

fiftyplus advocate

Called to Serve

For local
veteran,
serving
is a family
tradition

page 4



PHOTO/ANDY WEGL/WEGL PHOTOGRAPHY

Ronald Perry, quartermaster, Westborough VFW Post 9013 and veterans' advocate, in front of Westborough's Korean War Memorial.



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AARP Real Possibilities in

Massachusetts

Medicare Open Enrollment

BY MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

It's that time of year again! Medicare Open enrollment is your opportunity to make changes in your coverage that best meet your current needs, help you save money, and see if a different plan may work better for you.



Mike Festa

The Medicare Open Enrollment period runs from October 15 to December 7. During this time, if you want, you can switch from traditional Medicare to a Medicare Advantage plan, or vice versa, from one Part D drug plan to another, or from one Medicare Advantage plan to another. Any changes you make will take effect January 1, 2017. AARP strongly encourages people who have Medicare to review their options each year during Medicare's open enrollment period and choose the plan or plans that best fit their needs.

Review all your Medicare plan options at www.Medicare.gov/find-a-plan or call Medicare at 800-633-4227.

When selecting a plan, you should consider the 4 C's:

COSTS, including the monthly premium, the annual deductible and cost-sharing; COVERAGE for the doctors and pharmacies included in the plan and the prescription drugs and other services

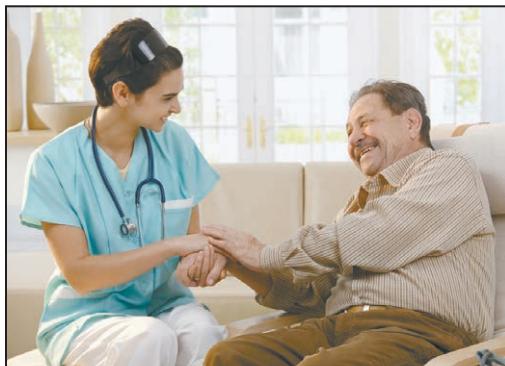
you need; CONVENIENCE of the doctors and pharmacies in your plan; and CUSTOMER SERVICE, or the quality ratings, which are provided for most Medicare Advantage and Part D prescription drug plans. These ratings are based on the quality of care and customer service each plan provides and can be found at www.Medicare.gov/quality-care-finder.

AARP has extensive educational materials and resources to help Medicare beneficiaries and their families navigate the many choices available to them and make informed decisions, including our Medicare Starter Kit. Visit www.aarp.org/health/medicare-insurance/medicare-starter-kit.

If you are currently enrolled in a Medicare Advantage or Part D drug plan, you should carefully read its "Annual Notice of Change" to review any changes to your current plan's costs and coverage and compare them with other plans available to you during open enrollment.

Even if you already chose a plan, if you do not feel it fits your needs for any reason, you are able to choose another plan, so long as the process is complete by Wednesday, Dec. 7, the end of Medicare open enrollment. Signing up with a new plan automatically cancels coverage under the old one.

Alternatively, a certified counselor from the SHINE (Serving the Health Insurance Needs of AARP page 7



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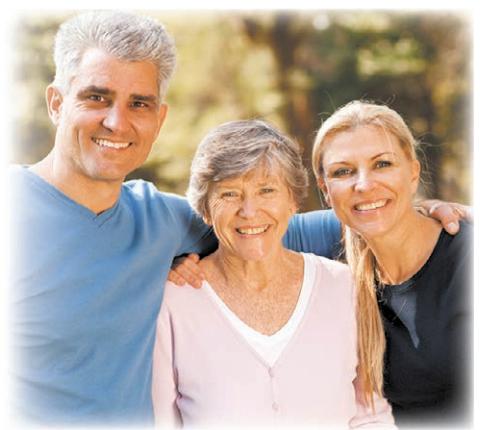


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Called to Serve

For local veteran, serving is a family tradition

BY VALERIE FRANCHI
CONTRIBUTING WRITER

Being a member of the U.S. military means many things: loyalty, tradition and service to name a few. Westborough native Ronald Perry is a prime example of someone who embodies these honorable traits.

In his more than 33 years in the military – first in the Army, then the Air National Guard – Perry has served in 18 different countries and six combat zones.

After graduating from Westborough High School in 1979, “two weeks later I joined the military,” following the footsteps of his grandfather, George Perry, and father, George Perry Jr., who served in World War II. “On June 18, 1979, I was on a plane to Fort Jackson, S.C., to start my military career.”

One of nine children, Perry had three brothers who also served in the military, George III and Joseph who served in Vietnam and Robert who served in Desert Storm. George III was also the former veteran’s agent for the Central Massachusetts Veterans Service District until his unexpected passing in 2014.

“We’ve had a Perry in almost every war in recent history,” he said. “It seemed like the right choice to join the military.”

