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Ice sculptor
shares talent as
part of Boston's
holiday tradition
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One
cool artist

Sculptor Don Chapelle

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Help is here for family caregivers in Massachusetts.

Over 844,000 Bay Staters care for older parents or loved ones, helping them to live independently in their own homes. These family caregivers have a huge responsibility, and now there's a new law that will make life a little bit easier for them. The law requires hospitals to record the name of the patient's designated family caregiver upon admission and keep that caregiver informed of their loved one's discharge plans. It also helps make sure that family caregivers have the instruction they need to safely care for their loved ones when they come home from the hospital. AARP Massachusetts fought for the CARE Act because supporting family caregivers is a top priority for all of us.

To learn more about the CARE Act and how AARP supports family caregivers visit aarp.org/MA



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AARP Supports the RAISE Family Caregivers Act

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

Across America, family caregivers help parents, spouses, children and adults with disabilities and other loved ones to live independently.



Mike Festa

They prepare meals, handle finances, manage medications, drive to doctors' appointments, help with bathing and dressing, and perform complex medical tasks and more — all so loved ones can live at home.

These family caregivers have a big job, but some basic support — and commonsense solutions — can help make their big responsibilities a little bit easier. This is an ageless and nonpartisan issue. That's why AARP urges the House of Representatives to pass the bipartisan Recognize, Assist, Include, Support, and Engage (RAISE) Family Caregivers Act (S. 1028/H.R. 3759) this year. The Senate passed this bipartisan bill in September.

Most of us are, have been, or will be a family caregiver, or may need help to live independently. Family caregivers are the backbone of services and supports in this country. They help make it possible for older adults and people with disabilities of all ages to live independently in their homes and communities. About 40 million family caregivers provide about \$470 billion annually in unpaid care to their loved ones. Family caregivers assist with tasks, such as eating, bathing, dressing, transportation, medical/nursing tasks, managing finances, and coordinating services and care among providers. Our country relies on the contributions family caregivers make and should recognize and support them. Family caregivers take on physi-

cal, emotional, and financial challenges in their caregiving roles.

The RAISE Family Caregivers Act would require the Secretary of Health and Human Services to develop, maintain and update a strategy to recognize and support family caregivers. The bill would bring representatives from the private and public sectors, such as family caregivers; older adults and persons with disabilities; veterans; providers of health care and long-term services and supports (LTSS); employers; state and local officials; and others together to advise and make recommendations regarding this new strategy. The advisory council meetings would be open to the public, and there would be opportunities for public input. The strategy would identify recommended actions that communities, providers, government, and others are taking and may take to recognize and support family caregivers, including with respect to:

- Promoting greater adoption of person- and family-centered care in all health and LTSS settings, with the person and the family caregiver (as appropriate) at the center of care teams

- Assessment and service planning (including care transitions and coordination) involving care recipients and family caregivers

- Information, education, training supports, referral, and care coordination

- Respite options
- Financial security and workplace issues

The development of the initial strategy would take up to 18 months, followed by updates of the strategy biennially. The bill would improve the collection and sharing of information, including information related to evidence-based or promising practices and innovative models regarding family caregiv-

AARP Supports the RAISE Family Caregivers Act

AARP

Continued from page 2

ing; better coordinate, assess, maximize the effectiveness, and avoid unnecessary duplication of existing federal government activities to recognize and support family caregivers. The strategy and work around it could help support and inform state and local efforts to support fam-

ily caregivers.

By supporting family caregivers, we can help people stay at home where they want to be, helping to delay or prevent more costly nursing home care and unnecessary hospitalizations, saving taxpayer dollars.

AARP Massachusetts is grateful to Rep. Seth Moulton (D-MA) and Rep. Katherine

Clark (D-MA) for their support of the RAISE Family Caregivers Act. AARP strongly urges the House to pass the RAISE Family Caregivers Act this year to recognize, assist, include, support and engage family caregivers. Many Americans have been or will be family caregivers or are likely to need the help of one to live independently in

their homes and communities.

AARP urges you to call your US Representative at 202-224-3121 and ask for their support of the RAISE Family Caregivers Act.

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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Father uses advocacy skills to help children with special needs

By MELANIE PETRUCCI
SENIOR COMMUNITY REPORTER

MEDFIELD - Michael Weiner of Medfield was just 28 years of age when he owned a textile company in Norwood. Twenty-five years later, he closed his business and the buildings he owned became income property. Weiner, who is married, and is the father of two sons, Ben and Zachary, was in a good place financially.

He recalled asking himself, "What am I going to do the rest of my life? I'm not going to play golf."

He remembered a lesson, taught by a mentor, to be humble.

"I looked around to see who needed me and who can benefit from my help," Weiner said. "I looked at my wife and my older son who are quite capable and then I looked at Zachary, my little guy and he's the one who person who would benefit the most."

Zachary has an intellectual disability.



Michael Weiner

Weiner decided to devote the rest of his professional life to helping Zachary and his peers. He saw a need for someone to give sound financial advice to families in similar circumstances. As such, he decided to develop a practice to offer help and support. Weiner is now a partner at the Commonwealth Financial Group in Boston, spe-

cializing in financial planning for families of children and adults with special needs.

Weiner also serves as treasurer for the Federation for Children with Special Needs (FCSN). Massachusetts was first in the country to adopt special education laws in large part because of the work of the founders of the FCSN. Created in the 1970s, the organization provides training and education for families, teachers and administrators about special education, helping them to understand what their rights are so they can advocate for their children.

Weiner and his wife Susan have had to advocate for Zachary who is now 28. Zachary lives semi-independently in Brookline, with live-in caregiver and a roommate (who also has a disability). He is working and is benefitting from his father's advocacy. Weiner wants others to benefit as well.

"That's why I do what I do," he said. "I am a boots-on-the-ground, one-family-at-a-time guy,

helping them get to where they want to go."

Weiner has gained a wealth of experience navigating through available programs and resources. He was fortunate because he had the time and ability but he has met many families who have no idea how or where to start. Programs are fragmented, not integrated.

"Parents have had to learn about these programs in order to create a foundation for their sons or daughters," he explained. "It takes a lot of time, devotion, advocacy and knowledge."

Over the years he has been able to impart his expertise. It started with a family here and there but evolved into an informal series of meetings, with accurate information, that he holds roughly six times a year. Anyone can come, free of charge. Those interested in attending may contact Weiner to be added to the email list for upcoming events. Contact him at michaelwweiner@financialguide.com.

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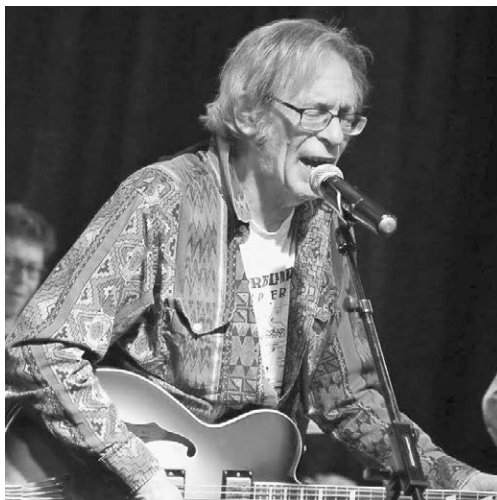
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Humanitarian empowers disadvantaged girls through sports

By MELANIE PETRUCCI
SENIOR COMMUNITY REPORTER

NEWTON – Don't let anyone tell you that you can't change careers paths midlife and achieve your dreams. Linda Driscoll of Newton took a chance, shifted course and exceeded her expectations.

Driscoll is the founder, president and CEO of the Newton-based nonprofit organization Dream Big! Launched in 2010 the organization has helped over 30,000 girls from low-income families through equipment and uniform donations, scholarships, sports clinics and the annual Dream Big! Leadership Conference for female student athletes.

A Newton native, Driscoll has played sports all of her life. Now 55, she has had a career that has intertwined sports and nonprofit management including work with Special Olympics,



Linda Driscoll

the National Kidney Foundation, the Massachusetts Amateur Sports Foundation and the Red Cross. However, she knew early on that she wanted to start her own nonprofit.

