



Stoneham woman keeps hand in puppetry for five decades

page 4

Grand Canal Palazzo Salviati(Dorsoduro) Barbarigo

PHOTO/ VALERY PECHINSKY | DREAMSTIME.COM

By Victor Block

In the fifth century AD, Attila the Hun and other invaders descended upon the north-eastern area of what today is Italy. A number of people who were living in the region fled to a group of nearby islands for safety and, over time, established small villages. The towns they founded eventually joined together and that was the birth of Venice.

From that humble beginning grew one of the wealthiest, most refined cities in the then-

known world. Those who travel to Venice today see it much as it has looked over centuries.

The city’s physical layout, occupying nearly 120 small islands, is its most famous attraction. Those dots of land are separated by about 150 canals that are crossed by more than 400 bridges.

The largest and most famous waterway, the Grand Canal, serves as the main “street” of Venice. It’s lined by splendid palaces and brightly colored mansions that were built by

Venice page 12



Goddard / Homestead
A Caring Community for Elders

A Legacy of Providing Exceptional Care for Seniors Since 1874
For More Information Contact Tracey King at 508-868-0967
www.goddardhomestead.org



Safer driving benefits all

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

While many vacationing travelers hit the roads during the summer season, the month of September signals the beginning of heavily increased traffic, especially during rush hours. Drivers are heading back to work, which means sharing the road with more vehicles, motorcycles, bicycles and pedestrians. And, now that school is back in session, expect to see more school buses and pedestrians on the local roads.

This is also a great time to recharge your driving skills. For more than 30 years, AARP

has helped to keep millions of drivers safe, educated and confident while on the road with the AARP Smart Driver course, the nation's largest classroom and online driver safety course. Based on the latest driver safety research and insights, the course is designed especially for drivers age 50 and older. In fact, 97 percent of course participants say they've changed at least one driving behavior as a result of taking our course.

By taking the AARP Smart Driver Course, you'll learn the current rules of the road, defensive driving techniques and how to operate your vehicle more safely in today's increasingly challenging driving environment. You'll learn how to manage common age-related changes in vision, hearing and reaction time. You'll hear about the safest ways to reduce driver distractions, deal with aggressive

drivers, learn techniques for handling left turns, right-of-way and navigating around rotaries, how to minimize blind spots, and proper use of the new technology found in newer cars.

In addition to learning safety strategies that can reduce the likelihood of a crash, you will learn how aging, medications, alcohol, and other health-related issues affect driving ability, and how to adjust driving accordingly to allow for these changes. The course also helps participants determine when it may not be best to drive (e.g., late at night, inclement weather, etc.) and how to plan for a time when driving is no longer an option.

AARP Driver Safety offers classroom and online courses. The classroom course costs \$15 for AARP members and \$20 for non-members. The online course costs \$19.95 for members and \$24.95 for non-members. Al-

though the program is geared toward drivers 50 and older, licensed drivers of all ages are welcome to participate. There are no official tests to pass in order to graduate from the program. To learn more about upcoming classes in Massachusetts, visit www.aarp.org/drive.

If you are looking for a rewarding volunteer opportunity, consider becoming the volunteer state coordinator for the Massachusetts AARP Driver Safety program. This volunteer position is a highly visible role which requires strong leadership, communication and relationship-building skills. The state coordinator provides direction to AARP Driver Safety volunteers and works with them to enhance the overall program.

AARP Massachusetts is also looking for volunteer instructors for the four-hour

AARP page 3



Mike Festa



Real Possibilities is a trademark of AARP.

DISCOVER REAL POSSIBILITIES IN MASSACHUSETTS.

AARP is in Massachusetts creating real, meaningful change. We're proud to help all our communities become the best they can be. Like providing family caregivers with tips to take care of loved ones, helping to make our communities more livable and hosting fun, informative events all across the state.

If you don't think *Real Possibilities* when you think AARP, then you don't know "aarp."

Get to know us at aarp.org/ma.

f /AARPMMA
t @aarpma

AARP® Real Possibilities
Massachusetts

Safer driving benefits all

AARP
Continued from page 2

Smart Driver course. Volunteers help organize and teach classroom courses at local community centers, libraries, hospitals and senior centers. By volunteering, you'll join 4,000 other volunteers nationwide who contribute to the safety and well-being of their neighbors and community. If you

have access to a computer, enjoy meeting people and are ready to make a difference in your community, fill out an interest form at www.aarp.org/volunteernow. Volunteers are reimbursed for approved out-of-pocket expenses related to program activities.

Additionally, consider hosting a Smart Driver classroom course at your facility. Participa-

tion as a host brings community members to your location and offers a meaningful opportunity to make a difference in the lives of older adults. If you can provide a free room that holds up to 30 participants, and have a DVD player and television, you can be a Smart Driver course host.

For more information or to register for classes, visit

www.aarpdriversafety.org or call 888-AARP-NOW (888-227-7669). Contact AARP Massachusetts at 866-448-3621 or email at ma@aarp.org. You may also visit www.aarp.org/ma.

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

We'll help you get to the life you've imagined

with our **PROVEN 3 STEP** Relocation Process

We understand that selling a longtime home has its challenges, but for our clients, the change brings about a new, simplified lifestyle without the burdens of managing and maintaining a home that is too large or too expensive for your needs.

Call now to discover what your home is worth!



David J. Dowd
President, Sell Mom's House
Cell: 774-696-6124

KW
KELLERWILLIAMS.

1.

Simplify

We help you deal with a lifetime of possessions. Call for our **Free Downsizing Guide**. We manage your downsizing for free.

2.

Sell

No one markets better than **Sell Mom's House & Keller Williams Realty**. Fast results for homes in **any** condition.



3.

Move & Enjoy Life

Relax & enjoy life more in your new, simplified setting. **Make these years the best years of your life!**

Call now for your **FREE** • Downsizing Guide • Valuation of your home
• Customized downsizing & selling plan or
• a seat at our next seminar: "Downsizing & Selling from Daunting to DONE!"

508-691-0080 or email: info@sellmomshouse.com

Each KW office is independently owned and operated 508-877-6500

pursue your passion

Stoneham woman keeps hand in puppetry for five decades

By ED KARVOSKI JR.
CONTRIBUTING WRITER

STONEHAM — New York City native and now Stoneham resident Maggie Whalen has spent most of her life entertaining children and adults as a hand puppeteer. Now, she's expanding her audience with a shadow puppet show specifically geared for older adults.

While living in NYC, a teenage Whalen became inspired in 1967 when she watched a PBS-televised presentation of puppeteers.

"I happened to see some fabulous puppeteers, The Little Players, who performed for only adults in their Upper West Side apartment for a subscription audience," she explained. "I started



Maggie Whalen with Goldilocks puppet

PHOTO SUBMITTED

making puppets that same day."

Soon afterward, she performed with her handmade puppets at a 4-year-old child's party.

"That was my first performance with an audience," she noted.

In 1971, she created and directed Poor People's Puppets with performances by two to four puppeteers. Their home base was a storefront theater on St. Mark's Place in Manhattan's East Village. She named the theater Balloon-Face Maggie's, recollecting a childhood nickname that her grandfather called her. Whalen enjoyed interacting with everyone involved with the puppet troupe.

"It was fun playing off of each other and other puppets,"

Puppeteer page 9



Models
Now
Open

YES! It's *that* beautiful.

 THE
RESIDENCE
at Orchard Grove

Independent, Assisted & Memory Care Living
258 Walnut Street | Shrewsbury, MA 01545

Good Times. Good Friends.
Great Care!



Ask about our Founders Club savings! Contact Elizabeth Mattei: 508-841-5735

sepot

Inside this issue

Sheriff plays host to over 1,000 seniors at annual picnic

page 10



'Our Bodies, Ourselves' co-author carries on mission

page 15

Departments

Caregiving Tips18
Money Matters19

Viewpoint 20
Housing Options21

Index of Services

Adult Day Care

Adult Day Club at Dodge Park...12

Affordable Housing

Bigelow Village6
Coes Pond Village10
Sherwood Village, Natick24
Sitkowski Apartments.....18

Amulance Services

K's Ambulance20

Assisted Living

Oasis at Dodge Park14
Residence at Orchard Grove ...4

Attorneys, Elder Law

Durbin & Veglia, Attorneys21

Banking Services

Avidia Bank10

Cemetery/Mausoleum

St. John's Cemetery & Mausoleum13

Fitness

YMCA of Central MA23

Funeral Homes

Shaw Majercik Funeral Home..23

Hearing Services

Brookline Hearing Services.....11

Home Care Services

Around the Clock
Home Healthcare22
Care Solutions.....7
Old Colony Elder Services18

Hospice & Primary Care

Hope Health Hospice6

Medical Research Studies

Clinical Pharmacology17
Harvard University17
Visual Attention Lab17

Mortgage Financing

Direct Finance23

Pharmaceutical

Compounding Center

Boulevard Pharmacy11

Real Estate

ReMax Executive Realty13
Sell Mom's House3

Recreation/Transportation

Fuller RV6

Rehabilitation

St. Mary's Healthcare21

Rest Homes

Goddard Homestead1

Senior Services

AARP of MA2

Subsidized Housing

Bixby/Brockton Centre.....24
Colony Retirement Homes.....15
Congregational Retirement
Homes, Melrose.....24
Emanuel Village13
Green Hill Towers11
Hawthorne Hill 8
Illyrian Gardens8
Lamplighter Village, Canton.....24
Mt. Pleasant Apartments,
Somerville24

Veterans Services

VA Boston9

Walk-in Medical Doctors

AFC Urgent Care,
North Andover, Burlington,
Saugus, Malden, Waltham,
Natick, Watertown, Dedham,
Braintree, Marlborough, New
Bedford, Worcester13

If you use any services listed above, please mention you saw their ad in the Fifty Plus Advocate.

fiftyplus
advocate

Serving the fifty-plus community since 1975

www.fiftyplusadvocate.com

Publisher: David Bagdon

Managing Editor: Bonnie Adams ext. 14

Creative Director: Tina Berthiaume

Fifty Plus Advocate is published monthly, 12 times annually by Bagdon Advertising, 32 South Street, Westborough, MA 01581.

