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

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



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Workplace retirement savings program debuts

Opportunities for saving for retirement just got a little easier for some Massachusetts employees

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

Today, a secure retirement may be out of reach for millions of Americans, especially those who work for small businesses. Fifty-seven



Mike Festa

million Americans have no access to a retirement savings plan through their employers – that's over 50 percent of the 18- to 64-year-old population. When employers give workers the option of payroll deduction for retirement savings, AARP research indicates that their participation rate is a whopping 1,300 percent higher than that of those without the option.

While many think of social security as their main source of retirement income, the average monthly Social Security benefit nationally is only about \$1,200 per month. While Social Security is a critical piece of the puzzle, it is not enough to ensure people can live independently as they get older. In Massachusetts, there are currently 1.2 million Social Security beneficiaries, and nearly half report relying on Social Security for 50 percent or more of their income. Another 22 percent say they rely on Social Security for 90 percent of their income.

Opportunities for saving for retirement just got a little easier for some Massachusetts employees, as the commonwealth has recently taken steps to implement the Chapter 60 of the Acts of 2012, An Act to Provide Retirement Options for Nonprofit Organizations. The Massachusetts Defined Con-

tribution CORE Plan ("CORE Plan") is a tax deferred and post-tax 401(k) savings plan developed for employees of eligible small nonprofit organizations that choose to adopt it. The mission of the CORE Plan is to help Massachusetts nonprofit employees save and invest for a financially secure retirement.

Massachusetts nonprofit organizations with 20 employees or less may be eligible to adopt the CORE Plan. The Office of the State Treasurer and Receiver General, as sponsor of the CORE Plan, assumes most administrative and investment responsibilities, reducing the burden on participating nonprofit employers.

The CORE Plan debuted in September 2017 and aims to help more workers save through automatic payroll deductions, helping them take charge of their financial futures and live independently as they age. Payroll deductions for a managed retirement account are a painless, efficient way for employees to put money aside.

Here are the basics:

It is a multi-employer 401K plan;

It is for employees of nonprofit organizations with 20 employees or fewer;

Employees of participating non-profit employers will be automatically enrolled, with an opt-out feature.

If you would like more information about the Massachusetts CORE Plan, visit www.ma-core.com.

For more information and resources on saving and investing for retirement, visit www.aarp.org/money.

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

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Truck driver becomes Santa to bring joy to children

BY JANICE ELIZABETH BERTE
CONTRIBUTING WRITER

FRAMINGHAM - His name is Santa Claus, and he only comes once a year. But one Framingham Santa drove tractor trailers for 43 years before donning the persona of the most beloved icons in American culture.

Truck driver Bob Jordan's girlfriend Jan was the first to suggest that he take on the role of Santa Claus, since his step-father had worn the red suit for many years. One day, as Jordan's step-father dressed for his gig at a nursing home, Jordan offered to join him as an elf. After seeing the joy on the resident's faces, Jordan knew right away that dressing as a Santa Claus was his new calling.

After discussing his new career with his step-father, Jordan attended a professional school called Tim Conahan's Traveling School for Santas out of California. The two-day classes, which



Bob Jordan as Santa Claus

run throughout the country, cover issues such as appearance, make-up application, venues, stage fright, presentation skills, sign language, website development and payment. After com-

pletion of this course, Jordan received a certificate that confirms he is an official Santa Claus.

In addition to taking the classes, Jordan also belongs to the New England Santa Society based in Manchester, N.H. This is where all the New England Santas meet to discuss ideas and stories about being Santa Claus.

Jordan has funny memories from his appearances as Santa.

At one appearance, Jordan asked a 7-year-old girl if she puts away her toys at her house, or takes her plate to the sink after every meal, and her response was "No, that's why we have a maid."

Another time, a young child whispered to Jordan, saying "I don't believe in Santa Claus, but

was going along with the other kids to keep the children happy." Jordan responded: "Santa enters through the heart, and it is always better to give than to receive."

The brown leather "List" book that Jordan carries to his events consists of all the children's names and their positive accomplishments that they achieved throughout the year.

Jordan usually travels within Metrowest, but on occasion he will travel outside of the area. One of his big gigs is being Santa Claus at Wellesley's Tree Lighting event, coupled with many residential and country club parties.

One of the best things Jordan loves about his job as Santa Claus is listening to the children's questions, and "to listen with a child's ear."

Jordan conveys to the children "that he will always love them and do what he can to help them, but he asks that they be a good person and stay positive."

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Hudson runner turns fitness goal into near 10-year 'run streak'

By DAKOTA ANTELMAN
CONTRIBUTING WRITER

HUDSON - John Devereaux logs his daily runs in notebooks which he keeps in his Hudson home. Those notebooks, some almost a decade old, now form a large collection chronicling over 3,500 runs through Hudson.

The 51-year-old has been run-

ning at least one mile per day every day since Jan. 1, 2008. His feat, known as a "run streak," is controversial among runners, some of whom fear its health effects. For Devereaux, however, health is the very reason he keeps running.

"You turn 40 and you have to start worrying about things like high blood pressure, heart disease,

Runner page 7



PHOTOS/SUBMITTED

John Devereaux has been running at least one mile per day every day since Jan. 1, 2008



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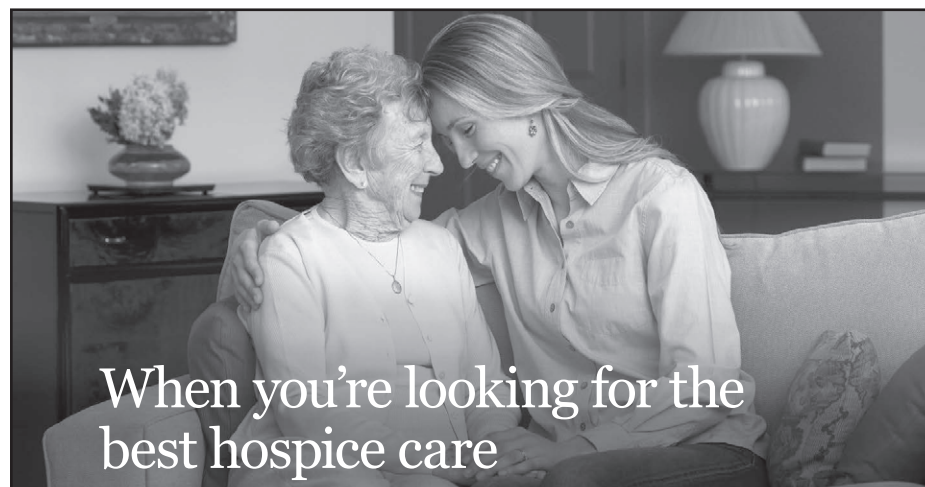


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Hudson runner turns fitness goal into near 10-year ‘run streak’

Runner
Continued from page 6

and things like that - and the constant battle of weight gain,” he said. “Without the streak, it might have been very easy for me to fall off the wagon for my running. My streak makes it so that it’s not a matter of if I’m going to run on any given day. It’s going to be when.”

