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page 12

On top of their game

Area athletes compete in the Massachusetts Senior Games

page 5





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Inside this issue



Every day is Memorial Day for a Gold Star Mother

Page 7

107-year
old proves
optimism can
lead to a long,
happy life

Page 6



Departments

- Caregiving Tips9
- Home Improvement22
- Money Matters18

- Resources
for Caregivers14
- Travel12
- Viewpoint16

If you use any services listed above, please mention
you saw their ad in the Fifty Plus Advocate.

Index of Services

Adult Day Care Adult Day Club at Dodge Park...12	Health Care Information SHINE Program9
Affordable Senior Housing Bigelow Village20 Lincoln Village2 Sitkowski Apartments17	Hearing Aids Beltone1
Art Supplies and Framing Art and Frame Emporium22	Home Care Services Associated Home Care 3 Century Home Care24 Jewish Healthcare Center10
Assisted Living Jewish Healthcare Center10	Home Repair Services A&M Masonry & Restoration ...21
Attorneys, Elder Law Durbin & Veglia, Attorneys19 Gorman, Michael Attorney13 Spring, Carolyn Attorney.....22	Hospice Jewish Healthcare Center10
Automotive Services Haddad Auto Detail17	Medical Devices CoFlex13
Cemeteries St. John's Cemetery and Mausoleum18	Mortgage Financing Direct Finance3 Clinton Savings.....15
Clothing, Adult & Children Children's Orchard22 Peggy's Place15	Nursing Homes Jewish Healthcare Center10
Cremation Services Casper Cremation23 Shaw Majercik Funeral Home...19	Real Estate Services SellMomsHouse.com23
Dentists Dental Solutions15	Rehabilitation St. Mary Heath Care Center....21
Festivals Albanian Festival13	Rest Homes Dodge Park Rest Home14
Fitness Active Rx23	Subsidized Housing Colony Retirement Homes15 Emanuel Village8 Green Hill Towers11 Hawthorne Hill 8 Illyrian Gardens9 Village at Ascension Heights ...11

fiftyplus
advocate

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Serving the fifty-plus community since 1975

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Athletes of all skill levels welcome to participate in senior games

BY BONNIE ADAMS
MANAGING EDITOR

This June, hundreds of athletes will converge upon Springfield College to participate in a multitude of sports including track and field events, basketball, swimming and tennis among others. While there is not a skill requirement to participate, some may be very skilled while others may have more limited skills. What the athletes will have in common, however, is that they all have an intense passion for their sport, as much as any pro athlete. The other thing in common? They will all be 40 years and older.

The Massachusetts Senior Games (MASG) is a nonprofit, volunteer organization that brings together older athletes in numerous sports as a way to promote the health and fitness through health education programs, fitness activities and competitive athletic events.

That's its official mission, but the goal, according to the games' Executive Director Larry Lisbow, is simple – "Get fit, have fun and make friends!"

MASG was founded in 1991 by Dr. Jack Neumann of Springfield College. That year 150 older adults participated in a "Fun Walk." The next year 250 athletes competed in 11 different events in sports such as track and field, tennis and swimming.

The first winter games were held in 1995 with over 150 athletes participating in giant slalom, cross country skiing and ice hockey.

In the ensuing years, the numbers continued to grow as more adults realized that they didn't have to put their athletic dreams aside just because they had reached a certain age.

There are minimal fees to enter; corporate sponsors are integral to the event's growth, Lisbow said, with Blue Cross/Blue Shield of Massachusetts serving as Presenting Sponsor for many years.

"I like the way I look in gold! I may never take it off! That's how important it is to me."

Davis Cox



The Massachusetts Senior Games (MASG) is a nonprofit, volunteer organization that brings together older athletes in numerous sports as a way to promote the health and fitness through health education programs, fitness activities and competitive athletic events.

The core sports of the summer games that will be held in Springfield this year are track and field, swimming, basketball, tennis, racquetball, table tennis and volleyball. Other sports, such as whitewater canoeing, kayaking and rock climbing are held throughout the year in other locations throughout the state.

Those who participate in the state games have a chance to qualify for the National Games which are held every other year. The 2015 Summer National Senior Games will be July 3-16 in Minneapolis - St. Paul, Minn. The 2017 National Games will be held in Birmingham, Ala. (Athletes must be 50 or older to participate in the National Games.)

While the summer games feature many traditional sports such as basketball and track and field, there are other sports such as horseshoes and pickle ball making comebacks. Whitewater canoeing, kayaking and rock climbing are popular new additions.

Lisbow noted that officials hope to also add a cognitive health component to future games that would feature such things as Scrabble, chess and poker.

Participating in the games is a great way to ignite passion for a sport that perhaps you played years ago but never stopped loving, Lisbow said.

"Many of the people pursued their individual sport years ago, then took a break due to the time restrictions imposed by family and/or work," he added. "But once they come back they find out there is still that passion."

Although Polly Crowninshield, 66, has been an alpine skier for most of her life, it was only a few years ago that she started skiing competitively. Although she had to take a bit of time off for a knee replacement, she is now skiing stronger than ever, and is a consistent medalist in Giant Slalom and Super-G events.

Davis Cox, 75, has always

played basketball but last year decided to challenge himself in a different sport – decathlon. He was able to participate in several of the eight events and won the gold medal in long jump for his age group, 75-79. Remarkably, he did so in spite of throwing the discus with his left arm instead of right due to arthritis and using a cane to walk only three weeks before the games.

That experience was life-changing, he said – so much so that he has become an official state ambassador for the games, crisscrossing the state to garner support from corporate sponsors.

He is also training in all of the decathlon events and hopes to qualify for the 2019 International Senior Games.

"I like the way I look in gold! I may never take it off!" he joked.

"That's how important it is to me," he added. "I don't even feel like an old person."