Perry, himself, served in Op-

Right: Ron Perry

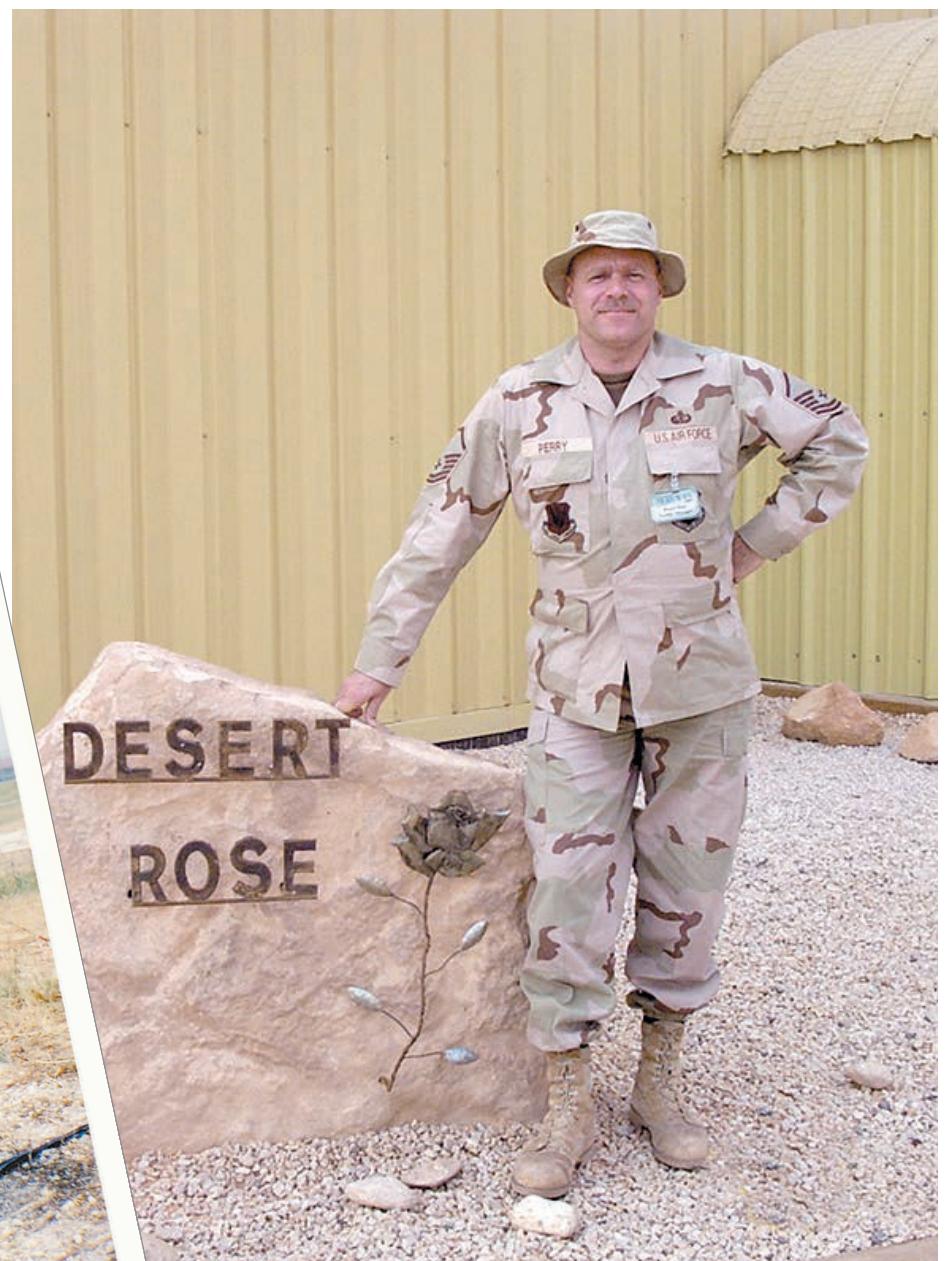
Below: Ron Perry (l) and his late brother George Perry III



eration Iraq
Freedom, serving in Ku-
wait and Saudi Arabia at Prince
Sultan Air Base.

Throughout his military career, Perry said he “wore many hats.” He was a resource advisor manager, food service superintendent, unit deployment manager/readiness manager, and unit security manager.

In addition to the Middle East, he was deployed to Turkey, Columbia, Honduras and Peru. Saudi Arabia, he said, was



PHOTOS/SUBMITTED

the country where he felt the most vulnerable.

“We were constantly under the watchful eye of the enemy,” he said. “Security was very strict.”

Perry recalled two incidences in particular that highlighted the always imminent danger.

In one instance, a local employee was caught with a depiction of the military compound drawn on his chest and, in another, soldiers discovered a local garbage truck full of dynamite.

“We had to be constantly on guard,” he said.

When he retired in 2013, as a master sergeant with numerous awards and decorations, Perry knew he wanted to keep busy.

“One of my goals once I retired,” he said, “was to help veterans get their benefits.”

He realized during his retirement process from the military that many veterans, including himself, did not know about all the services available to them.

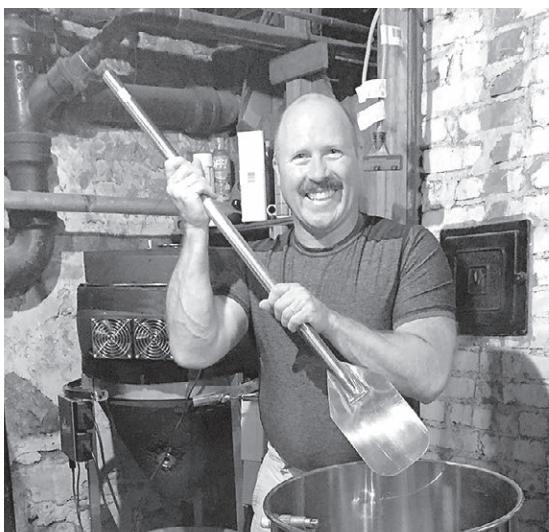
And it’s not only the older veterans that are missing out. Even with all the information outlets available today, “it is still

nov.

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Contact us: 508.366.5500 - 32 South St., Westborough, MA 01581

Scientist applies chemistry knowledge to craft brewing pastime

BY LORI BERKEY
CONTRIBUTING WRITER

SHREWSBURY - Charlie Herbert received a Christmas present in the late 1980s that unraveled into a hobby he's kept up for the more than 25 years since.

It was a book by the English beer expert, Michael Jackson, that described different beers from all over the world. Accompanying this gift was basic kit for making home brews.

Herbert was curious about different types of beer, and had never heard of most Jackson wrote about. At the time, international craft beers were not readily available, and he wanted to know how they tasted. With his kit, he could find out.

His first attempt was a pale ale.

"I didn't expect beer made from a kit to be good, but it was delicious," Herbert said, "Then, I thought, I can make all these different types of beer and I don't have to go around the world to find them!"

For his inaugural kit batch, Herbert used canned syrup with hops in it, and dry yeast. He followed the directions and put it on the stove to cook. The whole thing boiled over and made a huge mess. He scooped up what he could, dumped it into the five-gallon plastic kit



PHOTOS/LORI BERKEY

bucket, waited until it fermented, and bottled it. It was the last time he ever wanted to use a kit for making beer.

Thirsty to learn more about how to make beer, he read "The Complete Joy of Homebrewing." Herbert was working on his Ph.D. in organic chemistry and said that, although the book was very general, he saw there was a lot of chemistry in it.