Devereaux started running regularly in October 2006. He said that, after losing his job that year, fitness became an aspect of his life over which he realized he had absolute control. Though he did not run every day, he logged over 1,000 miles between October 2006 and October 2007.

He then started his streak at the beginning of 2008 with the goal of running every day that year.

On Jan. 1, 2009, however, he decided to simply keep running.

“I’m surprised that it’s continued,” he said. “It’s kind of taken on a life of its own.”

Devereaux’s is one of hundreds of documented run streaks in the U.S. In fact, the U.S. Run Streak Association (USRSA) tracked 786 streaks, ranging in length from just over a year to more than 48 years, on its website as of Oct. 15.

Though enthusiastic about streaks, even the USRSA website acknowledged criticisms of run streaking that say the practice can lead to injuries from overuse.

Since starting his streak, Devereaux has himself dealt with injuries. He suffered a partially torn meniscus when he slipped on ice

“You turn 40 and you have to start worrying about things like high blood pressure, heart disease, and things like that - and the constant battle of weight gain.”
John Devereaux

in January 2015. He ran through the pain of that injury every day even as he delayed seeing a surgeon until November of that year.

He considered stopping his streak as he finally walked into his appointment with that surgeon. He walked out, however, having heard he would not need surgery and that he could continue to run on his knee without causing permanent damage.

“That was good enough for me,” he said. “It was the start of my rehab and the start of my marathon training.”

Though he said his primary reason for maintaining the streak is still fitness, Devereaux indeed began racing more frequently after his knee injury. He placed second in his age group in this summer’s Thomas Clardy Memorial 5k in Hudson and has completed two marathons since the beginning of 2016. As of Oct. 15, he was also preparing for the Marine Corps Marathon in Washington, D.C., Oct. 22 where he hoped to qualify for next year’s Boston Marathon.

As he approaches a decade spent running, Devereaux wants

to continue his streak and better his performances in races. But, aware of the dangers of streak running, he also said he hopes he can stop if his streak begins to hurt him.

“I think people can easily carry these streaks too far and do things detrimental to their health,” he said. “But I feel like I haven’t done that yet.”



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Directing over a decade of growth for Boston arts school

By ED KARVOSKI JR.
CULTURAL EDITOR

BOSTON – Abigail Norman drew upon her lifetime of experience with community-based arts to boost growth for the Eliot School of Fine & Applied Arts in Boston's Jamaica Plain (JP) neighborhood, where she has served as director since 2007. There, over 1,500 students of all ages currently study arts and crafts. Additionally, over 2,000 children attend its classes through partnerships with Boston public schools, libraries, housing developments and community centers.

Its building at 24 Eliot St. has housed various levels of education since 1676. Norman recognizes parallels in Eliot School's evolution from the 19th to 21st centuries.

"In the late 19th century the Arts and Crafts movement, and the Eliot School, were reactions to the Industrial Age when peo-



Abigail Norman

PHOTO/GRETIEN HELENE

“Bringing together my interests in social issues, community building and the arts was a wonderful experience.”

Abigail Norman

ple still wanted to make things by hand,” she noted. “Today, we see the rise of the digital age. We’re all tied to devices and also still crave to have a real community. The Eliot School is a place that satisfies those cravings.”

After studying social sciences at the New School for Social Research in New York City and graduating with a bachelor's degree in 1977, Norman worked for several years in the independent film and video industry.

In 1986, she relocated from New York to Somerville. She joined Somerville Community Access Television as access coordinator in 1987, then became its executive director in 1990.

“Somerville is community-minded with art-filled neighborhoods,” she said. “Bringing together my interests in social issues, community building and the arts was a wonderful experience.”

Norman moved to JP in 1994

Abigail Norman page 9

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Directing over a decade of growth for Boston arts school

Abigail Norman
Continued from page 8

and gave birth to her daughter in 1995. Also at that time, she attended Massachusetts College of Art and Design, and received a BFA in printmaking in 1998.

"It was the perfect time to take a break, do some freelance work, go to MassArt and see what would happen on the other end," she relayed. "It was a good decision."

In 2002, Norman began as program coordinator for Forest Hills Educational Trust (FHET), founded to promote and preserve historic elements of Forest Hills Cemetery in JP. Among her responsibilities were coordinating a monthly concert and poetry series at its Forsyth Chapel, and the annual Lantern Festival based on Japanese memorial ceremonies.

"Going to work there every day was passing through a curtain into a beautiful Victorian landscape," she recalled.



Eliot School of Fine and Applied Arts

While working for FHET, Norman was encouraged to apply for the Eliot School director position by two of its board members. She applied and was hired in 2007.

"The Eliot School was a resource waiting to happen," she said. "It was an invitation for growth. At the time, there were between 150 and 300 people who came to classes each year."

Hanson and her team increased class schedules, hired more teachers, improved signage and developed several partnerships citywide.

"The school grew amazingly over the next decade," Hanson declared. "We're fulfilling our mission to inspire lifelong learning in craftsmanship and creativity for all of our broad demographic."

For information about the Eliot School, visit, eliotschool.org and on Facebook at facebook.com/Eliot.School.

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Gloucester artist cherishes the light

By JANE KELLER GORDON
CONTRIBUTING WRITER

GLoucester - Award-winning artist Melody Phaneuf, 63, seems to have found the perfect place to live. She came to Gloucester to paint during the summer of 1988, and ended up staying. She lives in a beautiful Queen Ann Victorian home near the outer harbor. Three years ago, she added a carriage house-like studio next door.

Phaneuf is well known for painting colorful Gloucester scenes, traditional and symbolic still lifes, portraits, and poetic French studies.

She grew up in Dracut, and said, "My mother and I would make things. She was very clever, and just to keep me occupied, we would make a house out of a cardboard box, and decorate

PHOTO/JANE KELLER GORDON



Melody Phaneuf paints a still life in her Gloucester studio



PHOTO/MARTHA DIMEO

the interior."

Phaneuf honed her artistic talent at the Vesper George School of Art in Boston, where she studied with Robert Douglas Hunter and Robert Cormier.

"Hunter and Cormier were part of what was called the Boston School, which blended the best of French academic painters with American Impressionism," Phaneuf explained.

She continued her work by studying privately at the Fenway Studios in Boston, which in 1986 became her home base. Phaneuf bought an artist studio, where she sometimes lived.

Her early work was often illustrations.

