

fiftyplus advocate

**Karen Brewster
of Northborough
honored for
volunteer efforts**

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



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Massachusetts Care Act takes effect this month

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

If you are not a caregiver, chances are you will be one in the future, or maybe you know someone who is currently caring for their loved one. In 2015 in



Mike Festa

Massachusetts, family caregivers provided 786 million hours of unpaid care valued at approximately \$11.6 billion annually. These family caregivers have a huge responsibility and, fortunately, there is a new state law to help them. AARP Massachusetts

struction. Additionally, we thank the partner organizations that supported this bill and our tireless band of volunteer advocates who stood with us and supported the CARE Act from concept through implementation.

The CARE Act features three important provisions related to the family caregiver's role when their loved one is hospitalized:

- The hospital patient is provided with an opportunity to designate a family caregiver;
- The family caregiver is notified if the patient is to be discharged to another facility or back home; and,
- The facility must provide an explanation and live instruction of the medical tasks – such as medication management, injections, wound care and transfers – that the family caregiver will perform at home.

The CARE Act is a common-sense step that will make a world of difference to the more than 844,000 Bay State residents who are caring for an aging parent or loved one, helping them to live independently in their own homes. By providing training and support for caregivers, we can help seniors to stay at home where they want to be, and prevent unnecessary hospitalizations and costly readmissions. AARP Massachusetts fought for the CARE Act because supporting family caregivers is a priority for all of us.

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

In 2015 in Massachusetts, family caregivers provided 786 million hours of unpaid care valued at approximately \$11.6 billion annually.

is thrilled to announce that the Caregiver Advise, Record, Enable (CARE) Act is now law. The CARE Act recognizes the critical role family caregivers play in keeping their loved ones at home, and out of costly institutions. Currently, Massachusetts is the 38th state to enact the CARE Act.

On behalf of our 800,000 members, AARP Massachusetts thanks lead co-sponsors Senator Linda Dorcea Forry (D-Dorchester) and Representative Chris Walsh (D-Framingham) for their leadership and tenacious advocacy on behalf of all family caregivers. This law provides essential support to family caregivers who are often called on to provide complex medical care for which they receive little or no in-

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Northborough military mom honored for volunteer efforts

By ED KARVOSKI JR.
CONTRIBUTING WRITER

NORTHBOROUGH — Karen Brewster of Northborough got quite a surprise on her birthday Aug. 5. She was presented the Presidential Volunteer Service Award by the Family Readiness Group (FRG) at the Massachusetts National Guard unit where her daughter, Spc. Alysia Brewster, is stationed. Also, her son, Spc. Nicholas Brewster, is serving in the Army and currently deployed in the Middle East. Brewster volunteers as the unit's FRG chair.

"I have a lot of pride in what my kids are doing," she shared. "I'm aware of the sacrifices that service members make to do their job."

According to the Wikipedia overview, "FRGs are established to provide activities and support to enhance the flow of information, increase the resiliency of unit soldiers and their

families, provide practical tools for adjusting to military deployments and separations, and enhance the wellbeing and esprit de corps within the unit."

Brewster clocked over 100 volunteer hours for the FRG in 2016 with phone calls, emails, and organizing events. She feels that receiving the recognition at the FRG Family Day was the ideal occasion and location.

"The entire unit and all their family members were there," she noted. "I volunteer to make things easier for all of them, so they don't have to worry about anything. They can enjoy their time together. Sometimes it can be doing little things. If it's somebody's birthday then I'll make cupcakes for them to bring to drill."

A member of the American Legion Auxiliary Vincent F. Picard Post 234 in Northborough, Brewster shares weekly reminders with her Facebook

friends to pay tribute to military service members on RED (Remember Everyone Deployed) Friday.

"My RED Friday shout-out brings awareness that we have service members deployed even though everything is not always in the news right now," she said. "We want the troops to know they have our love and support from home."

Additionally, Brewster volunteers to help others in the military. With the mission of sending care packages to deployed service members, she was a founder in 2015 of Boros Cares 4 Troops (BC4T) along with other Northborough residents Leslie Arsenault, Beth Davison and Michelle Gillespie. Since its founding, BC4T has expanded its mission, Brewster noted.

"Now, we're encompassing veterans at home with some local outreach and education," she said. "We have people who

fought for our country, quietly going about their lives. They deserve our thanks and respect."

BC4T has organized social events for veterans including a holiday party. The organization recently gave new furniture to a local veteran in need of assistance. While BC4T is Northborough based, its founders extend their efforts beyond the boroughs.

"We don't want any parameters; we want to keep branching out," Brewster said.

For more information about BC4T, including lists of needed items to donate and drop-off locations, visit bc4t.org and on Facebook at facebook.com/wearebc4t. Monetary donations toward shipping charges and purchasing items such as phone cards can be made online, or postal mailed by check payable to "Boros Cares 4 Troops," P.O. Box 304, Northborough, MA 01532.

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Local drummer recalls playing for popular R&B group Tavares

By JANICE ELIZABETH BERTÉ
CONTRIBUTING WRITER

As a drummer, Natick resident Bert Syms has worked alongside Michael Jackson, Chaka Kahn, Smokey Robinson and other celebrity musicians and singers. He also played for many years

in the band for the R&B group The Tavares Brothers, one of the most popular singing groups from the '70s and '80s.

Syms started off playing a snare drum in junior high school. He then practiced in his basement on a drum set that his brother won in a card game. He continued to play



Bert Syms, circa 1975, as drummer for Tavares

PHOTO/SUBMITTED

drums with other kids from his neighborhood, and soon realized that he wanted to be in a band. His friend Matt Allen, a former drummer for Tavares, was leaving and offered the position to Syms in 1973.

Tavares played in lounges and discos from Boston to Miami.

"Back then there were no large tour buses to haul your gear around and I had to car-

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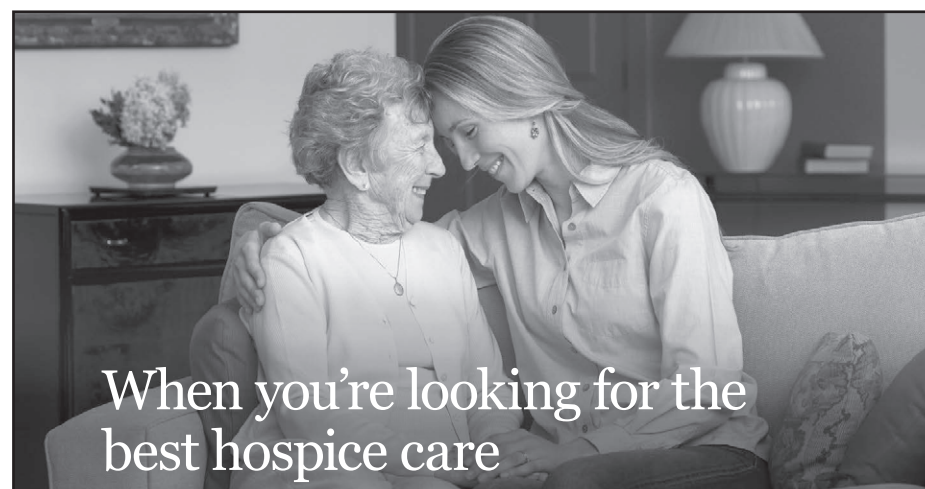
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Local drummer recalls playing for popular R&B group Tavares

Drummer

Continued from page 6

ry my own drum equipment,” Syms recalled. “I usually got a ride in some random car from another band member.”

