

**Pursuit of
passions
leads to
second
career**
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Steve Beckwith of Grafton turns his passion for guitar playing and building into a rewarding profession.

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By MIKE FESTA, STATE DIRECTOR
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Mike Festa

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Pursuit of passions leads to rewarding second career

By BARBARA ALLEN
CONTRIBUTING WRITER

Grafton resident and luthier/musician Steve Beckwith corrects with vigor anyone who mistakenly refers to him as “retired.” Between guitar-building, instrument repair, performing live music, coordinating a monthly jam session for musicians, and coaching cross country and track and field at Nashoba Regional High School, Beckwith asserts that he is busier now than he ever was at the high-stress, senior management position he once held at Intel.

“This is a second career,” he explained. “I’m doing something that I like to do, definitely a passion [of mine]. Just because I like to do this, doesn’t mean it doesn’t have value.”

Although Beckwith still refers to Intel as “the best place I’ve ever worked,” when the company offered a “buy out” package, he was relieved to “step out of the rat race” of long days, late night phone calls and overseas travel, and take advantage of the opportunity to create a new lifestyle for himself.

Music has been an integral part of that new life. Beckwith has been playing guitar since he was about 9 or 10 years old; his older brother had a guitar,



Beckwith prepares the sides of a guitar body in a special press.



Above: With his specialized tools, Beckwith artfully coaxes wooden sheets into intricate guitar shapes.

Right: An example of the artisan’s craft, a hand cut mother of pearl inlay has been painstakingly inset into the head of a custom guitar.



which Beckwith had been expressly forbidden to touch and, as such, became all that more desirable to his younger sibling.

“I had no interest in it until then,” he recalled with a laugh.

Beckwith’s interest in guitar building came later, when he decided that he wanted a jazz guitar, and found he could not afford even a used instrument: old guitars had now become collectors’ items. His first creation was an acoustic guitar built from a kit; Beckwith liked the way it turned out, and was encouraged to try building guitars on his own. A self-taught craftsman, he has picked up his skills along the way, developing his own techniques, making his own tools, buying others, and finding suppliers for wood for

the different parts of the guitar. Gradually, his business, “Beckwith Strings,” evolved to include the repair of guitars, violins and other stringed instruments.

Even though it was originally run out of a workshop in his former Bolton home, which was tucked deep in the woods, at the end of a long, shared driveway, his new venture did well. But he wanted a location which would be more convenient for customers to find him, as well as space for a custom workshop which would be separate from his home. He and wife Jan moved to Grafton a little over a year ago, and found that their new home at 26 North St. offered them just that: a more visible and accessible location, and space for the construction

of his dream workshop.

The larger workshop has enabled him to work more efficiently: bigger tools and pieces of equipment can be kept in the same space, rather than in the basement. It is easier to maintain the very specific temperature and humidity the instruments require, and there is plenty of room to keep creations-in-progress or instruments waiting for repair.

Since the move, Beckwith said his customer base has tripled, and business revenue has doubled.

“Grafton is a tremendous community,” he said.

On the second Sunday of each month, Beckwith moves his workbenches aside to accommodate his “jam” session: a drop-in, social gathering of musicians of any and all abilities, from beginner to the best jazz guitarist in New England.

“The jam sessions are fun... Everyone brings a piece of their own musical style,” he explained. “The music covers a wide range of genres, from folk to blues to jazz to acoustic rock. It is an outstanding way for people to up-level their playing skills, particularly musicians who usually play by themselves. There are more options for attempting different things available when playing in a group.”

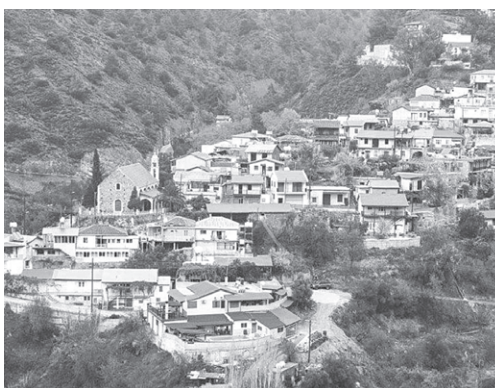
Beckwith also keeps his own guitar skills sharp by performing live on an average of twice a week. Initially, the performances were intended to promote his guitar-building business, but he admits that, over the years, they have evolved into “more of a method to keep my hand in the music and give me a better feel

sept.

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Rotary Club cooks up project to help its neighbors

By CHRISTINE GALEONE
CONTRIBUTING WRITER

NORTHBOROUGH – In February 2016, the Northborough Food Pantry provided 362 bags of groceries to families and individuals in the community - 73 percent more than what it distributed during the same month in 2007. Although many aren't aware of it, the need for food assistance has been growing. The Northborough Rotary Club is aware of that need and it's been doing what it can to help its neighbors. In May, it donated 70 crockpots and meat vouchers to people served at the food pantry.

Helped by a matching Rotary Foundation grant and a discount from Bed, Bath and Beyond, the club's project originated after a brainstorming session the members had at the food pantry. Patricia Doyle, the outgoing club president and newly elected Rotary District 7910 co-governor



(l to r)
Northborough
Rotary Club
members
Chuck
Frankian,
Phil Lockwood
and Patricia
Doyle with the
new crockpots

PHOTO SUBMITTED

(along with her husband, Skip), recalled that when she asked what the club could do to help, a donation of meat vouchers was

suggested. But she knew they could do more. When thinking about how the recipients could cook the meat, she remembered thinking "Why not a crockpot?" Since those appliances would allow busy families to cook healthy, hearty meals, the food pantry embraced the idea.