"My dad was in the printing business, and was able to feed me illustration jobs," she said. "I

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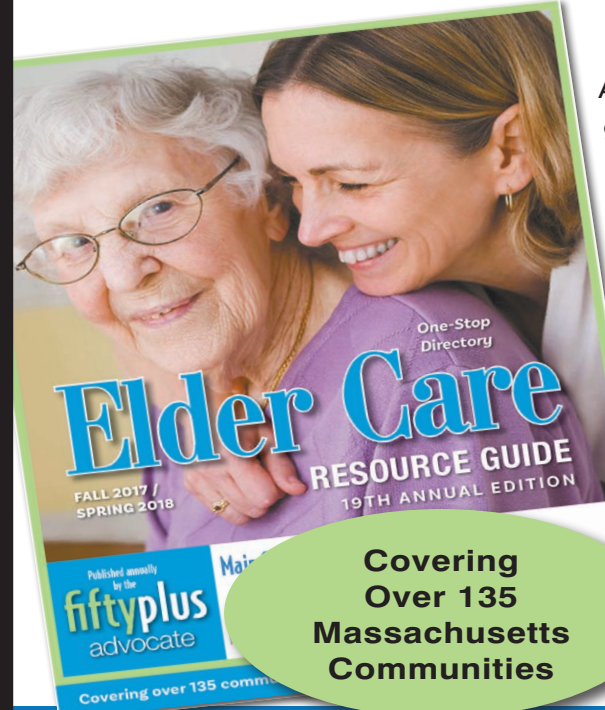
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Gloucester artist cherishes the light

Artist

Continued from page 10

started painting still lifes, sold a few, entered shows, and joined art associations.”

In Gloucester, Phaneuf is focused on natural light. She built her studio with north-facing skylights, and said, “I only paint here when there is light.”

Often at twilight, she walks along the harbor and paints small “pochade” (from the French for “pocket”) studies of the local scenes: the ocean, sunsets, marshes, and boats. Back in her studio, Phaneuf transforms these images to larger paintings: usually 16” by 20” or 18” by 24.”

She commented, “Not long ago the town reconstructed the walkway, and installed new LED green street lights, which spread light instead of focusing it.”

The change can be seen in both the color and detail of her paintings. Early works are crisp and precise, incandescent and



PHOTO/MARTHA DIMCO

Melody Phaneuf painting plein air

warm, with warmer blues. Her more recent pieces feature more hazy images, in softer colors.

Phaneuf’s allegorical pieces have been influenced by her travels – time spent in Paris – and her dreams.

“I’ve had a recurring dream of a jester, and realized that it was my alter ego,” she said. “I tend to look at things with an eye toward find-

ing the humor. Like a jester, I’m a bit of a shape shifter – moving in and out of different environments.”

Phaneuf, who never learned to swim, also dreamed about outrunning the shadow of tidal wave. She said, “When I moved to Gloucester, the dream stopped.”

Several paintings of jesters are displayed in her studio, and there

is one of a wave.

Phaneuf is also interested in creating paintings that contribute to health and healing.

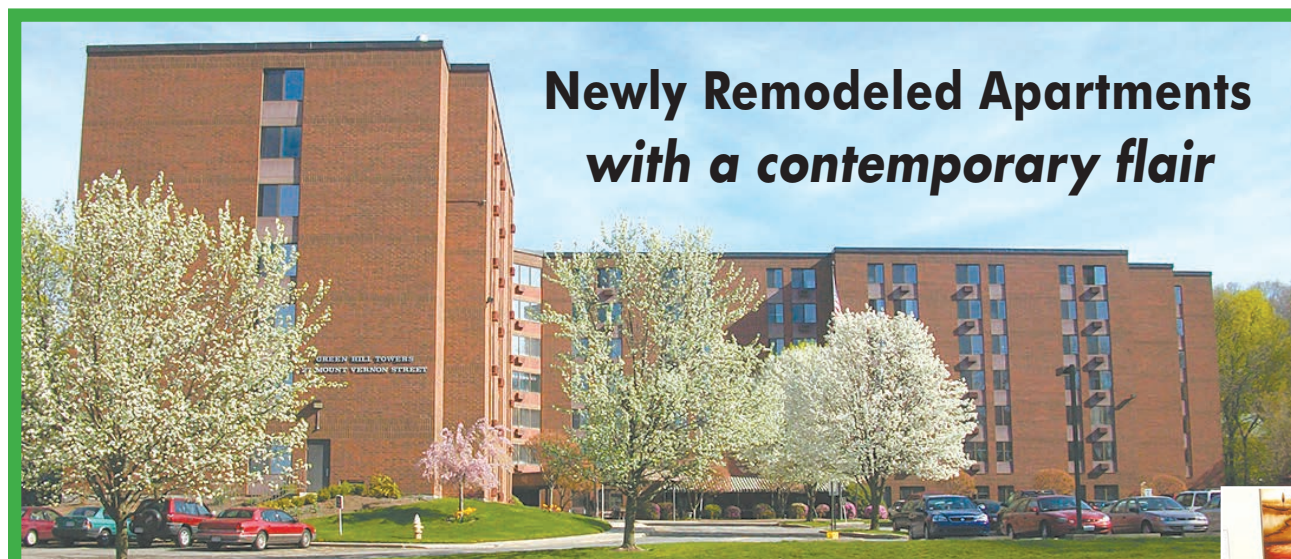
“Certain qualities – deep space, peaceful water – help patients heal faster.”

In addition to painting, Phaneuf teaches, has painted murals, and in the early 2000s, did decorative wall finishes.

Phaneuf’s work may be purchased at the Guild of Boston Artists, 162 Newbury St., Boston.

Her original paintings, giclee prints (fine art digital prints created on inkjet printers), and tumbled marble coasters printed with her paintings, may be purchased at her Gloucester studio. Located at 3 Centennial Ave., the studio is open Saturdays and Sundays from noon to 6 p.m. and by appointment.

Phaneuf can be reached at 617-236-4322 or the contact page on her website, www.melodytheartist.com.



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BY VICTOR BLOCK
TRAVEL WRITER

Quick quiz: Think jazz and blues played in music clubs and by street musicians outside. If you guess that describes New Orleans, you're right – but there's more.

See yourself visiting museums whose focus ranges from food and festivals to history and mystery. New Orleans again.

Many visitors to "The Big Easy," as it is nicknamed, are seeking fun and frivolity. Those with something more educational in mind find an intriguing history, rich cultural mélange, and attractions for people with many interests.

A good way to experience those diverse appeals is to check out the inviting choice of museums that many people overlook. They relate stories that enhance the sybaritic pleasures for which New Orleans is best known.

Let's begin at The Historic New Orleans Collection. It occupies 10 historic buildings in the iconic French Quarter that house exhibits tracing the history and culture of New Orleans, Louisiana, and the Gulf of Mexico region. They document major historical events that have shaped that area as well as the everyday lives of people who passed through and settled there.

Guided tours provide in-depth information for those



Southern Food & Beverage Museum

PHOTO/VICTOR BLOCK

seeking more than a casual introduction, and changing exhibits offer insight into various aspects of the story. I found especially intriguing, in very different ways, two temporary exhibits which will last until the end of this year.

"Giants of Jazz: Art Posters and Lithographs" includes 17 larger-than-life portraits by a famous 20th-century poster artist. Among legends depicted in the collection, along with information about the connection each one had with New Orleans, are Louis Armstrong, Ella Fitzgerald and Ray Charles.