As the group became more popular, they had opportunities to play with other legendary acts such as The Jackson Five, Marvin Gaye, and the Bee Gees. One day when Tavares was opening for The Jackson Five, Syms accidentally opened one of the dressing room doors, and there sat Michael Jackson, drawing. Syms immediately apologized to Jackson, who responded, “No problem.”

“He was very kind,” Syms recalled.

In 1976, when Tavares scored a number 1 hit on the R&B chart for “Heaven Must Be Missing an Angel,” their fan base exploded from the states over to England, Amsterdam, Italy and Germany.

In the U.S. in the ‘70s and ‘80s, the music scene included a lot of partying, and with that came groupies, drugs and alcohol. There was the infamous California “party” hotel, the Continental Hyatt House, also known as the “Riot House.”

“In that hotel, nothing good came out of it. One day when I was one floor down from Led Zeppelin and the Rolling Stones, I saw [Led Zeppelin drummer] John Bonham ride his motorcycle up and down the halls,” Syms said. “There

“One day when I was one floor down from Led Zeppelin and the Rolling Stones, I saw [Led Zeppelin drummer] John Bonham ride his motorcycle up and down the halls.”

Bert Syms

were many other out of control situations going on as well.”

While staying at that hotel, Syms walked into an elevator and met Jimmy Page and Robert Plant from Led Zeppelin. After that experience, Syms said he proceeded to the bar, and had the chance to meet Bonham.

“We chatted for a bit, and then John left me with a few encouraging words which were, ‘I know it’s tough, but hang in there,’” Syms said.

Years of mayhem and debauchery ensued, traveling around with musicians, and Syms knew that this lifestyle would have to end. But ultimately it was an accident in 1980 that forced him to retire from music. As he was getting prepared to move to his next gig, he picked up a heavy box of drum equipment and slipped on ice. He threw his back out severely which forced him to leave the group.

After leaving the band, he met his wife Lynn and had two children with her. A friend

helped him get a job at Comp USA as a salesman. He moved into the computer industry as an information technology expert and eventually became an IT specialist at Harvard University.

“I will always love my time with Tavares, and I still play drums doing freelance work,” he said.



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Club's diverse membership focuses on photography

By ED KARVOSKI JR.
CONTRIBUTING WRITER

REGION – As photography has evolved, so has the Assabet Valley Camera Club (AVCC), now in its 32nd year. Meetings take place the first and third Wednesdays of the month from September through June at the Hudson Senior Center, 29 Church St. AVCC currently has about 50 members of varied ages from 15 communities throughout the Metrowest area. Their photography experience ranges from beginners to professional.

AVCC was founded in 1985 by several photography enthusiasts after attending a course at the adult continuing education program of Assabet Valley Regional Technical High School in Marlborough. They initially met at club members' homes and projected color slides on living room walls. As

Photography page 9

Right: Surrounded by Assabet Valley Camera Club members, President John Gill downloads images prior to a meeting.



PHOTOS/DAVID RENARD

Left: Assabet Valley Camera Club member Doris Monteiro and Treasurer Tony Monteiro welcome Drew Simmons to the first meeting of the club's 32nd year.

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Club's diverse membership focuses on photography

Photography

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membership grew, the meetings were moved to other venues. They met at the Unitarian Church of Marlborough and Hudson when Doris Monterio joined AVCC in 1992. She has observed AVCC's evolution over 25 years.

"There are still a few of the club's charter members involved," she noted. "Most of the younger people use their iPhone for taking photographs and the older generation tends to use a traditional camera. A number of club members did photography when they were younger and it elapsed as their kids were growing. Now older with an empty nest, they've rekindled their interest in photography. There's a nice interaction between the two generations. We can always learn from one another."

Meetings held the first Wednesday of the month typi-

“Learning in the field provides opportunities for more advanced photographers to mentor those who wish to try something new or sharpen their skills.”

Doris Monterio

cally feature an instructional program with a guest speaker or members' pictorial travelogues. At the 2017-2018 season's first meeting Sept. 6, members discussed images based on a theme or their summer activities.

Print and digital competitions are offered at the third Wednesday meetings. Professional photographers and members of other camera clubs judge the competitions. AVCC members who accumulate the most judges' points are recognized at a year-end banquet in June.

"We ask judges to critique images in such a way that says something positive about them if they can, and then says how they could be improved," Monterio explained. "Images that tell a story tend to score better in competitions. They have a dynamic aspect as opposed to static."

AVCC members periodically photograph together on field trips, ranging from a day at Tower Hill Botanical Gardens in Boylston to weeklong international excursions. A few

years ago Monterio travelled with members to Nova Scotia. There, they photographed sea stacks, lobster fishing areas and puffins during a boat trip.

"We try to experience what the locals experience and immerse ourselves in their culture," she said. "Learning in the field provides opportunities for more advanced photographers to mentor those who wish to try something new or sharpen their skills."

For Monterio, the club's main benefit is regularly hearing feedback to improve her photography skills.

"The only way you're going to get better at photography is if you keep taking pictures," she said. "Getting feedback from other people helps the whole process."

Meetings are free and open to the public. For more information, visit assabetvalleycc.com or contact John Gill, club president, at 978-293-5192.

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Club brings together Mustang enthusiasts

By MATT MALIO
CONTRIBUTING WRITER

In April of 2013, a small group of like-minded folks started a Facebook page for people who love Ford Mustangs and want to hang out, go to car shows, or talk cars. From that page sprang the Mustangs of Massachusetts Car Club, boasting about 270 members throughout the state.

Larry Chiodi, vice president, treasurer, and membership manager, joined the group in May 2013, and was the 13th member to join. The group was founded by a friend of Chiodi's named Marty Snyderman, the club's president, Facebook moderator and website manager.

Chiodi said that having the Facebook group was "really helpful to facilitate chatting online and getting together."

Snyderman came up with a logo for Facebook group and



Mustangs are on display at a recent Mustangs of Massachusetts show.

began displaying it as the group went to car shows. As the summer progressed, more and more people joined the group.

"Then, as we approached the fall," Chiodi said, "we were thinking: we should have a barbecue or something."

When they decided to begin collecting money to pay for a barbecue, group members started thinking about becoming an of-

ficial club.

