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Legislative priorities

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS



Mike Festa

is proud to announce our support of two bills currently under consideration in the legislature.

Nurse Licensure Compact

AARP Massachusetts staff and volunteers spoke at a recent State House hearing in support of House Bill No. 1188, An Act Relative to Nurse Licensure Compact in Massachusetts. This bill, which allows nurses to practice across state lines, will create an expedited and less administratively burden-

some process for nurses seeking licensure in multiple states.

According to estimates from the University of Massachusetts Donahue Institute, the number of adults 60 and over in Massachusetts will soon eclipse the under-20 age cohort for the first time in recorded history. By the next Census in 2020, the 60-plus group will comprise 24 percent of the population. And the aging population of Massachusetts will continue to grow along with its unique issues related to the workforce, financial, health and long-term care needs.

In recent years, AARP has focused more attention and resources to help family caregivers. In Massachusetts alone, there are 844,000 family caregivers, providing help and support to a loved one who wants to remain in their home and community. Registered nurses are vital to these family caregivers. They provide high-quality primary, acute and spe-

cialty healthcare services. AARP strongly supports states adopting reciprocal licensure standards or interstate reciprocity compacts for nurses.

Telemedicine

AARP Massachusetts also supports House Bill No. 578 and Senate Bill No. 549, An Act Advancing and Expanding Access to Telemedicine Services.

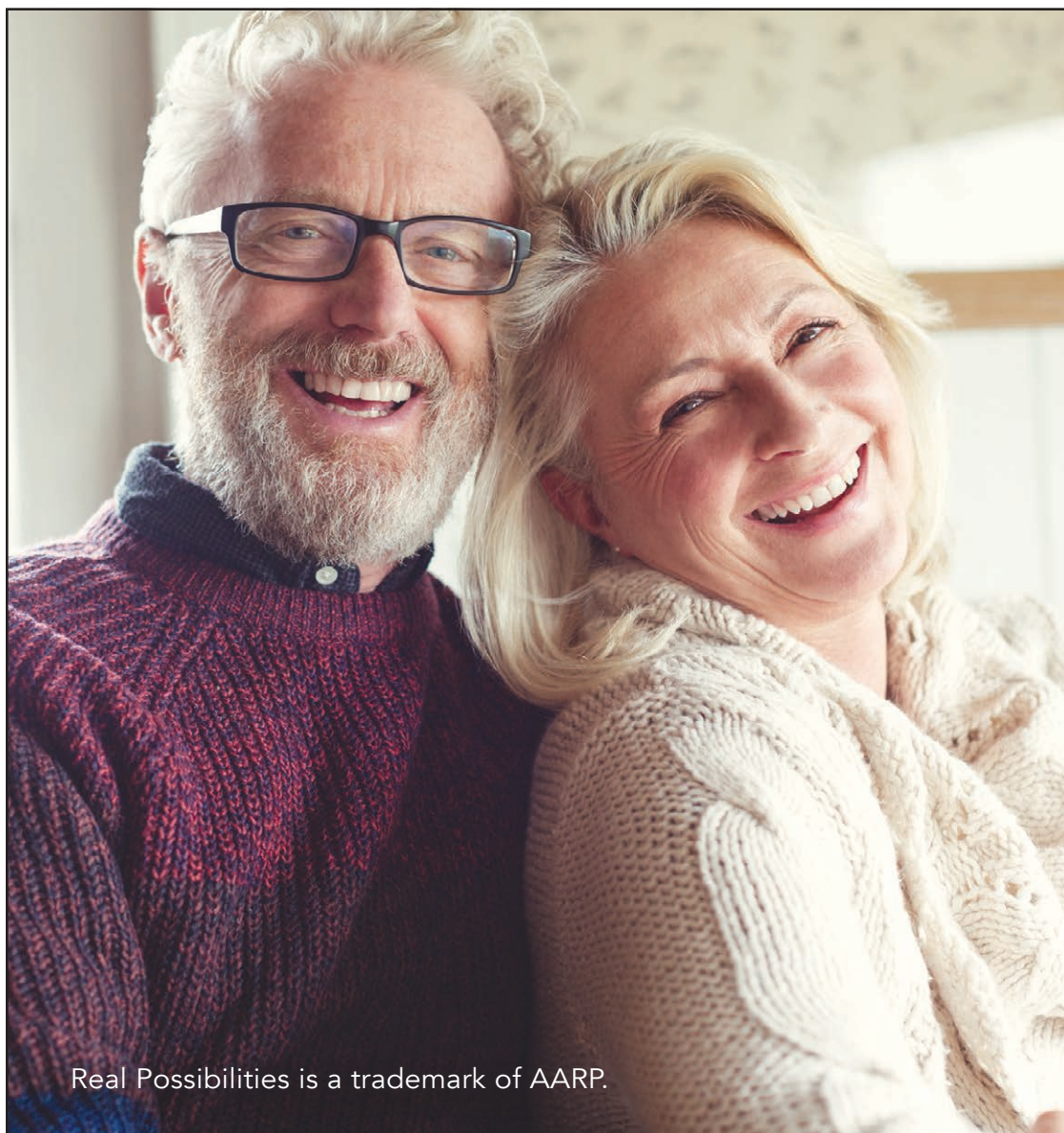
AARP Massachusetts supports coverage and reimbursement of telemedicine services to improve access and quality of care, allow patients to remain safely in the community, and assist with care transitions from institutional to community settings. This legislation would ensure that healthcare services will be covered regardless of whether they are delivered in-person or using new technology.

The provisions in House Bill No. 578 and Senate Bill No. 549

will provide coverage of telemedicine services for Medicaid enrollees in managed care contracts; allow health care facilities to adopt credentialing by proxy agreement; and that cost-sharing for telemedicine services will not exceed the cost-sharing requirements provided through in-person services.

The broad scope of telemedicine presents a vehicle to help achieve the triple aim of better health care, improved health outcomes, and lower costs. It is widely acknowledged for its potential to ameliorate healthcare workforce issues by creating efficiencies and extending the reach of existing providers. With the potential to overcome access and other barriers, telemedicine is also viewed as a means to reduce health disparities for aging and underserved populations, as well as reduce costs and burdens for patients.

We believe expanding the use of telemedicine as a new tool for
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AARP Real Possibilities
Massachusetts

Legislative priorities

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delivering care has the capacity to provide patients with better access to quality health care. This is especially true for older adults or those with chronic health conditions that directly limit their mobility. Not every medical condition warrants or requires a trip to a doctor's office or a clinic. This may also be true for Massachusetts residents

who live in rural areas of the state or in locations where there may be shortages of healthcare providers.

The use of telemedicine holds the promise of helping not only patients but their family caregivers access both acute care services and long-term services and supports in new ways. By connecting family caregivers with doctors and other healthcare providers through the use of telemedicine, family care-

givers are able to receive important information and instructions on how to best care for their loved one, something that is vital when a loved one is discharged from a hospital and caregivers are called upon to perform medical and nursing tasks.

AARP Massachusetts urges the legislature to favorably pass House Bill No. 578 and Senate Bill No. 549 and improve the

health system for patients and family caregivers.

If you would like to know more about becoming a volunteer advocate for AARP Massachusetts, call 866-448-3621.

