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advocate

Fighting Fraud

AARP Fraud Watch
Network offers tips to
protect yourself

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Above: A couple enjoys a bike ride in Harvard.

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Fighting fraud

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

On the heels of a new report showing the top scam in Massachusetts involves debt collection, the AARP Fraud Watch Network offers tips so you can learn how to protect yourself from the five



Mike Festa

top scams reported by Massachusetts residents in 2015. According to the FTC's Consumer Sentinel Network Data Book, of the 46,414 Massachusetts complaints recorded last year, 37,884 were fraud-related, ranking the Bay State at number 22 of 50 states.

Debt collection scams, where a debt collector calls repeatedly, often falsely representing the amount or status of debt, topped the list of consumer complaints. Nationwide, age-wise, those in their 50s and 60s filed about 20 percent of all fraud complaints.

Because con artists are out to steal your hard-earned money, AARP launched the Fraud Watch Network to help you outsmart con artists before they strike. Our mission is to help you and your family safeguard against identity theft and scams so you can keep the money you have worked so hard to make and to save.

The AARP Fraud Watch Network arms you with the tools you need to spot and avoid scams. A free resource for people of all ages, the Fraud Watch Network offers real-time alerts about the latest scams in each state, a scam-tracking map where you can report on scams so friends and neighbors know what to watch out for, a guide to outsmarting con artists, and a helpline where you can talk to a trained volunteer for advice if you or someone you love has been scammed.

After debt collection scams,

the second most reported fraud in Massachusetts in 2015 was the imposter scam. This scam involves someone pretending to be a relative or friend in trouble, or who falsely claims to represent a corporation, law enforcement, or government agency in order to get you to reveal personal information or send money.

The third most frequent type of scam involved telephone and mobile services, which included complaints about advertising related to mobile plans or rates, unsolicited text messages or faxes, or unauthorized charges.

Number four of the top five fraud complaints in the Bay State were about banks and lenders. Consumers reported deceptive mortgage lending practices, account issues with banks or credit unions, payday loans, auto title loans, or unauthorized fees or overdraft charges.

Rounding out the top five were scams surrounding shop-at-home and catalog sales. Commonwealth residents reported undisclosed costs, failure to deliver on time, non-delivery and refusal to honor a guarantee with purchases made via the Internet, telephone and mail.

Nationwide, Massachusetts ranked 18 of the 50 states with 8,530 complaints from victims of identity theft in 2015, up from 5,116 in 2014. The majority of identity theft complaints (58 percent) stemmed from government documents or benefits fraud. The second most common ID theft complaint concerned credit card fraud with 1,151 complaints (13 percent).

The agency's Consumer Sentinel Network Data Book is based on consumer complaints filed with the Federal Trade Commission to help identify fraud trends, research cases, identify victims and track possible targets. It does not include "Do Not Call" complaints.

For more information, sign up for free at <http://www.aarp.org/fraudwatchnetwork> or call 877-908-3360.

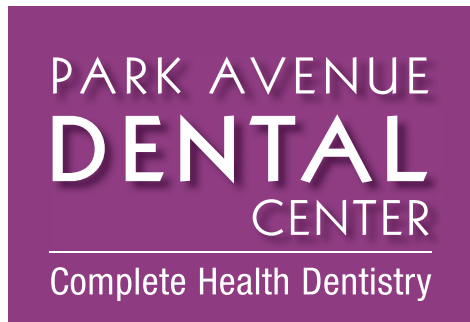


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10 reasons to get off the couch and take a walk

It can be daunting and overwhelming to consider starting an exercise program; especially when you have not been that active. That's why walking is such a great way to exercise – just about all of us can do it, it doesn't require much more than good supportive shoes and can be done almost anywhere at any time.

Now that spring has arrived, here are 10 great reasons to get going:

1. Just the act of getting out and taking a walk can improve your whole attitude when you need a break from whatever is causing you stress. Walking helps clear your brain and can help provide a fresh perspective.

2. According to many medical professionals, you can lose weight by walking just 30 minutes a day. Chances are you will enjoy it so much you will want to walk even more. Plus, you can do it in increments during the day by parking far away from your building, taking stairs and getting up to talk to people instead of emailing or texting. Aim for 10,000 steps a day. You will be surprised how fast they add up.

3. Regular walking lowers blood pressure, improves sleep and energizes you. Regular walkers have fewer heart attacks and strokes, lower blood pressure and higher levels of HDL (healthy cholesterol) than non-exercisers, according to the Cleveland Clinic. Walking can



Walking is such a great way to exercise. It doesn't require much more than good supportive shoes and can be done almost anywhere at any time.

lower blood pressure and LDL (lousy cholesterol), decrease the risk of many cancers and improve immune system function.

4. Walking can also benefit others. There are a myriad of 5Ks that also welcome walkers. Why not set a goal to participate in one that will help support your favorite charity or nonprofit?

5. Walking a dog, whether it's your own or at a local shelter, will benefit not only you but also the pup. Animals, too, feel calmer after an energizing walk, especially those who are in shelters for the majority of the day.

6. Do you or your significant other find your time together is at a premium? Committing to taking a nightly walk

together is a nice way to spend quality time with each other. Scheduling a regular walk with a friend will also help you keep the commitment to do so.

7. Whether you enjoy the ocean, a forest or a beautiful park, walking is a great way to appreciate the beauty and wonder of nature. Start off easy and work your way up to a more invigorating routes.

8. Take a walk and help clean up your neighborhood. Put your shoes and rubber gloves on and grab some plastic bags. Sure, you may be a bit grossed out about what you will find but once you're done you will have pride in your neighborhood.

9. Listen to some music or a book on tape while you are walking. Enjoy a set of favorite tunes or podcasts or a great book. You might find you enjoy it so much you will want to keep going a bit more.

10. Practice simple meditation while you're walking. Try to just focus on the simple act of walking itself and your breath. You will be calmer in no time at all.

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Plan a 'staycation' this summer

BY BONNIE ADAMS
MANAGING EDITOR

Over the past few years, the word, "staycation" has entered the lexicon. Whether it's due to finances, time or just the desire to stay close to home, many people are choosing to vacation in their own and nearby communities. And although it's a small state, Massachusetts has a myriad of things to do and see, which allow you to have a day of fun and still sleep in your own bed at night.

Here are a few ideas to get you started:

Beaches

To find a beach near you, start by checking www.mass.gov/eea/state-parks-beaches/. On the left hand side, scroll down to "Outdoor recreation." There you will find information on some of the state's beautiful beaches including Salisbury State Beach Reser-



PHOTO COURTESY OF MASS AUDUBON

Massachusetts has many fine lakes and beaches to enjoy.

vation in Salisbury, Horseneck Beach in Westport, and Nantasket Beach in Hull as well as those in the Boston area and the Cape and Islands.

Some of the beaches even have Mobi Chairs, which are beach wheelchairs that allow those with disabilities to enjoy the beach, including going into the water.

The state's Department of Conservation and Recreation (DCR) currently has Mobi Chairs at Salisbury Beach, Scusset Beach, and Wollaston Beach,

Resources to help you plan your "Staycation"

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www.massvacation.com/regions-towns

Links to sections for: Cape & Islands; Central Mass.; Greater Boston; North of Boston; South of Boston and Western Mass.

Note: The Massachusetts Office of Travel & Tourism does not produce a printed travel guide or mail out printed material of any kind. All information can be found on its website.

