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Karyn Polito

Lieutenant governor continues commitment to public service

page 4

Lt. Governor Karyn Polito in her Shrewsbury home



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Fraud prevention tips for the New Year

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

Fighting fraud is constant work. Scammers are always coming up with new ways and techniques to steal your hard-earned money. Today, 21st-century technology has offered con artists a whole new array of ways to perpetrate



Mike Festa

fraud on Americans of all ages. For example, we've reached the point where, every two seconds, someone's identity is stolen. We know that the best defense against fraud is an educated consumer, and that's why AARP started the Fraud Watch Network. It's a free and comprehensive fraud and identity theft pre-

“Today, 21st-century technology has offered con artists a whole new array of ways to perpetrate fraud on Americans of all ages.”

vention resource for anyone of any age to better defend against fraudulent attempts.

Here are a few of the latest fraud tips from the Fraud Watch Network:

IRS imposters are known for using phone calls and email to scam people out of money. Now they are using postal mail. You may get a letter saying you owe taxes related to the Affordable Care Act and that you must write a check to the “IRS” and mail it to a post office box in Austin, Texas. This is a scam. Real IRS notices only direct payment to the United States Department of

Treasury. If you get a notice like this and doubt its integrity, call the IRS at 800-366-4484.

Tech support scams are a billion dollar industry. They happen over the phone and online. The goal of the scammer is to take control of your computer remotely, tell you that you have viruses that can be fixed for a fee, then get you to give your credit card number. If you get a tech support call out of the blue, hang up. You should also avoid clicking on pop-up notices that say you have a problem with your computer. If you are experiencing a problem with your computer, call your computer's operating system tech support. Also, install the latest version of established anti-virus software on your computer and make sure it is up-to-date at all times.

Use your credit card, not your debit card, for purchases. Consumer protection experts recommend using credit cards to protect you from fraud and theft. With credit cards, you are liable for only up to \$50 of fraudulent use and most credit card companies will waive this fee. In the case of a lost or stolen debit card, financial losses to the consumer can

be much more significant. Call your bank for details.

Last year, Americans gave over \$373 billion to charity. Government officials who regulate charities and fundraisers say that most charities are legitimate, but there are fundraisers that keep most of the money they raise. As you plan charitable giving for the year ahead, do your research. Check out charities at www.give.org or www.charitynavigator.org to make sure your money is going where it should, and not into the pockets of scammers.

Shred all sensitive information.
AARP page 3

Getting organized and reducing clutter in the New Year

By BONNIE ADAMS
MANAGING EDITOR

Each January, many people make a resolution to get organized. But, faced with overstuffed closets, piles of paper and other tchotchkes, many soon abandon that lofty goal and instead just avoid the clutter. And when the next New Year comes around, there is, of course, more stuff.

As a professional organizer, Jill Palmisano makes it her mission to help those who are overwhelmed get things under control.

"I do have innate organization skills, but it is something can be learned," she assured. "It's about having a system in place."

When working with clients who wish to downsize, Palmisano recommends thinking about it, if possible, 18-24 months beforehand.

"Take an assessment of what you have and what you really can't live without," she advised. "Then



Jill Palmisano

make a 'can't miss appointment' with yourself, at least one hour a week or even a month, to tackle one room or space at a time. Mark it on your calendar as if it were another important appointment.

"Start with a room that you don't use much or perhaps your kid's room if they no longer live at home," she added. "And remember, it took a long time to get this way, but being able to chip away a little bit at a time will make it feel more manageable."

Are you one who often looks at your closet each morning and sighs that you have nothing to wear? If so, you're not alone, Palm-

isano noted. An oft-repeated statement is "you wear 20 percent of your wardrobe 80 percent of the time."

One tip she recommends is take everything out your closet and review each piece. Ask yourself - does it fit, it is in good condition, and do I like it? If so, put it on a hanger and then put the hanger back in the closet on the

Clutter page 6

Fraud prevention tips for the New Year

AARP
Continued from page 2

tion with a security micro-cut shredder. This kind of shredder will turn paper into confetti that cannot be reassembled by a scammer.

Lastly, remember that free public Wi-Fi is never private. Avoid conducting personal or financial business on shared public computers or over public wireless hotspots.

For more tips and resources, visit www.aarp.org/fraudwatch-network or call 877-908-3360.

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ers for caregivers, protecting and improving in-home and community-based long-term services and supports, strengthening the financial security of 50-plus residents, improving healthcare access and quality, and making health care more affordable.

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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Karyn Polito

Lieutenant governor continues commitment to public service

BY BONNIE ADAMS
MANAGING EDITOR

SHREWSBURY – As the commonwealth’s lieutenant governor, Karyn Polito is not just a figurehead. Rather, she has been charged by Gov. Charlie Baker with many important leadership tasks. And since the two took office in January 2014, Polito has crisscrossed the state, intent on meeting with local officials to spread the administration’s message of the importance of building a strong bond between municipalities and state government.

Polito, 50, grew up in Shrewsbury and now lives there with her husband Stephan M. Rodolakis and their two young children, Bobby and Judy. She earned her bachelor’s degree in management from Boston College in 1988 and her J.D. from the New England School of Law in 1991. She previously served in various roles in Shrewsbury’s town’s government, including a stint on the Board of Selectmen before serving as commissioner of the Massachusetts State Lottery from 1999-2000. She also served as state representative for the 11th Worcester District from 2001-2011. After losing a close race to Steven Grossman for state treasurer in 2010, she worked in her family’s commercial real estate development firm until winning the November 2014 election with Baker.

One of her primary tasks as lieutenant governor is to chair the Community Compact. In that role she meets with municipal leaders in a quest to help promote transparency, good business practices and form strong partnerships.

“As lieutenant governor, I feel it’s important to show up and meet with local officials,”



PHOTO/ANDY WEIGL/WEIGL PHOTOGRAPHY

she added. “Our goal is to build a stronger state by building stronger communities and enhancing opportunities.”

She also chairs the Council on Sexual Assault and Domestic Violence and the Massachusetts STEM ((science, technology, engineering and math) Advisory Council and co-chairs the Seaport Economic Council.

Polito is hopeful that when Donald Trump is sworn into office as president of the United States in January, his administration will take the opportunity to strive to bring prosperity to all Americans, no matter what their political affiliation is.

“We live in the greatest country in the world and we must appreciate it and not take it for granted,” Polito said. “Most of us

have access to strong and healthy communities, and to education.

“I think of my own upbringing in Shrewsbury. I had a strong family unit to support me, great local schools, a healthy and safe community. We need to magnify that across the country.”