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

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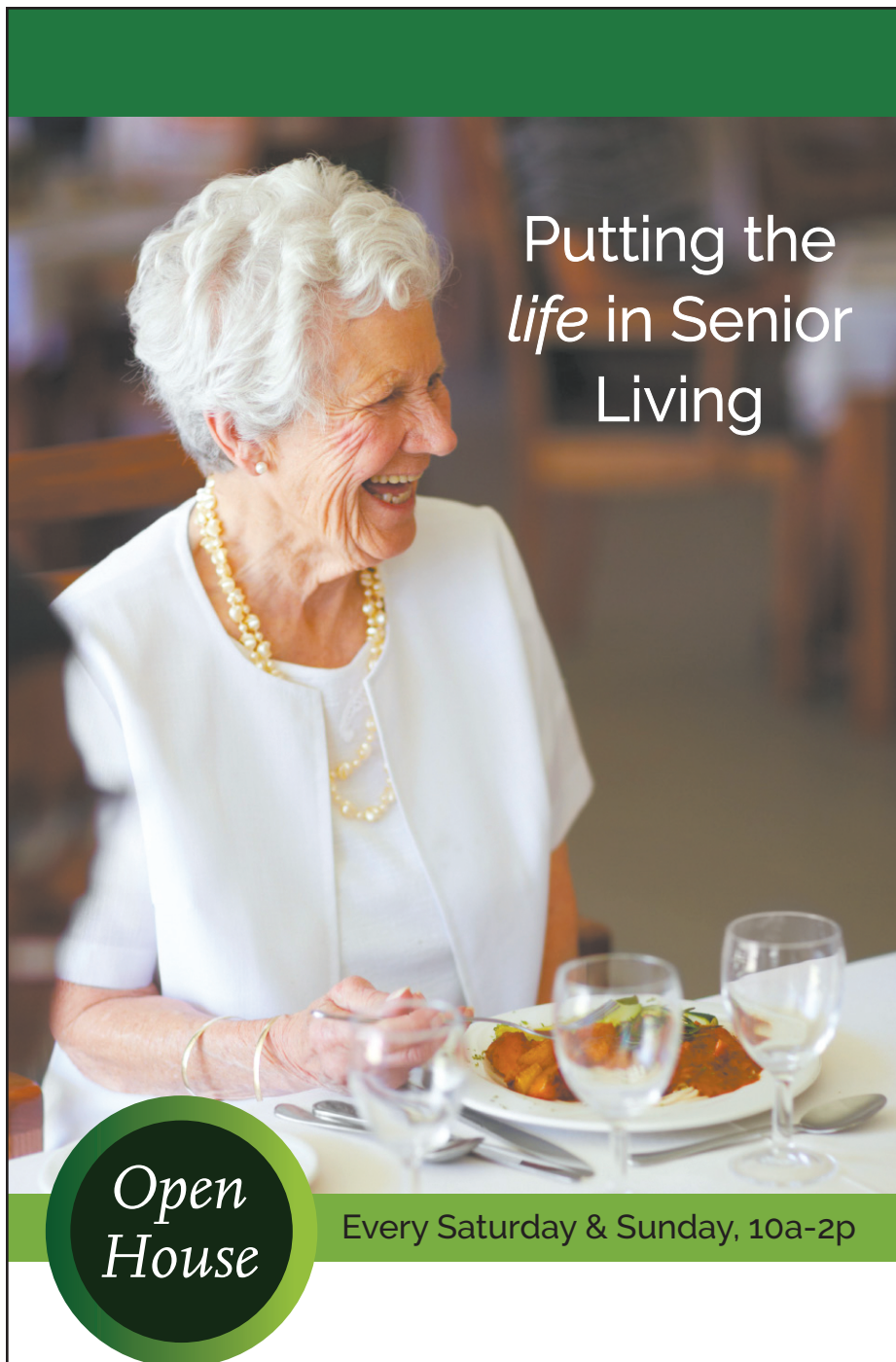
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Author, artist self-collaborate for novel 'Botticelli's Muse'



PHOTO/ROB MACINTOSH

Dorah Blume aka Deborah Bluestein

By ED KARVOSKI JR.
CONTRIBUTING WRITER

BOSTON — Dorah Blume is the pen name created by visual artist Deborah Bluestein of Boston. Now, they've become collaborators. Bluestein is the illustrator for Blume's debut novel, "Botticelli's Muse." The two are compatible personalities, Blume noted.

"We all have multiple selves," she said. "It's not psychosis; it's part of the human condition. I don't think you can write fiction unless you're able to have insights into different personalities."

While studying at Bennington College, Blume fittingly chose split majors: literature and print design. Also realizing a passion for the Italian language, she studied painting in her junior year at the Academy of Fine Arts in Florence, Italy.

"When I got to Italy, it was mystical," she said. "I felt very

connected, like I had been there in another lifetime. That year was the happiest I had ever been in my life."

She received a bachelor's degree in fine arts and literature at Bennington in 1965. Three decades later, she was a single parent with two sons living in Brookline. One of her sons shared that he enjoyed a friend's mother's servings of Hamburger Helper.

"I like to be creative with my cooking," she acknowledged with a laugh. "I got Hamburger Helper and added some spices into it. My son said, 'It's another one of your concoctions!' I felt like I had to write about the humor and pathos of being a single parent."

That night, Blume went to Brookline Booksmith and purchased "Becoming a Writer" by Dorothea Brande." After taking a writing course at Cambridge

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Publisher: David Bagdon

Managing Editor: Bonnie Adams ext. 14

Creative Director: Tina Berthiaume

Fifty Plus Advocate is published monthly, 12 times annually by Bagdon Advertising, 32 South Street, Westborough, MA 01581.

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Advertising Sales:

Sales Coordinator :

Barbara Clifford, ext. 19

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It's never too late to improve your financial future

By BONNIE ADAMS
MANAGING EDITOR

If you are in your 50s or 60s, you most likely are at that stage of your life where college bills and mortgage payments, while perhaps not quite a thing of the past, are well on their way to being just that. You probably are not yet ready to retire, but for many it is closer than ever.

Although people are living longer, however, the expenses of life are not declining. And, according to the National Council on Aging (NCOA), over 23 million older adults are economically insecure, either living at/below poverty or one financial crisis away.

But even if you have not made retirement savings a priority, there are still things you can do, according to the not-for-profit Financial Industry Regulatory Authority (FINRA) to buffer up your finances.



With some thoughtful, wise planning, you can be assured that your financial health will be strong and secure.

The first step, the group recommends, is to use an online calculator, such as FINRA's Retirement Calculator, to figure how much you should be saving, based on factors like your current age, income and retirement age goal.

Then consider the following tips:

Contribute more to tax-advantaged retirement plans, such as an individual retirement accounts (IRA) and workplace plans like a 401(k). If you're 50 or older, you are eligible to contribute beyond the maximum annual contribution limit.

The IRS rules for annual "catch-up" contributions al-

low you to contribute an extra \$1,000 to IRAs, for a total of \$6,500 in 2017, and an extra \$6,000 to 401(k)s, for a total of \$24,000 in 2017.

Consider retiring at a later age. For many, the standard of retiring at age 62 is antiquated. Many want to consider working as long as they have the passion, drive and good health to do so. Or perhaps you don't want to work fulltime but rather are interesting in job sharing or part-time work. It's important to remember that the longer you delay receiving Social Security benefits after your full retirement age, the bigger payment you'll receive once you do retire. That increase is two-thirds of 1 percent for each month that you delay receiving the benefits, or 8 percent annually, until you reach age 70.

Tap into your home's equity. There are several ways to do this,

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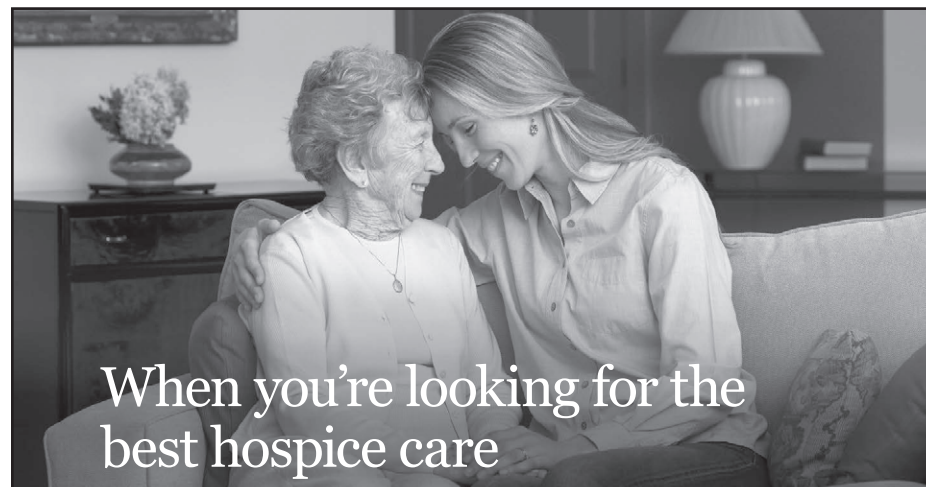
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It's never too late to improve your financial future



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With so much rapidly changing with tax laws, it may be wise to consider talking with a qualified financial planner

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including taking out a home equity loan, a home equity line of credit (HELOC), or a reverse mortgage.