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www.cityofboston.gov/visitors

Museums

Boston, of course, has many fine museums, but other communities have wonderful and unique ones as well. Brockton's Fuller Craft Museum has exhibits and education that help explore the materials, techniques, and artistic expression that challenge the perception of craft, while honoring the achievements of the past. (fullercraft.org, 508-588-6000)

In Clinton, the nonprofit Museum of Russian Icons has more than 1,000 Russian icons and artifacts on display. It is the largest of its kind in North America, and one of the largest private collections outside Russia. (museumofrussianicons.org, 978-598-5000)

The Fitchburg Art Museum's four-building complex, with over 20,000 square feet of exhibition space, features exhibitions from its art historical collections as well as special loan exhibitions focused on regional contemporary art.

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Plan a 'staycation' this summer



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A couple visits the Fitchburg Art Museum

Staycations

Continued from page 6

(<http://fitchburgartmuseum.org>, 978-345-4207)

At the Fruitlands Museum in Harvard, you can learn about the lives of the Transcendentalists, Shakers, the Hudson River School and Native Americans. The museum has five different collections: The Fruitlands Farmhouse; the Shaker Museum; the Native American Museum; the Art Museum; and the Wayside Visitor Center. (www.fruitlands.org, 978-456-3924)

In Lexington, the Scottish Rite Masonic Museum & Library tells the story of Freemasonry and fraternalism in the context of American history. (www.monh.org, 781-861-6559)

The Worcester Art Museum is world-renowned for its 35,000-piece collection of paintings, sculpture, decorative arts, photography, prints, drawings and

new media. The works span 5,000 years of art and culture. (www.worcesterart.org, 508-799-4406)

For a comprehensive list of Massachusetts museums, visit www.masshome.com/museums.html.

Outdoor spaces

Garden in the Woods in Framingham is a living museum of rare and common native plants, set on 45 acres. Two miles of paths meander over glacier-sculpted ridges and through narrow valleys. A pond, a wooded bog, several springs, and a brook bring a diversity of wildlife into the garden. (www.newfs.org/visit/Garden-in-the-Woods, 508-877-7630)

The deCordova Sculpture Park and Museum in Lincoln has a focus on sculpture and changing landscape of large-scale, outdoor, modern and contemporary sculpture and site-specific installations. (www.decordova.org/about, 781-259-8355)

Learn more about our second president, John Adams and his son, John Quincy Adams, the sixth president at the Adams National Historical Park. The visitor center is located in Quincy Center. A trolley transports visitors to the men's historic homes located at a 13-acre park, the Old House

at Peace field. (www.nps.gov/adam/index.htm, 617-770-1175)

The Worcester County Horticultural Society's Tower Hill Botanic Garden in Boylston features a year-round display of the plants for cultivation in New England. The nonprofit organization is the third-oldest active horticultural society in the United States.

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- ☐ Binnall House - Gardner
- ☐ Colony Retirement - Worcester
- ☐ Emanuel Village - Worcester

How to recognize signs it's time for placement

By MICHA SHALEV
MHA CDP CDCM

More than 15 million Americans devote time and energy to caring for a loved one with Alzheimer's disease or other dementia,



Caregiving Tips

according to the Alzheimer's Association, but sometimes the cost of caregiving becomes too high. Caregivers find themselves unable to bear the burden of providing home health care without suffering from stress and illness themselves. At that point, it may be time to consider whether to move a loved one into senior care if their health needs become too

much to handle at home.

Signs that your loved one may need assisted living
Moving a family member into residential care (rest home) is never an easy decision. However, there are some telltale signs that caregivers can look for in order to recognize when it's time for assisted living:

1. Wandering. In later stages of dementia, the risk posed by wandering becomes much greater.
2. Sundowning. "Sundowner syndrome" - very agitated behavior that becomes more pronounced later in the day - is a common characteristic of those with Alzheimer's. This can take a heavy toll on caregivers, and when it begins to severely disrupt family routines, this may be a sign that the caregiving burden is too hard to handle and placement is required.
3. Aggression. Verbal, physical, and even sexual aggression fre-

quently happen in those with dementia, and caregivers and other family members may suffer or begin to feel resentful.

4. Home safety issues. Ask yourself honest questions about your senior family member's health and your own abilities to care for them. Is the person with dementia becoming unsafe in their current home?

5. Escalating care needs. Is the health of the person with dementia or my health as a caregiver at risk? Are the person's care needs beyond my physical abilities? If you're answering "yes" to those questions, it might be time to have that tough family conversation.

6. Caregiver stress. Stress and other caregiver symptoms can be just as telling a sign as the dementia behaviors described above.

A recent article in the New York Times discussed the psychological costs of caregiving and of making difficult care decisions, which some professionals are likening to the effects of post-traumatic stress disorder. Caregivers may experience symptoms like "intrusive thoughts, disabling anxiety, hyper-vigilance, avoidance behaviors" and more.

Most professionals attribute these symptoms not only to the pressures of caring for someone with dementia, but also to the disruptions to normal sleep and eating patterns that result when one is spending so much time on caregiving. "When the brain is always on alert, many things are going to happen—you're not going to eat well, your nutrition is going to go down," and physical health suffers.

The emotional, mental and

physical toll of caregiving can be particularly pronounced for spouses of those who need care.

Sleep deprivation, anger, resentment, all those things will become part of what happens to a caregiver." And, of course, the guilt, when you think, "I'm not doing enough." When that happens, it's important to recognize how much you've been giving to your loved one, and perhaps tells yourself, "Okay, I'm not living a life for myself anymore, I'm living for that person."

Caring for the caregiver

As a caregiver, it can be difficult enough to find time to care for your senior loved one, let alone yourself—even if your family member is in residential care. But staying healthy is one of the best things you can do to provide the support your loved one needs. Arranging a short stint in respite care is one way to get some time to rest and recuperate, especially if you are caring for someone at home.

Taking care of your mental health is also critical. There are many benefits to seeking out a circle of support to bolster you when times are difficult. Counseling, therapy and support groups all exist to help family members going through transitions relating to Alzheimer's and dementia. Check with the facility that your loved one is moving to, and if they don't offer one, contact the local chapter of the Alzheimer's Association.

These resources can help you come to terms with the idea that sometimes the best decision for the health and happiness of both parties is putting your loved one into care.

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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.

Honor Flight treats local WWII veteran to D.C. trip

BY ED KARVOSKI JR.
CONTRIBUTING WRITER

NORTHBOROUGH – A memorably full day of activities began April 17 at 4:30 a.m. for World War II veteran Bob Rochette. He was honored with a send-off at Whitney Place Assisted Living Residences at Northborough before an Honor Flight New England one-day trip to Washington, D.C.

Rochette was greeted and escorted to a stretch limousine by College of the Holy Cross ROTC cadets. Accompanied by Ed Murphy, executive director of the Beaumont/Whitney Place at Northborough campus, Rochette was transported to the state police barracks at Logan Airport in Boston. There, he met comrades and boarded a charter flight.

Now age 94, Rochette served in the Marine Corps from 1942 to 1945. He completed his service as staff sergeant in the Marine Scout-Bomber Squadron 341, also known as the “Torrid Turtles.” Assigned in the South Pacific, his job responsibilities included repairing aircrafts, and providing plans to pilots with maps and photos for their missions.

During his trip to the nation’s capital, Rochette and his comrades visited the WWII Memorial and the changing of the guard at Arlington National Cemetery. Stops were also made at other memorials commemorating specific wars and military branches. It was Rochette’s first time visiting the WWII Memorial, which was completed in 2004.

According to its website, “The WWII Memorial honors the 16 million who served in the armed forces of the U.S., the more than 400,000 who died, and all who supported the war effort from home.”

