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and their
families

Page 17

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40th Trip for Honor Flight NE

page 5



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Your savory recipe for retirement

By KRISTEN ALBERINO

SOCIAL SECURITY PUBLIC AFFAIRS SPECIALIST, QUINCY

The gravy is steaming next to the savory stuffing and sweet potatoes. There are four types of pie for dessert — pumpkin, apple, sweet potato, and pecan. Every family has its own unique Thanksgiving dinner traditions but, as we all know, a carefully followed recipe is key to creating a perfect holiday meal.

If you fail to plan, or measure your ingredients poorly, your pie could be a real flop. The same can be said for financial planning and preparing for your future.

Follow this perfect recipe, and you'll be rewarded with a delightful retirement:

First, start your retirement pie with a visit to the Retirement Estimator. Just drop in some simple information and the Estimator uses your past

earnings and estimated future earnings to project about how much you'll get when you retire. You can experiment with the recipe and drop in different future earnings and retirement dates until your financial security in retirement is just the way you want it. Visit our Retirement Estimator at www.socialsecurity.gov/retire/estimator.html.

Next, stir in the savings. Social Security replaces about 40 percent of the average worker's pre-retirement earnings. Most financial advisors say you will need 70 percent or more of pre-retirement earnings to live comfortably. To supplement Social Security you'll also need savings, investments, pensions, or retirement accounts to make sure you have enough money to enjoy retirement. If you have a



pension from your employer, or a 401(k), IRA, or similar retirement fund, be sure to add that into the mix.

You like to taste while you bake, don't you? Then you'll want to set up an online secure my Social Security account so you can log in anytime to check your reported earnings and projected benefit estimates. If something doesn't seem just right, there's still time to make corrections. So, if your

earnings are reported incorrectly, or if you find you need to save more to meet your retirement goals, there's still time to make corrections before your retirement pie is done. You can visit my Social Security

online anytime, even on holidays, at www.socialsecurity.gov/myaccount.

After you've added the ingredients of Social Security earnings, personal savings, and any pensions you may have, let the retirement pie bake. When the retirement pie is ready, enjoy it! You deserve a comfortable retirement. If you need more recipes for a long and healthy retirement, visit us at www.socialsecurity.gov.

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Inside this issue

Women
create quilt
to raise
Alzheimer's
awareness

Page 10



Love of game
inspires
Massachusetts
Miracles

Page 23

Departments

Travel	12	Viewpoint	21
Money Matters	18	Your Home	22

Index of Services

Adult Day Care Adult Day Club at Dodge Park...12	Help Wanted Dodge Park.....16
Affordable Senior Housing Lincoln Village2 Sitkowski Apartments17	Home Care Services Century Home Care24
Attorneys, Elder Law Durbin & Veglia, Attorneys19 Gorman, Michael Attorney3	Housing Park Place.....1
Automotive Services Haddad Auto Detail16	Mortgage Financing Direct Finance13
Cemetery/ Mausoleum St. John's Cemetery & Mausoleum10	Rehabilitation St. Mary Heath Care Center....11
Cremation Services Shaw Majercik Funeral Home...3	Rest Homes Oasis at Dodge Park14
Dentists Dental Solutions11	Subsidized Housing Colony Retirement Homes15 Emanuel Village8 Green Hill Towers11 Hawthorne Hill 8 Illyrian Gardens9
Gifts Reflections.....23	Vein Services Americas Vein Centers23
Health Care Information SHINE Program9	

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Honor Flight New England marks 40th D.C. trip for WWII veterans

BY ED KARVOSKI JR.
CONTRIBUTING WRITER

On Nov. 1, Honor Flight New England marked its 40th one-day trip to Washington, D.C. Since its first flight in June 2009, trips have been made by 1,361 World War II (WWII) or terminally ill veterans including 34 prisoners of war (POW), 53 women, 20 sets of brothers, and seven husband and wife couples. Each veteran is transported roundtrip free of charge.

Continuing to travel on each flight is Joe Byron, founder of Honor Flight New England.

“For most of them, it’s their first time seeing the WWII Memorial because it was just completed in 2004,” he noted. “For some, this is closure. Many have been bottling up their emotions for 70 years. This is the first time where they’re with their comrades and can actually talk about it.”

According to its website, “The WWII Memorial honors the 16 million who served in the armed forces of the U.S., the more than 400,000 who died, and all who supported the war effort from home.”

Byron is a retired law-enforcement officer who investigated crimes against seniors. While building a rapport with the senior population, he’d often visit malls where they walk for exercise.

“I met this incredible WWII POW who told me his story and he still got emotional,” said Byron, an Army veteran of the Vietnam War era.

Soon after that chance meeting, Byron contacted the national Honor Flight Network and started the New England chapter. The nonprofit organization transports veterans at no charge through donations.

“We encourage the veterans to not even bring their wallet,”



A veteran on a recent Honor Flight New England is thanked for his service.

“It truly has been a lesson in humility. None of them thinks that they’ve done anything special. Many times they tell us, ‘We did what we had to do. The real heroes didn’t come home.’”

Joe Byron
Founder of Honor Flight New England

Byron said. “Their children tell us that at 90 years old they’re as excited as a kid at Christmas and can’t wait for the trip. They describe it as one of the best days of their life, behind getting married and having children.”

The highlights of the trip are visits to the WWII Memorial and the changing of the guard at Arlington National Cemetery. Stops are also made at other memorials commemorating specific wars and military

branches.

“We have police escorts getting us through the traffic to ensure that we get to where we need to go,” Byron noted.

The one-day trip is usually about 15 hours from start to finish. After a full day of sightseeing, the veterans board the plane energized from the experience.

“On the way home, they’re the ones that are chattering because they’re so excited about what happened during the day,”

Byron relayed. “They’re almost in awe of what has occurred. I enjoy their personalities, humbleness and appreciation for what we do for them.”

Honor Flight New England averages five or six trips a year in the spring and fall months. Flights are booked at Logan Airport in Boston and Manchester-Boston Regional Airport in Manchester, N.H. Each veteran is accompanied by a guardian, usually a family member other than a spouse. The travel cost for the guardian is \$450.

Currently, Honor Flight New England is focusing on WWII veterans and any terminally ill veterans. They’re flown on a first-come, first-served basis. Applications from Korean War veterans are accepted and kept on file.

“We want to get as many WWII veterans as we possibly can to see their memorial,” Byron said. “When we, unfortunately, transport our last WWII veteran, then we’ll progress right into the Korean War veterans.”

In 2014, the Department of Veterans Affairs estimated that 413 American WWII veterans died every day.

For Byron, interacting with WWII veterans is a valuable learning experience.

“It truly has been a lesson in humility,” he said. “None of them thinks that they’ve done anything special. Many times they tell us, ‘We did what we had to do. The real heroes didn’t come home.’”

For more information about Honor Flight New England, visit honorflightnewengland.org and on Facebook at [facebook.com/HonorFlightNewEngland](https://www.facebook.com/HonorFlightNewEngland); call 603-518-5368 or toll free 877-WW2-VETS (877-992-8387). Tax-deductible donations can be made online or mailed to P.O. Box 16287, Hooksett, NH 03106.

Boston leading the way in creating age-friendly communities throughout the state

BY VALERIE FRANCHI
CONTRIBUTING WRITER

Boston, like many other cities, has a growing population of residents over 50. According to Emily Shea, commissioner of elderly affairs, a demographic report on aging in the city conducted by the UMass Boston Gerontology Institute predicts a significant increase in the older adult population – from 88,000 currently to 130,000 in 2030. It also showed the growth of a more diverse ethnicities among the elder population.