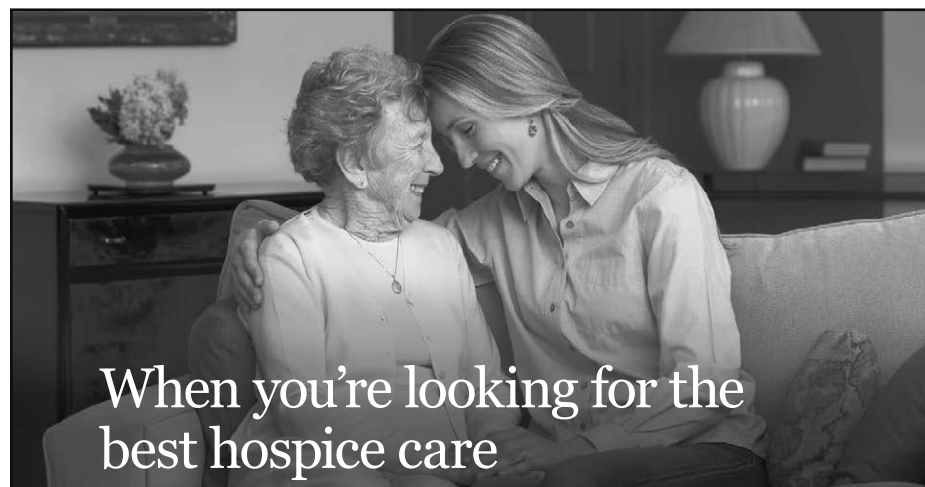
While developing a girls' sports program with the Women's Sports Foundation, she had her epiphany.

"One of the women I worked with, who coached a girls' basketball team, was asking for uniforms," Driscoll recalled. "She explained that they play immediately after the boys' games and would go into the locker room after the boys changed out of their uniforms and put them on."

The team was from an inner city and they just didn't have the \$600-\$800 to purchase uniforms.

"Girls were literally not participating because they couldn't pay the program fees,

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“...Many women in high positions played sports and because of that they can work as a team, have self-esteem and learn how to win and lose - all benefits of playing sports....”

Linda Driscoll

Humanitarian
Continued from page 6

didn't have the right sneakers or equipment and games were cancelled because girls couldn't afford the \$15 shin guards,” Driscoll explained. “Sometime it was about access. They didn't have the \$15 and they didn't have a car to go get them ... much less a credit card to buy them [online]. There were barriers that existed.”

She spent the next six months interviewing everyone from athletic directors to athletes and soon realized the issue was much bigger.

“I've played sports my whole life and I knew the impact that it had on me growing up,” she said. “Research has shown that many women in high positions played sports and because of that they can work as a team, have self-esteem and learn how to win and lose - all benefits of playing sports.... Girls that play sports are more likely to go on to college and less likely to have teen pregnancy.”

Driscoll's contacts from athletic and nonprofit spheres have been beneficial. She knew how to fundraise. In her first year she was able to help 1,500 girls. The organization was run out of Driscoll's living room. By the third year, Dream Big! was picked up as a partnering charity of the Boston Marathon which helped put them on the map.

When asked if she thought she would be running a nonprofit in her 50s, Driscoll replied, “I envisioned I'd be doing something like this. I love the world of giving back and I feel there is so much that can be done...but to know I'm impacting girls and young women's lives through sports is really meaningful for me.”

She added, “We are not just giving kids tools to play, but are giving them tools to get them through high school, and into college, and we are using sports as a tool of empowerment.”

To learn more about Dream Big! visit <http://dream-big.org>.

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Ice sculptor shares experience and talent as part of Boston's holiday tradition

By JANE KELLER GORDON
ASSISTANT EDITOR

Looking at a perfectly clear, pristine block of ice, sculptor Don Chapelle, 59, can envision a 3D shape inside. He uses an assortment of tools—sometimes a chainsaw but more often a chisel—to create a figure, a colorized corporate logo, or almost anything else that he can imagine.

It seems that Chapelle was destined to be an ice sculptor. Growing up in Enfield, Conn., he remembers carving blocks of wood when he was very young.

When he was 15, Chapelle worked at the former Chateau de Ville, located nearby in East Windsor, Conn.

"I was always a worker bee. The Chateau was amazing place. The Rat Pack was always there – Sammy Davis, Dean Martin.

I was always a worker bee. The Chateau was amazing place. The Rat Pack was always there – Sammy Davis, Dean Martin. I was young, but I got to cook, and that's where I started carving ice.

Don Chapelle

I was young, but I got to cook, and that's where I started carving ice," he recalled.

Next up, at the age of 18, was a stop at the Holiday Inn in Springfield, Mass.

"I was the head chef and I was sculpting ice. I lived at the hotel," said Chapelle.

From Springfield, Chapelle moved on to do the same at the Ramada Inn in Woburn.

I learned a lot," said Chapelle.

It was also where he met his mentor, Alfred Georges, a famous German chef.

After the CIA, Georges helped Chapelle secure a position as an executive chef at Boston's Museum of Fine Arts (MFA). Georges promised that he would help Chapelle eventually land a position in Europe.

During his time at the MFA, and when he was studying at Bunker Hill, Chapelle advanced his ice carving at Brookline Ice and Coal, and later, at the Ice Box in Roslindale.

By the time he arrived in Europe, Chapelle's ice sculpting skills were well developed. In order to get a work permit in Europe, he needed to do something unique, and ice sculpting was the ticket.

Thanks to Georges, Chapelle

Ice sculptor page 9

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Ice sculptor shares experience and talent as part of Boston's holiday tradition



PHOTOS/SUBMITTED



Don Chapelle creates large ice sculptures for a variety of businesses.

Ice sculptor
Continued from page 8

was fortunate to work at two Michelin star restaurants: Le Cygne in Geneva, Switzerland, and Prince Eugene in Vienna, Austria.

Chapelle founded his business, Brilliant Ice, when he returned to the U.S. in 1986.

First Night, Boston's now annual New Year's Eve celebration, was just starting.

"The director called me and asked me to supply an ice sculpture, but said he couldn't pay me," said Chapelle.

After that first year, for the next 27, Chapelle was paid to create massive, complex ice sculptures for First Night.

But then his association with the event ended abruptly three years ago.

"I was very unhappy when Mayor Marty Walsh contracted an event planner to run First Night, and that contractor cut down from three ice carvers to one. There's no way to get the same level of creativity when one carver makes three pieces. It was really a shame given my 27 years of giving back to the community," Chapelle commented.



Chapelle still creates large ice sculptures for the New England Aquarium's First Night celebration. He is also pleased to share that this year, for First Night First Day, Brilliant Ice created a massive sculpture that included four buildings: the Prudential Center, 111 Huntington, 888 Boylston, and 101 Huntington. Boylston Properties, a development and real estate company, commissioned the pieces.

As for creating sculptures, working inside a freezer that's 18 to 23 degrees, Chapelle carves blocks of ice that are 40 inches tall, 20 inches wide, and 12 inches thick. Some sculptures are made up of two or three blocks, and some have as many as 60. Heated sheets of aluminum are used to fuse together the blocks on site.

Delivering ice sculptures is always a challenge. To do so,

Chapelle employs five part-time drivers.

Chapelle has brought in two gifted assistant carvers, Lars Erik Miller and Josh Rondeau, from the UMass Lowell painting program.

"They are very talented," he said.

For more information, visit Brilliant Ice's Facebook page, and its website, www.brillianticesculpture.com.

pursue your passion

Still singing, strumming, songwriting after all these years

By ED KARVOSKI JR.
CULTURE EDITOR

COHASSET/WESTBOROUGH – Luanne Crosby, a Cohasset native now of Westborough, has performed various musical styles at countless venues as a singer, musician and songwriter throughout several decades. Her interest in performing began with a childhood dream of getting discovered.

“As a kid, I would fantasize about singing on the lawn of the South Shore Music Circus,” she recalled of her hometown landmark. “Someone inside would hear me, think I was wonderful, come out and put me in a musical.”