After the war, Rochette worked 20 years in machine shop tooling and design. He and a business partner were instru-



PHOTOED KARVOSKI JR.

Right: A 1942 photograph of Bob Rochette when he served in the Marine Corps.

mental in the expansion of Ski Ward Ski Area in Shrewsbury, which they operated for many years. He and his wife, Grace, moved and resided on Cape Cod for 20 years, 10 of which they owned a bed and breakfast in Cummaquid. Returning to the area, they moved into a 200-year-old house in Boylston that Rochette restored. He’s been a Whitney Place resident since 2004.

This trip to Washington marked the 41st for Honor Flight New England. Since its first flight in June 2009, trips have been made by over 1,350 WWII or terminally ill veterans. They included 34 prisoners of war, 53 women, 20 sets of brothers, and seven husband and wife couples. Each veteran is transported roundtrip free of charge.

The New England chapter of the Honor Flight Network had previously flown only WWII and terminally ill veterans. Applications from Korean War veterans are accepted and kept on file. Ed Karvoski Jr. This flight was the first time that the New England chapter of the Honor Flight Network included a Korean War veteran.

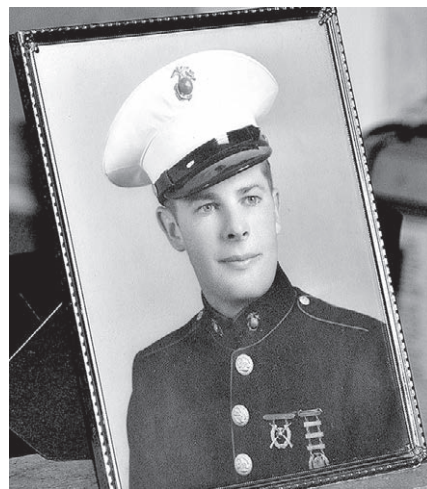
According to Joe Byron, founder of Honor Flight New

Left: College of the Holy Cross ROTC cadets escort World War II veteran Bob Rochette from Whitney Place Assisted Living Residences at Northborough to a limousine bound for Logan Airport for an Honor Flight New England trip to Washington, D.C.

England, “It’s highly likely that the rest of our flights will include Korean War veterans, but our priority is still our most senior veterans. We want to get as many WWII veterans as we possibly can to see their memorial.”

WWII veterans treated to an Honor Flight New England trip have ranged in age from 83 to 101. Their full one-day trip is usually about 15 hours from the Logan Airport takeoff to returning. The nonprofit organization transports veterans at no charge through donations.

For more information about Honor Flight New England, visit honorflightnewengland.org and on Facebook at [facebook.com/HonorFlightNewEngland](https://www.facebook.com/HonorFlightNewEngland); call 603-518-5368 or toll free 877-WW2-VETS (877-992-8387). Tax-deductible donations can be made online or mailed to P.O. Box 16287, Hooksett, NH 03106.



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By JANICE LINDSAY
CONTRIBUTING WRITER

Ordinarily, this woman does not believe that household tasks are sex-specific. A person does not need upper-body strength to balance a checkbook. The ability to bear children does not uniquely qualify someone to slip a role of



Inklings

toilet paper into a holder. So when routine household chores don't require superior brawn, she and her husband share them, each doing what he or she likes best or dislikes least.

But —

One morning, she's home alone, writing in her office with the door closed — alone except for the cat, who should be enjoying her first morning nap

“Her first cowardly, unfeminist thought is to go back to work and let her husband deal with the situation later. ‘But that’s not right,’ she tells herself. ‘Catching a mouse is not a sex-specific task.’”

somewhere in the house.

Suddenly, above the tick-tick of the computer keys, the woman hears an irregular bump, thump, thumpbump, bump. Something unsettling is happening in the hall outside her office door. Feeling like a horror-movie heroine (they always open the door, even though common sense screams, “Do not open that door!”), she opens the door.

A mouse skitters toward her, hugging the opposite wall. The cat pounces after it.

The woman shrieks.

She thinks, “I can’t believe

I just said ‘Eek.’”

The mouse takes a sharp turn into a bedroom, followed by the cat. The woman swiftly closes the door after them. They’re in, she’s out.

The cat, who is no killer, will probably catch, pat, lick, and release the mouse repeatedly until it wises up and slips away. This is an eventuality not to be desired in a bedroom.

What to do?

Her first cowardly, unfeminist thought is to go back to work and let her husband deal with the situation later.

“But that’s not right,” she

tells herself. “Catching a mouse is not a sex-specific task.”

She fetches an empty margarine tub and cover. She slips into the room with the two animals.

Cat crouches at the open closet door, pawing at something not quite reachable in the neat row of shoes. Mouse, the woman cleverly deduces, must be in the closet.

She kneels. Gently, she moves one shoe, then another. Suddenly, Cat pounces into the closet and returns carrying Mouse. Drops it. Mouse is motionless.

“Problem solved,” the woman thinks. “Mouse dead.”

Mouse not dead. Opens bright black eyes, turns head, assesses situation. Quickly the woman pops the margarine container over the mouse, slides the cover underneath, snaps the lid closed.

Inklings page 11

Pre-planning guarantees your wishes are met.



The loss of a loved one, young, old, expected, or unexpected is traumatic. Making the final arrangements with your funeral home and choosing the cemetery and the final resting place adds more trauma to a very sensitive time. At that time we are asked to make decisions very quickly. All this being said, we can be of assistance in the pre-planning portion and extend to all families an opportunity to benefit from our experience along with easy payment plans and burial options.



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You hunter, me gatherer

Inklings
Continued from page 10

Now what?

Maybe, she tells herself, if she takes Mouse outside, it won't come back. She thinking lessons learned, like Peter Rabbit in Mr. MacGregor's garden. Outside, she pours Mouse out of the margarine tub, wishes it well, and watches it stagger off.

Later that day, she sur-

prises herself and buys a mouse trap, just in case, and because it seems like the right thing to do.

Buying a trap is not the same as using a trap. Setting a trap and disposing of the resulting product is definitely, she decides, a sex-specific job, and not specific to her particular sex. She berates herself. Where did this unworthy assumption come from?

She reflects. We are, after all, descended from an ancient hunter-gatherer society. Men hunted; women gathered edibles and household necessities. She's the gatherer. She bought the trap, didn't she? He is the hunter.

That evening, Mouse is back, scurrying through the family room.

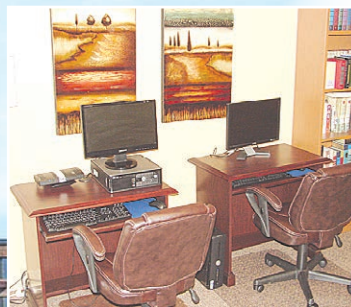
Hunter sets the trap, fulfilling his first obligation with

efficiency and dispatch. But the next day, after completing the disposal portion of his regrettable task, he says, "I sort of feel sorry for that mouse. He was just trying to make a living, like everybody else."

The line between hunter and gatherer grows hazier all the time.

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Colonial Williamsburg brings history to life in Virginia

By VICTOR BLOCK

As the pounding of the sheriff's wooden staff calls the court to order, James Hubbard prepares to defend his client. He is an orphan's guardian who stands accused of squandering his charge's estate.

Centering his neat wig and smoothing the frilly lace sleeves of his shirt, the attorney bows to the bench and begins to plead his case.

This scene is repeated today in the same place where it occurred during the 1770s. That is when James Hubbard lived and practiced law in Williamsburg, at a time that the town served as the capital of the Virginia colony. The actor-impersonator who depicts this historical figure bases his interpretation upon facts that historians have been able to document. For example, he describes having returned to London to study law, and rather sheepishly admits that his wife occasionally agitates him.