"I realized making beer would be a way to enjoy my chemistry and be a fun hobby doing what I love to do," he said.

He found a beer recipe for barley wine and bought the

Left: Standing in front of his fermenter, Charlie Herbert shows off the brew pot and stirrer he uses when crafting his own beer.

Below: Reaping the reward of his hard work brewing his own beer from scratch, Charlie Herbert pours a cold one from the tap at his house in Shrewsbury.



right syrup and hops to make it. He studied how to achieve the best flavor and learned if too high of a temperature is used for steeping grains, the beer will taste like medicine; and if it's too low there's no flavor.

The barley wine came out to his liking. The only thing that bothered him was he had never had barley wine before so he didn't know if what he made actually tasted like barley wine. But soon a brew pub opened nearby and they had it. When he tried theirs, he was thrilled it tasted the same as his.

"I found out the way to make a fresher, less off-flavor beer is to use liquid yeast instead of dry," he said.

He got equipment to culture his own yeast and a lab notebook to record his process. Next, he swapped out the plastic bucket for a glass one to prevent off-flavors due to oxygen going through the plastic. He also got a bigger pot to boil the wort (unfermented beer) which allowed better extraction from the grains and hops, improving overall flavor.

Soon he went to all grain and started using a heating and cooling fermenter, attaching a thermometer to control the temperature.

Then he got more into it.

He started mashing barley grains, making his own syrup instead of buying it. An even bigger pot and a new propane burner allowed for bigger batches.

"I began to keg my beer so I didn't have to fill 150 bottles per batch, and I could have it on tap at my house in Shrewsbury for everyone to enjoy," he said.

Next he added a grain mill to crack his own grains and started growing his own hops for fresher flavor.

Now 51 and having worked as a chemist for many years, Herbert still enjoys using his chemistry knowledge as a pastime.

"I like the creative aspect," he explained. "As an organic chemist, I understand the variables and how to control them. I love making a batch and having other people enjoy a beer with me that they can't get anywhere else."

He's converted his living room into a mini tavern, complete with a tiki bar, pub signs and pepper lights.

"It's always satisfying at the end of the day to come home and pour a beer you made right from your own tap," he said.



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For local veteran, serving is a family tradition

Perry
Continued from page 4

common that even new veterans don't know what they are entitled to.

"Any vet young or old needs to talk to a vet agent," he continued. "They served our country and they deserve this. I'm there to help vets get what they deserve."

Perry is currently quartermaster at the Westborough VFW Post 9013 and acts as a veterans' advocate. He also works with the town of Westborough as a liaison to plan annual parades, coordinating military vehicles, color guard and reenactment groups.

According to Adam Costello, who now serves as director of the Central Massachusetts Veterans' Service District, "Ron strives to help the people in his community, and never asks to be recognized for it. He doesn't do it for the recognition. He does it because he knows that he has the ability to make positive impacts on the lives of the people around him."

Costello recalled Perry's initiative to bring closure to the family of William Dohlus, a World War II veteran from Grafton who was lost at sea. Perry organized a ceremony for what would have been Dohlus's 100th birthday.

"Ron immediately organized a rifle team to render honors and brought members of West-

borough's VFW down to pay their respects at William's memorial," Costello said.

The service ended up being a combined effort among members of Grafton's VFW, Grafton's American Legion, Northborough's American Legion, Westborough's VFW and the Military Order of the Purple Heart.

"It's unusual, to say the least, for these organizations to work together in such a fashion, but Ron was especially intent on ensuring that the family knew that William's memory was not forgotten," Costello said. "This was important not only because it helped to remember William, but it also showed unified support from the local communi-

ties that brought great comfort to the family."

In addition to his volunteer work, Perry stays busy working in a small engine shop and spending time with his two daughters and six grandchildren that range in age from 2 to 14. He lives in Charlton with his wife Cindy.

For those who are thinking about joining the military, Perry urges them to make sure they are committed.

"The military is not everyone's cup of tea," he said. "It's what you make of it."

However, he said "it offers a stable career and retirement. It's not going away like a lot of businesses do."

Perry and Costello recently

shared their experiences with Westborough High School students to give them a real account of military life.

"Ron recognizes the importance of sharing his experiences to help our students get a well-rounded education and firsthand perspectives directly from the members of their community," Costello said.

Perry noted that he hopes he will also be a mentor to his young grandchildren. His oldest, 14, is already in the Junior ROTC in Worcester and he takes his youngest to the armory where he likes to climb in and out of the trucks.

"I hope at least one of them will carry on the Perry tradition," he said.

Medicare Open Enrollment

AARP

Continued from page 2

Everyone) program can help you find the plan that best meets your needs. The SHINE Program is a state health insurance assistance program that provides free health insurance information, counseling and assistance to Massachusetts residents with Medicare and their caregivers. The SHINE Program is administered by the Massachusetts Executive Office of Elder Affairs in partnership with elder service agencies, social service and

community based agencies and Councils on Aging.

But if you're happy with the plan you have now, you need do nothing. Your current plan will continue into next year, although its coverage and costs may be different from this year's.

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are consistent with AARP's all volunteer national Board of Directors and focus on removing barriers for caregivers, protecting and improving in-home and community-based long term services and supports, strengthening the financial security of 50+ residents, improving health care 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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Veteran continues serving in AMVETS Post 208

BY ED KARVOSKI JR.
CONTRIBUTING WRITER

HUDSON – Over 50 years after enlisting in the U.S. Air Force at age 21 during the Vietnam War era, Sue Conrad holds the distinction of serving as the first woman commander of two Massachusetts AMVETS posts. As a current member of Hudson AMVETS Post 208 and its Ladies Auxiliary, she's set to participate in the 27th season of Home Alone for the Holidays. Last year, the all-volunteer program prepared and delivered over 900 hot meals to people in 10 communities who otherwise wouldn't observe Thanksgiving and Christmas.

Formerly of Ipswich, Conrad felt that joining the military would be a good opportunity to experience other parts of the country. Even as a young woman, she found herself in a leadership role during basic training at Lackland Air Force



Past Commander Sue Conrad of Hudson AMVETS Post 208

Base in Bexar County, Texas.

