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AARP Real Possibilities in
Massachusetts

Age-friendly communities spreading throughout MA

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

How age-friendly is your community? Age-friendly communities are places where people of all ages and abilities have affordable and accessible housing choices, as well as public build-



Mike Festa

ings, retail and services, parks, and streets that meet their needs to stay safe and comfortable in both their homes and neighborhoods.

AARP surveys show that nearly 90 percent of the 50-plus population want to stay in their homes and communities as they age, where they have strong social networks and a sense of familiarity.

The AARP Network of Age-Friendly Communities is an affiliate of the World Health Organization's (WHO) Global Network of Age-Friendly Cities and Communities. This WHO international effort was launched in 2006 to help cities prepare for their own and the world's growing population of older adults, as well as the parallel trend of urbanization.

Within a year of the 2012 launch of the AARP Network of Age-Friendly Communities, 17 communities across the

U.S. had enrolled, and it's been growing steadily ever since. There are now 108 age-friendly communities, from Texas to Michigan, and from Honolulu to Washington, D.C., representing 52 million people. In Massachusetts, Berkshire County, Boston, Dartmouth, Martha's Vineyard, New Bedford, Newton, and Salem are age-friendly communities, and we hope to welcome more communities in the future. To see the current member list, visit www.aarp.org/agefriendly.

The AARP Network of Age-Friendly Communities helps participating communities become great places to live and age-in-place by adopting such features as walkable streets, better housing and transportation options, access to key services, and opportunities for residents to participate in community activities.

As our population ages and people stay healthy and active longer, communities need to adapt. Well-designed, livable communities help sustain economic growth and make for happier, healthier residents - of all ages.

AARP's participation in the WHO age-friendly network advances the association's efforts to help people live easily and comfortably in their homes and communities as they age. AARP

AARP page 7



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HANK PHILLIPPI RYAN



Hank Phillippi Ryan in the Newton home she shares with her husband Jonathan.

PHOTO/CHITOSE SUZUKI

“We can all have amazing experiences if we take a chance, stay curious, stay connected and stay interested.”

BY BONNIE ADAMS
MANAGING EDITOR

As the investigative reporter for Boston's NBC affiliate WHDH-TV, Hank Phillippi Ryan is one of the most recognizable faces in local television news. She is glamorous and charming but, as anyone who has been on either side of her investigations knows, she is also steely, determined and tenacious. Those she has helped over the last 30 years are grateful; she has influenced the passing of new laws, returned millions of dollars to consumers, rescued homes from foreclosure and exposed scams. Those who have been on the other side of those stories have received their just due as well, often ending up in prison.

For her efforts, Ryan has won numerous awards including 33 Emmys and 14 Edward R. Murrow awards.

It's a career that she loves and has no plans to quit anytime soon.

But there is another side to the

acclaimed reporter, one that has also won her praise and awards. Since 2007 Ryan has been a successful mystery novelist. Her 10th book, "Say No More," will be released this fall.

Succeeding at one challenging career is difficult enough, but excelling at two is extraordinary, especially one that started at an age when many people tradi-

tionally think of slowing down. That is not an idea that has ever entered Ryan's head. She is too busy enjoying every moment of her two career paths. And the fact that she is now 66 is important only in that she is at a time of her life she said where she feels "powerful, emotionally and intelligently."

"I'm at a point where I have



Ryan at work in the WHDH-TV newsroom.

PHOTO/KARA DELAHUNT

a different way to look at the world – with power and confidence," she said. "I have an obligation to use that to the fullest."

She encourages others to pursue their dreams as well, no matter what age.

"You can plan all you want but that rarely works out," she said. "Life is a series of opening doors – we can all have amazing experiences if we take a chance, stay curious, stay connected and stay interested."

"Look in your heart – what is it that you really want to do? I started writing at age 55. If you're 50, you may still have half your life ahead of you. That you would want to start shutting down – that's just astonishing. You could have a whole new career ahead of you. Put your passion to use and spread your wings."

She readily admits that she wasn't always the outgoing, confident woman that WHDH viewers are used to seeing on their televisions. Growing up in rural Indiana, she said she was "geeky, nerdy and unpopular." But she was also an avid reader, spending hours in the haystacks in her family's barn getting lost in the world of Nancy Drew and Agatha Christie.

In 1971, as a young woman right out of college, she found a job at a radio station despite having no journalism experience, simply because she pointed out to the station manager there were no women on staff at the

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Self-proclaimed ‘dull men’ celebrate the ordinary at senior centers

By ED KARVOSKI JR.
CONTRIBUTING WRITER

The Dull Men's Club (DMC) has roots dating back to the 1980s in New York City. Now, there are a few chapters casually meeting in England. However, the only organized chapters with weekly meetings at senior centers are in three Massachusetts towns: Northborough, Pembroke and Southborough. For the third year, these DMC chapters gathered together at a barbecue.

This summer, the Southborough chapter hosted their Northborough and Pembroke counterparts at its town's senior center. Over 50 members enjoyed the barbecue with as much laughter as their weekly meetings. The only requirement for DMC membership is a good sense of humor.

Networking among them began in 2012 when the media focused on the Pembroke chapter, which had formed about 12 years earlier. Pembroke's men who were “born to be mild” received coverage on New England Cable News and WBZ-TV, and feature articles in the Boston Globe and the Wall Street Journal. The buzz got the attention of Bill Harrington, chair of the Southborough Council on Aging.

“Three of us from Southborough went to one of their meetings in Pembroke,” Harrington explained. “After we saw what they did in Pembroke, we figured we'd try it in here in Southborough.”

The Pembroke meetings began over 15 years ago as a bereavement group after two men lost their wives. Soon after the widowers stumbled upon the DMC website, their mission evolved into a meeting place to share topics from heartfelt bereavement to wholehearted amusement.

The Southborough chapter rang in 2013 with its first meeting in January. Like the DMC website advises, the agenda is informal: “Share thoughts and experiences about ordinary things.”



Left: Sharing a laugh at the Dull Men's Club barbecue are Southborough chapter members (l to r) Ernie Richards, Vin Acampora, Mike Backer and Dave Monroe.