"Storyville: Madams and Music" relates another, very colorful chapter in the story of the important part that music played in the city's past, as it continues

to do today. Established in 1897, the Storyville neighborhood operated as a city-sanctioned red light district until 1917. Along with a number of brothels, it attracted visitors with a collection of saloons, places to dance and – of course – music. Several musicians who played for the entertainment of patrons, and for tips, later went on to become famous throughout the country and the world.

The exhibit recalls that colorful time with photographs, oral histories and recordings. Holding center stage is a collection of pocket-sized directories to the brothels and entertainment venues that were known as "Blue Books." These little tomes portrayed Storyville as a luxurious

playground of lavish mansions, fine music and elegant women. However, some artifacts in the collection present a very different picture of the rather less classy reality which existed at the time.

Of course New Orleans is synonymous with Mardi Gras, the multi-day carnival, parade and excuse for over-eating and over-imbibing which has been celebrated there since the early 18th century. Two museums offer opportunities to experience different aspects of those festivities.

Mardi Gras World is where floats for the parades in New Orleans and other locations have been made since 1947. In a studio so vast it could have its own zip code, visitors see artisans constructing lavishly decorated floats.

The scene is set in a video, followed by a taste of King Cake, a treat associated with Mardi Gras. This confection, which is believed to have been brought to New Orleans from France in 1870, is served throughout the carnival season.

Strolling through the cavernous building, I felt like a Lilliputian in a land of giants. I was dwarfed by much-larger-than-life likenesses of cartoon figures, movie personalities and fantasy creatures. Oversized animals and flowers the size of trees

Travel page 14

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Travel

Continued from page 12

loomed over me.

A different take on Mardi Gras is presented at the small but equally intriguing Backstreet Cultural Museum. It's jammed with memorabilia that pay homage to New Orleans' African-American carnival traditions. Elaborate hand-sewn costumes line the walls, along with hints of Africa, voodoo and other references to African-American history.

Speaking of voodoo, New Orleans offers opportunities to explore that combination of religion and superstition, which was transported there by slaves. I got my voodoo fix at New Orleans' Historic Voodoo Museum, a collection which is both educational and entertaining.

A jumble of paintings, sculptures, dolls, masks and other artifacts tells the story. I learned that objects used to invoke su-



New Orleans' Voodoo Museum

pernatural powers are employed more often to seek fortune, luck and love than for evil.

Other museums also help explain why New Orleans is such a tourism magnet. The Old U.S. Mint, built in 1835, once produced millions of gold and silver coins. Today it displays instruments once played by notable musicians and other memorabilia which trace the history of jazz.

The Jazz National Historical Park offers walking tours and exhibits that extend beyond music to local history and cultures. The Southern Food & Beverage Museum features areas for each southern state, and tells the story of the region's culinary heritage.

Whether enjoying the food, listening to world-class jazz or checking other attractions, New Orleans offers a wide menu of choices.

For more information, call 800-476-1651 or log onto neworleans.com.

PHOTO: VICTOR BLOK



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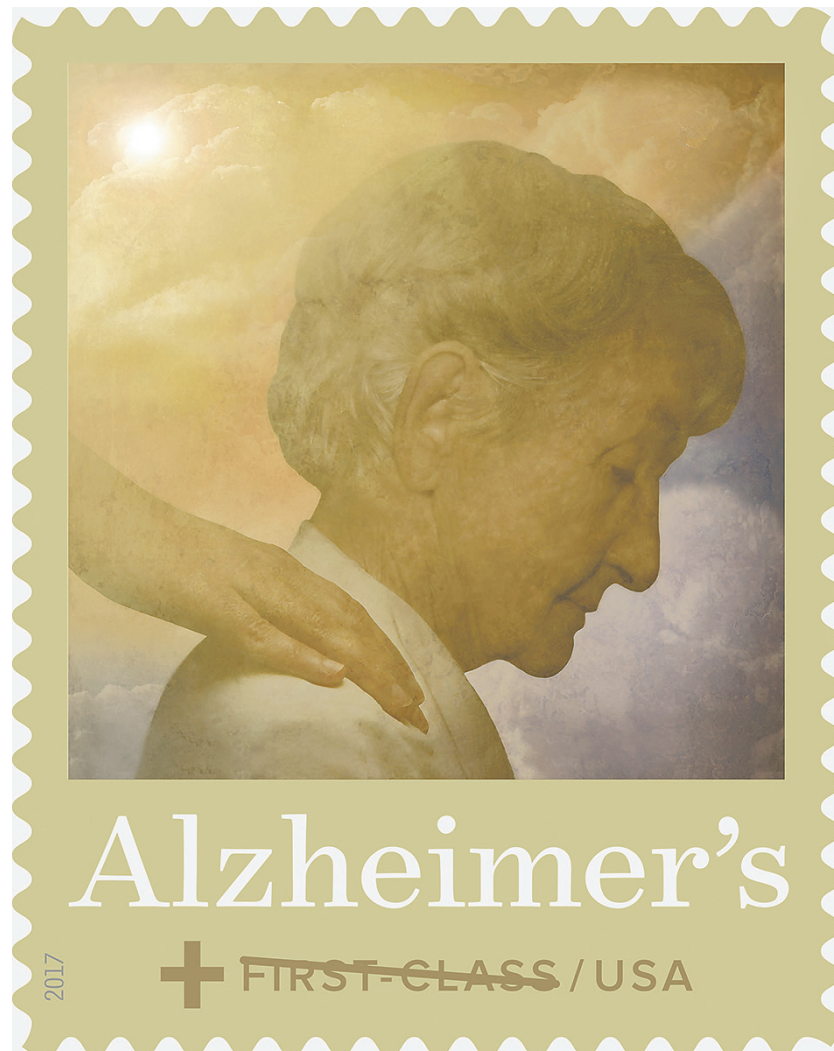
New stamp to help raise funds for Alzheimer's research

REGION - The U.S. Postal Service recently previewed the image of the Alzheimer's Semipostal fundraising stamp.

Available nationwide Thursday Nov. 30, the Alzheimer's Semipostal stamp will be sold for 60 cents. The price includes the first-class single-piece postage rate in effect at the time of purchase plus an amount to fund Alzheimer's research. By law, revenue from sales of the Alzheimer's Semipostal stamp — minus the postage paid and the reimbursement of reasonable costs incurred by the Postal Service — will be distributed to the National Institutes of Health, which is part of the U.S. Department of Health and Human Services.

Customers may pre-order the stamps at usps.com/shop in early November for delivery shortly after the Nov. 30 issuance.

Postmaster General and



Chief Executive Officer Megan J. Brennan will dedicate the stamp. In attendance will be Kathy Siggins of Mount Airy, Md., who followed the discretionary semipostal program criteria for submitting the stamp suggestion. Siggins' husband succumbed to the disease in 1999.