To prepare for this growth, in May 2014 Mayor Martin Walsh enrolled Boston in the Age-Friendly Cities initiative, an international effort launched in 2006 by the World Health Organization in affiliation with AARP. The program has participating communities in more than 20 nations, as well as 10 affiliates representing more than 1,000 communities. In the U.S., more than three dozen communities representing more than a dozen states are enrolled.

“Mayor Walsh wants Boston to be prepared to face the changing demographic,” Shea noted. “This project is important to the mayor. He is clearly someone that respects the elderly and wants to ensure the city is functioning and supports older adults.”

The program requires a five-year commitment and addresses eight aspects of daily life – transportation, housing, social participation, respect and social inclusion, civic participation and employment, communication and information, community support and health services, and outdoor spaces and buildings.

By November 2014, Shea said, the project was “up and running” with a newly appointed director – Andrea Burns – a staff and a budget.

“The first one to two years is focused on assessing community needs,” Burns said. “One of the



PHOTOS/SUBMITTED

Community meetings, such as this one in East Boston, are being held throughout the city to gather information on senior residents' concerns.

first steps was to create a survey and distribute it to Boston's various neighborhoods.”

She noted that the survey was translated into five different languages to reach as many residents as possible in the more than 20 neighborhoods.

“We are a city of neighborhoods, so we are approaching key groups in each one – senior centers, advocate groups, churches,” she said.

The committee has been holding community meetings open to the public to obtain feedback on how it is to age in the city, challenges faced and solutions, and the city's strengths.

“Hundreds of residents have attended the meetings and at least 1,000 have completed surveys,” Burns said, adding that the goal is to have 5,000 residents' input.

Already, according to Shea, they are “seeing some issues that are cutting across neighborhoods.”

One of the most common issues, she said, is housing affordability and increased property taxes.

“Many people have lived here all their lives and are worried that they won't be able to continue to afford living here,” Shea noted.

Another issues is communication and information.

“We can have all the services in the world, but unless there is a way to get the information to residents, they will not be utilized,” she said.

Among the city's strengths were its parks and libraries.

“The residents seem to be utilizing and appreciating what Boston has to offer,” Shea said.

The Gerontology Institute's Center for Social and Demographic Research on Aging will compile the information into a report hopefully by early 2016, according to Shea, which will lead to the development of an action plan.

The timing of the Age-Friendly initiative couldn't be better, Shea noted.

“This is an incredibly opportune time,” she said. “The city is now undergoing an update to its master plan called ‘Imagine Boston.’ Our plan is earlier than this plan. We will have our results in hand to be included in master plan so we can synchronize with the city and have our data and recommendations synthesized into master plan.”

The committee will be conducting surveys until the end of the year and encourages residents over 50 to participate.

Since Boston joined the Age-Friendly initiative, other Massachusetts towns – New Bedford, North Adams, Pittsfield and Salem – have enrolled as of September.

For more information, call 617-287-7361 or visit agefriendly-boston.wordpress.com. To take the survey, click on “Blog.”

Gerontology association seeks to turn ideas into practice



By K.B. SHERMAN
CONTRIBUTING WRITER

Gerontology [*jer-uh n-TOL-uh-jee*] noun 1. the branch of science that deals with aging and the problems of aged persons.

The mission of Massachusetts Gerontology Association (MGA) is to convene researchers, practitioners and public policymakers in Massachusetts to create a dialogue on critical issues related to aging and to facilitate the transfer of knowledge from academic research to day-to-day practice.

The MGA was founded in 1974 by a group of gerontologists headed by the late Professor Louis Lowy of Boston University. These charter members emphasized the need for an ongoing exchange of information and practice within the commonwealth.

"We have about 200 members and about 100 attend each semi-annual conference," explained MGA President Joan Hyde, Ph.D., UMass Boston Department of Gerontology. "It's a wholly volunteer 'aging network,' involving people in biomedical and aging research. We work with town councils on aging as well as the White House Council on Aging in conjunction with service and product providers."

The MGA Board of Directors includes vice presidents Emily Judd (Boston Senior Home Care) and Kathy Burnes (Jewish Family & Children's Service); Treasurer Lisa Gurgone (Home Care Aide Council); and secretaries and communications liaisons Joann Montepare (Lasell College), Julie Norstrand (Boston College), Arnaa Alcon (Bridge-

water State University), Jayne Colino (Newton Senior Services), and Guillermo Ernest Gonzales (Boston University).

Hyde comes from New York City although she has been Massachusetts resident since 1973. Both her grandmother and her husband's grandmother suffered from dementia, which spurred her to become executive director of the Massachusetts Alzheimer's Association. At that time she had been working with adolescents in substance abuse programs. Her personal experience kindled a realization that older people suffering from the negative aspects of aging needed a specific support network providing physical, mental, and lifestyle help. Her position at UMass Boston involves teaching a master's degree-level program on aging services.

The fall conference was scheduled to be held Oct. 23 at Lasell College in Newton, in cooperation with Boston Bridge.

"The October conference will be concerned in part with a 'changing of the guard' as the association seeks to attract newer members to leadership positions," noted Hyde. "We're not AARP. We're a group of academics and service providers working together to support an aging population."

MGA is affiliated with the Organization of Gerontology Societies of America which works to bring academics and practitioners together to provide services for older Americans. It is also affiliated with the Massachusetts Executive Office of Elder Affairs.

For more information or to volunteer, visit www.massgeron.org.

Correction

The story "Reflecting on family's longtime service as firefighters" was credited to the wrong writer in the October issue of the Fifty Plus Advocate. The story was written by Ed Karvoski Jr. The Fifty Plus Advocate regrets any confusion.

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Making visits count:

'What do I say or do when all my loved one does is beg to go home?'

BY MICHA SHALEV

Here are some tips to try to help during those times when your loved one is begging to go back home.

Visit regularly. Continued contact is vital to the individual's well-being and assures him that he has not been abandoned.



Caregiving Tips

Work with the staff. Share your concerns and your appreciation. Remember, they, too, appreciate "please" and "thank-you." The staff can also learn from you. You know your relative best. However, do not expect or insist that the staff

respond in a certain way when they are caring for your loved one.

Share activities with your relative. Be willing to tolerate confusion. Bring a sense of humor. Activities may include simple reminiscing, or reading aloud to the patient. The sound of your voice may be soothing even when he doesn't understand the words.

A family member reports: "My husband, always an avid reader, has lost ability to even care about reading. He is in a nursing home with Alzheimer's. I bring him first grade-level readers with large print and large colorful pictures. We sit together as he slowly reads, 'See the big dog. His name is Dan.'"

"We now share together as we talk about Dan, the pictures in the book, etc. At this stage I

have to look on these times as quality times - knowing soon this too will be over. For today, however, we are communicating and sharing together."

Other ideas include:

- Walking, bird watching
- Recording important family history or family recipes, working on a family album
- Sitting quietly, sharing a hug, or holding hands, giving a back rub, brushing hair, watching TV, etc.
- Activity related to past hobby or interest
- Respect the schedule of the facility. Try not to visit during rest periods, therapy session, etc. Respect the privacy and needs of your loved one's roommate and other residents.
- Allow him/her to ventilate and express feelings, (fear,

anger, sadness) about placement. They still have adult feelings and these are very normal feelings, especially early in the placement. Later, look for positive feelings about the placement such as feeling safe, relief about not having to put up a social facade, and new friendships developed as a result of being in the nursing home.