Below: Gathered at the Dull Men's Club barbecue this summer at the Southborough Senior Center are chapter leaders (l to r) Bernie Gillon of Northborough, Bill Harrington of Southborough and Al Radin of Pembroke.

A common topic of conversation is the members' hobbies. Some meetings have included “show-and-tell,” such as the time they learned about archery from Ernie Richard, better known around town as Ernie the Barber.

“Ernie does competitive archery, and he brought some of his bows and arrows to a meeting,” Harrington said. “Another fellow, Jed Watters, is into model trains. We went to his place and got to see his layout, which is immense. He's got about 2,000 cars and 200 engines. He can't tell his wife how much he spent on this hobby.”

But that member can freely share those confidential details with others in the DMC.

“A semi-regular member of our group is Police Chief Ken Paulhus,” Harrington noted. “He contributes to the conversation just like the rest of us.”

The Southborough chapter has welcomed special guests including town selectmen, Department of Public Works Superintendent Karen Galligan, and state Rep. Carolyn Dykema, D-Holliston. In addition to Southborough, members are from Hopkinton, Marlborough and Northborough.

After Southborough DMC member Chuck Pross of Marlborough spoke about the club at the Northborough Senior Center, a chapter began there in February 2014. The Northborough chapter is led by Bernie Gillon, who picked up pointers by attending



some meetings in Southborough.

“I witnessed what they were doing and I liked what I saw,” he said. “We talk about any subject except religion and politics. Sometimes I come prepared with subjects, but it's even better when there's nothing on the agenda and they just speak their mind. We're all in the same age group and we have a lot to share.”

Among recent special guests at that chapter's meetings were Northborough Police Chief William Lyver Jr. and Fire Chief David Parenti.

The Northborough chapter hosted last year's barbecue at its senior center with their Southborough and Pembroke buddies. Among the Pembroke visitors at each of the three years' barbecues was Dick Nickerson.

“I'd love to see this get-to-

gether develop into more unity among the groups,” he said. “It would strengthen and help each group.”

The Pembroke chapter is led by Al Radin, who enjoys the camaraderie among the chapters at the barbecues.

“We never thought something like this would ever happen with three groups of the DMC,” he said. “A lot of guys just stay home and don't know what to do with themselves. This gives them a chance to go out, kick back and participate.”

Each chapter meets at its town's senior center. The Northborough and Pembroke chapters meet Wednesdays, and the Southborough meetings are Fridays, each from 10 to 11 a.m. For more information about the DMC, visit dullmensclub.com.

PHOTOS/ED KARVOSKI JR.

HANK PHILLIPPI RYAN

Hank Phillippi Ryan
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time. After several other jobs, she worked as a reporter in Indianapolis and Atlanta before coming to Boston in 1985.

“I always wanted to be a mystery author and a detective. In a way, my work as a reporter is like being a detective,” she mused. “I get to solve puzzles by using my research and analytical skills to come up with the answers.”

“Growing up when I had a question, my mom [Miriam Landman] would say ‘Go and find out.’ So that’s something that I learned to do – learning where to find answers,” she added.

Her career as a reporter has proven to be fertile ground for her writing career.

“I had always wanted to be a mystery author but didn’t really pursue it until one day at work I had an idea after opening a spam email by mistake,” she said. “I came home and said to [her husband] Jonathan that I wanted to write a book. How hard can it be?”

“I was so naïve – I just plowed ahead and started writing,” she laughed.

But about half way through, she hit a wall and didn’t know if she had what it took to finish it.

Once again, her mother came through with practical advice.

“She said, ‘Well, you will if you want to,’” Ryan recalled. “That made sense to me – I knew it was up to me. All of my passion, will, desire, compulsion and ob-



PHOTO/LYNN WAYNE

session would help me do what I wanted to do.”

The result was “Prime Time,” the first in Ryan’s Charlotte McNally series. To her delight, the

book won the prestigious Agatha Award for best first novel of 2007. Since then Ryan has written nine other mystery novels, winning numerous awards and praise. Her new book, “Say No More,” will be out this fall.

McNally is a reporter in her mid-40s based at a Boston television station who is feeling the heat of the youth-obsessed media. But, as she proves, experience, a strong work ethic and a desire to help others are integral to success.

“These are empowerment books that prove we have our whole lives ahead of us – proof that we are still fabulous,” Ryan said.

Her other book series features newspaper and then television reporter, Jane Ryland.

“These are big exciting thrill-

ers, in the vein of Harlan Coben, with the plots ripped right from the headlines,” Ryan said.

In her new book, “Say No More,” Ryland is involved in producing an expose on the sexual assaults on Boston college campuses and the “terrifying power of silence” on that investigation. The book will be out Tuesday, Nov. 1, in hardcover and digital.

“I have always vowed to leave the world a better place and leave a legacy,” she said. “Through my work on TV I have changed lives and through my books I have entertained and informed.”

By all accounts the “geeky, nerdy and unpopular” little girl from Indiana has indeed done just that.

For more information, visit hankphillippiryan.com.

Age-friendly communities spreading throughout MA

AARP
Continued from page 2

encourages older adults to take an active role in their communities’ plans to ensure that their voices are heard. Related initiatives focus on areas such as housing, caregiving, community engagement, volunteering, social inclusion, and combating isolation among older people.

AARP works with local officials and partner organizations around the United States to identify communities for membership in the AARP Network

of Age-Friendly Communities. AARP then facilitates the community’s enrollment and guides it through the network’s implementation and assessment process. There is no fee to join the AARP Network of Age-Friendly Communities.

For more information about how your community can join the AARP Network of Age-Friendly Communities, visit www.aarp.org/livable.

AARP is a nonprofit, non-partisan membership organization for people 50 and over. There

are approximately 825,000 members in Massachusetts and nearly 38 million nationwide. AARP’s state legislative priorities are consistent with its all-volunteer national Board of Directors and focus on removing barriers for caregivers, protecting and improving in-home and community-based long term services and supports, strengthening the financial security of 50-plus residents, improving healthcare access and quality, and making healthcare more affordable.

