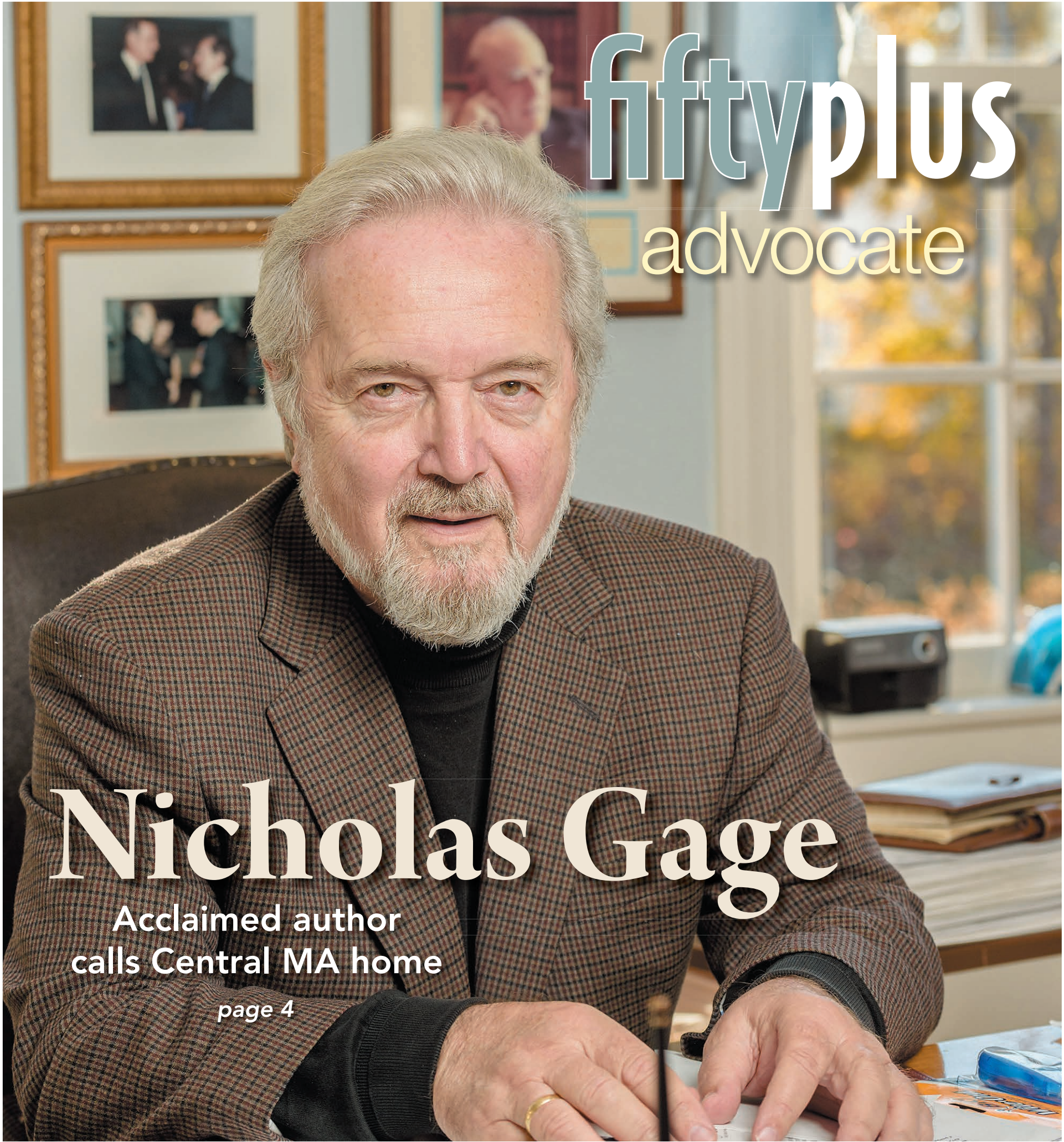




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Author Nicholas Gage in his North Grafton writing studio.



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AARP Real Possibilities in

Massachusetts

AARP offers Tax-Aide program

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

Tax filing season will soon be upon us, and AARP can help! Retirement or other life changes may mean



Mike Festa

your taxes are a little more complicated now. The AARP Foundation Tax-Aide program offers free tax preparation and filing help to those in need, especially adults 50 and older, during tax season. You do not have to be an AARP member nor be retired to use this free service.

With the help of our team

The AARP Foundation Tax-Aide program offers free tax preparation and filing help to those in need, especially adults 50 and older, during tax season.

and deductions they've earned because they can't afford to pay for professional tax preparation. However, AARP Foundation Tax-Aide volunteers can help eligible residents apply for credits such as the Massachusetts Senior Circuit Breaker Tax Credit, which, under certain circumstances, can be applied retroactively for up to three years.

The program runs from Wednesday, Feb. 1, 2017, through early April. A new software program is being used this year, and as such, some returns may take up to 90 minutes to complete. Clients are asked to bring last year's tax returns, Social Security card, photo ID, and documents related to income, expenses, deductions, and healthcare coverage documentation to their appointment.

To find an AARP Foundation Tax-Aide site in your community during the tax season, call the toll-free number at 888-AARP-NOW (888-227-7669) or visit AARP.org/find-taxhelp.

of IRS-certified volunteers, Tax-Aide makes it easier for you. AARP Foundation Tax-Aide volunteers receive complete tax preparation training and IRS certification prior to working with taxpayers. Last year, 675 AARP Foundation Tax-Aide volunteers helped more than 44,865 Massachusetts residents file their federal and state tax returns.

The program is offered at approximately 220 sites in Massachusetts (and over 5,000 locations nationwide) including senior centers, libraries and other convenient locations.

Many older, low-income taxpayers miss out on the credits

AARP Foundation Tax-Aide has grown remarkably since its inaugural team of just four volunteers in 1968. The program now involves nearly 35,000 volunteers and serves 2.7 million taxpayers annually at more than 5,000 sites nationwide with free tax help. Taxpayers who used AARP Foundation Tax-Aide received \$1.41 billion in income tax refunds and more than \$240 million in Earned Income Tax Credits (EITCs).