Fred Thompson, who is
Senior games page 10

Town's oldest resident proves optimism can lead to a long, happy life

BY VALERIE FRANCHI

When people wonder whether attitude or a healthy lifestyle is more important for a long life, they only need to meet Littleton resident Hazel Plummer to be convinced that it is the former. Plummer, who will turn 107 June 19, said she prides herself on being positive.

"I've always looked at life as whatever happens, happens," Hazel said. "I'm not a worrier. I never have been."

That outlook has served her well through nearly 11 decades. Born and raised in Somerville, she grew up a street apart from her future husband, Alma – although they didn't know it at the time. The two married in 1935 and had two children, Roger and David. April 6 would have been their 80th anniversary.

Alma worked at a steel company while Hazel raised the children, later working part-time, then full-time, in the children's department of Gorin's department store in Davis Square.

About 57 years ago the family moved to Littleton, where she has lived since. Her mother lived with them until she died at age 94; her father died relatively young at 74 from a fall that caused a clot.

Hazel said she believes she takes after her father who was always good-natured. Her mother, as well, was a good example for her.

"I had a good childhood," she noted. "I've been a happy person all my life."

After her father passed, her mother moved in with her and her husband.

"My mother lived with us for 22 years and never complained," she said.

She also fondly remembers her husband who she said was a hard worker and loved to entertain children as Santa at his company and in the neighborhood.

In addition to her two sons – Roger lives in Maine and Da-



Littleton's oldest resident, Hazel Plummer, who will turn 107 June 19.

vid in Littleton – Hazel has six grandchildren and four great-grandchildren.

At 106, Hazel still has an amazing memory of past events. She recalled the time she saw Charles Lindbergh walking down the street in Somerville, a grade-school teacher who used

"I've been so fortunate all my life. When I had whooping cough, I had one 'whoop'; when I had chicken pox, I had one 'pox.'"

Hazel Plummer

to pinch her, and the local woman doctor who owned one of the first Ford's ever made.

"She sat very straight," Hazel recalled. "I think she was scared."

These days, Hazel keeps busy playing cards, listening to books on tape, and going to chat groups at the Littleton Council on Aging. She takes advantage of the senior shuttle to visit the hairdresser and eat lunch out once a week.

Her health, apart from her failing eyesight, is very good and always has been.

"I've been so fortunate all my life," she said. "When I had whooping cough, I had one 'whoop'; when I had chicken

pox, I had one 'pox.'"

On April 10, members of her church, the Congregational Church of Littleton, surprised her. They brought her to the church, which is currently being renovated, and asked her to put her hands into the cement.

Her response: "That's stupid," I said. Why would I do that?"

She ended up going along, placing her hands into the wet cement, forever to be honored as Littleton's oldest resident in 2015.

Hazel said she can't understand what the fuss is all about.

"Everybody at church thinks I'm the greatest thing that ever happened," she said. "They make too much of my age - I think it's ridiculous."

Give the gift of time and love this Mother's Day

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

What do you plan to get for Mom this Mother's Day? If she's like most Americans, she probably feels time-constrained and the hours she spends with family and friends are precious. So, in addition to giving her flowers or a card, give her a gift she'll really appreciate: the chance to spend more time with the ones she loves!

While spending time with your mom on Sunday, May 10, you can help her quickly and easily sign up for a free, online my Social Security account. You can do it from home, which means less time waiting in line, and more time doing the things you want to do together.

Signing up for a my Social Se-

curity account will give Mom the tools she needs to stay on top of her future Social Security benefits. When she signs up at www.socialsecurity.gov/myaccount, she can do a number of things. First and foremost, she can plan for her retirement.

Mom can never start planning for retirement too early. If she isn't already retired, she can view her Social Security Statement, verify her earnings records, and find out what benefits she can expect to receive at age 62, her full retirement age, or at age 70.

Is Mom thinking of retiring at a different age? It's easy to get instant, personalized benefit estimates, too. Just escort Mom to the Retirement Estimator, where she can plug in different scenarios to find out how much she can expect in Social Security benefits. She can also plug in different future wage amounts

to see how her future benefits can be affected by when she retires and how much she contributes. Visit the Retirement Estimator at www.socialsecurity.gov/estimator.

As she continues to work and earn wages, she can use her my Social Security account to keep track of and verify her annual earnings. If Mom has already retired and receives Social Security benefits, she can use her account to:

Get an instant letter with proof of her benefits; Change her address and phone number; and Start or change direct deposit of her benefit payment.

The time saved by using our convenient and secure online services is priceless. Helping Mom sign up for a my Social Security account at www.socialsecurity.gov/myaccount is a great, personalized gift that shows you really care!

Every day is Memorial Day for a Gold Star Mother



Karen Lounsbury and her son Pfc. Bryan C. Lounsbury

BY ED KARVOSKI JR.

Karen Lounsbury of Cambridge is comfortable interacting with military families. She's the daughter and sister of veterans, and was a military wife.

"I was always taught respect and dedication for the military," she said.

Now, she serves as president of the Massachusetts department of the American Gold Star Mothers, Inc.

"The Gold Star Mothers is a group that nobody wants to join," she acknowledged. "Most of the mothers participate in Memorial Day services in their areas. But every day is Memorial Day for a Gold Star Mother."

Her son, U.S. Army Pfc. Bryan C. Lounsbury, was on active duty stationed at Fort Worth, Texas, during Operation Troop Support Iraqi Freedom. He was accidentally hit by a vehicle off base and died immediately January 21, 2008, at age 18.

"You just assume that he's

safe because he wasn't deployed yet," she said. "I thought I'd still have some time that I wouldn't need to worry about him."

Bryan was born in the Army hospital in Frankfurt, Germany, May 18, 1989. He expressed an interest in the military from a young age, Lounsbury noted.

"He always knew he was going into the Army," she said. "Every Halloween he wore an Army uniform, which was his father's or his uncles'."