- Keep down the number of persons who visit at one time. If it is a long trip and a number of persons must come at the same time, let some members wait in the lobby while others are visiting with your relative.
- If your relative is very agitated during your visit, break up the time you spend with

Visits page 9

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Making visits count

Visits
Continued from page 8

- him, i.e., spend a few minutes, leave and visit some other part of the facility. When you return, he may be less upset or he may even forget you were there.
- If your family member is able and interested, vary the places you visit. Some examples include day room, quiet room, or outside (weather permitting). Visits away from the facility could

include restaurant, malls, special interest or event. In all cases, evaluate whether or not your family member can tolerate the demands of the activity you have in mind. Too many people or activities may cause a catastrophic reaction and/or increase in agitation mode. Balance this with the fact that he/she needs pleasurable stimulation and a chance to participate in meaningful activity.

Micha Shalev MHA CDP CDCM CADDCT is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park, 101 Randolph Road, Worcester, as well as the new state of the art Oasis at Dodge Park which is scheduled to open in the fall of 2015. He is a graduate of the National Council of Certified Dementia Practitioners program, and well-known speaker covering Alzheimer's and Dementia training topics. The programs at Dodge Park Rest Home specialize in providing care for individuals with dementia and Alzheimer's disease. The facility holds a FREE monthly support group meeting on the second Tuesday of each month for spouses and children of individuals with dementia and/or Alzheimer's disease.

Shalev can be reached at 508-853-8180 or by e-mail at m.shalev@dodgepark.com. For more information, visit www.dodgepark.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

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Women create quilt to raise Alzheimer's awareness

Watertown – When Bernadette Holbrook was just 57 years old, she was diagnosed with Younger Onset Alzheimer's; one of a rare 5 percent of people with Alzheimer's who are diagnosed before their 65th birthday. Her husband, Alan, became a devoted caregiver and a passionate advocate for the Alzheimer's Association. In 2013, after living with the disease for eight years, Bernadette passed away on May 27 at the age of 65.

To honor the memory of Bernadette, Shrewsbury residents Nina Behm and Peg Harbert and North Grafton resident Lina Dickey created a quilt to be displayed at various Alzheimer's Association, Massachusetts/ New Hampshire Chapter events.

"The three women who made the quilt are absolutely an awesome, inspiring story about



(l to r) Jim Wessler, Nina Behm, Peg Harbert, Lina Dickey and Alan Holbrook

the power of caring," said Holbrook. "Not one of the three knew my wife. Not one of the three knew me. Not one of the three had any connection with Alzheimer's disease, but they wanted to help."

The quilt was proudly displayed

at the chapter headquarters in Watertown and also traveled to five of their Walk to End Alzheimer's events in Plymouth, Andover, Boston and Worcester, as well as Manchester, N.H.

"I was just absolutely floored

when I first saw it," said Holbrook. "It was so colorful and so well done with the Association logo stitched throughout the background. I don't think there could have been a better tribute to my late wife's memory and a better way to increase awareness about Alzheimer's."

The Alzheimer's Association, with headquarters in Watertown, has regional offices in Springfield, Raynham, and Worcester as well as Bedford, N.H. The Alzheimer Association provides services and programs for those with Alzheimer's, family and professional caregivers in the form of support groups, a 24/7 Helpline, care consultation, advocacy efforts, research funding and education programs. For more information about Alzheimer programs, visit www.alz.org/MANH or call 800-272-3900.

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Genealogy tourism is a fast-growing trend

By VICTOR BLOCK

Planning a visit to Poland, where his ancestors had lived, Bernard Janicki went online and tracked down the parish priest in the village where his mother had been born. When he arrived in that small town, the pastor helped him examine church records dating back to the early 20th century.

Using the information he gathered, plus additional data he found on the Internet, Janicki was able to trace his grandfather's lineage to 1819, and the maternal side of his family all the way back to 1751. Thus he became one of an increasing number of people who have made genealogy tourism – combining travel with research to trace their family roots – one of the fastest growing segments of the tourism industry.

Many people use the wealth of records and information available online to begin their trip down memory lane, without having to leave home. A few strokes on a computer keyboard can unearth census records, ship passenger lists, immigration documents and a treasure trove of other data.

The National Archives contains a mother lode of information. The Family History Center of the Church of Jesus Christ of



PHOTO SUBMITTED

School children in Belarus welcome members of a family on an Ancestral Footsteps tour to their ancestral village with a gift of traditional bread.

Latter-day Saints is the world's largest depository, with records from over 100 countries.

More than two million people have subscribed to ancestry.com, which claims the title of world's largest online resource for family history information. It has digitized, indexed and put billions of historical records on its 18 separate websites, and its users have created more than 70 million family trees. A number of other sources can add to the

avalanche of facts and figures.

But no amount of knowledge can compete with the thrill of making personal contact with relatives you might not have known exist, or visiting places where your forebears lived and your family roots were planted. For those seeking that experience there's a choice of tour companies that offer both organized group trips and individual visits to states and countries where birth, marriage, death

and other sources of information await discovery. There even are genealogy cruises for people who prefer to combine a learning experience with the opportunity to take to the high seas.

Family Tree Tours takes small groups of travelers to Germany, Poland and Ireland where they stay in one place as home base and explore by train. The company obtains research

Travel page 13

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Genealogy tourism



PHOTO/SUBMITTED

Family members on an Ancestral Footsteps tour pay their respects at the grave of a great great grandfather.

Travel
Continued from page 12

information from tour members in advance, which is forwarded to researchers on the scene who make contacts and arrange meetings in each family's village. Family Tree also offers private tours. For more information, visit familytreetours.com.

Several firms arrange visits to Salt Lake City, where participants have access to the voluminous records available at the Family History Center. When not pouring over records or seated before a computer, travelers may spend free time enjoying extracurricular activities like attending a rehearsal of the world-famous Mormon Tabernacle Choir and touring the magnificent Temple Square Garden, which sprawls across 35 acres.

Among tour companies that offer research visits to Salt Lake City are Ancestor Seekers (ancestorseekers.com) and Ann-Mar Genealogy Trips (genealogytrips.com).

A one-stop shopping website for an international inventory of genealogy research tour providers is ancestraltravel.net. It offers direct links to the websites of the companies that are listed.

Another must-see website is cyndislist.com, a free categorized and cross-referenced list of more than 335,000 links to helpful resources. Categories include localities, ethnic groups, religions and more. This can help people planning a trip to locate archives, courthouses, cemeteries and other places where they can seek family history information before they leave home.

Those seeking the ultimate in a personalized tour may find what they're looking for at www.ancestralfootsteps.com. A researcher accompanies clients throughout their journey to places where their ancestors lived, attended school, worked and worshipped. Its luxury offerings might even include travel by private jet and a

Travel page 14

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Genealogy tourism is a fast-growing trend

Travel

Continued from page 13

chauffeur-driven car.

Roots researchers who prefer to combine the pleasures of a cruise with their family exploration also can find inviting alternatives. For example, Legacy Family Tree cruises combine daily genealogy classes taught by experts in the field with itineraries that range from the Caribbean and Panama Canal to Alaska and Australia.

When not accessing valuable information and assistance relating to their family history hunt, passengers can enjoy the usual cruise ship amenities and activities, plus some surprises like an ice skating rink, miniature golf and classes in winetasting, jewelry making and other pursuits. For more information, visit legacyfamilytree.com.