Like Trump, Baker and Polito won 50 percent of the electoral vote. That served as a reminder to the administration, she said, to commit to work as hard as possible for 100 percent of the population, not just those who voted for them.

It’s a sentiment that has informed every part of her career. In fact, she noted, she doesn’t consider herself as a politician but, rather, a public servant. It was a lesson she learned early on in her life.

“No matter what your age, whether you are 50, 70 or older, there are always new things to learn and exciting and fulfilling opportunities.”

Karyn Polito

“Many in my family have served in public service including my grandfather [Robert Lutz], who was one of Shrewsbury’s longest running Town Meeting members. (Lutz was also a former member School Committee member and one of the founders of and a commissioner for the Shrewsbury Electric Light and Cable Company). Other members also served as Town Meeting members,” she said.

“I have always felt an obligation and commitment to give back to my community,” she added.

Her hometown continues to be very special to her. As such, she feels that it’s critical that other young people be able to find opportunities to work and

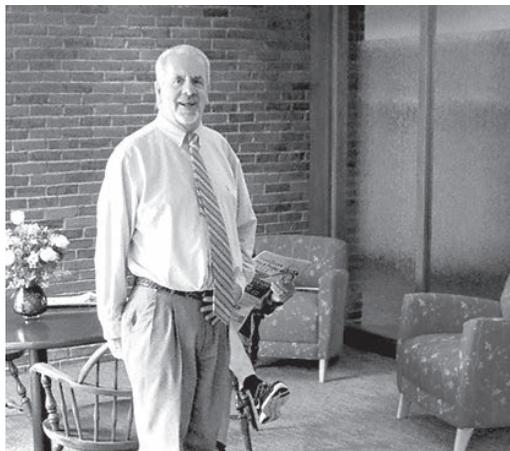
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Inside this issue

Two careers:
accomplished
software
engineer,
gifted weaver



page 9



Winchester's
senior center
celebrates
renovations

page 22

Departments

Caregiving Tips	18	Viewpoint	20
Money Matters	19	Housing Options	21

Index of Services

Adult Day Care Adult Day Club at Dodge Park...12	Medical Research Studies Brigham & Women's Hospital (2 studies)16 Clinical Pharmacology.....16 MA General Hospital.....16
Affordable Housing Bigelow Village3 Coes Pond Village.....8 Sherwood Village, Natick24 Sitkowski Apartments10	Mortgage Financing Direct Finance23
Ambulance Service K's Ambulance3	Real Estate SellMomsHouse.com11
Attorneys, Elder Law Durbin & Veglia, Attorneys17	Recreation/Transportation Fuller RV13
Automotive Services Haddad Auto Detail8	Rehabilitation St. Mary's Healthcare20
Banking Services Avidia Bank10	Senior Services AARP of MA2
Cemetery/Mausoleum St. John's Cemetery & Mausoleum13C*	Rest Homes Bridges by Epoch9 Goddard Homestead1 Oasis at Dodge Park14
Crafts/Gifts Craftworks21	Subsidized Housing Bixby/Brockton Centre13E* Colony Retirement Homes.....15 Congregational Retirement Homes, Melrose13E* Emanuel Village17 Green Hill Towers11 Hawthorne Hill8 Illyrian Gardens21 Lampighter Village, Canton ...13E* Mt. Pleasant Apartments, Somerville13E*
Dentists Dental Solutions13	Walk-in Medical Doctors AFC Urgent Care, North Andover, Burlington, Saugus, Malden, Waltham, Natick, Watertown, Dedham, Braintree, Marlborough, New Bedford, Worcester13
Fitness YMCA of Westborough22	
Funeral Homes Shaw Majercik Funeral Home..22	
Home Care Services Acclaim Home Health9 Around the Clock Home Healthcare24 Care Solutions.....7 Century Home Care15 Home Instead8 Intercity Home Care3 Old Colony Elder Services18	
Hospice & Primary Care Hope Health Hospice8	
Junk Removal ATC Services7	

*E = Eastern edition *C = Central edition

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Getting organized and reducing clutter in the New Year

Clutter

Continued from page 3

rod backwards. If you choose that item to wear, then reverse the hanger. Over time you may find that items you thought that you like are not in your rotation. If that happens, consider donating it if it's in good condition. Items that are in good shape (ripped, stained, etc.) can be put in a pile to be donated to one of the many textile drives that have become popular.

If the process still feels daunting, consider asking a friend who you trust to tell you the truth to help you assess and perhaps give you "permission" to let go of something.

Once you decide what you can live without, consider donating your items to a worthy charitable group, such as Big Brother, Big Sister or the Salvation Army.

Although many things are now done online, we all still have to deal with paperwork, Palmisano said.

"I have never been in a house without a huge amount of paperwork," she added. "It's nothing to be embarrassed about. And there are ways to handle it.

"Sometime when you are sitting in front of the TV, grab a box and start going through it," she said. "Make sure to keep a shred pile for anything that has bank, credit card, financial accounts or social security numbers. You do not need to shred utility or other bills that you pay. Those account numbers cannot be used to compromise your identity.

"Gather your tax papers together now," she added. "Having one folder to hold all taxable receipts you receive throughout the year is another way to save time at this challenging task."

Another task that often overwhelms her clients, Palmisano said, is organizing photos. Before digital photography, photos were developed at stores and then delivered to customers, whether the photos were in focus or not. (And remember those sleeves that also held the negatives? Too often they get added into the mix without any organization.)

Be judicious and only keep the



A garage before (left), and after a reorganization effort.

PHOTOS/SUBMITTED



Use this hanger trick to see what clothes you wear and don't wear that often.

best ones, Palmisano said. If you don't know who is in the photo then toss it.

What if it's not you that is downsizing but your parents or another elderly person in your family?

"It can definitely be tricky," Palmisano admitted. "Sometimes it helps to have the support of a doctor or social worker."

Many times it can take up to three years to get into senior housing, she noted. That gives families a chance to take steps to help the senior prepare.

"Go on tours of senior housing to see what the arrangements are and what the benefits are, such as the social activities, the safety of living in a senior development and the fact that someone else will

take care of all the maintenance needs," she said.

No matter if it's your house or your loved one's that you are trying to organize, the important thing to remember, Palmisano said, is just get started.

"It always gets harder before it gets easier," she said. "But once you do it, life will be so much more manageable and less stressful."

For information on professional organizing services contact Jill Palmisano at 978-821-5261, Jills-HelpingHands.com or at Facebook.com/jillshelpinghands.

Here are some places that you can donate your items that you no longer wish to keep:

Big Brother Big Sister Foundation

www.bbbsfoundation.org
800-483-5503

Salvation Army

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Habitat for Humanity stores

http://www.habitat.org/restores/
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Goodwill

www.goodwill.org

To donate books check with your local library, senior center or assisted living facilities.