Fifty Plus Advocate accepts no responsibility for unsolicited manuscripts or materials and does not return them to sender. Retractions for any inaccuracies will be printed when necessary. Unsolicited letters to the editor become the property of this newspaper and can be reprinted in part or in whole unless otherwise stated. Fifty Plus Advocate columnists writing under a byline are expressing their personal opinions and not necessarily those of the newspaper.

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

Advertising Sales:

Sales Coordinator :

Barbara Clifford, ext. 19

Diane Sabatini: ext. 12

Cindy Merchant: ext. 15

Mary Ellen Cyganiewicz: ext. 17

Seniors learn the risks and impacts of opioid crisis

By JEAN BARILLA
CONTRIBUTING WRITER

MARLBOROUGH - Middlesex District Attorney Marian T. Ryan gave an informative and enlightening presentation on the risks of opioids at the Marlborough Council on Aging at the Senior Center, July 11. Also at the meeting were State Representative Danielle Gregoire (D-Marlborough), Mayor Arthur Vigeant and Chief of Police David Giorgi, who spoke about the importance of educating ourselves on this important topic. Trish Pope, executive director of the Council on Aging, welcomed speakers and seniors to the event.

Seniors were served lunch, and received "File of Life" refrigerator magnets and personal wallet cards. These cards list medications, medical conditions, health insurance and other information helpful in a medical emergency. Call District Attorney Ryan's office at 781-897-8300 for information on how to obtain the cards.



Marlborough Council on Aging direction Trish Pope (l) and Middlesex District Attorney Marian T. Ryan

PHOTO/JEAN BARILLA

Opioids are medications prescribed for pain and include oxycodone (Oxycontin, Percocet), hydrocodone (Vicodin), Fentanyl and methadone. Street drugs such as heroin and cocaine are also opioids. They can be dangerous or deadly: even when taken as prescribed they can have serious side effects, such as depress-

ing breathing and death. Mixing them with other medications and alcohol can increase the death rate. Death rates from opioids have more than tripled in the U.S. since 1999. In Massachusetts state troopers responded to 800 fatal overdoses – 10 of them in Marlborough; 60,000 people were brought to emergency rooms with overdoses. Many were women of childbearing age, some pregnant, who went on to give birth to addicted infants.

Most people who take opioids for severe or chronic pain – such as cancer survivors, do so safely under their doctor's supervision. Because opioids can be addictive, some people become tolerant of the drug and start taking higher and higher doses or taking it more often – they feel "high" or euphoric. They become hooked on them because opioids also reduce anxiety. Things get out of hand and they turn

Opium page 7

A state of the art, affordable retirement village in Rutland starting at \$150,000.



FALL DISCOUNTS

Call for an Appointment.
Model has been sold, please ask about other designs.

Create and design your own home
Call 508-886-6565 for more information
bigelowvillage.com



Bigelow Village

Lighting the way to a new beginning • Conveniently located near town center
Maple Avenue • Rutland, MA (½ mile from town center)

TRY BEFORE YOU BUY!



FULLER RV
RENTALS & SALES

CLASS A, B & C MOTOR HOMES • TRAILERS • TEMPORARY HOUSING • TRANSPORTATION

150 Shrewsbury St. Boylston • 1-508-869-2905 • www.fullerrv.com

Celebrating 33 Years in Business

No Special License Required

ACCREDITED BUSINESS A+



When you're looking for the best hospice care

Look to Hope.

Hope Hospice has provided care and support for those facing serious illness for over 35 years. Our dedication, respect and compassion help provide the best quality of life possible. That's why so many families look to Hope for hospice care.

To learn more, call 508.957.0200 or visit HopeHospiceMA.org.



Hope HospiceSM
Touching Lives

Part of the HopeHealth family of services
Hope Hospice | Hope Care For Kids
Hope Dementia & Alzheimer's Services | Hope Academy

Seniors learn the risks and impacts of opioid crisis

Opioid
Continued from page 6

to street drugs like heroin when they can't get a prescription refill, or they find creative ways to get more pills. This includes borrowing pills from a friend or family member, or finding ways to get them from grandparents or other seniors. The addiction can be so strong that the whole day can be devoted to getting more of the drug.

Ways to get more opioids that escalate to more dangerous behavior:

- "Borrowing" a pill or two from a friend or family member, replacing it with aspirin;
- "Doctor shopping" to obtain more prescription medications – going to different doctors, often in another state;
- Going to an open house and stealing from the medicine cabinet;
- Selling grandpa's snow blower or lawn mower to get drug money;
- Stealing pet pain medications;
- Theft and prostitution to afford the cost of street drugs (usually heroin); and
- Theft by pharmacy employees who keep two or three pills from each prescription.

There are 34,000 grandparents in Massachusetts raising grandchildren, a 20-percent increase since 2005 – in four out of five times this is due to heroin use by the parent(s). What can

you do to ensure that you don't become a statistic?

Ways to safeguard medication from theft

When you get a prescription filled, know what the pill looks like – in the pharmacy, online or in a library the Physician's Desk Reference (PDR) will show the pill's color, size, and identifying letters or numbers on it. You can also ask the pharmacist. Count the number of pills when you get home and notify the pharmacy if the count is incorrect. Don't keep medications where they are easy to reach, put them away. If you have to remember to take them, set an alarm.

How to identify signs of drug addiction in a loved one or others with access to your home

Know the signs of addiction in family members or anyone often in your home: a change in eating habits, constant scratching, always wearing long sleeves, pills missing (finding out you are short of pills before the next prescription). Also teaspoons missing (used to heat drugs) and aluminum foil (used to wrap drug powders) missing are signs of a drug user. Don't keep medications where house cleaners and workers can easily get them.

How to properly dispose unused or expired medication

If you don't finish an opioid medication, discard it – but not down the drain, toilet or in the

garbage. The Marlborough Police Department has a prescription collection box or will pick it up if you can't bring it in. Call 508-485-

1212, ext. 36966. Even non-opioid medications like heart medicine or "water pills" can cause harm to children, pets or the environment.

Support Services for Grandparents:

- IHR Family Engagement Project 617-661-3991 or healthrecovery.org
- Learn to Cope, 508-738-5148 or learn2cope.org
- Massachusetts Substance Abuse Information & Education Helpline 800-327-5050



Care Solutions, Inc.

PROVIDING QUALITY CARE IN YOUR HOME

Proud to be your locally owned and privately held home health care provider in Westboro since 1997

10% Off!!!

First Time Clients
Mention This Ad
& Receive 10% Off
Your First Invoice!

**Ask about our
"Home But Not Alone"
Program**

Specialty Services Include:

- Home Health Aides, Homemakers, Companions
- 2 to 24 Hour Care
- Live-In Care
- Individualized Wellness Plan
- Dementia Care
- 24 Hour On-call
- In-Home, On-site, On-going Supervisions
- Licensed, Insured and Bonded



Stay home with quality care customized to meet your needs. Please call our Care Coordinator at 508-366-5689 to learn more.

www.care-solutions.net • email: info@care-solutions.net

Are you looking for Housing? Let us help!

fiftyplus
advocate

Please contact me regarding the housing opportunities I've checked off below.

SEND THIS COMPLETED FORM TO:
ATTN: FREE FIFTY PLUS HOUSING INFORMATION
32 SOUTH STREET, WESTBOROUGH, MA 01581

AFFORDABLE HOUSING

- ☐ Bigelow Village - Rutland

ASSISTED LIVING FACILITIES

- ☐ Dodge Park Oasis - Worcester
☐ Goddard Homestead - Worcester
☐ The Residence at Orchard Grove - Shrewsbury

REST HOMES

- ☐ Dodge Park - Worcester
☐ Goddard Homestead - Worcester

SUBSIDIZED APARTMENTS

- ☐ Bixby/Brockton Centre - Brockton
☐ Coes Pond Village - Worcester
☐ Colony Retirement - Worcester
☐ Congregational Retirement Homes - Melrose

SUBSIDIZED APARTMENTS Cont'd

- ☐ Emanuel Village - Worcester
☐ Green Hill Towers - Worcester
☐ Hawthorne Hill - Rutland
☐ Lamplighter Village - Canton
☐ Sherwood Village - Natick
☐ Sitkowski School Apartments - Webster

NAME _____
ADDRESS _____
CITY _____ STATE _____
ZIP CODE _____ PHONE *() _____
EMAIL _____

*Your phone number is required to process your request. It will be used only in regard to the properties that you have marked.

Local foundation helps with testing and treatment of Lyme disease

SUBMITTED BY MICHELE MILLER
CENTRAL MASS LYME
FOUNDATION INC.

REGION - Lyme disease is one of the most misunderstood and controversial diseases across our country. Getting properly diagnosis and treatment options are extremely difficult. I quickly found this out after losing my Mom, Jeanne to complications from untreated late-stage Lyme disease. Mom was full of life until she developed a rash on her upper back while spending the winter in Florida in early 2011. The non-blistering rash was quickly diagnosed as shingles and she was prescribed a steroid. Her health would never be the same after that.

If you had asked me a few years back what Lyme disease was, I would have thought that after a tick bite you would get a bulls-eye rash and your doctor

would prescribe a dose of antibiotics. All would then be OK, as so many think. But I soon found out it wasn't.

In May 2011, Mom came back from Florida and had trouble with her speech. My brother and I feared that she had a mild stroke, so an MRI was performed, and then reviewed by a chief neurologist. A month later, Mom received what she described as a death sentence: she was told she had ALS, otherwise known as Lou Gehrig's disease. Her quality of life with this diagnosis would diminish rather quickly. Mom questioned the diagnosis and heard that a local holistic physician, who fortunately was Lyme literate, could possibly help. Her first appointment with this doctor reviewed her medical records and he ordered both the Elisa and Western Blot tests to determine what my Mom had been battling. These

tests would be sent to a Lyme specific laboratory in Palo Alto, Calif. This lab has the highest accuracy for testing. Our next appointment four weeks later, he would diagnosis her with late stage Lyme disease and also having several co-infections, such as Babesia and Bartonella. Aggressive antibiotic treatment was prescribed but we were not aware at that time that this treatment could either kill her or save her. The next one-and-a-half years I would have to watch my Mom lose her capacity to talk, walk or swallow. Months later, unable to eat, she needed a feeding tube that would cause her to succumb to complications from aspiration pneumonia. Seeing her in this debilitating state has not easily been erased from memory. I was angry that the medical system had failed her and recognized that I needed to seek a grief counselor for witnessing the pain my Mother

er had endured.