AARP Foundation operates the AARP Tax-Aide program under a cooperative agreement with the IRS. To help you complete your tax forms, AARP's

Regulations revised for smoke alarms when selling older homes

No expired alarms; replacement alarms must have 10-year batteries

SUBMITTED BY JENNIFER MIETH
PUBLIC INFORMATION OFFICER,
DEPARTMENT OF FIRE SERVICES

REGION - Starting Thursday, Dec. 1, older one- and two-family homes cannot be sold with expired or out-of-date smoke alarms. The Board of Fire Prevention Regulations has revised the State Fire Code to require that one- and two-family homes built before 1975 must have working smoke alarms that have not expired. Working smoke alarms installed prior to that date (that met previous requirements) can continue to be used until they are 10 years old or have exceeded the manufacturer's recommended life, whichever occurs first.

"Most people know they should have working smoke alarms. The one thing many people don't realize is that smoke alarms need to be replaced about

every 10 years," State Fire Marshal Peter J. Ostroskey said in a press release. "Major manufacturers of smoke alarms indicate they have a service life of about 10 years and recommend replacement after that because the sensing technology deteriorates over time.

Smoke alarms page 10

"Last winter too many people died in homes without working smoke alarms. No one thinks fire will happen to them, but a majority of fire deaths occur in homes without working alarms."

State Fire Marshal Peter J. Ostroskey

AARP offers Tax-Aide program

AARP
Continued from page 2

trained and IRS-certified volunteers will see personal information that you give them about you and your finances. This information is strictly confidential. We will not share your information with anyone except as necessary to accurately file your tax returns or as otherwise required by law.

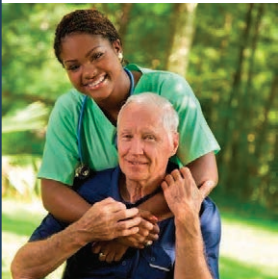
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community-based long term services and supports, strengthening the financial security of 50+ residents, improving health care access and quality, and making health care more affordable.

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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Nicholas Gage

Acclaimed author calls Central Massachusetts home

BY JANE KELLER GORDON
CONTRIBUTING WRITER

Sunlight pours through the windows of Nicholas Gage's writing studio in North Grafton. A bookshelf with ionic columns runs along one wall. Behind his cluttered desk, photos are displayed on another. In one, from 1963, President John F. Kennedy stands next to a youthful Gage, who had won the Hearst Award for the best published article by a college student.

"I came to America from a remote Greek village. I hadn't seen an automobile, electric lights or an ocean," Gage recalled. "I came to the U.S. not knowing a word of English. Twelve years later, I got an award from the president. In what other country can that happen?"

A lot more has happened. Gage has written seven books, been a highly successful investigative reporter for the New York Times and the Wall Street Journal, a foreign correspondent for the New York Times, and was an executive producer and contributor to the script of the movie, "Godfather, Part III."

This afternoon, Gage stands, and sometimes sits in his office, reflecting on his life and his work ahead. He is now 77 and married for many years to his wife, Joan, also a writer, with whom he has three children. Today, he chooses not to speak about his difficult early years in Greece. They have been documented in his international best-selling book, "Eleni."

Before Gage's birth in 1939, between World War II and the Greek civil war, Gage's father, Christos, immigrated to



"I came to America from a remote Greek village. I hadn't seen an automobile, electric lights or an ocean. I came to the U.S. not knowing a word of English. Twelve years later, I got an award from the president. In what other country can that happen?"

Worcester, hoping to lay the groundwork for a better life for his family. He left behind his wife, Eleni, and children, who faced intense hardship. Things grew worse when communist guerillas overtook their village, kidnapping children; turning them into soldiers or sending them to Communist indoctrination camps in the Soviet Union.

Planned in part by their mother, Gage, then 9, escaped the village with three of his four sisters and many other children. Soon after, the guer-

rillas tortured and executed his mother, who they had called "Americana." He later discovered that her last words were, "My children."

Gage and his sisters arrived in Worcester in 1949, to join their father. It was the first time Gage and his father met each other.

"Something that looks like a tragic setback turns out to be a blessing," he commented.

Initially placed in a class for learning-disabled students, Gage quickly mastered English, both spoken and written. He

earned a reputation as an excellent writer for his school newspapers, and eventually, before college, the Worcester Gazette.

Gage earned a partial scholarship to Boston University's School of Communications, and full graduate school scholarship to Columbia University's School of Journalism, where he met his wife.

"I was the first Greek person who she ever met," he said.

With regard to his career at the New York Times and the Wall Street Journal, Gage reflected,

dec.

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pursue your passion

Woodworkers of all skill levels encouraged to join club

By JANE KELLER GORDON
CONTRIBUTING WRITER

LEXINGTON – The Association of Revolutionary Turners' 85 members have at least one thing in common - they use a lathe. ART President John Flynn explained that wood turning is, "Using chisels with a variety of points to shape wood that is spinning on a lathe, secured at two points."

ART members run the gamut from beginners to experienced wood turners, creating simple bowls to complex decorative pieces.

Founded in 2002 in Lexington, the club is a chapter of the American Association of Wood Turners. In spite of its name, there is no connection with the American Revolution.

Flynn said that about one-third of the members are retirees; the average age is 45 to 50. Members, male and female,



PHOTO/JANE KELLER GORDON

John Flynn, president of ART



Left: Bowl made from colored pencils



PHOTOS/SUBMITTED



Below: Decorative pieces

come from diverse backgrounds: engineers, trades people, teachers, and others.

The club holds a monthly meeting, distributes a monthly newsletter, maintains a library, and offers woodworking demon-

strations, discounts from certain woodworking stores, and direct sale of some woodworking supplies that they buy in bulk.

ART meets at a store, Woodcraft, (185 New Boston St., Woburn) on the third Wednesday of the month. Woodcraft donates it space, and allows ART members to use their lathes. An hour before their monthly meeting, ART holds a "Learn and Turn" event. Those looking to develop and expand their skills can take advantage of the ART Mentor Program. According to

the group's brochure, "Whether you're a beginner or a more experienced turner ... club mentors are here to help you."

Commenting on the work, Flynn said, "We use a variety of types of wood. I like spalted apple, which is filled with critter holes." He added that if some-

one's reports that their hardwood tree has fallen down, members might show up with chainsaws.

Finish work is an important part of creating a piece.

"We might use an oil-based or polyurethane, beeswax or mineral oil on the wood," Flynn said. "Sometimes we do a little bit, put it aside, and then do more."

Derrick TePaske, one of ART's most experienced wood-turners, has a piece in the highly respected Montalto Bohlen Wood Art Collection, which has been exhibited at the Peabody Essex Museum. TePaske, a professor at Framingham State University, said, "Part of the pleasure (of turning) is that it makes me feel connected with ancient artisans - across cultures and throughout the world - who routinely made useful things

which were more carefully crafted and beautiful than they really needed to be."