Beginning at age 12, Bryan was an active member of the Hanscom Civil Air Patrol and attended many summer encampments.

"He loved the Civil Air Patrol, marching and issuing orders to the Cadettes," Lounsbury recalled with a laugh.

While studying at Minuteman High School, a vocational technical school in Lexington, Bryan participated in the Future Leader Camp at Norwich University in Vermont. The two-week

Gold Star Mother page 8

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Every day is Memorial Day for a Gold Star Mother

Gold Star Mother

Continued from page 7

military-style summer program develops leadership potential in high school students.

Bryan graduated from Minuteman in 2007 and enlisted in the Army that June as a Cavalry Scout.

"I tried to persuade him to go to Norwich University; they sent him applications and tried to get him to go here, but he wanted no part of it," Lounsbury said. "Before he was 18, he checked everything out and knew he wanted to be a Cavalry Scout."

He was awarded the Army Commendation Medal, Army Good Conduct Medal, National Defense Medal, Global War on Terrorism Service Medal and the Army Service Ribbon.

Six months after Bryan passed away, a flag raising and dedica-

"It's wonderful to have so much support from the community and all of his friends. The baseball team is like our family."

Karen Lounsbury

tion was held in his honor at Comeau Field in Cambridge, where he grew up playing Little League baseball. The event included a barbecue, raffles and commemorative T-shirts with proceeds going to a memorial fund. The fund awards an annual \$1,000 scholarship to a graduating Minuteman student, sponsors baseball teams and offers summer encampments for Civil Air Patrol members.

"It's nice to know that he is remembered," Lounsbury said. "It's wonderful to have so much support from the community

and all of his friends. The baseball team is like our family."

She first coped with the grieving process by attending support groups other than the Gold Star Mothers because her son wasn't killed in action. Then she accepted an invitation to join the organization when she learned that it's open to all mothers who have lost a child while serving in the military.

"It's easier to talk with somebody who has been through the same situation you're going through," she said. "It's a really

good distraction, trying to help other people instead of focusing on your own problems by yourself. We're trying to organize meetings in different areas of the state. And we're now working together with the Gold Star Wives."

There are currently 11 local and regional chapters with periodic meetings including Brockton, Everett, Fitchburg, Newton, Somerville and Worcester. Lounsbury encourages anyone statewide interested in participating to contact her at 617-899-4489 or khlounsbury@yahoo.com.

"I can't help my son anymore," she said, "but I can help other people who might need a little support."

For more information about the Massachusetts department of the Gold Star Mothers, Inc., visit massgoldstarmothers.com.

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Increased fall risk for those diagnosed with dementia

BY MICHA SHALEV

People with dementia are four to five times more likely to experience falls than older people without significant cognitive impairment.



Caregiving Tips

Rehabilitation is more difficult if the person has moderate or severe cognitive impairment, and the majority of people with dementia experiencing a hip fracture never achieve their previous level of functional capacity.

As well as memory disturbance, people with dementia have impairment in thinking, orientation, comprehension,

calculation, language, perception and judgment. There are also psychological, behavioral and motor symptoms. These deficits increase the likelihood of falls.

Perceptual difficulties often mean the person is unaware of changes in levels, making them more likely to miss a step or lose their balance on a slope. Some have difficulty seating themselves; angle parkers do not seem able to line themselves up with the chair, possibly because of perceptual difficulties. Some premature parkers sit down too early and miss the seat. This may be because of difficulty delaying gratification.

The person with poor judgment fails to recognize risk. Take for example an elderly man who suddenly decides to scrape the lichen off his roof. Even if the person becomes aware of a risk, the slowness of reactions, poor problem solving and loss of protec-

tive reflexes mean they cannot avoid falling anyway. Impaired comprehension may mean that the person cannot take in or respond to warnings.

The effort of doing something mentally taxing appears to affect balance.

Psychotic symptoms can lead to risky behavior: A frail lady with Lewy Body dementia heard boys throwing stones on her roof at night and went outside to chase them away. Not only was she delusional, but she also showed bad judgment. She fell in the dark and broke her hip.

Someone who is agitated and pacing will not be looking out for external dangers. There is evidence that people with dementia walk too fast for their situation, perhaps because of a loss of control of gait velocity. If people become less active, either from reduced socialization or because concerned caregivers limit their

walking, they become physically weaker. There is loss of condition as the dementia progresses and the person becomes frailer with poor balance and posture.

Acute conditions, such as infections or constipation, cause balance and gait changes. The risk of developing delirium is high in people with preexisting dementia and associated with increased confusion. Epileptic seizures occur in 10 to 22 percent of people with Alzheimer's disease. Reduced visual acuity, arthritis and cardiac conditions may contribute to falling.

Drugs of various types increase confusion and the likelihood of falls. Even a small amount of alcohol will affect balance and sometimes people forget they have already had a drink and have another one.

Medications with strongest links to an increased risk of

Fall risk page 10

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How to stop a dementia sufferer from driving

Dementia sufferer
Continued from page 9

falling include:

- Serotonin reuptake inhibitors and tricyclic antidepressants;
- Neuroleptic agents;
- Benzodiazepines;
- Anticonvulsants; and
- Class A anti-arrhythmic.

Hip protectors with hard shells can be uncomfortable if body fat is lost as dementia progresses and may not be tolerated. Soft-shelled hip protectors are available. The person with dementia may not recognize the garment as underwear or comprehend why hip protectors need to be worn. So, they may forget to put them on.

Finally, check footwear, clean glasses and turn on hearing aids. Some carry (or forget) their

walking frame, though eventually with repetition may become used to the security of the frame and learn to use it.

Micha Shalev MHA CDP CDCM CADDCT is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park located at 101 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 by e-mail at m.shalev@dodgepark.com or view more information online at www.dodgepark.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

Micha Shalev MHA CDP CDCM CADDCT is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park located at 101 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 by e-mail at m.shalev@dodgepark.com or view more information online at www.dodgepark.com.