To donate towels and blankets consider your local humane societies.

Many women's shelters will also take donations of household goods.

For clothing items that are still in good shape, contact your church to see if they have a St. Vincent de Paul box.

For clothing items that are no longer wearable, check your local media for information on organizations such as scouts or schools that will be holding used textile drives. Many times they will also take used blankets, bedding etc.

Many donations are tax-deductible. Be sure to keep an itemized list of what you are donating. You can find IRS Guidelines and donated item values online including at www.amazinggoodwill.com/donating/IRS-guidelines.

Lieutenant governor continues commitment to public service

Polito
Continued from page 4

thrive in Massachusetts so that they may, too, have opportunities close to their own hometowns.

“It would break my heart to think that residents of the commonwealth have to move out of the state to find those opportunities elsewhere,” she added.

To that end, it is important, she said, to ensure that state officials work to attract businesses, especially in the important areas of science, technology, engineering and math.

“Technology is changing the way people live their lives. Every one of all ages needs to be open to learning new things and keeping up to speed,” she added. “Just as it’s important for the state to keep moving forward, it’s important for people to do so as well.”

In her personal life, juggling the demands of her own busy schedule with those of two active children is not always easy,

she admits, but she tries to be very mindful of allotting time for what’s important.

“I am also fortunate that my parents and brother live nearby and help out,” she noted. “They are very supportive.”

She also looks to her parents as role models for living an active healthy life.

“They have lots of friendships and volunteer for many things,” she added.

And from her mother she learned “not to be afraid to try new things. Don’t shy away from challenges and have a willingness to keep learning.”

The Polito family also recently added a new member – a Portuguese Water Dog puppy, named Quinn in honor of Shrewsbury’s Lake Quinsigamond.

When asked about her future plans, particularly if she sees herself in the governor’s chair at some future date, Polito is adamant that her most important

mission is the one she is living right now.

“My philosophy has always been to do a good job with what’s in front of you,” she said. “All through my career, as an attorney, [Board of Selectmen] member, state rep., lieutenant governor – just work hard at what’s in front of me. When you work hard you

will make a difference.”

For others, who, like her, are now at a mid-life point, she offers the advice “to never stop learning.

“No matter what your age, whether you are 50, 70 or older, there are always new things to learn and exciting and fulfilling opportunities.”

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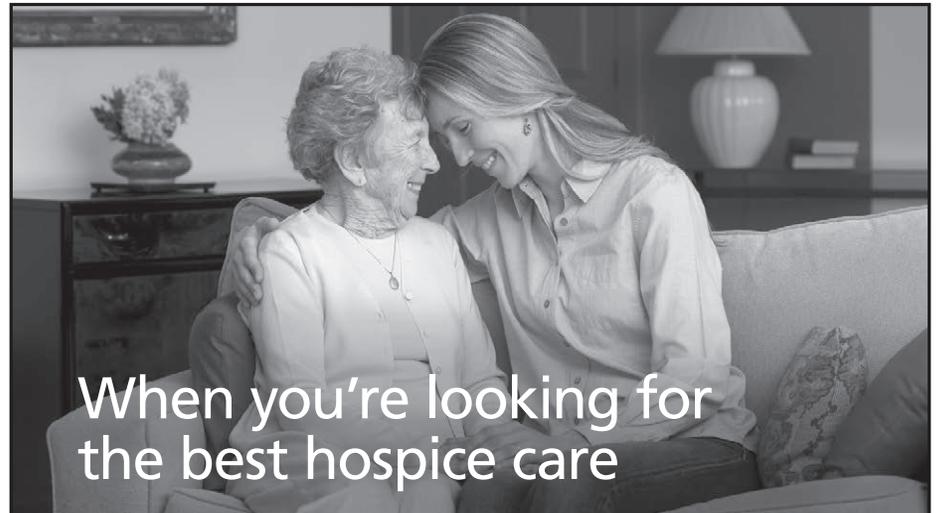


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Two careers: accomplished software engineer, gifted weaver

By JANE KELLER GORDON
CONTRIBUTING WRITER

CARLISLE - Nancy Kronenberg's mantra, "I haven't done that, that's what I want to do," was woven into her career as a computer software engineer. Now at age 71 and retired, it is also her driving force as a professional hand weaver. Fundamental to both passions is her deep knowledge of physics and mathematics, and her focus on logic.

Kronenberg lives in an Acorn Deck house set amidst the woods in Carlisle, with her husband Paul Beck, also a retired computer software engineer. The house is filled with looms, fabrics, and books.

Her beginnings were all about physics. Kronenberg's parents, grandfather, and uncle were physicists. She followed the same path as a physics major at Cornell University, and a graduate student at Northeastern University. But that was not meant to be.

She segued to computer software engineering, first at the Princeton-Pennsylvania Accelerator, where she was a trainee systems programmer. She moved onto Applied Data Research, where she worked on minicomputer applications. In particular, she was part of a team that developed a pattern-editing program, which controlled an



Nancy Kronenberg at her 65-inch loom

PHOTO: JANE KELLER GORDON

Kronenberg focused her expertise on super minicomputers; always choosing to take on new projects that would expand her knowledge base. Highlights included working on the DEC's operating system (VMS) to support computer cluster technology, and new central processing units (CPUs). She was the architect of a large project to create a new CPU architecture called Alpha. About that project she said, "Sometimes you start with a blank sheet of paper. But this one was scribbled all over and had to be put back together."

As DEC wound down and staff moved out of the old textile mill in Maynard, Kronenberg was in the second to last group to leave. She said, "The five of us

Two careers page 10

electronic knitting machine.

This wasn't Kronenberg's first exposure to textiles. Growing up, her grandmother introduced her to fibers and the creative process of knitting and sewing.

Kronenberg left Applied Data for a storied career at DEC (Digital Equipment Computers), where she achieved the highest ranked job of any women, "Corporate Consulting Engineer."

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Two careers: accomplished software engineer, gifted weaver

Two careers
Continued from page 9

could walk and see the empty cubes, and the old hydroelectric system on Assabet River... If you wore crepe soles, they would turn black and soft and gooey from the lanolin still left on the mill floor.”

Next up for Kronenberg was a job at AVID, a company that did video editing. Following her mantra, she embarked on a new field, with an unfamiliar programming language. There, her team won an Emmy plaque for creating a multi-camera editing program.

Along the way, in 1969, Kronenberg was attracted to weaving by her friend Leonie Brinkema. She took a class, bought a portable loom, and began dashing off mohair scarves for fun. While at DEC, she moved up to a 45-inch JAK loom. Much of her early pieces were heavy tapestry rugs.