Membership in ART is \$30 per year. The club is one of three in Massachusetts that belong to the American Association of Wood Turners. There is also the Central New England Turners in Worcester, and the Massachusetts South Shore Woodturners in Abington.

For more information about ART, contact Flynn at President@revolutionary-turners.com.

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Acclaimed author Nicholas Gage calls North Grafton home



Gage has written seven books, been a highly successful investigative reporter for the New York Times and the Wall Street Journal, a foreign correspondent for the New York Times, and was an executive producer and contributor to the script of the movie, “Godfather, Part III.”

came the main selection of the Book-of-the-Month Club, and it took off. The day after, an excerpt appeared in the New York Times Magazine, I received 20 movie offers.”

“Eleni” was made into a feature film starring Kate Nelligan and John Malkovich.

His next book, “A Place for Us,”

chronicled his life as an immigrant, much of it in Worcester.

Now Gage and his wife are trying to find a movie producer for his book, “Greek Fire: The Story of Maria Callas and Aristotele Onassis.” They are collaborating on a magazine article. He is writing his memoir.

There is more work to be done.

Gage
Continued from page 4

“When you are a reporter, you don’t have subpoena power, you can’t pay for information, you can’t threaten, you are only armed with your wits.”

In his reporting, he exposed bribery charges against Vice President Spiro Agnew, who ultimately resigned in 1973. Gage was the first to hear some of the Nixon tapes during the Watergate scandal. His investigations of the Mafia led to front-page scoops, and his two books: “The Mafia Is Not an Equal Opportunity Employer,”

and “Mafia U.S.A.” Gage travelled through Latin America, exposing drug lords and deals.

“My stories brought down ministers and governments,” he said.

In the back of his mind, there was always his mother, Eleni - her untold story, the unwritten book.

In 1980, Gage left the New York Times and travelled to Greece and Europe to find her killers and witnesses.

About his book, “Eleni,” Gage said, “I thought I’d sell 5,000 copies to my relatives and the Greek community. Then it be-



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Hudson resident participates in Jimmy Fund Walk for 21st year

DAKOTA ANTELMAN
CONTRIBUTING WRITER

HUDSON – Every fall for the past 21 years, Hudson native Kevin Blanchard has walked from Hopkinton to Boston to raise money for cancer research. Blanchard said that, as long as there is a need for funding, he will keep walking.

Each year, he sets out early in the morning near Hopkinton center and walks for roughly six hours to Copley Square in Boston. He participates in the Jimmy Fund's annual Boston Marathon walk and collects donations in advance from friends, family, coworkers, and students at Hudson High School where he works as a janitor.



PHOTO: DAKOTA ANTELMAN

Kevin Blanchard

Blanchard's motivation, in walking and in fundraising, roots in his own desire for a cure.

"When I see pictures of infants and young kids that have cancer, it's not right," he said. "If I can do anything to help to find a cure, then I'll do that. That's

why I do it. To see an infant with cancer is disgusting. It breaks my heart."

Blanchard regularly receives between \$70-\$80 in donations per year from students and friends, and then donates another \$220 of his own money to the cause.

Siobhan Richards, a Hudson High junior who donated to Blanchard this year after her uncle passed away from cancer, noted how

donating to him in particular was an easy decision.

"My uncle meant a lot to me so I wanted to do a little something to help with cancer research," Richards said. "What better way

Blanchard page 9

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Hudson resident participates in Jimmy Fund Walk for 21st year

Blanchard

Continued from page 8

than to support someone that I already have a good connection with?”

Blanchard has seen cancer touch his own life as well. In December of last year, he lost one of his close friends to the disease. In 1983, his mother-in-law, whom he was never able to meet, also passed away from cancer.

Blanchard said he still sees the grief his wife feels over her mother's death. He sees participating in the walk as a way of supporting and recognizing his late mother-in-law.

“Things are getting better; they're curing more of it but we're not done yet,” Blanchard said. “[Because of] the way I see it affect my wife, I know that if there is anything I can do to help out, I do it. I know she appreciates it.”

“If I can do anything to help to find a cure, then I'll do that. That's why I do it. To see an infant with cancer is disgusting. It breaks my heart.”

Kevin Blanchard

Though he said that the walk itself has undergone few changes since he started, Blanchard noted that every year his experience of it is different as well.

He has met new people every time he walks, not once seeing them again, but remembering their brief interaction nonetheless.

This year, he came across a Hudson resident who recognized his Hudson High backpack.

“She said ‘Are you from Hudson?’ and I said ‘Yeah!’”

Blanchard explained. “She graduated in 1988. You meet different people every year. It's fun and it's for a great cause.”

A year earlier, Blanchard met a Bolton native who, like him, was an avid motorcyclist. At the end of that walk, he also met Boston Marathon bombing survivor Carlos Arredondo, who rose to fame in 2013 as the “Man in the Cowboy Hat.”

Overall, Blanchard embraces the communal feeling of the walk, commending the volunteers that dot the road to Boston.

“Everyone's nice to you,” Blanchard explained. “All the people that volunteer along the way are amazing.”

Over two decades of participating in the walk, Blanchard has continued to witness the effects of cancer on those in his life.

“He was only 55 and I have other family members have had young children who had it,” Blanchard said of his friend who died in December. “I hate to say it but every family has an experience with it. It's not prejudiced by any means.”

Blanchard walks every year, rarely stopping but still meeting people along the way. He said he will continue participating every year for as long as he can. He hopes, however, that one day his funds will no longer be needed.

“I don't mind doing the walk,” Blanchard said. “But I hope that, at some point, we don't have to do it anymore.”



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Regulations revised for smoke alarms when selling older homes

No expired alarms; replacement alarms must have 10-year batteries

Smoke alarms

Continued from page 3

New requirements when replacing alarms

When replacing expired alarms, the regulations require the new alarms be photoelectric with a hush button feature to silence nuisance alarms. Intensifying smoke will override the hush feature. Alarms can be photoelectric alone, or in combination with ionization technology. They may also provide smoke and carbon monoxide (CO) detection in the same device. The biggest change is that replacement battery powered alarms will have to have a 10-year, sealed, non-replaceable, non-rechargeable battery. These batteries won't ever have to be changed for the life of the smoke alarm. The entire unit, the smoke alarm and the battery, will need to be replaced at the end of 10 years, and the alarm will give you



The one thing many people don't realize is that smoke alarms need to be replaced about every 10 years

How to find out how old smoke or CO alarms are:

Check the manufacture date stamped on the back of the alarm to see how old it is. If it doesn't have one, then it is already more than 10 years old and needs to be replaced.