Athletes of all skill levels welcome to participate in senior games

Senior games
Continued from page 5

currently the president of the MASG Board of Directors, has always loved sports since he was a standout football player in college. He even paid his tuition at Washburn University School of Law in Topeka, Kan., as an assistant coach for Washburn, a top football team in the National Association of Intercollegiate Athletics (NAIA). But Thompson chose not to pursue a career in football, instead accepting a number of jobs in the legal field before opening his own private practice. As he raised his family he volunteered his services as a coach in various youth sports.

Now at age 74, he finds a way to exercise every day, whether it be triathlons, cycling, white-

water canoeing, racquetball or Nordic skiing.

Age and skill level should not deter someone from putting on the track shoes, swimsuit or other equipment, Lisbow said.

"We want people to look forward to turning 50 and over, not dreading it," he said. "This is not your grandparents' retirement. We want people to know that whatever their level of athleticism, there is a place for them here."

This year the summer games will be held at Springfield College Saturday, June 13, although there are many other events scheduled for other days in other locations.

Visit the MASG website, www.maseniorgames.org, for more information and details on how to register and become a sponsor.



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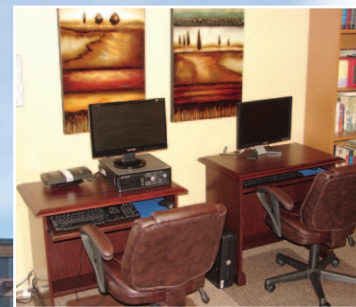
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England's Lake District is filled with charm and history

BY VICTOR BLOCK

Viewing a high country landscape accentuated by a blanket of yellow, the poet William Wordsworth in 1804 described what he saw as “a host of golden daffodils.” To Alfred Lord Tennyson, people walking in the same region “came on the shining levels of the lake.”

When I arrived in the northwest corner of England which prompted poets and other writers to wax so eloquently, it didn't take long to understand why. Begin with the magnificent scenery of lakes and rugged mountains, thick forests and rolling fields outlined by stone walls and hedge rows, where countless sheep graze contentedly. Top off the list with the region's intriguing history and rich cultural heritage and it's clear why the readers of Wanderlust magazine last year voted it the leading destination in the United Kingdom.

In a nod to the British fondness for quaint, colorful terms, only one of the 16 major bodies of water in the area – Bassenthwaite, itself a challenging tongue twister – is called a lake. The others are known as waters, tarns and meres.

Whatever their designation, they're squeezed between England's highest mountains, filling valleys that were carved out by the advance and retreat of glaciers. Each body of water has its own attractions.



At 11 miles long, Windermere is the longest lake in the country. The shore is lined by Victorian mansions that were built for wealthy families during the late 18th-early 19th centuries, some of which now serve as guest houses and small hotels.

Steam boats connect tourist villages that overlook Ullswater. Landlubbers may prefer the 6.5-mile foot path which connects the towns. Another walking trail circles Grasmere, and William Wordsworth, who lived in the town of the same name, described it as “the loveliest spot that man hath ever found.”

Hiking attracts many visitors to the Lake District, and tempts those who go there for other reasons. An extensive network of well-marked trails crisscrosses the area, and small wooden “Foot Path” signs are encountered throughout the region.

Some trails cross farmland, past fields planted with crops and across meadows filled with grazing sheep. Others lead to invit-

ing towns which provide yet another reason to visit the Lake District.

Kendal is largely a manufacturing town, but because of its convenient location is known as the “Gateway to the Lakes.” Many of its build-

ings were constructed of grey limestone, which accounts for its nickname, “Auld grey town.” Other attractions include the ruins of several castles, the newest of which was built in the late 12th century.

The adjoining resort towns of Windermere and Bowness together offer a long list of recreational activities for vacationers. The Bowness waterfront on Lake Windermere is lined by restaurants and shops. Nearby is the Hole In t'Wall, a 16th-century pub so named, the story goes, for an opening made by a blacksmith who worked next door through which he retrieved his pints of ale.

Keswick was granted a king's charter as a market town in 1276, and its marketplace has existed since then. It became a popular vacation destination in the 18th century, and today tourism continues to be its principal industry.

Borrowdale, one of the most beautiful Lake District communities, lies in a river valley beneath

wooded fells (hills) and Scafell Pike, not exactly an Everest but at a height of 3,210 feet, the tallest in England.

The charming village of Grasmere loses some of its appeal during summer, when hordes of sightseers arrive to visit landmarks associated with its most famous former resident, William Wordsworth. It's one of a number of towns that relate chapters in the story of the so-called Lake Poets. They were writers who lived in the Lake District around the turn of the 19th century and, inspired by its beauty, described it in their works.

The three main Lake Poets were Wordsworth, Samuel Taylor Coleridge (who penned “The Rime of the Ancient Mariner”) and Robert Southey, best known for as the author of “The Story of the Three Bears,” the precursor to the Goldilocks tale.

A number of other poets and writers also drew inspiration from the region and their words of admiration and adoration did much to put the Lake District on the destination map of a growing wave of visitors.

The places associated with this group of talented wordsmiths are as varied as the attractions that draw people to the area. Wordsworth lived in a cottage at the edge of Grasmere from 1799 to 1808, and spent the final 37 years of his life in a rambling old house in the village of Rydal.

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resources for caregivers

Volunteering: Finding purpose when the workday is done

BY BARBARA ALLEN

Facing a future of unstructured days can be something that retirees regard with both delight and dismay. While it may be a relief to step out of the “rat race,” and leave behind tightly scheduled work weeks, many people still appreciate having a sense of purpose to their new non-work life and days.

Volunteering can provide just that, as well as an opportunity to meet new people and learn new skills.