(Brinkema became a United States district court judge who presided over the case of 9/11 conspirator Zacarias Moussaoui. He was given six life sentences without parole.)

Retired since 2001, Kronenberg devotes her time to expanding her repertoire of weaving through reading books, attending classes, and actively participating in the Weavers' Guild of Boston, where she has earned a Journeyman rating. She commented, “You could study weaving for ages and still not know everything.”

Kronenberg draws most of her weaving patterns from books. She uses a weaving application on her computer to bring together the basic elements. Finally, she prints out the pattern and sets up her loom according to the basic repeats and edits.

She creates housewares, scarves, shawls, small rugs, and wall hangings, all with precise



A chenille throw woven by Nancy Kronenberg

PHOTO/SUBMITTED

patterns on her JAK loom, and also a 65-inch countermarche loom. She works with a variety of fibers: wool, alpaca, and wool from rare breeds of sheep in England.

“I like the sheepy smell of loom fiber, and the creative process. I like the history of weaving and the part that the animals play in our lives,” she said.

Looking back, she can see that her grandmother's tutelage, her work on the knitting machine at DEC, and color and Photoshop work at Avid all

contributed to her expertise as a weaver.

Kronenberg said, “I always knew that this was going to be my second occupation. I have done all this work of an analytical type. I wanted to do something more engaging with the art side.”

“You can only live one life but you can have two occupations,” she added.

Her work is available through her website, www.rosepath.com. She does commissioned work as well.

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travel and entertainment

Ancient and modern combine in fascinating Tokyo

BY VICTOR BLOCK

The traffic-clogged streets, sleek towering skyscrapers and dazzling lighted billboards could be in any city in the United States. So, too, could familiar fast food chain restaurants and signs promoting brands of electronics, clothing and other goods that are popular with Americans.

But this setting is half a world away in Tokyo, Japan. For visitors to that country, it is among many similarities that the two nations share – along with dramatic differences in their history and culture. These discrepancies – foreign and familiar, old and new – provide unexpected pleasures of a visit to that intriguing destination.

The roots of modern Tokyo were planted during the so-called Edo period, which lasted from 1603 to 1868. In the early 17th century, Edo (as present-day Tokyo was known) was a modest fishing village, until a powerful shogun (military dictator) made it his seat of power. Today, with 13.5 million people living in the city and another 9 million in its suburbs, it is the most populous metropolitan area in the world.

A good place to begin a tour is sprawling Ueno Park, which is home to elegant temples, graceful pagodas, a number of major museums and a large zoo. Not



Kabuki performers exhibit, Edo Museum, Tokyo

PHOTOS/SUBMITTED



Lights in downtown Tokyo

surprisingly, resident giant pandas are the most popular zoo inhabitants.

Any visit to Tokyo also should include the Edo Castle, which was built in 1457 and served as the residence of the shoguns. The present Imperial Palace, which is the primary residence of the emperor of Japan, sits on the base of the former castle, and the original main gate, some walls, turrets and moats survive.

A more in-depth plunge into
Travel page 14

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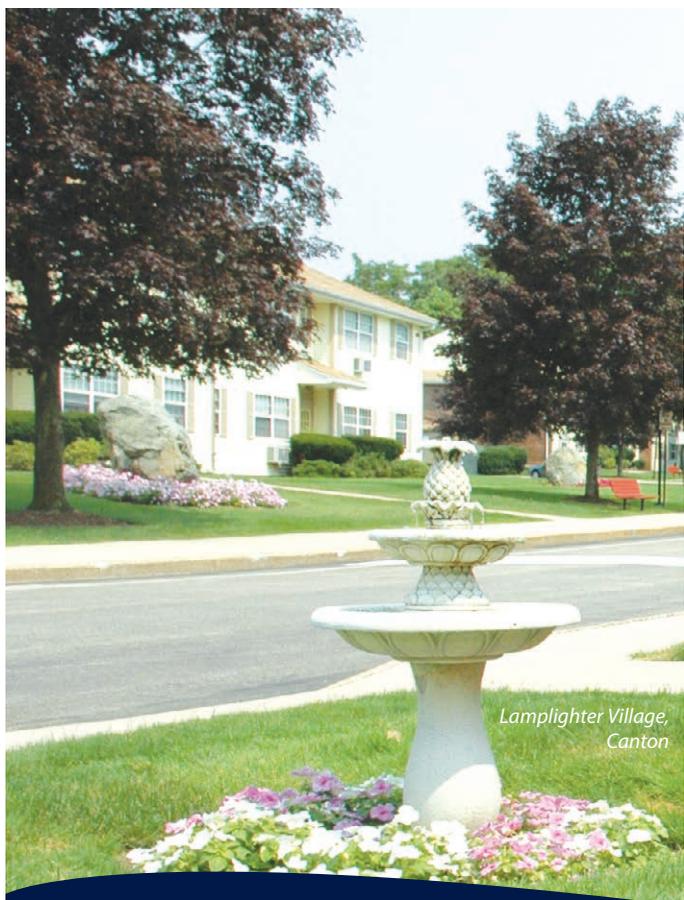
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Ancient and modern combine in fascinating Tokyo

Travel

Continued from page 12

Japan's feudal past is provided at the Edo Museum, where exhibits demonstrate how the small village evolved into the vast metropolis of today. Among exhibits are intricate scale models realistically representing buildings and towns from the 17th through 20th centuries. Cultural icons include a life-size reconstruction of a kabuki theater, where that classical dance-drama form of entertainment has been popular since the early 17th century.

The history and traditions of Japan also are well preserved in the city of Kyoto. So endowed is it with historical and artistic treasures that during World War II it was removed from the list of possible bombing targets by the United States.

With some 1,600 Buddhist temples, 400 Shinto shrines, magnificent palaces, lovely gardens and more, the welcome



PHOTO/SUBMITTED

The Imperial Palace, Tokyo

challenge for visitors is how to experience and enjoy as much as possible in a limited time.

A must-see is the Ryoanji Temple, which is famous for its lovely rock garden. Created around 1500 as a place for Zen meditation, it consists of a field of

immaculately manicured white gravel raked into a wave-like design surrounding rock islands.

One of the most popular buildings in Japan is the Rokuon-ji (Temple of the Golden Pavilion), a Buddhist hall which stands at the edge of a small

pond. Built in the architectural style of aristocratic mansions in Kyoto during the eighth to 12th centuries, its most distinctive feature is a gold leaf coating which covers the upper two levels of the three-story structure.