No working smoke alarms in 55 percent of last winter's deaths

"Last winter too many people died in homes without working smoke alarms," said Ostroskey. "No one thinks fire will happen to them, but a majority of fire deaths occur in homes without working alarms."

Last winter (December 2015 – March 2016), there were 31 fire deaths in homes and in more than 1/2, 55 percent, there were no working smoke alarms. One-third of those who died in fires were seniors – people over 65.

an end-of-life warning.

Every home should have working smoke and CO alarms

"The goal is to have working smoke and CO alarms when you

really need them. Alarms that are easier to keep in good working order, should reduce the reasons people disable them," said Ostroskey.

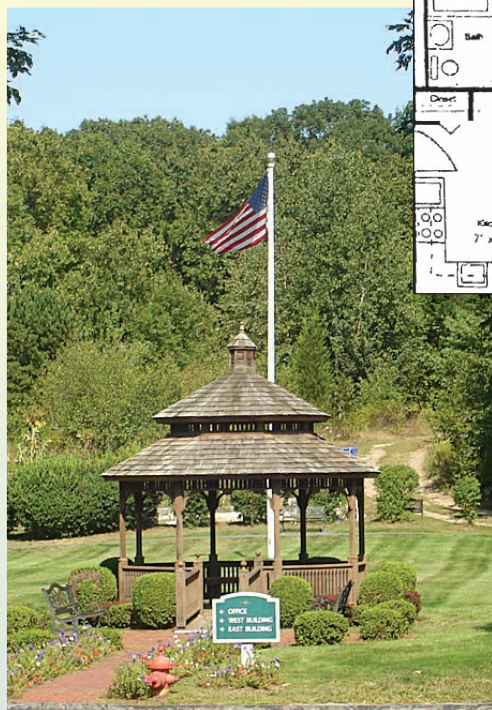
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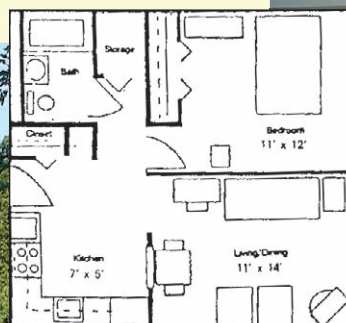
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BY VICTOR BLOCK

Towering mountains overlook dense forests and broad plains that are home to a wealth of wildlife. That safari-like setting is reason enough to visit the northwestern corner of Montana. Add a choice of enticing towns, Indian reservations and vestiges of authentic cowboy culture and it's no wonder that the area attracts a steady stream of visitors.

This is a region that clings proudly and stubbornly to touches of its frontier past. Rustic roadside signs advertise equally rustic establishments like the Bison Inn Café and Hungry Horse Saloon.

Communities and geographic places are named after former Native American chiefs (Charlo, Arlee), wildlife (Hungry Horse and Whitefish) and natural elements (West Glacier, Columbia Falls). Many residents of the region, as well as curious visitors, drown their thirst by quaffing a locally brewed beer named Moose Drool.

The area's overall ambience may be encountered at hangouts like the Old Timer Café, a nondescript eatery in St. Ignatius. Its breakfast menu features the unfortunately named "cow patty," which in reality is artery-clogging hash brown potatoes



The Mission Mountains

PHOTO/SUBMITTED

topped by ham, eggs and melted cheese, all buried beneath a pool of thick beef gravy.

Diners themselves provide an introduction to the region's lifestyle. During my visit, two Native Americans wearing ornately beaded shirts shared a table with a cowboy, resplendent in 10-gallon hat, leather vest and chaps. Two bearded young men wore red jackets that sported the logo

of their employer, "Robert Cattle Services – Bull Semen Collection."

The down-home western flavor is evident everywhere. Ubiquitous boots, cowboy hats and country dancing are among touches that hint at a Marlboro Man machismo. Adding to the interest is that this western setting melds comfortably with a strong Indian culture.

The Flathead Reservation runs about 60 miles north to south, from Flathead Lake to just above Missoula. The Salish and Kootenai who live there are among 11 tribes that share reservations in Montana, making up about 9 percent of the state's population. This strong influence adds to the feeling of having been transported back in America's past.

Travel page 16

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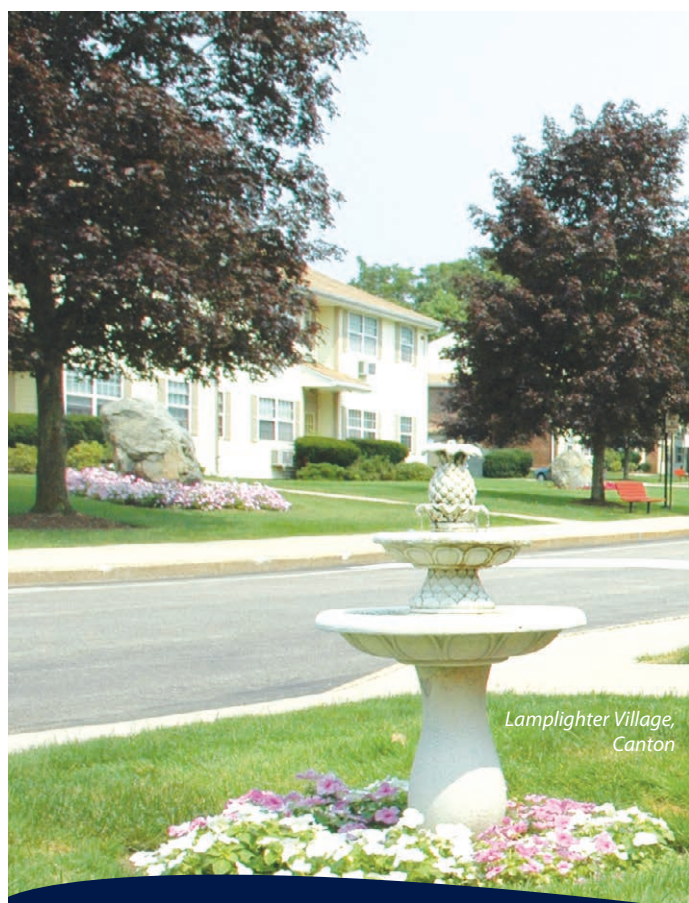
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Visit the man-made and natural wonders of Montana

Travel

Continued from page 12

Museums large and small recreate and retell the history of Native Americans who roamed the region and still make it their home. The People's Center exhibits clothing, beadwork, cooking implements and other artifacts from the daily lives of the Salish, Pend d'Orielle and Kootenai tribes. At times, there are presentations of drumming, dance and other native traditions.

