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Raising our Grandchildren

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Annual Sheriff's Picnic draws crowds of local seniors

By JULIE SHAMGOCHIAN

Shrewsbury – Over 1,000 senior citizens from across the region did not let a hot and steamy afternoon keep them from enjoying the annual Senior Picnic, hosted by Worcester County Sheriff Lewis Evangelidis at the SAC pavilion Aug. 15.

Now a beloved tradition, the afternoon featured a barbecue, raffles, and musical performances.

The picnic, which was free for the seniors, was sponsored by the sheriff's office with donations from many local businesses and state representatives. Teams of volunteers also manned the grills and helped to set up for the event.

Evangelidis noted that “the annual Senior Picnic is one of the great highlights of the year” and “a great way to give back to our seniors who have given so much to our communities.”

Right: Worcester County Sheriff Lewis Evangelidis with Claudia Provencal, director of the Hubbardston Council of Aging



PHOTOS/JULIE SHAMGOCHIAN

Left: the 2015 Sheriff's Annual Senior Picnic staff and volunteer team.

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Commission helps grandparents raising grandchildren

By ED KARVOSKI JR.
CONTRIBUTING WRITER

When the Commission on the Status of Grandparents Raising Grandchildren (CSGRG) of Massachusetts hosted its fourth annual conference this year, over 100 attendees were asked to identify what they thought should be the top-five priorities. Among the responses was to hire a commission director – an idea that is now closer to becoming a reality. An appropriation was approved for the CSGRG in the state’s budget, noted John Lepper of Attleboro, who has served as commission chair since its inception in 2009.

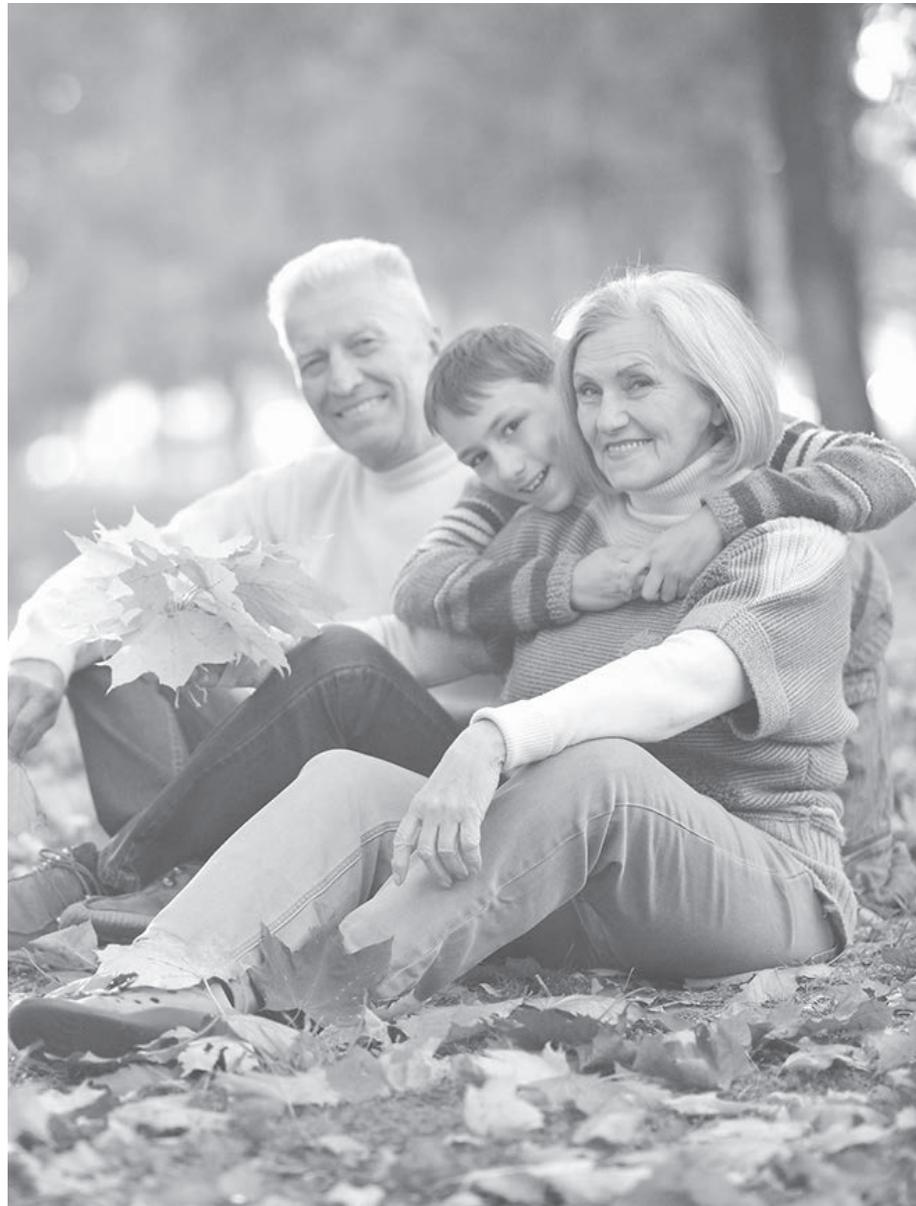
“For the first time, the commission has its own line item in the budget for 2016; it is for \$80,000,” he said. “Our primary objective will be to hire an individual to coordinate the various activities of the commission. Most of us are volunteers.”