"It was a very good working relationship we had with the food pantry," Doyle said.

After deciding to buy new crockpots and meat vouchers for 70 food pantry clients who could benefit from them, the club expanded the project. They wanted to be sure the recipients had healthy, easy recipes with ingredients they could get at the food pantry. With that in mind, the club began creating a cookbook of slow-cooker recipes. While the cookbook will be finalized and given out in coming months, a couple of the recipes were passed out with the crockpots.

Not only has the project inspired another local Rotary chapter to consider a similar project, it has given people a chance to make a sustainable difference in their lives. For that the food pantry leaders are grateful.

"The donation of the crock-

pots by the Rotary has been fantastic for the families we serve at the pantry," said Co-director Ann Taggart. "It allows them... to create a nutritious meal. Crockpots make cooking easy and delicious and help to stretch your dollars. Our patrons were thrilled to receive them."

And the Rotary Club, which fought hunger last year by participating in an End Hunger New England nutritious meal-packaging event, is also thrilled to have helped its neighbors again this year.

"We saw the smiles on the faces of the people who we gave them to," said Doyle, who shared that seeing their joy and gratitude was what made her smile. Beaming with enthusiasm for the food pantry, its "warm, welcoming atmosphere" and its "amazing" volunteers, she added that it's gratifying "that we can treat everyone the way we want to be treated."

To learn more about the Northborough Rotary Club, visit www.northboroughrotary.org. To learn more about the Northborough Food Pantry, visit www.nfpantry.org. Food donations can be left outside the nonprofit's entrance at 37 Pierce St.



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Pursuit of passions leads to rewarding second career

Beckwith
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for the needs of my performing customers.”

His passion for music, however, has a close competitor in another area of his life: coaching cross country and track and field at Nashoba Regional High School in Bolton.

“I probably know more about coaching and competing in those sports than I do about stringed instruments,” Beckwith admitted. “In fact, there was a point when I came close to moving to the university level to coach, and put Beckwith Strings on the back burner.”

Using the leadership skills

“There’s a lesson here that I instill into the kids: if the work and time is put in, you can improve and get better. It doesn’t have to be sports, it could be math, chemistry, music or even building guitars.”

Steve Beckwith

he developed in the corporate world to explain rather than “dictate” has elicited a positive response from the young athletes he oversees.

“If you treat a 14-year-old like an adult, he or she will respond as an adult,” Beckwith asserted.

“Watching the student athletes develop from having never run to getting better and faster through their hard work is very special,” he continued. “There’s a lesson here that I instill into the kids: if the work and time is put in, you can improve and get bet-

ter. It doesn’t have to be sports, it could be math, chemistry, music or even building guitars.”

“The kids are great, and the reason I return every year, despite having to run Beckwith Strings. They are truly fun to be around and keep me young and remind me how to have fun,” Beckwith said.

For now, he is content, as he juggles the competing areas of his life

“It helps me keep my passion going for everything I do,” he said of his busy life. “And keeps me from getting into a rut.”

For more information about his business and the jam sessions, visit www.beckwithstrings.com.

Volunteering with AARP

Volunteering
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helps low- and middle-income people prepare and file their taxes. All Tax-Aide volunteers receive training from the IRS, so no tax experience is necessary.

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

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Artist masters the ancient art of encaustic painting

BY JANE KELLER GORDON
CONTRIBUTING WRITER

SOUTHBOROUGH - Southborough artist Catherine Weber is a fascinated by encaustic painting, also known as hot wax painting, in which pigments are added to heated beeswax and painted on a surface.

"There's every sense — the smell of the wax is wonderful, the luminosity, the flexibility — all of these things make encaustic wonderfully flexible," she said. "This art is several thousands of years old. It's been found on Egyptian [sarcophagi], and on the hulls of Greek ships."

With a pancake griddle, electric skillet, Hake art brushes, and an assortment of measuring cups, frying pans and loaf pans, Weber creates her art in a studio behind her home. She lives with her husband Paul and



Left: Encaustic tools

Below: Catherine Weber working with wax



PHOTOS/JANE KELLER GORDON

15-year-old son in a 125-year-old Victorian farmhouse, shaded by a huge copper beech tree that might be as old.

Weber grew up on a farm in upstate New York, then in Indiana, and for the longest time in Clinton, Conn., moving with her father's job as a plastics engineer. Her mother, an elementary art teacher, passed on to Weber her talent and joy of art.

"I took classes I everything,

from oils to drawing to charcoal pottery to jewelry making," Weber said.

In addition to talent, Weber inherited her mother's entrepreneurial spirit. She sold macramé hanging plant holders when she was 10. She honed her business sense at Emerson College, where she majored in communication studies and earned a master's degree in critical and creative thinking from UMass Boston.

She ran her own digital marketing firm for 18 years, and now works remotely marketing an online training program.

Weber's husband Paul also grew up in Clinton, Conn. They started dating when they were 17 and moved to Southborough in 1997.

Along with art, poetry is one of Weber's passions. In 2007, she won an award in Worcester Magazine's poetry contest for her poem, "Still Life Without Pear."

Weber's initial focus on art was acrylic collage. She shifted to encaustic painting back in 2007 or 2008. Weber learned about working with this media on a trip to France with Nan Hass Feldman, who is a well-known artist.

"There has been a revival of encaustic painting in the last 15 years," Weber explained.