A delightful tea house was the setting for another immersion into Japanese culture. A tea master demonstrated the time, precision and ritual involved in the simple act of preparing the beverage, attributes that pervade many aspects of Japanese life.

No matter how interesting centuries-old traditions, how magnificent the temples and shrines that grace Kyoto, and how beautiful architectural gems from the Edo period hidden beneath the modern veneer of Tokyo, it was five days that I spent walking along a section of an ancient trail between those cities which provided the most meaningful immersion in the history,

Travel page 16

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Ancient and modern combine in fascinating Tokyo

Travel
Continued from page 14

heart and soul of Japan. That part of the story will be told in next month's article.

As for a good way to visit that country, I traveled with Walk Japan, which has conduct-

ed tours there since 1992 and certainly lives up to its name. Its trips range from city sightseeing to trail walking to more strenuous experiences, and even in Tokyo and Kyoto my group logged several miles by foot each day.

The tours stay at local inns,

dine at family-run restaurants and have other features that bring travelers (a maximum of 12 on most itineraries) into close contact with Japanese people from various walks of life.

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Help for caregivers

By CATHERINE WALSH
MARKETING COMMUNICATIONS
INTERCITY HOME CARE

Each January arrives with a feeling of fresh possibility and renewed optimism. We feel grateful for the things that are going well and contemplate where change might benefit our quality of our life in the New Year. Some might consider starting an exercise program, or taking a class. But if you're a caregiver for your spouse, parent, friend or neighbor, this could be a time to assess how you've been accomplishing the complex job of caring for a loved one to see if there isn't a better or easier way of doing things. So in the spirit of the New Year, here are a few ideas to help with one of the biggest challenges of caregiving, "I have to do it myself."

If you think no one can do it better than you, you're probably right! But you don't have to do it alone and it is no less caring, loving or even rewarding to delegate some of the many tasks needed to keep loved ones safe and in their own home. There is help available.

Home care services

There are many services offered by homemaker companies from homemaking (light house-keeping and meal preparation) to personal care (help with activities of daily living like bathing and getting dressed). Companions can share a cup of tea and conversation with an elder, allowing time for a caregiver to attend to other matters. Home care aides can also drive folks to appointments or social activities. The costs vary from \$25 to \$28 an hour.

Aging services access points

Under the Executive Office of Elder Affairs, your local elder service provider is a source of vital information about homemaker services, transportation, meals, caregiver support and financial eligibility for assistance.

Geriatric care management

These certified professionals offer a personalized service and can guide, advocate and provide valuable information about costs, quality and availability of senior resources in your community. They can offer a continuity of care and help with communication between family members. Cost is between \$100-200 per hour.

Senior councils on aging

Your local center provides folks with support and an opportunity to socialize, be entertained or learn something new.

Laundry service

This service provides pickup and delivery in short order...all washed, dried and folded. Cost is generally by the pound at about \$25 to \$40 a bag. If it's not affordable on a weekly basis, even every other week would help or use it just for sheets, towels and blankets.

Grocery delivery

It's becoming more and more commonplace to order groceries by phone or internet and have them delivered in a refrigerated truck for a small fee. It gets easier each time you use the service, because your order is saved for future reference.

Automated medication machines

A large array of styles and prices starting at about \$60 are available. These machines help with reminders and reduce the chance to miss or double the dose of medication.

Let 2017 be the year you reach out for the support you deserve. As a caregiver, you do an incredible job! Have a Happy New Year.

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Caregiving tips

Silent stroke leading to dementia

By MICHA SHALEV
MHA CDP CDCM

A stroke can be dramatic—and devastating. As part of the brain is starved of its blood supply, cells may die. If a large number of brain cells die, with them may go some of a person's ability to speak, move, and remember.



Caregiving Tips

Yet there is also another type of stroke—one that is far subtler and harder to spot. **Termed** a “silent stroke,” it creates areas of damage in the brain. These areas of dead brain cells are smaller than with a traditional stroke and they impact less-functional areas of the brain, but researchers are finding that they can still have a significant and lasting impact on memory.

Silent strokes are actually far more common than strokes with symptoms. For every person who has a stroke with symptoms, about 14 others have a silent stroke. Researchers estimate that more than one-third of people over age 70 have had a silent stroke.

The most common depiction of a stroke is a person unable to

“Silent strokes are actually far more common than strokes with symptoms. For every person who has a stroke with symptoms, about 14 others have a silent stroke.”

move one side of their body, often accompanied by with slurred speech. But studies show that many stroke victims have had silent strokes previously that, as the name indicates, went unnoticed. The damage caused by the silent stroke, however, can be seen through advanced imaging techniques.

Though a woman may not notice any immediate effects, a silent stroke could interrupt the flow of information in her brain needed for memory, especially if several of these strokes occur over time (which is the most common scenario).

In a study published in the January 3 issue of the journal *Neurology*, researchers looked at more than 650 people without a history of dementia. Using MRI scans, the study's authors tracked interruptions in blood supply to the participants' brains. More than 170 of the participants were found to have small areas of dead tissue from a lack of blood supply (called infarcts) in the brain,

even though only 66 of them reported having had symptoms of a stroke. People with these brain infarcts had difficulties with memory and mental processes (cognition). The memory issues occurred independent of any shrinkage of the hippocampus (the part of the brain responsible for memory)—which is typically seen with Alzheimer's and other forms of age-related memory loss.

Since no one is suggesting that everyone get an annual brain scan, the next best thing is to understand and try to control the risk factors for silent stroke. Several of those risk factors - high blood pressure, atrial fibrillation and blockages in the carotid arteries - are simple to screen for and have effective treatments.

Silent strokes are 30 to 40 percent more prevalent in women than men and the results can be serious. Impaired movement, muscle weakness, depression, memory problems and cognitive problems are all associated with silent stroke.

If you or your family members have noticed recent changes to your memory facility or mo-

bility, consult with your doctor. In some patients, these have been symptoms of a silent stroke, but in any case it will benefit you to find the root cause and begin treatment.

Does silent stroke lurk in your future? The first step in preventing stroke is knowing which conditions can enhance your risk. If you have any of these conditions, talk to your doctor.

While women experience the classic symptoms of stroke, they can also experience different symptoms that are often dismissed as something else. These include:

1. Sudden nausea and vomiting: These symptoms are usually very sudden and are often accompanied by other more common stroke symptoms.

2. Pain on one side of the body: In addition to or instead of the traditional numbness or tingling, women often feel pain that can occur anywhere in the body, such as the face, arm, or leg.

3. Hiccups: These involuntary contractions of the diaphragm are controlled by nerves in the brain which, when irritated, may cause a stroke. It is unknown why this occurs in women but not in men.