"That's where I came in," said Chiodi, who began doing a lot of research about social clubs in Massachusetts and talked to other social clubs about bylaws and roles for various club officers.

In December of that same year, Chiodi said, "we officially became a registered social club with the state of Massachusetts."

"It grew quite quick," he added.


Chiodi, who himself has a 2012 California Special Mustang and is restoring a 1987 Mustang, said Mustangs of Massachusetts is a little different than other car clubs. He said that a lot of classic Mustang clubs were more for car collectors. Mustangs of Massachusetts, he said, is more


Mustang club page 11

adventurous

energetic


positive






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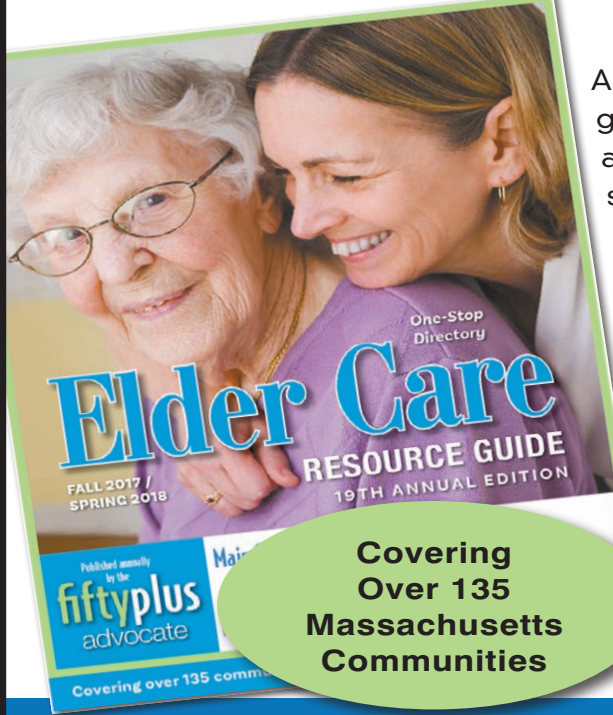


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Club brings together Mustang enthusiasts

Mustang club
Continued from page 10

about getting together and going places and doing things with your Mustang.

"We have a lot of activities," said Chiodi.

He said the club has "five different regions across the state." Each region has a monthly get together. The club also tries to raise money for different causes.

"We help with several charities and then we run one major charity event each year," said Chiodi.

Every year, in late September, the group holds the "Cars and Critters" event for the Stone Zoo.

"We've raised almost \$10,000 for the Stone Zoo," said Chiodi.

Also, every year at the New England Dragway in Epping, N.H., the group participates in The Ed Day Charity Challenge, a combination race and car show. In this event, teams compete for



An award winning entrant at a recent show held by the Mustangs of Massachusetts.

charitable causes and the winning team gets a donation for their chosen charity.

Chiodi said Mustangs of Massachusetts members have participated in charitable events for various causes such as wounded vets, autism, and fighting cancer.

"A big part of our club is to try and help in a charitable way,"

said Chiodi.

So, what is it about the Mustang that draws such a loyal following?

"It came on to the scene as an affordable sports car," Chiodi said. "And one of the key things they did with the Mustang is the concept of making it your own. It was highly customizable and you could order it with certain

features and options. And then there were a lot of after-market features and options to customize it to the way you want."

Ford, he said, has continued "keeping that mentality about the car."

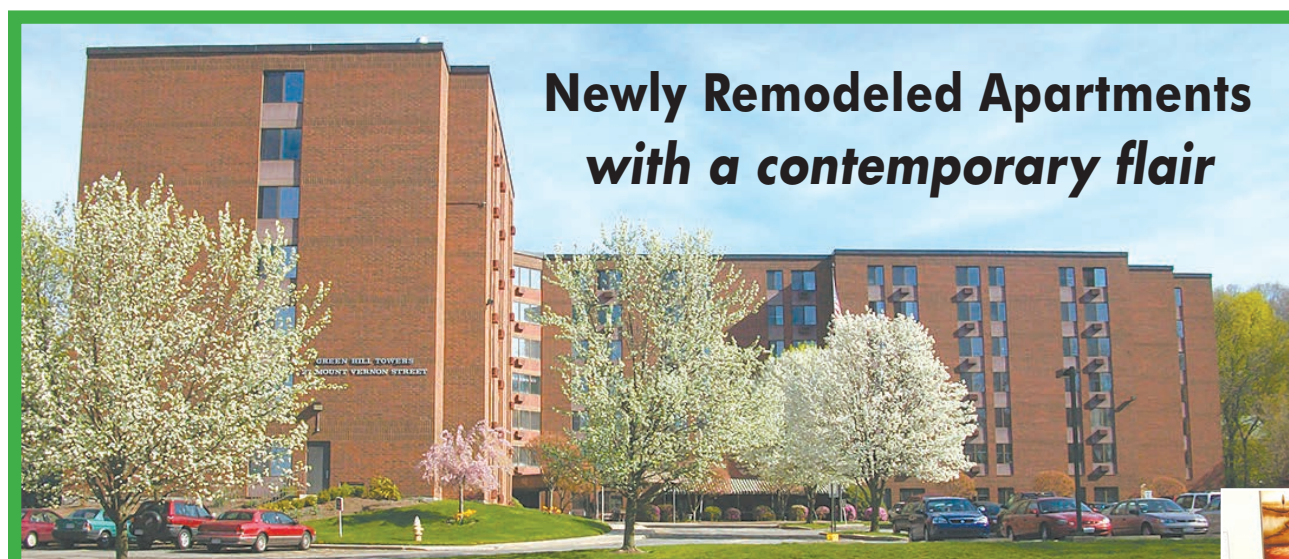
All that customization, Chiodi added, "really builds a personal investment and a pride about it."

Add to this that the Mustang is a classic American muscle car, making Mustangs a "unique thing to be involved with. It really builds a good camaraderie and friendship," he said.

While its members love the cars and it's what brings them together, according to Chiodi, it's really about the club's members.

"The point we try to make is," said Chiodi, "it's about the people, really."

Anyone interested in Mustangs of Massachusetts, membership and events can visit www.mustangsofmassachusetts.com/.