For those who love living history, James Hubbard plays but a small part in a fascinating tableau that makes Colonial Williamsburg a perfect place to relive pages from the past. Reenactments, tours led by factually based characters and many other interpretive programs combine to involve visitors in the interest, information and fun.



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The meticulously restored 17th- to 19th-century historic area provides the Colonial and Revolutionary War-era setting in which chapters from our nation's early years are dramatically revived. For nearly a century, from 1699 to 1780, Williamsburg served as the capital of the Virginia Colony, a vast enclave which stretched west to the Mississippi River and north to the Great Lakes.

In its early heyday, the town of about 2,000 residents was the cultural, social and political center of the Colonial world. Before Thomas Jefferson relocated the Virginia capital to Richmond in 1781, he and other patriots, including George Washington and Patrick Henry, frequented its shops, taverns and other estab-

lishments. After the Revolution, Williamsburg's importance, and fortunes, declined.

That continued until 1926, when John D. Rockefeller Jr. launched a major effort to restore the setting to its former splendor. The surviving 88 Colonial structures were renovated to their 18th-century appearance, and those that no longer stood were reconstructed on their original sites, based upon research and as much documentation as could be found.

Today, more than 500 history-touched buildings—imposing public structures and modest houses, bustling taverns and shops where merchants ply their trade—line tree-shaded streets that echo the clip-clop of horse-drawn carriages. Gardens and "dependencies,"

including free standing kitchens, smoke houses and privies, add to the atmosphere and authenticity.

Along with this historically accurate scene, it's primarily people who bring historic Williamsburg to life. Character interpreters dressed in Colonial-style clothing, many depicting real-life former residents of the town, converse with visitors in period grammar as they go about their daily tasks.

Part of the fun is trying to convince the actors to drop the persona of the person they represent, which invariably fails. I attempted that while dining in Chowning's Tavern, a reconstructed 18th-century alehouse. My good-natured effort to have Edmund Pendleton, who was a delegate to the First Continental Congress and a leader in Virginia's move to independence, reveal his true self was unsuccessful.

Fortunately, that was not completely true when I handed my waitress a credit card to charge the meal and she asked, "What's this? We usually are paid in gold." Not wishing to part with my single gold filling, I was relieved when she agreed to take "whatever this is to see if my master will accept it."

Chefs in several kitchens demonstrate the use of "receipts" (recipes) from 18th-century cookbooks to prepare authentic dishes on a hearth. Presentations of dance, singing and other activities

Travel page 13

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Colonial Williamsburg brings history to life in Virginia

Travel

Continued from page 12

recall aspects of the lives of the half of Colonial Williamsburg's population who were black.

Costumed artisans use 18th-century tools to fashion items similar to those made by their Colonial predecessors. The book binder carefully hand-stitches cover boards for a new volume. A shoemaker fashions men's boots "with good thread well twisted."

Among other historic tradespeople are basket weavers, a cabinet maker and milliner. The results of their efforts are sold in stores along Duke of Gloucester Street.

Leaving no stone unturned, figuratively as well as literally, archaeologists and historians transform research and construction projects into learning experiences for the public.

For example, the courthouse where trials take place has been reconstructed as closely as possible to its original design, based



Governor's Palace

upon clues to its former appearance found in early documents. Costumed carpenters used tools and techniques of Colonial times to restore the building, as visitors looked on.

As a result, James Hubbard and other figures from the past de-

pict life as it once was in surroundings that would be familiar to the people whom they represent. One benefit of such attention to detail

is an all-encompassing trip back through time for today's visitors.

They may enjoy a theatrical comedy and a traveling magic show reminiscent of entertainment in the 18th century. Among choices for shoppers are inkwells, silver coffee pots and other souvenirs and gifts hand-fashioned by craftsmen in ways of old. Those interested

in legalities may observe Colonial justice in action, and perhaps even play a role in the court proceedings. It's all part of the immersion in the past available at Colonial Williamsburg.

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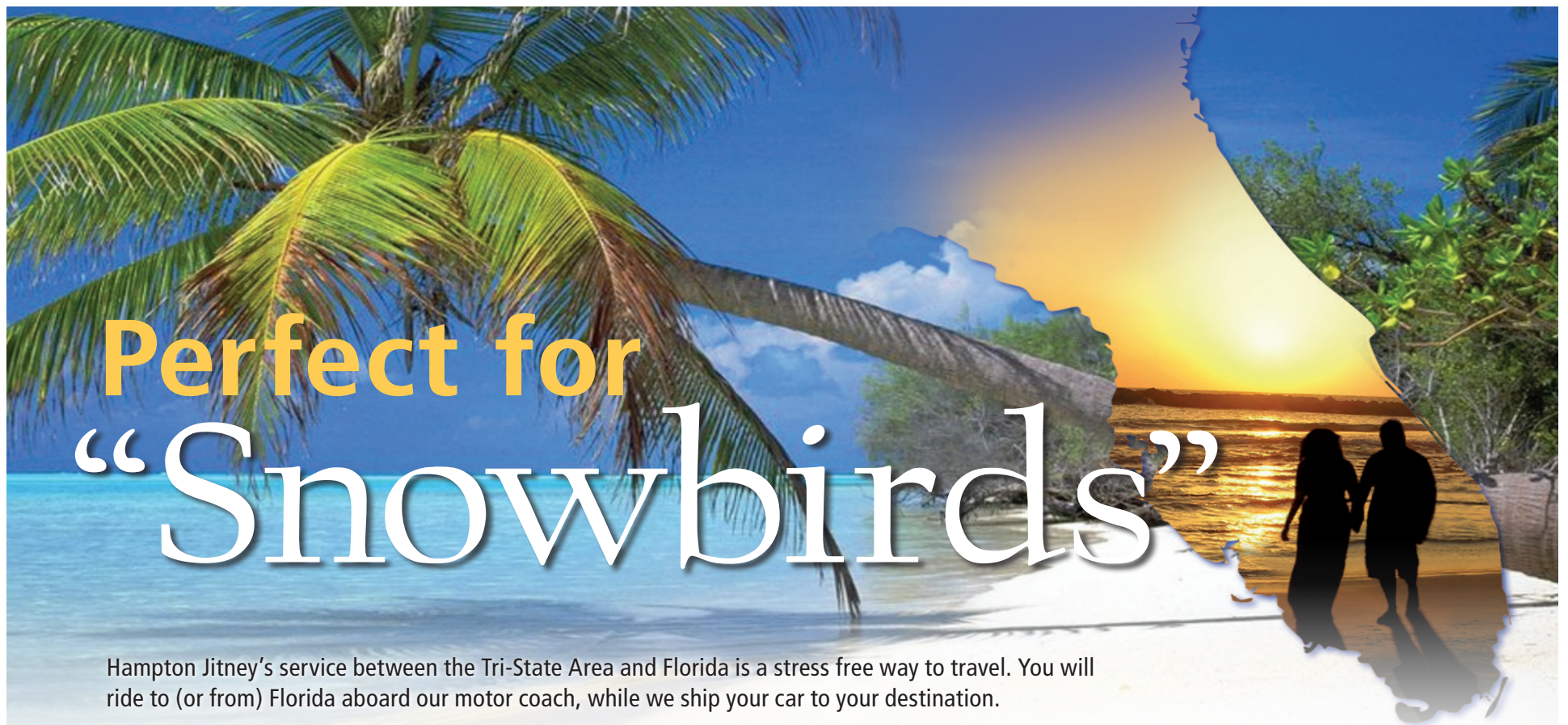


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Retirees find meaning volunteering for Habitat for Humanity

By JANE KELLER GORDON
CONTRIBUTING WRITER

REGION - When Lee Cooprid-
er of Stow became part of the
“Thursday Regulars,” he knew
that he had found a good place
to volunteer. Usually with eight
others – mostly men – Cooprid-
er spends most Thursdays building
houses for Habitat for Humanity
North Central Massachusetts.