4. Extreme exhaustion: Women often experience a sudden fit of sleepiness, such as the urge to lie down and take a nap before a stroke occurs. However, taking a nap is the worst thing you can do when having a stroke since your brain needs to stay active so you can take action and get help right away.

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

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

money matters

Reverse mortgages: be prepared

By ALAIN VALLES, CRMP
PRESIDENT,
DIRECT FINANCE CORP.

The Greek philosopher Heraclitus said, "Change is the only constant in life." Time has shown this to be true.



Reverse Mortgage

The incoming administration in Washington is expected to alter the outgoing's policies and vision. Ahead of this, interest rates and the cost of money are increasing. Inflation, a word we have not heard for the past decade, may be on the horizon, creating challenges for

“As an older person, it feels like I’ve run out of time to start over, which leads to resistance to change. My approach is to follow the Boy Scout motto of ‘Be Prepared.’ Are you prepared?”

people living on fixed incomes. And, of course, world events directly impact our psyche. The question is, do we view change as good or bad?

“Progress is impossible without change. And those who cannot change their minds, cannot change anything.” This adage comes from George Bernard Shaw, the Irish playwright and co-founder of the London School of Economics. But for many of us change creates stress, a fear of making decisions, and

the often false hope that it will “just all work out” if you do nothing. But a decision by indecision can lead to regret.

Getting older can make it even harder to change. As a younger man, taking a risk seemed much easier because I could recover and try again. As an older person, it feels like I’ve run out of time to start over, which leads to resistance to change. My approach is to follow the Boy Scout motto of “Be Prepared.” Are you prepared?

Reverse mortgages
Almost everyone has heard the words “reverse mortgage,” but for many it has a negative connotation. Perhaps it’s time to change! My prior articles on reverse mortgages have highlighted the many uses, the cost, the downside, the process, the growing acceptance by financial planners and family members, and how increasing interest rates may diminish the maximum loan proceeds available.

The underlying common denominator in each article is that older people are faced with change, and a reverse mortgage may be the solution to adapting to change. Reverse mortgages can mitigate lack of cash flow, increased living expenses, mortgage or credit card balances, healthcare costs, and other unforeseen events.

Reverse mortgages can also

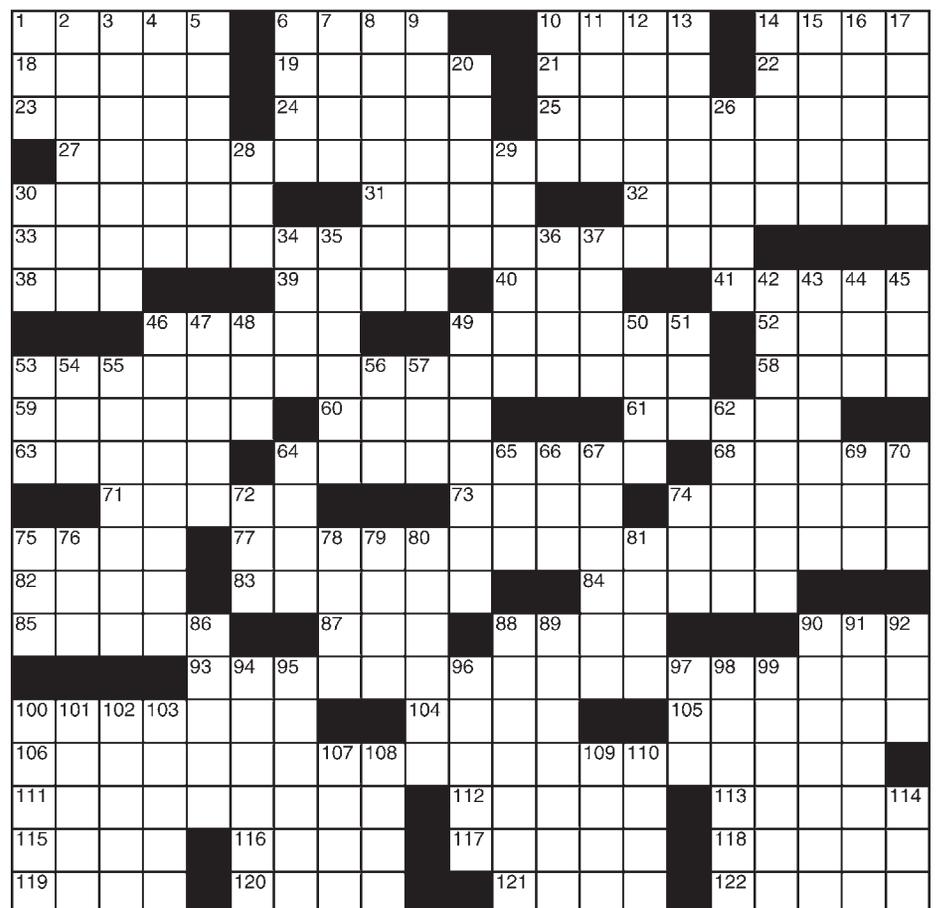
Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

“Unspoken beverage of choice”

(answers on page 20)