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Caribbean island Nevis: Birthplace of Alexander Hamilton

By VICTOR BLOCK

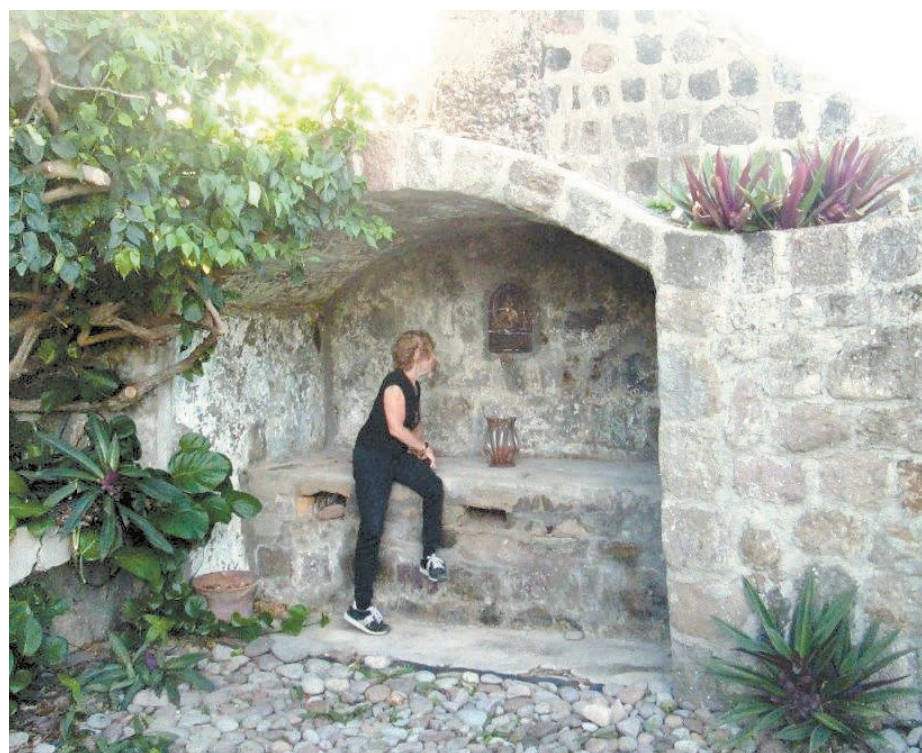
The islands are two miles and a 45-minute ferry boat ride apart. From the air, one resembles a ball and the other a chubby baseball bat. They share their history and a common government. Yet Nevis (pronounced Nee-vis) and St. Kitts each has its own distinct personality.

Let's explore Nevis, the smaller, ball-shaped island, where what it does not have is a part of the appeal. Next month, we'll visit St. Kitts.

Because they lack the glitz and glitter of some Caribbean destinations, both islands have had a low profile. That was changed for Nevis by an event which took place in New York City.

Until the summer of 2015, many people were unaware that Alexander Hamilton was born on Nevis. Then the Broadway musical opened that tells the story of the man who became a delegate to the Constitutional Convention and the first secretary of the treasury for the fledgling United States. As a result, the tiny island has become a "must-see" destination for many vacationers.

Those seeking places associated with the famous native son soon find them, along with a list of other inviting to-sees and to-dos. They also enjoy a serene set-



Nevis Nisbet sugar era ruins

PHOTO/VICTOR BLOCK

ting that residents wish to maintain.

A good place to acquire a Hamilton fix is the Museum of Nevis History in Charlestown.

In addition to chronicling Alexander's accomplishments and the lasting impact he had on the history of the United States, exhibits describe the island's past and delve into its culture.

The two-story stone building stands on the site where Hamilton was born in either

1755 or 1757 - the exact date remains unknown - and lived for several years. It overlooks the Charlestown harbor, where

ships once unloaded their cargo of slaves, who were sold in the market one block away.

Another place associated with Hamilton is the plantation once owned by members of his family. Like a number of other sugar estates on Nevis, it was abandoned and ignored after the industry lost much of its importance in the early 18th century. Around the island, the ruins of these once-proud estates rise out of the encroaching forest vegetation. At the Hamilton plantation, hints of the past include the foundations of the Great House, as plantation owners' homes were

called, and remnants of a stone windmill tower, boiling house and steam engine.

A more complete introduction to the life of wealthy plantation owners, and the somewhat casual grandeur of their surroundings, is presented at manor houses that have been converted to guest inns. Each incorporates original sugar-era structures into their setting, yet also offer its own unique story and personality.

Montpelier comprises a magnificently landscaped property sprinkled with equipment from when it operated as a sugar mill factory. Original lithographs which adorn the walls depict its appearance then.

Nisbet sprawls over 30 palm tree-covered acres and is the only plantation inn fronted by a beach. The individual guest cottages bear the colorful names of local villages including Morning Star, New River and Cane Garden.

The more rustic, informal Hermitage became my personal favorite. Its hilltop location provides scenic views, and the Great House, which traces its lineage back to 1640, is said to be the oldest wooden home in the Caribbean. Some guests stay in abandoned houses that were moved to the property and lovingly restored.

In ways the sites of the

Travel page 14

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Caribbean island Nevis: Birthplace of Alexander Hamilton

Travel

Continued from page 12

plantations echo the setting of Nevis. The island rises gently from the sea to the dominating peak of Mount Nevis, which is blanketed by dense forest. A multi-hued carpet of tropical plants, lush foliage and bright flowers which decorate the scene render redundant any "Scenic Overlook" road sign.

Opportunities for exploring are enticing and engaging. The three-hour Funky Monkey

Tour in an All-Terrain Vehicle takes in a pair of sugar plantations; the Thomas Cottle

Church, named for a plantation owner who believed that he and his slaves should worship together; and an inviting isolated beach.

Other tours go up and over Mount Nevis, lead to a series of mini-waterfalls, and allow guests to get close up and personal with



Nevis Weather Station at Montpelier

the monkeys, wild donkeys and goats, pelicans and other wildlife that make the island their home.

Another kind of life is encountered during the aptly named Pub Crawl, a visit to several "rum shops" of the kind that are scattered about both Nevis and St. Kitts. These tiny shacks are frequented by locals who gather to socialize, relax and sip beverages from plastic cups. The island residents are invariably welcoming and polite to vacationers who descend upon their haunts.

That demonstrates another appeal of both Nevis and St. Kitts. Whether giving a visitor the right-of-way when two cars meet on a one-lane road, providing directions or simply smiling as they pass on a sidewalk, both Nevisians and Kittitians, as they're known, are among other reasons to experience what those sister islands have to offer.

For more information about Nevis, visit nevisisland.com.



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Female barber loves her craft

By JANICE ELIZABETH BERTÉ
CONTRIBUTING WRITER

Standing in between two men with sports paraphernalia on the walls, a wide variety of men's magazines, and mostly male customers, Annette Hynes has no problem entering into the men's grooming world of barbering.

An Irish-born immigrant, Hynes enjoys working in a predominantly male environment. She has been cutting hair at Strop and Blade in Concord for over a year.

She came to America to join her brother and sister, and decided to stay and pursue a career in cosmetology. Her 11-month schooling proved to be successful as she still revels in the styling and cutting of hair.

Previously, Hynes worked in the salon industry for 25 years.

"I saw a lot of turnover, and



Annette Hynes at the Strop and Blade in Concord.

the rule books that are given to each employee were incredibly thick and difficult to follow," she said. "At the barber shop, there is a consistency and a comradery among the barbers

and their customers. Strop and Blade has been around for decades. It has three generations of barbers starting from the great-grandfather, the father, and now his son has joined the

business."