Other interesting collections are tucked away in restaurants, the back of stores and hidden recesses of hotels. For example, old photographs of Indians grace the lobby walls of the Kwa'TaqNuk Best Western Resort on Flathead Lake, and a diorama on the lower level depicts a teepee village.

Touches of Native American



Miracle of America Museum

life and lore – pre-Columbian arrowheads, an eagle-handled dance stick, a bird feather fan – are among displays at the aptly named Miracle of America Museum. They share space with a jumble of more than 10,000

items that greet visitors to what has been called the “Smithsonian of the West.”

Among the eclectic collection of Americana are an old service station and 19th-century sod-roof log cabin. World War II

tanks and jeeps share space with antique motorcycles, presidential election memorabilia and early dishwashing machines.

As much as any such collection, the majestic mountain setting of western Montana itself is a kind of outdoor museum. The town of Bigfork, is a community of resorts and galleries. The windows of art studios that line the quiet streets display traditional Western cowboy art along with more contemporary creations.

Kalispell got its name from the Native American words for “grassy land above the lake.” It's home to close to three dozen artists.

Life of a different kind makes Glacier National Park a must-see part of any visit, and provides proof for the claim that Montana has more wildlife and fewer

Travel page 17

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Visit the man-made and natural wonders of Montana

Travel

Continued from page 17

people than anywhere else in the 48 states. The refuge is home to an array of what a ranger referred to as “watchable wildlife,” and it didn’t take long to understand why.

I spotted a bear cub cavorting in a meadow, digging, scraping and rolling about. Two snow-white mountain goats appeared, preening as if posing for pictures. Several prong-horned antelope played a spirited game of tag, and a small herd of elk grazed in the distance.

Man-made attractions also vie for attention. For example, the town of St. Ignatius (population about 900) is the site of a mission which was founded by Jesuits in 1854 for the Flathead Indians. Visitors may view the mission church, which was built in 1891, and two small cabins that were the original homes of

resident Jesuits and Providence nuns. Fifty-eight murals on the church walls and ceilings depict saints and scenes from the Old and New Testaments.

Unique touches like a small tepee perched on a side altar



Antelope and mountain goats in Glacier National Park

and hymns sung by a tribal chorus are reminders that this is Indian country. It’s a place where visitors have opportunities to immerse themselves in both history and present-day life, not to mention some of Mother Nature’s most magnificent handiwork.

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caregiving tips

How family caregivers can cope with depression

By MICHA SHALEV
MHA CDP CDCM

1. What family caregivers can do to prevent depression

Social support is essential.

As a family caregiver you should reach out for both logistical help and emotional support from the outset of caregiving and not



Caregiving Tips

wait until you are feeling strained. That means trying to involve the whole family in care planning (and care giving) from the outset. You may not be able to, but your life will be so much easier if you can.

Seek out help through your faith and secular communities. Find a caregiving buddy or a caregiver support group, whether you meet online or in person. The more connected you feel to other like-minded, supportive people, the less likely you are to become isolated, depleted, and depressed.

Additional ways to prevent major depression include:

Determining commitments: You will be less likely to become depressed if you proactively de-

termine what you are willing and able to do and also what you feel limited in doing. In this way, you will exercise what control is available to you and be less likely to feel helpless and depressed. In other words, planning is a way of preventing yourself from becoming overwhelmed and depressed.

Handling sacrifice:

When you develop positive meanings about the caregiving you're doing, you are less likely to become depressed. Positive meanings include wanting to give something back, wanting to do God's work, or wanting to make a difference in a loved one's life. Spiritual beliefs, in particular, have been shown to make people more impervious to depression.

Protecting intimacy:

Caregiving often takes us away from our most important and replenishing relationships. By finding ways of protecting the intimate connections you have, with others and your care-recipient, you can help prevent depression.

If you think you are suffering from major depression, step one is to go see your doctor. Major depression is a serious illness that can be treated with talk therapy and/or medication. Left unchecked it can impact the care you give to your loved one as well as your own wellbeing.

2. Planning ahead

We are all told to plan ahead - for our kids' education, for our own retirement. As a family caregiver, you also need to plan for the possibility that at some point you may not be able to provide care, whether it be for a short time or the long term.

If you don't already have a "What If I Can't Provide Care" emergency plan, now is the time to create one. If your depression becomes debilitating, someone else will have to assume some or all of your caregiving duties. As family caregivers, of course, we don't believe anything serious will happen to us. We are the caregivers after all, not the ones needing care. The reality is, however, we are more prone to illness than are non-caregivers, and any one of us could get hit by the proverbial bus.

Recognize that caregiving, like any job, is made up of many individual tasks, not all of which are of the same importance. Some tasks take a few minutes, while some take a few hours. Some tasks are easy, and others require skills and fortitude. Create a list of tasks for any given week. Group your tasks into categories such as personal care for your loved one, transportation, household chores, etc. Then prioritize the different tasks, and see if any can be passed on to someone else to do.

Ever thought about what would happen if you got hurt and couldn't speak? Who would know to go help your loved one?

3. Help yourself

If you are dealing with major depression you must take time to think about yourself, your future and your personal life goals in order to move forward.

- Talk to your doctor to get a diagnosis and discuss treatment options
- Consider medication; research the pros and cons on the internet
- Consider individual or group therapy
- Set personal goals - both short term (take a walk every day) and long term (develop more of an on-going support network)
- Think of things that will make you feel better and do at least one of them
- Talk to other family caregivers who have suffered from depression; find out what they learned from their experience, but remember everyone is different

4. What to do if another family caregiver you know shows symptoms

- Approach the family caregiver, gently, and recommend that they go for an evaluation with their primary care physician
- Immediately pitch in and help them with their family caregiving responsibilities
- Help the family caregiver find resources and support groups that will ease their stress and sense of isolation
- Send the family caregiver a card every day to demonstrate they are loved

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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 mortgage: regained hope?

By ALAIN VALLES, CRMP
PRESIDENT,
DIRECT FINANCE CORP.

Everyone has heard the words “reverse mortgage.” But few people really know how one works.