People who sign up with Cruise Everything for a genealogy voyage get to help plan the



A woman on a Family Trees Tours trip looks at the Baptismal Font in the church that her ancestors attended.

subjects that experts in the field will discuss. Passengers receive a questionnaire several months in advance that allows the speakers to cover the topics of greatest interest. Their presentations include information about using the Internet for research, photography and sources of helpful records. Participants also may arrange a private appointment with a presenter to get personal assistance.

The January 16-23, 2016, cruise will visit several Caribbean destinations, with shore excursions available for those who wish to explore them. For more information, visit cecruisegroups.com.

Enjoying a Caribbean cruise may seem to have little in common with searching for one's ancestral links. It's but one of a variety of opportunities for those seeking to combine a love of travel with the chance to add branches to the family tree.

PHOTO SUBMITTED

Welcome to the Oasis at Dodge Park



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Meals-on-Wheels: Helping to address hunger insecurity in the elderly

By JOHN ORRELL
CONTRIBUTING WRITER

Meals-on-Wheels, the support program for the elderly that is committed to assisting senior citizens to live healthier and more nourished lives in their own homes, continues to be stronger than ever on both the national and local level.

The program that many rely upon is in virtually every community in America through a network of more than 5,000 independently-run local programs, according to Meals on Wheels Association of America. The non-profit organization receives supplemental funding through the Older Americans Act, but largely relies on a network of volunteers who are committed to providing services to the elderly, many of whom would be at risk of experiencing hunger without such dedication.

Closer to home, The Massa-

chusetts Elderly Nutrition Program (ENP), a federal and state funded nutrition program administered by the commonwealth's Executive Office of Elder Affairs, encompasses 28 nutrition programs throughout the state, and serves more than 8.5 million nutritionally balanced meals to approximately 75,000 elders each year. Each day, the ENP aims to provide at least one nutritionally balanced meal to seniors at home or at congregate sites, according to Robin Lipson, chief of staff for the Massachusetts Executive Office of Elder Affairs. The program strives to address multiple issues that elderly face including food insecurity, poor nutrition and social isolation.

Over 7,000 volunteers contribute more than 450,000 hours of community service annually. The unselfish contributions by a wide network of volunteers are recognized at federal, state and

local levels as being the backbone of the program. Without them, goals would not be met in assisting in providing meals to frail, homebound elders.

Meals-on-Wheels provides more than access to adequate nutrition, albeit that is the cornerstone of the program and has been since its inception in England during World War II when many lost their homes and the ability to cook their own food. Most participants were people who did not require hospitalization, but needed a helping hand in order to sustain their independence.

The program also serves as a friendly visit and a safety check for many who are homebound. Often times, the Meals-on-Wheels volunteer is the only person that the senior will see or speak to all day.

"All the people I go to see are all so appreciative," said Joanne Owens, who volunteers for the Holden Senior Center. "So many

of them are very sweet. In a lot of cases, we're the only ones they talk to all day. It's at least one small thing that I do to help out the people that are shut-in in their homes who often don't get a chance to talk to anybody all day."

"People out there need our help. They don't have enough volunteers," added Bob Preston, who also volunteers in Holden. "The program is helpful to our senior citizens, some of whom can't get out of their house and they're home-bound. I do it because it helps other people. That's what it really boils down to."

"The drivers do more than merely deliver meals," echoed Lipson. "They are an important resource in checking the daily safety of elders, opening the meal for them and providing contact from the world beyond their front door."

Besides being a benefit to seniors who receive services, there is much

Meals page 16



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Remembering Miss Grout

By JANICE LINDSAY

In my family, “to grout” a plate or kitchen utensil means you removed it from its storage space but didn’t use it, and you returned it without washing it. This expression honors the



memory of Miss Grout, my junior high Home Economics teacher, for whom this practice was a serious sin.

Inklings

I’m descended from a long

line of mothers who have held the convenient and endearing notion that taking care of children is more important than taking care of houses: There’s nothing wrong with a few dust bunnies as long as everybody’s having a good time.

“She spent so long teaching us how to polish silverware that, when I grew up and accidentally acquired some, I gave it away.”

So most of what I don’t want to know about housekeeping, I learned from Miss Grout. (She was “Miss Grout.” She had no first name. “Ms.” had not yet been invented.)

Miss Grout firmly ruled the state-of-the-art kitchen and simulated living room and dining room in our brand new junior high. She held no such notion as the toleration of dust bunnies.

By the way, these were the days when girls took “Home Ec” while boys took “Shop.” I thought Shop would be more fun.

Gray-haired, tall, and erect,

Miss Grout was imposing and very proper. She was kind and patient with us girls, in a cool, correct way. Week after week, her challenge was to teach the rules of clean, well-run homes to rooms full of girls, all at various stages of early teenagerhood, who were coming to grips with the thought that – yikes – in a few years we would be grown-up women.

I believe Miss Grout was trying to convince us that, whatever might be expected of us in those grown-up years, we would be able to handle it, if only we paid attention to doing things correctly.

Miss Grout taught us the right way to wash dishes (Miss Grout didn’t assume anything, not even dishwashers): silverware soaking in the bottom of the dish pan while you wash the other dishes, glasses first because they’re least dirty, pans last because they’re dirtiest.

She taught us – here’s where my family’s sin comes in – that if you take a dish out of the cupboard, you must wash it before you put it back even if you don’t use it. I haven’t followed this rule once in my entire life, but I re-

member Miss Grout every time I don’t.

She spent so long teaching us how to polish silverware that, when I grew up and accidentally acquired some, I gave it away.

Miss Grout taught us that, when you cook, first collect all the ingredients, then put the packages away as you use them. If there’s anything left on the counter when you think you’re done, you’re not.

Miss Grout didn’t teach us about careers, or how to manage children or marriages or money. But she shared her belief that there’s a right way to do everything. That’s a comfort on those grown-up days when you can’t figure out the right way to do anything.

By now, Miss Grout has gone to her final and well deserved reward, probably cooking tasty luncheons for the angels, in an immaculate kitchen, to serve on perfect shining china, with spotless and well-ironed tablecloths and matching napkins, where every piece of silverware and glassware sparkles in its exact and proper place.

Miss Grout lives on in the memories of countless women who, even as we break her rules, have no excuse for not knowing what they are.

By the way, I’m sure Miss Grout taught us the correct way to dust and vacuum. Apparently I was absent that day.

Contact: jlindsay@tidewater.net

Meals-on-Wheels: Helping to address hunger insecurity in the elderly

Meals Continued from page 15
reward for volunteering as well.

“You get attached to the people that you meet every day. It’s just a wonderful thing,” said Owens. “I’m glad I do it. I get back much more than they do. It’s not the kind of work that’s glamorous but that makes no difference. We’re here to help people

who need our help. I’ll continue doing this as long as I can.”

For more information on the Meals-on-Wheels program including receiving services or volunteering, visit the Meals on Wheels Association of America website at <http://www.mealsonwheelsamerica.org/signup/aboutmealsonwheels>.

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Project Hope: Offering hope to military veterans and their families

By ED KARVOSKI JR.
CONTRIBUTING WRITER

Now in its fifth year, Project New Hope, Inc., covers a lot of ground, both in geographical regions and the multiple generations of people it serves. The nonprofit agency was formed in 2011 to provide free weekend retreats to military veterans and their families.

Bill Moore is its founder, president and CEO. He's a disabled U.S. Air Force veteran, striving to help anyone connected with the military.

"It doesn't matter in what era you served – peacetime or war-time," said Moore, who served during the Vietnam War. "If you were in the military, you're eligible to come to our free weekend retreats, and participate in the activities and outreach programs at our office."