The artwork is an illustration that first appeared on the 2008 42-cent Alzheimer's Awareness stamp. It shows an older woman in profile with a caring hand on her shoulder with the suggestion of sunlight behind her and clouds in front of and below her. On the 2008 stamp, she was facing left; the artwork for this stamp shows her facing right to help differentiate between the two stamps. Stamp artist Matt Mahurin of Topanga Canyon, Calif. worked under the direction of art director Ethel Kessler of Bethesda, Md.



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Thanks to Jordan's Furniture CEO, New England still has the Enchanted Village

By JANE KELLER GORDON
CONTRIBUTING WRITER

As a child, Eliot Tatelman remembers traveling from his home in Newton to visit the Enchanted Village at the department store Jordan Marsh's Boston Downtown Crossing location. A quaint recreation of a Victorian-era village during the Christmas season, the exhibit was a favorite of generations for decades.

Tatelman, the president and CEO of Jordan's Furniture (no relation to the store) noted that his recollections of the iconic village "brought back great family memories."

In 1998, when Macy's took over Jordan Marsh's Downtown Crossing location, they sold the Enchanted Village to the city of Boston. It was on display at

Enchanted Village page 17



The Enchanted Village, which covers 8,600 square feet, has been on display during the holiday season at Jordan's Avon location since 2010.

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New England still enjoys the Enchanted Village

Enchanted Village
Continued from page 16

City Hall Plaza, and then at the Hynes Convention Center, ending in 2005. At that point, the display was in terrible condition and was actually in danger of being dismantled for good.

But thanks to Tatelman, future generations will be able to cherish the same family memories. He bought the iconic Enchanted Village at auction in 2009 for \$140,000, plus auction fees. Without Tatelman's purchase, the Enchanted might have ended up in the trash. It is now on display at the Jordan's store in Avon.

"It is emotional to see multi-generational families [now] visit the Enchanted Village together, enjoying time together. It actually moves some guests to tears, reminiscent of earlier years and simpler times," said Tatelman.

The display's facades and animated figures were originally crafted in the 1930s by Bavarian toymakers. A Lionel electric train was a central part of the display.

Jordan Marsh commissioned the display, hoping to attract more visitors to their Downtown Crossing store. They succeeded. Thousands and thousands enjoyed the Enchanted Village from the 1940s to 1972, and then from 1990 to 1998.

When Tatelman bought the Enchanted Village, it included only 21 original facades/rooms, and approximately 80 figures. Many parts had been lost, and the Lionel train was no longer part of the Enchanted Village.

Everything now on display at Jordan's is original. No facades and figures were added.

"We updated all of the mechanicals, refurbished (not re-

placed) all the original facial features, all of the original hair, and all of the original clothes. Our own staff repaired the moving parts of the figures, re-painted the original faces, and sewed and repaired the original clothes," said Tatelman.

The display shows a much simpler, peaceful time, without the hustle and bustle of current life. Practically all of the figures are life-sized children in an assortment of Christmas scenes. Wrapped in scarves, and wearing warm coats, they are trimming trees, delivering wrapped presents, shining shoes, playing in a band, and even working in stores. There is also a waving Santa.

The Enchanted Village, which covers 8,600 square feet, has been on display during the holiday season at Jordan's Avon location since 2010. Indoor snow flurries and upbeat, traditional

holiday music add to the winter scene. For a fee, visitors can have their photo taken with Santa, and enjoy blueberry muffins made from Jordan Marsh's original recipe.

Jordan's has added other attractions to the Enchanted Village, including the 15,000-square-foot Enchanted Ice indoor synthetic skating rink, Laser LITE Holiday Spectacular show, Polar Express 4D The Ride, and Reindeer Arcade Game.

Tatelman added that it is "great to be the home of an iconic Boston display and to be an annual holiday tradition for so many families."

The Enchanted Village is on display at Jordan's in Avon (100 Stockwell Drive), through Monday, Jan. 1. For hours and information, visit www.jordans.com/attractions/enchanted-village.

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

caregiving tips

Helping people diagnosed with Alzheimer's in case of emergency

By MICHA SHALEV
MHA CDP CDCM

People with dementia are especially vulnerable to chaos and emotional trauma. They have a limited ability to understand what is happening, and they may forget what they have been told about a particular disaster. First responders, neighbors and family members assist-



Caregiving Tips

If you're faced with a disaster like Hurricane Sandy, a tornado or a major earthquake, what's the best plan for helping a loved one with Alzheimer's? Even for those of us who don't live in hurricane territory, the devastating effects of recent storms should serve as a valuable reminder: disasters can pose a special set of challenges for caregivers. A clear action plan for helping people with Alzheimer's can make disaster preparedness easier for both caregivers and their charges.

1. Plan ahead

- Write an emergency check-

“Even for those of us who don't live in hurricane territory, the devastating effects of recent storms should serve as a valuable reminder: disasters can pose a special set of challenges for caregivers.”

list and keep it in an easy-to-re-member location.

- If your loved one with Alzheimer's is living alone, arrange for a family member or neighbor to assist them during a disaster.

- Familiarity is key - remember that it can be difficult and disorienting for someone with Alzheimer's to cope with a stranger coming into their home.

- Know where the gas and water valves are in their home, and how to turn them off.

- Keep a list of prescription medications and know where they're kept in the house.

2. Keep calm

- For best results in communicating with someone with Alzheimer's during an emergency, stay calm and try not to appear frantic.

- Don't talk directly about the disaster. People with Alzheimer's are likely to pick up on your distress without understanding the situation itself. In such cases,

they may react by wanting to stay where they are, in a familiar environment, rather than going to a safer location.

3. Stay positive

- Help the person envision something that delights them, or encourage them to picture a favorite family member or activity. Then use that vision as an enticement to leave the house. For instance, if your loved one has a grandchild, you could say, "We need to go see the grandbaby—let's go."

- Another way to increase the responsiveness of someone with Alzheimer's is to focus on how they can be of help to you, instead of the other way around.

4. Focus on the person

- Focus on getting your loved one out of the house first, especially if gathering up belongings in front of them would disturb the person. Gather the items out of view, go back for them later, or ask a friend or neighbor to help.

- Some important items to gather: copies of crucial documents, insurance cards, address book, clothes the person likes, favorite items such as a coffee cup or photos, a favorite blanket, any valuables they worry about being stolen.

5. Be patient

- Don't be surprised if your loved one repeats information about the disaster. They may become glued to the television, but not understand the time frame of the emergency. Try turning off the TV or finding something else to watch.

- You may find that your loved one asks you to explain the situation over and over, especially if they don't remember what you've already said. Be patient with their concern.

During an episode of agitation:

- Approach the person from the front at eye level and use his or her name.

- Use calm, positive statements and a patient, low-pitched voice. Reassure.

- Respond to the emotions being expressed rather than the content of the words. For example, say, "You're frightened and want to go home. It's OK. I'm right here with you."