Instead, she debuted in a town talent show at age 4, learned to play guitar while at-



Singer, musician and songwriter Luanne Crosby

PHOTO: CHRISTOPHER NOONAN


tending camp at 6, figured how to write her own songs by 12, and landed her first paying gig at 18 at Norwell’s Ground Round Grill & Bar.


Crosby became a more experienced musician when her family spent summers on Nantucket. There, she performed regularly at the circa-1960s Establishment Coffeehouse. Also, her impromptu guitar strumming while on downtown streets attracted audiences.

“You don’t need a stage,” she said. “I love being able to bring music wherever I go. It’s an instant unifier.”

The then-folk singer broadened her repertoire to include jazz and rock. A 1980 move to Boston led to bookings for The Luanne Crosby Band. **Begin-Crosby page 11**

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Still singing, strumming, songwriting after all these years

Crosby

Continued from page 10

ning in 1984, she lived and performed throughout Germany with a new band, Luanne Crosby and the Lifeline, and honed her songwriting along the way.

“Everybody in Germany expected you to play originals,” she noted. “As a result, I was able to play my own music and have a fantastic band that I could write songs for.”

Since 1989, Crosby has called Westborough her home. She helped Westborough observe its 300th anniversary in 2017 by writing “The 100th Town,” which she sang at many celebratory events.

As another birthday gift to Westborough, she and her partner, R. Christopher Noonan, conducted a series of walking architectural tours. Self-accompanied on ukulele, Crosby provided a live soundtrack for the tours consisting of songs relevant to



PHOTO/ CHRISTOPHER NOONAN

Luanne Crosby performs at Arts on the Common in Westborough

the built-in environment. They plan to continue tours quarterly in conjunction with the Westborough Public Library.

Up until 2008, Crosby per-

formed with a band. She downsized her act after receiving a ukulele that year as a Christmas gift from her daughter, Anya Olsen. Now, Crosby performs solo with a guitar or ukulele.

“I decided that it’s time for me pedal back and do music in a different way,” she shared. “Now in my early 60s, I do things differently than in my rock ‘n’ roll days, but I still get the same satisfaction from performing as I did touring Germany in my 30s. I’m doing more community work now.”

Crosby frequently brought her ukulele when visiting her mother, Liz, at the Beaumont Rehabilitation and Skilled Nursing Center at Northborough in 2012. Her mother lived there for several months after she suffered a

stroke and developed memory problems. Yet, she remembered the lyrics of songs her daughter performed for her.

“I played all the ‘60s songs that she loved – Simon & Garfunkel, and Peter, Paul & Mary,” Crosby relayed. “She sang along or at least mouthed the words. She told me, ‘I love it when you play these songs. It makes me feel like I still have a brain in there.’”

Her mother passed away October 17, 2012. Since then, Crosby has performed nearly every Sunday afternoon at Beaumont.

“I do it for myself as much as for the residents,” she said. “I come out of there feeling so much better. Bringing joy to people is incredibly fulfilling. How can you not feel good about doing that?”

For more information about Crosby, visit luannecrosby.com and on Facebook at [facebook.com/LuanneCrosbySongster](https://www.facebook.com/LuanneCrosbySongster).



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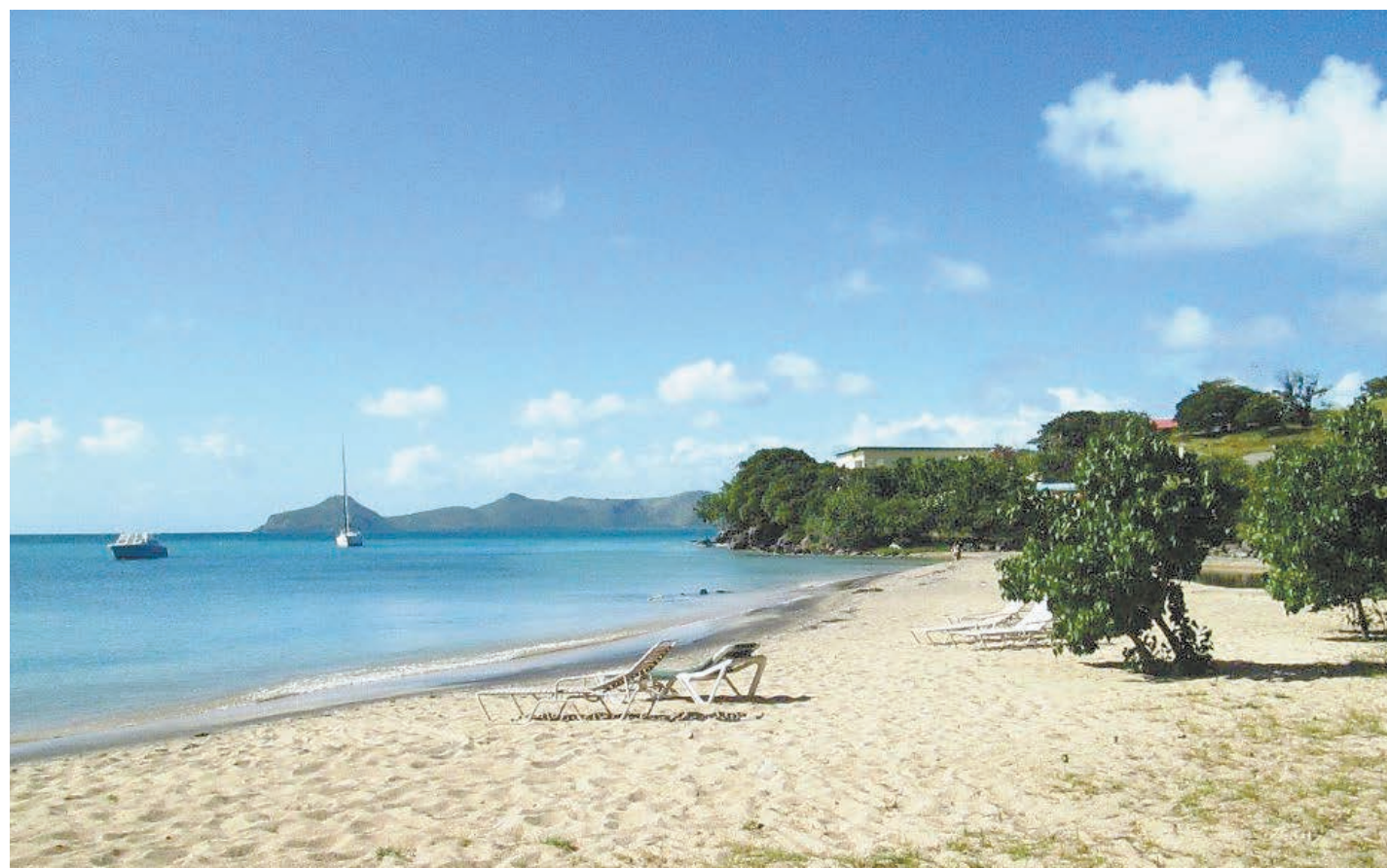
By VICTOR BLOCK
TRAVEL WRITER

The islands are about two miles and a 45-minute ferry boat ride apart. They share much of their history and a common government. For vacationers, both offer the attractions that lure people seeking sun, sand and relaxation on a Caribbean island. At the same time, St. Kitts and Nevis (pronounced Nee-vis) each has its own distinct personality. Neither island suffered much damage from the hurricanes that recently ravaged a number of other destinations in the region.

The islands were settled by the peaceful Awarak Indians and later by the more ferocious Caribs. Christopher Columbus sighted them during his second voyage to the New World in 1493. English and French settlers followed Columbus in the early 1600s, and established a lucrative sugar trade which spanned two centuries, and accounted for an influx of slaves from Africa. England eventually wound up in control of the islands, which achieved their independence in 1983.

Today, St. Kitts and Nevis comprise an island-nation within the British Commonwealth.

Given their history, traces of British influence are comingled with elements of African and



A view of one of St. Kitts' inviting beaches

PHOTO/SUBMITTED

indigenous cultures, providing a rich mosaic which touches many aspects of life.