Starting with a cradled birch-painting panel, which does not warp when heat is applied, Weber coats the surface with an encaustic gesso primer. This creates a porous surface that will absorb and fuse with the wax. Weber tapes the edges of her panel with blue tape to keep them clean. She uses purchased wax, and she creates a clear encaustic medium with beeswax and Damar resin, which she pours into molds, such as an ice cube tray. Weber uses pigment powders or purchased color wax to add color.

Weber likes to experiment and incorporates photographs, wood, and other media.

"The wax cools quickly so I can work with it," she noted.

She has created a series called Contemporary Mosaics in Wax, for which she created tiles from wax.

She also teaches and has done demonstrations at a number of art guilds.

Weber's encaustic pieces are currently available at Heart and Stone Jewelry in Northborough, and as part of the "Vision and Verse" exhibit at the University of New England in Portland. They can also be viewed on her website, <http://catherinemweber.com>.



Weber with acrylic collage

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travel and entertainment

Cyprus offers history, culture and beauty

By VICTOR BLOCK

Women who live in a tiny mountain village sit together sewing lace tablecloths, which are famous for their beauty and fine workmanship. In a city not far away, diners at sidewalk cafes enjoy their fill of grilled pork, baked lamb and other local favorite foods. A white sand beach is the main attraction for people who are more interested in getting a tan rather than their fill of tasty treats.

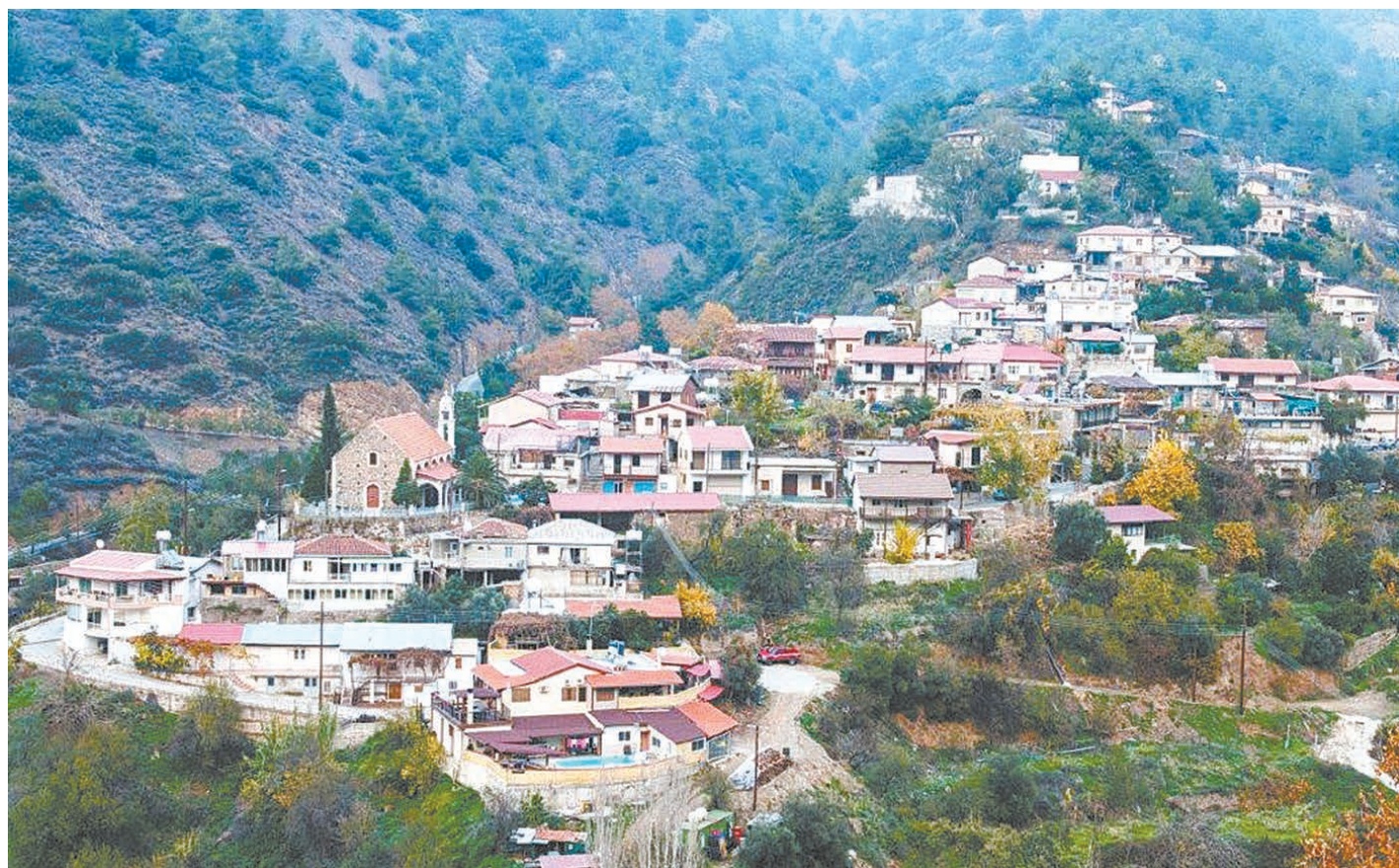
These are scenes that greet travelers to Cyprus, the eastern-most island in the Mediterranean Sea. Visitors also find inviting scenery, friendly folks and archaeological treasures that are reminders of civilizations which have come, gone and left their imprint.

One big attraction is the variety of appeals in a country only about one-third the size of Massachusetts. That's welcome news for the traveler interested in seeing and doing a lot without having to cover much ground.

