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Closing the 'SNAP Gap'

By MIKE FESTA, STATE DIRECTOR
AARP MASSACHUSETTS

Seniors on fixed incomes often have to make difficult choices between heating their homes, paying for essential medications, or putting food on the table. Food assistance programs like the Supplemental Nutrition Assistance Program (SNAP) can provide seniors and their disabled family members with a monthly benefit to offset the costs of nutritious and healthy food.

A cornerstone of the nation's nutritional safety net, SNAP (formerly known as food stamps) helps prevent and alleviate food insecurity and hunger. SNAP is a federal program administered at the state level by the Massachusetts Department of Transi-

tional Assistance (DTA) and is an important resource for families to obtain healthy and affordable foods.

SNAP is the first line of defense against hunger for one out of nine low-income Massachusetts residents. SNAP brings over \$1.2 billion federal dollars annually into the commonwealth for the direct purchase of food from local and regional grocery stores and farmers markets, which creates a potential annual economic stimulus of \$3 billion. Every \$1 billion in SNAP dollars creates at least 10,000 jobs in the food retailer, food production and farming industries in Massachusetts.

The USDA's Economic Research Service reports that nearly 10 percent of Massachusetts residents suffer from food insecurity. Massachusetts ranks second to Mississippi in older adults being unable to afford basic living expenses. Without access to federal nutrition dollars from these programs, and especially SNAP, Bay

State residents' healthcare costs rise and their health outcomes – from birth to old age – are substantially diminished.

In Massachusetts, 31 percent of SNAP households include families with minor children, with the majority of parents working but at low wages. Half of the Massachusetts SNAP caseload includes a household member who is either elderly or with disabilities.

Medicaid and SNAP participation data from the commonwealth shows a "SNAP Gap" of low-income households that are income-eligible for SNAP but not currently receiving benefits. In the Bay State, 1.4 million MassHealth recipients are potentially eligible for SNAP, yet only 766,000 are currently receiving benefits. In some cases, seniors are reluctant to ask for assistance, even when they are eligible, or they just don't know about the SNAP program.

AARP Massachusetts sup-

ports a bill designed to close the SNAP Gap by creating a common application portal for low-income households to apply for MassHealth and SNAP at the same time. "An Act Creating a Common Application for Core Food, Health and Safety-Net Programs" is designed to streamline and improve the efficiency of the application process.

As of December 2016, 147,500 SNAP recipients were 60 and older, representing nearly 20 percent of the Massachusetts SNAP caseload. Food insecurity is expected to increase by nearly 50 percent by 2025 as the Baby Boomer generation ages.

AARP Massachusetts will continue to work to close the SNAP Gap and protect funding and access to this critical program for Massachusetts households.

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



Mike Festa





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pursue your passion

Hull artist aims to create jewelry each week of the year

By BONNIE ADAMS
MANAGING EDITOR

Many people have New Year's resolutions such as losing weight or getting their house organized. But for 2017, Priscilla Beadle of Hull decided to set a goal for the New Year that would correspond with a milestone birthday, her 75th. She is set on creating a new handmade necklace each week of 2017.

Beadle has been running her own business making jewelry for the past 20-plus years, so she has the materials and experience to do so. But her pieces are not just simple necklaces. Rather they are intricate, one-of-a-kind pieces that incorporate beads, stones and other natural elements that have been gathered from her time living in Hong Kong as well as other sources.

Beadle grew up in Belmont and summered in Hull before attending Emmanuel College where she majored in English. She then worked at Honeywell before moving to California in 1976. When she was 50 she retired after meeting and then marrying her husband, Don. The two then moved to Hong Kong when he was transferred there for his job.

She was entranced by the beautiful beads that she found readily available at local outdoor markets.

"I was just so attracted to the colors and textures," she recalled. "I would buy necklaces and take them apart and recreate them so they suited me."

"Southeast Asia became my handicraft fantasy world as I hunted for beads in the bazaars of Tibet and Nepal, in dusty shops in Beijing, on remote Indonesian islands reached by catamaran, in beautiful Bali, and in verdant Indochina—Laos, Cambodia and Vietnam," she elaborated on her website.

When living in Hong Kong,



PHOTOS/BONNIE ADAMS

Left: Priscilla Beadle with some of her creations

Below: Priscilla Beadle with her apothecary chest



she joined the local arts guild and then when the couple returned to California, she took classes in Palo Alto.

"It was then that I realized I had some talent at this," she recalled.

"I always joke my husband gave me my last name and my new business interest!" she laughed.

In 2013 after suffering from Alzheimer's disease for a number of years, her husband passed away. After his death, Beadle moved back to Massachusetts where she bought a house in Hull. Five days a week she goes into her light-filled basement studio and works for several hours. Keeping her company now in the artfully appointed home is her yellow Labrador, Maxie.

On her website, she shares the philosophy of her work:

"I love the hunt for beads: odd, large, ethnic, contrarian beads; antique or contemporary glass beads; rare and unusual colors; textures that lead to touching. Successful hunting inspires

Artist page 10

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Let the games begin

Athletes across the state prepare for Mass. Senior Games

By BONNIE ADAMS
MANAGING EDITOR

REGION – This June, hundreds of athletes ages 40 and older will converge upon Springfield College to participate in the Massachusetts Senior Games (MASG). There, they will compete in sports such as track and field, swimming, basketball, tennis, racquetball, table tennis and volleyball. Some participants have been lifelong athletes while others may be taking up a sport after a hiatus. And still others may be trying an entirely new sport for the first time.

Other sporting events, including winter sports, are held throughout the state at different times of the year.

Senior games page 7



Runners participate in a track event



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Advertising Sales:
Sales Coordinator : Barbara Clifford, ext. 19
Diane Sabatini: ext. 12

Cindy Merchant: ext. 15
Mary Ellen Cyganiewicz: ext. 17
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Fifty Plus Advocate is published monthly, 12 times annually by Bagdon Advertising, 32 South Street, Westborough, MA 01581.

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Marlborough resident becomes unlikely advocate for colon cancer screening

By VALERIE FRANCHI
CONTRIBUTING WRITER

MARLBOROUGH — At her 50-year annual physical, Marlborough resident Dorothy O'Shea was advised by her doctor that she should undergo a routine colonoscopy. Like many, she was very reluctant.

"I knew I should be screened, but I didn't want a colonoscopy," she recalled.

A vegetarian, runner and full-time accountant, O'Shea led a healthy, busy life and had no reason to believe her health was in question.