"At 21 years old, I was the oldest of the girls there on base," she relayed. "They chose me to be the barracks guard to answer

their questions about the military."

After completing eight weeks of boot camp, Conrad was stationed at Barksdale Air Force Base in Shreveport, La. She enjoyed working for the recreational services department.

"I loved being on that huge base with thousands of men and women," she recalled. "I worked as secretary to the colonel in charge of anything relating with recreation – the swimming pools, gymnasium, tennis courts, library, movie theater, golf course, and the officers' and airmen's clubs."

Although Conrad wasn't deployed overseas, her presence was felt in Vietnam via the wide area telephone service.

"Several of my girlfriends and I talked to the men over in Vietnam so they could hear a voice from home," she explained. "They'd usually wake us up around 1 or 2 o'clock in the morning and we'd talk with different guys. We gladly did it. It made you feel good."

Conrad intended to pursue a career in the Air Force. Plans changed when she met and married a man from Ohio, where they lived together for 15 years. There, she became active with a local American Legion post. After divorcing, Conrad moved back to Ipswich in 1989.

"I was a Legionnaire and didn't know anything about AMVETS when I moved back to Ipswich," she acknowledged.

She learned about the Ipswich AMVETS Post 201 and was invited to join. Soon afterward, she became the post's first woman commander and was given a life membership. Around that time, Conrad met Ron McDonald, who ultimately became commander of Hudson AMVETS Post 208. She commuted weekends from Ipswich and became involved with the Hudson post.

"I marched in a Veterans Day

parade in Hudson and in '89 and didn't even have the color guard uniform," she recalled. "I borrowed someone's shirt, pants, beret, and carried the POW flag."

Also in 1989, she helped with a Thanksgiving dinner at the Hudson post while Fred Prindle served as commander.

"We cooked two turkeys in an old cast-iron stove," she relayed. "About three or four homeless people showed up for dinners."

When McDonald began as commander in 1990, Conrad suggested they name the program Home Alone for the Holidays. She wanted their efforts to literally go the extra mile and reach out to the community beyond the post.

"There are lots of senior citizens who don't get Meals on Wheels on the holidays," she noted.

Past Commander Bill Rivers oversaw Home Alone from 1996 through 2014. Over the years, the deliveries expanded to senior housing complexes, homes and shelters. In addition to Hudson, meals are now delivered to Berlin, Bolton, Clinton, Hopkinton, Lancaster, Marlborough, Northborough, Southborough and Stow.

"It's not like it was years ago," Conrad said with a laugh. "Now, it's unbelievably organized. I still help with the stuffing. I'll continue doing it for as long as I'm able."

Conrad cherishes a plaque given to her in 1994 by the auxiliary, which states: "Congratulations to AMVETS Post 208's first female commander – a job well done."

"We're grateful to the people who donate turkeys or money for us to buy food for Home Alone," she added.

Donations can be mailed or brought with a check payable to "Hudson AMVETS Post 208," 5 South St., Hudson, Mass. 01749. Note as a memo: "Home Alone."

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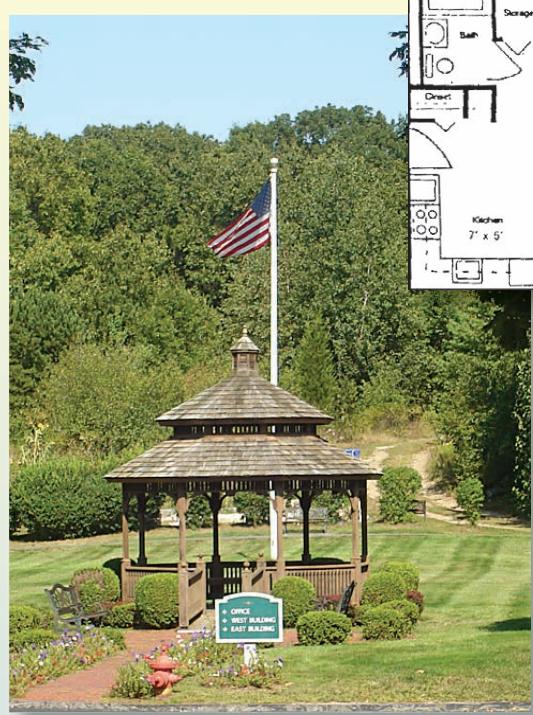
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travel and entertainment

Nemacolin connect guests to storied past

By VICTOR BLOCK

This is the second of a two-part series. Part one was published in the October 2016 issue of the Fifty Plus Advocate.

In 1740, a frontiersman in England's American colonies named Thomas Cresap was given a challenging task. He was asked to lay out an east-to-west trail through a narrow gap in the line of rugged Allegheny Mountains that runs between present-day Maryland and Pennsylvania. The goal was to create a direct route so people heading toward the frontier would not have to travel hundreds of miles to the north or south to get around the forbidding ridgeline.

Cresap asked a chieftain of the Turtle Tribe of Delaware Indians named Nemacolin, who was familiar with the area, to help establish the path, following one that had long been used by indigenous people in pre-colonial America.

A decade later, the trail that the two men created was upgraded during the French and Indian War so military equipment could be moved over it, and also to handle Conestoga wagons and stage coaches carrying settlers to the lands west of the mountains. Given its importance, the route was named the National Highway by Congress, then subsequently was designated as US Route 40.



PHOTO/SUBMITTED

Falling Rock golf course

In addition, the road has another, less formal name. In memory of the Native American who was instrumental in establishing the original route, it became known as Nemacolin's Trail. Nowhere is the name of that Indian chief more highly honored than at a world-class resort located not far from the original pre-colonial path and present-day Route 40. Staying there becomes part of the travel experience which brings to life that chapter of early American history.

The Nemacolin Woodlands Resort offers the full range of amenities and activities that one expects at a vacation destination which holds the prestigious

AAA Five-Diamond rating. In addition it has a number of surprises, such as a Jeep off-road driving experience, collections of rare automobiles and vintage airplanes, and a virtual A (archery) to Z (zoo) alphabet of alternatives which range from the unusual to the unique.