“Zero, zip, nada, squadoosh,” is
he how he described his construc-
tion experience before volunteer-
ing for Habitat 10 years ago. He
said that he’s learned a lot of skills
along the way, but always needs
direction.

Cooprid-er is a former university
faculty member, high-tech soft-
ware engineer, and math teacher
at Concord-Carlisle High School.
He retired five years ago.

He has worked on almost a doz-
en Habitat houses.

“The most interesting thing
about doing this construction is
the fellowship of the group,” said
Cooprid-er.

“Thursday Regulars” Ray De-
Santis and Ken Lajoie, who both
live in Sterling, share Cooprid-er’s
sentiment.

Lajoie retired about five years
ago after a company that he
helped start was sold to eBay. He
has taken volunteering at Habi-
tat so seriously that he is now a
licensed contractor.



**Right: Habitat
construction site in Ayer**

**Below: Some of the “Thursday
Regulars” – (l to r) Ken Lajoie,
Ray DeSantis and Lee Cooprid-er**

During his college years, Lajoie
held summer jobs as a roofer and
a homebuilder. That experience,
plus his time with Habitat, en-
abled Lajoie to sit for the contrac-
tor’s exam.

The license allows him to take
charge and deal with town inspec-
tors when Habitat’s construction
manager Vincent Benincasa is not
at the job site. Sometimes Lajoie
volunteers three to four days a
week when Benincasa is away.

Lajoie is at a site almost every
Thursday, and in the winter, on
another day as well. He said that
he enjoys using his management
skills when school, church and
business groups volunteer.

“I’ve always had the philos-
ophy that it’s easy to give money
to charity, it’s a lot more difficult
and valuable to give your time
and skills,” he said. “We’re all in
the same situation - we have a big
heart and want to give back to
people.”

Lajoie brought DeSantis into
the “Thursday Regulars.” Both
members of the Sterling National
Golf Course, they once chat-
ted on the course about the im-
portance of having at least one
scheduled event a week during
retirement.

DeSantis, who retired five years
ago from Commerce Insurance,
said, “Like many of my peers, I
was nervous about retiring. How
am I going to fill my days? I had
been working nonstop.”

Habitat made a lot of sense for
DeSantis. He had learned con-
struction from a neighbor when
he was growing up.

“I know how to use a hammer
and a saw,” he said.



PHOTOS/JANE KELLER GORDON

Plus his father, who was a
plumber, had been a Habitat vol-
unteer.

DeSantis has worked on seven
Habitat houses over the past five
years. He doesn’t volunteer in the
winter since he is an avid skier.

It’s about much more than con-
struction for DeSantis.

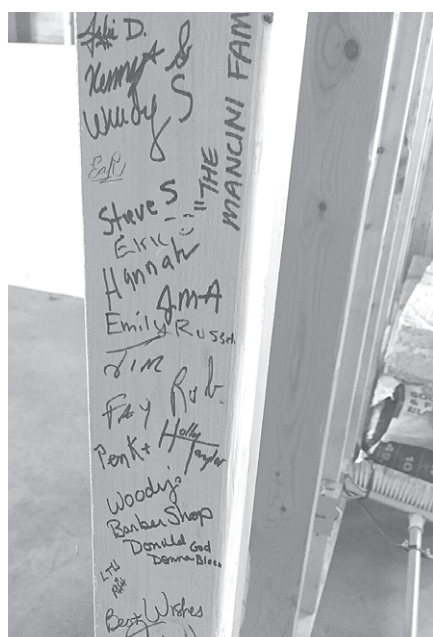
“Everyone has a responsibility
in their life to be aware of other
people around them and their
needs,” he said. “This project cuts
across religion and other things,
and addresses one of the basic
needs that people require, hous-
ing.”

The group is currently work-
ing on a project in Ayer – a two-
family house, each section with
three bedrooms and one-and-a-
half baths. Families who qualify
to purchase a Habitat house are
required to volunteer during the

construction. Cooprid-er, DeSan-
tis and Lajoie have not met the
families who will live in the Ayer
house since they are usually there
during weekends, according to
DeSantis. But that doesn’t mean
that they have any less on a con-
nection.

In one of the sections of the
Ayer house, the walls are finished;
in the other they are framed.
Many volunteers have written
notes and signed their names on
the studs in the house with un-
finished walls. One says, “Faith
I hope that you enjoy your new
home.”

For information about volun-
teering, visit ncmhabitat.org or
contact Clare Anderson-Felton,
volunteer services, Habitat for
Humanity North Central Massa-
chusetts at 978-348-2749, ext. 205,
or clare@nmhabitat.org.



**Volunteers’ signatures on a
stud at the Ayer construction
site**

Athlete, musician and broadcaster reflects on achieving goals

By ED KARVOSKI JR.
CONTRIBUTING WRITER

Worcester resident Marty Ayotte, age 62, has become known as a multit talented athlete, musician and radio broadcaster. Being an incomplete paraplegic doesn't slow his pace as he pedals a handcycle around the city at least three days a week. He has completed 11 marathons, five half-marathons and one 10K.

He credits his handcycle introduction in the 1990s to his then school age son, Brad.

"I was sitting in the car and sent my son into the Greendale Mall to buy shoes for school and he saw this display of a handcycle," Ayotte relayed. "He came running out and said, 'Daddy, you've got to see this!' I grabbed my cane, hobbled my way into the mall and saw the handcycle. It gave me a new freedom."

In 1987, Ayotte felt weakness



Marty Ayotte approaches the finish line of the New York Marathon.



Marty Ayotte displays his medal after completing the 2011 New York Marathon.

the rain and wasn't prepared," he shared. "I didn't have anything covering my face, so it was gravel, oil and everything coming up on my face for almost three hours. I've done 11 marathons and I've never quit one."

In some races Ayotte is among a few handcyclists and in others he's the only one. He cites the New York Marathon in 2011 as his most memorable.

"There were 97 handcyclists and I came in 47th, so I was right in the middle of the pack," he noted. "It's extremely memorable because I was there with elite athletes from around the world."

His love for athletics and music connected in 2004 when he attended a blues festival at Wachusett Mountain. The adaptive ski department director saw Ayotte on his handcycle and suggested he try sit-skiing. The sport became another one of his passions.

"The most exciting thing I've done in my life is skiing," he declared. "I could go places that I didn't think I'd be able to go again. To think that now I can get up to the top of a mountain and go down 50 miles an hour was wicked exciting for me."

His varied resume now includes retired sit-ski instructor.

"As a ski racer, you ski a little

bit out of your box, so you run the risk of crashing and injury," he said. "I had to quit because it wasn't in my blood to just ski nicely downhill. I want to be the first one to reach the bottom every time."

In recent years, Ayotte has handcycled in the distance events

held each June in his hometown of Worcester. Last year he participated in the Worcester Running Festival Half Marathon & 5K as a harmonica player and vocalist with Gurus of Blues.

"I've always listened to music since grammar school, having the nine-volt transistor radio on my pillow and running out of a battery almost every night," he said.