"A friend with colon cancer told me I need to go," O'Shea said. "He kept pushing. Now I understand why, but at the time I just wanted to humor him."

She scheduled her colonoscopy, but after receiving the

packet detailing everything she needed to do to prepare for the procedure, she decided to cancel.

It was the preparation that really made her hesitant to go forward, particularly the eating restrictions.

"Because I am a vegetarian, my diet is already very restricted," she explained. "I didn't want to only eat mashed potatoes and oatmeal for three days beforehand."

O'Shea talked to her doctor about other screening options, who suggested that she was a good candidate for an at-home stool DNA test called Cologuard. The test analyzes stool to detect both altered DNA and blood known to be associated with cancer and pre-cancer and patients can complete it at home with a prescription from their doctor.



Dorothy O'Shea

"There is very little preparation involved," O'Shea said. "The only issue is the timing. You have to send the sample in right away."

A short time later, O'Shea was shocked when her test came back positive for signs of cancer. She ultimately had a colonoscopy — one of two she would have to undergo — that confirmed Stage 1 colon cancer.

"The first one was awful," she recalled, "but you do what you have to do."

The colonoscopy revealed

a quarter-sized tumor and 17 lymph nodes that needed to be removed surgically.

Luckily for O'Shea, the cancer was caught early and could be removed laparoscopically. She is now cancer-free, back to running, and has become a vocal advocate for screening, crediting early detection for saving her life.

"I have been out there with my diagnosis and treatment," O'Shea said. "If I had to have cancer, I may as well do some good with it."

O'Shea urged everyone to be screened and to talk to their doctor about any concerns. In her case, she would never have discovered her cancer unless she had tried the Cologuard test.

Twenty-three million Americans are not current on their colon cancer screening — a primary reason why colon cancer, despite being highly preventable and treatable if caught early, is the second-leading cancer killer. The disease will take about 50,000 lives in 2017.

May is Older Americans Month

By CATHERINE WALSH
INTERCITY HOME CARE

May is Older Americans Month and the theme this year is "Age Out Loud". It was 1963 when President Kennedy proclaimed May "Older Americans Month". At that time only 17 million living Americans had reached their 65th birthday. As of 2016, there are 46 million Americans age sixty-five and older, making up 14.5 percent of the total population, and by 2030 that number will grow to 72.1 million or almost 20 percent of the total U.S. population. This is a significant number of people concerned with the care and well-being of older Americans.

In 1965, President Johnson signed the Older American Act into law. This Act was created

to fund critical services that keep older adults healthy and independent—services like meals, job training, senior centers, caregiver support, transportation, health promotion, benefits enrollment, and more. In 2016, nearly five years after it expired, legislation to reauthorize the Act was passed by Congress with unanimous, bipartisan support. The bill was signed into law by President Obama as the 2016 OAA Act Reauthorization, which reauthorizes these programs from the year 2017 through 2019. It includes provisions that aim to protect vulnerable elders by strengthening the Long-Term Care Ombudsman program and elder abuse screening and prevention efforts. It also promotes the delivery of evidence-based programs, such as

Older Americans month page 7



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Athletes across the state prepare for Mass. Senior Games



Above:
Bikers in
the 2016
games



Left:
The games
emphasize
fitness,
fun and
friendship

Senior Games

Continued from page 4

The reasons why each athlete competes are as different as the athletes themselves. Some are anxious to get fit and stay healthy. Others find that sport and competition have helped them overcome a serious illness or the loss of a loved one. Some may have been very athletic at a young age while others are just now finding out that they do have what it takes to succeed in track, tennis,

swimming or another sport.

Athletes compete in five-year age groups based on their age on Dec. 31 of that year. The games are open to men and women of all skill levels; there are no pre-qualifications necessary. Those athletes who place and are 50 and older are eligible to compete in the National Games which are held every other year. The National Games are being held in Birmingham, Ala. June 2-15 this year.

During the winter months, athletes also compete in alpine skiing and ice hockey. In early June, archery, badminton and disc golf tournaments will be held. Indeed, there is really a sport for everyone.

Davis Cox is the MASG state ambassador. Several years ago he found himself overweight and battling an illness. Now, thanks to hard work and determination, he has medaled in the pentathlon, competing in long

jump, javelin, discus, 100-meter sprint and shotput.

More importantly, he is living the games unofficial slogan – “Get fit, have fun and make friends!”

“It has really changed my life in so many ways,” he said. “I want as many others to feel as I do.”

Visit the MASG website, www.maseniorgames.org, for more information and details on how to register and become a sponsor.

May is Older Americans Month

Older Americans month
Continued from page 6

falls prevention and chronic disease self-management programs.

This year's Age Out Loud theme provides an opportunity to shine a light on many important issues and trends. More than ever before, older Americans are working longer, trying new things, and engaging in their communities. They're taking charge, striving for wellness, focusing on independence, and advocating for themselves and others. They expect to continue to live their lives to the fullest and they're insisting on changes that make that possible. What it means to age has changed, and OAM 2017 is a perfect opportunity to recognize and celebrate what getting older looks like today.

Older adults are part of our families, our neighborhoods, and our workforce. They are leading the way, inspiring us all in so many

ways. This month take time to notice the role they play in your life and acknowledge their contribution, as they continue to shape our world from their life experience and unique perspective.

For more information on the OAA reauthorization's progress and the changes that will be enacted go to <https://www.ncoa.org/public-policy-action/older-americans-act/> and review the Aging Network programs and strategies supported by the Act.

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Golden Tones chorus nears 30 years of musical outreach

By ED KARVOSKI JR.
CONTRIBUTING WRITER

REGION – A sing-along activity offered at the Wayland Senior Center with several participants in 1988 has evolved significantly in 29 years. Now, Golden Tones chorus is comprised of over 70 members, ages 60s to 90s, residing in 17 communities: Framingham, Holliston, Hudson, Lexington, Lincoln, Marlborough, Medfield, Millis, Natick, Newton, Sherborn, Sudbury, Waltham, Wayland and Weston.

Songs, dances, and humorous skits with costumes are featured in their concerts presented throughout the region between routes 128 and 495, as well as Boston, Brookline, Cambridge and Worcester.

According to its website, “The mission of Golden Tones chorus is to practice and provide enriching entertainment for senior citizen facilities, schools, faith communities and public events. Members are men and women of retire-



Golden Tones members at Wayland Senior Center in 2016 with guest Sen. Richard Ross, R-Wrentham

ment age who sing and dance to lift spirits, have fun, and promote health and social engagement to benefit our audiences and ourselves.”