Setting the stage is the



Women craft lace tablecloths by hand



PHOTOS SUBMITTED

The mountain village of Oikos

fact that for 11,000 years Cyprus served as a crossroad connecting Europe, Asia and Africa. The result is a blend of customs, architectural styles and other cultural traits left by the people who passed through. They included visitors from both the Greek and Roman empires, the Crusaders, Venetians and the British.

Archaeological sites dotted about the island serve as reminders of those callers. Medieval castles continue to serve useful purposes. Forest-clad mountains lead to hills blanketed by orange

groves and vineyards. Remote villages consist of tiny clusters of stone houses with red tile roofs that have changed little over many decades.

Village wine is a Cypriot tradition that has won praise for more than 3,000 years. The island's mild, sunny climate and fertile soil produce vintages that were celebrated in Roman times, and favored by royalty during the Middle Ages.

Some traditional winemakers use oversized clay pots, much as

Travel page 16

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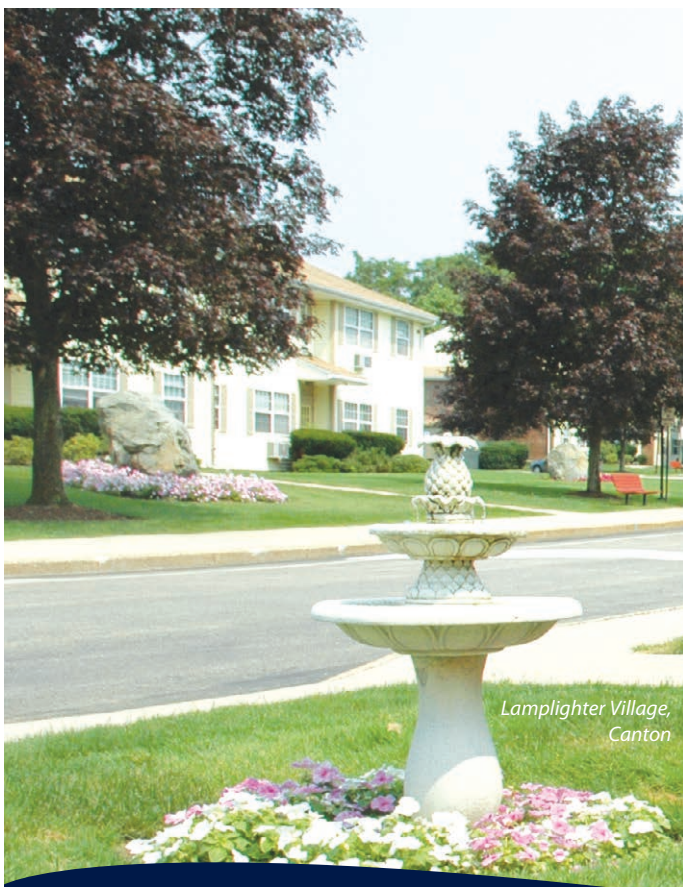
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Cyprus offers history, culture and beauty

Travel

Continued from page 12
the ancient Greeks and Romans did. The wine is fermented, aged and stored in the large terracotta containers, and vintners who cling to that practice insist that it improves the flavor of the beverage.

What could capture the spirit of Cyprus more than enjoying a bottle of wine and a meal at one of the thousands of tavernas that tempt passers-by with the aromas of the kitchen and sounds of good times? Among favorite menu choices, often listed on a



Traditional meze servings

blackboard outside restaurants, are lamb, wild game, fresh vegetables and halloumi, a thick, salty cheese that is grilled to a crusty texture.

A good way to sample the island cuisine is the popular meze ("mixture"), small servings of items which are available that day in the tavern. While portions are small, as many as two dozen dishes may be included and no one leaves hungry.

When visitors have had their fill of Cypriot cuisine, they may turn their attention to the more lasting attractions scattered about the island. Representing so many periods of the past, they transform the landscape into an open-air history museum.

Some of the earliest prehistoric remnants are found in Choirokittia, the site of a Neolithic settlement dating back to the 7th millennium BC. Among artifacts that have been unearthed there are tools, graves and beehive-shaped stone houses.

The best-known mythical figure associated with Cyprus is Aphrodite, the Greek goddess of love and beauty. The legendary deity was believed to have been born at a site near Paphos, arising from the sea on a shell.

Paphos also is important for other reasons. Perched on the southwestern tip of Cyprus, it has a bustling little harbor, a museum containing jewelry and other displays from as early as the 15th century BC and a Byzantine museum

with a notable collection of icons.

Another major attraction is an extraordinary group of mosaics that adorn the floors of nobleman's villas which were built in the third century AD. These tile scenes, which depict various tales of Greek mythology, retain their grace and much of their brilliance even after lying buried for 18 centuries.

An even more impressive archaeological gem is at Kourion, where ruins dating from Hellenistic and Roman times spill across a high rocky ledge. A long oval-shaped wall remains from what once was an imposing stadium. Villas are adorned with fifth-century BC floor mosaics that spell out their original names, including the House with Wells and House of Gladiators.

Most spectacular is the magnificent Greco-Roman theater which was built in the second century BC and enlarged 400 years later. Located near the edge of a cliff overlooking the sea, the open-air structure provides a spectacular setting for productions of classical Greek dramas, modern plays and musical concerts.

Enjoying an artistic presentation in such a magnificent setting may seem like reason enough to consider Cyprus as a vacation destination. In addition, consider its wealth of archaeological riches, traditional village life and other attractions.