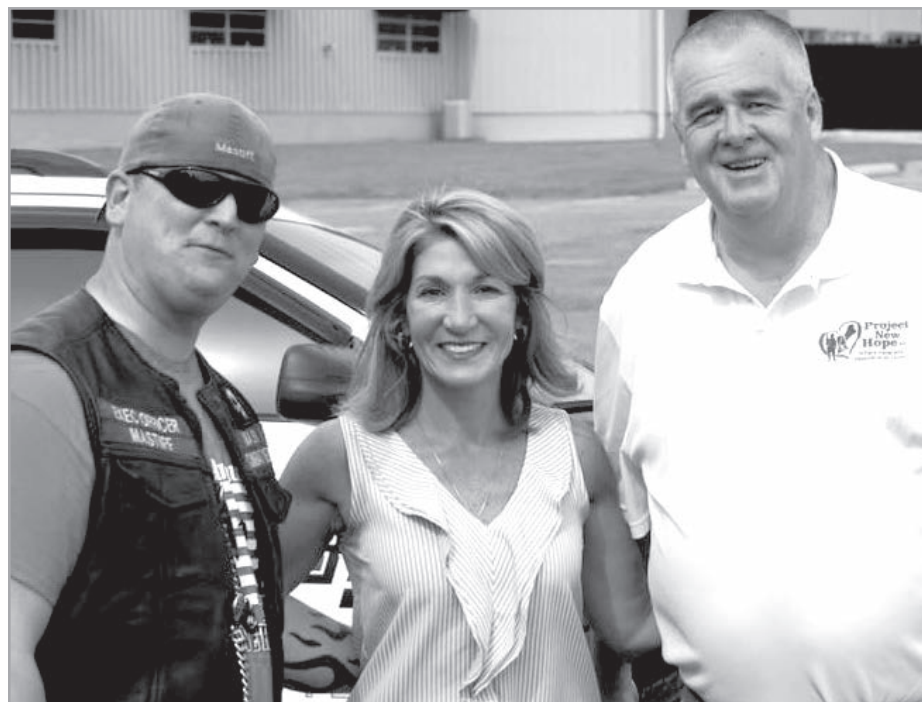
Military families are also welcomed, he noted.

"As I was getting married and starting a family, a lot of the services were for just the veteran," he said. "It's very important for us to include the whole family."

After retiring as a disabled veterans' employment representative for the state, Moore chose to continue utilizing lessons learned while earning a master's degree in rehabilitation counseling from Assumption College. He contacted a Minnesota-based organization and accepted their invitation to attend a weekend retreat.

"I liked what I saw, so I took that format and started Project New Hope here in Massachusetts," he said. "It started out of my home with my own money. None of us gets paid. We're all former military, Blue or Gold Star families, and concerned citizens."

Last year, the office moved from his Leicester home to Worcester. While some retreats have been held in Maine, Rhode Island and Vermont, most are conducted



Gathered at the second annual Salute Our Veterans Motorcycle Ride to benefit Project New Hope are (l to r) Elton Dean, board member; Lt. Gov. Karyn Polito; and Bill Moore, founder, president and CEO.

at the Grotonwood Camp and Conference Center in Groton, which is owned by the American Baptist Church.

"It costs us roughly \$10,000 to rent the facility for one weekend retreat," Moore noted. "We've had veterans coming from all over the United States."

Among retreat themes that have been addressed are post-traumatic stress disorder, traumatic brain injury, military sexual trauma, drug and alcohol addiction, sexual orientation questioning, suicide prevention and sleep apnea. Workshops range from music therapy to therapeutic horseback riding.

"We let veterans know that they're not alone," Moore said. "There are other veterans, spouses and children going through the same things they are. A vet will talk to a fellow veteran, whether older or younger. There's such a sense of camaraderie."

A weekend retreat was recently offered for blind and visually impaired veterans. Among the attendees was a Vietnam War veteran whose wife brought him from their home in Maine.

"He was kind of quiet when they arrived Friday, but by Sat-

urday morning he couldn't stop talking," Moore relayed. "He had attended a retreat in Maine and said everything was geared toward post-9/11 veterans."

Moore has heard similar feedback about some military nonprofits focusing on those who served from 2001 to the present. Project New Hope also reaches out to veterans living in senior housing complexes, nursing homes and assisted living facilities in Worcester.

"If they can't come to us, then we're bringing our programs to them," Moore said. "We don't want them to feel like they're not

appreciated anymore."

Now available free of charge at the Worcester office are some of the holistic therapies offered at retreats including acupuncture, massage and reflexology. A support group for veterans who have struggled with substance abuse meets the third Thursday of each month.

Also, an art therapy program recently began at Peace Art, next door to the office. Moore calls it "date night."

"It gives the veteran a chance to come, paint, and reconnect with their spouse or significant other," he explained. "It's been very successful."

Weekend retreats are scheduled from March through October. One-day retreats and events are held year-round.

Moore anticipates the agency will continue growing.

"I'm looking forward to reaching out to more veterans, and getting them involved with our services," he said. "They don't need to be a shut-in at home; there are services and programs out there for them."

For more information about Project New Hope, visit projectnewhopema.org, find on Facebook, or call 774-243-7859. Tax-deductible donations can be made online or mailed to the office at 70 James St., Suite 157, Worcester, MA 01603.

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Should I stay or should I go?

A tough choice for senior homeowners

By ALAIN VALLES
MBA, CRMP, CSA

Should you stay in your own home? Or would you be better off financially to sell



Reverse Mortgage

your home and move? These are tough questions senior homeowners ask themselves when faced with rising costs of home ownership, including taxes and maintenance. Many are even still making monthly mortgage payments! Coming up with the cash to

meet these obligations can be difficult.

But is selling your home the only option? Few of us want to leave the place we have called home for many years.

A Home Equity Conversion Mortgage – also known as a reverse mortgage – may give you the financial freedom to choose. You can stay in your own home with no required monthly mortgage payment and have access to a monthly cash flow or have a significant reserve line of credit if money is ever needed.

For those people who are qualified, selling and downsizing to a less expensive home might be the best choice. A little known fact: you even could use a reverse mortgage to purchase a new, smaller home. This allows

you to not use all of your cash to purchase your home and could provide additional cash reserves for the next chapters of your life.

Some people desire to move but their current home needs significant repairs, or a failed septic system must be updated before the home can go on the market. A reverse mortgage might be the solution to obtaining the necessary funds to correct the situation in order to receive the maximum sale price when the house is sold.

Another challenge is the concern of timing the sale of the current home with the purchase of the new home. One scenario is to obtain a reverse mortgage on the current home and use the loan proceeds to pay cash on the new home. This can minimize

the stress of timing the transition.