The intricacy of the work can be dicey if you are doing a straight shave on someone.

"You are holding hair instruments that are very sharp and close to a customer's throat so you have to be extremely careful. You need to know what you are doing, and it has to be done slowly and precisely," Hynes explained.

While some men will go to a salon, certain ones that feel more comfortable in a barber shop. The environment is geared toward men, and barbers' cutting skills are tailored to men such as the flat-top and straight razor shaves.

"This kind of male atmosphere doesn't deter me from my love of styling and cutting hair," Hynes noted. "I grew up in a big family with brothers and sisters so working with men comes naturally to me."



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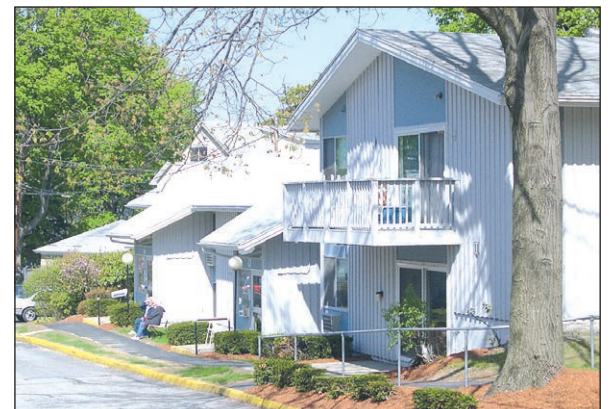
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pursue your passion

Arlington woman continues to relish life as artist, athlete and advocate

BY BONNIE ADAMS
MANAGING EDITOR

ARLINGTON - At age 86, Lillian Christmas is, as she says, “an artist, athlete and advocate.” She has run in numerous road races, including marathons in Boston and Montreal, even though she did not start serious training until she was in her late 40s. She is also an artist who tries to work at her craft every day if possible. And it is through those two passions that she helps others.

Christmas, who was born and raised in Cambridge, was the eighth of 10 children. After graduating from high school, she had what she said was a “wonderful career,” working for a number of businesses as an administra-

“I’ve turned my apartment into an art gallery. I love to have my paintings on the wall...”

Lillian Christmas

tive and executive assistant. At different times she worked in prestigious positions as an executive assistant for Edwin H. Land, the co-founder of Polaroid; Dr. Fred. L. Whipple, an astronomer who worked at the Harvard College Observatory; Lawrence D. Shubow, a retired Brookline District Court judge; and Erich Segal, a Yale classics professor who was also the author of the

Lillian Christmas



PHOTOS/SUBMITTED



all, she has run Boston five times, finishing all but one time.

“I got too arrogant and wasn’t able to finish,” she said ruefully.

Many of the races she has run have also been fundraisers for various organizations.

Christmas has also served as a participant in the Boston University Alzheimer’s Disease Center Research Registry, also known as the HOPE Study (Health Outreach Program for the Elderly), which studies memory and aging. On the organization’s website, she shared in an interview explaining why it was important for her, an African American woman, to be part of such a study.

After she retired from the corporate world in 2000, she was able to devote time to her other major passion, painting - partic-

Christmas page 17

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Arlington woman continues to relish life

Christmas
Continued from page 16

ularly watercolors.

"I had done some when I was a kid," she said. "I was always the happiest person in class."

As a retiree, she took classes from several artists and offered at

local senior centers.

Her work has been exhibited at the Brookline Senior Center where she served for a time as a member of the Council on Aging.

She specifically enjoys painting flowers, she said.

"I've turned my apartment

into an art gallery," she said. "I love to have my paintings on the wall, along with my family photos. I like to sketch while I am listening to music."

And she is also a teacher now, working with a young boy whose grandfather lives in her building.

"It's important to have a positive outlook," she said of her life philosophy. "And always keep moving. Walking is the best exercise – I do it a lot. But if you can't go outside, it's important to do something in your home. Move every day."

• MEDICAL RESEARCH STUDIES •



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Charles Birbara MD, Medical Director,
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UMASS Medical School

caregiving tips

Alcohol consumption and the risk of developing dementia

By MICHA SHALEV
MHA CDP CDCM

Some of the detrimental effects of heavy alcohol use on brain function are similar to those observed with Alzheimer's disease (AD). Although alcohol use may be a risk factor for AD, it is difficult to study this relationship because of similarities between alcoholic dementia and AD and because standard diagnostic criteria for alcoholic dementia have not yet been developed.

Caregiving Tips

Similar biological mechanisms may be involved in the effects of AD and alcohol abuse on the brain. Epidemiologic studies have investigated the relationship between alcohol use and AD but have not provided strong evidence to suggest that alcohol use influences the risk of developing AD. Further research is needed before the effect of alcohol use on AD is understood fully.

Regardless, on top of all these detriments, alcohol can also increase the risk of dementia. Although most people associate the term dementia with Alzheimer's, that is only one

form of the brain condition. The term actually encompasses several conditions that can cause memory loss, cognitive impairments, and changes in social function that are caused naturally by aging. General dementia symptoms include memory loss; trouble finding words or communicating; trouble solving problems or reasoning; trouble handling complex tasks; difficulty planning or organizing; changes in coordination or motor function; disorientation or confusion; changes in personality; depression and/or anxiety; paranoia; inappropriate behavior; agitation and restlessness; and hallucinations.

While dementia can be idiopathic (from no specific source), there are several subtypes that can be linked directly to alcohol use disorder. This is because drugs and alcohol kill brain cells at a faster rate than age alone. One study found that people who consumed five or more bottles of beer in one sitting, or one bottle of wine, in midlife were three times more likely than people who did not binge drink to have dementia by the time they turned 65. Although Alzheimer's and alcohol-induced dementia appear similar, their causes are different.

Dementia tied to alcohol use disorder is categorized as alcohol-related brain damage, or ARBD. Consuming large

amounts of alcohol prevents neurons from regenerating, so they die. While it can begin in anyone who struggles with alcohol use disorder, this condition is becoming more common among middle-aged and older adults, since people ages 16-24 are drinking alcohol less and abusing different drugs instead.

ARBD is especially problematic for middle-aged women, since alcohol affects women more strongly than men. This is due to differences in hormones, body fat composition, and height/weight ratio between genders. In spite of this, men still receive more diagnoses for ARBD than women, probably related to men drinking more alcohol than women throughout their lives, especially among elderly adults.

Studies from 2010 and 2011 suggested that "moderate" alcohol consumption, specifically of wine or beer, could help to prevent dementia, including Alzheimer's. However, these studies have been proven wrong; although some nutrients found in soft alcohol may help brain function, consuming ethanol does not. At best, drinking wine or beer in moderate amounts has no effect on brain function later in life.