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Big Brothers get more than they give

BY JANE KELLER GORDON
CONTRIBUTING WRITER

REGION - For the past 12 years, almost every week, Brian Thomson, 57, of Hopkinton, a software project manager at BOSE, has volunteered with the Big Brothers/Big Sisters of Central Mass/Metrowest (BBBS of Central Mass/Metrowest). First with Jesse and then Jon, Thomson has fulfilled the organization's mission: "... to provide children facing adversity with strong and enduring, professionally supported one-to-one relationships that change their lives for the better, forever."

Thomson, who grew up with two older brothers, explained his interest in BBBS.

"I have three daughters (Chelsea, Nikki, and Erika, now in their early 20s), and am divorced," he said. "When it happened I didn't get to see my



Brian Thomson

kids as much as I used to... Kids have a great outlook on life. Things are new and fresh, and they're optimistic. I wanted to be around them more."

He was not interested in mentoring a boy who just wanted to play video games.

"I have lots of energy," he said.

In fact, for the past six to seven years, Thomson has been commuting to work three to

I have three daughters, and am divorced. When it happened I didn't get to see my kids as much as I used to... Kids have a great outlook on life. Things are new and fresh, and they're optimistic. I wanted to be around them more.

Brian Thomson

four days a week on his bicycle — on sunny, rainy, and snowy days, during daylight and in darkness. Twice a week he rides 25 miles each way between Hopkinton and Stowe, and once or twice he does the same between his home and Framingham.

Thomson started volunteering at BBBS slowly, first at a single activity. Eventually, he went through their background check and screening process to become a big brother (Big). Both he and his little brother (Little) were carefully matched; each completed a lengthy, detailed questionnaire.

The first meeting between Thomson and Jesse, Big and Little, took place with BBBS of Central Mass/Metrowest staff at their office in Framingham. Jesse's mom was there as well. At the time, Jesse lived with her and his two sisters, and had no male role model.

For the next several years, Thomson and Jesse got together after school once a week, and sometimes on weekends. They went bicycling, hiking, canoeing and camping, played basketball, and shared their passion for science fiction books. They participated in activities at BBBS, and Thomson was given tickets

by BBBS to take Jesse to professional sporting events.

Throughout his years with Jesse, BBBS provided Thomson with training, support, and frequent check-ins. In addition, Thomson was in contact with Jesse's mother, who he said, "... is the kindest, most generous person I have ever met."

This Big and Little pair are still in touch, even though Jesse, now 20, aged out of the program at 18, and has moved out-of-state. Thomson said that they connect by phone, Facebook or IM about once a week. He recently told Jesse that unless he made some changes, the young man would "float for the rest of his life." Jesse, an ROTC graduate, responded, "That's not good enough." Now he's thinking about joining the military.

Thomson has also had a wonderful experience, he said, as a Big to his second Little, Jon, who is an only child who lives with his mother and grandmother.

"I expect (my Littles) to grow up and go away. But Jon (who recently turned 18) asked that we stay together," Thomson said. Just as he has done with Jesse, Thomson will continue to be a presence in Jon's life.

Thomson is now gearing up for his third Little.

Gail Melgren, BBBS OF Central Mass/Metrowest's interview and match support specialist, said, "Brian is a fantastic Big Brother. He is consistent, and dedicated to his Little Brother. He has a great working relationship with his Little's mom and they work together for the sake of (her son)."

If you are interested in volunteering, either for individual events, or long-term as a Big Brother or Big Sister, contact Angela Martano (angela.martano@bbbbs of central mass/metrowest.org or 508-879-7762, ext. 19), or apply online at www.bbbbscm.org. BBBS OF Central Mass/Metrowest has offices in Framingham and Worcester.

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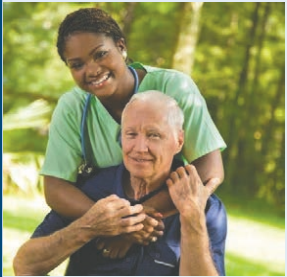




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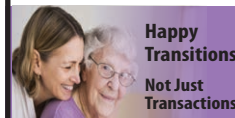
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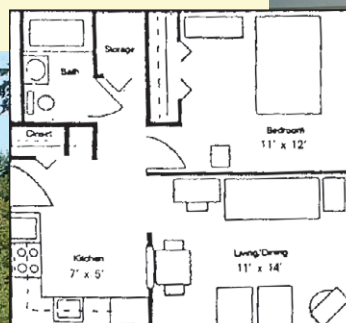
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travel and entertainment

Three historic American resorts connect guests to their storied past

BY VICTOR BLOCK

This is the first of a two-part series. Part two will be published in the November 2016 issue of the Fifty Plus Advocate.

In 1740, a Native American chieftain helped lay out an east-to-west route through Great Britain's Maryland and Pennsylvania colonies.

Years later, if America's Founding Fathers had sought a retreat to celebrate victory over England, they could have partied at the Homestead, a humble 18-room lodge in what then was the Virginia colony.

Two years after the Declaration of Independence was adopted, the first guests traveled to White Sulphur Springs in present-day West Virginia to restore their health by "taking the waters."

These historic episodes are associated with three outstanding resorts located in Eastern states.

The Omni Homestead is nestled in rolling hills around Hot Springs, Virginia. The Greenbrier resides among forests that blanket West Virginia's Allegheny Mountains. Nemacolin Woodlands Resort, which is named for the Native American trailblazer, lies in Pennsylv-



PHOTOS/SUBMITTED

The Homestead carriage ride

nia's Laurel Highlands not far from where that early path was marked.

Each of these venerable vacation venues offers the array of facilities and activities that guests expect at upscale resorts. At the same time, they keep one foot firmly planted in their storied past.

Many attractions show up at all three. These include accommodations fit for a president, a number of whom have graced the resorts' premises.