I knew many others were suffering in silence and my husband, Ken and I founded the 501c3 organization, The Central Mass Lyme Foundation in 2014, a year after my mom's passing. We help others get properly tested and treated through a Lyme literate physician. We have monthly meetings in Worcester and bring guest speakers to our group who can help.

On Saturday, Sept. 23, at the Worcester Technical High School, 1 Skyline Drive, in Worcester, we are having our third conference on Lyme disease. We bring in top professionals from all around the country to help educate the general public. For more information about our foundation or our upcoming conference, visit www.CentralMassLyme.org or www.CentralMassLymeConference.com

"Country Living in the City."



1 bedroom and efficiency affordable HUD subsidized apartments. Rent is 30% of adjusted income. Heat and utilities included. 62 years or older or disabled.

Professionally managed by Barkan Management Company.

**For an application or an appointment
call 508-753-7217.**

ILLYRIAN GARDENS, Inc.

Illyrian Garden Apts. ~ 545 Salisbury Street, Worcester, MA



Hawthorne Hill Elderly Housing

Phase I & II • 106 Main Street, Rutland, MA 01543



**Bright & airy one
bedroom units,
both subsidized
and non-subsidized.**

Elderly & disabled rental units.

"62 years of age or older,

handicap/disabled regardless of age."

Eligible tenants pay 30% of monthly income.

HUD Section 8 Subsidy and USDA/RD Rental Assistance.

To obtain applications, please call Brenda
at 508-886-6920 • TDD 1-800-439-2370

Laundry Facilities • Community Rooms • Accessible Units



"This institution is an equal opportunity provider and employer"



Stoneham woman keeps hand in puppetry for five decades

Puppeteer

Continued from page 4

she said. “I’ve never worked from a script or played a recording instead of using my voice in a puppet show. When you’re improvising with somebody it can be really fun because you don’t know what they or the audience is going to say. I always include some audience interaction – that keeps it fresh for me.”

Whalen moved to Massachusetts in the mid-1970s. During the summer of 1974, she interacted on a larger scale with the Bread and Puppet Theater, a politically radical puppet troupe in Glover, Vt., founded by Peter Schumann. There, she created costumes, and operated giant puppets and masks as part of its annual Domestic Resurrection Circus.

“Peter Schumann’s shows are overtly political; my politics come through in more subtle ways,” she said. “For example, I have

two female tailors in ‘The Emperor’s New Clothes’ and Amelia is the little pig who builds the brick house in my ‘Three Little Pigs’ show.”

In 1976, Whalen began doing business as Magpie Puppets, for which she continues to create and perform puppet shows for all ages at various venues. From 1989 through 2007, she taught puppetry periodically at Club Med in the Bahamas, Dominican Republic and Guadeloupe. Additionally, she has taught puppet-making workshops and built custom-made puppets for individuals, theaters and filmmakers.

One of her custom-made puppets appears in a documentary about Brother Theodore, a German-born American comedian, who passed away at age 94 in 2001. The documentary, titled “To My Great Chagrin: The Unbelievable Story of Brother Theodore” by filmmaker

Jeff Sumerel, premiered in 2008 at the Museum of Modern Art in NYC. Whalen was invited and attended the premiere. Joining her puppet in the film are a number of notable performers including Woody Allen. Dick Cavett, Henry Gibson and Penn & Teller.

Early in her career, Whalen supplemented puppetry projects with part-time legal secretarial work. In 1993, she earned a bachelor’s degree in therapeutic applications of the creative arts at UMass Amherst University Without Walls. In 1996, she received a master’s degree in occupational therapy at Tufts University, Department of Occupational Therapy, in Medford.

Having worked as an occupational therapist (OT) at Veterans Administration and rehabilitation facilities, Whalen said, “I always wanted to work with that population again, but didn’t want to do it as an OT. I also want-

ed to try my hand at creating a shadow puppet show.”

In the past two years, Whalen has been presenting “Shadow, Songs and Stories” at assisted living facilities.

“It’s a market that’s pretty much untapped,” she said. “Most people I perform for have never seen a shadow puppet show and have never seen a puppet show for adults. Also, it’s nice to have a calm audience for a change.”

Whalen is also looking forward to increasing her performances at venues such as senior centers.

“Reasons I like puppetry are because I like to sew, paint, draw, act and sculpt with clay – puppetry lets me do all that,” she said. “I do wish I had a roadie and a driver, but all the rest is great.”

For more information, visit magpiepuppets.com and on Facebook at facebook.com/magpiepuppets.

Honoring Our Heroes

Veterans receive affordable health care at their local VA



\$0

Did you know VA has no fees, premiums, or deductibles?

At these convenient locations VA offers the most comprehensive health care options that a Veteran could ask for.



U.S. Department of Veterans Affairs

Veterans Health Administration

20

Did you know VA has 20 clinics and hospitals in Massachusetts?

Enroll today and take advantage of the benefits you earned such as prescription benefits, hearing aids, glasses, and much more.

1-844-VA-CARES (822-2737)
www.newengland.va.gov/50plus



Sheriff plays host to over 1,000 seniors at annual picnic

SHREWSBURY – Each year, the office of Worcester County Sheriff Lewis Evangelidis hosts a picnic for senior citizens at the SAC Park in Shrewsbury. The event, which features a meal of cookout favorites, games, entertainment and raffles, is always a popular draw for local senior. And this year's event, held on a hot and humid Aug. 19, was no different. In fact, with over 1,100 guests attending, it was the biggest picnic yet, according to the sheriff's office.

On his Facebook page, Evangelidis praised the 250 volunteers, including the entire Nichols College football team, who helped to make the event once again a huge success. .

"This tremendous community event would not be possible without the Worcester County Reserve Deputy Sheriff's Association as well as many generous donations from local businesses and elected officials," he added. "Proud to be part of the biggest and best senior picnic ever!"

For more photos and a video from the event, visit www.fiftyplusadvocate.com.



PHOTOS/JERRY CALLAGHAN, CALLAGHAN PHOTOGRAPHY



(l to r) Nicholas Anderson, Pat Porter, Zack Fashaw, Malikai Holan and Alex Swaby help out at the senior picnic. All are members of the Nichols College football team.

Right: Sheriff Lewis G. Evangelidis and Worcester Mayor Joe Petty



Left: Seniors enjoy the picnic hosted by Worcester County Sheriff Lewis Evangelidis.

adventurous

energetic

positive





Avidia Bank

800-508-2265

avidiabank.com



Member FDIC | Member DIF



Coes Pond Village

55 Plus Smoke Free Community
At least one listed household member on application must be at the age of 55

Call Today: 508.756.3594 • TTY/TDD: 800.439.2370
 Is accepting Applications for Waiting List

1 & 2 Bedroom Affordable Apartment Homes
Rents Include Heat/HW,
Applicants Must be Income Qualified

1 Br	50% Rent	Based on 30% Income	80% Rent	\$950 to \$1,263
2 Br	50% Rent	Based on 30% Income	80% Rent	\$1,050 to \$1,411

Maximum Income per Household Size (HUD) 2017 Limits

HH Size	50% AMI	80% AMI	HH Size	50% AMI	80% AMI
1 Person	\$29,150	\$46,000	3 Person	\$37,450	\$59,150
2 Person	\$33,300	\$52,600	4 Person	\$41,600	\$65,700

*Requests for applications must be in writing through US Mail, email or fax, or in person at the management office. The Coes Pond Community has off street parking, community gardens, public transportation available, weekly shopping bus, fitness, computer, sewing center, a hair salon, and community room with many activities throughout the year, on-site laundry facilities, and a library. For more information or reasonable accommodations call 508.756.3594 or email coespond@winco.com. **Equal Housing Opportunity***



Coes Pond Village
 39 First Street, Worcester, MA 01602





Brookline Hearing Services



Judith Arick, Au.D
Suzanne Arick Rakov, HIS
Jenna Karcher, Au.D

Brookline Hearing Services
 1842 Beacon Street, Suite 403
 Brookline, MA 02445

617.232.1299
info@brooklinehearing.com
www.brooklinehearing.com

We're here for all your hearing needs!

- Located between Washington Square & Cleveland Circle in Brookline.
- Now accepting MassHealth along with most insurance companies.
- Selling all major brands of hearing aids, custom musicians earplugs, monitors and ear protection.
- On the C & D MBTA lines • Accessible building

Established in 1931

Tired of Taking Oral Pain Medication?

Topical pain cream may be your answer...
 Minimize unwanted side effects through the use of transdermal pain creams.

Contact us today to get on a path to a pain free lifestyle!



Toll Free: (855) 345-4296

Proud Members of PCCA, IACP, MIPA
 We accept most major insurances

149 Shrewsbury St. Worcester
 New Hours of Operation M-F 9am-6pm!

BOULEVARD
 Pharmaceutical
 Compounding
 Center

Info@blvdcompounding.com www.boulevardcompounding.com

NEWLY REMODELED APARTMENTS with a contemporary flair



- Contemporary styled 1 & 2 bedroom apartments
- New kitchens with built-in microwaves and granite-like countertops
- Small pets welcome
- Heat and Hot water included
- Bus route / ample parking
- Beautiful landscaped grounds with gazebo

- Within the building amenities include:
 - A Theater-like media center
 - Handicap-accessible lounges on every floor
 - Library equipped with two computers and free internet access
 - Physical fitness center
 - Game room with billiard table
 - Community room with bingo board and large screen TV

Green Hill Towers

27 Mount Vernon Street, Worcester, MA 01605 • OFFICE OPEN DAILY 8:00AM - 4:30PM

To receive an application please call 508-755-6062 TDD# 508-755-0228

Available occupancy to income eligible mature adults (age 62 years & older) or permanently disabled. Applicants must meet HUD annual low income guidelines. Preference is given to individuals 62 and older.