Ayotte page 18



Marty Ayotte plays harmonica.

in his legs. An MRI revealed a growth on his spinal cord. A second MRI discovered a teratoma, a benign tumor.

He completed his first marathon handcycling in May 2005 in Burlington, Vt.

"I hit my wall at about five and half miles and thought, 'Wow. I've still got 20-plus to go,'" he recalled. "I just kept going, and going, and going – and I did it."

Five months later, he completed the Hartford Marathon. There, he learned a valuable lesson about handcycling during inclement weather.

"I had never done a race in

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Retired reporter strong advocate for prison reform

By K.B. SHERMAN
CONTRIBUTING WRITER

“It’s unfortunate that in many states where capital punishment has been abolished, prisoners may face life in prison without possibility of parole (LWOPP),” said Nathaniel Harrison, recently elected to the board of the Criminal Justice Policy Coalition, an organization “dedicated to the advancement of effective, just, and humane criminal justice policy in Massachusetts.”

According to their website, the coalition seeks to advance more enlightened criminal justice “by expanding the public discourse on criminal justice, promoting dialogue and cooperation among diverse stakeholders, and building support for policies that better protect

our communities, promote accountability and change for offenders, and provide restitution to victims.”

They hold occasional networking meetings on a variety of criminal justice issues, sponsor public forums and conferences, organize legislative action, and provide support and coordination to groups engaged in advocacy.

Harrison has spent most of his life as a reporter and is a strong advocate for social justice in general and prison reform in particular. In his younger days, he was involved in peace and justice issues.

Harrison said his defining “moment” was having been born in Boston in 1946 and thus was caught up in the 1960s cultural circus of the Vietnam War, civil rights, prisoners’ rights,

and liberal college protests. Before he graduated from college he had made the decision to apply himself to social activism and causes he considers just.

After graduating with a degree in English from Bowdoin College in 1968, he joined the Peace Corps and spent several years working in Africa. He then joined the Lowell Sun as a reporter and subsequently for several decades was a reporter for the French News Agency, and traveled to France and Egypt. Other reporting jobs took him to Washington, D.C. and then back to France.

“I’ve been involved with the LWOPP Movement since 1972 – the year after the Attica Prison Riot,” a two-week standoff during which 43 people – including 10 guards – were killed, Harrison said.

This led him to join the Peaceful Movement Committee (PMC) started at Massachusetts Corrections Institution – Concord and coincided with his beginning as a reporter for the Lowell Sun. While in the PMC he helped start a prison newspaper. The committee met once a week to talk and share and to work on various projects. Re-

garding the LWOPP issue, the group is seeking legislation that would mandate parole review after 25 years, a sentence that would at least offer the possibility for release and a return to society.

While working in Paris he was a prison visitor and part of a national program to offer support and friendship to men from France and other countries serving short- to medium-term sentences.

He is opposed to what he considers mass incarceration. One prisoner he met in Concord remains incarcerated in Massachusetts, though he continues to appeal his conviction. They have stayed connected over the last 43 years and, as he has been moved frequently from prison to prison, Harrison believes that as a result he has visited every state penal institution in Massachusetts.

Harrison enjoys hiking, particularly in the White Mountains, when he takes the time off from his volunteer work. Originally from Massachusetts, in 2014 he and his wife moved back to Massachusetts to retire. They have a grown son and daughter.

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Athlete, musician and broadcaster reflects on achieving goals

Ayotte

Continued from page 17

“I somehow ended up getting a harmonica 40-plus years ago and was intrigued by the sound.”

He now performs with Grade “A” Fancy, nominee for Best Americana Act in the 2016 Worcester Music Awards. As a programmer for Worcester community radio station WCUW 91.3 FM, he hosts “Blues Hit Big Town” every other Saturday from 6 to 9 p.m., and “Hepcats, Hillbillies and Rock ‘n’ Roll” Wednesdays from 6 to 9 a.m.

Additionally, Ayotte reads

stories about athletes with disabilities on the program “Audio Journal Sports Page,” Fridays from 5 to 6 p.m. Audio Journal is a nonprofit radio, cable and online broadcast service for people who are blind, visually impaired or otherwise unable to read print.

Ayotte appreciates the opportunity to share his message, whether as an athlete, musician or broadcaster.

“If you have a dream or a desire in your life, set a goal and go for it,” he advised. “Make the goal in little steps and you’ll eventually get there.”

money matters

Reverse mortgages: It's about time

BY ALAIN VALLES, CRMP
PRESIDENT, DIRECT FINANCE CORP.

Reverse mortgages often conjure dire outcomes. But the facts are just the opposite. With changes to the government-insured loan program,



Reverse Mortgage

formally called a Home Equity Conversion Mortgage (HECMs), the risks to the senior homeowner has diminished, and, under many circumstances, results in a drastic cut in costs.

Financial and estate planners, tax specialists, attorneys, religious leaders, housing counselors, and even the adult children of seniors

are coming around to the fact that reverse mortgages give seniors financial options to remain independent in their own homes. Lori Trawinski, director of banking and finance at the AARP Public Policy Institute, writes: "We think reverse mortgages can be a useful tool for some people."

Everyone should understand the merits of a reverse mortgage, but not everyone should get one.

AARP does not endorse any reverse mortgage lender or product, but wants its members to have the information they need to make an informed decision about these loans. I couldn't agree more. Everyone should understand the merits of a reverse mortgage, but not everyone should get one.

Some of the many reverse mortgage benefits are:

• No required monthly mortgage payments on borrowed funds, which allows for increased cash flow (but property taxes and insurance must remain current and the property maintained);

• Access to tax-free cash if needed at a later date;

• Option to receive monthly cash for as long as one lives in the home;

• Ability to receive funds for home repairs or payoff of other debts;

• Peace of mind in case cash is needed for medical emergencies;

• Allowed to close in a trust or life estate;

• Loan is non-recourse - you

do not sign personally for the money and your children are not obligated to repay the loan;

• Augments your retirement plans;

• Offers an opportunity to have an active retirement and enjoy life!

One little known use for a reverse mortgage: it can be used to purchase a home. Often called a "reverse for purchase" or a "HECM for purchase" or even a "H4P," this option allows a qualified senior to not only be able to purchase a home but, more importantly, to afford to live in their home. Instead of paying cash for a new home, you have the option to conserve over half your cash.

Last year alone, there were over 700,000 home purchases by people over the age of 60, but only about 2,000 utilized a reverse mortgage. This will surely increase as over 10,000 baby

Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

"Self-Contained
Synonyms"
(answers on page 20)

ACROSS

- 1 Do another shoot of
7 "2001"
13 co-star Keir
13 Deli hangers
20 Person
21 Narcissist
22 Sea dog
23 It aptly
contains the letters
R-A-I-N ...
25 Dustin
Hoffman film
26 Lab aide
with a hump
27 ... O-P-E-N
29 ... M-U-T-E
37 "Failure is
— option"
38 Apiary units
39 Understand,
in London
41 "No need to
wake me!"
45 Think up
47 — Soviet
relations
48 Slate wipers
51 ... T-A-I-N-T
55 ... U-G-L-Y
57 Like a sheep
58 Bring up, as
a subject
59 AOL delivery
64 Deer cousin
65 ... F-I-C-
T-I-O-N

- 70 Martial arts
teacher
72 "... — horse
to water ..."
74 Tristan's
companion
75 ... E-A-R-L-Y
78 NYC airport
81 Posting with
a hashtag
82 Satire
83 Watchable
Web journals
85 ... M-A-L-E
89 ... R-U-I-N
95 Relevant
96 Israel's Abba
98 Actress
Rebecca
De —
99 Puritanical
100 Lost control
in a skid
103 "... or —
story goes"
104 Furious with
108 ... R-A-U-
C-O-U-S
111 ... N-O-B-L-E
relations
115 Russian city
on the Oka
116 Hotel bonus
117 What the
11 answers
featured in
this puzzle
are called
126 Tough rivals
127 French card
game