When feeding such dignitaries, the goal is to satisfy palates that are used to the finest cuisine. This challenge is met in both formal dining rooms and casual

eateries. For example, Nemacolin offers food options ranging from an old-fashioned ice cream parlor to the luxurious Lautrec, one of only 25 restaurants in the world to have simultaneous Forbes Five Star and AAA Five Diamond rankings.

The list of offerings shared by these esteemed destination

Travel page 16

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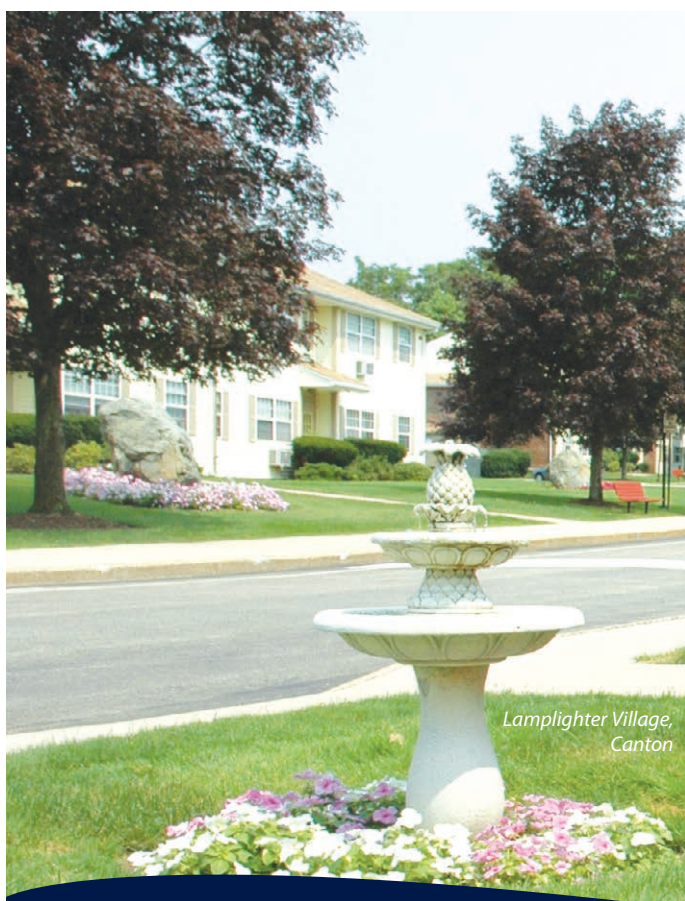
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Three historic American resorts

Travel

Continued from page 12

resorts continues well beyond food and board. Outstanding golf and tennis? Check. Indoor and outdoor swimming pools? Of course. Archery and fishing? Natch.

There also are unique activities that help each resort stand out from other top-notch vacation properties around the country.

At home at the Homestead.

The setting at the Omni Homestead, which is celebrating its 250th anniversary this year, is very different than what greeted guests in the past. The complex now sprawls across 2,300 acres, and its offerings range from winter skiing, snow tubing and ice skating to warm-weather hiking and biking, fishing, canoeing and horseback riding.

There also are some welcome surprises. The Homestead, like



The Homestead

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the Greenbrier, has a falconry where guests interact with trained falcons and other birds of prey. Resort tours are available by Segway, hayride and horse-drawn carriage.

Then there are "the waters." Native Americans discovered natural springs in the area hundreds of years ago. The Jefferson Pools in which guests soak today were so named after Tom spent three weeks enjoying the mineral baths.

Were he to visit today, Jefferson also would find other appeals to his liking. Given his fondness for haute cuisine, which prompt-

ed one biographer to call him "America's first foodie," Tom would enjoy the elegant Main Dining Room, which features continental fare "with regional influences." He also would be pleased that an eatery which focuses upon farm-to-table ingredients is named Jefferson's Restaurant.

For more information about the resorts, contact Omni Homestead, 800-838-1766, omnihotels.com/hotels/homestead-virginia; The Greenbrier, 855-453-4858, greenbrier.com; and Nemaquin, 866-344-6957, nemaquin.com.

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Horror! It's Mr. Peanut!

By JANICE LINDSAY
CONTRIBUTING WRITER

This year, Mr. Peanut, that smiling peanut-shaped humanoid decorating food packages that contain Planters Peanuts, turns 100 years old.



To you, he might be a bland little cartoon character exuding cheerfulness and enthusiasm.

Inklings To me, he's a terrifying villain of childhood nightmares.

When I was very young, Mr. Peanut wasn't simply a tiny drawing on a piece of paper. He was an adult-size living creature. He cavorted on the sidewalk near a tiny nut shop in Woonsocket, R. I.'s downtown where my parents sometimes shopped.

I had never actually met Mr. Peanut. I had never even walked close to him. Inside that stuffy suit, unable to bend at the waist, there was probably a kindly gentleman, maybe even another child's loving grandfather, trying to entice customers to visit the nut shop.

Someone could have told me all that, but it would have been irrelevant. To me, he was a giant peanut with human

To you, he might be a bland little cartoon character exuding cheerfulness and enthusiasm. To me, he's a terrifying villain of childhood nightmares.

arms and legs – creepy, unnatural, a monster.

I remember one day when the four of us strolled down that street. My father was in the lead, holding my hand. My mother held onto my younger sister. He and I were playing our hand-squeezing game: I'd squeeze his, he'd squeeze mine a little harder, I'd squeeze harder, and we'd escalate until, inevitably, I couldn't squeeze any harder and I'd quit. That was the point: Your father is supposed to be stronger than you, and you can take comfort in that.

But that comfort was no comfort when it came to Mr. Peanut.

We were playing the squeezing game, carefree and happy, until – bam – through the gaps between shoppers who bustled around us, I spied, standing on the sidewalk half a block away, Mr. Peanut. Panic!

A hasty, hushed conversation ensued between my parents. Should we force her to face her fear and walk right by Mr. Peanut? Or help her avoid the cause until she outgrows

the fear?

They crossed the street.

Grasping my father's hand, I mustered the courage to walk, heart racing, past that horrifying Mr. Peanut, feeling just a bit safer with the wide, busy street between us.