Managed by

CORNERSTONE
 Corporation

Financed by MHFA



travel and entertainment

Venice: Explore the history and charm of this ancient city

Venice

Continued from front page

aristocratic families between the 12th and 17th centuries. They contrast with the more modest homes which overlook the maze of narrow, twisting side canals.

One focus of visitors is what Venice does not have: cars or trucks. It does have boats -- lots of them and of various kinds. What elsewhere would be buses, taxis, fire trucks, ambulances, police cars and every other kind of vehicle that make a city function, in Venice is a boat.

At the same time, Venice is a perfect walking city. It's flat, and there are no vehicles with which to contend. Instead, the challenge is finding your way in the complicated network of pedes-

trian streets, and visitors often find themselves temporarily lost.

That's fine, because some of the best discoveries are made by people searching for a specific site. You might wander into a city square with an outdoor cafe and stop for a snack. You're likely to see a street artist drawing on the sidewalk, and musicians playing for tips. You may enter a church which contains precious paintings and other works of art.

The other mode of transportation is boats, and here there's a choice. The famous gondolas are the classic Venetian boat, having originated there centuries ago. Because gondola rides are relatively expensive, they're used mostly by visitors seeking the experience and for weddings and



An ancient building in Venice.

PHOTO/RON LIMA | DREAMSTIME.COM



Ancient houses along the canal.

PHOTO/ RON LIMA | DREAMSTIME.COM

other special occasions.

Those who wish to experience a less costly gondola ride may take a traghetto (ferry). They're convenient for people who wish to cross the Grand Canal between the four bridges

which span it.

Boat buses called a vaporetto follow a prescribed route, and are the mode of transportation for many Venetians.

Two islands reachable by Venice page 14

Our adult day care is there for you.

- Supervised care up to 12 hours per day. More affordable than any other care option.
- The day club allows members to spend the day in a comfortable, stimulating environment.
- Perfect for working caregivers or to give you a respite from caregiving.
- Memory impaired welcome.
- Daily Activities Include: *Exercise, Music, Art and Intergenerational Programs, among others.*
- Meals included.
- You can choose a schedule that fits your lifestyle; 1 day or as many as 7 days a week.
- Transportation in our safe van or handicap bus is available.

"Caring for your family members since 1967."

THE ADULT DAY CLUB at Dodge Park

101 Randolph Road, Worcester, MA • www.dodgepark.com

Call Ben or Mike at 508-853-8180 for a free, no obligation tour.

DAY CLUB AVAILABLE 7AM - 7PM, SEVEN DAYS A WEEK. YOU CHOOSE ONLY THE HOURS YOU WANT!



*Looking to buy or sell
your home?*
Call Gary 508-733-6005



GARY KELLEY
Realtor®



Gary@MoveWithGary.com
MoveWithGary.com

Come see us first ...

Emanuel Village apartments offer affordable senior living to persons who are 62 and older or mobility impaired.

We offer studio, one-bedroom and mobility impaired accessible apartments.

Applications being accepted for income eligible seniors and/or mobility impaired adults

- HUD subsidized units available
- Includes all utilities and free parking
- Near bus line and shopping



Emanuel Village
A member of Ascentria Care Alliance

59 Evelyn Street, Worcester, MA 01607
Formerly Lutheran Social Services of New England



**When your doctor is
too busy to see you,
we aren't.**



No Appointment
Needed

X-Ray & Lab
Services On Site

Vaccinations
& Physicals

Most Insurance
Plans Accepted,
including Medicare

URGENT CARE
american family care
(formerly AFC Doctors Express)

Getting you better quickly is our number one priority. At AFC/Doctors Express, you'll get the same attention to every single detail that you would from your current family doctor. But you'll get it immediately, right when you need it the very most.

Now Open in 14 Convenient Locations!

North Andover: 129 Turnpike St
978.470.0800

Burlington: 90 Middlesex Tnpk
781.270.4700

Saugus: 371 Broadway
781.233.1000

Malden: 219 Centre St
781.322.7300

Waltham: 1030 Main St
781.894.6900

An American Family Care Company

Natick: 945 Worcester St
508.650.6208

Watertown: 376 Arsenal St
617.923.2273

Dedham: 370 Providence Hwy
781.461.0200

Braintree: 485 Granite St
781.848.2273

Springfield: 415 Cooley St
413.782.4878

West Springfield: 18 Union St
413.781.0100

Marlborough:
42 Boston Post Rd West
508.658.0764

New Bedford: 85 Coggeshall St
508.990.1900

Stoneham: 16 Main St
781.279.4000

DoctorsExpressBoston.com

Grant that our brother may sleep here in peace until you awaken him to glory... - Prayers of Final Committal

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.

The benefits of pre-planning are significant:

- Spares loved ones the agony of making hasty decisions while under great emotional stress
- Avoids tendency for emotional "overspending"
- Selections are less limited than in the future
- Affords the piece of mind that comes with the knowledge that everything will be handled according to your wishes
- Avoids inflation by purchasing at today's prices

***Our office will be happy to assist you
in your family's pre-planning process***

ST. JOHN'S CEMETERY & MAUSOLEUM

260 Cambridge Street, Worcester • 508-757-7415

Office Hours: Monday - Friday 8 a.m. - 4 p.m.; Saturday 8 a.m. - noon

Venice: Explore the history and charm of this ancient city

Venice

Continued from page 12

boat rank high on the list of attractions that many visitors wish to see. Murano has been a famous center for making decorative glass since the 12th century. Several furnace buildings where glass is fashioned into all manner of items are open to the public, and it's fascinating to watch skilled artisans at work, then see the finished products in the gift shops.

The nearby island of Burano makes two claims to fame. It has a long history as a fishing village, and the lovely lace which is made and sold there evolved long ago from weaving fish nets. The other attraction is the houses, many of which are painted in a rainbow of dazzling colors.

The most popular destination in Venice is Piazza San Marco (San Marco Square), an immense plaza surrounded by magnificent buildings that of-



An old street in Venice.

PHOTO/MARIAPHOTOGRAPHY10 | DREAMSTIME.COM

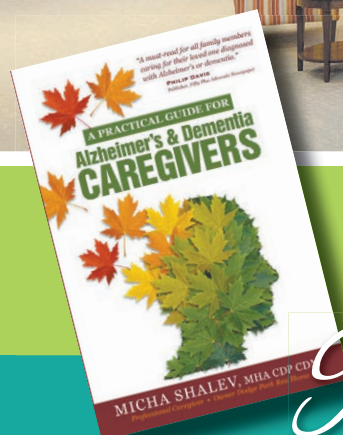
ten is jammed with tourists and always with pigeons. Work on the San Marco Church began in 1063 and it was expanded

and decorated over centuries.

Whenever people visit Venice, they'll find one of the most magnificent cities in the world,

and one that offers an enticing choice of things to see and do.

For information about Venice, log onto en.turismovenezia.it.



We're so passionate about cognitive care that we wrote a book on it.

We have a copy for you when you visit!

Reserve today!

LIMITED AVAILABILITY DUE TO HIGH DEMAND

A Revolutionary Alzheimer's and Dementia Residential Care Facility for the Elderly in Central Massachusetts

Bringing *LIFE* to those we serve
OASIS
AT DODGE PARK

102 RANDOLPH ROAD, WORCESTER • 508-853-8180/877-363-4775 • WWW.OASISATDODGEPARK.COM AND DOWNLOAD OUR FREE INFORMATIONAL BROCHURE

‘Our Bodies, Ourselves’ co-author carries on mission

BY JANE KELLER GORDON
CONTRIBUTING WRITER

REGION - Joan Ditzion, now 74, had no idea that joining Bread and Roses, an early woman's movement group, would change her life. An art educator at the time, she became one of 12 co-authors of the ground breaking book, "Our Bodies, Ourselves," which is now celebrating its 45th anniversary.

"Our Bodies, Ourselves" was a go-to source for a generation of woman who were empowered by knowing more about themselves. First published in 1973, it was an instant bestseller, which the co-authors never anticipated.

"I think that it changed people's conversations about reproduction, sexuality and woman's health," Ditzion said.

A New York Time's writer called "Our Bodies, Ourselves" a "feminist classic." In 2012, the Library of Congress included it in a



Joan Ditzion

list of "Books That Shaped America," along with "Silent Spring," "Beloved," and "To Kill a Mockingbird."

Ditzion worked on all of the

next nine editions of the book, which has been translated into 30 languages. The most recent edition was published in 2011. She also was a part of "Our Bodies, Menopause" and "Ourselves and Our Children."

After growing up in a progressive family in New York, Ditzion graduated from City College, and then headed to the University of California, Berkeley to pursue a master's degree in art education. About her time in Berkeley, Ditzion said, "I was arrested during the free speech movement."

She already had strong feelings about women's rights and social justice when she moved to Cambridge in 1969 with her physician husband.

That year, Ditzion and her

Bread and Roses colleagues organized a women's conference at Emmanuel College.

Ditzion said, "We needed to understand what women's lives were about, and not from a male perspective."

The "Doctor's Group" was formed by 20 women from the conference. Together, they wrote "Women and Their Bodies," an evidence-based, carefully researched 193-page pamphlet covering woman's health issues, sexuality and psychology. The pamphlet included stories from many women who attended the conference.

Printed on newsprint and stapled, the pamphlet was circulated in 1970.

By 1971, still a pamphlet, it was renamed "Our Bodies, Ourselves," and published by the New England Free Press.

That year, the group incorporated as the Boston Women's

Our Bodies page 17



Subsidized senior housing with a meal program option that makes us different!



Colony Retirement Home III is congregate housing for seniors. Enjoy nutritious "Home Cooked Meals," served in our attractive dining room with your neighbors and friends.



COLONY RETIREMENT HOMES III : Congregate Housing
101 Chadwick Street, Worcester
(508) 755-0444



All apartments at Colony Retirement Homes receive rental assistance through the HUD section 8 program. Rent is 30% of your adjusted monthly income. Rent includes all utilities except phone and cable TV.