However, most of us know the challenge, uncertainty, worry, financial stress and struggle that comes with increasing health-care costs, shortage of monthly cash flow, urgent home repairs, rising real estate taxes, divorce, credit card interest rates over 20 percent and insufficient savings to retirement.



Reverse Mortgage

“Everyone has heard the words ‘reverse mortgage.’ But few people really know how one works.”

A reverse mortgage is not a magic wand for homeowners over 62. It is not free. It is not simple. And it surely does not guarantee life’s problems will disappear. But a reverse mortgage can provide a level of hope. The Webster’s Dictionary definition of hope encapsulates the emotions of a reverse mortgage: the feeling of wanting something good to happen and thinking that it could happen.

The challenge with hope is it must be accompanied by taking action. Just thinking about it will not help you take a proactive step

towards learning if you qualify. But where does one start?

Just a few answers will help determine if you meet the reverse mortgage guidelines:

- What is your financial goal or challenge?
- How long do you plan on living in your home?
- What is your age? (One person must be at least 62 years old.)
- What is the value of your home? (Zillow.com is a good start.)
- Balance of any current mortgage? (Your home does not

- have to be debt-free.)
 - Amount of income and assets? (The reverse mortgage proceeds count towards offsetting any shortfall)
 - Credit history? (Have you paid your real estate taxes and property insurance on time?)
 - If a household has lack of income or challenged credit, don’t give up hope. Under the new and improved reverse mortgage guidelines, options exist to help people that need the most assistance.
- The next step is to get more information:
- The National Council on Aging’s 36-page booklet “Use Your Home to Stay at Home” is the official reverse mortgage consumer publication approved by the U.S Department of Housing and Urban Development. Call or email me to receive your

Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

“Starting Sound-Alikes”
(answers on page 20)

- ACROSS**
- 1 Modify, as a bill
 - 6 With 68-Across, deli container
 - 12 “Bewitched” witch
 - 20 Stinky stream system
 - 21 Confession
 - 22 Acquired
 - 23 They have bases of romaine
 - 25 Common way to sell goods
 - 26 Boxing double-whammy
 - 27 Prefix with hazardous
 - 28 What cleats improve
 - 29 Article of Cologne
 - 30 Young ‘un
 - 31 Leading
 - 33 Try to find a safe place
 - 36 Irishmen, e.g.
 - 38 Jokester Jay
 - 39 Skit show since ‘75
 - 40 Onetime popular pair in Vegas
 - 46 Spring in a dry stretch
 - 50 Doctrine suffix
 - 51 Nunnery
 - 52 Lawn stuff
 - 54 Ending for duct
 - 55 Shampoo additive
 - 57 Embellish richly
 - 58 Book by a bed
 - 59 The Bruins of the NCAA
 - 60 Hardly harsh
 - 63 Halt, legally
 - 66 Pale violet
 - 68 See 6-Across
 - 69 Socialist philosopher
 - 70 Live for right now
 - 76 Less trustful
 - 79 Place
 - 80 Chocolate stand-in
 - 81 Petty of Hollywood
 - 83 “I never — purple cow ...”
 - 84 — Taylor (clothing retailer)
 - 85 Matthews of “Hardball”
 - 86 They’re hit at parties
 - 89 NSF part
 - 90 Bungle
 - 92 Vista points
 - 95 Was in command of
 - 97 Royals manager Ned
 - 98 Qatari chiefs
 - 99 It began with the Tertiary Period
 - 104 Plus
 - 105 Tar’s spar
 - 109 Line
 - 110 One with a B.A., say
 - 111 Jazz band’s engagement
 - 112 Appear
 - 114 Guy hawking
 - 116 Alternate title for this puzzle
 - 119 Geico alternative
 - 120 Grosset & — (book publisher)
 - 121 Denoted
 - 122 Social climbers’ concerns
 - 123 Smiles derisively
 - 124 Old politico
 - DOWN**
 - 1 Foppish tie
 - 2 Spiteful type
 - 3 Tech mag
 - 4 Retirement savings
 - 5 No-win situation
 - 6 Ballet step
 - 7 Goran of tennis
 - 8 Two-dot mark
 - 9 Michelle of figure skating
 - 10 Young ‘un
 - 11 Letters before ems
 - 12 Flash
 - 13 MGM motto
 - 14 Changes gradually
 - 15 One, in Yahtzee
 - 16 Sweet bread spread
 - 17 Property
 - 18 German poet Heinrich
 - 19 Actress Stella
 - 24 “Night of the Living Dead” director
 - 28 Atlanta locale
 - 32 Ding —
 - 33 Email folder heading
 - 34 Last part
 - 35 905-year-old in Genesis
 - 37 N.Y. Jets’ gp.
 - 38 Get hired
 - 40 Chang and Eng’s land
 - 41 Capri or Ely
 - 42 Skin softener
 - 43 Proof mark
 - 44 City in Algeria
 - 45 Prison parts
 - 47 Pastoral folk dance of Italy
 - 48 Troubles
 - 49 See 104-Down
 - 53 “The Exorcist” actor Max von —
 - 56 Doolittle of “Pygmalion”
 - 58 Run-down
 - 59 Exploitative sorts
 - 61 Shout to a matador
 - 62 Timepiece
 - 64 Cooke with soul
 - 65 MLB stat
 - 67 Burns partly
 - 70 Car from Sweden
 - 71 Rubik of Rubik’s Cube
 - 72 Funny Idle
 - 73 Sauntered
 - 74 It’s prohibited
 - 75 Trip-taking equipment
 - 77 “Star Wars” furball
 - 78 “Shoot!”
 - 82 Bullet points
 - 85 At the home of, to Henri
 - 86 Galileo’s birthplace
 - 87 Songlike
 - 88 35mm camera choice
 - 91 Least far-off
 - 93 —wester
 - 94 Diffuses gradually
 - 96 Sets of doctrines
 - 99 Houses, in Havana
 - 100 Praise highly
 - 101 — Wafers
 - 102 Plenty angry
 - 103 Alternatives to walkers
 - 104 With 49-Down, option for an air passenger
 - 106 Really irked
 - 107 1953 Alan Ladd film
 - 108 Lab activities
 - 111 Heredity unit
 - 113 “My treat”
 - 115 Role in “The Hangover”
 - 116 NFL coups
 - 117 Savage sort
 - 118 Corp. execs

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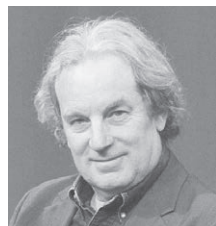
viewpoint

Programs for the elderly should be ‘untouchable’

BY AL NORMAN

When state budget projections turn south, money for the elderly and disabled should be protected from cuts.