Decades later, I have nearly outgrown my fear of Mr. Peanut. When I heard about his centennial, I decided to see what he's been up to all these years.

His image has been updated several times.

When he roamed Rhode Island terrorizing little chil-

dren, he sported a thin rakish moustache which, along with his ever-present monocle, probably contributed to the creepiness. And what exactly did his right eye look like, hidden under that blank monocle? One could only imagine.

Today, Mr. Peanut has lost the moustache. He has gained an eyeball. He began to talk in 2010, not that I'm interested in anything he has to say. After decades of parading around in the nude, he wears a suit jacket. And, horror of horrors, now he has teeth!

What if, instead of crossing the street that long-ago day, my parents had forced me to walk close to Mr. Peanut, or even talk with him. I'd probably still be having nightmares.

Because I still think he's creepy.

Contact jlindsay@tidewater.net.

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Abuse and neglect of the Alzheimer's patient

Red flags: How to spot potential indicators of abuse

By MICHA SHALEV
MHA CDP CDCM

This is part two of a two-part series. Part one was in the September issue of the Fifty Plus Advocate and can also be found on www.fiftyplusadvocate.com.

Elder Abuse is one of the most overlooked public health hazards in the United States. The National Center on Elder Abuse estimates that



between one and two million elderly adults have suffered from some form of elder abuse.

Caregiving Tips

The main types of elder abuse are physical

abuse, sexual abuse, emotional and psychological abuse, neglect and self-neglect, abandonment, and financial exploitation. Elders with dementia are thought to be at greater risk of abuse and neglect than those of the general elderly population.

Potential indicators of abuse

Below are some potential indicators for each type of elder abuse. Please be aware that this does not represent a definitive listing.

- Violation of basic rights
- Caregiver withholds or reads the elder's mail
- Caregiver intentionally obstructs the older person's religious observances (e.g. dietary restrictions, holiday participation, visits by minister/priest/rabbi etc.)
- Caregiver has removed all doors from the older adult's rooms.
- As violation of basic rights is often concomitant with psychological abuse, the indicators of basic rights violations are similar indicators as those for psychological abuse.

Self-neglect - Is a controversial category in relation to elder abuse. The following questions lie at the heart of the controversy. If an individual is competent but chooses to neglect their personal health or safety, is this abuse? Is intervention, particularly involuntary intervention, appropriate in cases of self-neglect?

Self-neglect, if included statistically as a form of elder abuse, represents the highest percentage of cases of elder abuse. In fact, the Public Policy Institute of AARP estimates that self-neglect represents 40 to 50 percent of cases reported to states' Adult Protective Services.

Unfortunately, these statistics fail to take into account the

fact that self-abusers do not fit a uniform profile. There are many factors which may lead one to self-neglect and the subsequent intervention necessary for each is unique.

Family abuse

Although many family caregivers gain satisfaction from their role, there are negative aspects to caring. Caregivers of people with dementia often experience greater strain and distress than caregivers of other older people. Caring for a family member with dementia can be a life changing and very demanding experience. Often people who start caring for a family member do not feel adequately prepared for the role.

As people with dementia try to deal with their experience of dementia, they may sometimes exhibit behavior that seems aggressive or violent. This behavior can be highly stressful for caregivers and is highly predictive of mistreatment and abuse on the part of the caregivers. There is considerable evidence that caregivers and care worker stress is related to levels of support and that greater understanding about dementia and ways of working with people with dementia can reduce caregivers stress.

Family abuse can be considered from two perspectives: abuse that is perpetrated deliberately, and abuse that is not. Sometimes the perpetrator is doing his or her best but cannot provide the level of care and support that is needed, sometimes because they don't know what care and support is

available and sometimes because the necessary support is not available. Abuse which is not deliberate can include a wide range of actions, including neglect or the unnecessary restraint of a person with dementia.

Regardless of whether or not the abuse is perpetrated deliberately, from the perspective of the person victim the impact is the same. For this reason, all forms of abuse are unacceptable and equally subject to the law.

It is also important to note that people with dementia can themselves abuse their caregivers. This is usually due to the behavioral and psychological symptoms of dementia, which may include depression, loss of inhibitions and aggression.

There is widespread failure to supply an adequate number and choice of services for people with dementia and their caregivers. Support services for caregivers can be an essential source of emotional and practical support, and empower the caregivers to care for the person with dementia. In particular:

- Training in the best way of caring for a person with dementia and education about the symptoms of dementia, particularly behavioral and psychological symptoms
- Peer support networks such as Talking Point
- Access to flexible and good quality short breaks
- Psychological support
- Information about rights and entitlements.

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Micha Shalev MHA CDP CDCM CADDCT is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park, 101 Randolph Road, Worcester, as well as the new state-of-the-art Oasis at Dodge Park. He is a graduate of the National Council of Certified Dementia Practitioners program, and well-known speaker covering Alzheimer's and Dementia training topics. The programs at Dodge Park Rest Home specialize in providing care for individuals with dementia and Alzheimer's disease. The facility holds a FREE monthly support group meeting on the second Tuesday of each month for spouses and children of individuals with dementia and/or Alzheimer's disease.

Shalev can be reached at 508-853-8180 or by e-mail at m.shalev@dodgepark.com. For more information, visit www.dodgepark.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

money matters

Top uses for a reverse mortgage

BY ALAIN VALLES, CRMP
PRESIDENT, DIRECT FINANCE CORP.

You've heard the term "reverse mortgage," but do you know how it works? A Home Equity Conversion Mortgage (HECM) – often called a reverse mortgage – is a



Reverse Mortgage

federally insured loan program that allows qualifying seniors 62 years or older to access the equity in their homes in the form of cash, a monthly check, or a line of credit. You can receive the benefits of a reverse mortgage for

as long as you live in your home, so long as you stay current with real estate taxes, insurance, maintenance of the property, and other guidelines.

There are two primary benefits of a reverse mortgage: no required monthly mortgage payments on any cash borrowed, and the option of accessing available reverse mortgage funds later in life.