“Just because someone was an accountant in their work life doesn’t mean that’s what they want to do as a volunteer,” Mary Ann Stein, director of volunteer services and community outreach at Marlborough Hospital, pointed out. Volunteering is the



The desire to help others is a driving force for many retirees who chose to volunteer.

chance to try something completely different.

Ed Roth, Regional SHINE Program Director, Central Regional SHINE Consortium, Central Massachusetts Area Council on Aging, said that

the program’s volunteer base of SHINE counselors, mostly retirees and seniors, is drawn from varying professional backgrounds, such as banking, healthcare and office management, and includes individu-

als who, according to Roth, are “looking to do something with their life other than sitting around.” SHINE (Serving the Health Insurance Needs of Everyone) provides free health insurance counseling and information to Massachusetts residents receiving Medicare, Medicaid, and their caregivers; SHINE counselors help them understand their benefits as well as other insurance options which might be available.

“We are the front line people providing this information,” said Roth, adding that many of those who turn to SHINE for help often have no real knowledge of Medicare.

“They don’t know how to proceed or what their options are,” he said. SHINE

Volunteering page 20

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viewpoint

May pays tribute to older Americans

BY SONDRA L. SHAPIRO

From the local supermarket to Walt Disney World, there seems to be more gray hair in the crowd, a sure sign America has a large



Just My Opinion

aging population. The facts back up the perception since individuals age 65 and older now make up 13 percent of the total population, compared with 12.4 percent in 2000 and 4.1 percent in 1900, according to federal government statistics.

To acknowledge the nation's

oldest citizens, in 1963 President Kennedy proclaimed May as Older Americans Month (originally called Senior Citizens Month). At the time, only 17 million Americans were age 65 or older. About a third of older Americans lived in poverty and there were few programs to meet their needs. May offers an opportunity to pay tribute to the demographic through ceremonies, events, fairs and other activities.

This year's theme, "Get into the Act," also marks the 50th anniversary of the Older Americans Act (OAA). The law, which was signed in 1965 by President Johnson, provides a nationwide aging services network and funding that helps older adults live

with dignity in the communities of their choice for as long as possible. Through Area Agencies on Aging, these services include home-delivered and congregate meals, caregiver support, community-based assistance, preventive health services, elder abuse prevention and much more. The law also gave birth to the National Family Caregiver Support Program and the Native American Caregiver Support Program.

The OAA was one of the domestic programs established under Johnson's Great Society Programs, which also spawned Medicare and is likely a factor in the nation's life expectancy spike from 70.22 in 1965 to the current all time high of 78.8 years.

Older Americans Month offers an opportunity for agency administrators to publicize the existence of these home- and community-based services since seniors and those who care for them are often in the dark about their existence. Many families don't consider the need until there's a crisis — then, the search is stressful and likely not as successful as it could be.

There can never be too much publicity when it comes to such programs as home care, caregiver respite, congregate or home-delivered meals and other services that allow individuals to stay independent. Public awareness can help ensure adequate funding.

Community-based care is usually less expensive than institutional alternatives, yet, federal and state lawmakers have historically cut budgets for the very programs that allow frail seniors to live independently. Knowledge can provide family members with the incentive to contact the governor or their representa-

tive to urge financial support.

The "Get into the Act," theme also encourages older adults to take charge of their health, get engaged in their communities and make a positive impact in the lives of others. One of the best ways to hit all these buckets is to volunteer. A 2009 Mayo Clinic study found that older people who volunteer have lower rates of heart disease and live longer than peers who don't volunteer.

Volunteering can boost mental health. It's a great way to stay connected socially; and those social connections help buffer stress and get a person through hard times. Also, volunteering can provide a sense of purpose and vitality, key elements in helping stave off the depression that sometimes accompanies aging and isolation, according to the study. Those interested can start with HandsOn (www.handsonnetwork.org), the nation's largest volunteer network, which connects volunteers to more than 70,000 nonprofit agencies that need their help.

While Older Americans Month is essentially a publicity campaign, the celebration is also a morale boost for the millions of people who have selflessly raised children, fought in wars and engaged in public service. Often, older Americans are made to feel inadequate and unappreciated — hopefully, national acknowledgement assuages some of that.

Most importantly, the month should reinforce the message to lawmakers that OAA programs need adequate funding that meets the needs of the nation's aging population.

Sondra Shapiro is the former executive editor of The Fifty Plus Advocate. She can be reached at sshapiro@thefiftypluslife.com.

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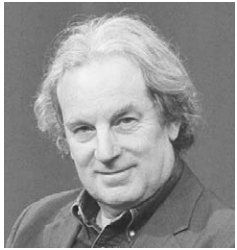
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Medicare vouchers? Oh no, not again!

BY AL NORMAN

Let me be clear," U.S. Senator Ed Markey wrote. "I will not stand by and let the Republicans break the promise of Medicare."



Push Back

Markey was responding to a federal budget resolution adopted by the House in late March that would dramatically change how health care is provided to all Americans. The House Budget Resolution converts Medicare into a voucher program, and turns Medicaid into a "block grant"—a fixed payment that the states would manage. Some Senate Republicans worried that the House approach to make Medicare a voucher program, which in the past has been very unpopular with voters, would damage them politically in 2016.

The House budget plan was adopted in a 228-199 vote. Nearly 47 percent of the Representatives did not support the resolution, so if President Barack Obama ever got this version of the bill, he could veto it knowing that there were not enough votes in the House to override his veto. Both the block grant and voucher ideas have been floated in Congress many times—always to be shot down by Democrats. The change in Medicaid, for example, would cut nearly \$1 trillion over the next decade from this health insurance plan for low-income people. Medicare would be completely privatized, requiring seniors to use their voucher to purchase insurance in the private market. The Medicare provisions will now be the subject of a House-Senate conference committee next month.