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What to expect when going home with services

BY AMANDA PRIEST
PHYSICAL THERAPIST,
HOME CARE SOLUTIONS

You are being discharged from a health care facility - maybe you have had hip replacement surgery, pneumonia, a fall - every person's situation is different, but the bottom line is you need help in order to go home. This can be a very difficult part of the healing process for many people. Although we are health care professionals, we are still initially strangers to you, and welcoming us into your home can be an intimidating task. We hope to earn your trust and respect while we are assisting in your transition back to independence.

What to expect when going home with care

Before you are discharged from a healthcare facility, they will often times have family meetings or discharge planning meetings. These meetings are meant to build a comprehensive discharge plan so that your needs are met at home. There is so much that people should know and it can be overwhelming, especially when you are in the middle of a health crisis. We are going to look at an average case referred to home care.

Doris is being discharged from a skilled nursing facility; she has been there for short-term rehab



after her hip replacement surgery. Doris has been out of her home for three weeks now. She is very anxious about returning to her house alone and is not sure what to expect. As a community liaison for Care Solutions home care, I meet Doris before she is discharged from the skilled nursing facility. We sit down and review what her concerns are: Who will come to my house? When will they come? Will they call first? How long will they be there? Who pays for them? How do they know what to do for me?

We break down each question. The morning after you are discharged, you will receive a telephone call from your homecare nurse to introduce themselves and schedule your visit for that day. Medicare allows for patients to be admitted 24 to 48 hours after discharge

from a healthcare facility. Most agencies admit patients within the first 24 hours, as this enables the patient's unexpected needs to be addressed immediately. As a home health provider it is our responsibility to put your concerns to rest and help you attain your maximum level of independence.

Be prepared for the first visit to be lengthy, as this assessment visit will devise a personal care plan for you and address all of your needs. Make sure that you are open with your nurse and therapists; we are there to make sure that you are getting as much support as you need. If you have questions ask them or if you think of questions after the nurse leaves, do not hesitate to call. All of these people will call your community physician and obtain orders for your care. It is our job to communicate with your doctor and make sure that you are progressing and following his or her treatment plan. There is no set time as to how long your services will last - it could be a few weeks to a few months. All of this will be discussed with you.

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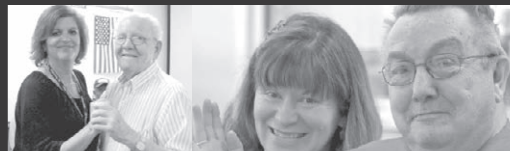
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Abuse and neglect of the Alzheimer's patient

Red flags: How to spot potential indicators of abuse

By MICHA SHALEV
MHA CDP CDCM

This is part one of a two-part series. Part two will be in the October issue of the Fifty Plus Advocate.

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



Caregiving Tips

from some form of elder abuse. 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.

One occasionally reads of sensationalized newspaper stories of elderly Alzheimer's and dementia victims who were subjected to abuse or neglect while they were residents in a long-term care facility. Based on such

newspaper accounts, one would have the impression that most cases of the abuse or neglect of Alzheimer's or dementia victims takes place in such facilities. While such sorry events and incidents rarely do take place in such facilities, they are far from the norm. Recent studies however, have established rather clearly the troubling fact that most cases of the abuse of Alzheimer's and dementia victims actually take place in the family home setting, by their own family members or paid caregivers.

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.

Passive and active neglect

- Evidence that personal care is lacking or neglected
- Signs of malnourishment (e.g. sunken eyes, loss of weight)
- Chronic health problems both physical and/or psychiatric
- Dehydration (extreme thirst)
- Pressure sores (bed sores)

Physical abuse

- Overt signs of physical trauma (e.g. scratches, bruises, cuts, burns, punctures, choke marks)

- Signs of restraint trauma injury - particularly if repeated (e.g. sprains, fractures, detached retina, dislocation, paralysis)
- Additional physical indicators - hypothermia, abnormal chemistry values, pain upon being touched
- Repeated "unexplained" injuries
- Inconsistent explanations of the injuries
- A physical examination reveals that the older person has injuries which the caregiver has failed to disclose
- A history of doctor or emergency room "shopping"
- Repeated time lags between the time of any "injury or fall" and medical treatment
- Material or financial abuse
- Unusual banking activity or bank statements (credit card statements, etc.) no longer come to the older adult
- Documents are being drawn up for the elder to sign but the elder cannot explain or understand the purpose of the papers
- The elder's living situation is not commensurate with the size of the elder's estate (e.g. lack of new clothing or amenities, unpaid bills)
- The caregiver only expresses concern regarding the financial status of the older person and does not ask questions or express concern regarding the physical and/or mental health status of the elder
- Personal belongings such as jewelry, art, or furs are missing
- Signatures on checks and

other documents do not match the signature of the older person

- Recent acquaintances, housekeepers, "care" providers, etc. declare undying affection for the older person and isolate them from long-term friends or family
- Recent acquaintances, housekeeper, caregiver, etc. make promises of lifelong care in exchange for deeding all property and/or assigning all assets over to the acquaintance, caregiver, etc.

Psychological abuse

- Psychological signs:
 - Ambivalence, deference, passivity, shame
 - Anxiety (mild to severe)
 - Depression, hopelessness, helplessness, thoughts of suicide
 - Confusion, disorientation
- Behavioral signs:
 - Trembling, clinging, cowering, lack of eye contact
 - Evasiveness
 - Agitation
 - Hypervigilance

Sexual abuse

- Trauma to the genital area (e.g. bruises)
- Venereal disease
- Infections/unusual discharge or smell
- Indicators common to psychological abuse may be concomitant with sexual abuse

To be continued in the October issue of the Fifty Plus Advocate

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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

Social Security and reverse mortgages

BY ALAIN VALLES, CRMP
PRESIDENT, DIRECT FINANCE CORP.