No wonder that Nemacolin last month was the recipient of a Readers' Choice Award, given annually by Conde Nast Traveler magazine, for the fourth year in a row. Its Falling Rock boutique hotel was rated by the publication's readers to be among the most outstanding travel experiences in the world.

Another enticing feature is how

the property pays homage to Native American lore in many more ways than its name alone. Guests are immersed in a wealth of Indian culture and tradition throughout the buildings and across the rolling hills of the sprawling 2,000-acre setting.

The introduction begins with the assortment of art and artifacts that fills the buildings and spills outside across the rolling hills. Resort owner Joseph A. Hardy III, who operates the property with his daughter Maggie, has built a museum-quality collection of about 1,000 items that is valued at \$45 million. So extensive and varied are the pieces that a full-time curator recently was hired to maintain, catalog and display them. Among the paintings, sculptures and other objects are a number that fit comfortably into the resort's Indian-themed atmosphere.

As guests enter one lobby, they're greeted by a relief statue of Chief Nemacolin, hands open as a sign of welcome. Elsewhere, a bronze sculpture of Sacagawea recalls the Shoshone woman who assisted the Lewis and Clark Louisiana Purchase expedition by establishing contacts with Native American populations along the way.

Other reminders of the lasting influence of Native Americans

Travel page 16

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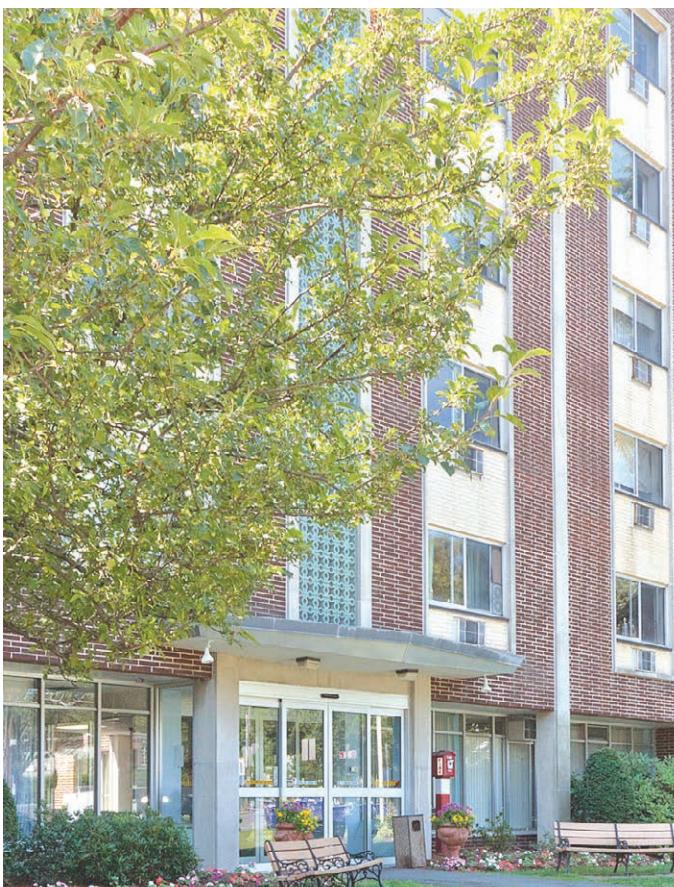
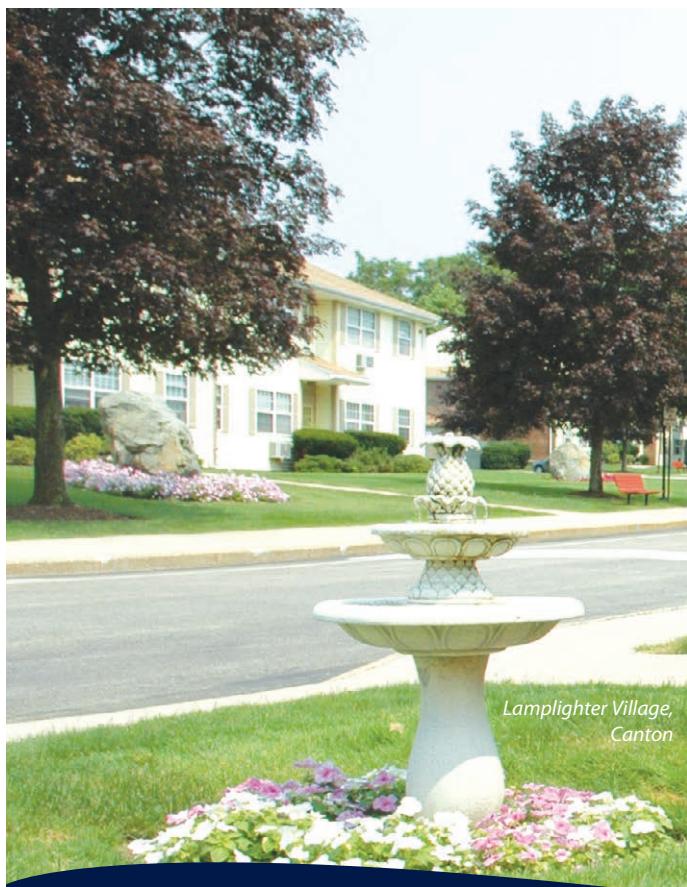
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Nemacolin connect guests to storied past

Travel

Continued from page 12

abound. Magnificent, artistic totem poles that were carved by Nathan Jackson, a Chilkoot-Tlingli Indian artist from Alaska, stand tall in a lobby and overlook a small lake on the grounds. A teepee rests near a Conestoga wagon. Not far away, a row of pennants with emblems of various Indian tribes, including Crow and Comanche, Shawnee and Seminole, flap in the breeze.

A Crete Indian prophecy hanging on a wall sounds this dire warning: "Only after the last tree has been cut down, only after the last river has been poisoned, only after the last fish has been caught, only then will you find that money cannot be eaten."

Buffalo heads look down from hallway walls, and white and black buffalo hang out with a zoo's worth of animals — African



PHOTO SUBMITTED

A luxury king size room

lions and mountain lions, Bengal and white tigers, Zebra, emu and more — that reside in large, natural settings at the Wildlife Academy.