For those unsure if they want to move or stay in their home, I find the exercise of analyzing the moving process can be very informative and help in the decision. For example, I suggest to my clients who are thinking of moving to do the following:

Contact a trustworthy local real estate agent to obtain a Certified Market Analysis (CMA) to get an estimated sale price for the home

The agent can also give feedback on what repairs, if any, are needed and also how to best showcase your home

Try to identify your next housing option – perhaps become a renter, downsize, move

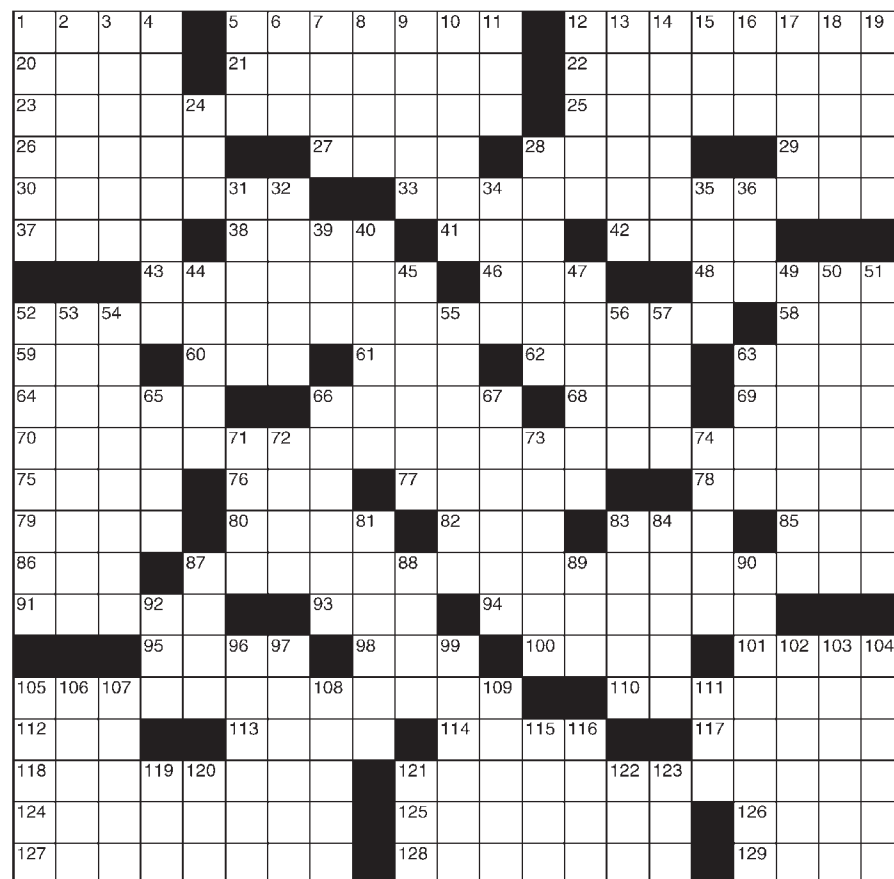
Reverse Mortgage page 19

SUPER CROSSWORD PUZZLE

“Title Starters”
(answers on page 21)

ACROSS

- 1 Turns target
5 Accumulates
12 Present, as a plan
20 Isolated
21 Pin-on in a welcome kit
22 Burn soother
23 Vegetation-destroying weather event
25 It bodes well
26 Author Nin
27 Shopping site
28 Back-to-sch. month
29 “I’ll take that as —”
30 Catholic service with minimal ceremony
33 Number one, redundantly
37 — dixit (assertion lacking proof)
38 Hawaiian tree
41 Actor Perlman
42 Deal in
43 Slow musical movements
46 Move with oars
48 Actors Guinness and Baldwin
52 Hymn that repeatedly urges “come home”
58 Prefix with practice
59 Exhibit fallibility
60 Magazine edition: Abbr.
61 Hosp. zones
62 Plum relative
63 Uttered, as a farewell
64 False identity
66 Spills liquid
68 Dove sound
69 Nailed, as a test
70 “Having planted the idea ...”
75 Spanish for “this”
76 Bobby on ice skates
77 Apartment managers, for short
78 Dumbfound
79 “L’— c’est moi”
80 Chick’s chirp
82 Biblical no-no
83 French body of water
85 Roadwork gunk
86 “Can’t Help Lovin’ — Man”
87 Title for Monaco’s Prince Albert II
91 Flat, as soda
93 Haloed woman: Abbr.
94 Solitary monk, maybe
95 Kuwaiti ruler
98 Sullivan and Harris
100 Leaf-to-branch angle
101 Racing pace
105 Sweetly melodious birds of North America
110 Tile in a mosaic
112 Roman 111
113 Goes fast
114 Aloha Tower locale
117 Polytheist, to a monotheist
118 Alert for a 96-Down, say
121 She scored a #1 with the hit found at the starts of this puzzle’s longest answers
124 Was next to
125 Carrying no burdens
126 Macpherson or Fanning
127 Grinch’s trait
128 China’s Mao
129 Bit of a core
DOWN
1 Strong base
2 Requiring change to be inserted, briefly
3 Wives’ mothers, e.g.
4 Salami, say
5 Blyth of film
6 Us, for one
7 Boom box bands
8 Toxin fighters
9 Typhoon, e.g.
10 Egg-hiding occasion
11 SFPD title
12 Wise gurus
13 Flees to wed
14 Fife sound
15 Nurtured
16 — lacto diet
17 Supply with a new staff
18 Fashion
19 Southeast Asian capital
24 “Patience — virtue”
28 Clerical councils
31 Fixes, as a dog or cat
32 Heroic tales
34 Poets’ A.M.
35 Criticize brutally
36 Every one
39 Jeremy of the NBA
40 Antique car
44 “Kathy Griffin: My Life on the —”
45 Pabst brand
47 Brand of grape juice
49 Make unhealthily thin
50 Virtuoso solo passages
51 Lugers, e.g.
52 Kelp and Irish moss
53 Weight-loss drug
54 Italian omelet
55 Support, as a belief
56 Tree anchor
57 Pope from 440 to 461
63 When doubled, baby boy on “The Flintstones”
65 At the drop of —
66 Emphasis
67 Lying on one’s back
71 Pueblo people
72 Greek Mars
73 Taxonomic subdivisions
74 Opposite of day, in Berlin
81 Fizzes (out)
83 Put a lid on
84 Spy
87 Pants parts
88 Make anew
89 Put a jinx on
90 Company’s bottom line
92 Pants part
96 Device that features Siri
97 “Impact” co-star Ella
99 Becomes ecstatic
102 Provide a feast for
103 Delphi shrine
104 Utterly failed
105 “Get out!”
106 Rust or lime
107 Martial arts mercenary
108 Tall grasses
109 Jet-black
111 Abbr. on a beach bottle
115 Sun output
116 Language of Pakistan
119 Weed B —
120 It’s in bronze
121 Daily grind
122 A half-score
123 “Life of Pi” director Lee



Best towns in Central Mass. for retirees – Transportation options

By MARIANNE DELOREY

This article is the last in a series about the towns in Central Massachusetts and how they can attract and retain more seniors. This article reviews the



Housing Options

regardless how accessible, will meet every elder's need. Please feel free to comment about what you see in your town that I may have overlooked in my analysis.

Of all the ways to compare towns, transportation accessibility may be the most challenging. I say this because there are many different modes of transportation and the thoroughness of each mode's ability to meet the needs of the town's seniors is too vast to discuss in such a short space. I start off this discussion suggesting that there should be additional research on this topic so that all towns and seniors have more information at their fingertips.

For the purposes of simplicity, this analysis only considers public transportation options that use the roads and rails. Although there may be a significant benefit to having (for instance) an airport in a town, this analysis focuses on everyday transportation needs.

There are three possible transportation options available to those in Central Mass. – commuter rail, bus via the Regional Transit Authority (RTA) and bus through the local Council on Aging (COA). There is some overlap be-

tween these three options, although for simplicity, they are simply considered as either available or not in each community. Each community is then scored 0-3 depending on the number of options available.

As is customary, I have analyzed the information available for small, medium and larger towns in the Central Mass. area. Knowing that smaller towns cannot compete with larger towns on all metrics, this should "level the playing field" a bit when determining who is doing the most for their elders.