Is 62 the best time to start receiving Social Security?

According to the Social Security Administration, you may start receiving Social Security income at age 62. But



Reverse Mortgage

if you delay enrollment until age 70, your monthly Social Security income will be significantly higher. So, does everyone wait?

Unfortunately, no. The Center for Retirement Research at Boston College reported that over 40 percent of eli-

gible recipients start receiving Social Security income at age 62.

Why not wait?

According to a May 17, 2016 article by Rande Spiegelman, the two primary considerations for enrolling in Social Security are one's life expectancy and cash flow requirements. All things being equal, if someone is in good health and can afford to wait, then the total amount of Social Security income will be greater by waiting until age 70. However, if someone is in poor health and is unlikely to live beyond age 80, taking Social Security at age 62 may be the better choice. As with all financial decisions, you should seek trusted professional advice.

For many people, the need

for additional cash flow at age 62 is so pressing that they are forced to start receiving Social Security immediately, even knowing that delaying until age 70 would be the optimum decision.

One option to delay Social Security

Are there ways to delay receiving Social Security benefits while still meeting financial needs? One strategy is to use one's illiquid home equity to fund living expenses. For qualified homeowners, a reverse mortgage is a viable option to provide monthly cash flow that can "bridge the gap" from age 62 to age 70. The key advantages of a reverse mortgage are:

- No monthly mortgage payments are required (real estate taxes and insurance

must be kept current, as well as following other guidelines)

- Funds received are tax free

Or...start at age 62 with a backup plan

For those who already started or will be starting to receive Social Security payments at age 62, a reverse mortgage should be considered as a financial cushion for when the need arises for a slight increase in monthly cash flow, or if a life event such as a health crisis or home repair occurs. A significant feature of a reverse mortgage is the ability to access cash from a reverse mortgage line of credit. If you never need the cash, great! But the line of credit gives peace of mind for emergencies or later chapters of life.

Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

"The First Reversed"

(answers on page 20)

ACROSS

- 1 Signal-enhancing audio equipment
- 9 Ukrainian port
- 15 Judge, during a case
- 20 Not digital, as a clock
- 21 Largest "little piggy"
- 22 As a result
- 23 Gave some merchandise an awful review?
- 25 Cultural values
- 26 Film's name, e.g.
- 27 Actress Wray
- 28 Winning tic-tac-toe line
- 29 Sans — (carefree)
- 30 Ancient Aegean region
- 31 Jazz band's job
- 32 Lowers a lady again while tangoing?
- 35 Yule libations
- 36 Election winners
- 37 Took a load off

- 38 Alarm clocks, when going off
- 39 Fashions articles out of yarn incessantly?
- 45 Osaka cash
- 46 Partner of parks, briefly
- 47 City grid: Abbr.
- 48 Sac fly stat
- 49 "Of course, amigo!"
- 53 Spicy Korean cabbage
- 55 Data about unstimulating java?
- 58 Antares, e.g.
- 61 Edible hero
- 64 Roo's donkey pal
- 65 Never took off one's teal jumper?
- 71 Bushes' successors
- 72 D major's relative key
- 73 Sloop feature
- 74 Casual pants dug out of the earth?
- 78 Fly in Zambia
- 81 Granola bits
- 82 Most populous Idaho county

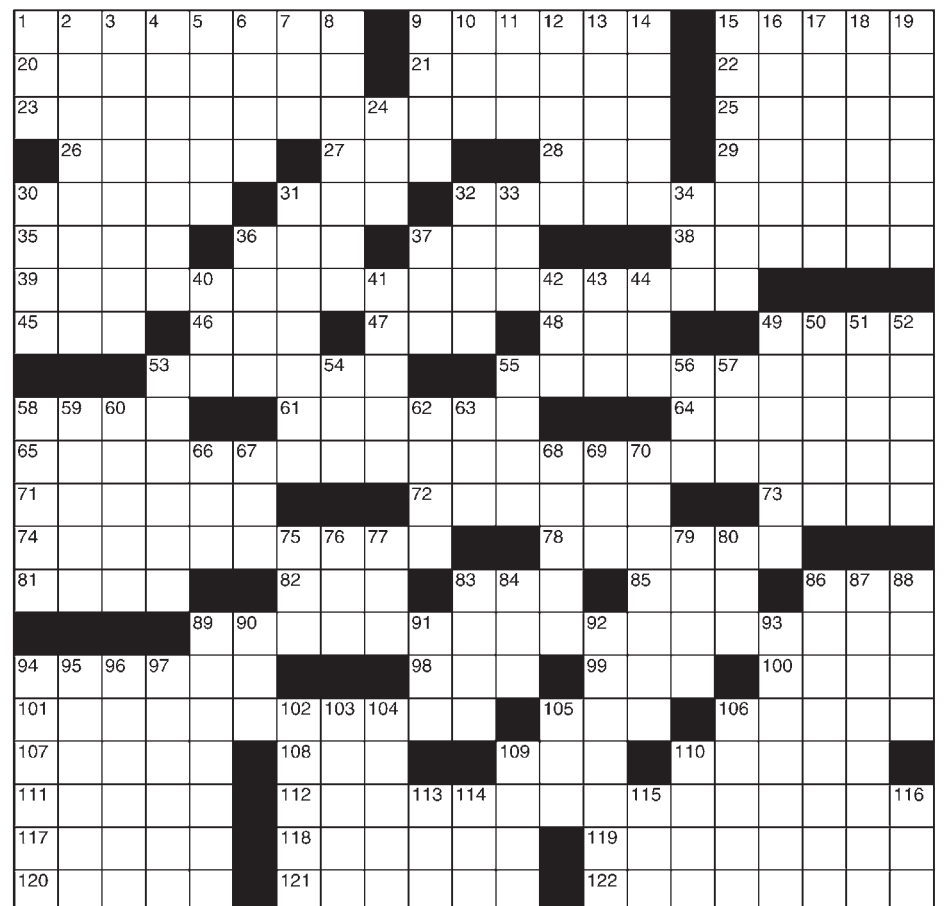
- 83 Shar- — Jr.'s junior
- 86 Boise-to-Las Vegas dir.
- 89 Magazine devoted to razor sharpeners?
- 94 Weather map line
- 98 '80s sitcom
- 99 Name of 13 popes
- 100 Broad valley
- 101 Thorough way to steal someone's milk shake?
- 105 Hostile dog
- 106 Clingy wrap
- 107 Like wet weather
- 108 Bruins' Bobby
- 109 Lass
- 110 Months before Octs.
- 111 Make amends (for)
- 112 What makes thin sheets stick together?
- 117 Calculus pioneer
- 118 Reciprocal
- 119 German
- 120 Lechers' looks
- 121 Get garbed