The chorus was founded and first directed by the Rev. Maddie Sifantus, who retired from the po-

sition in 2008 and now serves as pastor of the Universalist Unitarian Church in Santa Paula, Calif. Current director is Deborah Marion of Natick, who has held various positions with the chorus since 2005. Marion enjoys the rehearsal process with vocalists of all

skill levels.

“Some members have choral experience, and others are at a point in their lives where they want to try something new,” she explained. “In fact, we’re now singing a song from the musi-

Golden Tones page 10



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Golden Tones chorus nears 30 years of musical outreach

Golden Tones
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cal 'Mame.' The lyrics are 'Open a new window, open a new door. Travel a new highway that's never been tried before.' Everyone loves that song because it has such a positive message."

Their repertoire includes popular classics, folk and traditional songs, and show tunes from all eras. A committee meets quarterly to suggest new songs and performance ideas.

"People who like to sing are very creative and come up with lots of ideas," Marion said. "It happens naturally by getting together and having fun."

Rehearsals take place Tuesday mornings from September through mid-June at the Wayland Senior Center, and concerts are presented weekly. However, rehearsals aren't scheduled in December to allow time for more holiday concerts. In December 2016, the chorus performed a record high number of 11 concerts

throughout the Metrowest area within three weeks. Travelling to out-of-town concerts isn't required of members, Marion noted.

"There's a core group of about 40 people who really like traveling to do lots of concerts, and others opt-in as they wish," she said. "Some people prefer to come to our rehearsals at the senior center and don't go on the road."

In 2012, the chorus performed for incoming freshmen at Boston University who were about to start a community service program with older adults in nursing homes. BU has invited the chorus to return each year since.

"It's a highlight of our year," Marion said of the BU appearance. "The members look forward to performing for the college students because they're very enthusiastic."

Marion cites a particular BU performance as her favorite. During the question-and-answer period, a chorus member who is a BU alum shared that continuing to play violin in her later years

revitalized an interest in singing. Also, she felt that singing in the chorus improved her health while recovering from multiple strokes.

"After the performance, a student told this woman in our chorus that she hadn't planned to continue playing violin while in college," Marion relayed. "But the student said that she changed her mind after hearing the chorus member's inspiring story."

In 2013, Golden Tones chorus celebrated its silver jubilee by presenting an intergenerational concert with the Wayland Middle

School Select Chorus. The concert also launched the town of Wayland's 375th anniversary celebration. Chorus founder Sifantus returned as a speaker for the special occasion.

As the chorus nears its 30th anniversary, members continue making music as well as friends.

"There's lots of socializing before and after rehearsals," Marion said. "Members make friends and plan get-togethers. It's like a big, happy, singing family."

For more information, visit goldentones.org.

Hull artist aims to create jewelry each week of the year

Artist
Continued from page 3

bold eclectic designs that result in my unique necklaces and bracelets."

It was actually a friend who inspired her to do the 52-week challenge, Beadle said, after seeing the apothecary chest that she had bought in Hong Kong and now uses as a storage for her materials. The chest has 52 drawers – each one has materials organized by particular colors.

"Each drawer represents a week and my challenge to myself is to only use materials from that drawer," she said.

"Although I love doing this and I am obsessed with design ideas, this is not a hobby, it's a business," she stressed. "I get such energy from doing it."

Her work is sold through her website www.priscillabeadle.com or by appointment.

With her hair that is highlighted with streaks of green and orange, she is not your typical 74-year-old. Her attitude is as light spirited as those bright hues.

"Life is meant to have fun. Be bold, laugh and smile!" is her advice for others who may find themselves, like her, at a new stage of their lives.

Beadle will also be participating in the Hull Artists 22nd annual Open Studios which will be held this year Saturday, July 8, and Sunday, July 9; Saturday, Aug. 19, and Sunday, Aug. 20; and Saturday, Nov. 4, and Sunday, Nov. 5. For more information visit hullartists.com.



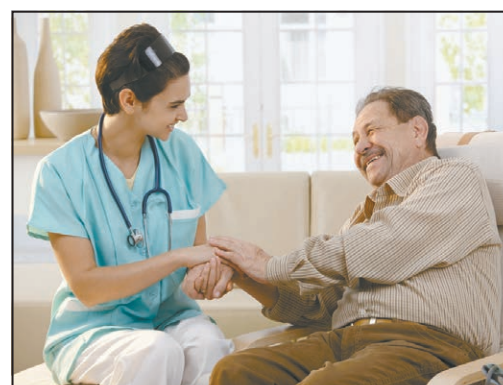
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travel and entertainment

This spring, enjoy many of the state's outdoor and cultural destinations

By BONNIE ADAMS
MANAGING EDITOR

Now that spring is finally here, it's time to go out and explore the many parks, gardens and other cultural treasures that Massachusetts has to offer. Although the state's beaches and well-known destinations such as the Boston Common are favorites, there are so many lesser-known gems sprinkled across Massachusetts. A great place to start when you want to find that new destination to visit is thetrustees.org, the website for the Trustees of Reservations, a nonprofit organization that oversees 100 places throughout the state. There you will find information about hundreds of things to do this spring, whether you are looking for a place to enjoy active outdoor sports, take a leisurely walk, enjoy a farm to table dinner, or attend a lecture or workshop.

As stated on its website, "The Trustees of Reservations preserve, for public use and enjoyment, properties of exceptional scenic, historic, and ecological value in Massachusetts."

The Trustees was founded in 1891 by landscape architect Charles Eliot, who aimed to protect open spaces that were rapidly being consumed by



The Naumkeag Estate, Stockbridge

PHOTO/R. CHEEK

the rise of manufacturing. Eliot proposed the creation of a unique statewide nonprofit organization – a corporation governed by a board of voluntary trustees who would be empowered by the state legislature to hold land free of taxes for the public to enjoy "just as a Public Library holds books and an Art Museum holds pictures."

Since then the organization has become a steward for a variety of types of properties including historic houses and structures; gardens; gorges and waterfalls; large woodlands (500

acres+); working landscapes; early industrial sites; Native American history; and literary connections. Indeed, something for everyone.

Currently the organization oversees 46,000 acres, of which 25,000 are open to the public; 270 miles of trails, 116-plus places, 10 historic homes, eight gardens, seven farms, and two lighthouses.

On the website (www.thetrustees.org/places-to-visit/map-library/ste.org) there are maps for many of its properties so that visitors can plan their

trips ahead of time.

Kristen Swanberg, director of public projects for the trustees, said there are a myriad of events planned for the spring.