Call Monday thru Friday,
9am to 5 pm for more information.

Colony Retirement Homes I are garden style studio apartments, located in a country-like setting. A short walk takes you to shopping centers, banks, restaurants and the bus line. A little bit of the country adjacent to the city.



COLONY RETIREMENT HOMES INC. I
485 Grove Street, Worcester
(508) 852-5285



COLONY RETIREMENT HOMES

Worcester, MA Not For Profit Corporation www.colonyretirementhomes.com



Singer-guitarist hopes lifelong long love of music continues with new ventures

BY BONNIE ADAMS
MANAGING EDITOR

Dennis Caussade's life has been one filled with academics, service, and family. He is currently employed in the human service field and is very committed to his job. But music has also always been a passion and now at age 50, he is hoping to take that hobby to another level. And much to his delight, others are taking notice of his talent as well.

Caussade grew up in Maryland in a family where medicine was very important. His parents, who are from Puerto Rico originally, both pursued careers in that discipline. His father, Jose, was a physician who practiced in Maryland. His mother, Ana, was a nurse who earned a master's degree and eventually became



Dennis Caussade

the Director of Patient Care at a Veterans Administration Hospital in Maryland.

"She was 30 when she came to the States and didn't speak any English," Caussade said.

"She is a very strong lady."

Like many young people, music was an integral part of his life growing up.

"When I was around 8 or 9, I just loved the Beatles," he said. "They were such a big influence on me."

The ballad, "Michelle," even inspired him to write his own tune, "Nancy."

"The lyrics I wrote weren't exactly appropriate for me to be singing at that time," he laughed. "Let's just say I really didn't understand what I was singing!"

Nevertheless, he continued to enjoy music, learning and then playing guitar throughout his teens.

Caussade took a different path other than medicine, choosing to get his bachelor's and then master's degree in social work.

While in college, although he continued to play guitar and sing at different events, academics was his priority.

"I did well but struggled a little bit. So I really made it a priority to focus on [academics]," he said.

Music served as a way to help him deal with that pressure.

"It's always been a way for me to channel my stress and anxiety," he said. "Instead of drugs or alcohol, I played my guitar."

At one point, Caussade actually seriously considered becoming an ordained Catholic priest, going as far as having discussions with the then Cardinal of Baltimore. After much introspection, he decided not to pursue that path, and instead took a job working in the field of human services.

In 1997, he met his wife Louise and the two married in 1999. In 2004, their daughter Claire was born.

Both are very supportive of his passion for performing, he said.

"I've played at different events like fundraisers and open mics," he said. "I've also been invited to perform at festivals in New Bedford and Newport, RI."

In September, he will play one of his biggest gigs yet when he performs several sets at the Big E in Springfield.

Caussade said his style is reminiscent of James Taylor and his favorite Beatle, Paul McCartney. He performs covers of popular songs as well as his own material.

"They are mostly ballads based on feelings and emotions from my own life," he said.

But as talented as others may feel he is, it is actually Claire, he said, who is the true musician in the family.

"We have played together a few times and she is more talented than me, for sure," he said.

As humble as he is, Caussade is nonetheless excited and inspired when complimented on his music.

"People say they think I am good and that they like my music," he said. "So I am just excited to see where it all leads next!"

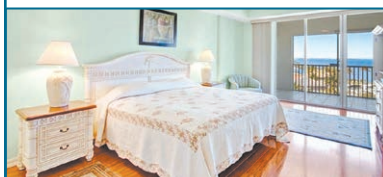
He is currently recording a CD at True Music Studios in Greenville, R.I. and enjoys playing his Furch acoustic guitar which he recently purchased.

To hear Caussade's music visit his Facebook page and YouTube Channel.

- Luxury Condo for Rent - Ft. Myers, Florida

Beach Lovers, Snowbirds & Red Sox Fans... Come On Down to Fort Myers FL!

Spectacular Panoramic 6th floor river view condo located in South Fort Myers most sought after gated community. Minutes away from Sanibel Island, Fort Myers Beach & many attractions too numerous to mention!



Furnished/Turnkey - Two bedrooms with king and queen size beds. Office that can accommodate two more guests on an electronic air mattress (available upon request). 2-1/2 baths, kitchen with breakfast nook, living and dining room. **Every room has an amazing water view!** Three pools, BBQ area and tennis/pickleball courts.

**MINIMUM STAY 1 MONTH.
NO SMOKING, NO PETS**

1-Month	\$3,500
2-4 Months	\$3,400
5-6 Months	\$3,200 (rate applies to monthly off-season)

Rates subject to Florida Resort & Sales Tax plus one time cleaning fee and \$500 security deposit fully refundable within 14 days of departure pending no damages.

Call Diane at 508-523-6462 for more details

'Our Bodies, Ourselves' co-author carries on mission

Our Bodies

Continued from page 15

Health Book Collective (BWH-BC). They signed a deal with Simon and Schuster to publish a book.

"The proceeds would support the collective. We had editorial control, and we were happy to have worked in a clause to get a Spanish translation, and a discount for clinic copies," Ditzion said.

When the first edition was published, Ditzion recalled showing it to her grandfather who was at the Hebrew Home for the Aged in Riverdale, New York. "He opened the book and said, 'Hymie, come on over here and look,'" she chuckled.

The BWHBC went on to update nine editions of "Our Bodies, Ourselves," and expand its reach into books on menopause, pregnancy and birth, children, teens,

"I think that there is a mobilization of new issues, and I think it's important for women of all ages to work together to defend the gains we've made."

Joan Ditzion

and growing older. The work of the collective continues, now globally, through an active website and social media.

Ditzion was the first in the Boston Woman's Health Collective to become a mother after the book was published. Some already had children.

"I felt like choosing to be a mother was an important choice in the context of reproductive choice for all," she said. "I stayed

home and did book work at that time."

She had her first of two sons in 1974. She finds humor in being the mother of sons, and grandmother of three grandsons.

"My daughters-in-law are wonderful," she added.

Ditzion is still enjoying a long career as clinical social worker, with a focus on geriatrics. She earned her MSW at Simmons in 1983.

Much of her work now focuses on ageism. She is passionate about our changing view of lifespan, and hopes to see ageing with a sense of power, purpose and affirmation.

She said, "We are pioneers in a way. We are in a living lab, with no expert knowledge about what this is about."

Commenting on today's politics, she said, "The younger generations of women are now seeing the misogyny and sexism that contributed to the women's movement in the 1960s. I think that there is a mobilization of new issues, and I think it's important for women of all ages to work together to defend the gains we've made."

"We are standing on the shoulders of women who came before us."

Ditzion herself is still standing tall.

• MEDICAL RESEARCH STUDIES •

SENIORS

CONTRIBUTE TO THE UNDERSTANDING OF AGING AND COGNITION

Are you healthy, mentally active, over the age of 65?
The Aging and Cognition Lab is looking for subjects
 The experiment explores effects of aging on cognition.
 Noninvasive and no medication involved.

- 2 hour time commitment
- Provides \$15/hour

Call (617) 495-3856
Department of Psychology
HARVARD UNIVERSITY

Contribute to the Understanding of Visual Cognition In Aging

Are you healthy and over the age of 65?

The Visual Attention Lab is seeking **healthy volunteers aged 65-85**.

Participants of our studies will have to pass vision and cognitive tests, and perform a computer-based experimental task. No invasive methods and no medication involved.

- 2 - 5 hours time commitment
 - \$11/hr reimbursement for your time
- Call 617-768-8814 or send an email to study@rics.bwh.harvard.edu.



Visual Attention Lab
 Brigham & Women's Hospital, Harvard University
 64 Sidney Street, Cambridge, MA 02139, USA
iwigand@partners.org



Rheumatoid Arthritis ?

Is your present RA treatment ALL that it can be?

If you are not in a complete clinical remission and continue to have joint stiffness, pain or swelling, there are new and advanced therapies available that may relieve your symptoms. These include:

- Currently FDA Approved Biologic and Non-biologic Medications.
- New Investigational Treatments Being Developed to Completely Control the Pain and Progression of RA.

These clinical trials provide all medications and evaluations at
NO COST to you or your insurance.

WE ALSO PROVIDE CONTINUING CARE AND 2ND OPINIONS FOR RA

Clinical Pharmacology Study Group, Worcester MA



to learn more, call:

508-755-0201

Charles Birbara MD, Medical Director,
 Associate Professor of Medicine,
 UMASS Medical School

caregiving tips

Common myths of aging

By MICHA SHALEV
MHA CDP CDCM

By the year 2030, approximately 20 percent of the U.S. population (71 million people) will be over the age of 65 years (Centers for Disease Control and Prevention and the Merck Company Foundation, 2007).



Caregiving Tips

Despite this current trend in aging, relatively few healthcare professionals are prepared with the expert knowledge necessary for caring for older adults. The purpose of this article is to discuss few common myths about aging (I am sure there are a lot more, but

I will try and focus on the most important ones)

Like any form of bias, ageism has led many of us to make false assumptions about seniors. As mentioned, society holds several myths about the elderly. Many of these myths may be easily disputed based on data from the U.S. Census and other studies.

•Myth: Most older adults do not have enough money and end up becoming destitute.

Fact: As of 2009, only 8.9 percent of Americans 65 years of age and older live in poverty, which is lower than the overall poverty rate in the United States (14.3 percent). This population is also more likely to have health insurance coverage than the general population. In 2009, only 1.9 percent of adults 65 years of age and older had no health insurance coverage, compared to 16.7 percent of all adults in the United States.

•Myth: Most older adults live alone and are isolated.