A home equity loan, often referred to as a second mortgage, gives you a lump sum of money with a fixed repayment schedule. A HELOC allows you to get money when you need extra cash and only pay interest on the amount that you borrow.

A reverse mortgage is a type of home loan that allows seniors to convert the equity in their home to cash to meet a wide range of financial needs. With a reverse mortgage, the lender pays you. The homeowner makes no payments, and all interest is added to the loan. A reverse mortgage must be repaid when you move or sell the prop-

erty or the last borrower does, or by your heirs upon your death.

Before you agree to a reverse mortgage, you will be required to get counseling from a government-approved organization like NCOA.

For unbiased information on reverse mortgages read "Use Your Home to Stay at Home," the official booklet approved by the U.S. Department of Housing and Urban Development.

The National Council on Aging also has a tremendous amount of resources on its website (www.ncoa.org) designed to help you navigate the sometimes confusing world of finance. There you find such helpful thing such as "You Gave, Now Save: A Guide to Benefits for Seniors"; Economic Security Initiative Toolkit; and Savvy Saving Seniors® Financial Edu-

cation Tools.

With so much rapidly changing with tax laws, it may be wise to consider talking with a qualified financial planner who can help you through the quagmire of issues related to Social Security, stock options, selling your home, medical expenses, and much more. But be sure to vet your advisor carefully – FINRA has an option where

you can check the background of an investment professional. They also have a special securities toll-free helpline (844-574-3577) for seniors to get assistance on issues related to their brokerage accounts and investments.

With some thoughtful, wise planning, you can be assured that your financial health will be strong and secure.



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Shrewsbury woman participates in Walk to End Alzheimer's

SHREWSBURY - Gina Tiberio Hamilton of Shrewsbury participated in the Alzheimer's Association Worcester Walk to End Alzheimer's Sunday, Sept. 24, at Quinsigamond Community College in Worcester.

Hamilton joined the walk to honor the memory of her mother Mary.

"Somewhere around 2003," she said, "I began to notice changes in behavior with my then 78-year-old mother."

Hamilton's parents were living together when her mother was diagnosed with Alzheimer's. She would visit frequently, bringing her projects to try and keep her mind active. In 2006, Gina's father passed away from stomach cancer.

"I moved my mom into my house," she noted. "I worked out of my home so it made sense."



Team Mary: Joseph Tiberio, Gina Tiberio Hamilton, and Catherine Tiberio Piantedosi

Hamilton continued to be a dedicated caregiver to her mother. While she faced many challenges working full-time while caring for a parent, she also shared rewarding moments. Mary passed away on her 87th birthday in 2012.

In 2011, Hamilton and her sister decided to participate in the Walk to End Alzheimer's joined by friends and family.

Since then, "Team Mary," have raised over \$28,000 for the walk. For 2017, the team has raised over \$2,800 to date and look forward to continuing to raise more for the cause.

The Alzheimer's Association Walk to End Alzheimer's is the nation's largest event to raise awareness and funds for Alzheimer's care, support and research. For information, to volunteer or participate in the Walk to End Alzheimer's, call 800-272-3900 or visit www.alzwalkMANH.org.

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Author, visual artist self-collaborate for novel 'Botticelli's Muse'

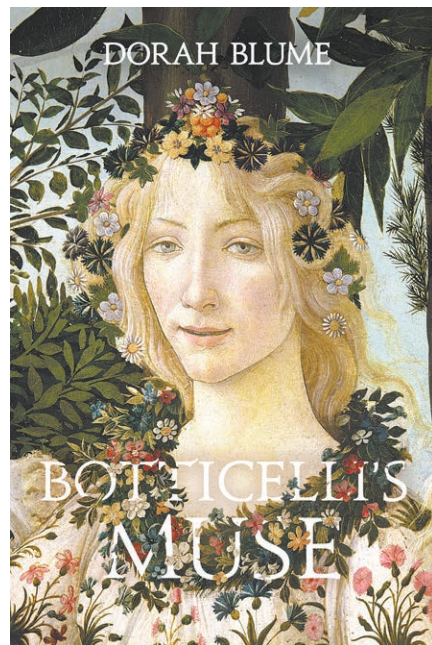
Blume

Continued from page 4

Center for Adult Education, she applied and was accepted to study creative writing at Emerson College. She was in her late-40s and taught by professors younger than her.

"Finding that book put me on a trajectory of consistent writing," she said. "I had writing samples that helped me get into graduate school. For the first time, I was surrounded by people including professors and students who felt that writing was a worthwhile endeavor."

Blume earned a bachelor's degree in creative writing at Emerson in 1995. While studying at Emerson, she became a certified facilitator of Amherst Writers and Artists (AWA), whose philosophy is that everyone is a writer. In 2003, she founded Juiceboxartists at Vernon Street Studios in Somerville and facilitated writing workshops with



"Botticelli's Muse" book cover designed by Jo Walker

the AWA method through 2010.

"Part of who I am is to access my own creativity, but an equal passion is to ignite it in others," Blume said. "My students were from ages 20s to 60s. Some of their work was astounding.

I'd like to help publish some of them."

The two creative personalities also collaborated on publishing her novel. Blume's "Botticelli's Muse" is a publication of Bluestein's independent micro-press, Juiceboxartists Press.

According to the "Botticelli's Muse" back cover synopsis, "In 1477, Italian Renaissance artist Sandro Botticelli never thought his life was going to be easy after being fired by his prestigious patron and friend Lorenzo de' Medici. The artistic freedom he is granted by an annoying new patron half his age only increases the artist's paralysis and depression. Sandro's creative well runs dry until the day he sees Floriana, a Jewish weaver imprisoned in his sister's convent. But obstacles threaten to keep his unlikely muse out of reach. So begins a tale of one of the art world's most beloved paintings, The Primavera, as Sandro, a confirmed

bachelor, and Floriana, a headstrong artist in her own right, enter into the most turbulent of relationships."

The Publisher's Weekly review described the novel as "Sensuous and provocative as well as mysterious. ... Blume's interpretation of master painter Sandro Botticelli is at once a florid love story and a chilling political drama."

Available in print and e-book, "Botticelli's Muse" was released July 21, 2017. It's a significant date for Blume and Bluestein.

"On the first page of the novel, an event takes place on July 21, 1477," she said. "I had worked on the book at Emerson, but only had 50 pages. On July 21, 2002, is when I made a commitment to write at least 250 words a day. At the end of 14 months I had 850 pages. I didn't give up."

For more information, visit dorahblume.com and on Facebook at facebook.com/DorahBlume.

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Officials gather to celebrate grand opening of Oasis at Dodge Park

Dodge Park Rest Home also honored for 50th anniversary

WORCESTER — Nearly 400 guests gathered Sept. 13 to celebrate the grand opening of the Oasis at Dodge Park, a new state-of-the-art facility located at 102 Randolph Road. The event was also an occasion to honor the 50th anniversary of Dodge Park Rest Home, which is located across the street from Oasis. Both facilities are co-owned by Micha Shalev and Ben Herlinger.

Located at the site of the former Oddfellows Home in Worcester, directly across the street from Dodge Park, the Oasis facility is specifically designed around the needs of individuals with memory loss and cognitive disabilities. It is the only rest home in the region with a special dementia care unit.