"We have so many things for people of all ages to enjoy, including art classes, festivals, and farm-to-family dinners," she said.

One of the newest things the organization is excited about, she said, is the KITCHEN, a 3,200-square-foot, state-of-the-art demonstration kitchen that serves as a community teaching,

Travel page 14

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State's many outdoor and cultural destinations

Travel

Continued from page 12

learning, and gathering place at the Boston Public Market.

The trustees will be partnering with the market to host cooking classes, including some for kids; wine tastings; and other events related to wellness, Swanberg noted.

The Trustees of Reservations own and manage seven working farms in Massachusetts: Appleton Farms, Chestnut Hill Farm, The FARM Institute, Moose Hill Farm, Moraine Farm, Powisset Farm, and Weir River Farm. To encourage people to eat locally, they also have Community Supported Agriculture (CSA) programs at five of the farms. Some of the farms sell site-grown produce and meat, and Appleton Farms recently launched a boutique dairy operation featuring fresh milk, farmstead cheese, and yogurt.

If you already know where



Misery Islands, Salem

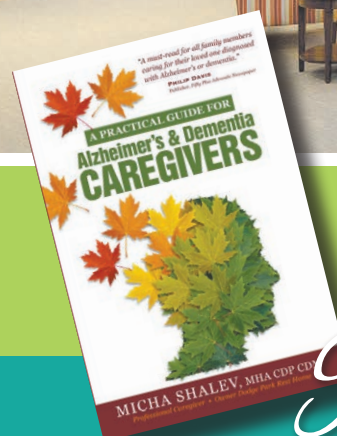
PHOTO: R. CHEEK

you would like to visit, such as Castle Hill on the Crane Estate, in Ipswich, the website lists properties in alphabetical order. Or if you are not sure where you would like to go, you can put in either your city or zip code and a list of nearby places will pop up.

The organization also has a smartphone app (available on iTunes and Google Play) that will help find the perfect spot when you feel like hiking, going for a run, checking out a historical place or just finding a place to relax for an hour or two.

In May alone, some of the workshops and events that will be offered include such things as Master Gardener Home Horticulture Class, mindfulness, yoga, cheese-making, nutrition, planned puppyhood and dog

Travel page 16



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State's many outdoor and cultural destinations

Travel

Continued from page 14

obedience; DIY Garden Structures; chainsaw skills for women; and growing mushrooms.

On Saturday, May 20, from 10 a.m. to 4 p.m., guests will be invited to enjoy Home Sweet

Home, a special chance to explore 10 historic houses including The Mission House, Stockbridge; Ashley House, Sheffield; Naumkeag, Stockbridge; Field Farm & The Folly, Williamstown; The Old Manse, Concord; Eleanor Cabot Bradley Estate,

Canton; The Stevens-Coolidge Place, North Andover; Castle Hill on the Crane Estate, Ipswich; Fruitlands Museum, Harvard; William Cullen Bryant; and Homestead, Cummington.

No matter what your age or interest, there is something for

everyone to enjoy this spring and summer. The nonprofit organization also offers different levels of membership for those who are inspired to help them in their mission to preserve the beautiful and cultural spots in the commonwealth.

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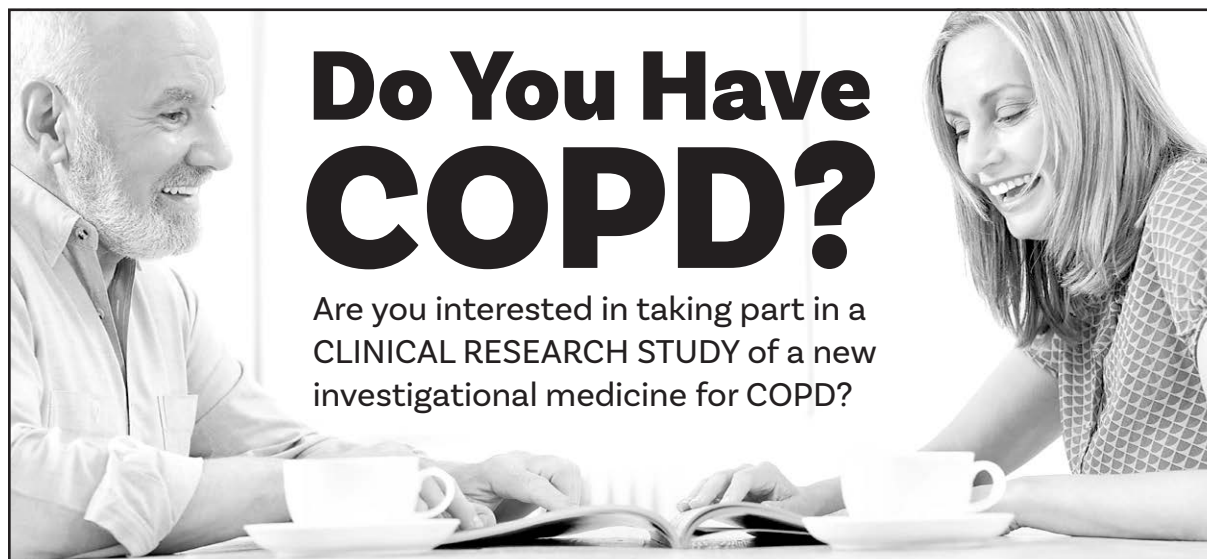
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Teachings from the trail

By JANICE LINDSAY
CONTRIBUTING WRITER

One day I was hiking on a wooded trail, alone. Technically, I was accompanied by two people but they were far ahead of me on the path. As I trudged along, I said to myself, "Life is a lot like hiking."



Inklings

My self said, "What are you talking about?" And I began to consider some of the valuable life lessons I had learned during hiking trips that my husband and I had taken with various groups of people.

I learned to set my own pace. There will always be people who walk faster. The only time I took a serious fall, I was hurrying to keep up. The downward sloping trail in the Arizona Mountains was full of fist-sized rocks, one of which pivoted and threw me down the incline. I landed face first. As my face struck a rock, the impact drove my shatter-proof (thank goodness) sunglasses against my right cheekbone, creating a black eye that would have been a badge of honor for any serious prize fighter.

So I learned to walk at my own, steady pace, a pace I could sustain over a whole hike. I will probably always be slower than the fastest and sometimes faster than the slowest. That's OK. In hiking, as in life, somebody has to maintain the middle. Sometimes, we are the best. Sometimes we are not. Most of us, most of the time, are somewhere in the middle. We middlers cheer the fastest, encourage the slowest, and do the work that keeps the group together.