Fact: According to a survey conducted in 2009, nine out of 10 individuals 65 years of age and older stated they talked to family and friends on a daily basis. In terms of living arrangements, the percentage of those 65 years and older living alone has slightly decreased, from 28.8 percent in 1990 to 27.4 percent in 2008. An estimated 66.2 percent of those 65 years of age and older resided in a household with others. The statistics are also significantly different when the age cohorts are broken down further. An estimated 76.1 percent of Americans 65 to 74 years of age, and 60.3 percent of those 75 to 84 years of age reside in a household with others. This may be due in part to an increase in multigenerational households. In 2008, an estimated 16 percent of the U.S. population lived in a household comprised of two adult generations or a grandparent or at least one other generation, compared to 12 percent in 1980. This multigenerational household trend has particularly affected those 65 years and older. Several factors have contributed to this trend, including the poor economy, an increase in immigrants, and adults getting married later.

•Myth: Many older Americans end up living in nursing homes.

Fact: In 2006, only about 4.4 percent of adults 65 years of age and older lived in nursing homes. Of those who reside in nursing homes, they tend to be the oldest-old (85 years of age and older); three-quarters of nursing home residents are the oldest-old and women.

•Myth: Most older adults engage in very minimal productive activity.

Fact: U.S. Census data shows

37.8 percent of individuals 65 years of age and older worked full-time in the past 12 months (41.8 percent of men and 32.7 percent of women in this age group). The elderly are more engaged in self-employed activities than younger persons. In 2003, 14.3 percent of those 65 years of age and older were self-employed, compared to 6.8 percent of those 25 to 54 years of age.

•Myth: Life satisfaction is low among the elderly.

Fact: Field examined data from the Berkeley Older Generation Study and found that many elders are quite satisfied with their life. More than one-third (36 percent) of persons older than 59 years of age and 15 percent of those older than 79 years of age stated they were currently experiencing the best time in their lives. A 2009 survey found that 60 percent of individuals 65 years of age and older stated they were very happy. Most of the factors that predict happiness for the young, such as good health and financial stability, also apply to the elderly.

•Myth: Old people feel old.

Fact: According to a 2009 telephone survey, only 21 percent of individuals 65 to 74 years of age stated they felt old, and only 35 percent of those 75 years of age and older reported feeling old.

The truth about aging is inevitable, but poor health is not. Regular exercise, nutritious foods, and a lucky roll of the genetic dice can help you age with grace and good health. Incorporating certain herbs and spices into your daily routine, like turmeric, can also help override genetic tendencies and enhance your overall well-being throughout life.

What do you do to feel young?

Send me an email to the address below and share your experiences.

Now Leasing

Sitkowski School Apartments

29 Negus Street
Webster, MA 01570

Heat & Hot Water Included in the Rent
Hardwood Floors
Ceiling Fans
Laundry Room on Each Floor
Lounge Areas
Smoke Free Community

Sitkowski School Apartments is a 66 unit, 55+ affordable rental community that offers a safe convenient location in the historic Sitkowski School in the commercial center of Webster. The new Webster Senior Center is located in the former gymnasium which will provide an active, vibrant place for seniors to enjoy.

To request an application please call
508.943.3406 TDD 800.439.2370
Must Meet Income Requirements
Rents Starting at \$650 • Section 8 Accepted

Reasonable Accommodations may be requested by calling 508-943-3406

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

money matters

Know the true cost of a reverse mortgage

By ALAIN VALLES, CRMP
PRESIDENT,
DIRECT FINANCE CORP.

You've heard the word reverse mortgage and likely know that for those who qualify they can receive a lump sum of cash, a monthly stream of cash, a line of credit that grows



Reverse Mortgage

over time, or any combination of the three. All without ever being required to make a monthly payment for the rest of their lives as long as the real estate taxes and insurance are paid and other guidelines met.

But, the perception persists that reverse mortgages are expensive. With improvements

When used properly, a reverse mortgage may be the solution to living an independent fulfilling life. But lack of understanding has led to many misconceptions...

to the program, the cost of many reverse mortgages has dropped by over 30 percent. And in some cases, there are no closing costs. But "cost" should be viewed in terms of your goal to be financially independent, stay in your home, and have peace of mind about your financial future. Below are the most important "cost" issues to consider.

Cost compared to a traditional mortgage
Obtaining a conventional

loan is not always less expensive. If you currently have a large mortgage balance the cost of a reverse mortgage can often be substantially reduced. If you have no mortgage than the reverse mortgage will likely be more expensive than a traditional refinancing. The good news is the upfront out-of-pocket costs are very similar. Another advantage of a reverse mortgage are the more lenient qualification guidelines. There are even options for those with lack of in-

come or poor credit histories.

Cost to move

Many people don't factor in the cost of moving. A real estate agent commission of 6 percent, needed home improvements, paying a moving company, getting rid of personal belongings, and the emotional cost of downsizing is very expensive. Selling a \$300,000 house can cost over \$30,000. And where will you live? Can you afford to pay rent? Even moving in with relatives is seldom free. A reverse mortgage gives you the option to afford to stay in your own home and remain financially independent.

Cost of indecision

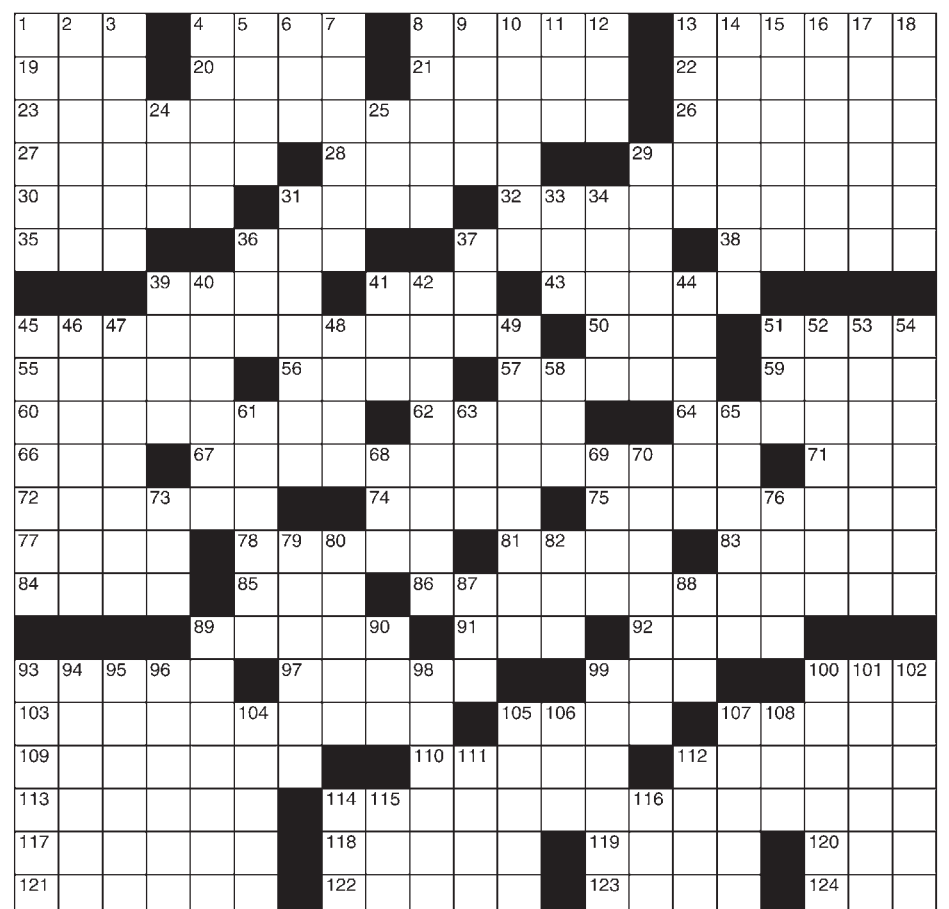
To me, this is the biggest challenge for seniors contemplating a reverse mortgage. Making a decision by indecision leaves the outcome to fate. Putting off talking to a reverse mortgage specialist can be costly. **Reverse mortgage** page 20

SUPER CROSSWORD PUZZLE

"Chow Time"

(answers on page 20)