To members of Native American tribes, buffalo are sacred. The

white male represents lightening, while the black female epitomizes thunder. Nemacolin's resident specimens attract Indians who come to observe and worship them throughout the year, with the largest gathering taking place

each May.

The paean to native cultures even extends to the Woodlands Spa. The Dream Catcher treatment available there combines traditional Indian healing techniques with an ancient Hawaiian Lomi Lomi massage. The goal of the massage, according to its description, "is to cleanse the spirit, quiet the mind and heal the soul." Afterward, guests are given a dream catcher that was made by a Native American as a take-home gift.

Along with the usual attractions of a top-flight luxury resort, augmented by a number of unusual and unexpected activities and facilities, the Nemacolin Woodlands Resort (844/211-0509, nemacolin.com) introduces guests to a part of the nation's past that makes a stay there as much a history lesson as a holiday.

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November is National Family Caregivers Month

BY CATHERINE WALSH
MARKETING COMMUNICATIONS,
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November is National Alzheimer's Awareness Month and it's also National Family Caregivers Month. As we acknowledge both of these important issues, it's worth taking a few moments to reflect on this year's theme for National Family Caregivers Month: "Take Care to Give Care."

The first rule of taking care of others: take care of yourself first. Caregiving can be a rewarding experience, but it is also physically and emotionally demanding. As a family caregiver, remember to pay attention to your own physical and mental wellness, and get proper rest and nutrition. Only by taking care of yourself can you be strong enough to take care of your loved one. You really do need to "take care to give care!" (Excerpt taken from Caregiver Action Network at www.caregiveraction.org)

We can well imagine the moans and groans of caregivers who are wondering how they will find time to take care of themselves first. But take heart, there are resources available to help and systems, that once in place can free up time and open space for a bit of rest...maybe even a respite, for the caregiver.

Maybe there is some comfort in knowing you're not alone. But it may be even more comforting to know there are many resources available to help the caregiver.

According to a recent AARP study, family caregivers in Massachusetts provided 786 million hours of care—worth an estimated \$11.6 billion—in 2013. In their newly released report, *Valuing the Invaluable: 2015 Update*, AARP Public Policy Institute estimated the economic value of uncompensated care provided by the nation's family caregivers surpassed total Medicaid spending (\$449 billion). (Excerpt taken from AARP.org)

Maybe there is some comfort in knowing you're not alone. But it may be even more comforting to know there are many resources available to help the caregiver. Though it is often difficult to ask for help, we pay a terrible price with our own health and happiness when we go it alone. Instead, consider creating a team to be your own support network. Include a good home care company to help with housekeeping, laundry, companionship or more, while you take a break. If you don't think you can afford it, contact an Elder Care Service

Provider in your area to see if you qualify for some financial assistance. Hire a Geriatric Care Manager for guidance, advocacy and advice on all eldercare matters.

Create a schedule that will help to reduce stress by bringing some structure to the day and put that support network to work for you. Schedule time out for frequent breaks, like sitting on the porch or by a window with a cup of tea, close your eyes and focus on your breathing for just a few minutes, walk around the block, watch a 30 minute TV

show (preferably a comedy)... anything that will support you and shift your perspective.

Look for existing resources. The Executive Office of Elder for Aging Services Access Points (Elder Service Providers) and Councils on Aging, Adult Day Health, MassRespiteCoalition.org, NeighborhoodBrigade.org (volunteers), Alzheimer's Foundation of America (Family Respite Care Grant). AARP.org, ALZ.org. Reach out, get out and ask for help. You deserve it.

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Caregiving conflict – caring for the caregivers

BY MICHA SHALEV
MHA CDP CDCM

There is truth in the statement, "You can never make everyone happy." If the person you can't seem to satisfy is the older adult you care about or sibling caregivers, remember that your priority is to take care of yourself (satisfy) yourself first.

This may sound selfish. However, unless you make efforts to continue your own life in a positive manner, you won't satisfy anyone – including your older adult.

Good communication is an important key for ensuring the family caregiver and older adult feel good about a caregiving situation.



Caregiving Tips

Also, both need to be open to asking for and getting help. Help may come from family members, friends, health care providers, care services, community resources and in support groups.

The following are some tips for improving communication and handling conflict:

Step back from the situation

By taking a step back from your family caregiving situation, you can better review reasons why things are happening and alternatives for dealing with problems. This can only be done by taking a break from caregiving duties. With a better understanding for your situation and feeling that there are options for help, you may feel relieved and better equipped to deal with your situation. You will be more open to a positive discussion with your older adult.

A family caregiver support group

is also a good alternative. A group can help you feel less alone when dealing with issues. Also, other caregivers can offer great tips in support groups on how they've dealt with similar situations. Support groups for people with specific illnesses are also available and may be a good place for your older adult to vent feelings.

Listen

Everybody thinks they listen. But especially in close relationships – spousal, parent-child or close friend – people begin to complete each other's comments or fail to hear other's thoughts because there is an assumption of knowing what will be said. Or, in the case of an older adult constantly complaining, a caregiver is likely to tune out repeated complaints. It is human nature!

To really listen, make an effort to focus on what is being said and speak only after your older adult has finished talking. You will likely be surprised at what you hear. Think about the comments and then try to envision yourself as saying those words and why you would say them. In other words, spend time in your older adult's shoes.

Say "I" instead of "You" statements

It is important as a family caregiver to be assertive but not aggressive. Assertiveness helps you maintain your personal boundaries and what you are willing to accept and do as a family caregiver.

To assert how you feel and not be accusatory, it is better to use "I" statements, such as "I feel ...," "I need...," "I will ..." and "I expect ...". "I" statements allow you to express your feelings and are less likely to make others feel

defensive. For example, say "I feel bad about what happened," rather than "You made me feel bad about what happened." The other person is more likely to be open to positive discussion about what happened than be defensive about causing hurt, and will likely volunteer an apology. Also, you may find out that hurting you was unintentional.

Find a good time for conversation

If you know your older adult or others doing family caregiving don't like to talk in the morning, during the evening news or in the car, plan to discuss concerns at another time. Everyone has better and worse times for talking and listening. Sometimes simply asking, "Is this a good time to talk about something that I'm concerned about?" indicates your respect for the person's time. If the person suggests another time, defer to his or her personal judgment. However, don't allow someone to continue to put you off. Your feelings are also important.