I learned to carry my own pack. On my first hike, my husband and I were walking with a group along the cliffs of Devon

on England's Bristol Channel. I was not in great hiking shape, so Dick offered to carry my stuff in his pack. After a day-long, hot hike through fields and woods, I had gravitated toward the slow end of the hiker line; in fact, I was last. Way last. The trail suddenly opened onto a long sandy beach where we were greeted by the site of - an ice cream stand! But Dick was a quarter-mile down the beach with his pack and my money. I was too far away to call and too tired to catch up. After that, I carried my own pack. It's gratifying to know that we can manage on our own, even while it's gratifying to know that help is available when we need it.

I learned to stop when I want to enjoy the view. On that first hike, our guide told us of a hiker who had been viewing the ocean as he walked on a trail halfway down a steep hillside. He stepped in a hole, broke his leg, and had to be evacuated by helicopter. Dreamer that I am, I'd rather gaze at scenery. But sometimes dreamers must attend to the practical particulars of the path. And we might all be multi-taskers, but sometimes we must remember to stop and focus on only one.

Finally, I learned that some hikers prefer always to forge ahead to see what's around the next bend. Others prefer to stop and fully enjoy one spot before they move on to the next. These two different types often marry each other. Or happenstance puts such different travelers together on the same journey.

This apparent conflict, as it turns out, is a good thing. Forgers-ahead need enjoyers to remind them to stop, look around, and appreciate what is. Enjoyers need forgers-ahead to encourage them along, or they'd never move toward what could be. It's a matter of balance. And so, it seems, is life.

Contact jlindsay@tidewater.net

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caregiving tips

What is the difference between dementia and Alzheimer's?

By MICHA SHALEV
MHA CDP CDCM

About 5 million Americans, or 10 percent of those over 65 years of age, suffer from Alzheimer's disease according to the Fischer



Caregiving Tips

causes it.

When a loved one begins to have trouble with their memory, we panic. Is it Alzheimer's? There is a difference between Alzheimer's

and dementia. Learn the differences so that you can be well informed.

One of the most common questions I am frequently asked is "What is the difference between dementia and Alzheimer's disease?" On one level, the answer to this question is relatively easy and straightforward. Doctors are some of the best at confusing us. Physicians seem to prefer the word "dementia," possibly because Alzheimer's has become such a loaded word. "Dementia" somehow sounds less frightening to many people, and now even the experts have started using the words interchangeably.

They aren't interchangeable. Alzheimer's disease and dementia are two very different things.

In order to explain the difference between dementia and Alzheimer's, one first needs to know what dementia is. Dementia is the deterioration of our cognition. In Latin it means "apart mind" or that your mind is losing the grip of your body. It is important to understand that dementia consists of signs and symptoms. This is because it is a syndrome and not a disease like Alzheimer's. There are many causes for dementia and it can be progressive or stable.

Dementia is a non-specific syndrome that targets different areas of the brain. For this reason there are many different symptoms associated with dementia. Typical areas of the brain that are affected are: communication, memory, orientation, problem-solving and attention. We speak of dementia when someone has significant memory loss plus another impairment that both cause social dysfunction. Unlike Alzheimer's, dementia is not a disease in itself. It is a syndrome and it has a variety of causes from which Alzheimer's is one of them.

Alzheimer's disease is characterized by the appearance of plaques and tangles in the brain. You can find these tangles and plaques in every aging brain, but in people with Alzheimer's disease there is an abnormal quantity. These plaques and tangles interfere with the functioning of different areas of the brain. Therefore Alzheimer's is also called pathological rapidly aging of the brain.

So the exact difference between dementia and Alzheimer's is that dementia is a non-specific syndrome and Alzheimer's is a specific disease. Many people cannot explain the difference and this is probably because Alzheimer's is the most prominent cause of dementia. Almost 70 percent of all people with dementia have the type of Alzheimer's. Other causes of dementia are stroke, Parkinson's, Lewy body disease, Fronto-temporal dementia, Huntington's and even AIDS/HIV.

But is it important to know what type of dementia patients have? In fact it sure is. Although there is a large variety of symptoms between all types of dementia, every type is characterized by certain specific symptoms. Your doctor or your neurologist are specialized in finding out what is the difference between dementia and Alzheimer's. Their professional examination often results in a correct diagnosis.

Alzheimer's disease is characterized by the appearance of plaques and tangles in the brain. You can find these tangles and plaques in every aging brain, but in people with Alzheimer's disease there is an abnormal quantity. These plaques and tangles interfere with the functioning of different areas of the brain. Therefore Alzheimer's is also called pathological rapidly aging of the brain.

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

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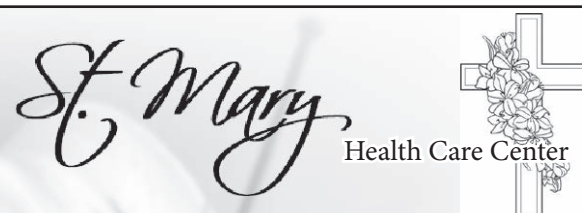
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money matters

Reverse mortgage rules are changing

By ALAIN VALLES, CRMP
PRESIDENT,
DIRECT FINANCE CORP.

For the past 25 years reverse mortgages have allowed hundreds of thousands of homeowners 62 years old or older to convert the equity



Reverse Mortgage

they have in their homes into tax-free cash. On Jan. 19, 2017, the Department of Housing and Urban Development (HUD) announced over 50 significant changes to the reverse mortgage program. All will go into effect Sept. 19, 2107. The goal of these changes is to strengthen this unique loan program for seniors and the in-

For the past 25 years reverse mortgages have allowed hundreds of thousands of homeowners 62 years old or older to convert the equity they have in their homes into tax-free cash.

dustry. As with all changes, the impact may please some and disappoint others.

Space limits prevent me from covering the many changes and updates but several adjustments that stand out are:

- The borrower's responsibility to pay all property charges including real estate taxes, homeowner's insurance, flood insurance, condominium fees, and maintenance of their home
- Requirements around eligible and non-eligible non-borrowing spouses (spouse who

either does not live with their spouse or is under the age of 62)

- Determination of a borrower's principal residence
- Clarification of options for borrowers who have poor credit or lack monthly cash flow to obtain a reverse mortgage
- Procedures on when a reverse mortgage becomes payable and options to pay off the reverse mortgage
- Condominium eligibility
- Refinancing a reverse mortgage
- Borrower required disclosures and verifications

- Credit history standing
- Requirements if a borrower has obtained a mortgage in the past 12 months
- Options on how reverse mortgage proceeds are received
- Interest rate charges and options
- Rules about using a reverse mortgage to purchase a home
- Disclosure of available reverse mortgages
- Property standards and eligibility
- Updates to the reverse mortgage counseling requirement

What should you do?