- Don't argue with the person or try to correct them. Instead, affirm his or her experience, reassure and try to divert attention. For example, "The noise in this shelter is frightening. Let's see if we can find a quieter spot. Let's look at your photo book together."

Of course, it's always possible that someone may not want to leave their home. In cases when your loved one isn't responding rationally, be prepared for the possibility that you may have to physically remove them if their safety is at issue. Make sure to consult the primary care physician, mental health director or local social workers about steps to be taken to minimize any transfer trauma.

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

money matters

Should I stay or should I move: A tough choice for older homeowners

By ALAIN VALLES, CRMP
PRESIDENT,
DIRECT FINANCE CORP.

Real estate values continue to increase but so do major living expenses. Does it make more sense to downsize or figure out a plan to remain financially independent at home? It reminds me of the old Clash song - "Should I stay or should I go?"



Reverse Mortgage

These are tough questions senior homeowners ask themselves when faced with rising costs of real estate taxes, health care, and unexpected life events. Many are making monthly mortgage payments!

Real estate values continue to increase but so do major living expenses. Does it make more sense to downsize or figure out a plan to remain financially independent at home?

Coming up with the cash to meet these obligations can be difficult.

Steps to moving

Selling and downsizing to a less expensive home might be the best choice. But for many, it's easy to say you're moving but hard to do so. I suggest the following to help gather the facts:

- Contact a local trustworthy real estate agent to obtain a Certified Market Analysis (CMA) which will give an estimated sales price.

- Get feedback from your agent on what repairs, if any, are

needed.

- Identify your next housing option - perhaps become a renter, downsize, move in with family, or live in a 55-plus community.

- Contact a moving company to obtain a quote of transporting your belongings and who you'll donate half your belongs from your downsize.

- Review your budget and lifestyle choices.

- Then complete your pros and cons moving list and decide.

If this sounds like a lot of work, it is! In fact, studies show

that the majority of older homeowners would prefer to remain in their homes and that the primary reason they move is due to financial concerns and stress.

Remain at home with a reverse mortgage

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

A Home Equity Conversion Mortgage - also known as a reverse mortgage - may allow you to be financially independent, maintain your lifestyle, and give you additional access to cash reserves if ever needed.

A reverse mortgage is one way to have financial freedom without moving. 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

Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

"Oh You!"

(answers on page 20)

ACROSS

- 1 Roman 102
4 Took off on
8 Overflowing (in)
13 Comes into being
19 Pal from way back
21 TV sergeant played by Phil Silvers
22 Put a new front on
23 What a table had when Sitting Bull was sitting at it?
25 1994 sci-fi action film
26 Tailless cat
27 Secretive govt. group
28 Small city's package deliverer?
30 Eight-armed mollusks
33 London lav
35 Muslim chief
36 Marshy inlet near Boston?
45 Atty.'s org.
48 Bang, as a big toe
49 Supper crumbs
50 Long oar
51 Actor Max

DOWN

- 53 Spanish cheers
55 Carne — (Mexican steak dish)
59 Vicinity
60 Vigor, in music
61 Coup d'état?
65 As dry as —
67 Prefix with tourism
68 1998 Australian Open winner
69 Fast at installing canoe stabilizers?
78 Award in the ad business
79 P.O. item
80 Directive
82 Unfeeling person's fake-out?
91 Mid-voyage — -deucy (card game)
93 Streep of film
94 Plum cousin
95 Class fixture
96 Ringo on drums
98 With 103-Across, frozen dessert brand
101 Cop in a drug bust
103 See 98-Across
104 Like an ogre wearing his facial disguise?
110 Graf — (ill-fated German warship)
111 Notch shape
112 Inner layer
116 "My poetry is terrible compared to Maya's?"
122 Hearing thing
125 Dog in "Garfield"
126 Setting (during a film shoot?)
131 Really stuck
132 "Paradise Lost" figure
133 Mongoose cousins
134 How china is often sold
135 Noodges
136 Alternative to Bloominie's
137 That ship
138 \$5 bills, in slang
139 Forest buck
140 Shell rival in Canada

ACROSS

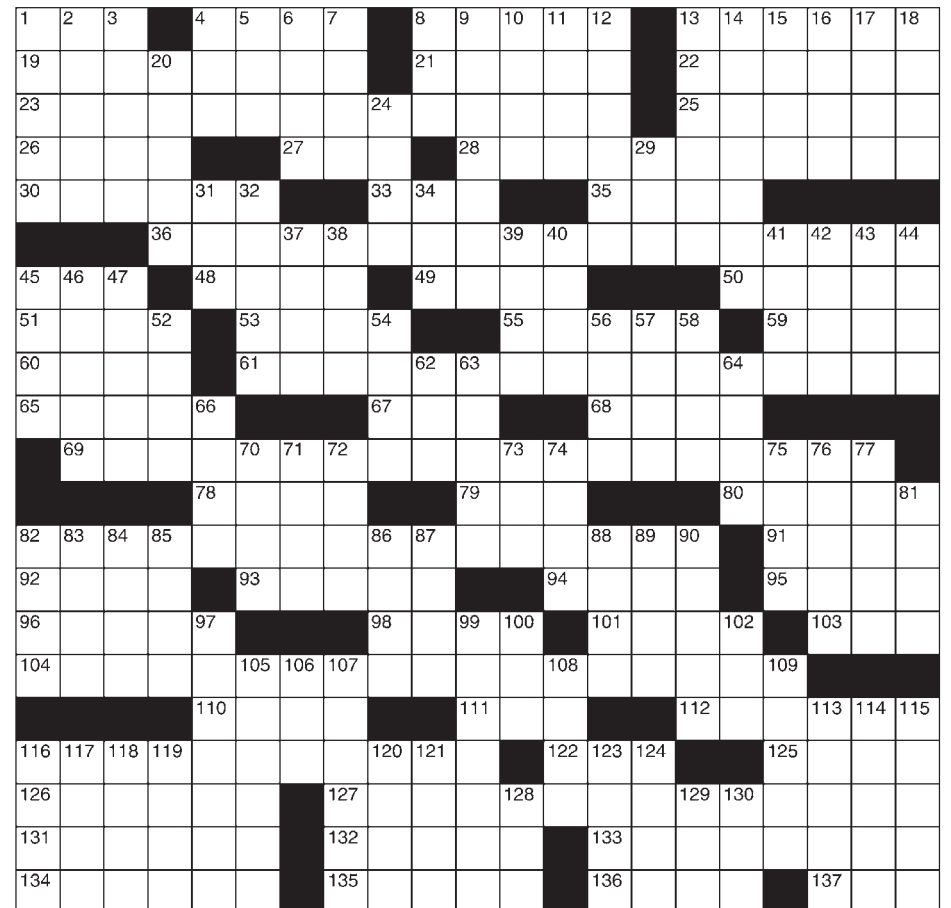
- 4 "La Cage — Folles"
5 Alternative to a Word file
6 Early utopia
7 Colorants
8 — Dhabhi
9 Vogue editor Anna
10 Actor — Ray
11 Give a bias
12 Large wasp
13 Stella — (beer)
14 Renovates, for short
15 "— one ..." (start of an opinion)
16 Indian dress
17 "Behold!" to Caesar
18 Foreteller
20 Plump and healthy-looking
24 Soft rock
29 "Still the King" cable channel
31 Faux —
32 Schoolyard rejoinder
34 "Well now!"
37 "Star Trek" helmsman
38 \$5 bills, in slang
39 Forest buck
40 Shell rival in Canada

