due to an oddity in the configuration of the tub.

Darcy was kind. She never hinted at what she must have been thinking: "You are one stupid customer."

She explained that, with a real crack, if you pressed on one side, you'd see a little cliff. "But," she added reassuringly, "call me if you fall through the tub into the basement."

I felt a little foolish, but without apology. I've accepted the fact that I will never know everything a person should know to successfully manage a house.

For instance, shortly after we moved into this particular house, we were awakened one night by a clamorous buzzing alarm. In the cellar, we discovered the switch that turned it off. The housing

inspector had told us what that switch was for. Neither of us could remember. It turned out to be the septic system alarm. Our previous house had city water and sewerage. What did we know about septic systems? It further turned out that there was nothing wrong with the septic system, only something wrong with the alarm. How could we know that sometimes an alarm is not cause for alarm?

On the other hand – also after we moved into this particular house – we frequently heard "Boom!" a sudden explosion like a sonic boom. We didn't realize it was coming from inside the house. Then the oil burner quit. The service man explained that the "sonic booms" were the sound of the furnace misfiring. We'd never heard of such a thing. Our previous house had electric heat. What did we know about furnaces? How would we know that sometimes we should be alarmed even when there is no alarm?

We replaced a beat-up porcelain sink with a new stainless steel one – again, in this particular house. The stainless steel seemed to take on many little scratches in a very short time. I was alarmed, and we asked the plumber to take a look. I explained, "When we turn the light on over the sink, we can see all these scratches." His solution: "Don't turn the light on."

The lady at the sink company explained that stainless steel sinks acquire a "patina" over time. "Patina" apparently refers to so many little scratches that you can't distinguish any particular scratch from any other particular scratch. The sink lady was not alarmed.

Running a house is a lot like living a life. We're all sojourners in a complex and confusing world. We have no idea what we'll need to know until we need to know it. The most important thing to remember is this: Whatever happens, somebody knows how to handle it. Don't be alarmed.

Contact jlindsay@tidewater.net

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Sindy Rocks artist stays connected with hometown



PHOTOSUBMITTED

Sindy Indge-Crosby displays one of her painted rocks.

By ED KARVOSKI JR.
CULTURE EDITOR

WESTBOROUGH – Sindy Indge-Crosby has collected rocks and expressed herself artistically since growing up in Westborough. Now living in Salem, N.H., she's doing business as Sindy Rocks and has stayed connected with her hometown through artworks.

Her painted rocks are keepsakes for other natives and many townspeople including patrons of the 1717 Shoppe during Westborough's 300th anniversary in 2017.

"I've had such a great response from people in my hometown," she said. "They've been a huge part of my success."

After graduating from Westborough High School (WHS) in 1974, she worked as a layout artist for Chase Paper Company. She later studied gemology, became a certified diamondologist and explored the jewelry industry. While working with two interior design businesses, she helped clients choose fabrics and colors.

In the early-2000s, she combined her interests in rocks and art. A particular rock painting remains her most memorable.

"My cat passed away and I painted her image on a rock," she explained. "It looked so real that my daughter thought she was alive on the table."

Now, Indge-Crosby's specialty is painting pet portraits and memory rocks on commission.

She typically leaves a heart-shaped space unpainted for her signature or pet's name. Completing the presentation, she hand sows a bag for each rock. She has permission to collect rocks from a Maine camp and a friend's oceanfront property.

"Any rock will do," she said. "Sometimes I put wood filler on the bottom to make it stand upright. I try to keep a natural part of the rocks exposed somewhere."

Soon after founding Sindy Rocks in 2014, she discovered opportunities to reconnect with her hometown.

While her WHS class of 1974 prepared for their 40th reunion, Indge-Crosby's classmate Nancy Perkins asked if she could create a memento for attendees. She painted the "Entering Westborough" sign on rocks, which were distributed during their reunion at the Knights of Columbus Council 85.

"I'm grateful that I was able to contribute something that meant so much to them," she said. "A lot of people moved

Artist page 23

Sindy Rocks artist stays connected with hometown

Artist
Continued from page 19

away from Westborough and they wanted to have a little piece of their hometown. A painted rock was something that I could give them.”

While delivering a pet memory rock to a Westborough woman in 2014, Indge-Crosby was asked if she could paint an image of the Westborough Fire Department’s station on bricks. The old firehouse had been demolished around that time and the current facility was built adjacent to the property. The woman’s father had helped build an addition to the original 1886 station.

Indge-Crosby retrieved bricks from the demolition. On the first 50 bricks she painted one of three versions of the firehouse: the original, with addition, and current building. They were sold on commission. She also decoupage prints of her older firehouse paintings onto bricks, which were sold at the 1717 Shoppe.

“I wouldn’t have gotten the jumpstart on being as successful as I am without support from my hometown,” Indge-Crosby said.

For information about Sindy Rocks, visit sindyrocks.com and facebook.com/Sindy-Rocks.

Right:
Pet
portraits
and
memory
rocks



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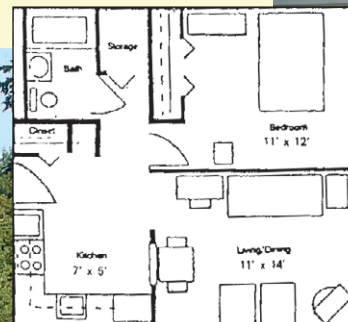
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