The Alzheimer's Program at the Oasis is designed to promote independence within a comfortable and safe "small household model," while helping individuals maintain the optimum level



PHOTO/SUBMITTED

(l to r)
Micha Shalev,
co-owner;
State Sen.
Harriette
Chandler;
Carrie
Lindberg RN
BSN, director
of nursing;
and Ben
Herlinger,
co-owner.

of function and to maintain the highest quality of life possible.

The recently completed Phase I will accommodate 50 residents while Phase II will accommodate another 32 when completed.

Dodge Park's focus is on residence center care. It has been recognized as a "Caring Superstar" by caring.com, a designation that is based on consumer ratings and

reviews posted on the website.

The five-star honor puts it in the top 1 percent of facilities (one of only 67 in the country) offering assisted living and memory care services nationwide.

At the Sept. 13 event Shalev addressed the crowd, noting that he and Herlinger were "very blessed" to have so much support that was needed to "deliver the

unique level of care provided at both facilities."

"We are very proud of Dodge Park's 50-year tradition of excellent care, and are we extremely proud of the newcomer ... the young, dynamic, unique and bold sister ... the Oasis at Dodge Park," he said.

Shalev noted that state senators Harriette Chandler (D-1st Worcester) and Michael Moore (D-Millbury). Worcester Mayor Joseph Petty, Worcester City Manager Edward Augustus, and Timothy Murray, the president of the Worcester Regional Chamber of Commerce, had been instrumental in helping to facilitate the process of building the new facility.


He also thanked his "wonderful managers and staff," adding, "At the end of the day — we are as good as our team we work with."


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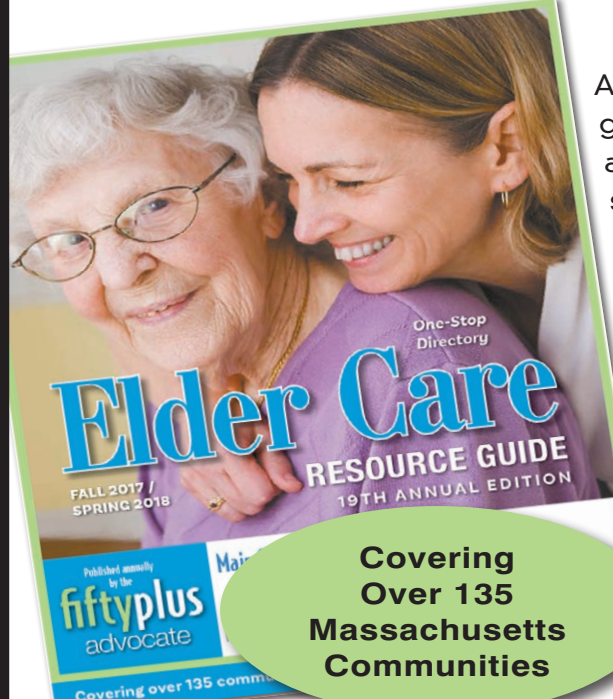


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Scary creatures (real or imagined) from around the world

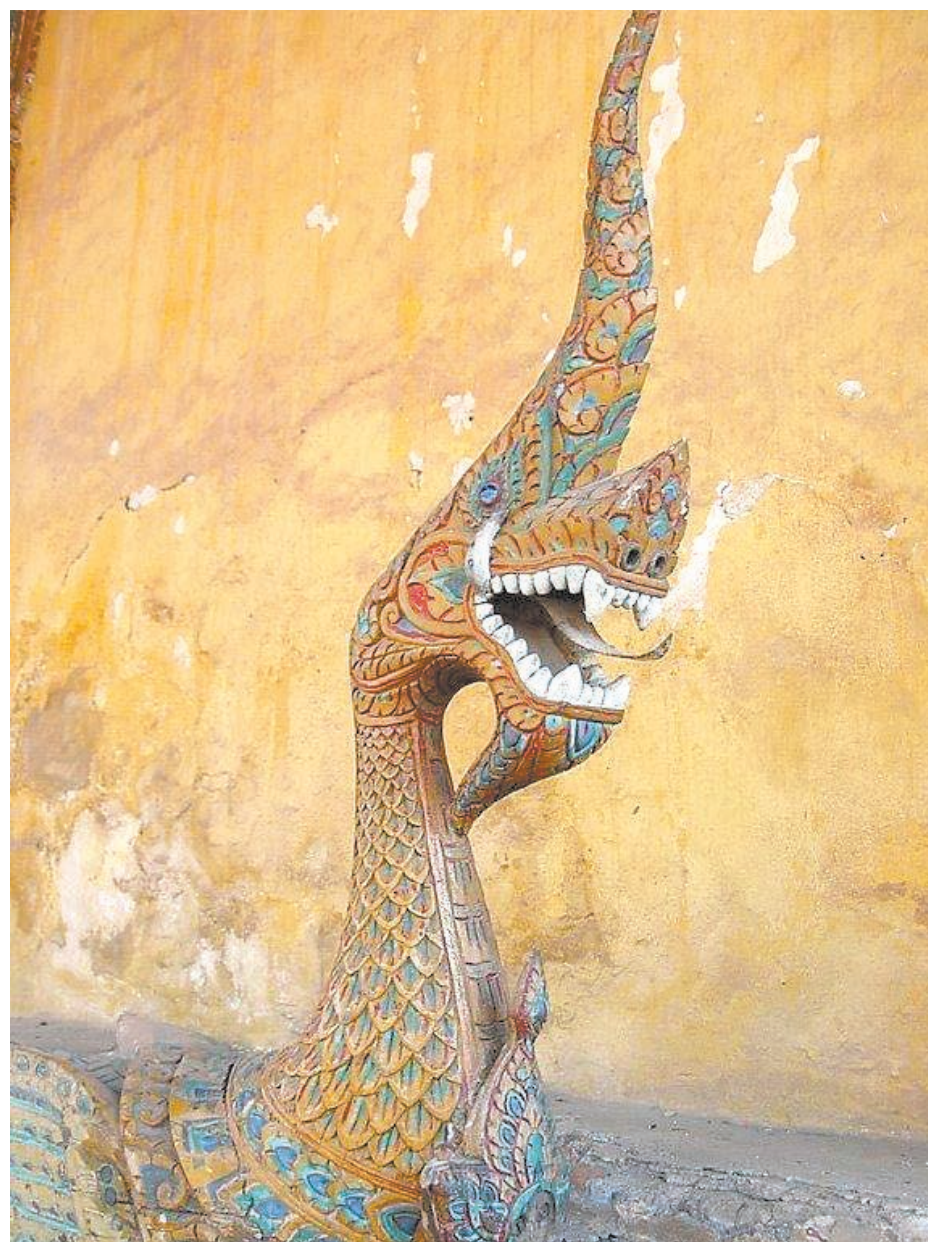
By VICTOR BLOCK

With Halloween approaching, witches, goblins and other scary creatures – real or imagined – will be on many people’s minds. And soon at their front doors, demanding a “Trick or Treat.”

There’s also a long list of other critters that have been sighted around the world -- or not -- that may come to mind at this time of year. They include the Abominable Snowman of Nepal and Tibet, the world famous Loch Ness Monster which is said to reside in Scotland, and Sasquatch, also known as Bigfoot, which reportedly has been seen in the Pacific Northwest area of the United States.

Over many centuries people have claimed sightings of beasts large and small, living on land or in the sea, walking or flying. Whether they’re based on facts or fiction, evidence or imagination it’s up to each person to decide. If you’re interested in finding out for yourself, here’s a starter list of cryptids, as the real or imagined beings are known, each with their own believers.

Residents of the U.S. need go no further than West Virginia to search for the Mothman. That human-sized being with red eyes and the wings of a moth supposedly was spotted in the 1960s



Phaya Naga

PHOTO/ SUBMITTED

prior to the collapse of a bridge in that state which resulted in the deaths of 46 people.