Both islands are volcanic and overlooked by a dormant volcano, and each boasts beautiful sand beaches. Each also hosts populations of green vervet monkeys, which were introduced by French plantation owners some 300 years ago as pets for their families. These endearing little animals, which are named for their golden green fur, hang out in high elevations, peering

inquisitively at intruders through the dense foliage.

The romance of the islands with sugar began around 1640 when its use to sweeten food, and produce rum and molasses, was increasing around the world. The rich volcanic soil and perfect climate prompted the proliferation of plantations which sprouted like the cane that they cultivated. At the height of the sugar era, St. Kitts was blanketed by some 200 plantations that grew cane.

But that heyday could not,

and did not, last forever. Overplanting impoverished the soil, competition increased and external economic conditions brought an end to the peak time of sugar. While some cane still is grown and processed, tourism and light manufacturing are the basis of the economy today.

Visitors still may relive the heady days of sugar wealth by exploring the remains of plantations. Ruins of cone-shaped stone windmill towers, rusted

Travel page 13

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St. Kitts offers Caribbean flair and historical attractions

Travel

Continued from page 12

steam-driven cane crushers and huge copper bowls in which the juice was boiled lie half-hidden in the vegetation.

A good way to recall the sugar plantation life is aboard the St. Kitts Scenic Railway, which of-

fers a 30-mile, three-hour tour by train and bus along the north-eastern coastline. In the past, the train delivered cane from plantations to the sugar factory in the capital city of Basseterre. Now passengers in double-deck cars enjoy views of the sea, pass through tiny villages, skirt lush



Brimstone Hill fortress

PHOTOSUBMITTED



St. Kitts Scenic Railway

rain forest terrain and spot long-abandoned windmills and chimneys of former estates.

For those lured by the promise of Caribbean-quality beaches, St. Kitts meets expectations. The best stretches of powdery white sand are concentrated along the southeastern peninsula. Most of

those elsewhere consist of dark gray volcanic sand.

The choice of palm-lined beaches, combined with the multi-cultural history of St. Kitts, provide reasons enough to consider checking it out.

For more information about St. Kitts, visit stkittstourism.kn.

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Grafton native pursues new musical and personal chapters

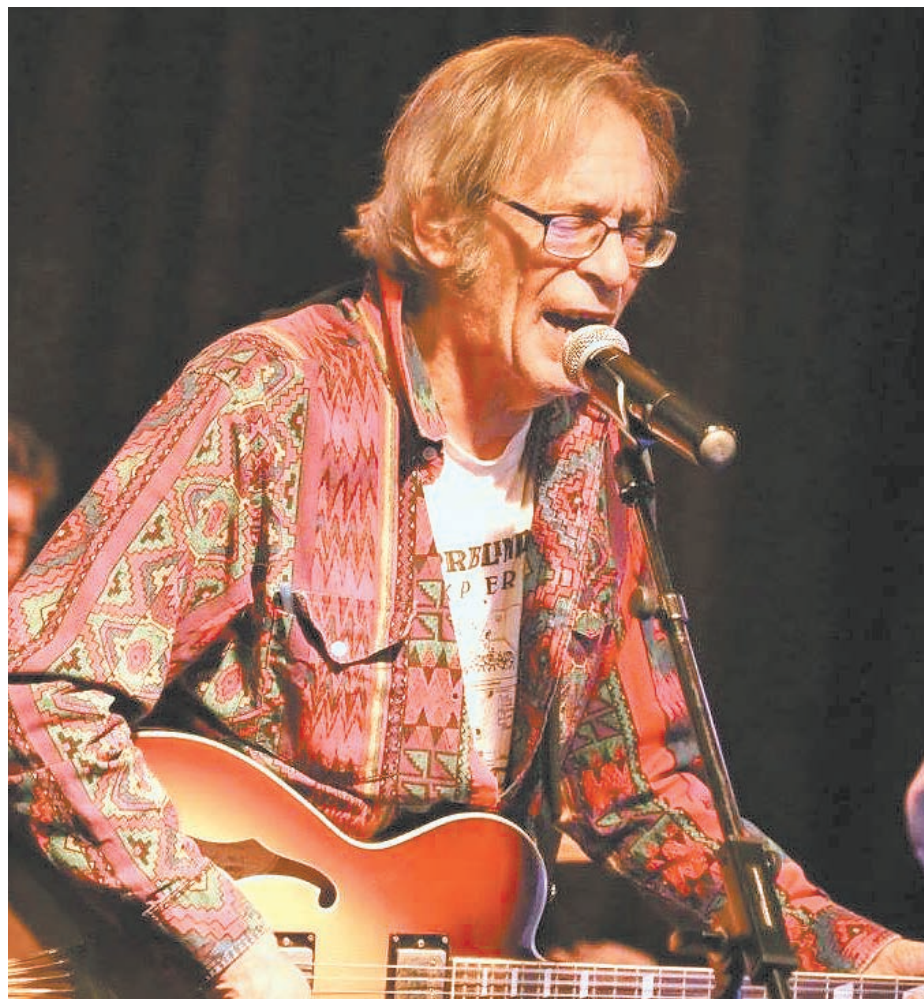
By ED KARVOSKI JR.
CULTURE EDITOR

GRAFTON — Singer, songwriter and guitarist Bob Jordan developed a lifetime of musical expertise performing in the Grafton and Worcester areas. His accomplishments are acknowledged in “A Grafton Chronicle” co-authored by Jayne Carroll Wilson and Joe Kuras, and “The Jazz Worcester Real Book” by Chet Williamson.

After frequent visits in recent years to Rochester, N.Y., Jordan relocated to continue his musical and personal journeys.

“I lived in Grafton for the first 65 years of my life,” he noted. “I decided to move to Rochester because I really like the cultural life and wanted a new chapter in my life.”

Jordan’s new life chapter includes his marriage with Lisa Kleman. They returned to his hometown to get married July



Bob Jordan

9 at the Grafton American Legion Delisle-Goulet Post 92.

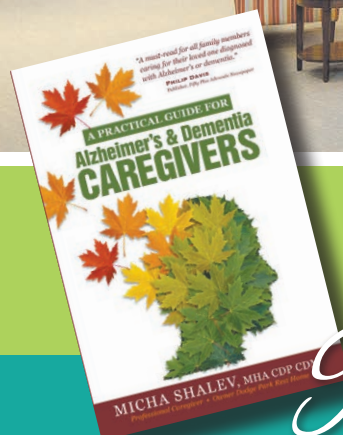
“It was a big musical party,” he said of the wedding celebration. “We had over 100 people and about 35 musicians.”

His self-taught music education began at age 3 with a ukulele. At age 6, he figured how to play a Magnus Chord Organ. He fiddled with a toy guitar for several years. Then at 14, he received a Silvertone guitar from the Sears, Roebuck & Company catalog as a Christmas gift.

“By the time I got a real guitar, it took me about a day and a half to learn how to play it,” he recalled. “I got a Chuck Berry record and tried to imitate it.”

Soon afterward, Jordan partnered with his musician friends Joe Baskowski and Jeff Barnard, who passed away in 2010. They formed a band called the Unknowns and performed Saturday afternoons at a youth

Bob Jordan page 15



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Grafton native pursues new musical and personal chapters

Bob Jordan

Continued from page 14

canteen downstairs at the Baptist Church of Grafton.

Next, Jordan joined the band Jimmy & the Pigs. Their first gig was Halloween 1967 at the town's junior high school. The band began recording in 1968. Shortly after, they got chance to meet their rock music idol.

"We started recording the first time we got our hands on a real tape recorder," Jordan explained. "The bandmates who started the group, Michael Ustin and Greg Ryerson, sent a reel-to-reel tape of our first practice via mail to Frank Zappa."

Zappa personally made a couple phone calls until he reached a band member, Jordan noted. The teenage bandmates accepted Zappa's invitation to attend his show at a Boston nightclub known as the Psychedelic Supermarket. There, Jordan and his friends got advice

"I've been fortunate that I've gotten a certain amount of recognition – but that's not the reason you want to do it. Playing music is its own reward."