- ACROSS**
- 1 Last letter, to Brits
 - 4 Peeve
 - 8 Family car
 - 13 Scenic views, as of sea or land
 - 19 Schooner fill
 - 20 State boldly
 - 21 Put forth, as energy
 - 22 Nook
 - 23 All-points bulletin, e.g.
 - 26 Little laugh
 - 27 Bits
 - 28 Pulitzer Prize category
 - 29 "Great" title film role for Robert Duvall
 - 30 Politico Kefauver
 - 31 Pellets of precipitation
 - 32 Raising false alarms
 - 35 Low grade
 - 36 Barnyard feed
 - 37 CEO's "C"
 - 38 Broadway honors
 - 39 Candid
 - 41 Mer liquid
 - 43 San — (California county or city)
 - 45 Distinctive barnyard sound
 - 50 Stephen of "Angie"
 - 51 Cat's gripper
 - 55 28-Across set to music
 - 56 Actress Maryam or Olivia
 - 57 Makes whole
 - 59 Facts and figures
 - 60 Snail as food
 - 62 — Bator, Mongolia
 - 64 Dangler on a grad's cap
 - 66 201, to Ovid
 - 67 Storm flash
 - 71 Antique
 - 72 Soapsuds
 - 74 Brain flash
 - 75 "The Creation" by Haydn, e.g.
 - 77 Spots in la Seine
 - 78 Boogie, e.g.
 - 81 Warty animal
 - 83 Rear- — (car crash)
 - 84 Irsome sort
 - 85 Adam's madam
 - 86 Decorative cloth laid atop a bureau
 - 89 Wide-ranging
 - 91 Lyrical verse
 - 92 Per-unit cost
 - 93 Big foil maker
 - 97 See 89-Down
 - 99 Sneaking
 - 100 Needlefish
 - 103 A team often punts on it
 - 105 Really slow
 - 107 Berry of "X-Men" films
 - 109 Emu and ostrich
 - 110 Hopping mad
 - 112 Indemnified
 - 113 Sneaker part
 - 114 Richard Belzer's "Homicide: Life on the Street" role
 - 117 Lined the roof of
 - 118 15% taker
 - 119 1492 ship
 - 120 AFL partner
 - 121 Actor James of "Gunsmoke"
 - 122 Sapheads
 - 123 Not hidden
 - 124 What the ends of 23-, 32-, 45-, 67-, 86-, 103- and 114-Across are
 - 124 What the synonyms of
- DOWN**
- 1 Gave an electric jolt
 - 2 "The River" actress
 - 3 Backspace over, say
 - 4 Spiked clubs
 - 5 Currier's art partner
 - 6 Grazed, e.g.
 - 7 TGIF's "F"
 - 8 Neighbor of a petal
 - 9 Quiz's cousin
 - 10 Cut off, e.g.
 - 11 Bow shape
 - 12 Indefinitely large
 - 13 The enemy below?
 - 14 Hold firmly
 - 15 Second play section
 - 16 Magical drink
 - 17 Fair way to divvy things
 - 18 Small letter flourishes
 - 24 Drink cubes
 - 25 Lanka lead-in
 - 29 Strained
 - 31 Shamefaced
 - 33 Top of a cup
 - 34 Pine (for)
 - 36 "You there!"
 - 37 — -de-sac
 - 39 Gumbo soup vegetable
 - 40 Big name in eye care
 - 41 Die away
 - 42 Was plentiful
 - 44 Neighbor of Boyle Hts., California
 - 45 Bicycle pedal
 - 46 Affluent
 - 47 Lists orally
 - 48 Cussword
 - 49 Arose (from)
 - 51 They made vinyl passé
 - 52 Former Dodgers manager
 - 53 Artist's workplace
 - 54 Statler's Muppet sidekick
 - 58 Leeds loc.
 - 61 Building beam
 - 63 Big fish story
 - 65 Verify
 - 68 Habitual idiosyncrasy
 - 69 Snake types
 - 70 Tidy
 - 73 33rd U.S. prez
 - 76 In time past
 - 79 Eschews
 - 80 "Groovy!"
 - 82 Sugar suffix
 - 87 Turn bad
 - 88 Sunshine bit
 - 89 With
 - 97-Across, has a huge fight
 - 90 — Jones Industrials
 - 93 Benin locale
 - 94 Auto shop courtesy
 - 95 Interrupts rudely
 - 96 Blue Jay rival
 - 98 As one
 - 99 Flying flocks
 - 100 Look quickly
 - 101 Keys of song
 - 102 Fiery
 - 104 Is mindful of
 - 105 Alliances
 - 106 Homer hitter Mel
 - 107 Macho type
 - 108 "The Simpsons" storekeeper
 - 111 City with lots of slots
 - 112 Painter Magritte
 - 114 Pops
 - 115 Self-esteem
 - 116 "C'est la —!"



viewpoint

Clean repeal, skinny repeal. It all came to nothing

BY AL NORMAN

How often do we get to see elected officials voting on Nothing?

That's what it came to in Congress the other day. The U.S. Senate could not muster the votes to even discuss "repealing and replacing" the Affordable Care Act. But they exerted more pressure on their members, and finally managed to vote 51-50

to begin to debate some version of repealing the Affordable Care Act. They came up with a replacement bill that would have allowed insurance companies to offer cheap, "stripped down" policies that did not meet federal standards. But that bill lost by a vote of 43 to 57. With

conservatives and moderates balking at the "replacement" bill, the leadership turned to a new option: repeal Obamacare. No replacement, just what they called a "clean repeal."

On July 19, the Congressional Budget Office issued a 19-page "score" of H.R. 1628, the Obamacare Repeal Reconciliation Act of 2017, which would repeal the Affordable Care Act, known as "Obamacare," and replace it - with Nothing.

According to the Congressional Budget Office, if the Clean Repeal bill passed:

- the number of people who would have no health insurance would increase by 17 million in 2018, rising to 27 million by 2020, and 32 million by 2036;
- the average premium for an individual health care plan in the non-group market would rise by 25 percent in 2018, increasing to 50 percent in 2020, and doubling by 2026;
- half of the nation's popula-

tion would live in areas having no insurance companies participating in the non-group insurance market by 2020, rising to 75 percent of the nation's population by 2026; and

- repeal of the Medicaid-expanded eligibility under the Affordable Care Act would cut Medicaid spending by \$842 million between 2017 and 2026.

On July 26, the Senate tried to pass a Repeal and Replace bill, which failed. Then they filed the Clean Repeal bill - but it failed on a 45 to 55 vote. Just a handful of senators stood in the way of 32,000,000 Americans losing their health care. According to polling, the Repeal Obamacare bill had a favorability rating somewhere around 15 percent.

Lawmakers then pivoted from "Clean Repeal" to "Skinny Repeal," which would take away the Affordable Care Act mandate that everyone purchase health insurance, but would keep the mandate that all employers offer insurance to their workers. Republican leaders apparently concluded that the only bill which could pass the Senate was this "Skinny Repeal."

All this political maneuvering demonstrates one thing: the Majority Party in Congress cannot agree on one healthcare bill. They may have control over the House, the Senate and the White House - but they do not

have enough control to unify. So divided they fall.

During Senate debate, Minority Leader Chuck Schumer (D-NY) urged his colleagues not to destroy the Affordable Care Act: "We can work together to improve health care in this country. Turn back now before it's too late and millions and millions and millions of Americans are hurt so badly in ways from which they will never, ever recover."

The debate will continue, but after months of debate, the American public got just what Congress passed: Nothing.

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

Answers to Super Crossword

(puzzle on page 19)

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

Know the true cost of a reverse mortgage

Reverse mortgage
Continued from page 19

mortgage professional because everything is "fine" today only to be faced with an unfortunate life event and then wishing you had access to cash is so painful. There is nothing more demoralizing than hearing, "I should have gotten a reverse mortgage when I had the chance!" Regret can be haunting when it can be avoided.

Cost of Misinformation

Our loved ones and trusted advisors have our best interests at heart. But when it comes to

reverse mortgages, more often than not, the advice being given is based on what they overheard - not the facts. Not everyone should get a reverse mortgage. But everyone should get reliable third-party facts in order to make your own informed decision. A great start is to receive your free National Council on Aging 36-page book called "Use Your Home to Stay at Home." And, with no obligation, I'll also be happy to share various scenarios for your situation. Just give me a call or email to receive your free copy today. dfcreverse-mortgage.com.

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

AFFORDABLE AMBULANCE SERVICE

Don't tie up an emergency ambulance for non-emergency transport

Emergency/ Non-Emergency transportation. Class 1 ambulances and chair vans licensed by Massachusetts. Basic Life Support (BLS). Dedicated and highly trained EMT teams. State-of-the-art communication and life saving equipment on board.



Their price round trip \$3,800
OUR PRICE: \$150

We provide patient transportation for your doctor's appointments and any other appointments needed.

K's Ambulance

In business since 1985

Serving Central MA

Most insurance companies accepted • Patients have rights...the right not to go broke.

508.987.2254

1.800.461.2822

www.kambulance.com

Walking a mile in their shoes

By MARIANNE DELOREY, Ph.D.

“As a single footstep will not make a path on the earth, so a single thought will not make a pathway in the mind. To make a deep physical path, we walk again and again. To make a deep mental path,



we must think over and over the kind of thoughts we wish to dominate our lives.”
-Henry David Thoreau

Housing Options

I have been working in affordable housing for over 25 years. I know about aging and disabilities. I also know about reasonable accommodations and modifications. I know that not all limitations are obvious to others and I know that many disabilities cannot be seen.

Despite everything I know, every once in a while I get stumped by a reasonable accommodation request. How do I meet that request? Do I really have to? What other ways can we meet that request? What questions can I ask? How do I ask those questions without infringing on the tenant's privacy?

There are very few one-size-fits-all solutions out there. And the best solutions, especially to unique situations, involve discussion between the landlord and the tenant.

I am always grateful for the opportunity to learn from people who help me understand the world. I am most grateful to those who help me relearn the most important lessons in life.

Today's story is about a tenant who needed a parking spot closer to the building. In elder housing, the vast majority of our residents need close parking, so this alone does not a story make. What makes this interesting is that this tenant is also an avid walker. Her neighbors started asking questions about how she can go walking one day and ask for handicapped parking the next day. Good question, I thought. I will ask.

Exactly how I asked was a challenge. She had certainly provided the appropriate information. Given what was documented, there was no question she needed the parking spot. I needed to ask gracefully and respectfully, but I also thought I needed to ask. And I did. And here is where I learned. Again. After 25 years in the industry.

You can have a disability and have good days. You can be perfectly well and have bad days. When you have a disability and you are well, you learn to embrace those days and enjoy the things you always enjoyed. You can exercise and be social and smile and laugh and even go for a walk. Having a good day does not mean that the bad days are

gested logical explanations for owing an extravagant item - they bought the phone before they became poor, they bought an older model phone, it was a gift, or (gasp) they saved their money.

Poor people should not have to justify how they spend their limited funds, and disabled people should not have to justify how they spend their good days. When you have the energy to enjoy life, we should all feel justified in living.

I am always grateful for the opportunity to learn from people who help me understand the world. I am most grateful to those who help me relearn the most important lessons in life. Deepening the mental path of empathy is truly one of life's greatest goals.

gone. Having a good day does not even mean that there are more good days than bad. All it means is that there was a good day.

Some folks are similarly confused by people of limited means who own nicer things.

Three months ago, Congressman Jason Chaffetz had to walk back accusations that poor people sometimes chose an iPhone over health insurance. Several commenters sug-

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

Just How Well Prepared Are You?

- ❖ Estate Planning
- ❖ Elder Law
- ❖ Long Term Care Planning
- ❖ Masshealth Applications
- ❖ Corporate & Business Planning
- ❖ Real Estate
- ❖ Powers of Attorney
- ❖ Guardian/Conservator Issues



Josephine L. Veglia, Esq.

Member: *National Academy Elder Law Attorneys*



Durbin & Veglia
ATTORNEYS AT LAW

275 R Main Street | Oxford, MA 01540 | 508-987-3981 | Fax 508-987-1317
www.durbinandveglia.com

St. Mary's

Health Care Center



Physical Therapy
Occupational Therapy
Speech Therapy
Hospice Care
Holistic Approach
to Resident Care

A non-profit Rehabilitation and Skilled Nursing Facility specializing in long term care and short term rehab with private rooms.