There is no worse feeling than finding out you made a decision without all the facts. While a reverse mortgage is not for everyone, it is in the best interest of anyone contemplating obtaining a reverse mortgage or working with older homeowners to seek

Reverse mortgage page 20

SUPER CROSSWORD PUZZLE

"KP
Duty"

(answers on page 20)

ACROSS

- 1 Sinks in mud
6 Baloney
14 Place to exit
20 As a whole
21 Information collection
22 Jumbo size at Starbucks
23 College for chumps?
25 Keep in custody
26 "The plan was OK'd"
27 Race pace
29 Clark of film
30 Classic Olds
31 Like a bathing fish?
38 "... unless I'm wrong"
41 "It's — bet" ("You can't lose")
42 Musical knock
43 "... — ye be judged"
44 Pudgy bodies?
48 Steeped drinks
50 Pitcher Warren
51 Mauna —
53 City in Southern Iraq
57 — -faire (tact)

- 60 House with a leaky roof?
66 Make revisions to
67 Sea, to Jules
68 Obscure
69 Wine cask
70 Fighter giving people the willies?
75 Santa — Mountains
76 Some raincoats
79 Nickel source, e.g.
80 Frequently
82 Drink mishap in a Silicon Valley office?
86 Gleaming
87 New Mexico or Colorado county
88 Pompom user's cry
89 Steve of country rock
91 Stork's kin
94 Like a piano score full of black notes?
101 Relaxing facilities
104 "— Na Na" (TV oldie)
106 Stoop (to)
107 Pop singer Cassidy

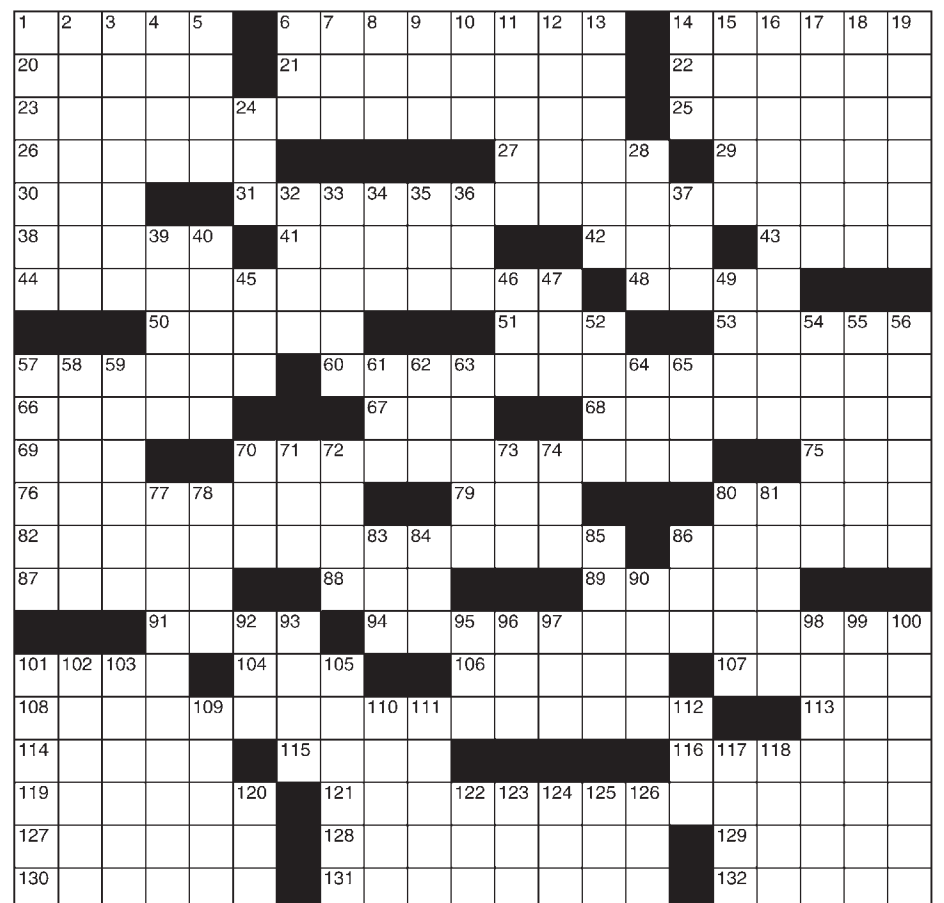
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16 Marketing of goods in stores, usually
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19 Most sound
24 Tel. book listings
28 "How's —?"
32 Curse word
33 Organized bodies: Abbr.
34 "— -leeze!" ("Spare me!")
35 Time span
36 Funds added to a bank acct.
37 Afore
39 Director Welles
40 Slightly warm
45 Alpine river
46 Giant Manning

- 47 Junior, often
49 Help in crime
52 James with a 1958 Pulitzer
54 Tiers
55 "Oh, God!" director Carl
56 Obscure
57 Starts, as a task
58 Charm
59 Grand Canal city
61 Trauma-trained pro
62 Long, thin fish
63 Hosp. area
64 Wichita-to-Houston dir.
65 Bounce
70 "— Mir Bist Du Schön" (1938 hit)
71 Brow's curve
72 Romanov title
73 Shout, in Lille
74 Family mem.
77 Six-time U.S. Open winner
78 Radio tuner
80 Eyes
81 Bone cover
83 — Vegas
84 "Quiet!"
85 Janet of "Psycho"
86 Pound noise
90 Year, to Livy

- 92 Equal: Prefix
93 Feng —
95 Radio spots
96 On Soc. Sec., say
97 Greek letters
98 Bitter-tasting chemical salt
99 "Madagascar 3: — Most Wanted" (2012 sequel)
100 "CSI" procedure
101 More banal
102 Kingly home
103 Tarzan, e.g.
105 Conductor Toscanini
109 Gossipy type
110 Two-legged creature
111 Op-ed piece
112 Large playing marble
117 Skiing base
118 1980s Chrysler
120 — Aviv
122 Carders ask to see them
123 Two, to Juan
124 Eden exile
125 Actress Susan
126 Choice words?



viewpoint

Trump's 'skinny' budget is all bones

BY AL NORMAN

On March 16, President Donald Trump sent over his federal fiscal year 2018 Budget Blueprint to Congress. It was the president's first budget, and there were no real surprises in it.