Bob Jordan

from Zappa to pursue their musical dream.

"He shook my hand, looked me in the eye and said, 'Never stop doing it,'" Jordan relayed. "This guy was not the Frank Zappa that everybody saw on-stage – a mean-spirited, almost devilish character. He was so supportive of us kids. It really moved him that he had inspired us to start a band in his image."

Jordan continued performing with bands throughout his teen years. Beginning in 1974, he was one of a seven-piece band called Last Chance Oasis. They rehearsed three times

weekly, recorded their original songs, and regularly performed gigs.

After Last Chance Oasis disbanded in 1976, Jordan became a deejay for 16 years at WCUW 91.3 FM in Worcester. Meeting recording artists led to work as a booking agent. He began booking legendary experimentalist musician Eugene Chadbourne in 1980, and periodically performed alongside him from 1989 to 1992. Jordan started releasing his own music in 1993.

"From '93 to '99, I put out cassette albums and played pri-

marily solo, although I'd always hook up with other musicians if I could," he said. "Since moving to Rochester, I've been thrown back into the solo route because I don't know that many musicians here yet."

Throughout this summer, Jordan is performing 15 farmers' markets gigs. He has compiled a repertoire of 138 tunes. Grateful for guidance he received several decades ago, Jordan offers advice to budding musicians.

"The idea of celebrity that seduces a lot of people into playing music is an unhealthy aspiration," he said. "If you're doing it to try to get famous, rich or adulation, then you're going to be disappointed. I've been fortunate that I've gotten a certain amount of recognition – but that's not the reason you want to do it. Playing music is its own reward."

For more information about Jordan, visit bobjordanmusic.com.



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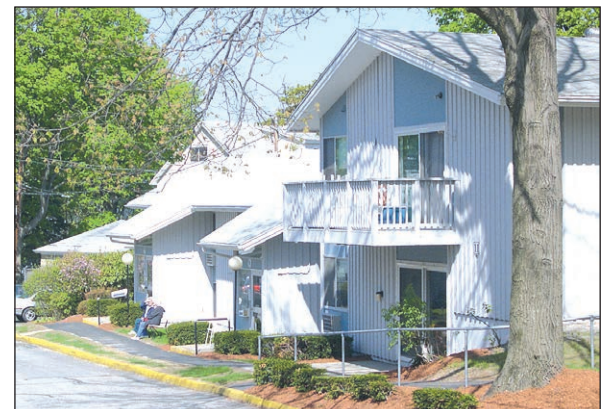
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Broadcasting for sight impaired in Central MA

By ED KARVOSKI JR.
CULTURE EDITOR

WORCESTER — After a career working in printing and publishing, Vince Lombardi of Worcester pursued his interest in the arts with a focus on voice work. Now, he's director of the Worcester-based Audio Journal, a nonprofit radio reading service for blind, visually impaired and print disabled listeners throughout central Massachusetts. It's one of five Talking Information Center affiliates with others based in Lowell, Mashpee, Pittsfield and Springfield.

Lombardi became aware of Audio Journal when his oldest daughter volunteered as a reader while in high school. When she began college, he started volunteering as a reader in 1995.

"I always loved the medium of radio, so I thought I could



Vince Lombardi

do this," he said. "It was a time when I was floundering and it really made a big difference in my career and my life personally. As I always try to preach to

my kids, doing something with your talents that's meaningful is so much more rewarding."

In 1999, Lombardi became the Audio Journal director. He's

currently one of a staff of two. Valerie Clapham is the volunteer coordinator. Lombardi appreciates the volunteers serving as readers and board members.

"The real engine making everything run is our 150 or so volunteers doing the work," he said. "A good portion of our volunteers are retired folks. Volunteering is a demanding activity. You've got to be dependable, be here on time, prepare before you get on the air and be able to take some direction. Several of our volunteers have been here for 20-plus years. It's a very challenging and enriching activity that makes a difference in somebody's life."

Volunteers read the Worcester Telegram & Gazette, Worcester Business Journal and over 30 local community newspapers. Among the subjects of specialty programs

Broadcasting page 17

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Broadcasting for sight impaired in Central MA

Broadcasting

Continued from page 16

are cooking, sports and travel. For the “Speaking Volumes” program, volunteers discuss books that are available in audio format and listeners can call to share their input.

“A lot of our listeners had been avid readers,” Lombardi noted. “They still want to know about the printed word.”

Audio Journal also offers entertainment programming including “Radio-Active Theater.” About 30 volunteer actors present theater ranging from old-time radio to contemporary original scripts.

“The news isn’t all that cheerful these days,” Lombardi said, “so this gives our listeners a contrast, something light.”

Listeners can access Audio

“Volunteering gives you the opportunity to expand and explore with no big pressure other than your time.”

Vince Lombardi

Journal through four methods. Specially-tuned radio-receivers are provided free of charge on which broadcasts are heard via the subcarrier frequency of Worcester’s WICN Public Radio, 90.5 FM. It’s aired on 42 local public-access television channels. Broadcasts are streamed live on its website with about 90 percent of programming archived. It’s also streamed by telephone at 712-832-7025.

The accomplishment of which Lombardi is most proud since serving as director is establishing a totally accessible studio at 799 W. Boylston St. in Worcester.

“We are accessible so people with wheelchairs, scooters, walkers, crutches, and blind individuals are all part of our volunteer and board mix,” he said. “People we serve can actually be a part of what we’re doing.”

Soon after Lombardi began

his involvement with Audio Journal, he started volunteering at WICN in 1996. Since the fall of 2015 he’s been hosting the jazz program “Standard Time” on Thursdays from 3 to 6 p.m. His schedule also includes audio describing at theaters and other venues, serving as a Worcester Art Museum corporator and ArtsWorcester member.

“When you find something you love to do, then you’ll find the time to do it,” he said. “Volunteering gives you the opportunity to expand and explore with no big pressure other than your time.”

For more information, visit audiojournal.net and on Facebook at facebook.com/audiojournalradio. To volunteer, call 508-797-1117.

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caregiving tips

Sleep issues for those diagnosed with dementia

By MICHA SHALEV
MHA CDP CDCM

Sleep disorders are commonly underdiagnosed and a significant source of concern in the geriatric population.

Age alone does not cause sleep problems. Disturbed sleep, waking up tired every day, and other symptoms of insomnia are not a normal part of aging. Instead, poor sleep habits, untreated sleep disorders, medications, or medical problems can contribute to sleeplessness. This article will help you understand the causes of sleep problems and



Caregiving Tips

Improved sleep means an improved quality of life for a person with dementia through increased alertness, decreased sleepiness, and reduction in behavioral problems.

provide tips to help you sleep well.

In addition to affecting quality of life (including excessive daytime sedation and physical, psychological, or cognitive problems affecting overall health of the resident), sleep disorders have been implicated with an increased mortality rate. Unfortunately, the number of medications increases with age, which in itself can lead to more morbidity, mortality, side effects such as falls, cognitive impairment, financial stressors, and even sleep disturbances. Treating insomnia in the elderly with de-

mentia can improve the overall health of the resident, but care must be taken when medications are used in this particular population.

Resident education about age-related changes in sleep can alter residents' expectations. An example is when residents realize that an occasional sleepless night does not indicate a health problem.

Residents should be encouraged to improve sleep hygiene and use behavioral interventions. For example, to improve sleep hygiene, residents are reminded not to consume stimulants (eg, caffeine) for several hours before bedtime.

Behavioral interventions include sleep restriction therapy (limiting the time spent in bed and minimizing daytime napping). This therapy increases sleep efficiency; it may deprive residents of some sleep, but usually only at first.

Residents are instructed to awaken at the same time each morning; they determine when to go to bed based on their usual total nightly sleep time, estimated using a sleep diary. The time spent in bed is gradually increased as sleep efficiency increases.

Bright light therapy may help residents with an advanced or a delayed sleep phase. In sunny climates, outdoor bright light exposure may work just as well. A clinician should review all drugs that residents are taking to check

whether any may induce photosensitivity and should determine whether residents have other disorders that may be exacerbated by this therapy.