Another chronic condition that can developed by overdrinking is Korsakoff syndrome, a chronic memory disorder caused by severe deficiency of thiamine (vitamin B-1). Korsakoff syndrome is most commonly caused by alcohol misuse, but certain other conditions also can cause the syndrome. Korsakoff syndrome is often, but not always, preceded by an episode of Wernicke encephalopathy, which is an acute brain reaction to severe lack of thiamine.

Wernicke encephalopathy is a medical emergency that causes life-threatening brain disruption, confusion, staggering and stumbling, lack of coordination, and abnormal involuntary eye movements.

Because the chronic memory loss of Korsakoff syndrome often follows an episode of Wernicke encephalopathy, the chronic disorder is sometimes known as Wernicke-Korsakoff syndrome. But Korsakoff syndrome can also develop in individuals who have not had a prior episode of Wernicke encephalopathy.

Scientists don't yet know exactly how Korsakoff syndrome damages the brain. Research has shown that severe thiamine deficiency disrupts several biochemicals that play key roles in carrying signals among brain cells and in storing and retrieving memories. These disruptions destroy brain cells and cause widespread microscopic bleeding and scar tissue.

Most cases of Korsakoff syndrome result from alcohol misuse. Scientists don't yet know why heavy drinking causes severe thiamine deficiency in some alcoholics, while others may be affected primarily by alcohol's effects on the liver, stomach, heart, intestines or other body systems.

Dementia is only one of many problems associated with alcohol use disorder. This serious condition can cause harm to many organ systems. Getting help with detox, then entering a rehabilitation program is the best way to overcome this chronic disease. Therapy to understand how addiction is triggered, and to change behaviors around consuming drugs or alcohol, will help a person maintain sobriety and lead a healthy life.

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

money matters

Reverse mortgages and retirement risks

By ALAIN VALLES, CRMP
PRESIDENT,
DIRECT FINANCE CORP.

If you're approaching retirement or hopefully enjoying retirement, there may be a nagging concern of have you done everything possible to minimize your financial risks?



Reverse Mortgage

Whether you have professional advisors, do your own planning - or perhaps worse, ignore the entire topic - below are economic areas that can affect your quality of life once you stop working:

Inflation

Fortunately for people living

If you're approaching retirement or hopefully enjoying retirement, there may be a nagging concern of have you done everything possible to minimize your financial risks?

on fixed income or Social Security, inflation rates have been low for the past several years, but we have had times with inflation well over 8 percent. A \$2.50 gallon of milk today will cost \$5.03, just over double, with an inflation rate of only 3.5 percent over 20 years. Does your financial retirement plan cover inflation risk?

Timing of Retirement

Planned or unplanned? As Allen Saunders was quoted - "Life is what happens to us while we are making other plans." Studies show that ap-

proximately 49 percent of people are forced to retire earlier than planned and, of this group, 78 percent retired due to health or job-related termination. The result is less time to accumulate retirement savings and higher healthcare costs.

Longevity

People are living longer. The financial challenge of aging is once someone lives beyond 80 years old, the cost of staying healthy increases significantly. Are you financially prepared to be one of the over million centenarians expect by 2050?

Rule of 219

We all need to eat! This is a "fun" math trick I learned from a financial planner friend: For a couple with a life expectancy of 20 years and a \$5 per meal budget, all you need is \$219,000. Twenty years x 2 people x 365 days x three meals x \$5 per meal = \$219,000. What happens to your plan with inflation, higher cost meals, living long than 20 years?

Loss of spouse

Being happily married for over 31 years, I can't fathom the grief when my clients lose their partner. There is often the loss of their income. Does your plan cover this inevitable fact of life?

Other financial circumstances

The limitless list of financial demands includes adult children and grandchildren needing

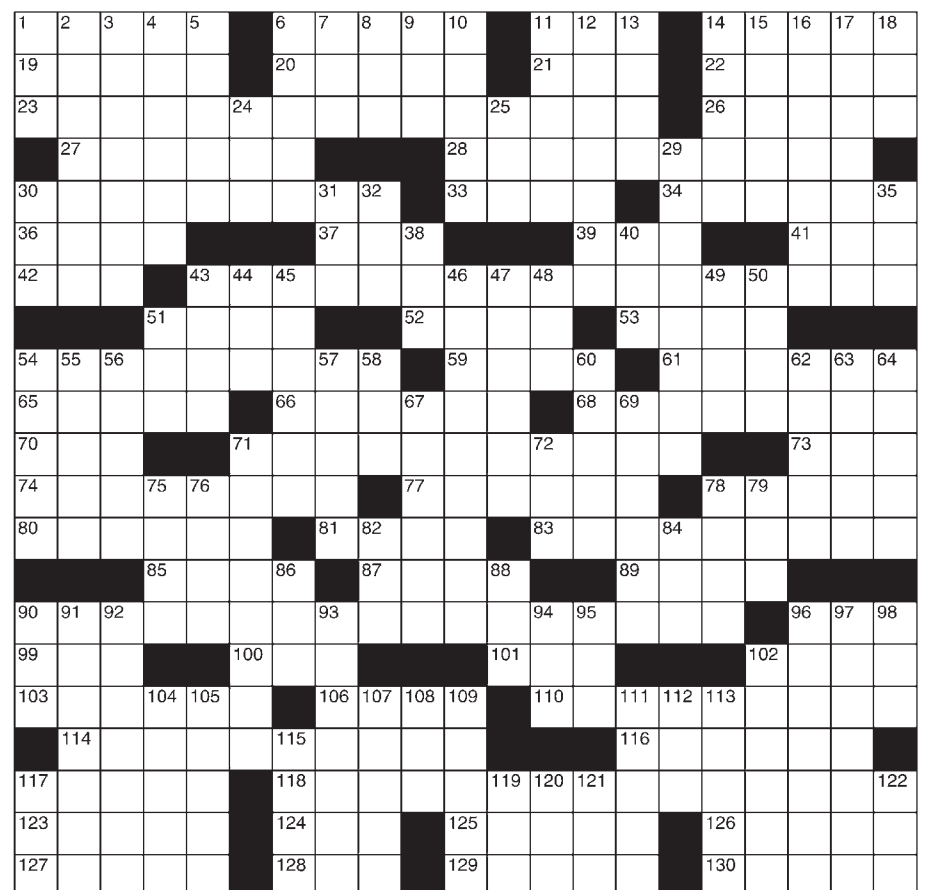
Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

"Royal namesakes"
(answers on page 20)