DOWN

- 41 Curious as —
42 Cosmonaut Gagarin
43 Muffin topper
44 — Bator
45 "SOS" band
46 7/4 cookout
47 The vowels
52 Rice-A- —
54 "Let it stand"
56 Datebook entry: Abbr.
57 Elk cousin
58 Intro drawing class, maybe
62 "— bin ein Berliner"
63 Carols
64 Ship of myth
66 Shoe brand
70 Model Heidi
71 French department
72 Former queen of Jordan
73 Gambling venue, briefly
74 Website IDs
75 Alum
76 Ill-fated Ford
77 Witherspoon of Hollywood
81 Garden tool
82 Wallet filler
83 Play starter
84 Main role
85 Harp cousin
86 NASDAQ cousin

ACROSS

- 87 "In the Valley of —" (2007 film)
88 Arm bone
89 Beer topper
90 Not tame
97 "Twilight" vampire — Hale
99 Small stream
100 Prop- ending
102 15-season CBS series
105 About to bat, e.g.
106 Division: Abbr.
107 Fortify
108 Feat
109 Bad-mouth
113 Concepts
114 Late inning
115 Swan cousins
116 Skater Kulik
117 Olympus — (volcano on Mars)
118 Big Ten gp.
119 Klutzy sorts
120 Folk wisdom
121 Yes' yeses
123 \$\$\$ sources
124 Emu cousin
128 Raised rails
129 Comic shriek
130 This yr.'s 75-Downs



BY AL NORMAN



The chair explained: "The biggest obstacle facing the [managed care] program is reaching the

population, which has proven to be a challenge, as eligible seniors tend to be poor, often non-English

Fortunately, that bill went nowhere. But the concept has risen again on Beacon Hill, in a new Senate healthcare cost control bill. Some of these same “passive enrollment” ideas are also found in proposals submitted by Governor Charlie Baker to the federal government.

It has become fashionable in healthcare circles to view seniors and the disabled as “passive” agents in their own healthcare future. The phrase “passive enrollment” is a euphemism for “mandatory enrollment,” because

I testified in 2009 that passive enrollment would “result in many seniors being enrolled in healthcare plans they did not choose or want... Forcing a senior into managed care could be forcing them to change doctors or service providers.”

In July of 2012, 33 national groups wrote to the federal Centers for Medicare and Medicaid Services raising opposition to mandatory enrollment into managed care plans. Groups such as Easter Seals, Families USA, Leading Age, the National Association of Elder Law Attorneys, the National Association of Area Agencies on Aging, and the National Council on Aging, said in their letter:

“We oppose passive enrollment into the demonstrations. Poor, sick individuals with multiple chronic conditions should not be passively enrolled into an experiment; an opt-in enrollment process is most suitable for this population... Free choice of provider has been a tenet of the Medicare program since its beginning ...”

In October of 2017, the state Senate introduced language in a healthcare bill that would authorize the state to automatically enroll as many as 9,900 elders in the home care program into

People who are “poor, often non-English speaking, and sometimes illiterate” have enough burdens to bear in our society. Being “passively” swept into healthcare plans you did not choose should not be one of those burdens. All of us should be free to “opt in” to the health care we want. That extends not just to picking our doctor, but picking our health plans as well.

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

Reverse mortgage
Continued from page 19

of credit if money is ever needed. In all scenarios, one remains responsible for paying real estate taxes, insurance, property maintenance and other guidelines.

Top uses of reverse mortgages include:

- Paying off current mortgage or equity line;
- Home repairs or renovation;
- Supplement your monthly cash flow;
- Pay off other debts and credit cards;
- Help family members;
- Access to rainy day/emergency funds; and
- Funding an active lifestyle.

Your first step is to learn the basics about a reverse mortgage. Initial questions to see if you

qualify include:

- Age (one person must be at least 62 years of age);
- Estimated home value and condition;
- Current mortgage balance, if any; and
- Income sources and credit history.

The key is getting the facts. There is a great deal of misinformation circulating about reverse mortgages. Call me to receive the only federally approved consumer booklet "Use Your Home to Stay at Home" that is published by the National Council on Aging. This is an excellent place to start. Call or email me and I'll forward a copy free of charge. My philosophy is "reverse mortgages are not for everyone, but everyone should know about them."

(puzzle on page 19)



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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.

I am grief

By MARIANNE DELOREY, Ph.D.

I am grief. I am ugliness borne out of love and loss. I am powerful. I can bring the strongest among you to your knees. I am immune to your bargaining; I am merciless. I will take the babe in arms



as quickly as I will take a lonely miser. I will not be denied.

I cannot be controlled. I am building and raging and bubbling inside and I am seeping and

lashing and ranting outside. Sometimes, I masquerade as anger so you can strike out at unsuspecting well-wishers. I am unreasonable and will ooze

out of you at the most inopportune times. You may think you have me mastered, but I will crush you when you least expect it. You will find me lurking in the smallest and most inconsequential details. On bright mornings you will see me in the color of your coffee when you add cream instead of milk. You will hear me in the song that comes on the radio in the grocery store. I will waft into your skull via the aroma of baked beans or bread. In those moments, I will overwhelm you again and again.

I am shapeless, cloudlike and ethereal, and so I easily surround you, envelope you, smother you and suffocate you. You will breathe me in and I will take your breath away.

My children are the lump in your throat, the knot in your stomach, the stricken face you see in your friends' eyes. I feed off awkward pauses and un-

comfortable silences. I devour trite condolences, "At least his suffering has ended." And, "She is in a better place." I especially love, "She lived a long life," because it allows a more intense loss and a stronger grief.

I am particularly adept at turning you around so you can't trust your own head. You will easily understand bouncing from pain to sorrow to regret and even anger. But then you will feel relief, and even moments of joy. I will gladly pair these feelings with extreme guilt and mix in a dose of confusion. And so I will stay front and center in your every thought.

My favorite holiday is the first day people forget to ask you about me. The day they assume I am weakening is the day I have the most strength. Years

later, you will think back on this one day. It will stick out in your mind as the day you realized how alone you actually were in the world. This is especially true if you think you are not.

I have claimed my share of lives. I am heartbreak. I am loss, pain, and anguish. The lucky ones might graduate to denial or numbness, but for most, I will never leave your side. My initial punch packs a wallop, but like a piñata, it is the steady beating that splits you apart.