Usually in the fall, state officials do an analysis of how revenues are coming into state coffers. If funds appear to be trending low, the governor has the power to impound money, in what is called “9c” cuts, referring to Section 9c of Chapter 29, which says that if the secretary of administration and finance



Push Back

tells the governor that budgeted revenues will be insufficient to meet expenditures authorized, the governor has 15 days to reduce spending. The governor can also submit to the legislature “specific proposals to raise additional revenues by a total amount equal to such deficiency.” There is also a third choice: the governor “may recommend an appropriation equal to such deficiency from the Commonwealth Stabilization Fund.”

In late October, the administration warned of a “probable deficiency” that was just shy of \$300 million. As Gov. Charlie Baker grappled with this projected shortfall, he gave the media a list of items that he would shelter from the storm.

“The important thing for people to know,” he said, “is that a

whole bunch of areas and programs that are funded by the commonwealth are not going to be part of this [cutting] exercise.”

Baker’s “bunch of areas” protected from 9c cuts includes local aid to cities and towns, spending at the department of children and families, higher education, and the court system. Added to the list of “untouchables” was the Department of Mental Health, state pensions, debt service, and the budgets for constitutional offices, like the secretary of state.

But programs for the elderly and disabled are not on the “untouchable” list.

Three years ago, Senate Ways and Means Chair Steve Brewer released a budget with this advice: “Our [fiscal year] 2014 recommendations are once again built on the belief that in order to meet the needs of our citizens going forward, we must first fulfill the promises we have made in the past. In the last five years, the commonwealth has lost ground when it comes to supporting the elderly, providing assistance for childcare and sustainable housing, and meeting our local aid obligations to cities and towns....Restoring these core services is not just a matter of getting back to where we were before the recession - it is a matter of smart public policy. By eliminating the elder home care waitlist, we will keep more senior citizens safely in their homes, improving quality of life and reducing costly nursing home placements.”

This same argument holds true today. Protecting home care for the elderly is smart public policy. Home care programs have played a major role in pushing down the number of people in nursing facilities. Between 2000 and 2016, the number of nursing facility patient days per year paid for by MassHealth has

fallen by 37 percent, a drop of 4,850,000 patient days. The taxpayers - state and federal - have saved roughly \$941 million by reducing nursing facility days - despite the growing elderly population. This is proof of what Brewer was talking about.

“We’re going to make those decisions over the course of the next several weeks,” Baker told the State House News. “I don’t want to wait until January.”

But legislative leaders were not ready to leap.

“My feeling is until we have a better feel in terms of the budget ahead that 9c cuts probably should be held off, and I’m not saying for an exceptionally long period of time,” House Speaker Robert DeLeo said.

Senate President Stan Rosenberg agreed: “I concur with the speaker’s view on this that we’re moving too fast and cutting too deep at this point...so I think we should slow this down a little bit because it’s going to cause a lot of dislocation.”

One thing all three leaders should agree on: home care for the elderly is sound fiscal policy, a smart investment, and should be on the “untouchables” list.

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

Reverse mortgage: regained hope?

Reverse mortgage
Continued from page 19

free copy.

• Meet with someone who is experienced and passionate about educating people about the pros and cons of a reverse mortgage. The National Reverse Mortgage Lender’s Association has granted less than 200 people nationwide with the Certified Reverse Mortgage Professional (CRMP) designation. These are individuals who have demonstrated reverse mortgage knowledge and competency as well as a dedication to uphold high standards of ethical and professional behavior. I happen to be the first person in New England to become a CRMP.

• HUD-approved indepen-

dent non-profit reverse mortgage counseling is also an excellent source to learn more. There is typically a charge of \$175 to \$275. This is a requirement to obtain a reverse mortgage and most people tend to schedule counseling after doing initial research and meeting with a licensed reverse mortgage loan officer.

Not everyone should get a reverse mortgage. But for many qualified homeowners it is an excellent way to access the equity that has built up in your home without taking on additional monthly debt payments. Take the first steps to learn if you qualify and get the facts from a trustworthy and experienced reverse mortgage professional.

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

Answers to Super Crossword

(puzzle on page 19)

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Home is where the heart is

By MARIANNE DELOREY, Ph.D.

“Never make your home in a place. Make a home for yourself inside your own head... That way it will go with you wherever you journey.”

– American writer Tad Williams

The house creaked and shuttered and sighed. It was hard to let go, but it was time. Ninety years was not so old for a house. There were many houses that had been around longer. But 90 years was old for a man, and this man needed to move on.



Housing Options

The old house stood where there once was a farm. The man's father had gathered rocks from the farm to build the foundation. Wood for the frame had been taken from nearby trees. The father had raised his family here and when he died, the son stayed and made it his home. A city had grown up around the house. The farmland gave way to houses, lot by lot, until all

that was left was small yards and little flower beds. Where once children played in fields, now they played in the streets, moving to the side when cars came by.

Neighbors came and went. Each house on this little side street held its own character, its own family, its own history. One house had a fire. Another had taken on water a time or two. They had all done what they could to protect their families.

The man was old now. The house tried to straighten itself up as best it could, but the front stairs had sunk a bit and were pitched wrong. The snow did not melt off them like they should. The railings were a bit loose and try as the house might, it worried that it could not keep the man safe.

The house complained as little as it had to. More than once, the house wished when it was time it could pull off its own

siding, form itself into a box and be buried with the man, staying near him and protecting him forever.

But that was not to happen. Its job was not done. A young couple had come to look at the house. The delight and energy of this couple would certainly be hard to get used to, but it would have to try.

The old man walked around the house saying goodbye. He apologized, telling it how he would be going to live in a building better suited to older people. He thanked the house for the years of shelter, the years of peace. He talked about an elevator and being with other people like him. He told the house he would miss the layout, the wallpaper, and its smell.

If it could have talked, that house would have told the man that the embrace of home would travel with him. At first, it may seem unfamiliar, but with time, the new walls would feel warm and snug. His memories would settle like dust on the windowsills. The house would have reassured the man that moving on was not an insult. It was the period at the end of a long and beautiful sentence that the house would forever carry in its bones. Over time, each family left a sentence until the house had glorious stories piled up to the rafters. The house was happy for the man's sentence and embraced the man with one final shudder as the man turned the key in the lock and walked away.