Of the large towns, Worcester clearly gets the nod given that all three primary options are available (COA bus, RTA and Commuter Rail) but also because their bus system is very extensive. Fitchburg and Leominster also have all three options available and have extensive bus systems. Webster and Southbridge should be doing more to help their elders meet transportation needs given that they only have one option available in each town.

Of the medium sized towns (those with between 500 and 20,000 elders), Mendon should be called out for having no transportation options. Southborough and Grafton, with three options each, are to be commended for being very accessible.

The small towns were harder to compare. With one or two options in each town, I went back to the information provided by the Office of Elder Affairs and determined that Bolton and Brookfield both had Councils on Aging that seemed to provide more service than the others. Small towns that clearly need to do more for their elders include: East Brookfield, Hubbardston, Petersham, Phillipston, Princeton and Royalston.

Please feel free to comment on your experiences regarding

this analysis. Are there transportation options you think should be considered? Is your town center set up that transportation is less necessary?

Please comment and share. Comments can be left online at www.fiftyplusadvocate.com. Thank you for adding your insights.

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

Should I stay or should I go?

Reverse Mortgage Continued
from page 18

in with family, or live in a 55-plus community.

Contact a moving company to obtain a quote of transporting your belongings

If this sounds like a lot of work, it is! But so is trying to decide if you want to remain in

your home.

The first step is to learn the basics about a reverse mortgage. For those who may be considering a reverse mortgage or if your profession includes older individuals, I recommend investing 20 minutes to gain insight about the pros and cons of a reverse mortgage.

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

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Agency places senior mentors with nonprofits

By K.B. SHERMAN
CONTRIBUTING WRITER

RE⁺SERVE

ReServe Greater Boston is an innovative program that matches professionals age 55 and over (“ReServists”) with government and nonprofit organizations that need their expertise. Nonprofits and public agencies can tap into a lifetime of experience to fill crucial staffing gaps and help organizations stay on mission. ReServists can do great things for their communities while they put their professional expertise to work on part-time service projects, in exchange for a modest hourly stipend paid by the host organization.

“We deal with volunteers

“We deal with volunteers who want to give back.”

Judy Willet

who want to give back,” explained Judy Willet, who became director in June.

Willet holds a master’s degree in gerontology and has worked for years with consumer-driven nonprofits.

ReServe started in 2005 in New York City and by 2012 had expanded to four additional locations. ReServe Greater Boston started in 2013 and is operated by Community Work Services (CWS), one of the oldest charitable organizations in the U.S., serving the

Boston community since 1877. It concentrates upon providing help for the homeless, victims of sexual and domestic assault, ex-convicts, and others having difficulty entering the workforce. A nonprofit, it “develops innovative, creative and sustainable solutions that help people surmount barriers, work toward economic independence, and effect change in their families and communities.”

ReServe Greater Boston concentrates upon placing older professionals with organizations that need specialized help in training workers in such fields as accounting, information technology, marketing and business development.

Both ReServe and CWS come under Fedcap, another government organization founded in 1935 intended to

develop “innovative, creative and sustainable solutions that help people surmount barriers, work toward economic independence, and effect change in their families and communities.”

ReServe Greater Boston holds “First Impression” seminars throughout the year where volunteers can learn how to use one’s career and skills to help a nonprofit and match themselves with nonprofits for both short-term and longer-term work. Volunteers receive an \$18/hour stipend to help defray personal costs.

For more information on upcoming seminars, visit www.reserveinc.org/greaterboston.

For information on training and volunteer opportunities at Community Works, visit www.community-works.org.

State department receives grant for Alzheimer's training program

Boston - The Massachusetts Executive Office of Elder Affairs (EOEA) recently announced it received a three-year, \$600,000 grant for the Alzheimer’s Disease Supportive Services Program from the U. S. Administration on Aging (AOA). The grant will enable the agency to create a dementia-capable system of home and community-based services and supports.

A dementia-capable system is one that can identify individuals with dementia and connect them with optimal services provided by dementia-trained staff. Ultimately the training provided through this grant will have an impact on quality of life for thousands living with Alzheimer’s disease across the commonwealth.

The objectives of the grant are to:

- Create and sustain a com-

prehensive dementia-capable home and community-based services system with “No Wrong Door” access for individuals with dementia and their caregivers.

- Ensure access to a system of culturally competent, high quality dementia-capable home and community based services.

“We are delighted to have secured funding that will enable us to continue to strengthen quality care for individuals with dementia and their caregivers,” said Alice Bonner, secretary of elder affairs. “The training this grant funds will build knowledge and skills among caregivers, significantly enhancing quality dementia care and services in the commonwealth.”

Development of “No Wrong Door” access to dementia-capable services enhances access

to community-based services. This type of system connects individuals with the appropriate program or service more seamlessly. Grant funding will improve the capacity of the system to serve individuals with Alzheimer’s and their caregivers by providing training options for counselors, information and referral specialists, care transitions coaches and Medicaid enrollment specialist to communicate effectively with individuals with Alzheimer’s and to increase their understanding of the services available to families managing the challenges of living with dementia.

Additionally, the grant will improve the capacity of Massachusetts’ home and community-based service system to provide dementia-capable services and supports by providing advanced training to help home care staff identify

individuals with dementia and provide services that promote independence and well-being, mitigate conflict and alleviate stress for families coping with dementia. Evidence-based educational programs will be made available to family caregivers that have been shown to reduce stress and improve capacity to provide care.

The planning phase of the project has just launched. The implementation phase begins March 1, 2016, and runs through Aug. 31, 2018. Executive Office of Elder Affairs implementation of this AOA grant-funded training is expected to improve independence and quality of life for the 120,000 individuals living with a diagnosis of Alzheimer’s disease in Massachusetts as well as the roughly 330,000 family members and friends who provide informal care for their loved ones.

viewpoint

The health care penalties of growing old

BY AL NORMAN

In late September, the Blue Cross Blue Shield Foundation released two reports regarding health care for seniors in Massachusetts. The first report found that while a large majority of seniors are satisfied with the healthcare, over 25 percent of older adults were dissatisfied with healthcare costs, and more than 20 percent said it has become harder to pay for healthcare services or prescription drugs over the past five years. Both concerns are higher among seniors who report poor health or a disability.



Push Back

Dissatisfaction is highest among elders who are in fair or poor health or have a medical condition that substantially limits one or more basic physical activities like walking. Thirty-three percent of these seniors in poorer health report dissatisfaction with their healthcare costs and say that paying for care has gotten harder in the past five years. Among those seniors in poorer health who had problems affording healthcare, the top two reported problems were paying for prescription drugs and the cost of premiums, deductibles and copays.

Financial insecurity due to healthcare costs is also felt among older adults in households living on \$25,000 or less per year, more than one-third of whom say they are not confident they will have enough money or insurance

Being poor and elderly is a double whammy for healthcare. The results of these surveys should compel the state to stop punishing people for surviving past 65 years of age.

to afford the healthcare they may need in the future. About 11 percent of seniors in poorer health report spending all or most of their personal savings or taking on credit card debt that may be difficult to pay off. By comparison, only 1 percent of seniors in better health report having similar financial circumstances. Eighteen percent of seniors in poorer health report having not filled a prescription in the past year due to cost, whereas 8 percent of their peers in better health report having had to do this. Fifteen percent of seniors in poorer health report cutting pills in half or skipping doses of medicine due to the cost of prescription drugs, as compared with only 2 percent of seniors in better health. Twelve percent of seniors in poorer health report not having had a medical test or treatment they needed due to cost. In contrast, only 5 percent of their peers in better health report having skimped on health care services.