Step away from emotions

Sometimes the best way to deal with conflict is to step away from it. By simply saying, "I'm sorry, I can't discuss this anymore. Maybe we can talk later," and then step away, you are acknowledging that the discussion is important to the other person while respecting your own limitations for handling the situation. After time away from the person or issue being discussed, what was so important to stand up for in the conflict may seem of little consequence later. If after stepping away and you feel the topic is still important, the matter can be brought up at a less emotionally charged time.

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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 - good to be skeptical

BY ALAIN VALLES, CRMP
PRESIDENT, DIRECT FINANCE CORP.

No other loan product is wrapped in as much mystery and misinformation as a Home Equity Conversion Mortgage (HECM), more commonly known as a “re-



Reverse Mortgage

who could truly benefit from a reverse mortgage have been discouraged from even looking into one by well-meaning - but misinformed - family and friends. I

No other loan product is wrapped in as much mystery and misinformation as a Home Equity Conversion Mortgage.

believe that a senior who receives factual and accurate information will be better able to make the right decision about a reverse mortgage.

Deciding if it makes sense to get a reverse mortgage can feel overwhelming. Like all major decisions, we all strive to make the very best choice. Below are four tips to learning if a reverse mortgage is right for you.

Tip 1. Identify your financial and housing goals

Ask yourself - "If I had a magic wand, what is my ideal scenario if I obtained a reverse mortgage?" Quite often there is an immediate

need for more cash each month, pay off a mortgage, get rid of credit card debt, or make home improvements.

Other seniors are in financial balance today but are worried about having enough cash down the road, often fearful that they will outlive their investments, or face an unexpected health crisis.

Find a quiet moment to reflect how you want the next 15 or 25 years and beyond to look like.

Tip 2 Get the facts

Tip 2: Get the facts
Many websites and TV info-
mercials are just methods to cap-
ture your name to be sold as a
lead. The National Reverse Mort-

gage Lenders Association's website www.reversemortgage.org is an excellent starting point to learn more about reverse mortgages. They have a link for all of its members who abide by the association's stringent Code of Ethics. Or feel free to contact me to receive the National Council on Aging's official reverse mortgage consumer 36-page booklet approved by the U.S. Department of Housing and Urban Development called "Use Your Home to Stay at Home."

Tip 3. Talk with your trusted advisors

All reputable reverse mortgage companies will encourage you to invite your trusted advisors to be a part of the learning process. However, regardless if the advisor is a financial planner, an attorney, or your adult child, very few people understand the pros and cons

Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

“Turn of Phrase”

(answers on page 20)

viewpoint

Home care workers: poor caring for the poor

BY AL NORMAN

The home care program in Massachusetts has been described as a service in which low-income older women are taken care of by low-income younger women. The fact is, most clients - and their providers - are women.



According to new research from the Paraprofessional Health-Care Institute (PHI) in New York, home care workers in the United States are earning lower wages than they did 10 years ago - despite the fact that home care jobs are in greater demand than ever before.

There are roughly 2.2 million

Reverse mortgages - good to be skeptical

Reverse mortgage
Continued from page 19

of obtaining a reverse mortgage. What is recommended is to have the persons you trust talk with the reverse mortgage specialist.

Tip 4. Make a decision

Hoping things will magically get better usually results in more financial pain. Waiting might lead to regret. Sometimes deciding to sell and downsize or rent is a better choice. The key is to be proactive and seek accurate information to make the best decision for you.

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.

home care workers in America, and about 1 in 4 of them live below the federal poverty line, according to the PHI study. Home care worker wages have fallen behind inflation over the past decade, PHI's research shows. Inflation-adjusted wages stayed basically the same, and actually fell from \$10.21 in 2005 to \$10.11 in 2015. About two-thirds of home care workers work part-time or for part of the year. Their employment tends to be erratic, as client care needs range from a few hours per week to around the clock, and may change with time.

As reported by the Home Health News, due to inconsistent hours and low wages, home care workers bring in a median annual income of \$13,300. More than 50 percent of all home care workers depend on some kind of public

assistance, the research reveals.

The combination of these factors does not make home care a necessarily attractive field for workers. But with the number of Americans over age 85 expected to triple to 19 million by 2050, the home care industry will have no choice but to attract new workers, PHI notes.

Between 2014 and 2024, home care occupations - home health aides, personal care aides and nursing assistants - are expected to add more jobs than any other single occupation, with an additional 633,100 new jobs, the research report shows.

"If the home care workforce is to grow, jobs will need to be more competitive, offering higher wages and improved working conditions," PHI's report concludes.

Some other findings in the re-

port include:

- Approximately 90 percent of home care workers are women, and their median age is 45 years old
- More than half of home care workers are people of color
- More than 25 percent of home care workers were born outside of the United States
- Over 50 percent of home care workers have no formal education beyond high school

According to Lisa Gurgone of the Home Care Aide Council of Massachusetts, 40 percent of home care aides in Massachusetts rely on some form of means-tested public assistance. Thirty four percent receive Medicaid and 19 percent receive food and nutritional assistance. Home care aides earn \$12.69 per hour, on average.

The state legislature controls most of the money that pays for home care aides. Please cut out this article, and send it to your state representative and state senator. If you don't know who your lawmakers are, email me your address and I will tell you. If we don't take better care of our younger caregivers now, they will be the frail elders that we have to take care of later.

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

Answers to Super Crossword

(puzzle on page 19)



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100 years of convenience, but at what cost?

By MARIANNE DELOREY, PH.D.

The first modern grocery store, a Piggly Wiggly, opened in 1916 in Memphis, Tenn. With the ability to buy in bulk from farmers farther away, Americans were no longer restricted to local produce and the growing season. This modern supply chain has greatly expanded the quantity and variety of food available, and yet today, one in seven Americans struggles to get enough to eat. Hunger for seniors is particularly problematic, as their nutritional needs can be exacerbated by dietary restrictions due to medical conditions, their inability to obtain foods can be compromised by transportation difficulties, and their inability to afford food can be driven by expensive medications.