Lepper retired as a state representative in 2008 after 14 years in office. He sponsored the bill that created the CSGRG with firsthand experience on the subject. In 1988, he and his wife began raising two granddaughters, then eight months and 2-1/2 years old.

“They were in a drug-addicted household and we felt their security was in question,” he explained. “The situation was intolerable and we took action.”

Earlier this year a survey was sent to leaders of support groups statewide for grandparents raising grandchildren to better understand the people served by the commission. According to Lepper, the majority replied that they are raising grandchildren because their adult children are addicted to opiate, drugs or alcohol.

“It’s not a scientific survey, but these people know because



In Massachusetts 34,000 grandparents are primarily responsible for their grandchildren, and 10,000 of them are doing it without the parents of the children present in the household.

they talk about it all the time,” he noted. “Right now the increase in grandparents raising grandchildren is primarily due to opiate and drug addiction. This is a crisis that has been building for years and years.”

Among other common reasons grandparents raise grandchildren are a birth parent’s military deployment, incarceration, unemployment, illness or death.

“In Massachusetts 34,000 grandparents are primarily responsible for their grandchildren, and 10,000 of them are doing it without the parents of the children present in the household,” Lepper said. “The problem is larger than the statistics indicate because some

grandparents raising grandchildren don’t go near the census taker. They’re suspicious of the government and they’re afraid government is going to interfere with what they’re doing.”

In 2009, the CSGRG conducted a listening tour for grandparents who are caregivers from across the state. Feedback was used to identify the most important issues. Subcommittees or groups were formed.

Among the concerns expressed was the importance of documenting accurate information. Grandparents wanted to avoid getting different information when contacting various agencies, Lepper noted.

“They said that this all needs to be coordinated,” he relayed.

“We try to provide people with accurate information through our web page.”

Next, grandparents cited the need to understand legal arrangements.

“It’s important for grandparents to establish a legal status,” Lepper said. “Without establishing some kind of a legal status there are certain institutions that might say you have no right to be making decisions about the child – for example, school and medical decisions.”

The value of support groups was recognized. Among the locations statewide where support groups meet regularly are Arlington, Athol, Billerica, Boston, Braintree, Charlton, Chelmsford, Framingham, Lynn, Medford, Melrose, Salem, Southbridge, Stoneham, Woburn and Worcester. Participants are reminded in the CSGRG literature and on its website, “You are not alone.”

“Grandparents get together in support groups so that they can trade information and give comfort to one another in the process of doing what they’re doing because their situation is rather unique,” Lepper said.

Also expressed was the need for financial assistance. The approval of an \$80,000 line item is expected to help the ongoing efforts of the CSGRG.

“The economy was in a slide when we established the CSGRG, so I never even asked for an appropriation,” Lepper said. “Now, the commission has its own line item in the budget. If the commission is going to continue and be successful, then it’s time to get somebody as a director in order to make that happen.”

For more information about Grandparents Raising Grandchildren of Massachusetts, call 508-771-4336 or visit massgrg.com. The website includes helpful links, a resource guide and a support group listing.

The Top of the Hill Gang just won't sit still

By K.B. SHERMAN
CONTRIBUTING WRITER

Men and women over 50 who are looking for increased social connections in an athletic and sporting setting have come together in The Top of the Hill Gang of New England (<http://www.tohg.org/>). They gather and enjoy one another's company year round, "sharing common interests that nourish our love of being active and having fun." They ski, hike, bike, travel and socialize together. They play golf, tennis, kayak and do hostelling, enjoy social events including dinner dances, clam-bakes, riverboat rides and game nights. They go to cultural venues such as museums and musical concerts.

The Top of the Hill Gang, based in Bedford, is "an all-volunteer organization that thrives on the vitality of our membership and their many interests."

"TOHG was founded in 1987, after splitting from the

then national organization, The Over the Hill Gang, and became an all New England independent organization," said Elaine Madden, past president of the club and current webmaster. "We started with former members of the Over the Hill Gang who wanted to be an independent organization with our own mission. The original intent was, and still is, to be an all New England ski and sports club for adults over 50 years of age."

The group had less than 100 members in 1987 but has grown to approximately 430. Although their original intent was and still is to primarily be a ski and sports club for active adults, they now offer members much more. They have two dinner dances a year in the fall and spring, plus river cruises and a clam-bake/swim outing in the summer.

After sporting activities, such as biking, hiking, walking and kayaking, they often stop for ice cream or have cookouts



Hiking is just one of the fun things Top of the Hill Gang members enjoy.

Individual membership costs \$25 per year; couple membership is \$40. Membership is open to all adults 50 years of age and over. Sports activities are scheduled seasonally. Social activities are scheduled monthly.