ACROSS

- 1 Stole, e.g.
6 Stoles, e.g.
11 Many a yellow ride
14 Kickoff
19 Pertaining to pitch
20 Hits upon the answer
21 Uplifting verse
22 Pointer
23 "Cleopatra" star
26 "E pluribus unum," e.g.
27 Horse-race bet taker
28 Defeater of Al Gore in 2000
30 Orator called "The Great Pacificator"
33 Knitting supply
34 Crooner Johnny
36 Camera part
37 Stew holder
39 H lookalike
41 Genoa gold
42 Abbr. that saves space
43 "Dallas" actress
51 Triscuit alternative
52 Liking a lot
- 53 Bert who had a lion's lines
54 "East of Eden" actor
59 Walked over buck
61 Mexican dish
65 Vocalist
66 Close-fitting, bell-shaped hat
68 Keeps repeating
70 Wee, briefly
71 "Concord Sonata" composer
73 Bit of ink art
74 Put on the air
77 "3 Women" director
78 Ginger, e.g.
80 One wooing
81 J.D. Salinger title heroine
83 "Wag the Dog" actress
85 Mater lead-in
87 Advance
89 Go out
90 "Lucy Gray" poet
96 Booster for a rock band
99 Punk rock variant
- 100 China's Chiang — -shek
101 Patriots' Day mo.
102 Ending for buck
103 Dirty mark
106 Keep going
110 "The Great Lie" Oscar winner
114 "A Book of Nonsense" author
116 Of a big artery
117 Arbor array
118 Namesakes of the 10 people featured in this puzzle
123 Some equines
124 Me, to Luc
125 Vowel run
126 Hay-bundling machine
127 Just manage
128 FWIW part
129 Stickpin site
130 Yukon vehicles
- 3 Like negatively charged atoms
4 Shaving tools
5 Like many piecrusts
6 See
7 Act the fink
8 Guitar wood
9 Mine shaft
10 Like a ham
11 With
12 Decorator
13 Arctic mass
14 Latin dance
15 Game fish
16 Place to buy paintbrushes
17 Tax shelter named for a U.S. senator
18 Binary base
24 Brand of 4-Down
25 "For" vote
29 Gives out
30 Hurry, old-style
31 Well-chosen
32 "— -hool!"
35 Note below la
38 Prefix with angle
- 40 Up to, in brief
43 MasterCard rival
44 "— help a lot if ..."
45 Prague natives
46 Winning
47 Stationary
48 Cutesy- —
49 Burn a bit
50 Food writer
51 Pal of Stimpy
54 Drops callously
55 "Later, Luc!"
56 Prefix with second
57 Off to — start
58 Here-there connection
60 Armless sofa
62 Cobwebby storage site
63 Extract by percolation
64 Perfumer
67 Uproar
69 Bill equal to two fins
71 Toyota or Kia
72 "— bad boy!"
75 Abbr. ending many a list
- 76 E. — (bacteria)
78 — Tzu
79 Pig, to some
82 — -mo
84 Interoffice phone no.
86 Doc's org.
88 Secret org.
90 Director
91 Dunk
92 Most noisy
93 Refuses to
94 Typing meas.
95 "... man — mouse?"
96 "A" or "an"
97 Sponged
98 "— favor"
102 Star-related
104 Uncool type
105 Long-winded
107 Auspices
108 "My Gal —"
109 Juror's event
111 Artist Dufy
112 Over there, in poetry
113 Most Iraqis
115 Pop's Lovato
117 Dog's ID site
119 Briny body
120 With it
121 Singer
122 Most coll. applicants

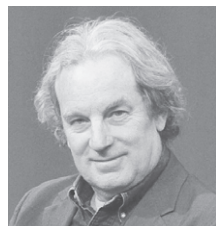


viewpoint

Pushing health care to the states is no solution

BY AL NORMAN

The U.S. Senate recently found itself in a mad rush to beat the clock and repeal the Affordable Care Act (ACA) before Sept. 30. It was an act of desperation to support a bill that simply kicked the problem down to the states. Here is the background:



Push Back

Senate republicans introduced a new health-care bill led by senators Lindsey Graham (R-Florida) and Bill Cassidy (R-Louisiana) which would repeal major elements of the Affordable Care Act, make changes to other ACA provi-

sions, fundamentally alter federal Medicaid financing, and reduce federal spending for health coverage. The Graham-Cassidy bill would:

- Repeal the ACA Medicaid expansion and individual insurance market subsidies - including premium tax credits, cost-sharing reductions, and the basic health program - as of 2020.

- Create a new block grant program to states, which replaces the ACA's Medicaid expansion and insurance subsidies, for years 2020-2026. States would have flexibility to use these funds to cover the cost of high-risk patients, assist individuals with premiums and cost-sharing, pay directly for healthcare services, or provide health insurance to a limited extent to people eligible for Medicaid.

- Convert federal funding for

the traditional Medicaid program from an open-ended basis to a capped amount. The bill also repeals the penalties under the ACA's individual and employer mandates and allows states to waive benefit requirements and community rating in the individual and small group markets. The proposal would fundamentally alter the current federal approach to financing health coverage for more than 80 million people who have coverage through the ACA (Medicaid expansion or marketplace) or through the traditional Medicaid program.

- Overall federal funding for coverage expansions and Medicaid would be \$160 billion less than current law under the Graham-Cassidy Bill over the period 2020-2026. Thirty-five states, plus the District of Columbia, would face a loss of funding.

- Medicaid block grants under the Graham-Cassidy Bill end in 2026. If they are not renewed, federal funding for coverage would decrease by \$240 billion in 2027 alone.

Specifically in Massachusetts, under the ACA, for the period 2020 to 2026, the commonwealth would receive a total of \$20.8 billion in federal revenues. Under Graham-Cassidy, total federal revenues during this six-year period would fall to \$18.97 billion, a loss of \$1.6 billion, or an 8 percent cut in revenue. In

addition, under the block grant provisions of Graham-Cassidy, Massachusetts would lose \$1.8 billion in federal spending, and under the Medicaid per enrollee cap, the state would lose \$1.7 billion, for a total loss of \$3.5 billion. In 2027, if Congress does not extend the block grant, and Medicaid remains on a per enrollee cap, Massachusetts would lose \$4.24 billion in that one year alone.

Congress should never make legislation out of desperation, because it only results in desperation on the part of the people that Congress serves.

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

Reverse mortgages and retirement risks

Reverse mortgage
Continued from page 19

money, getting divorced, real estate taxes, house repairs, paying a mortgage, credit cards, and medical expenses.

Not all doom and gloom

Hopefully your situation and plan will cover the above financial risks, but perhaps you just wish you had a few extra dollars to simply have fun. "The journey is the destination."- Dan Eldon. Perhaps the goal is not to live to 100 but to enjoy life getting to 100. Does your plan allow you to afford to have some fun?

The good news

The good news is if you are 62 years old or older and own

a home with some equity then you may qualify for a reverse mortgage that will help mitigate the financial risks of retirement, give you better peace of mind, and afford you cash to enjoy life. A reverse mortgage is not for everyone, but everyone should learn how they work.