Until recently, poor sleep in people with dementia was taken as an irreversible aspect of the disease. Today, however, studies are increasingly showing that sleep quality in people with dementia can indeed be improved, and, consequently, symptoms of poor sleep, such as sundowning, insomnia, and excessive daytime sleepiness, can be diminished.

Improved sleep means an improved quality of life for a person with dementia through increased alertness, decreased sleepiness, and reduction in behavioral problems. These beneficial consequences have a positive impact on a caregiver's quality of life and the quality of care the caregiver is able to give. Normally, a caregiver's own sleep quality begins to suffer as the caregiver deals with a wandering or belligerent person. A moment of inattentiveness on a tired caregiver's part can potentially allow the person with dementia to get into dangerous situations. Persistent poor sleep quality can cause the caregiver to suffer negative mood changes, such as depression, anger, hopelessness, etc., which in turn can negatively affect the quality of care the person is able to give someone with dementia. Poor sleep quality and its impact on the caregiver may be the most common factor leading caretakers to institutionalize a person with dementia. However, improving sleep quality in a person with dementia may delay having to place the person in an institutional setting and improve quality of life of not only the person with dementia but also that of the caregivers.



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

money matters

Reverse mortgage attributes

By ALAIN VALLES, CRMP
PRESIDENT,
DIRECT FINANCE CORP.

The Oxford Dictionary defines "attribute" as a "quality or feature regarded as a characteristic or inherent part of someone or something." Attributes are rarely all



good or all bad but depend on how the attribute is used. This specifically applies to reverse mortgages.

Reverse Mortgage

Below is a list of reverse mortgage uses that have been attributed to maintaining or improving the quality of life for older homeowners:

- Increase monthly cash flow

- Pay off current mortgage
- Pay off current home equity line of credit (HELOC)
- Pay off high interest rate credit cards
- Cash reserves for unforeseen emergency life events and peace of mind
- A reverse mortgage line of credit that grows over time
- Option to receive monthly funds for life*
- No monthly mortgage payments are required*
- Complete needed home repairs
- Undertake dream home remodeling project
- Supplement Social Security payments
- Replace lost income from no longer working
- Make home accessible (stair chair lift, ramp, safety features)
- Replace lost income from death of a spouse
- Financial solution to a

- divorce
- Fund an active travel lifestyle
- Buy a new home with a reverse mortgage
- Funds to get current home ready to sell (septic system for example)
- Afford at-home care instead of a nursing facility
- Afford a nursing facility if a spouse is unable to live at home
- Continue to pay existing life or long-term care insurance
- Pay for Medicare parts B & D
- Money to pay off legal or IRS matters
- Funds to pay real estate taxes and property insurance
- Pay off car loan or purchase a car
- Augment current retirement portfolio plans
- Strengthen existing estate plan
- Reverse mortgage funds are tax-free

- Reverse mortgages are a non-recourse loan. You do not sign personally.
- Option to gift money to children, for example, assist with their down payment on a home or help fund college tuitions.
- Most importantly, having choice and options to fund the next chapters of your life.

(*Note: reverse mortgages have a cost. Borrowers are responsible for real estate taxes, property insurance, and meeting other ongoing loan requirements. The above is for discussion purposes only.)

Reverse mortgages have helped hundreds of thousands of older homeowners enjoy a financially independent lifestyle while being able to enjoy their homes. However, there have been instances where a reverse

Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

"Sticking to the Goal"

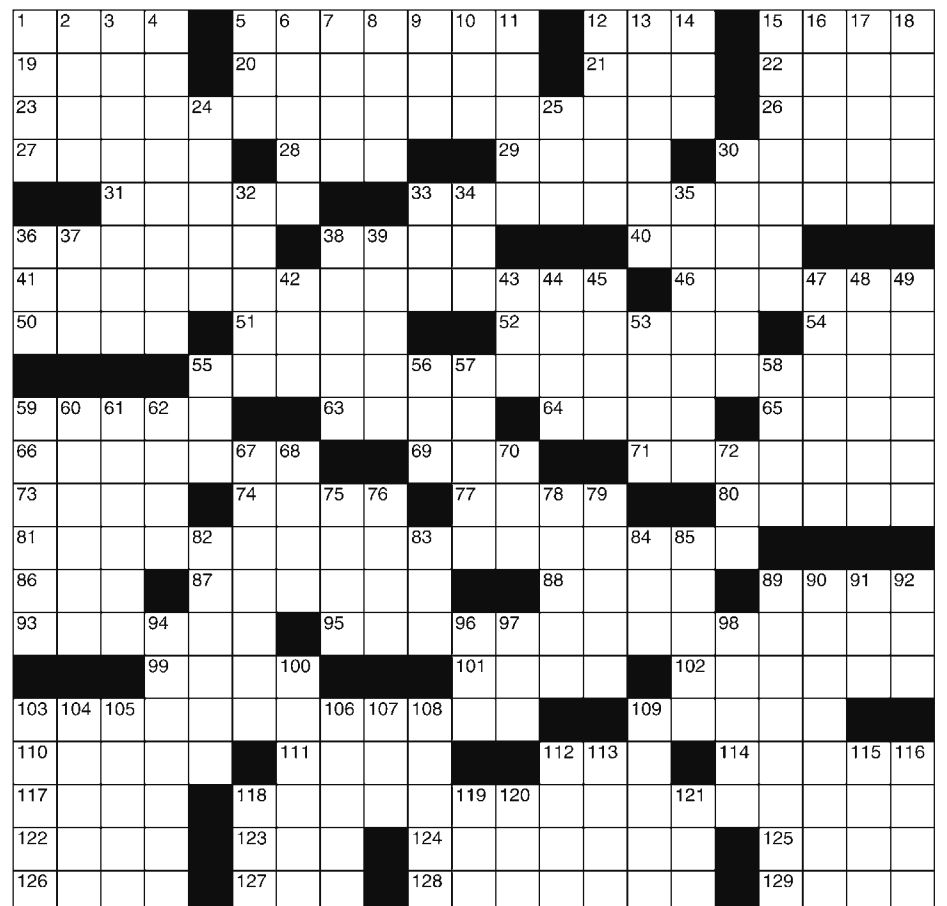
(answers on page 20)