- ACROSS**
- 1 Out on — (in potential danger)
 - 6 “I’m just sayin’,” in a text
 - 10 Letters after chis
 - 14 Apple variety
 - 18 — de Mayo
 - 19 Indian melodies
 - 21 “Don’t say it!”
 - 22 Famed flood figure
 - 23 Challenges
 - 24 School, in France
 - 25 Card game for one
 - 27 Start of a riddle
 - 30 Popular Eli Lilly brand
 - 31 Sacred vow
 - 32 Tidies
 - 33 Riddle, part 2
 - 38 Fit — bill
 - 39 Sodium hydroxide, chemically
 - 40 Lean- (shacks)
 - 41 Octet count
 - 46 “You Got It” singer
 - 49 Ghostly spirit
 - 52 Trivial lies
 - 53 Riddle, part 3
 - 58 Cozy spot
 - 59 Publishes
 - 60 Morales of Hollywood
 - 61 Citrate, e.g.
 - 63 Burrito
 - 64 Riddle, part 4
 - 68 Like a king
 - 71 Pupa-to-be
 - 73 Microwave, informally
 - 74 Islamic holy city
 - 75 Turn liquid
 - 77 Riddle, part 5
 - 82 — Lama
 - 83 Like a scornful villain’s face
 - 84 “Für —” (piano classic)
 - 85 Annual sports awards
 - 87 TV actress
 - 88 Roosevelt’s
 - 90 — West (life jacket)
 - 93 End of the riddle
 - 100 Devotee
 - 104 Tombstone
 - 105 Theater area
 - 106 Riddle’s answer
 - 111 Sent by plane, as a letter
 - 112 Ghostly
 - 113 Pop singer
 - 115 Word after a noun, often
 - 116 Snow glider
 - 117 “Fear Street” author R.L. —
 - 118 Perfect spots
 - 119 Big ice cream brand
 - 120 Old fast jets, for short
 - 121 Finger sound
 - 122 TV “explorer” and others
 - DOWN**
 - 1 Have a role on stage
 - 2 Depend upon, as a decision
 - 3 Physically fit
 - 4 “Blind Willie —” (Bob Dylan song)
 - 5 Partner of Herzegovina
 - 6 At no charge
 - 7 1993 siege site in Texas
 - 8 1952 Walt Kelly comic strip collection
 - 9 “The Misfits” actor Eli
 - 10 Swank
 - 11 “Flee, fly!”
 - 12 Off the coast
 - 13 Evening do
 - 14 Out of place
 - 15 Silk pattern
 - 16 RBI king
 - 17 The mating game?
 - 20 Catches sight of, biblically
 - 26 Josh
 - 28 —Ops (CIA mind games)
 - 29 “— ya up to?”
 - 30 Curious pet
 - 34 See 70-Down
 - 35 “Taboo” cable chan.
 - 36 Copy a tiger
 - 37 “Keep dreaming!”
 - 42 Assuming it’s necessary
 - 43 Fashion’s
 - 44 “Veep” cable channel
 - 45 “Tut” relative
 - 46 Flees
 - 47 Perfume from flower petals
 - 48 “— my fault”
 - 49 Singer
 - 50 Stocking tips
 - 51 168 in a wk.
 - 53 Car navig. aid
 - 54 Man-mouse link
 - 55 Old indoor light source
 - 56 “Go back” PC key
 - 57 “... we’ll — a cup o’ kindness ...”
 - 62 Deuce beaters
 - 64 Lyricist
 - 65 Neighbor of Switz.
 - 66 34th prez
 - 67 Lowest tier of a parking garage, perhaps
 - 69 “Further ...”
 - 70 With 34-Down, chew out
 - 72 Beetles, e.g., briefly
 - 74 CAT scan relative
 - 75 Three, in Milan
 - 76 — -been
 - 78 “Judge not, lest — judged”
 - 79 Roe, e.g.
 - 80 Spouts forth
 - 81 Biblical kingdom
 - 86 “Yes and no”
 - 88 Mink cousins
 - 89 Pain-relief pill
 - 90 More clouded
 - 91 Insect feeler
 - 92 Conceit
 - 94 Careless
 - 95 Boring tools
 - 96 Devil’s place
 - 97 Notable time
 - 98 Leaning
 - 99 Afro, e.g.
 - 100 Tequila plan
 - 101 Dehydrated
 - 102 Cheerful
 - 103 Feet, in verse
 - 107 Cross paths
 - 108 Roush and Byrnes
 - 109 Singer
 - 110 Don’t discard
 - 114 Mag. printing



viewpoint

The president-elect and the future of Medicare, Medicaid

By AL NORMAN

In October of 2016, before Donald Trump became president-elect, The Atlantic magazine published an article called “Trump’s Graying Army.”

“Senior citizens are his strongest demographic,” The Atlantic wrote. “In polls, voters over 65 tend to be the only age group he wins... Despite the stereotype of the Trump supporter as a prime-aged working man, Trump’s campaign has actually been fueled primarily by support from the elderly.”

The Nov. 8 election exit polls suggest that 53 percent of voters age 65-plus voted for Trump, 8 percentage points higher than the 45 percent who said they voted for Hillary Clinton. The numbers were basically the same



Push Back

for voters between the ages of 45 and 64, with 53 percent voting for Trump.

So what can these older voters expect from President-Elect Trump and the Republican leadership regarding the key issue of health care?

Trump has stated that he will act to “modernize Medicare.” This phrase refers to proposals like “premium support” (giving people a voucher) and raising the age of Medicare eligibility. Last June, House Republicans in Congress proposed the voucher idea - giving seniors a check and a list of private healthcare plans. Premium support aims to reduce the growth in Medicare spending by increasing competition among private health plans and providing a stronger incentive for beneficiaries to be cost-conscious in their plan selection. Basically it’s a way to “privatize” the Medicare program. If President Trump repeals the Affordable Care Act, it could affect the improved preventive and drug

benefits and numerous Medicare savings proposals in the law.

Trump also has said he wants to convert Medicaid, the largest health plan for low-income people of all ages, from an individual entitlement into a capped block grant. Trump would offer states a choice between a Medicaid per capita allotment or a capped allocation. There are 1.9 million people on Medicaid (MassHealth) in Massachusetts. The commonwealth is one of the states that exercised its option under the Affordable Care Act (ACA) to cover most residents with incomes up to 138 percent of the federal poverty level. Five hundred thousand new enrollees joined the program between 2013 and 2016.

MassHealth represents nearly 40 percent of the state’s budget (\$13.7 billion in 2015), and brings in more than 90 percent of the federal funds received by the state (\$9.79 billion). MassHealth is the essential health safety net for low-income state residents, providing health care for more than one in four Massachusetts residents. If Obamacare is repealed, half a million Baystate residents could lose their MassHealth card.

The philosophy behind all of these “reform” plans is to: 1) lower spending on health care by capping costs; 2) shift the financial burden onto the backs

of consumers; and 3) privatize the insurance plans that provide benefits under Medicare and Medicaid.

I don’t know if the seniors who voted for or against President-Elect Trump had any idea of what impact their vote would have on their own health care. Seniors were told that Obamacare was unaffordable. Now they will find out if Trumpcare is underfunded and inaccessible.

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Reverse mortgage: regained hope?

Reverse mortgage
Continued from page 19

fund joy. Think of a enjoying a home improvement, taking a family trip, or even helping fund a grandchild’s education. Or, just having the peace of mind that cash is available for later chapters in life.

The reality is, we all face new challenges as we age. A reverse mortgage may allow you to better adapt or, more importantly, be prepared for changes in your life.

Good to have options
For eligible homeowners, a reverse mortgage gives you

choices. And having options is the best approach to facing change. The key is to have the right information to make an educated decision. Reverse mortgages are complex. There are many required steps and regulatory safeguards before you are approved.

The only federally approved consumer booklet published by the National Council on Aging, “Use Your Home to Stay at Home,” is an excellent place to start. Call or email me and I’ll forward a free copy and answer all your questions about reverse mortgages.

Alain Valles, CRMP and president of Direct Finance Corp. NMLS 1535, was the first designated Certified Reverse Mortgage Professional in New England. Loan officer license NMLS 7946. He can be reached at 781-724-6221 or by email at av@dfcmortgage.com. Archives of previous articles may be found at www.fiftyplusadvocate.com.