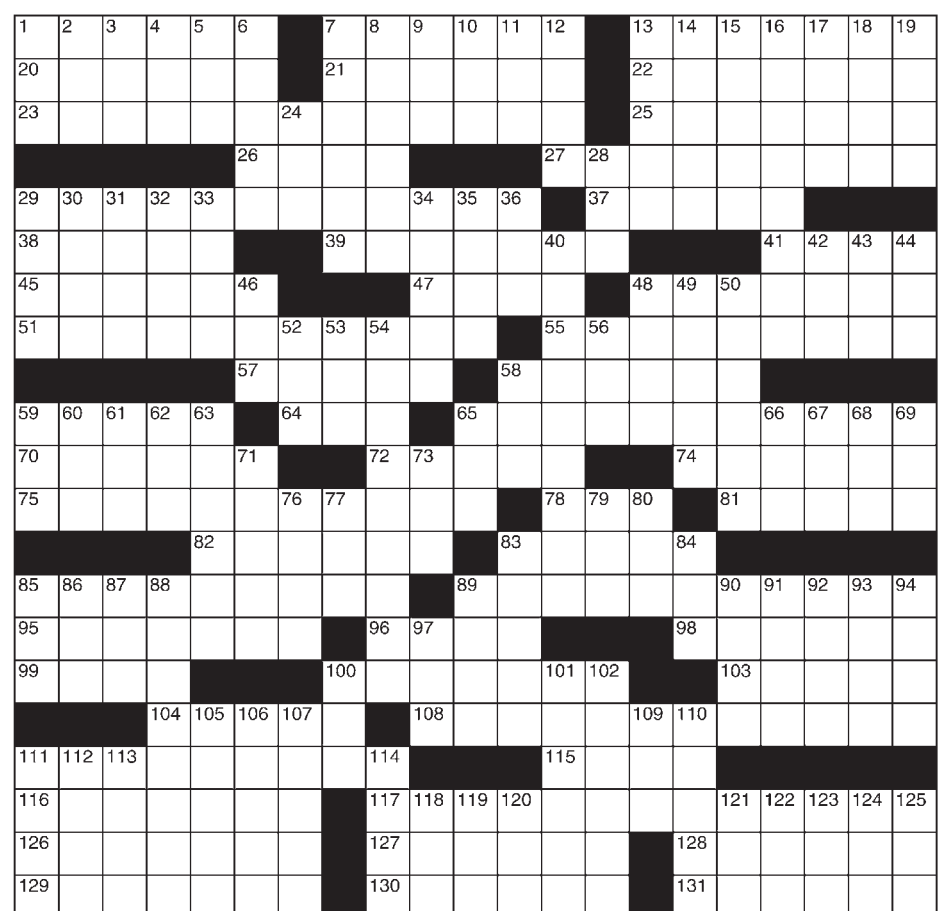
DOWN

- 1 Tear
2 Slip or trip
3 Hostile force
4 Magazine for
an exec
5 Necklace of
flowers
6 "... Passes
By" (A.A.
Milne play)
7 Alternate
route
8 Lorre's role
in "Casa-
blanca"
9 Auction set
10 Cicero's card
count?
11 "— Beso
(That Kiss!)"
12 With 90-
Down, free
13 — voce
(under one's
breath)
14 "It's —
cause"
15 Drug used
to treat
Parkinson's
16 Flabbergast
17 Face hider

- 18 "Why would
—?"
19 Bygone
British gun
24 "Can —
now?"
28 French "a"
29 In vogue
30 Resort island
near Venice
31 Cake baker
32 Sofa or pew
33 This, to Juan
34 Swiftiness
35 Wiesel who
wrote "Night"
36 Clangor
40 Lip-
puckering
jawbreakers
42 Fulfilled
43 Hi-tech
bookmark
44 —Ops
46 Post-punk
genre
48 Morales of
the screen
49 "Pan Am"
star Christina
50 Terrified
52 "— seen
worse"
53 None at all
54 Like kiddie-
pool water,
often
56 Partner of
neither
58 Misbehaving

- 59 Seer's power
60 Body of eau
61 Meth- ending
62 Method
ending
63 Arise quickly
65 Wray of film
66 AAA service
67 Land in
l'Atlantique
68 Bardic
work
69 After-tax
71 Novelist
Calvino
73 See 77-
Down
76 Writer Leon
77 With 73-
Down, early
portrayal of
Tarzan
79 Procured
80 Farming-
related:
Abbr.
83 Poison from
a snake
84 Addition
total
85 Plan (out)
86 Tax Day mo.
87 — Lanka
88 Plebeian
89 Actress
Delany
90 See 12-
Down
91 Sci-fi empath
Deanna
125 — Antonio

- 92 Engrossed
by
93 Home to
Honolulu
94 Science guy
Bill's family
97 Prickly husk
100 Cardinal's
cap abbr.
101 WWII ship
sinks
102 Revolving
gun holder
105 Emerge
106 Library
gizmo
107 Huge gulf
109 Modern:
Prefix
110 Ticking
thing
111 Brinker of
kid-lit
112 Harbinger
113 Pixar title
fish
114 Barely
made,
with "out"
118 Flying
expert
119 Rebel Turner
120 College sr.'s
test
121 Try to win
122 NHL great
Bobby
123 Sushi eggs
124 Genetic stuff
125 — Antonio



viewpoint

The state's 'secret' budget

By AL NORMAN

I have been a registered lobbyist on Beacon Hill for 30 years. I have only represented one client over all that time: Mass Home Care, a private, nonprofit network whose mission is to help elderly and disabled individuals live independently at home.



Push Back

I am in the middle of my 30th state budget cycle. The House version of the budget has just been approved. The Senate is up next. There were 1,307 amendments filed in the House, which means that the average state representative filed eight budget amendments.

Reverse mortgages: It's about time

Reverse mortgage
Continued from page 19

boomers turn 60 every day.

You need to be fully informed about the pros and cons of a reverse mortgage. A reverse mortgage is not for everyone. There are strict guidelines and protections built into reverse programs. I encourage you to seek information from a trustworthy source.

You can call or email me to receive a free copy of the National Council on Aging's "Use Your Home to Stay at Home" which is the official federally approved consumer booklet for older homeowners considering a reverse mortgage. I look forward to hearing from you.

Alain Valles, CRMP and president of Direct Finance Corp., was the first designated certified reverse mortgage professional in New England. 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.

The process has always been controlled by a few engineers - even when lawmakers listened to arguments on the floor. Most lawmakers are rank-and-file passengers on the train, and 'go along to get along' as the expression goes.

Mike Deehan has watched a lot of budgets, too. He is the statehouse reporter for WGBH in Boston. After the House budget was over, Deehan offered this Q&A in a WGBH column:

Q: How do 160 members work through over a 1,000 amendment proposals to arrive at a final House budget in just three days?

A: In secret, mostly. The vast majority of the action takes place behind closed doors in secret budget negotiations between rank and file members and Speaker Robert DeLeo's inner circle, led by Ways and Means Chairman Brian Dempsey. The amendments are everything from funding modifications to straight up earmarks for lawmaker's district priorities - and everyone's got priorities. When the House leadership approves an amendment, it gets bundled into one of about a half dozen giant amendments that then get a stamp of approval from

the full house."