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

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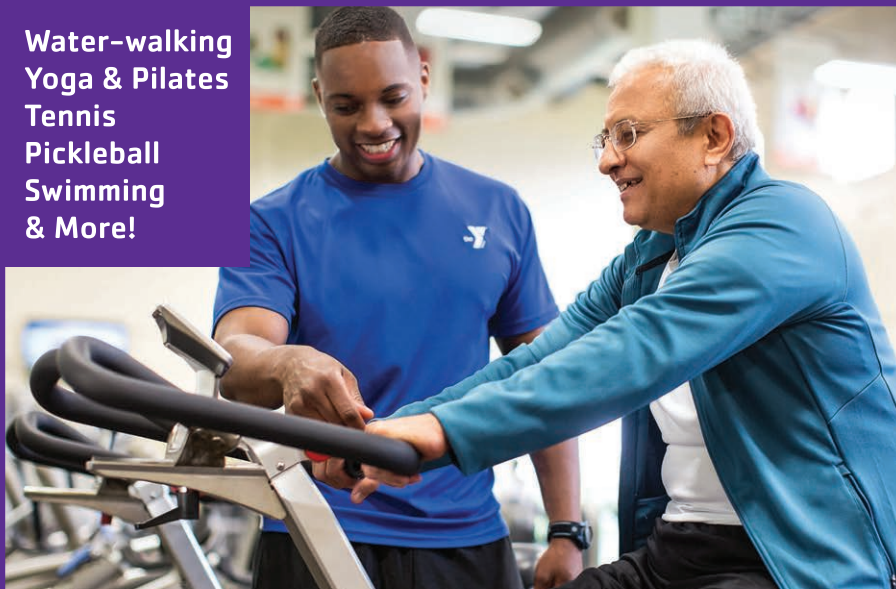


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Couldn't we just snooze through it all?

By JANICE LINDSAY

Woodchucks do it. Bats do it. Chipmunks and jumping mice do it. Bears do it.

I want to do it, too. I want to hibernate.

We mammals known as Homo sapiens are sometimes not all that



Inklings

sapient. In the autumn, Mother Nature informs all mammals of northern climes that it's time to consider going into that inactive, sleep-like state that is hibernation. Eat a lot, build up fat, and go to sleep. In this drowsy condition, we might sometimes awaken to nibble on food we've stored during the fall. Then we would go back to sleep, passing the cold winter months in cozy slumber.

That sounds fine to me, especially around New Year's Day, when the warm fuzzy holidays are behind us and the long, icy winter stretches ahead. Why not just snooze through the whole thing?

Fools that we are, we do not listen to Mother Nature. Our modern brains insist on clinging to the perverse notion that we must stay awake all winter and rush around doing stuff.

Our brains are delusional.

Here's what your brain says: "You gain weight at this time of year because it's the holidays. Holidays create the opportunity for you to eat too much. You are weak and have no willpower. So you overeat."

Here's what your body says: "The holidays come now precisely because this is the time of year when you're supposed to eat a lot. You're a mammal, for goodness sake. You need to store up some energy for the winter."

(It's worth nothing that the early Christians didn't know the exact date of Jesus' birth, so they decid-

ed to commemorate it when the dominant culture, the Romans, were already celebrating, during Saturnalia, a harvest-related festival of feasting and merriment. Those Romans knew what they were doing. And their winters weren't even that cold.)

Our bodies sense winter coming - the gathering cold, the increasing darkness. They know that we should feel extra hungry as winter beings.

"Eat that fat!" they plead. "Send us down some sugar! We need those extra calories in case you get the flu! Or something."

Personally, I am listening to my body. I just took a break from writing to eat a bite of a whoopie pie.

Usually we don't listen to our bodies. We listen to our brains.

Our addleheaded brains say: "If you're going to a holiday party where you'll be tempted to overeat, eat a low-calorie snack before you go." (Gosh, if I wanted to eat my own cooking, I wouldn't go to a party in the first place! Even a raw carrot tastes better if somebody else peels it, especially if, as a friend points out, that somebody else makes some dip to dunk it in.)

And if we do manage to build up a little extra personal insulation by early January, what do our brains say? "New Year's Resolution time. Exercise! Diet! Lose weight!" But while we're sweating and straining and eating celery, our bodies are fighting to hang on to every single ounce.

The dead of winter is no time for self-improvement. By the end of December, your whole being, except for your brain, is saying "Hunker down! Cocoon! Let things be!"

When the weather is warmer, when the days are longer, when the world is new, that's the time to create the new improved you.

I suppose I could be wrong about all this but I doubt it. Ask your body. Your brain will chime in. Ignore it.

As for me, I'm going to eat the rest of that whoopie pie and take a nap.

Contact jlindsay@tidewater.net

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Give the gift of peace of mind this holiday season.

By KRISTEN ALBERINO
SOCIAL SECURITY PUBLIC
AFFAIRS SPECIALIST, BOSTON

We have all received gifts we've wanted to return: ugly socks or sweaters that look exactly like the one you got (or gave!) last year. Sometimes, just letting loved ones know that you're there for them, no matter what, is the best gift of all. And you avoid the embarrassment of giving an awkward gift! Social Security is also there for you and your family — all year long.

For this holiday season, give your loved ones some peace of mind by introducing them to Social Security's many programs. While creating new holiday memories, help your family members create a safe and secure my Social Security account at www.socialsecurity.gov/myaccount. It's the gift that keeps on giving all year long, with features that let you:

Get your Social Security Statement, to review:

- Estimates of your future retirement, disability, and survivors benefits;
- Your earnings once a year to verify the amounts that we posted are correct; and
- The estimated Social Security and Medicare taxes you've paid.

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- You received benefits in the past, but do not currently receive them. The letter will include the date your benefits stopped and how much you received that year; or
- You applied for benefits but haven't received an answer yet.

Some of us might need extra help because of a disability. We've made it easy to apply for disability benefits at www.socialsecurity.gov/applyfordisability.

Additionally, we have resources for family members in the military who have been injured while serving, or are now disabled veterans. They can find out about benefits they may be eligible for at www.socialsecurity.gov/people/veterans.

Your loved ones will also appreciate the gift of convenience! Social Security has many online services that can fit their diverse needs at www.socialsecurity.gov/online services

Receiving support and friendship often means more than material gifts. As you're exchanging presents this holiday season, remember to also exchange some knowledge, and pass on the effectiveness of my Social Security and our online services. Your loved ones will appreciate it.

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