In a second report released by the Blue Cross Blue Shield Mass. Foundation, the disparity between people over age 65 and those younger regarding the income and asset eligibility rules show that it's harder for elders to get on MassHealth. The income cutoff for MassHealth eligibility is lower for elders than for people under age 65,

and even at the same income level, elders may have less access to affordable health coverage than non-elders because of asset tests for public programs that do not apply to younger individuals. Under the state's health reform law and the Affordable Care Act, affordable health coverage is available to most people in the state with incomes below 300 percent of the federal poverty level (FPL). Eligibility for ConnectorCare and for MassHealth for non-elders is based solely on income - no asset test applies. But for people age 65 or older, the MassHealth program has an asset limit of only \$2,000. Eligibility for public coverage ends at 135 percent of the federal poverty level for elders residing in the community, compared with 300 percent FPL for people younger

than age 65. Only 16 percent of elders in Massachusetts are covered by MassHealth, compared with 31 percent of people under age 65 who have either MassHealth or ConnectorCare.

These eligibility rules are a blatant form of age discrimination. Older people need more healthcare services than younger people - yet right when they need healthcare the most, it's harder for seniors to get the care they need. Recently elder advocates tried to get the State Legislature to raise the income eligibility level for the home care program from \$27,000 to \$35,000 - which happens to be 300 percent of the federal poverty level. Younger people already can get care at 300 percent of FPL, but the General Court was not willing to give elders equal treatment.

Being poor and elderly is a double whammy for healthcare. The results of these surveys should compel the state to stop punishing people for surviving past 65 years of age.

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

Answers to Super Crossword

(puzzle on page 18)

A	C	I	D		A	M	A	S	S	E	S		S	E	T	F	O	R	T	H		
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your home

Wood stoves offer efficiency, looks and heating cost savings

BY MARK J. DONOVAN

The cost of heating your home with oil, propane or electricity continues to rise every year. One way to combat the ever-increasing home heating energy bills is to install a wood stove in your home. Today's new wood stoves can produce an incredible amount of heat with a relatively small footprint, are highly efficient and are aesthetically attractive. Also, unlike fossil fuels, wood is a renewable resource. Moreover, newer EPA-certified models are much more environmentally friendly because of their high level of burning efficiency. Thus, they burn wood better than ever, resulting in less soot and smoke going up the chimney. If

you are considering purchasing a wood stove, below is a list of a few key things to keep in mind.

A wood stove is a great back-up heating source for those times when the electricity goes out and/or you run out of home heating oil or propane.

A cord of seasoned hardwood — a cord measures 8 feet in length, 4 feet in width and 4 feet in height (128 cubic feet) — produces approximately the same amount of heat as 130 gallons of fuel oil. A cord of seasoned hardwood cut for immediate use varies with supply and location. However, you can expect to pay somewhere between \$200 and \$350 per cord in New Hampshire at the time of this writing. Oil, on the other hand, costs about \$3.50 per gallon. So \$3.50/gallon times



One way to combat the ever-increasing home heating energy bills is to install a wood stove in your home.

130 gallons equals \$455. Consequently, even at \$350 a cord, you can save 30 percent on home heating costs compared with oil.

Wood stoves come in all different sizes, types and shapes, varying from traditional potbelly wood stoves to ultra-modern chic stoves. They are available as freestanding types, fireplace insert types, corner types or whole-house wood-burning systems. So if you have an old wood-burning fireplace that you rarely use, consider installing a wood stove insert type. Also, wood stoves can be purchased so that wood is fed into them from either the side or the front. In addition, you can purchase wood stoves with or without glass firebox views.

When considering where to place a wood stove, it's all about location. Ideally, put it on a lower-level floor, either in the basement or on the first finished floor. This way, the heat produced by the wood stove can rise and heat multiple levels in the home, thus reducing home energy costs.

When purchasing a wood stove, look for models that have been certified by the Environmental

Protection Agency. These types of wood stoves produce much less smoke per hour than old or non-EPA-certified wood stoves. For example, an old wood stove typically produces 15 to 30 grams of smoke per hour, whereas an EPA-certified wood stove only produces 2 to 7 grams per hour.

Also, consider purchasing a wood stove with add-on features, such as those that allow you to hook the wood stove up to water heaters or radiators. Wood stoves can also be purchased with self-loading hoppers, automatic ignition systems, programmable timer settings and remote controls, albeit these features are typically only found in whole-house wood-burning heating systems.

Though the wood stoves of today are built with safety in mind, make sure to locate your wood stove in a safe area of the home with fireproof material on the floor and surrounding walls. Note that there are specific fire codes that need to be adhered to when installing a wood stove. Check with your local building inspector prior to buying a wood stove to understand the installation codes.

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Love of game inspires Massachusetts Miracles

By JOHN ORRELL
CONTRIBUTING WRITER

At ages that to many may signify less physical exertion and not more, a group of ladies across the commonwealth are proving that testing the boundaries in the arena of fitness in organized sports is not so hard to do after all.

They are known as the Massachusetts Miracles, a growing group of women ages 50 to 65 who love the game of basketball and compete with women from other states in tournaments, most notably in the National Senior Olympics which are held every two years.

In July of this year, the Miracles, in the 55-59 age group, competed in the National Senior Games held in Minneapolis/St. Paul. The four-player team came away with a Silver Medal in the Division 2 tournament playing 3-on-3, and tested their mettle by playing 10 games in a four-day span.

In 2011 in Houston, the Miracles won Gold Medals and the National Championship in the 50-54 age group. Their goal is to send three teams to the next National Senior Games which will be held in Birmingham, Ala. in June of 2017.

"It's the love of the game that keeps us going," said Miracle player Mal Lannin-Cotton of Pembroke. "We like to stay active and get involved and the competition motivates us."

"Winning at the Senior Games was very exciting but exhausting too. We played 10 games in three days and we wound up pushing one another to get through but it was worth it."

"This is a great group of women to be around," added teammate Tina Quick of Winchester. "I'm basically an exercise freak and have competitiveness in my blood so playing with the Miracles is perfect for me. Doing as well as we did at the Senior Games was a thrill I'll always remember."

The National Senior Games



Terry Durkin (left) shoots a basket in a game against a team from Maine in the Maine Senior Games held in September.

PHOTO/JOHN ORRELL

Association is a nonprofit member of the U.S. Olympic Committee. Its Summer Games have grown into one of the largest multisport events in the world.

The Miracles first came together in 2006 with Jane Mooney of Wellesley being the principal founder. Five years later, they became National Champions.

"It's really exciting to see older women playing and participating in this sport," said Mooney, who took up basketball at age 50. "We started with a small core of players and grew. Currently, we have 16 but we're looking to grow in numbers. We have great camaraderie and doing this is a fantastic way to stay in shape."

The team practices nearly year round at a location in Natick, taking breaks only around the December holidays. Players come to the team by word of mouth mostly and bring backgrounds of different varieties. Some have played in college or high school and some neither, but possess athleticism that allows them to compete.

Injuries do occur, said Lannin-Cotton. The team has lost players due to back and knee problems, but for the most part, the core of the team has been healthy and participated

together for several years.

The Miracles conduct their own tournament known as "The Rock of Ages". Their eight annual 3-on-3 event is scheduled for Saturday, Nov. 14 at Rock-

land High School.

For more information on the Massachusetts Miracles, visit their website at <https://mmiracleseniorwomenbball.wordpress.com>.

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