Sasquatch is described as being ape-like, up to 10 feet tall and weighing as much as 500 pounds.

It’s best known for leaving oversized footprints, a story whose roots were planted in 1958 when a bulldozer operator discovered huge tracks at a construction site.

In keeping with the fright-



Elwetritsch

PHOTO/ SUBMITTED

ening aspect of Halloween, let’s check out cryptids that are said to have had a taste for human flesh. In the traditions of New Zealand’s native Maori people, the violent Maero fiends devoured their prey after killing them with long, sharp fingernails.

Two people-eating cryptids terrorized France in bygone days. In medieval times, the dragon-like Peluda devoured both humans and livestock after killing them with poisonous stingers. In the mid-18th century the Beast of Gevaudan terrorized a region of southern France, using its formidable teeth to tear out the throat of its intended meal.

The 12-foot-tall Cherufe in Chile was believed to live in volcanoes and to cause eruptions and earthquakes. Locals said that the only way to satiate its taste for human flesh was by throwing a sacrificial victim into its volcanic home.

Creatures page 14

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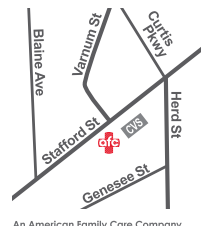
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The benefits of pre-planning are significant:

- Spares loved ones the agony of making hasty decisions while under great emotional stress
- Avoids tendency for emotional "overspending"
- Selections are less limited than in the future
- Affords the piece of mind that comes with the knowledge that everything will be handled according to your wishes
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Scary creatures (real or imagined) from around the world

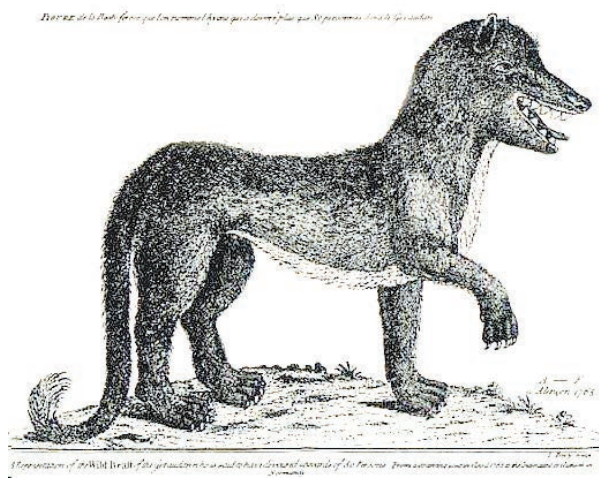
Creatures

Continued from page 12

The Wolpertinger of German folklore is a small mammal comprised of various body parts. According to most descriptions, it has the head of a rabbit, the body of a squirrel, a deer's antlers and the wings of a pheasant. Adding to its lore is that what are said to be stuffed Wolpertingers are offered for sale to tourists as souvenirs.

The German Elwetritsch and Hawakai both were bird-like creatures. The Icelandic Lagarfjot, a large worm-like beast, reportedly has been sighted as recently as 1998, while the Australian Hoop Snake chases its intended victims by grasping its tail in its jaws and rolling after them like a wheel.

Indonesia is said in local folklore to be home to the small, somewhat human-like rather kindly Ebu-gogo, which are be-



Beast of Gevaudan

PHOTO/SUBMITTED

lieved to kidnap children hoping to learn from them how to cook. On the other hand, the Oranj-Bati, a vicious flying bat-like ogre in Indonesia, carried off children and ate them.

Skeptics who doubt the existence of cryptids, except in other people's imaginations, point to instances when there are other explanations for reported sightings, or when they turned out

to be a suspected, or proven, hoax. For example, the Australian Bunyip in Aboriginal tradition, a beast sporting a crocodile-like head, dog face with a duck-like bill, horse tail and flippers, has been attributed to the fact that seals have been known to visit the area of sightings. Theories of reports in New Zealand of an unidentified small

amphibious mammal covered by brown fur with white spots and short legs suggest that it may be an otter or beaver.

Some people in Thailand believe that a semi-divine serpent-like creature called Phaya Naga lives in the Mekong River, causes unnatural waves in the water and leaves tracks on land. However, scientists at the country's leading university who researched those

phenomena concluded that the river waves are natural and the tracks probably were forged by people.

Another possible explanation for cryptid sightings resulted from the story of the Gunni, a creature resembling an Australian wombat but with stripes on its back and antlers on its head. Gold miners reported seeing the beast in the 1860s and the latest sighting, real or alleged, took place in 1999. However, investigation of those incidents concluded that they probably were caused by "a fertile imagination or rough liquor."

Are cryptids real or romanticized, indisputable or imagined? The decision is yours, and a trip to where sightings of these unique beings took place – or didn't – may help answer that question.

Even if it doesn't, you're likely to have an enjoyable time doing the research.



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Worcester retiree nears \$1 million mark in donations for MS Society

By VALERIE FRANCHI
CONTRIBUTING WRITER

REGION - Most people have a cause that they are passionate about. Many participate in fundraising events to support that cause. Doug McAllister, 72, of Worcester has taken that passion to a whole new level. He is on the brink of reaching \$1 million raised for the Greater New England Chapter of the Multiple Sclerosis Society.

McAllister began fundraising 32 years ago, participating in walk and rides for various causes. He has a friend with multiple sclerosis and joined a Bike MS event. He has been raising funds for the Multiple Sclerosis Society ever since.

"At first it was just fun, I would do around five rides each and every year," he said. "Over



Above: Doug McAllister (also at right), leads the pack at a local Bike MS event.



PHOTOS SUBMITTED

time my list of sponsors kept building and building."

McAllister now has more than 1,300 sponsors, mostly by "banging on doors," he explained.

This year, he said, he tried a new tactic - sitting outside stores collecting money.

"People only give a few dollars or spare change, but it adds up," McAllister said. "It doesn't matter how you get it, just get it."

When he has a bad fundraising day, he tells himself "I will do better the next day."

Already this year, he has raised \$84,000, up from \$67,000 last year. Currently, he is at \$994,000.

He rode in Bike MS every year until last year when he suffered a stroke.

McAllister page 17



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pursue your passion

Framingham ballet dancer is still going strong after 35 years

By JANICE ELIZABETH BERTÉ
CONTRIBUTING WRITER

Arabesque, turnout, barre are just some of the terms that 63-year-old Nancy Cummings hears at the Metrowest Dance Academy in Framingham. Being surrounded by pre-teens and teenagers in tutus doesn't stop this high-spirited baby boomer jete her way onto the dance floor.

Cummings' love for ballet dancing started as a young child when her mother suggested she take some classes. While she enjoyed the classes, she was too young to understand all the rules and intricate physical movements that went along with this highly disciplined form of dance. As



PHOTOS/SUBMITTED

Above and right: Nancy Cummings

Cummings got older, she tried to find less structured forms of exercise, and became smitten with ice-skating, gymnastics and horseback riding.

As Cummings entered into high school, she became involved



in the choir and theatrical plays. But, a certain yearning for the graceful movement of ballet returned, coupled with her love of classical piano music, and she went back to ballet.

In her late 20s, Cummings joined Madame Nora Irinova-Venchi's School of Ballet in Brookline. Week after week, she practiced and practiced for 15 years until Madame Nora decided to retire.

"Some of the things that I have enjoyed about ballet dancing is how disciplined and supportive these dancers are of each other," Cummings said. "There is no mean-spirited behavior among the dancers. I also love the beautiful music and how it centers me."

Since the doors closed at Madame Nora's school, Cummings took classes at multiple studios, and finally found one that worked well for her. The Metrowest Dance Academy in Framingham headed up by teachers Gemma Williams and Sarah Cerulo. These two women greeted Nancy with open arms, and made her feel comfortable around her younger peers.