Another veteran journalist on Beacon Hill, Michael Norton, editor at the State House News Service, made a similar observation: "The budget was approved after two-plus days of deliberations marked by light and sporadic debates, with most of the decisions made in a House ante-room..."

Civil textbooks tell you that budgets are debated on the floor of the House and the Senate. I can remember sitting in the gallery of both chambers, watching lawmakers rise to debate an issue. But today, I can't get into that "ante-room," because neither the public nor the press is invited.

What happens with the budget these days is that dozens of items are "bundled" into a "consolidated amendment," which with little advance notice, is presented in a small caucus room, and those lawmakers who show up, are the only ones who actually see and hear what

their leadership recommends. There are no TV cameras, no taped sound. It's basically a private moment when billions of public dollars get spent.

The process has always been controlled by a few engineers - even when lawmakers listened to arguments on the floor. Most lawmakers are rank-and-file passengers on the train, and "go along to get along" as the expression goes.

Most of the amendments I support go nowhere. Often I have to guess why a good issue gets a bad reception. This year, as in the past seven or eight, legislation that would have allowed spouses to be paid caregivers went down to defeat behind closed doors. Seventeen other states and the Veterans' Administration already allow spouses as caregivers, because it saves their states money. But on Beacon Hill, the amendment did not make it into the Consolidated Amendment - again. At least three times the Senate has passed a similar bill - but until the two branches agree - nothing is sent to the governor to sign.

I can't tell you why the spouse-as-caregiver amendment died. Because it's a secret.

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.

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Answers to Super Crossword

(puzzle on page 19)

REFILM	DULLEA	SALAMIS
IRONER	EGOIST	OLDSALT
PRECIPITATION	TOOTSIE	
IGOR	OUTSPOKEN	
CLOSEMOUTHED	NOTAN	
HIVES	REALISE	IMUP
IDEATE	SINO	ERASERS
CONTAMINATE	UNSIGHTLY	
OVINE	BROACH	
EMAIL	ELK	FABRICATION
SENSEI	LEADA	ISOLDE
PREMATURELY	LGA	TWEET
PARODY	VLOGS	
MASCULINE	DESTRUCTION	
APROPOS	EBAN	MORNAY
PRIM	SPUNOUT	SOTHE
MADAT	RAMBUNCTIOUS	
HONORABLE	OREL	
AMENITY	KANGAROO	WORDS
NEMESIS	ECARTE	CORONA
SNORERS	DETEST	KOREAN

Those who humble themselves will be exalted

By MARIANNE DELOREY, Ph.D.

A large part of our success in aging well has to do with how we cope with changes in our bodies. All bodies change over time. There



are amazing people who are able to continue using the same skills well into older adulthood. There are also some incredible people who develop or

Housing Options

hone new skills as they age. For most people, however, we need to be mindful that our changing abilities can affect our self-esteem. Those who pride themselves on their intellect may face an easier time with sore knees than memory loss, and those that were very skilled with their hands might have an easier time with cataracts than arthritis. But none of us are immune to the frustrations of changing bodies. Very often, we have to remind ourselves, if not society in general, of our own worth, even as we lose some of our functioning.

But it must not stop there. Simply insisting on being recognized for skills and experience is not enough. Someone can be important to themselves. For someone to be essential to others, they need to be invaluable.

There are amazing people who are able to continue using the same skills well into older adulthood. There are also some incredible people who develop or hone new skills as they age.

Instead of beating our own drums, we should contemplate how we can use those drums to make music for everyone to enjoy.

Consider the difference between Stan and Tom. Stan is a former engineer and Tom was a landscaper. Both can see a building from the vantage point of someone with years of experience. On one hand, Stan likes to critique the building and those who work there. He has great ideas on how the building should be managed and is quick to suggest changes. But instead of seeking out his advice, those who work on the building avoid him.

On the other hand, meet Tom. Tom saw that the staff didn't have time to plant flowers because they were cleaning up after a bad winter. He asked for permission and planted a beautiful bed of annuals right at the entrance to bring color to the property. Not only did Tom's contribution improve the curb appeal, it had a surprising effect on Tom. Now, he is seen as a contributing mem-

ber of the community. Other residents ask his advice on what plants can tolerate shade. He feels valued and valuable.

There is nothing more amazing than watching the evolution of a community based on the impact of elders who care. They impact the physical property, but they also invigorate the people, improve morale, and instill pride.

I also love seeing how those people evolve and change over time when they have a role. Research suggests that volunteering makes people happier and healthier. People who volunteer live longer and better lives. This effect may also be cyclical. Once you give back, you feel better enough to give more. Everyone benefits from elders who are viewed as more capable and productive.

My hat is tipped to anyone who can carry forward their experiences and skills into later adulthood. My hat is off to those who take an active role in doing so by looking around at what needs to be done and doing something about it instead of just saying it should be better. These people are truly invaluable.

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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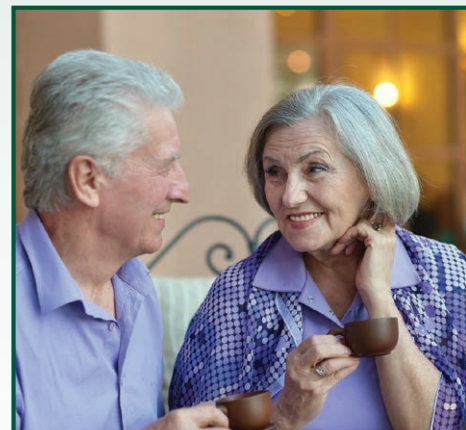
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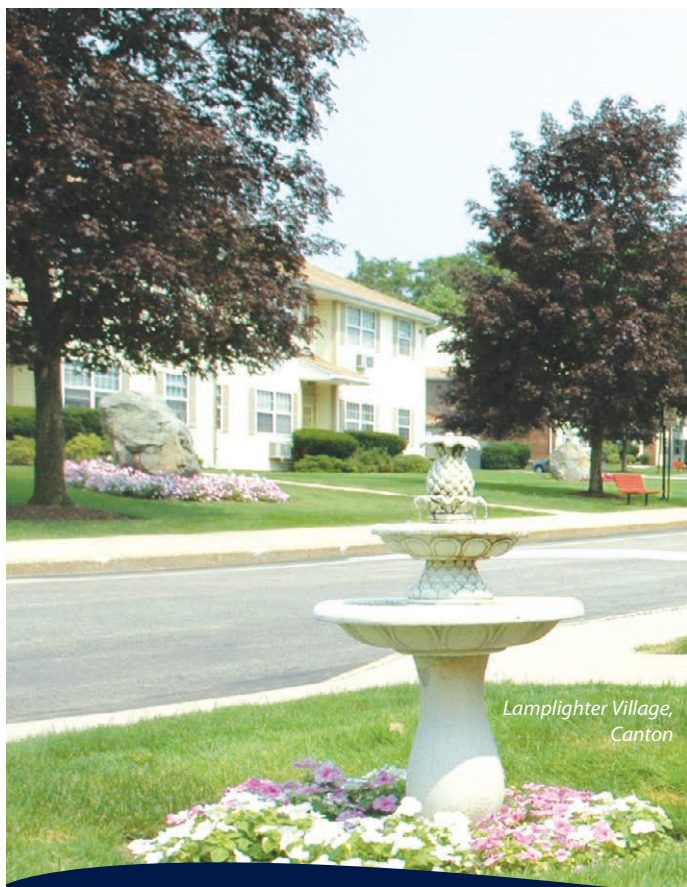


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