ACROSS

- 1 Roman god with a bow
- 5 Knotting craft
- 12 Move like a kangaroo
- 15 Overquick
- 19 Be a wanderer
- 20 Moral
- 21 Actress Gasteyer
- 22 Comical Kett
- 23 Jack London novel
- 26 Dumbfound
- 27 Flynn of films
- 28 Prone (to)
- 29 Big name in credit cards
- 31 Writer Verne
- 33 Easy targets to attack
- 36 Lacking a musical key
- 38 Writer Bellow with a Nobel
- 40 Mystery novelist — Stanley Gardner
- 41 Relative of soul
- 46 Infuse with oxygen
- 50 Sphagnum, e.g.
- 51 Cookie with a "Thins" line
- 52 One-masted sailboats
- 54 Chic, '60s-style
- 55 Really, really quick
- 59 Drive off
- 63 Pretty low grades
- 64 "That is — ask"
- 65 "Picnic" playwright William
- 66 With 13-Down, giant in internet service
- 69 Sports org. with the eight teams featured in this puzzle
- 71 Trip to a rain forest, maybe
- 73 Vicious
- 74 Eban of Israel
- 77 Foreboding
- 80 Shimon of Israel
- 81 2011 Jim Carrey comedy
- 86 Head sweller
- 87 Tie up again, as shoes
- 88 Don't skip, as an event
- 89 Oaf's cry
- 93 Waters off Eritrea
- 95 2007-13 pickup truck model
- 99 Clearasil treats it
- 101 Designer Saarinen
- 102 Old TV tube
- 103 Be engulfed in fire
- 109 Ate
- 110 Writer Bret Easton —
- 111 Know — fact
- 112 Actor's help
- 114 The blabs
- 117 Rake feature
- 118 Hawaiians and Tongans
- 122 Tennis' Lendl
- 123 TV producer
- 124 In a very angry way
- 125 Film's — Lund Laszlo
- 126 Bird setting
- 127 Sinuous fish
- 128 Vilify
- 129 Gambol
- 24 God, in Islam
- 25 Clever type
- 30 Most lazy
- 32 "St. — Fire" (1985 film)
- 33 Hero in a deli
- 34 Fluish, say
- 35 Shown with explicit detail
- 36 It has biceps
- 37 However, informally
- 38 Golf's Sam
- 39 — of one's own medicine
- 42 Dog cry
- 43 Naval vessel abbr.
- 44 Fitzgerald of song
- 45 Loam, e.g.
- 47 Key of "Für Elise"
- 48 Mouth organ
- 49 Lawn care tools
- 53 Eye creepily
- 55 — Baba
- 56 See 18-Down
- 57 "... woman who lived in —"
- 58 Evening, casually
- 59 Rear-ending car, e.g.
- 60 Arise
- 61 Natural legume case
- 62 Cube maker
- 67 Peninsula northeast of Boston
- 68 Brother in Genesis
- 70 Pre-O trio
- 72 Mil. missions
- 75 Bric-a- —
- 76 Yiddish writer
- 78 Actress Samantha
- 79 Italian for "new"
- 82 Summary
- 83 16th letter
- 84 "Don't make — habit"
- 85 Nick of "Warrior"
- 89 Potato chip topping
- 90 Singer Helen or actor Jerry
- 91 Univ. award
- 92 Envision
- 94 Wise
- 96 22nd letter
- 97 "Indubitably"
- 98 "Grease" actress Eve
- 100 Erase
- 103 Gain entry
- 104 Drab color
- 105 Forelimb bones
- 106 Close-by
- 107 "Exodus" protagonist
- 108 Don's group
- 109 Cuts down, as a tree
- 112 Refer to
- 113 Tech support seeker
- 115 Bear, celestially
- 116 "By Jove!"
- 118 Adolescent leader?
- 119 Taxing org.
- 120 Beret, e.g.
- 121 Senate vote

DOWN

- 1 Johnson of "Laugh-In"
- 2 Comic actor Jay
- 3 Elates
- 4 Tells in detail



viewpoint

Congressional two-step: Cut taxes, then entitlements

By AL NORMAN

Elder rights groups are warning that the federal Tax Cuts and Jobs Act (HR 1) will be financed by gutting entitlement programs like Social Security and Medicare.



Push Back

"This is a nasty, two-step strategy," Senator Chuck Schumer, Democratic Majority Leader, told the New York Times.

"If this bill passes, you can bet the Republicans will immediately sharpen the knives for middle-class benefits."

The Congressional Budget Office says a 2010 law requires cuts to Medicare of as much as \$25 billion next year. The law

Most of the elderly would lose more from the program cuts than they would gain from the tax cuts.

The Center on Budget and Policy Priorities

says that any new legislation that adds to the federal deficit must be paid for with spending cuts. If that does not happen, automatic cuts will be made to Medicare which could reach a half trillion dollars over 10 years.

The National Council on Aging (NCOA) is worried about how the new federal tax bill will impact the federal deficit. It includes \$5.5 trillion in tax cuts, yet it pays for only a portion of them, largely by increasing other taxes. An estimated \$1.5 trillion in tax cuts over 10 years are not paid for. A large increase in the

deficit, NCOA says, will result in major cuts to Medicare, Medicaid, and discretionary programs like the Older Americans Act - and may even be used as an excuse to cut Social Security.

NCOA also expressed concerns with the proposed repeal of the Medical Expense Deduction, which allows taxpayers to deduct qualifying expenses above 10 percent of their adjusted gross income. Almost five million taxpayers aged 65 and over use the deduction to reduce potentially bankrupting out-of-pocket medical expenses, such as paying for nursing home care.

The tax cut bill will also reduce the number of income tax brackets from seven to four - 12, 25, 35 and 39.6 percent - reducing federal revenues by \$1.09 trillion over 10 years. It will double standard deductions from \$6,350 to \$12,000 for individuals, and \$12,700 to \$24,000 for couples - reducing federal revenues by \$921 billion over 10 years. The proposal will also reduce corporate tax rates from 35 to 20 percent - cutting revenues by \$1.46 trillion over 10 years. The bill will also repeal the current \$4,050 per-household-member personal exemptions - increasing revenues by \$1.09 trillion over 10 years. The estate tax exemption, which largely affects only the very wealthy, will double from \$5.5 million to \$11 million and will be eliminated entirely by 2024 - reducing federal revenues by \$172 billion over 10 years. The Alternative Minimum Tax will be repealed - reducing revenues by \$696 billion over 10 years. The home mortgage interest deductions will be capped at

\$500,000 - half of the current limit of \$1 million. The legislation will also limit deductions for state and local taxes by only allowing property tax deductions up to \$10,000. An estimated 45 percent of the tax cuts in 2027 would go to households with incomes above \$500,000 (fewer than 1 percent of filers).

The Center on Budget and Policy Priorities (CBPP) says that the tax plan will hurt older people: first by enacting costly tax cuts that are heavily skewed in favor of wealthy households and profitable corporations, and second, paying for them later through program cuts mostly affecting low- and middle-income families.

"Most of the elderly would lose more from the program cuts than they would gain from the tax cuts," the CBPP said. "Worse, when Congress turned its attention to paying for those tax cuts, elderly people could lose health care, housing and nutritional assistance, and educational services that they need to thrive now and in the future. The wealthy win large tax cuts, and everyone else pays for it with lost benefits. The elderly are likely to face the heaviest losses."

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

Reverse mortgage attributes

Reverse mortgage
Continued from page 19

mortgage was not the best solution and in fact caused pain. An "attribute" may help one person but harm another. The key is to obtain the factual information about the mechanics, the cost, the benefits and the risks about reverse mortgages. Too many people rely on late night commercials, marketing materials, or good-intentioned opinions from friends who don't have the full story.

Get the facts from an independent source! Contact me to receive the only federally approved consumer booklet, "Use Your Home to Stay at Home," that is published by the Nation-

al Council on Aging. This is an excellent place to start. Call or email me and I'll forward a copy free of charge.

My philosophy is "reverse mortgages are not for everyone, but everyone should know about them." I look forward to speaking with you.

Alain Valles (CRMP, MBA, CSA, 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. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

Alain Valles, CRMP and president of Direct Finance Corp., was the first designated Certified Reverse Mortgage Professional in New England and is the leading licensed loan officer in Massachusetts. He can be reached at 781-724-6221 or by email at av@dfcmortgage.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

Answers to Super Crossword

(puzzle on page 19)

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Things that go bump in the night

By MARIANNE DELOREY, Ph.D.

Audry was from the old country. As a kid, whenever she was stressed, she would visit her mother in the kitchen. Her mother would set her up with some spices and with a mortar and pestle, she



Housing Options

would bang and grind the spices until she felt better. Now, even in her later years when her anxiety spikes again, she still gets great comfort from the bang and scrape but also from the smells of the spices.

The only problem is that the noise is making her neighbor crazy.

Audry got very worried when she received a phone call from her landlord that a neighbor was complaining about some noise. Since nobody told her exactly what noise, that night Audry ground spices until 2 a.m. to soothe herself. The neighbor was so irate that she called the police to intervene, which made Audry so upset that she paced in her apartment until morning. By 9 a.m., the landlord had calls from both residents complaining about each other. It seemed like it escalated far more quickly than it needed to. It took hours to calm both people down enough that solutions could be discussed.

As with everything in life, multifamily housing has benefits and drawbacks, and they are often two sides of the same coin. The great news for some residents is that there is a whole community right outside their doors – there are people to talk to and the everyday comings and goings that make people feel less alone. These comings and goings and people, however, create the very real downside of noise.

Solutions for noise complaints are as diverse as the people

“As with everything in life, multifamily housing has benefits and drawbacks, and they are often two sides of the same coin.”

who are involved. While there are few “one size fits all” ideas, here are some good first steps in working to resolve the issue.

1. Before you do anything, make sure you are not upset about something else or making a big deal of a one night problem. Most of the time, waiting until the next day to approach your neighbor will insure you are not overreacting.