At 5'5" with an athletic frame, she has a unique way of staying in dancer shape. Dancers are known to be slim and follow a strict diet, but Cummings said, "I do not eat vegetables or fruit, and mostly love hamburgers and Chinese spare-ribs."

Part of Cummings' fitness program is one ballet class per week coupled with one hour of Pilates, 45-minutes of horseback riding and riding her bike around her neighborhood every day. All these forms of exercise complement her ballet dancing and strengthen other parts of her body.

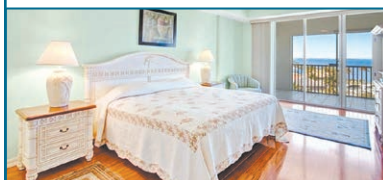
One of Cummings' favorite ballet quotes is from 19th-century French artist Edgar Degas – "And even this heart of mine has something artificial. The dancers have sewn it into a bag of pink satin, pink satin slightly faded, like their dancing shoes."

In May, Cummings performed in "Sleeping Beauty" in Boston. She still continues her weekly ballet classes, and although she has a few stiff and sore moments on the barre, she maintained, "I am not going to ever give up."

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Worcester retiree nears \$1 million mark in donations for MS Society

McAllister
Continued from page 15

"I don't trust my balance on a bike," he noted. "I am doing walks instead. I will do as many as I can. This year I'm doing fewer. Raising money is time-consuming."

The Worcester native was inducted into the Multiple Sclerosis Society's Fundraisers Hall of Fame in 2003 and was invited to speak at a conference in 2008 when he crossed the \$500,000 mark.

According to McAllister, the top fundraisers are invited to a conference each year held all over the U.S. to share their success stories. He said he might be speaking at the next conference after he reaches \$1



Doug McAllister loves to spend time outdoors and intends to continue raising money for this worthy cause.

million in donations.

Now retired, McAllister graduated from Nichols College, worked in accounting,

and was a Vietnam veteran. He loves to spend time outdoors and intends to continue raising money for this worthy cause.

Aileen Curran, director of Walk MS for the National Multiple Sclerosis Society, has been receiving McAllister's donations for years.

"Doug is a rock star," she said. "He has been raising money for the society for nearly 20 years going door-to-door which is just amazing. Thanks to him we are able to fund research which will lead us to a cure for MS."

To help McAllister reach his goal, online donations may be made to <http://main.nationalmssociety.org/goto/dougmcallisteer>. Checks may be made payable to National MS Society and mailed to Doug McAllister, 22 Sigel St., Worcester, MA 01610.

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Charles Birbara MD, Medical Director,
Associate Professor of Medicine,
UMASS Medical School

caregiving tips

Signs your loved one may need specialty placement

By MICHA SHALEV
MHA CDP CDCM

How to recognize signs it's time for placement in a specialty memory care facility (not a nursing home)

Moving a family member into memory care facility is never an easy decision. However,



Caregiving Tips

er, there are some telltale signs that caregivers can look for in order to recognize when it's time for assisted living: Wandering. In later stages of dementia, the risk posed by wandering becomes much greater. They can wander even if you just take the time to go to the bathroom and the probability of falls and injuries increases.

Sundowning. "Sundowner syndrome" - very agitated behavior that becomes more pronounced later in the day - is a common characteristic of those with Alzheimer's. This behavior can take a heavy toll on caregivers, and when it begins to severely disrupt family routines, this may be a sign that the caregiving burden is too hard to

Moving a family member into memory care facility is never an easy decision. However, there are some telltale signs that caregivers can look for in order to recognize when it's time for assisted living.

handle.

Aggression. Verbal, physical, and even sexual aggression frequently happen in those with dementia, and caregivers and other family members may suffer or begin to feel resentful.

Home safety issues. Ask yourself honest questions about your senior family member's health and your own abilities to care for them. Is the person with dementia becoming unsafe in their current home?

Escalating care needs. Is the health of the person with dementia or my health as a caregiver at risk? Are the person's care needs beyond my physical abilities? If you're answering "yes" to those questions, it might be time to have that tough family conversation.

Caregiver stress. Stress and other caregiver symptoms can be just as telling a sign as the dementia behaviors described above.

Caregiver stress may indicate a need for help

A recent article in the New York Times discussed the psychological costs of caregiving and of making difficult care decisions, which some professionals are likening to the effects of post-traumatic stress disorder. Caregivers may experience symptoms like "intrusive thoughts, disabling anxiety, hyper-vigilance, avoidance behaviors" and more.

The emotional, mental and physical toll of caregiving can be particularly pronounced for spouses of those who need care. In cases like this, it might be clear immediately when the demands of care become too great. In other cases, it might not be so obvious. However, if you are feeling isolated and alone, or if you begin to feel resentful of your loved one, it might be time to examine the source of those feelings.

My loved one needs more help than I can give - what now?

Deciding between a residential specialty memory care facility vs in-home care is never easy, and caregiver guilt and grief are common reactions to moving seniors out of their homes. Caregivers may wonder if they could or should have done more; they may feel separation anxiety in moving their loved one to another location. If family dynamics are difficult - if, for instance, a caregiver caring for a parent

had an unhappy childhood - that may further complicate the decision process.

This is why planning ahead is so important. It's in our culture that we don't want to talk about those things, but before dementia begins to affect your loved one's cognitive health, it's important to have someone help them collect the right paperwork and make those critical decisions, whether it's a friend, family member, or physician. Planning ahead, getting informed, and involving the appropriate persons in the decision will ultimately help ease the process when it's time to move your loved one into care.

The best way to be there for them is to know that they are in the proper place for getting the care that they need. Visit communities unannounced or on weekends, before choosing one, and make sure they have overall activity programs and medical support appropriate to dementia residents. Ultimately, try to remember that if you've done that research, "they are going to thrive wherever you send them." One source to look for is caring.com ratings chart.

Caring for the caregiver

As a caregiver, it can be difficult enough to find time to care for your senior loved one, let alone yourself - even if your family member is in residential care. But staying healthy is one of the best things you can do to provide the support your loved one needs. Arranging a short stint in respite care is one way to get some time to rest and recuperate, especially if you are caring for someone at home.

Taking care of your mental health is also critical, and there are many benefits to seeking out a circle of support to bolster you when times are difficult. Counseling, therapy, and support groups all exist to help

Specialty care page 20

money matters

Reverse mortgage rules change

BY ALAIN VALLES, CRMP
PRESIDENT,
DIRECT FINANCE CORP.

The Reverse Mortgage rules changed Oct. 2. For the past 25 years, reverse mortgages have allowed hundreds of thousands of homeowners 62 years old or older to convert the



equity in their home into tax-free cash. However, the amount you may receive has changed!

Reverse Mortgage

Depending on your age, the percentage of your home value that you may borrow has decreased in many situations. To make matters more frustrating, the cost to obtain a reverse has increased.

One great resource is to read the only federally approved consumer booklet, 'Use Your Home to Stay at Home'.

Now for the good news.

The following incredible benefits will continue to stay in place:

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- Ability to receive a guaranteed monthly tax-free check
- Obtain a line of credit that grows for as long as you live in the home
- Option to close in a trust to protect your home from creditors
- You don't personally guarantee the loan
- Your children will not be responsible for the loan

- You continue to own your home
- You don't give away your home equity to the bank or government
- You may pay back a portion or all of the reverse mortgage at any time with no prepayment penalty
- To better protect you, a one-on-one independent reverse mortgage counseling is required
- Receive tax-free cash to pay off credit cards, complete home improvements, purchase a car, or just a little

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.

bit extra cash to enjoy life!

What should you do?

While a reverse mortgage is not for everyone, it is in your best interest to learn the facts and be prepared before the government changes the reverse mortgage program again.

Take the first step

The key is getting the facts. One great resource is to read the only federally approved consumer booklet, "Use Your Home to Stay at Home," published by the National Council on Aging. Call or email me and I'll forward a free copy to you and help you determine if a reverse mortgage is right for you.