Enter a Waltham-based nonprofit called Boston Area Gleaners (BAG). In a nutshell, the Gleaners goes through a farmer's fields to find produce that would otherwise not make it to market and donates the fresh fruits and vegetables to local food pantries and other organizations that serve those facing hunger.

It all begins at the farm. Ray Mong, who makes his living at Applefield Farms in Stow, Mass., explained why not all the produce grown on a farm actually makes it to market. There are obviously "seconds"—produce that is not quite as pretty and will likely not sell. But sometimes a farmer grows an entire crop, only to find that there are no buyers for his or her product. It may be simple supply and demand – for instance, all the tomatoes across the state tend to come ripe around the

same time. Perhaps each of the regular stores has enough for now, and so a crop cannot be sold at a price that will compensate the farmer for the labor involved in the harvest. Sometimes, gleaning the fields is a huge time saver for the farmer because cutting back certain plants or removing fruit can entice a plant to grow more later that season.

BAG then coordinates with their volunteer gleaners to collect what is available. Ruth, one of the BAG volunteers, gleans because she enjoys getting fresh air and she gets to meet other volunteers who she would otherwise not meet. She loves the physical labor and she loves the serenity of a farm. She was named in honor of Ruth from the bible and feels called to glean because it is how her namesake supported herself after she was widowed. She has been volunteering for three years now, and she sees gleaning as a great way to stay physically active while giving back to her community. After

the produce is gleaned, the staff of BAG take over. They bring the harvest to their distribution center in Waltham and let hunger-fighting organizations know what is available. Those organizations may order different items depending on what they can serve. At Colony Retirement Homes, the kitchen manager looks at the menu for the upcoming week to determine where she can use some fresh produce.

After she orders what she can use, one of the elderly residents volunteers to take a trip to the distribution center in Waltham to collect the boxes of produce. This volunteer does have a bit of trouble getting around, but he can still drive and he enjoys getting out of his apartment. More importantly, he likes the feeling of being useful to the community and doing something productive with his time. The BAG staff load his car and

the kitchen staff unload it for him when he returns.

The Colony kitchen, just like each of us individually, has grown used to the experience of the larger grocery stores. Since they have been receiving produce from BAG, however, the cooks have become more creative and more excited about cooking. They have fresher ingredients with which to cook. Yes, sometimes everyone is overwhelmed by zucchini bread, zucchini boats, and zucchini pancakes, but finding new and different ways to cook something can be a great challenge for a creative soul. Finally, the farm grown produce reaches the elderly residents. These low-income elders rely on Colony's meals program to stay healthy and independent in the community and they love the fresh veggies. They report that the flavors are fuller, the colors are more vibrant, and perhaps, it reminds them of their childhood to receive the bounty of the harvest.

The farmer, Ray, noted "I grow things, it is what I do." But he also made the point that he is a farmer because he wants to nourish people. From farm to table, the entire BAG process is nourishing people with produce, but they are also nourishing their souls with the opportunity to give back to the community and be connected to the earth.

Boston Area Gleaners only started operating 12 years ago and yet they have accomplished much. Perhaps the best side effect of working with BAG is moving away from grocery stores.

Although you can't beat the convenience, there is something so much more natural about working directly with the farms. An earthiness and a connection, that lasts our whole lives.



PHOTO SUBMITTED

Charlotte Border is the Seasonal Gleaning Coordinator for the Waltham-based nonprofit Boston Area Gleaners.

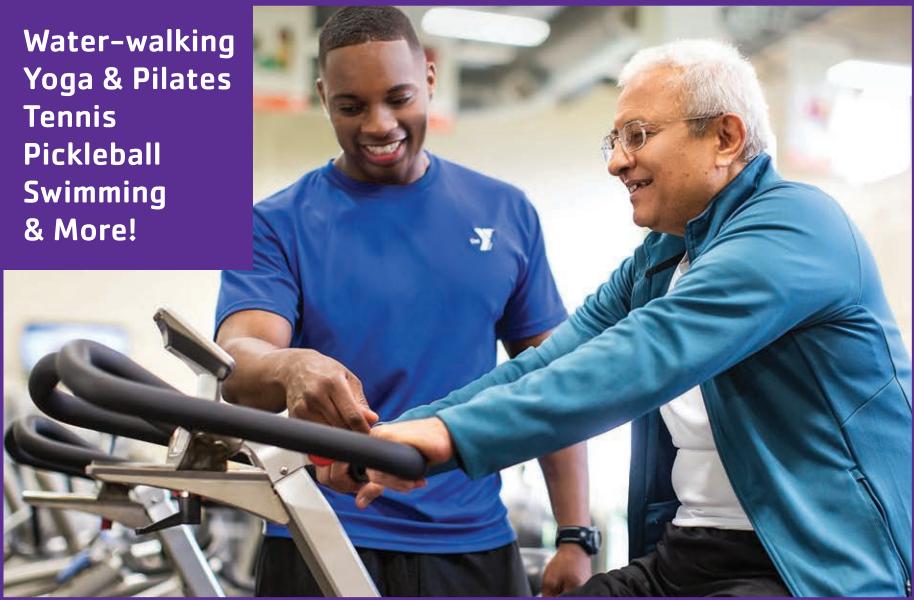


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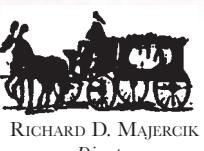
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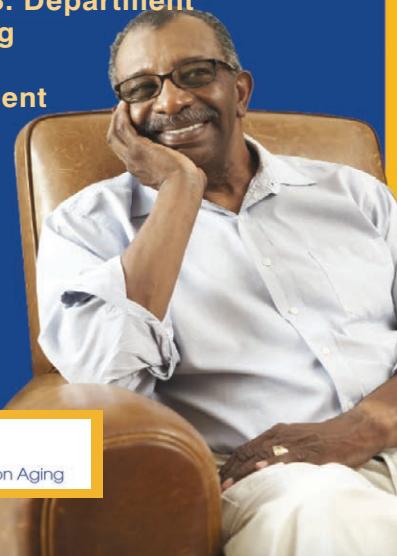
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