Take the first step to learn if a reverse mortgage will augment your retirement plan. Contact me for your free copy of the consumer booklet published by the National Council on Aging called, "Use Your Home to Stay at Home."

You're invited to call me at 781-724-6221 and I'll be happy to personally answer all your questions.

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

Answers to Super Crossword

(puzzle on page 19)

S	C	A	R	F	W	R	A	P	S	C	A	B	S	T	A	R	T
T	O	N	A	L	H	A	S	I	T	O	D	E	A	R	R	O	W
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B	O	O	K	I	E					G	E	O	R	G	E	B	U
H	E	N	R	I	C	L	A	Y		Y	A	R	N		M	A	T
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I	D	I	N	A		C	L	O	C	H	E		I	T	E	R	A
L	I	L			C	H	A	R	L	E	S	I	V	E	S		T
T	E	L	E	C	A	S	T		A	L	T	M	A	N		S	P
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					A	L	M	A		L	O	A	N		E	X	I
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S	M	U	D	G	E		L	A	S	T		M	A	R	Y	A	S
E	D	W	A	R	D		L	E	A	R			A	O	R	T	I
T	R	E	E	S		E	N	G	L	I	S	H	M	O	N	A	R
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G	E	T	B	Y		I	T	S		L	A	P	E	L		S	L

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Good fences make good neighbors

By MARIANNE DELOREY, Ph.D.

Robert Frost once wrote a poem called “Mending Wall” in which the property line between neighbors brings them together and yet keeps them apart. This seeming contradiction is seen every day in elder housing.



Housing Options

The best neighbors come together in times of need, but are aware of their own limits, or boundaries, in the relationship.

Meet Jane and Ellen. Jane has gotten pretty forgetful, so Ellen helps her open her mail and prioritize what she has to do that day. Ellen has bad knees, so she relies on Jane to go to the grocery store for the both of them. Their mutual support has worked well for years until Jane took a spill. Now, she looks to Ellen more and more for help. Ellen’s own difficulty walking is making it hard to do everything that Jane needs. Frustrated, Ellen approached building management to do something. “You need to send her to assisted living, she is too sick to be here anymore! Where is her family? I can’t be doing everything!”

Not surprisingly, in housing we cannot just “send” someone to assisted living. As much as we might like to think otherwise, we are just landlords and have limited

Robert Frost once wrote a poem called ‘Mending Wall’ in which the property line between neighbors brings them together and yet keeps them apart.

power to compel people to move. And even when we can compel them, it is very hard to convince them they are failing if they are being propped up by their neighbors. Of course, the enabling behavior of the neighbors is not a new phenomenon. It is, however, a reminder to elders and elder care professionals alike that allowing failure is sometimes necessary.

As uncomfortable as it may be, neighbors will need to step back if they have taken on too much responsibility. Those elders who are being served must be allowed to do for themselves or find the appropriate services for themselves. If they refuse to recognize their own limitations they must be allowed to face the repercussions of their decisions. Although we all hope that the consequences are minor, it sometimes takes a major event to wake people up. Someone who has been refusing help in the shower and finally takes a fall is more likely to accept help than someone who may not be great with their money and misses a payment or two.

It is heart-wrenching, however, to be the person who refuses to help. Most often, it is in their nature to be helpful and it is hard to stop doing what comes naturally.

times best to know your own limitations. Perhaps your weekly lunch date with your cousin is the one thing you won’t sacrifice. Maybe you have to say “no” to helping someone with money in order to keep yourself sane or preserve your own financial future. Whatever it is, each neighbor is going to need to know where they draw the line so that they are aware when too much is being asked of them. This “fence” between your neighbor’s needs and your ability to help is vital and will make being a good neighbor even better.

In the case of Jane and Ellen, a heart-to-heart between Ellen’s daughter and Jane’s nephew helped clarify not only how much extra help was needed but also some gentle reminders that all elders are better served when family, professional supports, and informal supports work together.

In these situations, it is some-

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

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Daydreamers, Inc.

By JANICE LINDSAY

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

We often hear that “thoughts have energy.”



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

Inklings

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

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

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

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

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

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

Lots of people scurry around

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

Voila! Daydreamers, Inc.

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

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

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

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

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

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

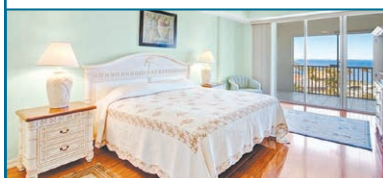
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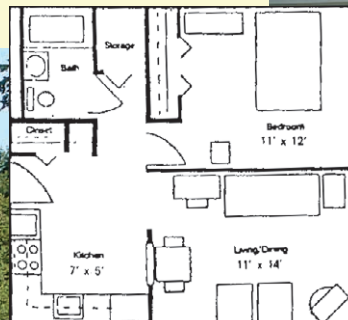
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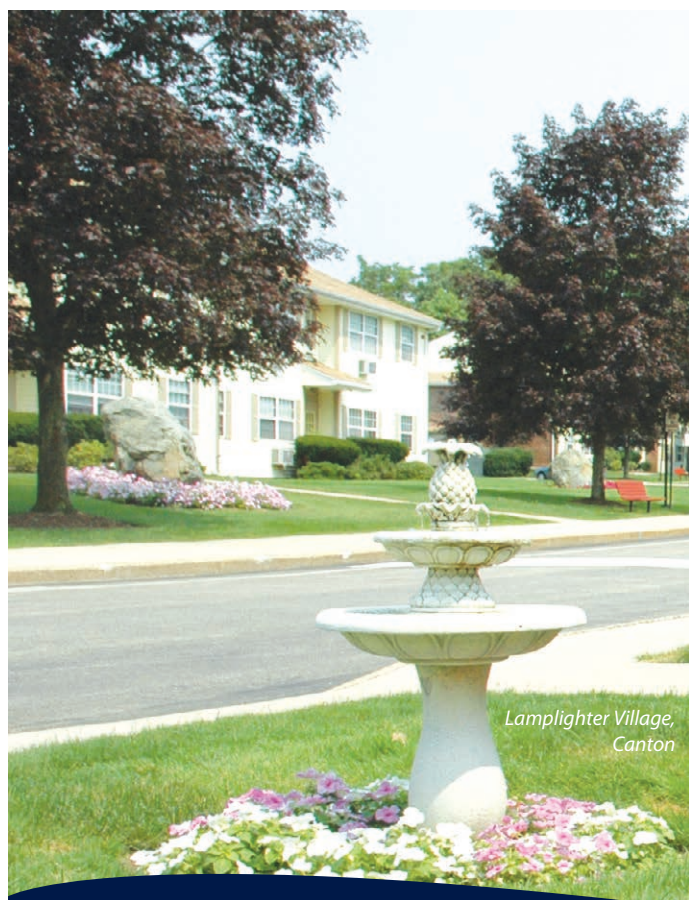


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