Some of the most common ways people use a reverse mortgage include:

Paying off current mortgage or equity line

Struggling to make a monthly mortgage payment when you have significant home equity can be frustrating. By using a reverse mortgage to pay off your mortgage you can significantly increase your available monthly cash flow.

Home repairs or renovation

Many homes have a leaking roof, wet basement, peeling paint, rotting windowsills, overgrown trees, uneven brick walks, failing heating system, septic system issues, or a wobbly deck. A reverse mortgage can provide the money to correct these issues. Or perhaps that dream addition can now become a reality! Whether it's a repair or a renovation project, home improvement will help protect against your home losing value.

Supplement a working retirement

Many older people need to continue to work in order to make ends meet. A large number are self-employed, work part-time or have seasonal income. A reverse mortgage gives you the option to convert untapped

home equity into tax-free cash to supplement changing income levels. One common example is independent real estate agents who have peaks and valleys in sales. A reverse mortgage can help smooth out their cash flow needs. Wouldn't you rather work because you want to, rather than needing to work?

Rainy day/
emergency funds

Even with the best plans sometimes you need a bit more money. Maybe a health issue arises, or an unexpected house or car repair, or an adult child calls asking for a loan. You don't want to liquidate your investments. With proper planning, a reverse mortgage can give you the additional cash you need without affecting your financial stability.

Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

"Colossal Coinage"

(answers on page 20)

ACROSS

- 1 Mafia VIPs
6 Chocolate substitute
11 Maintain
15 Molecule bit
19 Animated
20 North Pole explorer
21 "My Friend —" (old radio show)
22 Erie or Eyre
23 It has many food aisles
25 Used a sketchpad
26 Diploma holder
27 Arise
28 — of Aquitaine
30 Flip one's lid
31 Result of an armistice
34 Rialto locale
36 Actress Birch
39 Like some double-decker buses
43 Yak's land
44 Strong rapids, say
46 Opposite of 31-Across
47 Wallach of "Lord Jim"

- 50 Daughter of Agamemnon
51 Flawlessly
53 Movie critic
56 Sheltered, to sailors
57 Suze of CNBC
59 Posts such as "10 Signs You're a Puzzle Addict"
61 — Moines
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63 Onto land
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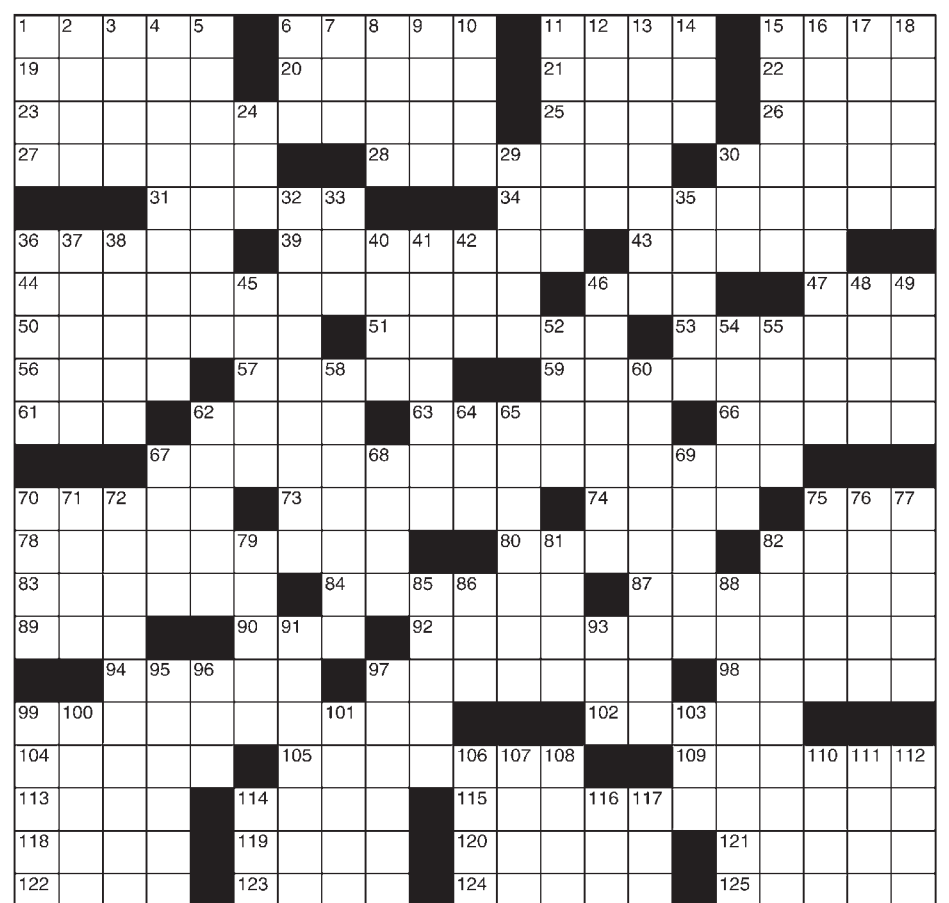
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113 Fast one
114 "Put — on it!"
115 Source of the long word made from the starts of eight Across answers in this puzzle
118 Wyatt out West
119 Soccer legend
120 Pool slime
121 Kate's TV roommate
122 Energetic
123 Cold War abbr.
124 Bozo, e.g.
125 River deposit

DOWN

- 1 Docket entry
2 Grad
3 Popeye prop
4 Charge too much for
5 Bilko's rank
6 Pro with IRS returns
7 — Lingus
8 Fall tool
9 Ex-Dodger
10 Gig billionth
11 Hold hostage
12 Dashing Flynn of film
13 Retired female prof
14 Clawed foot
15 1990s vice president
16 Fast whirling dance of Italy
17 Striped-legged beast
18 Jason's wife
24 "— culpa!"
29 Come at — (not be free)
30 Dollop
32 Lack of bravery
33 Fuel economy org.
35 Top spot
36 Walk on
37 Oscar winner Berry