SUPER CROSSWORD PUZZLE

"The Pointer Brothers
(and one sister)"

(answers on page 20)

ACROSS

- 1 Say another way
8 Portuguese capital
14 Apply with a syringe
20 Get by will
21 Chant a mantra, e.g.
22 Vacillate
23 Scopes trial lawyer
25 Spirit and resilience
26 Going backpacking
27 Colorado ski mecca
28 Like sad excuses
29 Lingo suffix
30 Brewed beverages
32 Kickoff aids
34 Abominated
35 Roads: Abbr.
36 Bow out
38 Daddies
40 Big wild cats
41 Plug up
43 Most of them run on gas
45 Furthermore
48 Bonnie Parker's partner in crime

DOWN

- 51 Actor LeBlanc
55 Go after legally
56 Brewed beverage
57 Regards as
58 Mean fish
60 Quack's cure-all
63 Pedicure targets
65 Horn honker
66 Closing part
67 "Rosemary's Baby" star
71 Robert of "Vega\$"
72 Preacher's exhortation
74 Battle vestige
75 Pride of Mr. Universe
77 Window over a door
79 Major fad
82 Grain variety
83 Ending for press
84 New Year's song word
85 He sang in a folk trio with Paul Stookey and Mary Travers

DOWN

- 88 Sometimes-shocking fish
89 Gown fabric
90 Get ready, for short
91 Look on and offer
95 Pear discard
98 Dance move
100 To's opposite
103 Satire device
104 Winter glider
106 Fruity drinks
108 "Dancing With the Stars" judge
109 Farm sounds
110 Trial excuse
112 Not idle
114 Promptly
117 Lead role in "Pirates of the Caribbean"
120 Couldn't do without
121 Not present
122 Country singer Lynn
123 Commands
124 Pundit Myers
125 Honda minivan

DOWN

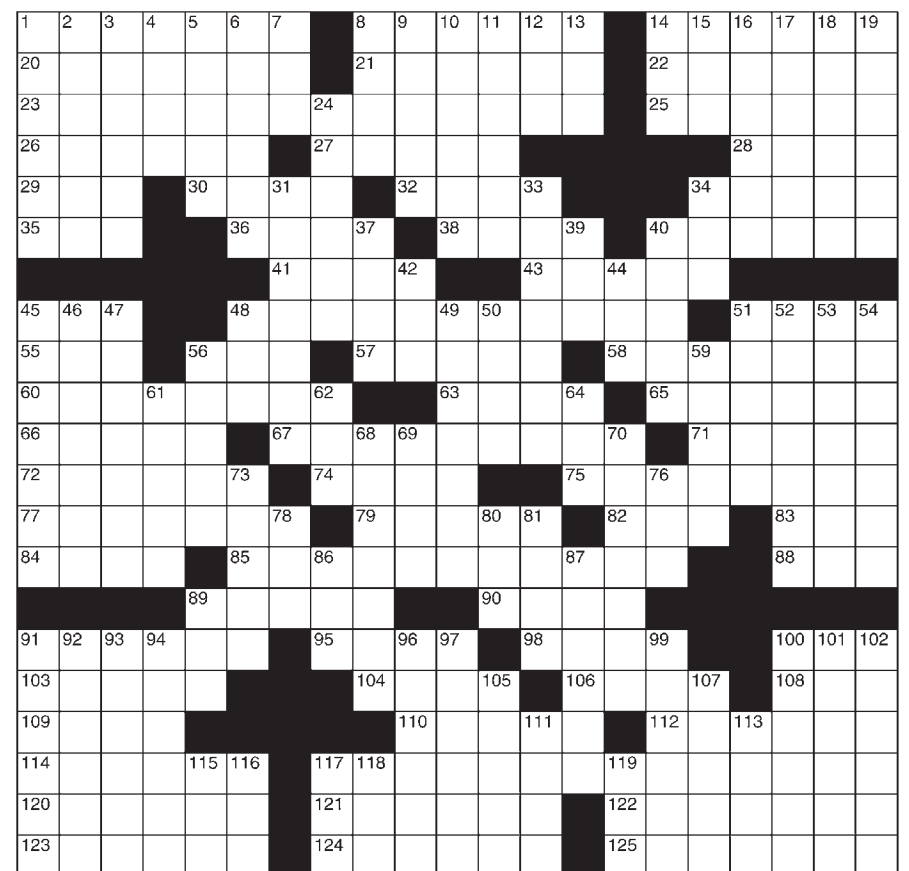
- 1 Wealth
2 Join a force
3 Shivers
4 Actress Garr or Hatcher
5 Sports site
6 Sensation of slight prickles
7 Plus other things: Abbr.
8 Jar toppers
9 Unfitting
10 Meryl of the screen
11 Brunei's island
12 Artist Yoko
13 Just-made
14 Belief suffix
15 Formerly surnamed
16 Overseas travel woe
17 Plantation, e.g.
18 More serene
19 Some woolen coats
24 With no difficulty
31 Cry out
33 More scanty
34 That lad's
37 New York Jets coach
Bowles

DOWN

- 39 South, in Spain
40 Namely
42 "Aw, shucks"
44 Blouse, e.g.
45 Puts forward
46 Convent
47 Poker-faced
48 Corp. head
49 Certain electron stream
50 Love, to Livy
51 Native New Zealander
52 Of a much earlier era
53 "Love Song" band of 1989
54 North Carolinian, colloquially
56 Shore birds
59 Drive (out)
61 City in New Hampshire
62 Fleur-de- —
64 Soak
68 Emphasizes
69 Jamie of "M*A*S*H"
70 Cried out in excitement
73 November birthstone

DOWN

- 76 Ship's veer
78 Came upon
80 Nuke
81 Makes a flub
86 "— folly to be wise"
87 Hold on to
89 Porkers' pen
91 Tokyo robe
92 Clothes smoother
93 Kicked out
94 Not al fresco
96 Go by
97 Unfroze
99 Legume seed vessel
100 Plays at love
101 Cast another ballot
102 Unreciprocal
105 Keaton of film
107 Hair-raising
111 Chomp on
113 Very, to Gigi
115 Sea, to Gigi
116 Periodical team, briefly
117 Ill-bred man
118 "Honest" prez
119 — Poke (candy brand)

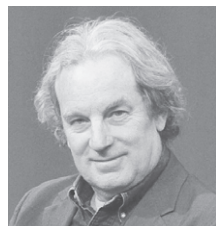


viewpoint

Foreclosing on seniors

BY AL NORMAN

My friend Bob is 73 years old. He lives alone with his dog Moxie in a small town in western Massachusetts. For all his adult life, Bob has worked as a builder and carpenter.



Push Back

When things were going well, Bob had a construction crew that could repair anything from roofs to basements. Bob can no longer climb up ladders, or exert himself.

His gait is unsteady, and he has survived a bout of cancer that doctors said would kill him years ago. His income now is \$16,000 a year from Social Security, which puts him about 133 percent over the federal poverty level.

But Bob is a fighter. His latest battle is not about his health – it's about a wealthy bank. Bob took out a mortgage loan with a bank in 2003. Over the years, his loan was bought and sold by several different companies, but now it is

owned by the Bank of New York Mellon. This bank has around \$1.3 trillion in assets under management. By that measure, Bob's \$153,000 loan seems trivial. But in late July, Bob was notified by a mortgage collector that his house was going to a foreclosure sale.

According to a 2012 report by AARP's Public Policy Institute, mortgage debt has been increasing among older Americans. The study found that as of December 2011, 3.5 million older mortgage holders were "under water," meaning they owed more than their homes were worth. 625,000 were 90 or more days delinquent on their loans. 600,000 were in foreclosure.

Homeowners age 75 and older showed the fastest rise in this kind of debt, and had a higher foreclosure rate (3.2 percent) than younger members of the 50-plus group. The foreclosure rate on prime loans in 2011 for older borrowers was 2.3 percent, 23 times higher than the 0.1 percent rate in 2007.