Two years ago, the Kaiser Fam-

"The government should not abdicate its responsibility to see that everyone gets quality, affordable health care."

ily Foundation released a study which concluded that converting Medicare to a voucher system would raise premiums for more than half of seniors. Researchers predicted 6 in 10 Medicare beneficiaries would see higher premiums under a generic "premium-support" model, assuming their plan preferences remain the same. This would include more than half of seniors enrolled in traditional Medicare and nearly all of those enrolled in Medicare Advantage, Kaiser said. Converting Medicare to a voucher system would raise premiums for more than half of seniors, according to Kaiser. The current Medicare system entitles seniors to a defined set of health care benefits. But under the "premium support" plan, the federal government would provide seniors with a certain amount of money to buy health insurance.

Henry Aaron of the Brookings Institute has said that a critical question about vouchers "is whether enrollees will be able in the future to afford coverage as good as Medicare provides." If the cost of health care rises faster than the amount set by the government, elders "will face a dilemma: suffer a progressively deeper loss of health insurance coverage or pay continually larger amounts for coverage that does not change. The voucher is tied to an index that has in the past grown much more slowly than the cost of health care. That gap adds up fast, and can quickly erode coverage," Aaron predicts.

The Medicaid block grant

idea has also stirred deep controversy. Because Medicaid is an entitlement program, everyone who is eligible is guaranteed care. The federal government, which pays for nearly 60 percent of the cost, has an open-ended commitment to help states cover costs. In return, it requires them to cover certain groups of people and to provide specific benefits. A block grant would give states an annual lump sum payment, and the freedom to run the program as they want. State plans could vary from good plans—to very bad ones. Because states would be responsible for covering costs beyond the federal block grant, it could lead to a health care race to the bottom.

Democrats would like nothing better than to use block grants and vouchers as issues in the next Presidential campaign to charge that Republicans are

out to gut Medicare and Medicaid. These health care programs make good political ammunition—but the underlying fact is that health care should be seen as an inalienable right of all citizens—not something that gets politicized to further any party's ambitions. Seniors should not be fear-baited by these proposals, and the government should not abdicate its responsibility to see that everyone gets quality, affordable health care.

The private sector has short-changed millions of Americans, because the marketplace did not see a profit in providing care to these people. Block grants and vouchers are political constructs that put profits ahead of people, and lawmakers are right to be uneasy about implementing them.

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

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Reverse mortgages: If you had a magic wand

BY ALAIN VALLES

Since 1987, Home Equity Conversion Mortgages (HECMs), also known as reverse mortgages, have been a viable option for hundreds of



Reverse Mortgage

reverse mortgage is a long-term financial housing solution. Most recently, the guidelines added a Financial Assessment which assesses a person's "willingness" and

thousands of homeowners aged 62 and older. Over the years there have been many changes to this loan program, with the goal always being to ensure a

"The approval process is more lenient than a traditional mortgage and there are options for those in challenged situations."

"ability" to pay their real estate taxes and homeowners insurance — both requirements for a HECM.

As reverse mortgages become a bit more cumbersome to obtain, with more documentation required, I hope pre-retirees and retirees don't lose track of the big picture. Early in the process, I always ask a potential client, "If I had a magic wand, please paint me a picture of how you would like your next chapters of life to look in an ideal scenario." This simple but deep question often elicits a pause, a sigh, a glance out the window and then, in a wistful

tone, the person starts to share his or her wish list.

For many, the goal is to get out of immediate financial pain. Common needs are to eliminate an existing mortgage or home equity payment, increase monthly cash flow, pay off high interest credit cards, pay real estate taxes, or complete a needed home repair.

Sometimes there is a health crisis or an adult child in need of money. These are all valid reasons to inquire about a reverse mortgage.

Equally rewarding is when the immediate needs can be solved while also meeting longer term goals such as remaining financially independent, having cash reserves for life's unexpected challenges, helping the grandchildren and just having a little bit more money to enjoy life. The goal is to thrive, not just survive.

But the worst thing you could do is to get excited about the benefits of a reverse mortgage, only to find out later that you don't qualify for one. The lending parameters are based on your age, home value, income level, and creditworthiness. In general the approval process is more lenient than a traditional mortgage and there are options for those in challenged situations.

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

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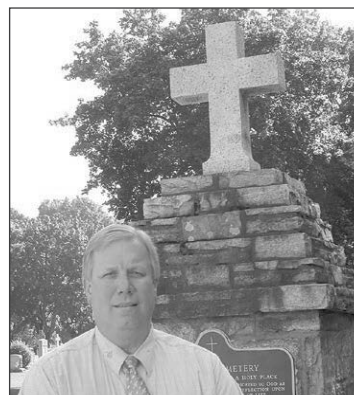


The loss of a loved one, young, old, expected, or unexpected is traumatic. Making the final arrangements with your funeral home and choosing the cemetery and the final resting place adds more trauma to a very sensitive time. At that time we are asked to make decisions very quickly. All this being said, we can be of assistance in the pre-planning portion and extend to all families an opportunity to benefit from our experience along with easy payment plans and burial options.



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Holding a hand and letting go

BY MARIANNE DELOREY

I remember holding my son's hands while he learned to walk. There is nothing quite like the feeling of letting go and seeing your baby walk away, not needing you anymore. It is one



Housing Options

Working with the elderly is such a different experience. Yes, we hold their hands, a physical connection that symbolizes a joint mission, compassion, and so much more. But when it is time to let go, the emotions are so much less mixed. Yes, there is

of the most complicated emotions I have ever experienced — in equal measure frightening, heartening, exciting, sad, and joyful.

often relief, but mostly there is sadness and regret.

I cannot change the sadness. It is normal to feel the loss of someone who you used to see every day. But, I might be able to change the regret. So often, we don't get a chance to say goodbye. People go into the hospital and move away or die unexpectedly overnight. This column is an attempt to say goodbyes in advance to people who have not yet died. There are so many people who have impacted me, both professionally and personally, so I will talk about them in generalities.