- 38 S-curves
40 Kett of comic strips
41 Week-old baby, e.g.
42 Singer's syllable
45 Collection
46 More quirky
48 Bore false witness
49 Tiny, to a tot
52 Tesla Motors CEO Musk
54 New staffer
55 Tennis stat
58 Carmen with fruit hats
60 Puget Sound city, in an address
62 Pink-slipping
64 Gal in the family
65 Home for the sick
67 Threshold
68 Joking Johnson
69 Amtrak sight
70 Baby's cry
71 Comic King
72 Beat-keeping Beatle
75 One in utero
76 John of tractor fame
77 Beneficial thing
79 Portioned

- 81 Dye in blue jeans
82 1942 horror classic
85 John or John Quincy
86 "U R funny!"
88 Cut-covering cloth
91 Pancake alternatives
93 Take it on the — (flee)
95 Ren's cartoon pal
96 "For — a jolly good fellow"
97 At a distance
99 Fertile areas in deserts
100 Open, as a pill bottle
101 Amtrak sights
103 NYSE event
106 Apple on a desk, maybe
107 Towering
108 Accordingly
110 Small stream
111 Middle of many a sig.
112 Offshore
114 Kwik-E-Mart storekeeper
116 Swerve
117 Put in writing



viewpoint

The Dental Care Gap

By AL NORMAN

A new policy brief released in mid-August by the state's Health Policy Commission (HPC) underscores the importance of dental health—one of the major gaps in elder health care plans. I personally have helped several seniors get dentures recently, and I can tell you it was a major run-around to get the extractions and fittings for dentures done and paid for. Most con-



Push Back

Top uses for a reverse mortgage

Reverse mortgage
Continued from page 19

Funding an active lifestyle

With improved living habits and advances in medical care, "75 is the new 55." People want to be able to afford to have fun at any age. It will no longer be unusual for 80-year-olds to be traveling, biking, hiking, or even running marathons. But these activities cost money. A reverse mortgage is one way to fund an active lifestyle while not depleting retirement savings.

For those considering a reverse mortgage, or if your profession includes older individuals, I encourage you to invest 20 minutes to learn if a reverse mortgage will help you achieve your goals. I'd enjoy the opportunity to speak with you about your particular situation.

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

sumers have no clue that such benefits are even available.

"The effects of poor oral health include pain, lost work...poorer nutrition, and sleep disruption," the HPC writes. "Numerous studies have also identified chronic oral infections as a risk factor for heart and lung disease, osteoporosis...and diabetes. Regular dental care not only improves overall health, but research has shown that it decreases medical expenses and hospitalizations for some systemic conditions, such as cerebral vascular disease and rheumatoid arthritis."

The HPC notes that most oral health disease is preventable, but millions of Americans go without dental care each year—especially low income people who cannot afford the cost of such care.

"Forgoing such routine care often leads to more severe, advanced forms of oral health disease later in life," the report states.

According to the Centers for Medicare and Medicaid Services, 40 percent of dental spending was paid out of pocket in 2014, versus 11 percent of medical spending.

The Affordable Care Act (ACA) did not solve the problem of dental care for the elderly. The ACA requires Medic-

aid programs to provide dental benefits for children, but coverage for adults is optional. In many states, coverage for adult/elder dental care is limited to emergency services, such as tooth extractions. One prominent Medicare Advantage plan in Massachusetts gives its members \$150 a year in dental benefits. No wonder seniors don't get adequate dental care with such plans.

There is also a shortage of practicing dentists in the commonwealth, and 39 percent of dentists in the Baystate are 55 years or older. A third of all dentists say they plan to stop practicing within the next decade.

MassHealth has cut back on access to dental care for poor people. In 2010, MassHealth coverage for adults eliminated root canals, periodontics, crowns and denture coverage. Some of these benefits have been restored, including fillings in 2014, and dentures, in 2015. Another problem is lack of dentists who accept Medicaid. Only half of Massachusetts cities and towns have a dentist who accepts MassHealth. In 2014, just 35 percent of dentists in the state treated a MassHealth patient.

Emergency departments (ED) have become the default dental care centers in Massa-

chusetts. In 2014, the HPC estimates that were 36,060 oral health ED visits that could have been prevented. This represents an unnecessary cost to MassHealth of between \$14.8 and \$36 million. More than a third of these visits were made by patients who visited the emergency room with an oral health need more than once that year. Half of all oral health ED visits were by MassHealth enrollees.

The HPC concludes that the barriers to dental care include the lack of access to dentists, the willingness of dentists to accept MassHealth, and the affordability of dental care.

"Policy initiatives to address these impediments," the HPC says, "when implemented in accordance with appropriate oversight and training guidelines, may not only avert future expensive ED visits, but also improve patient health and wellbeing."

Cut out this column and send it to your state representative and senator. Tell them: "It's outrageous that seniors have such terrible dental coverage in Massachusetts. It's time to bite down on this problem."

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)

CAPOS	CAROB	KEEP	ATOM
ALIVE	PEARY	IRMA	LAKE
SUPERMARKET	DREW	GRAD	
EMERGE	ELEANOR	GOAPE	
PEACE	CALIFORNIA		
THORA	OPENTOP	TIBET	
RAGINGWATERS	WAR	ELI	
ELECTRA	TOATEE	SHALIT	
ALEE	ORMAN	LISTICLES	
DES	AUDI	ASHORE	READY
EXPIRATION	DATES		
MARDI	CARESS	ETRE	FDA
ALIGNMENT	PARTA	CEES	
MANEGE	DEALIN	LIGATES	
ANG	TWA	DOCILE	NATURE
OSHEA	YALELAW	UPSET	
OUSTED	FROM	MAIZE	
ANTIS	FANSITE	PEORIA	
SCAM	ALID	MARYPOPPINS	
EARP	PELE	ALGAE	ALLIE
SPRY	USSR	CLOWN	DELTA

Widening the gaps

BY MARIANNE DELOREY, Ph.D.

We, as a society, have created an elaborate safety net for all people. These systems were put in place to help everyone because there is a presumption that any of us can fall



Housing Options

onto hard times and we would want this safety net if we ever needed it. Congress recently passed a change to one of the safety net programs that will significantly affect our nation's elders and their ability to afford life in their later years.