Our Special Care unit offers a safe, secure environment and activities tailored to the need of those with dementia and Alzheimer's.



For more information or to schedule a tour:
EdieNelson@stmaryhc.com, Director of Marketing and Admissions

St. Mary Health Care Center | 39 Queen Street, Worcester, MA 01610
508-753-4791 | www.stmaryhc.com

The Warrior Queen, the Harmonizer, the Snark, etc.

By JANICE LINDSAY

Do I contradict myself? / Very well then I contradict myself, / (I am large, I contain multitudes.) From Walt Whitman, "Song of Myself."

Don't we all know that feeling? Aren't we all a bundle of contradictions? Don't we all contain multitudes? Don't we all surprise ourselves by dealing differently, at different times, with situations that seem to be alike? Don't we sometimes make a remark that feels outrageous and wonder, "Where did that come from?"

A woman I know very well has been identifying some of her inner selves, some of those "multitudes."

She has studied "The Vein of Gold," written by creativity guru Julia Cameron, author of the popular "The Artist's Way." In "The

Vein," Cameron describes "secret selves," those "hidden aspects [of our personalities] that we don't reveal in every day life."

Maybe we don't intend to reveal these personalities. But they sometimes peak out anyway.

This woman I know very well suspects that she has at least five very different secret selves.

"Nowonder I'm confused," she said.

First, the Warrior Queen. When you're dealing with the Warrior Queen self, just do what she says and the world will be a better place. She knows what's right for everybody. If you're in school, you'd better study. She's checking your grades. If you're sick, take your medicine. She's counting the pills. The Warrior Queen will defend, to the death, your right to do exactly what she tells you to do.

Then there's the Contemplative Seeker. All she wants is to sit in a quiet, peaceful, comfortable place, all by herself, read good books, and think great thoughts. Whatever you do is not her busi-

ness. She will not interfere or even express an opinion, though she will send happy thoughts your way. You can see why she cringes when the Warrior Queen passes by.

Third, the Creative Eccentric. She says, "Let's go create something fabulous! Something new! Something so beautiful that the world will rise up and cheer!" The Contemplative Seeker finds the Creative Eccentric annoying - all that restless, aimless, activity. The Warrior Queen considers her irrelevant.

Then there's The Harmonizer. She feels responsible for making sure that the people around her are happy. Faced with friends who hold conflicting opinions, she'll find a compromise that might not keep everybody happy, but that will at least keep everybody unhappy to an equal degree. The other selves find the Harmonizer useful but boring.

Finally - last but don't risk calling her least - is the Snark. She thinks critical thoughts and expresses them in a sarcastic way.

The other four selves usually admit that she is right. But they're always telling her to shut up. The Warrior Queen doesn't want to have to fix any relationships broken by the Snark's sharp observations. The Contemplative Seeker doesn't like her judgmental language. The Harmonizer fears that the Snark will hurt somebody's feelings. The Creative Eccentric secretly records the Snark's clever remarks to use later, attributing them to somebody else. The Snark is the most secretive of the secret selves.

Sometimes when this woman - whom I know very well - has to make an important decision, she calls a meeting of her secret selves. Of course the Harmonizer facilitates. She's the only who knows how to run a meeting where everyone has an opportunity to express an opinion. The opinions will surely conflict. The Harmonizer will create a compromise that will then be presented to the world. None of the other secret selves will help with it.

Contact jlindsay@tidewater.net



Inklings



AROUND
the CLOCK
HOME HEALTHCARE



Quality, compassionate care from OUR family to YOURS!

Skilled Nursing Care
Case Management
Personal Care
Homemaker
Companion
Live-In Care
Hourly Care

Local family-owned and operated
home care agency with multiple nurses on staff with more than 75 years combined experience in healthcare.

*Call us **NOW** for a
Complimentary Assessment
by a nurse on staff*

855-839-HOME
508-281-6070

www.atclockhomehealthcare.com
atclockoffice@atclockhomehealthcare.com



Serving Metrowest, Worcester County, and surrounding towns

Preserving Memories

with Dignity

CREMATION AND AFFORDABLE FUNERAL OPTIONS

When it comes to your final arrangements...

Shouldn't you make the decisions? The arrangements you make will reflect your exact wishes and desires.

Arrangements can be made in the comfort of your own home.

The Shaw-Majercik Funeral Home provides affordable cremation and traditional funeral services. We are the largest cremation provider in Worcester County.

Complete
\$1475
Direct Cremation

*Shaw-Majercik
Funeral Home*
ESTABLISHED 1910



Over 100 Years of Continuous Service

48 School Street, Webster, MA 01570

508-943-6278 • www.shaw-majercik.com

1(800)279-7429

Serving
All
Faiths

Veteran
Owned &
Operated

A Reverse Mortgage is not for everyone.

Use Your Home to Stay at Home®

The official reverse mortgage consumer booklet
approved by the U.S. Department of Housing &
Urban Development



But everyone ***should know the facts*** about a Reverse Mortgage and how it works. Call or email to receive a **FREE copy** of the National Council on Aging's 36-page "Use Your Home to Stay at Home" consumer booklet for those considering a reverse mortgage.

Call to get your FREE copy of
"Use Your Home to Stay at Home"

(781) 724-6221

or email to: av@dfcmortgage.com



Massachusetts Mortgage Broker License MB1535

We arrange but do not make loans.

www.dfcreversemortgage.com

40 Accord Park Drive - Suite 208 - Norwell, MA 02061



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

**EXERCISE YOUR HEART
IN MORE WAYS THAN ONE.**

Join Today!

When you join the Y, you're committing to more than simply becoming healthier. You are supporting the values and programs that strengthen your community.

**Special Rates for Seniors 65+
Ask about our health insurance
reimbursements!**

**Financial Assistance Available
www.ymcaofcm.org**

Affordable Living at its Best

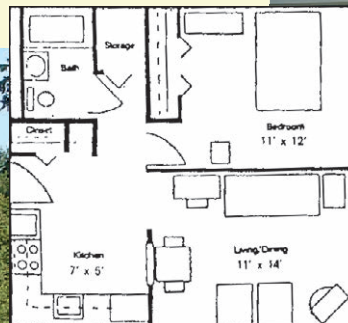
Income Guidelines: \$36,200 single / \$41,400 couple

Now accepting Applications for 62 years of age and older and those that are under 62 years of age and are permanently disabled.

- Heat and hot water included
- Qualified Applicants pay 30% of adjusted income
- 24 hour emergency maintenance
- Non-Smoking Community
- Monthly activities include: exercise classes, birthday parties, book mobile, blood pressure screens and podiatry
- Manicured walking paths with garden plots
- Ideally located in Natick residential bus route
- Pets okay under 20 lbs.



Relax in Park-like setting

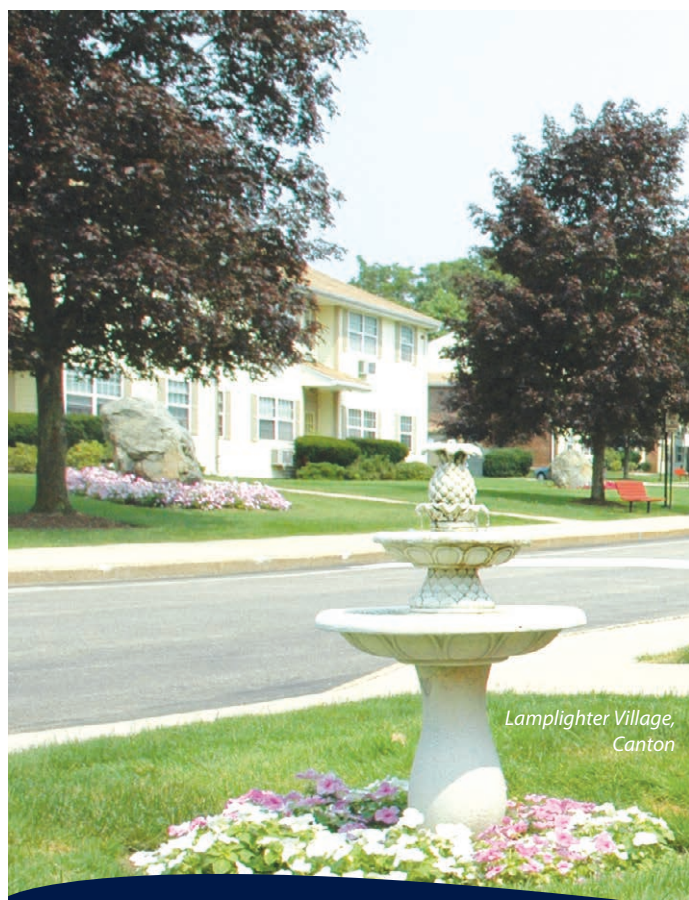


Comfortable floor plan



Sherwood Village Apartments

143~145 Mill Street, Natick, MA 01760
Call at **508-651-1811** FOR DETAILS



Lamplighter Village, Canton



Congregational Retirement Homes, Canton

We Put The "Home" In Housing!

....

Bixby/Brockton Centre

103-106 Main St, Brockton - 508.588.5556
1 & 2 Bedrooms
Heat & Hot Water Included
Community Room & Library

Congregational Retirement Homes

101 Cottage St., Melrose - 781.665.6334
Efficiencies, Studios & 1Bedrooms
Community Room, Library, Beauty Salon
Pet Friendly**

Lamplighter Village

1 Stagecoach Rd., Canton - 781.828.7834
1 & 2 Bedrooms
Community Room
Pet Friendly**

Mt. Pleasant Apartments

70 Perkins St., Somerville - 617.623.5810
1 & 2 Bedrooms
Heat & Hot Water Included
Pet friendly**

Now Accepting Applications!



Our communities feature 24 hour emergency maintenance, professional management on-site, laundry care center, emergency call system, planned resident events & activities, and close to public transportation, shopping, restaurants, and medical.

781-794-1000 | PeabodyProperties.com



*Income limits apply. Communities for 62 years+, HP/disabled person 18 years+. Please inquire in advance for reasonable accommodations. Info contained herein subject to change without notice. **Breed & weight restrictions apply.