DOWN

- 1 Golf number
- 2 Evenly matched
- 3 Inviting to enter with a hand motion
- 4 Snobby sort
- 5 Missouri city
- 6 Film critic
- 7 Strong java
- 8 Home aquarium inhabitant
- 9 Comply with
- 10 Make a hole
- 11 Self-love
- 12 Endured
- 13 "Ditto"
- 14 Fable figure
- 15 Saint-Saëns cello piece
- 16 Won back
- 17 Bury
- 18 Nissan Leaf, for one
- 19 Ingredients in plastics
- 24 Witch
- 30 Like pen smudges
- 31 Small Italian dumplings
- 32 Fans' shouts
- 33 Ordinal ending
- 34 Fin. neighbor

- 36 Bit of news
- 37 P.D. rank
- 40 Mumbai Mr.
- 41 Hoops Hall of Famer — Thomas
- 42 Poet's "before"
- 43 "Castle" aier
- 44 By way of
- 49 Bully's retort
- 50 Twenty: Prefix
- 51 Houston baseball team, briefly
- 52 "— a Letter to My Love" (1981 drama)
- 53 Krispy — (doughnut shops)
- 54 Boiling
- 55 Slicer site
- 56 Store suffix with "two"
- 57 Extra charge
- 58 Replay mode
- 59 Bone of the lower leg
- 60 — -garde
- 62 Chinwags
- 63 "Smarter planet" co.
- 66 Pa
- 67 Financial paper, briefly
- 68 "— then ..."
- 69 Canon line

- 70 Novelist Theodore
- 75 Stud locale
- 76 Hue and cry
- 77 Midday break
- 79 Bandleader
- 80 Francis Drake's title
- 83 Aspirin unit
- 84 Santa's aide
- 86 Launching
- 87 Haile — (Rastafarian savior)
- 88 Site of delight
- 89 Workers cutting timber
- 90 La-la lead-in
- 91 "My Gal —"
- 92 Wail loudly
- 93 Kind of plug
- 94 Haifa locale
- 95 Figurine, e.g.
- 96 Yankee rival
- 97 Pennant
- 102 Nick of films
- 103 Like comics
- 104 Knight wear
- 105 GoPro, e.g.
- 106 Manage
- 109 Singer Marvin
- 110 Comfy-cozy
- 113 — Jima
- 114 Apprehend
- 115 First Bible bk.
- 116 TV hosts

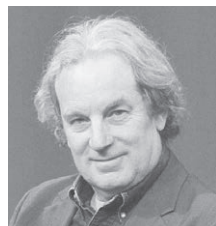


viewpoint

Let's end all sales tax holidays

By AL NORMAN

Several years ago I bought a kitchen stove during the "sales tax holiday" in Massachusetts. Most years I ignore the "holiday" on sales tax. But the kitchen stove was a purchase I needed to make,



Push Back

so I waited for the tax-free weekend. In my case, the retailer who sold me the stove did not benefit from the "holiday" - because I was going to buy it anyway, and all I did was time my purchase to avoid taxes. It was only the taxpayers who got the short end.

I have argued against the sales tax holiday for years. I took advantage of it - but I would have been pleased to see it vanish. This "holiday" idea goes back to 2004, the first year it was adopted. The only year since then when there was no "holiday" was in 2009. That means for 11 years we have thrown away tax receipts.

The Department of Revenue has estimated that the sales tax holiday in 2015 resulted in a loss of \$25.5 million. If we use that estimate as a guide, 11 years of tax losses amounts to \$280.5 million. That's enough money to buy home care services for 50,000 seniors for an entire year. Most citizens have no idea where the sales tax goes. It's used for the MBTA Contribution Fund, the School Mod-

ernization and Reconstruction Trust Fund, and the Convention Center Fund. The rest goes into General Revenues. But if these funds were hurting, General Revenues would have to bail them out, and programs like human services would take the hit, as they always do.