"More older Americans are carrying mortgage debt than in the past, and the amount of that debt is also increasing, leading to their worsening situation," an

AARP spokeswoman said. "It's one thing if your housing value goes down in your 50s. It's another thing if you're 75. For some people, it's not like you can go back to work."

On July 31, Bob's home went up for sale. Nobody bid enough to satisfy the Bank of New York Mellon, so they bought it themselves for \$144,000. The story of Bob's foreclosure made the front page of the local newspaper the next day. Bob had called the state's Division of Banks for help, and a few days later, the bank's mortgage collector, Shellpoint, sent a letter to the division announcing the July 1 sale had been rescinded. But Bob was not out of danger.

He called a staffer at Shellpoint's "Loss Mitigation" department, who told Bob he had three options: 1) pay back his \$153,000 loan in one lump sum; 2) pay it back in 12 monthly installments; or 3) pay the bank the 84 payments that were past due. None of these options were remotely feasible on Bob's income. A fourth option was a "short sale," by which the bank accepts a sale for something less than the appraised value of the home. "My main goal," the man from Shellpoint said, "is to help you not go into foreclosure."

But given these choices, in all likelihood Bob will go back into foreclosure, and if the bank of New York Mellon buys it again,

they will eventually evict Bob, which could take several months. During that time, he can have legal aid to represent him in court, and he will have help finding an apartment.

The Bank of New York Mellon could probably let Bob live out his days in his home, and its shareholders would get his property in due time. They could give him a repayment rate that did not impoverish him further, but they won't.

After ending his career, fighting off cancer, and now dealing with a bank foreclosure, Bob admitted to me, "I'm feeling pretty beat up."

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.

Answers to Super Crossword

(puzzle on page 19)

R	E	S	T	A	T	E	L	I	S	B	O	N	I	N	J	E	C	T
I	N	H	E	R	I	T	I	N	T	O	N	E	S	E	E	S	A	W
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O	R	D	E	R	S		D	E	E	D	E		O	D	Y	S	S	E

Signs your loved one may need specialty placement

Specialty care
Continued from page 19

family members going through transitions relating to Alzheimer's and dementia. Check with the facility that your loved one is moving to, who has led caregiver support groups and coordinated family services at a local residential care facility. Dodge

Park Rest Home and The Oasis at Dodge offer twice-a-month support groups and other resources for families. These resources can help you come to terms with the idea that sometimes the best decision for the health and happiness of both parties is putting your loved one into care.

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

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Little things mean a lot

By MARIANNE DELOREY, Ph.D.

In 1954 Kitty Kalen sang, “For always and ever, now and forever, little things mean a lot.” And so it is when elders are trying to stay independent.

Consider these people:



Sara, an elderly lady with significant vision loss, has learned to get around and can more or less take care of herself. She even learned how to call in an order for groceries and receive them

Housing Options

at the door. Her independence, however, was threatened by the tiny stickers that growers and stores place on individual pieces of fruit. She did not think much about it, and had probably eaten many since her vision failed, until one day, a piece of plum with a sticker on it caught in her throat. Her neighbor called 911 for her. When the paramedics arrived, she was just barely getting air. They performed the Heimlich maneuver and were able to clear her throat. Now, once a week after grocery delivery, her neighbor comes in to take the stickers off her fruit. It is a 10 minute service she did not know she needed, but one that keeps her safe in her own home.

Bob is a younger elder, but he has always had trouble com-

All of us in elder care are familiar with the basics of how to keep an elder at home longer – get rid of throw rugs, install grab bars, and improve lighting. But each of us is an individual with different needs.

municating. He cannot form words easily, in part because he stutters, but he also had some head trauma years ago so he can’t always come up with the correct word in conversation. His sister has always spoken for him, but her job requires travel and she cannot always come to him when he needs help. When cell phones became a thing, they together sat down and despite their age, learned how to text. It was hard to learn a new skill, and the technology was frustrating at first, but now Bob and his sister text daily. Sometimes the little updates are minor – “I might be catching a cold” or “My car is due for an oil change soon.” But when a crisis hit, the texting became vital. Bob’s sister was away and Bob fell in his bathtub. Bob texted, asking for help. His sister called the fire department and a neighbor with a key. The neighbor stayed on the phone with the sister, who was able to relay information to the paramedics about Bob’s head trauma. Given this information, they knew to get him to the ER for evaluation.

Mac has paranoid schizo-

phrenia. He is usually able to quiet the disturbing noises with medication, but sometimes, those meds are not enough. He hears gunshots and is convinced that someone is trying to kill him. Many days, he is self-aware enough to know that the noises are not real, but some days are worse than others. What makes the situation worse is that he lives in the city and loud noises

are common. He is never sure if a noise is in his head or outside his apartment. His therapist, on a hunch, brought him a cat. The therapist clapped loudly and pointed out that the cat flicked its ears at the noise. Over time, Mac started to trust the cat’s hearing and was able to relax slightly in his home. He still needs a lot of help to live in the community, but so far the cat is helping immensely.

All of us in elder care are familiar with the basics of how to keep an elder at home longer – get rid of throw rugs, install grab bars, and improve lighting. But each of us is an individual with different needs. What special tricks have you come up with to keep yourself independent? Write in and give us your best “aging hacks” so others can learn from you.

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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Brains and potatoes

By JANICE LINDSAY

One day in a bookshop, I overheard a six-year-old girl and her four-year-old brother discussing which is better, movies or books. He said movies. She said books. “Movies,” she explained, “turned your brain into a potato.”



Inklings

We are all in danger of seeing our brains turn into potatoes. But movies alone won't be responsible. For that, we can thank the advance of technology.

I think about all the things I used to know how to do that I no longer need to know.

When I was a child, I mastered addition pretty easily. But subtraction? Long division? Multiplication? Only my mother's patient coaching – and her willingness

to hear me recite the multiplication table – enabled me to conquer those particular skills. Now I need to know only which buttons to push on my calculator. That's a few unused brain cells turning into potatoes.

Once, I needed to know how to cook fresh vegetables. Now, I put raw cauliflower in a covered bowl, pop it in the microwave, push the Fresh Vegetables button. Done. Once, I learned how to make bread the old-fashioned way, requiring knowledge of yeast behavior, kneading, and all that. Now I dump the ingredients in the bread machine, push the Start button. Done. My refrigerator makes ice all by itself. I don't even need to know how to boil water. My plug-in teakettle turns itself off when the water is ready.

I can feel my brain cells shrinking, and mashed potatoes oozing in to fill the empty spaces.

The camera on my smart phone assesses the light, sets its shutter speed and aperture, and focuses

itself. I press the button. Done. Taking good photos with actual cameras used to be so complicated, I personally could never figure it out though I used plenty of brain cells trying. Now, no need to try. Here comes the potato salad.

I know how to shift gears in a car, but my car does it more efficiently than I ever did. I don't have to pump the brakes if I'm driving on a slippery spot. The car does the break-pumping before I even realize that we've hit a slippery spot.

Speaking of cars – I used take pride in my map-reading skills. But who needs maps? That's what global positioning systems are for.

I don't even have to know how to scream! If I'm near my car when something bad happens, I hit that magic red button on my key and the car screams louder than I ever could.

There are so many skills we no longer need. And even if we already know how to do them, we don't have to remember to do them. Clocks remember to change

to Daylight Savings Time. Lights remember to turn themselves off when everyone has left the room. Thermostats remember to lower themselves when the room goes dark. Automated cat food dishes remember to feed the cat.

I can feel my brain cells morphing into a substance that looks a lot like scalloped potatoes.

Pretty soon, the only people with non-spud brains will be the tech people who design the technologies. They're the only people who will ever have to think about anything.

The rest of us, though, do need to know how to do one thing, at least for now: Read. We have to be able to read instructions to figure out which buttons to push. Once we've mastered button-pushing sequences, our thinking and learning are over. Potato brain creeps in. It's fortunate for what is left of our brains that instruction manuals can't read themselves. Yet.

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