People think time is my enemy, but I am more powerful than time. While you live, I live. I will remind you with each passing day what you lost, but I will also remind you that once you had love. And where you have love, you have truly lived.

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

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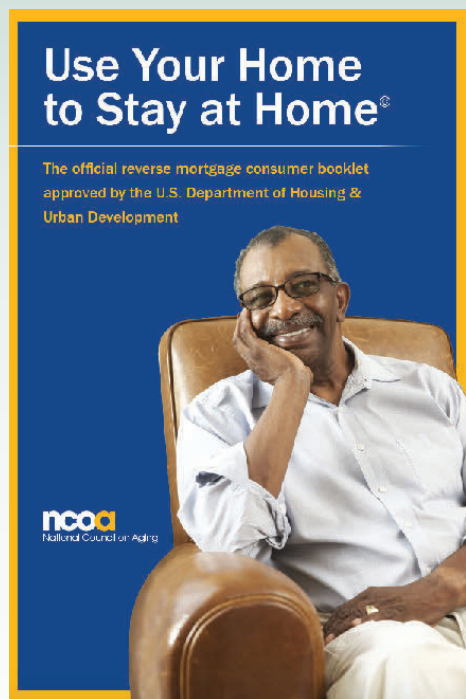
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A Reverse Mortgage is not for everyone.



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Daydreamers, Inc.

By JANICE LINDSAY

One day, as I sat at a window, gazing toward the back yard – in other words, daydreaming – I suddenly saw: A great business opportunity!

We often hear that "thoughts have energy."



We know about the power of positive thinking. We send happy thoughts to friends and family far away.

Inklings

Whenever we have a thought, it's released into the atmosphere and goes about its work, we don't understand exactly how.

Daydreamer thoughts are unfocused, generated for no particular purpose. So somewhere out there, a great field of daydreamer-thought energy, sort of like an oil field, lies, waiting to be tapped, a natural resource for people who don't have time to create their own thought energy. And there I sat, daydreaming, contributing all those random, unfocused thoughts to that valuable energy field – for free!

I've always done my best to uphold the fine tradition of expert daydreaming. I hurry through chores so that I'll have plenty of time to daydream. "Daydream (noun): a pleasant visionary usually wishful creation of the imagination."

Talented daydreamers abound in history. For example, 10-year-old Louisa May Alcott wrote in her diary during the summer of 1843, which her family spent on an experimental Utopian farm, "After breakfast I washed dishes, and ran on the hill till nine and had some thoughts...."

Louisa May's miscellaneous thoughts are probably still floating in that vast thought-energy field.

The world doesn't consider daydreamer thoughts "productive," because they don't result in an actual product. I used to subscribe to that misconception myself. I see now that daydreamers create thought energy, and energy is worth money!

Lots of people scurry around

doing stuff and have little time for thought. They can't contribute to the thought-energy field, but they sometimes need to tap into it to come up with an idea. We daydreamers sit around creating the very energy they need.

Voila! Daydreamers, Inc.

Say you have a factory that makes gizmos. Your business lags because you haven't created a new gizmo in a long time. Hire a daydreamer from Daydreamers, Inc.!

Our daydreamer sits in your place and daydreams, creating all this marvelous, valuable, unfocused thought energy, sometimes channeling some from that huge, ancient thought field. Busy employees can plug into that energy as they look for a new idea. It's sort of like using electricity. When you want a piece of toast, you plug your toaster into an energy source. If you need thought energy, plug into Daydreamers, Inc.

Daydreamers, Inc., employees are not trained to solve problems. After all, what do they know about gizmos? And does the electric company care how you use their electricity?

Daydreamers, Inc. employees start with natural daydreaming talent and hone their skills at Daydreamer School. We teach them how not to accomplish anything, how not to focus, how not to concentrate, how not to manage things, and how not to set goals. Their job is simply to generate mental energy through "wishful creations of the imagination." If your hired daydreamer slips up and accidentally invents your new gizmo, we will send her back to Daydreamer School for a refresher.

If you have no daydreaming space at your office or factory, you may hire one of our freelance daydreamers who work from home, daydreaming that they're at your place. ("Don't interrupt Mommy, she's daydreaming.")

Daydreamers have no mandatory retirement age. Most love their work and don't choose to retire. However, daydreamers who do retire are usually looking for a refreshing change of pace. They become workaholics.

Contact jlindsay@tidewater.net



The Center for Skilled Nursing and Rehabilitation at Athol Hospital: Quality rehabilitation, comprehensive hospital care

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For more information visit www.atholhospital.org or call 978-249-1181

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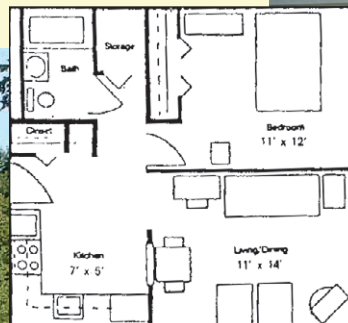
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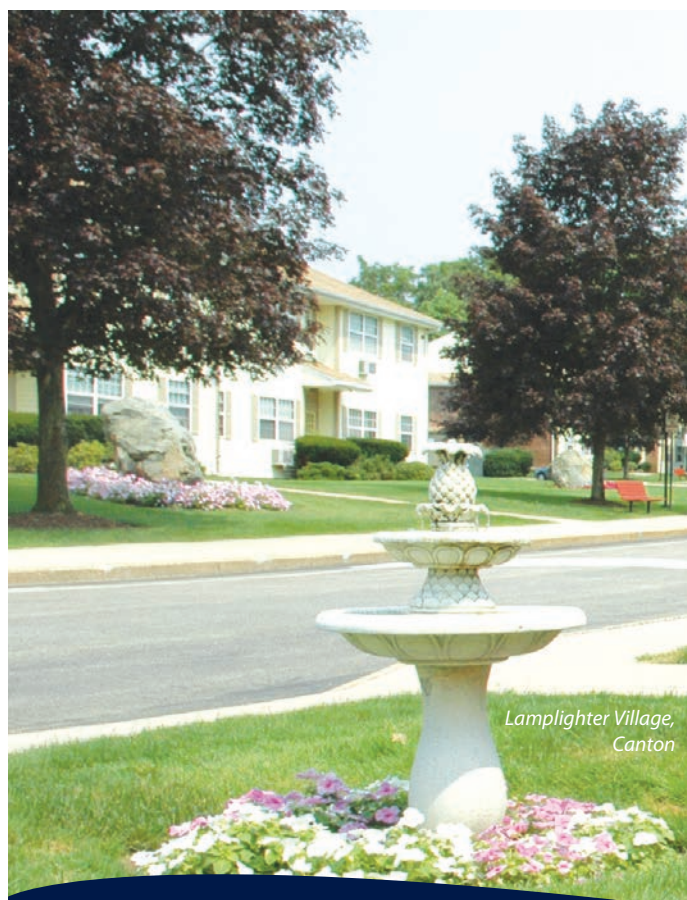
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