If you ask me to choose between a sales tax holiday or keeping 50,000 seniors at home - the choice for me is simple. That's why I applaud the legislative leaders who realized that this summer the commonwealth could not afford a sales tax holiday.

"When you're talking about the shortfall that we're in," House Speaker Robert DeLeo (D-Winthrop) told the media, "to add another \$26 million to that shortfall just doesn't make

a whole lot of sense."

"It's too expensive," agreed Senate President Stan Rosenberg (D-Amherst).

Several weeks ago, the legislature cut about \$4 million from the elder home care budget - a move which will force waiting lists for home care. The legislature and the governor left home care with less money than it had the year before. Given such revenue shortfalls, it would have been absurd to lose \$25 million in sales taxes. The fact is, we lose tens of millions of dollars in taxes due to breaks we give to certain industries, like the film tax credit, which has proven to be of little value economically. These so-called "tax expenditures" are of little value financially to the commonwealth, and take away support from programs that most taxpayers value, like home care for the elderly.

Sometimes we get our priorities right. It made sense to cancel the sales tax holiday this summer. I would be fine with cancelling sales tax holidays forever, and making a commitment to our seniors that we will never force them to wait for home care.

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.

Social Security and reverse mortgages

Reverse mortgage
Continued from page 19

Everyone knows the words "reverse mortgage," but few understand them

Reverse mortgages are complex and every borrower's situation and goals are unique. Talking with a knowledgeable professional is the first step to learning if a reverse mortgage is right for you. Better yet, give me a call or email to receive the free 36-page "Use Your Home to Stay at Home," the official federally approved consumer booklet for those considering a reverse mortgage.

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.



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Answers to Super Crossword

(puzzle on page 19)

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Ten things I know about Fair Housing

BY MARIANNE DELOREY, PH.D.

1: Fair Housing legislation was created in 1968. It protects people from being discriminated against on the basis of race, color, religion, sex or national origin in the sale or rental of housing. Since its inception,



Housing Options

many protected classes have been added including age, pregnancy status, citizenship, familial status, disability status, veteran status, genetic information, and most recently, sexual orientation.

2: Regularly, the enforcement agency of Fair Housing, the U.S. Department of Housing and Urban Development (HUD) receives and investigates reports of discriminatory housing practices across the country. Sometimes, these investigations result in civil penalties for landlords, mortgage brokers, realtors, even housing authorities or municipalities.

3: Those in protected classes are often not shown vacancies, face higher interest rates when applying for a mortgage, or otherwise are treated differently when trying to secure safe housing. One way fair housing

agencies try to determine if there is discrimination is to hire and pay “testers” who request housing information in pairs – for instance one person who is white and one person who is black apply for an apartment on the same day. If they receive different information, the agency investigates this as potentially discriminatory.

4: Housing professionals regularly see behavior that is problematic. Applicants often want to know if they will “fit in” to a property and they ask questions like, “Will there be other Hispanics?” or “Will I be the only Jewish person there?” Housing professionals have learned to be vague or outright state they cannot answer those kinds of questions.

5: HUD also promotes affirmatively furthering fair housing by requiring that housing agencies reach out to “those groups least likely to apply” based on the demographics of the area versus that development.

6: Despite these laws, there are greater concentrations of poverty in many minority neighborhoods of major cities. To address this disparity, HUD recently extended the reach of Fair Housing. Previously, a policy or process had to have discriminatory intent. Now, HUD wants housing providers, including cities and towns, to review the “disparate impact”

of their policies. That is, determine in advance if a policy disproportionately affects people in a protected class and, if so, see if there is a way to remedy that impact.

7: According to HUD, the largest category of complaints received each year is for discrimination based on disability. People who have a disability (physical or mental), who have a history of a disability, or who are regarded as having a disability, are all protected by the law.

8: The law also protects the rights of people with disabilities who may ask for a reasonable accommodation, or a change in part of the building (like a wheelchair ramp) or a policy (like a no pets policy) so that people with disabilities can

have the same access as people without.

9: Another way a landlord can discriminate against tenants is to ignore harassing behavior. Tenants typically have a right to “peaceful enjoyment” of their apartment and common areas, which means that they can expect to be treated respectfully by other tenants. Some tenants can be very dismissive of others and say things like, “You are too disabled to live here” or “You belong in a nursing home.”

10: Housing discrimination hurts everyone. This year alone, HUD made available an additional \$37 million for enforcement of fair housing laws. These taxpayer dollars wouldn’t need to be spent if people were treated fairly in housing situations.

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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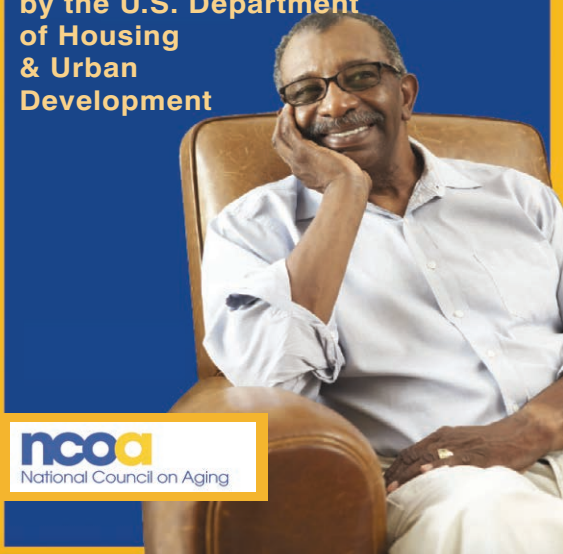
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