In June, Congress passed the Housing Opportunity through Modernization Act, which, among other things, will limit access to subsidized housing for people who have over \$100,000 in assets. At first blush, this may seem like a sensible limitation. People who have more wealth can access more opportunities. Those elders who have paid the mortgage for years are sitting on an investment that they can tap into for support during retirement. However, many federal programs, in-

cluding most of those designed to support low-income elderly housing, determine eligibility based on a regional valuation of income. For instance, in Massachusetts, the average median income is currently \$86,000. In Mississippi it is \$48,900. Trulia reports that the average value of a home in Massachusetts would be about \$536,342. In Indiana it is \$166,907.

So, even if someone has a home that has value, the person living in the Northeast might be able to sell their family home, but there would be fewer opportunities to buy something more affordable.

Further, according to the 2011 US Census' statistics on net worth by age, net worth naturally peaks for the population around 65-70 years old at almost \$200,000, but when the value of the home is excluded, it drops to just under \$44,000. A net worth of \$100,000, the point at which a retiree will not be eligible for Housing and Urban Development (HUD) subsidies is at the 31st percentile for retiree assets. Typically, HUD has prioritized eligibility for those people at incomes of 30 percent, but now many of these same people will be excluded because of assets at the same percentile.

Perhaps more importantly, consider the basic econom-

ics of aging. According to a study by the US Department of Health and Human Services in 2014, people reaching age 65 have an average life expectancy of an additional 19.3 years during which they need to rely more on their savings than on their income. The same study concluded that the average income of those over 65 in 2013 was \$29,327 for males and \$16,301 for females.

This income will do little to help defray costs of aging. Fidelity Investments determined that the average 65 year old person will need about \$120,000 just to cover medical costs in retirement, and this does not even include the costs of long-term care.

These funds are solely to pay for copays for doctor visits, medications, and non-covered expenses such as eyeglasses and hearing aids.

There has been much talk in the news lately about the widening of the income gap. Our policymakers and politicians do this country a disservice when the policies they create add to the growing inequality.

Congress and HUD will need to act immediately to more closely examine how they intend to implement the cap on assets for those seeking affordable housing. Failure to do so will significantly and detrimentally affect our elders today and for years to come.

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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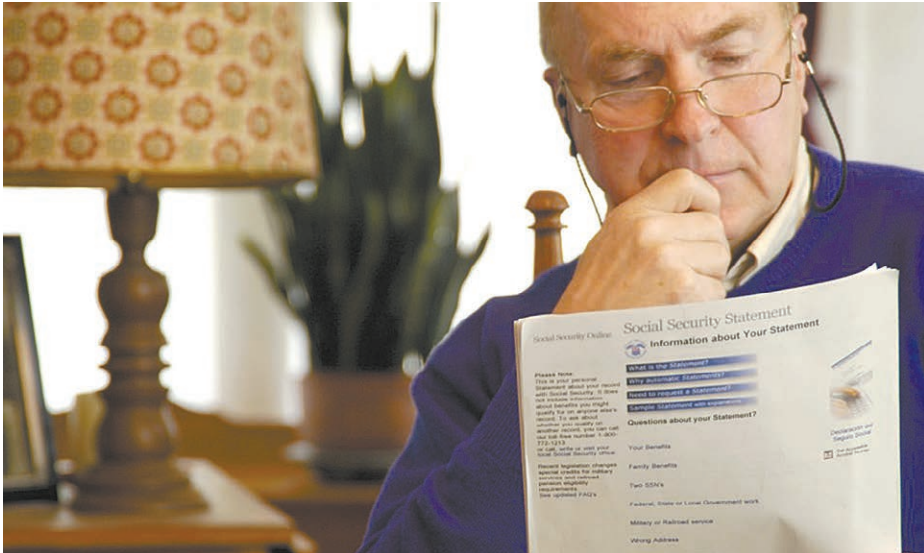
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Don't be skeptical, Social Security is here to stay



By KRISTEN ALBERINO
SOCIAL SECURITY PUBLIC AFFAIRS
SPECIALIST, QUINCY, MASS.

It's healthy to be skeptical in a world of uncertainties. Major news networks sometimes broadcast conflicting facts that require a bit of research to verify. There's even a day in October dedicated to skeptics. So, this is the perfect time to tell all the skeptics that there's no reason to think Social Security won't be here for you well into the future.

Recently, the Social Security Board of Trustees released its 76th annual report to Congress presenting the financial status of the Social Security trust funds for the short term and over the next 75 years. We're pleased that legislation signed into law by President Obama last November averted a near-term shortfall in the Disability Insurance (DI) trust fund that was detailed in a previous report.

With that small, temporary reallocation of the Social Security contribution rate, the DI fund will now be able to pay full benefits until 2023, and the retirement fund will be adequate into 2035. It is important that members of Congress act well before 2023 in order to strengthen the finances of the program. As a whole, Social Security is fully funded until 2034, and after that it is about three-

quarters financed.

Many people wonder if Social Security will be there for them. Here's a fact that will relieve any skepticism you might have: the increased cost of providing Social Security benefits for Baby Boomers is less than the nation's increase in spending was for public education when the baby boomers were children.

Put your skepticism aside and rest assured that Social Security is with you today and will be with you tomorrow. You can read the entire report at www.socialsecurity.gov/OACT/TR/2016.

To meet the challenges of providing benefits to so many, the agency has evolved, using technology to operate more efficiently.

Access to online applications for disability benefits, reconsiderations, and hearings have given applicants more service options when applying for benefits. Our health IT initiative allows Social Security to access electronic medical records, including those from the U.S. Department of Defense, which reduces administrative costs, streamlines operations, and speeds up service to veterans.

Social Security is committed to securing today and tomorrow for our millions of disabled workers. For more information about the disability program, please visit www.socialsecurity.gov/disabilityssi.

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8:45am	Speedway Gas Station MBTA bus stop (Near Sullivan Square train station) Washington Street, Somerville		

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