Push Back

It's not really a budget at all; it's more of a press release about what the president wants to see Congress produce for a budget. He is telling Congress what he likes -

and more of what he doesn't like. It's called "skinny" because it contains very few hard details of what a budget would normally contain. But Congress can fill in the details.

Based on what little the president shared, the following impacts for Massachusetts can be deduced:

He is telling Congress what he likes - and more of what he doesn't like. It's called 'skinny' because it contains very few hard details of what a budget would normally contain.

- Major cuts in Medicaid enrollment, a drop of 306,000 Medicaid enrollees by 2026 - mostly non-elders - due to the impact of the American Health Care Act;

- The loss of \$140 million in fuel aid in FFY 18 - total elimination;

- \$1.2 million in Older Americans Act funds for social services and meals in FFY 18;

- A loss of 81,317 in elder meals funding (\$609,884) in FFY 18;

- Nearly \$2 million in senior aide jobs in FFY 18 - program eliminated;

- \$16.5 million in Community Services Block Grants used by cities and towns;

- The end of legal services corporation, and many other federal programs noted below.

The Trump budget arrives at a time when Congress is not even finished with the federal FY 17 budget, and its Appropriations Committees will produce a final federal budget that may or not look much like the president's plan. As in Massachusetts, the governor submits a House 1 budget document usually in late January, and then after five months of deliberations by the General Court, the final budget is produced - often very different than House 1. Presidents and governors can propose budgets, but it is Congress and the State Legislatures that actually write them. Budgets are predominately the work of the legislative branch of government, and the executive branch has veto power.

The President's "blueprint" contains very few individual program line items, and many programs that affect the elderly - including funds for Older Americans Act and other aging programs within the Administration for Community Living (ACL) and Administration on Aging (AoA) - are not specifically mentioned.

The president does not outline any proposals for mandatory spending, such as Medicare and Social Security, or for federal revenue and tax proposals. He proposes funding the Department of Health and Human Services (DHHS), which

houses the Administration for Community Living (ACL) and its Administration on Aging, at \$65.1 billion. This is a \$12.6 billion cut (16.2 percent) below current funding. \$10 billion of this overall cut to DHHS comes from rolling back recent funding increases for the National Institutes of Health and from eliminating other block-grant programs. That would leave a cut of around 3.34 percent to make in other DHHS programs. If those cuts were made equally across Older Americans Act programs, the state would lose around \$1.21 million Older Americans Act-related federal funds. Massachusetts gets \$10.1 million for social services under the Older Americans Act. A 3.34 percent cut in these OAA funds would result in a loss of \$337,340. The state receives \$18.26 million for the elderly meals program - both at congregate meal sites and home-delivered meals. A 3.34 percent cut in meals funding would result in a loss of \$609,884 in nutrition funding, or a loss of roughly 81,317 meals in FFY 2018.

The President's "skinny" numbers leaves a pile of bones for the low-income people of America.

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

Reverse mortgage rules are changing

Reverse mortgage
Continued from page 19

information from a trustworthy and experienced mortgage professional to better understand the new rules. Generally, a 15-minute phone conversation can determine if you qualify, followed by a one-hour meeting to answer other questions.

The good news is there are no radical changes to the many benefits of a reverse mortgage for qualified seniors, including no required monthly interest payments on money borrowed (you must pay other property charges and maintain your home) and access to tax-free cash at a later date if needed. For most seniors,

the goal of a reverse mortgage is the opportunity to have a rewarding, financially independent lifestyle.

The key is getting the facts. There is a great deal of misinformation circulating about reverse mortgages. One great resource is to read the only federally approved consumer booklet, "Use Your Home to Stay at Home," published by the National Council on Aging. Call or email me and I'll forward a free copy to you and help you to determine if a reverse mortgage is right for you. Once you understand the basics we can discuss how all the new changes might impact you.

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

Answers to Super Crossword

(puzzle on page 19)

M	I	R	E	S	C	L	A	P	T	R	A	P	E	G	R	E	S	S
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I	T	S	A	G	O	T	R	O	T	T	R	O	T	G	A	B	L	E
R	E	O	S	O	A	P	E	D	T	O	T	H	E	G	I	L	L	S
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E	C	A	R	T	E	R	E	A	D	O	V	E	R	O	A	T	E	S
R	E	N	T	A	L	O	D	Y	S	S	E	Y	S	W	R	E	S	T

Aging Drills

By MARIANNE DELOREY, Ph.D.

"Inaction breeds doubt and fear. Action breeds confidence and courage. If you want to conquer fear, do not sit home and think about it. Go out and get busy."
-- Dale Carnegie

School children 50 years ago would practice bomb



Housing Options

drills and hide under their desks. Twenty-five years ago, school children would practice fire alarms. Now school children practice how to escape from shooters. Our world has changed, but still we prepare our children for events they may never see. We do not, however, prepare ourselves for the inevitabilities of aging. These drills would be so much more worthwhile since nobody escapes them. The best we can hope for is to handle them with grace.

Meet Anne. Anne was the youngest of six children. By the time she came along, her parents were seasoned and did not worry much. They took the kids to the doctor when they needed to, but they also knew when bathing a wound

in Epsom salt might do the trick. So when Anne developed a sore on her leg, she treated it herself. She thought for a long time that it was getting better, but it wasn't. Then, she tried to convince herself it really wasn't that bad. It was. It reached a point when the fear of seeing a doctor was paralyzing. She hadn't seen a primary care doctor in years. Trying to establish a relationship with one when you have a problem is pretty daunting. Many have closed practices and aren't accepting new patients. Some will accept you but you have to wait months for an appointment. Anne knew she needed help but did not know where to start.

Finally, in tears, she called 911 and asked to go to the emergency room. She was poked and prodded by a dozen doctors and lab techs. The bad news was that her worst fears were confirmed. The leg would have to come off. The good news was that according to her surgeon, they had caught it just in time. Had she waited even a few more weeks, there would have been little they could do for her.

The kicker was that about a year later, just as she was learning to walk with her prosthesis, the doctors discovered Anne had breast cancer. It certainly crossed her mind that the problem wasn't her body but rather that once you

start looking under the hood, you discover all sorts of problems. But, she persisted and she survived two major surgeries in less than a year and a half.