To the fighters: I love seeing the spark in your eye — your refusal to “go along to get along” helped challenge my perceptions of aging. I appreciate when you were just sticking up for yourself and even if I was “in your way” I have been glad to see you say what you believed. Thank you

for reminding me that not everyone is the same and that I am not perfect.

To the humble ones: You are my favorite group by far. Your quiet wisdom and serene smiles are why I work with the elderly. You typically stick to yourself, although you certainly have friends. You are so gentle that you probably don't even recognize yourself in my words. You help me become a better person because you focus me on what is really important.

To the forgetful ones: Many people do not see in you what I see. It does not matter to me what has been lost. What matters to me what is left. And what you still retain is a purity of person that few can rival. There is no question where you stand. You do not try to pretend for anyone. You

are perfect just the way you are.

To the lost ones: I see in you a reason to be better. Everyone should feel at home and full of purpose. You may not feel that way now, but if I am worth my salt, I will help you feel valued.

To those I don't yet know: I'm sorry I have not yet stopped what I am doing to learn your story. Your death will be mourned, not just for who you are, but for who you could have been to me.

To all my elders, thank you. I appreciate what you have shared with me and both individually and collectively you have mattered. You have given my life meaning. From you I have learned a great deal about who I am and who I want to be. You have been an inspiration for successful aging and I hope someday I can be as successful as 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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Volunteering: Finding purpose when the workday is done

Volunteering
Continued from page 14

counselors offer what Roth refers to as “Medicare 101,” explaining how Medicare works and giving them some guidance as to what is available in the way of supplementary insurance plans. Often individuals who have been helped through the program later go on to become SHINE counselors.

The training program to become a state certified SHINE counselor is rigorous: two days per week, six hours per day, for six weeks. More experienced counselors mentor the newly-certified volunteers, who are then “stationed” at a senior center or Council on Aging near their home, where they set up appointments to meet with those who have health insurance questions or problems.

The program is actively seeking counselors for the western part of Worcester county.

“Gardner, Winchendon, Warren, the Brookfields,” recited Roth, naming only a few of the towns where he would like to see SHINE coverage. “We like to see a time commitment of one four-hour day per week. It’s one of the more rewarding opportunities available. Counselors can see they are helping people.”

The desire to help others is a driving force for many retirees who chose to volunteer. Hospitals and health care facilities offer hands-on opportunities, such as working in the gift



While it may be a relief to step out of the “rat race,” and leave behind tightly scheduled work weeks, many people still appreciate having a sense of purpose to their new non-work life and days.

shop, manning the front desk or providing patient transport within the hospital. The recently established Emergency Department Concierge Program at Marlborough Hospital offers another unique experience in caring for others.

The “concierge,” that hotel employee whose function is to see to the comfort and well-being of the guests, explained Mary Ann Stein, was the model for this volunteer position, which was originally created to improve the ED waiting room experience.

“Wait times in the ED are difficult,” acknowledged Stein. “Why not have a volunteer there to help the families understand the process?” The ED Concierge Volunteer, while maintaining patient confidentiality, offers encouragement and support, even a warm blanket; he or she is someone to whom

patients can talk about their fears and concerns, and help reduce their anxiety as they wait to be seen.

According to Noah Beit-Aharon, assistant activities director at Maristhill Nursing and Rehabilitation Center in Waltham, retirees make up about 33 percent of the volunteer work force at the facility. As in the hospital setting, they may help with transporting residents throughout the building, or provide one-on-one visits. Beit-Aharon feels it is a mutually beneficial situation not only for the resident but also for the retiree who is dedicating his or her time.

For the residents, he said, it gives them time to spend with someone who is more of their “peer,” who can understand what they are going through and who can relate to their troubles.

Volunteers in the meantime can learn more about the eldercare system, “which most people will have interaction with at some point in their lives,” explained Beit-Aharon, “whether through their own health issues or those of a family member or loved one.”

“[Volunteering] at eldercare facilities,” he added, “also helps dispel the cultural fear of nursing homes, which is [still] sadly pervasive.”

One doesn’t have to be a retiree to volunteer as a Threshold Singer, but the flexibility

of a retiree’s schedule makes it a compatible volunteer option for someone who wants to lend their voice to a rewarding service opportunity.

The Threshold Singers, based out of Indian Hill Music in Littleton, bring their voices to the bedsides of those who are sick, in a coma, or dying. The group is not hospice-trained, and sings only at the invitation of patient, caregiver or family. Their visit is not a performance: upon request, three to four members arrive at the patient’s bedside and softly sing songs of healing and comfort to the patient, as well as to caregivers or family members who might also be there.

“Being a caregiver can be emotionally exhausting,” said Suzanne Buell, administrative coordinator for the Threshold Singers. “The patient, caregiver, hospice staff and family all need comfort and healing.”

The Threshold Singers have a core group of approximately 25 people, and a membership of 35, from which to draw for bedside requests. However, the singers go when they are summoned, and that urgent spontaneity sometimes makes it more difficult for volunteers with jobs or young children, but perhaps less challenging for individuals who are no longer working.

Buell reflects that the scope of life experience of retirees is also valuable as a bedside singer.

“They understand why people might want and appreciate healing at that time of life,” she says.

The Threshold Singers practice twice a month in Littleton, at Indian Hill Music. Buell invites those who might be interested to come and sit in on a rehearsal, to see if it would be a good fit for them.

The group is always looking for new singers.

“You are moved to do this work when you know the time is right,” said Buell, “and those are the people we are looking for.”

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An apple a day may not keep the doctor away

It takes more than just one kind of food to make a healthy diet and avoid illness

BY LINDSEY TANNER

CHICAGO - An apple a day doesn't necessarily keep the doctor away. That's according to proverb-busting research that found daily apple eaters had just as many doctor visits as those who ate fewer or no apples.