2. Talk to your neighbor directly. If you feel safe, slip them a note or knock on their door and let them know as specifically as possible what you need. Don't say, “Can't you just keep it down!” Say, “I know the walls are thin, but can we agree that music stops after midnight?”

3. If you can't talk to your neighbor, call your landlord for help. Make sure you have details – how often, how loud, time of day, etc. Very often, the problematic noise is hard to describe. Having your landlord walk through the apartment and try shutting doors or dropping things might help determine what can be done.

4. Call the police as a last resort. There is a time and place for everything, but approaching your neighbor with compassion will likely bear more fruit than calling the police.

5. Try not to give in to feelings of defensiveness. Inevitably, if you are complaining about your neighbor, they will complain about you. Keep an open mind and model for them how you want them to react. Show them you intend to be a good neighbor by hearing them out and trying to be better.

Landlords are asked to intervene because most leases say that residents have the right to “peaceful enjoyment” of their home. From a landlord's point of

view, the hardest thing we have to do is reality check people who are complaining about typical daily noises – those noises that may be very bothersome, but can't be helped. The person living upstairs who walks with a cane and loudly thumps every other step may bother you a great deal, but there may be nothing we can do to make it better.

Especially when the noises cannot be prevented, residents should pursue what they can control – find ways to deal with the noises. Some residents bene-

fit from meditation, headphones, white noise machines, or music. I encourage people to try different things to see if they work. But my last step in resolving noise is actually the most critical...

6. Be creative! I've seen so many seemingly deadlocked neighbors develop a great relationship with an open mind. Audry and her neighbor were at a dead end when someone suggested they sit down and talk. Audry explained to the neighbor how her ritual helped her anxiety. The neighbor suggested she grind the spices during the day and at night she could focus on smelling the spices if needed. Audry tried her neighbor's idea and it worked. Now, whenever Audry has extra spices, she brings some to her neighbor, who has learned to love the exotic new smells.

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.

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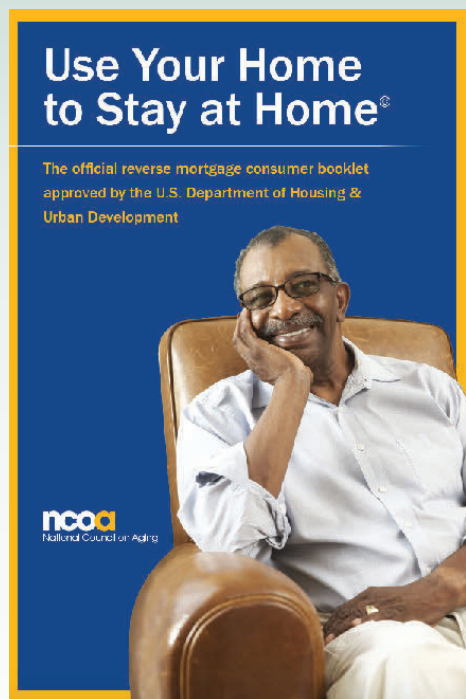
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Sometimes you get sunflowers

By JANICE LINDSAY

I'm always sad to see an old tree cut down.

One raw, late-winter day many years ago, arborists took down a grand, ancient pine in our yard. I don't



Inklings

remember all of our reasons for this but, once it was cut, signs of internal rot made it clear that the tree would have come down anyway, probably tumbling huge limbs onto somebody's house. The decision to cut it down had been a good one.

The following summer, sunflowers bloomed where the tree had been. No human planted them. Birds must have been taking sunflower seeds from our feeders year after year, perching in the limbs of that tree to eat them, sometimes dropping them in the deep shade where sunshine never reached. Without the tree: sun on the soil, and sunflowers.

I think of this now because we're in another house, and have taken down another old tree, a red oak that stood in our lawn, very close, too close, to the house.

Unlike our old pine with its perfect canopy, this oak was no beauty. It leaned several degrees. It was healing an old scar; perhaps it had been hit by lightning. It had been trimmed of branches dangerously close to our roof, so it was unshapely. Even birds and squirrels rejected it. I never saw a nest of any kind in its branches.

Shortly after we moved in, a retired forester of our acquaintance advised us to take the oak down before it fell. I resisted, though during every windy storm I wondered if this would be the day the old fellow took vengeance on the house that it probably felt

had been built too close for its personal comfort. But the tree remained standing.

Finally, my husband tired of cleaning up after it — all those acorns on the lawn, all those leaves clogging the gutters. So I reluctantly agreed that we could take it down.

We watched the arborist high in the tree, cutting it into pieces. Branches were lowered, then limbs, then parts of the trunk, until only the stump remained.

When the men left, I counted the rings on the stump. The oak was about 115 years old.

How presumptuous and arrogant of us, I thought, to take down this centenarian, who had been growing on this spot since my grandmother was a baby. For a long time, our land had been a wood lot, so this oak had watched other trees come and go, had watched other people come and go, had patiently witnessed the changing scene.

Then I looked at the trees nearby. Between our house and the neighbor's, there's a stand of woods about 60 feet wide. Our edge of the woods is a few feet beyond where the old oak stood.

Those trees at the edge were mostly young. As I watched, they seemed to stretch their branches in relief and gratitude that, finally, for the first time in their short lives, they would enjoy whole years of sunshine, no longer shaded by their overbearing neighbor.

Maybe the trees weren't grateful. Maybe that was my wishful thinking. But it's true that the young trees now get more sun, and they seem to thrive.

You can't predict what might happen when you make a tough, sad decision.

But sometimes you get sunflowers.

Contact jlindsay@tidewater.net.

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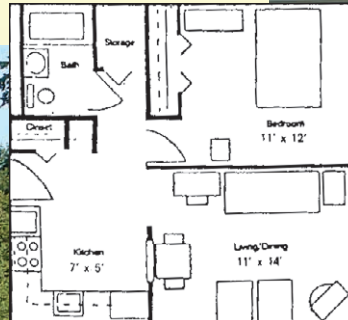
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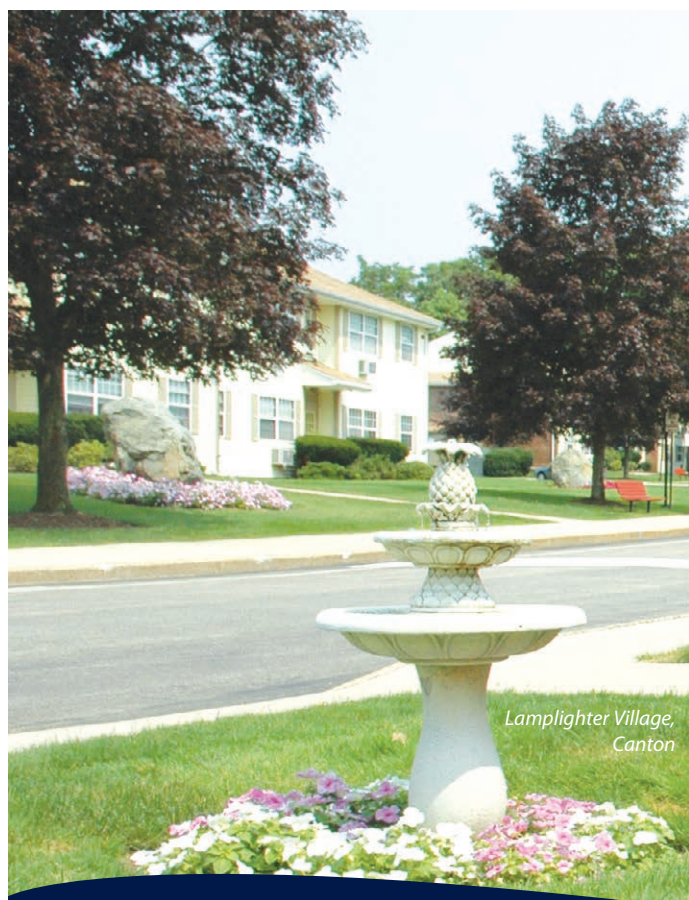


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