Five years later, I had the chance to ask Anne about this time in her life. Here is her story:

"I am so glad now that I went to the ER. Sometimes, you just don't know where to start, but that really worked for me. They helped me with everything, including getting therapy after having my leg removed. I don't know why I was so scared. I still don't like going to the doctor and I will cancel the occasional appointment. But I think about what I would have missed – the weddings and other family events, even just being a part of my

community. I really value that, and if I had missed it? Well, let's just say I'm glad I haven't. If I knew someone who was struggling with this kind of decision, I'd tell them to go for it. See the doctor. Life is worth living. Living in fear is not living."

Rosa Parks once said, "Knowing what must be done does away with fear." And so, we should all practice getting old. Our first task should be thinking through how to cope with fear itself. How we will all face fear – of death, of loss, of pain – by having a plan to take a step – any step – to reducing the fear. Practice aging today. Having that plan in place will help us get through the bombs aging will drop on us tomorrow.

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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Oasis at Dodge Park to host workshop for caregivers



PHOTO/ANDY WEIGLWEIG PHOTOGRAPHY

Oasis at Dodge Park



Micha Shalev

WORCESTER – A special workshop for caregivers, “Create a Memorable and Fun Moment for the Resident with Dementia,” will be held at the Oasis at Dodge Park, 102 Randolph Rd., Worcester, Wednesday, May 24.

The event will be presented by Micha Shalev, MHA, CDP, CDCD, the co-owner of Dodge Park Rest Home and the Oasis at Dodge Park. Shalev is a proud graduate of the NCCDP council’s intensive “Train the Trainer” program. He has over 30 years of experience caring for patients with dementia and Alzheimer’s disease.

Tours and refreshments will be available between 5:30 – 6 p.m. The workshop will be from 6-7 p.m. The workshop is free but space is limited. RSVP to Erin or Debbie at 508-853-8180.

‘Writing Away Your Pain’ workshop to be held at Tower Hill Botanic Garden



PHOTO/SUBMITTED

Trish Finlay

REGION – Marlborough resident Trish Finlay will be hosting two sessions of a special workshop, “Writing Away Your Pain,” at Tower Hill Botanic Garden, 11 French Drive, Boylston, on Friday, May 19, 10 a.m. to 12 p.m. and Sunday, June 4, 12:30-2:30 p.m. The cost is \$20 per class for Tower Hill members and \$35 per class for non-members. Participants may sign up for either session.

This two hour workshop is designed to help those dealing with pain

combine the power of nature’s healing and the power of writing to help “write away your pain.” The workshop will begin with a twenty minute walk through the gardens and a brief talk afterward, followed by a writing assignment.

Finlay has written for several local publications and spent years writing a viewpoint column for the Community Advocate. Along with her writing credentials, she has undergone a myriad of health conditions and surgeries and currently lives with chronic pain. Having been through a maze of medical treatments without too much success, she began writing in a new way and hopes to use that experience to help others.

To register visit <https://towerhillbg.thankyou4caring.org/pages/event-registration-form---writing-away-your-pain>.

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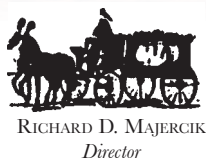
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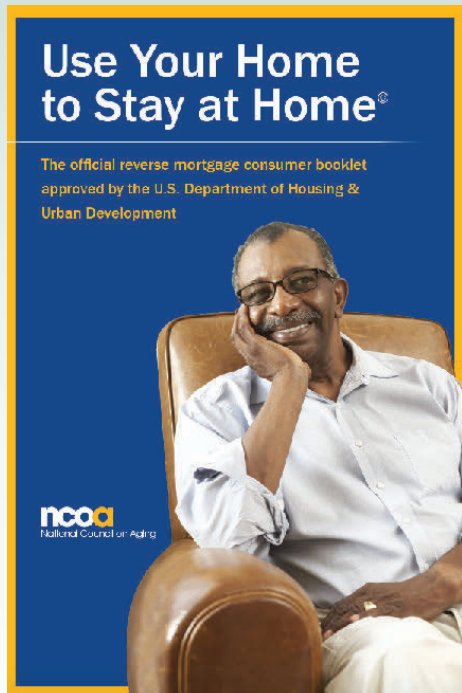
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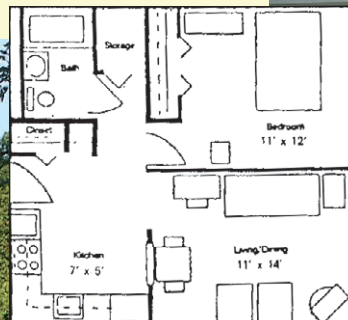
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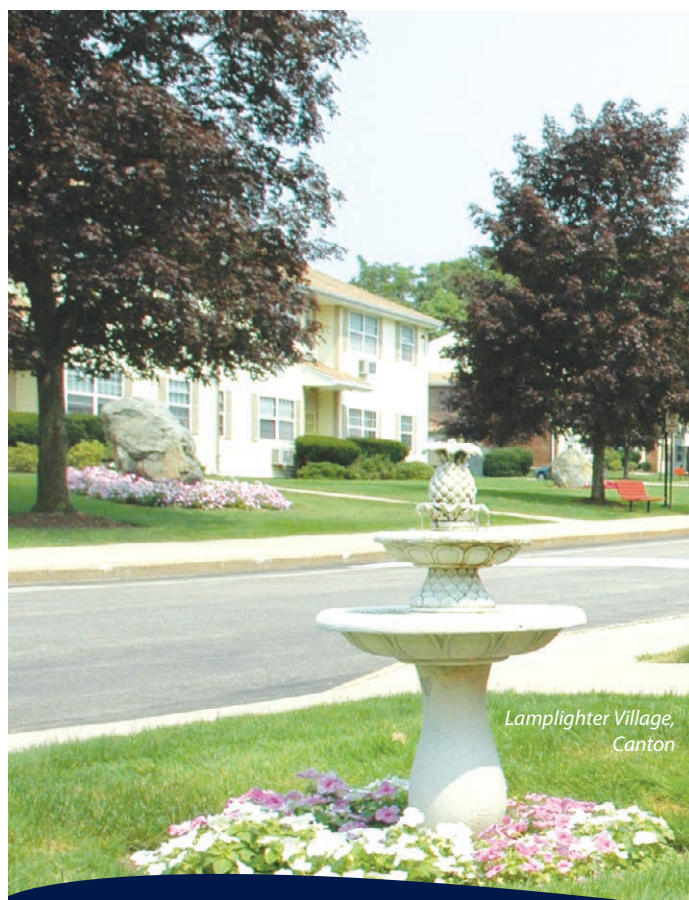


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