The findings don't mean apples aren't good for you but they do underscore that it takes more than just one kind of food to make a healthy diet and avoid illness.

About one-third of the adults studied said they had no more than one doctor visit in the previous year; the remainder reported at least two visits. A preliminary analysis found apple eaters had slightly fewer visits than apple avoiders — those who ate less than one daily or no apples. But that difference disappeared when the researchers considered weight, race, education, health insurance and other factors that can influence frequency of medical visits.

More about the study:

Study details — The researchers looked at data on about 8,400 U.S. adults who took part in government health surveys in 2007-2008 and 2009-2010. The adults answered questionnaires that included queries about foods they'd eaten in the previous 24 hours and medical care in the past year. About 9 per-



Daily apple eaters had just as many doctor visits as those who ate fewer or no apples.

cent of adults studied ate the equivalent of at least one small apple daily. Those who ate less than that were considered apple shunners.

Apple eaters had more education and were less likely to smoke than apple shunners. Apple eaters were slightly less likely to use prescription drugs, but the study lacks information on use of over-the-counter medication and alternative medicine.

Study limitations — Adults' food choices in the previous 24 hours don't necessarily reflect usual eating habits. The study lacks information on other foods people ate and it isn't rigorous enough to determine whether people who choose to eat apples are healthier or un-

healthier than those who don't. The reason for the reported doctor visits also isn't included in the study.

Apples' nutrients — Apples are a good source of vitamin C; one

medium apple has about 100 calories and provides nearly 20 percent of the daily recommended amount of fiber. Apples also contain small amounts of vitamin A, calcium and iron.

The proverb is thought to have originated in Wales in the 1800s. Apples, which have a long shelf life, were likely one of the few fruits that were available throughout the year, said Alice Lichtenstein, a Tufts University professor of nutrition science and policy. She wasn't involved in the study.

Nutritionists generally agree that apples can be a good food choice. But, said Dr. Steven Zeisel, director of the University of North Carolina's Nutrition Research Institute, "One apple isn't going to be enough to make a difference unless it's part of a healthy food pattern." — AP

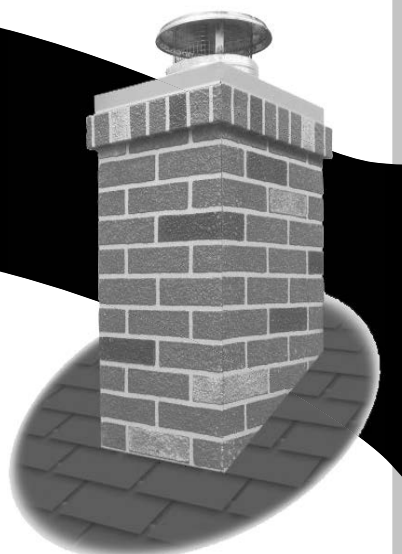
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Curve appeal: Round is in at this year's home design show

BY KIM COOK

Curves have been all over the fashion and celebrity magazines, and are finding their way into design and décor too.

"They're sensuous and inviting," New York designer Barry Goralnick said at the recent Architectural Digest Home Design Show. "Curved sofas that bring people closer together; rounded dining tables that are easier for conversation; round cocktail tables that are cozy and forgiving to shins. Arcs, circles, boat shapes — all kinds of curves."

Examples of the trend included Matt Hutton's walnut or cherry coffee table, a group of connecting circles. The Portland, Maine, designer calls the table, which is available in three sizes, "Crop Circles." (www.studio24b.com)

Aaron Scott Gibson, a New



Curved sofas that bring people closer together and round cocktail tables that are cozy and forgiving to shins are the trend in furniture design.

York furniture and lighting designer who hails from Oregon, blends his affection for Pacific Northwest topography with an interest in geometry and the engineered form.

His curvy, oiled-oak pendant lamp somehow managed to evoke a tree burl and a ship's propeller; at once organic and mechanical. The same was true of a round

table lamp crafted of layers of bleached wood circles, with cut-outs to reveal the light beneath.

A sleek circle of glass was perched on a sinuous wood base that looked like a weathered, waxed whale vertebra, and the juxtaposition made for a piece that was as much sculpture as furniture. (www.aaronscottdesign.com)

Justin Teilhet, a ceramicist from Yellow Springs, Ohio, showed an arresting collection of porcelain objets d'art. Concentric circles formed vessels that were glazed in gunmetal and given 24-karat-gold-leaf interiors. The pieces were simple and dynamic. (www.jteihetporcelain.com)

Hubbardton Forge's Flux pendant was a studied tangle of LED-lit aluminum bands that created a cool, contemporary fixture. (www.hubbardtonforge.com)

Spin Ceramics showed Chinese designer Qi Qiong Qiong's elegant Mobius Strip porcelain vase, with multiple apertures for flow-

ers and an unglazed finish that showed off the interplay between the soft contours and crisp edges. (www.spin ceramics.com)

Canadian Kino Guerin manipulates panels of walnut, wenge, cherry or zebrawood veneer into curled and knotted ribbons that become art, shelves or tables.

"To get this overall effect, the panel must be bent as if this had been done naturally. It must reflect equilibrium between the curve and the straight line, between exuberance and purity," the Montreal-based designer said. (www.kinoguerin.com)

Designer Alexa Hampton is also a proponent of mixing curves with linear shapes. She created a relaxed and pretty "Library" space for show guests that incorporated voluptuous ceramic table lamps, inviting round tables and comfy chairs with curved arms.

"Shape and silhouette are always major considerations when designing an interior," she said. "Much like any essential duality — yin and yang, hard and soft, masculine and feminine — when a room has straight and curvy elements, the result is more complete and, therefore, more successful."

Straight lines are a given in any room, she said: think walls, windows, table legs.

"But curves should always be added as well," she added. "In architecture, the circle is the strongest shape." — AP

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