Answers to Super Crossword

(puzzle on page 19)

A	L	I	M	B	F	W	I	W	P	S	I	S	I	M	A	C			
C	I	N	C	O	R	A	G	A	S	O	H	N	O	N	O	A	H		
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G	R	E	A	T	M	I	M	E	S	D	R	I	N	K	A	L	I	K	E
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Walking the last mile

By MARIANNE DELOREY, PH.D.

In Stephen King's, "The Green Mile," the main character, Paul Edgecomb, talks about his primary role with the inmates on death row. He listens. And he promises them whatever he can in their final hours, even if he knows he cannot keep the promise. He does this because it



Housing Options

is better for everyone if their deaths are smooth. But it is also a kindness. Those who are dying need to wrap up loose ends in order to go out with peace.

I have seen this myself when my father was dying of cancer. I was told that the liver is the organ that filters out toxins. When a person's liver is damaged, the toxins can cause hallucinations. Although logically, I understand that in his final days, my father was fighting an imaginary battle, I think it was also symbolic and very common.

One day, very near the end, he woke, and started emphatically saying, "Where is he?" "You put him here, you put him in front of me!" He was clearly very agitated.

"Dad," we asked, "Who? What is going on?"

I believe that we, in elder care, sometimes have this opportunity with those we serve. None of us is perfect and all of us age with mistakes, regrets and problems.

"Al. You get Al and put him in front of me," he said. "We'll settle this! You get him!"

Maybe in some far corner of his mind, there was unfinished business with Al. They were friends, but had not always seen eye to eye. But I think it was larger than that. I think Al represented all the grievances he had had with friends and family that he loved. He represented all the hurt that he, and all of us, carry with us each day. He wanted to unburden himself as he left this world and Al was the one who could help him.

So we called Al who came right away.

"I'm so sorry," my father sobbed, holding Al to him.

Al had no idea what he was sorry for, but he also understood it didn't really matter. Al comforted and consoled and played the role of a priest during a confession.

"It's ok, Bill. We're good."

A few days later, my father passed. When he passed, he was at peace with whatever stone he felt he had left unturned. Think-

with whom our dying elder has issues, but we might be able to pave the way for them to peace.

So, as with Paul in "The Green Mile," our first role is to listen. Sometimes, that is all we can do. Some elders need to justify their choices, the relationships they walked away from or when they stood up for their own needs. Sometimes, they want to make amends and might need our help reaching out. Sometimes, they need us to be the symbolic villain. Perhaps they are fighting their families. Perhaps they are fighting the system. Perhaps it does not matter. Figurative or otherwise, here is hoping that all of us in elder care can play the necessary roles for our seniors just like Al did for my father as we escort them toward the end of their last walk.

ing back on this time, I am grateful to Al for helping my father over his last hurdle on Earth. I can never repay him for the kindness he showed our family.

I believe that we, in elder care, sometimes have this opportunity with those we serve. None of us is perfect and all of us age with mistakes, regrets and problems. Elder care workers may not be the actual people

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Winchester's senior center celebrates renovations

By BONNIE ADAMS
MANAGING EDITOR

WINCHESTER – For nearly 50 years, the Jenks Senior Center has served as a destination for Winchester's senior population. Recently, the building, which was named for town residents and philanthropists Evelyn and James Jenks, underwent a major \$2.5 million renovation which will allow it to be truly accessible to all residents.

The Jenks Senior Center is one of the few privately owned, not-for-profit senior centers in the state. Located in the busy downtown area, next to the Town Hall, the center is owned by the Winchester Seniors Association Trust and run by the Winchester Seniors Association (WSA) volunteers. The WSA is a private not-for-profit organization which sponsors a wide range of educational, social and recreational activities. Over 200



The Jenks Senior Center

PHOTO/BONNIE ADAMS

volunteers help with everything including educational programs.

The center also is home to the town's Council on Aging (COA), which is comprised of 11 members appointed by the board of selectmen.

Its mission, according to COA Administrator Phillip Beltz, is to meet the needs of the

town's elders through services, education and advocacy.

In addition to Beltz, the COA's staff includes a licensed social worker, a registered nurse, a financial counselor, and a consulting attorney. SHINE (Serving the Health Insurance Needs of Everyone) counselors and tax experts also hold hours at the

center to assist seniors.

Beltz himself is a new addition to the COA, starting as administrator in October. Previously he worked as a development director and special projects coordinator in New York. He has a master of social work degree in health policy, adminis-

Senior Center page 23

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Winchester's senior center celebrates renovations



Phillip Beltz

PHOTO/BONNIE ADAMS

Senior Center
Continued from page 22

tration and supervision from the University of Pennsylvania.

"I felt that this was a good fit for me here," he said. "And I am grateful for the opportunity."

The renovations at the center included the installation of a new elevator, allowing seniors to finally access all three floors, a refurbished kitchen and dining area, and a new floor in one of the main gathering spaces, the Pond Room. The front lobby also underwent a facelift, making it a warm and inviting space for residents to relax and read or visit with friends.

There is little chance that one could become bored with the numerous offerings the center hosts each week. Nearly every week day there are events including exercise classes, dance classes, yoga and meditation, conversation groups including Italian and French, chorus, seminars and more. Students from nearby Winchester High School stop in to assist seniors with such things as computer instruction, smartphones and other devices.

Special events have included guest speaker Michael Dukakis, the former governor of Massachusetts, and a holiday performance by the Tufts Opera Ensemble.

In December, the COA sponsored a "Memory Café," designed to help seniors with memory impairment as well as

offer support to their caretakers. This initiative allows the senior to feel comfortable in a warm and non-stressful social setting while also allowing the caretaker to meet with others who are in the same situation.

Another successful program the center hosted recently offered seniors the chance to sign up for discount passes for regional buses and MBTA services. The event, run with the support of Representative Michael Day, D-31st Middlesex, drew 125 seniors, Beltz said.

The WSA is hoping to make more events more age-inclusionary by keeping the center open on occasion at nighttime and featuring events such as "Family Game Nights," he noted.

Seniors in Winchester can sign up for Meals on Wheels to receive home-delivered meals. But the COA, along with Minuteman Senior Services, also offers another option, Eating Together. This program offers seniors the chance to enjoy a hot, nutritious meal at the Jenks Center in the company of other seniors, while also helping to combat isolationism.

"It's an exciting time for the Jenks," Beltz said. "We have a lot planned for the New Year and now that the renovation is complete, we can offer so many more things."

"It's all about serving the senior population in the best possible way," he said.

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