Coming events include:

Sept. 7: Bike Cookout, Marblehead

Sept. 14-18: Bike, Le Petit Train du Nord

Sept. 19: Biking, Mansfield & Norton

Oct. 10: The Bog Ride, Middleboro, Carver

Oct. 14: Bike/lunch, Cranston, R.I.

Nov. 8: Fall Fling, Hillview Country Club

The full calendar is available at www.tohg.org/events. To join, visit <http://www.tohg.org/join-us/>. To get more information via regular mail, write to TOHG, P.O. Box 497, Bedford, MA 01730-0497.

at members' homes. Also, they participate in social activities through such programs as the Mystery Groups. They divide New England into smaller geographical areas for these Mystery Groups so that people can do activities closer to home with other club members in their area such as attending concerts, visiting museums, going on walks, touring local historic places, taking an art or dance class or going to local baseball games.

Mystery Groups have a minimum of five committed members. Groups get together once a month on a dedicated day and time to participate in a "mystery" activity/event planned by a member of the group. Each group member takes a turn developing an idea and sends out information to the group about

the general plan, appropriate dress, level of physical ability required, cost, etc. As the group gets to know each other better, more interest and more ideas serve as a further catalyst for activities in the future. In addition, groups can "borrow" another group's ideas and learn from their experience. Event re-caps are published in the Hill Topics newsletter.

"We include members from all of New England, plus several members from outside New England," Madden noted. "We actually cover New England, Canada, the U.S. West, Canada, the Netherlands, France, Italy and Austria and are involved in canoeing, kayaking; biking, golf, hiking, walking, downhill skiing, cross country skiing, snow shoeing, tennis, hostelling, and other social events."

Best towns in Central Mass. for seniors – a review of housing affordability

By MARIANNE DELOREY

This article is a part of a series comparing central Massachusetts cities and towns on factors making them the best and worst places to age.

With regard to housing, I am focusing on those factors that are easy to quantify – property tax for homeowners and affordable housing percentage for renters. The property tax amount is the average tax bill as noted by the state. The percentage of affordable housing also comes from the state which tracks the information because all towns should have at least 10 percent of its rental stock considered “affordable” and if a town does not meet this metric, the zoning appeals will allow affordable housing development to proceed despite objections of the local zoning board.



Housing Options

And I offer two reminders about this series. First, this analysis is divided into three groups – smaller, medium and larger towns. Second, the series as a whole takes the viewpoint that choices are what make a community more elder friendly because not everyone ages in the same way. Choices are also the backbone of housing and having more money to spend on non-housing costs can make the decision easier for elders to reside in a community.

Of the Central Mass. communities, 13 have less than 500 elders. For these small towns, the lowest property tax is found in Roylston. The highest is in Bolton (which was 72 percent higher than the next highest small town). As for affordable housing, the following small towns had zero percent affordable units: Oakham,

East Brookfield, Petersham and New Braintree. The town with the highest amount of affordability was Berlin, although at only 5.5 percent, was well below the state mandate of 10 percent. Averaging these two rankings, the best overall town for housing costs is Hubbardston and the town that clearly needs to consider housing costs more is New Braintree.

Of the medium sized towns, those with more than 500 but less than 2,000 elders, the town with the largest tax bill is Harvard. The town with the most reasonable tax bill is Athol. For rental housing, the town with the highest percentage of affordable housing is Northborough with an impressive 11.3 percent. The town with the lowest percent is Sutton. When the rankings for these two metrics are averaged, Winchendon comes up the winner for affordability and Boylston comes up in last place.

For those towns with more than 2,000 elders, Westborough has the highest average tax bill and Gardner has the lowest. Gardner also has the highest percentage of affordable housing. Auburn only has 3.6 percent of its housing stock considered affordable. The final ranking after averaging for the large towns finds that Holden needs to consider housing costs more and Gardner is doing a great job maintaining affordable housing options.

While towns cannot control every aspect of what makes an area attractive to elderly residents, they do have control of many relevant factors including zoning for multifamily as well as enforcing building codes for ADA (Americans with Disabilities) compliance. Many additional factors are difficult to quantify, so again, I encourage those of you who live in these towns to speak up. Does your town do more for elder housing than I have captured here? Do you feel that your town ranks well but does not care for its senior citizens? Please comment.

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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Sleep problems in individuals diagnosed with Alzheimer's disease

BY MICHA SHALEV

Persons with Alzheimer's disease often appear to sleep less or sometimes, more. Sleep problems may be caused by pain, medication, lack of exercise, a particular environment or too much daytime napping.



Caregiving Tips

Sleep problems frequently observed include:

- Individual is afraid to sleep alone.
- Individual becomes confused and frightened by dreams.
- Individual's sleep is disturbed by adverse reactions

to medication or the need to go to the bathroom.

- Individual night-day sleep pattern is reversed.
- Individual refuses to get ready for bed early or late.

Goal:

Create conditions to help each Individual get the sleep he requires.

Suggested approaches:

Assess individual for physical problems which may cause pain or discomfort.

Evaluate continence pattern. Is the individual getting up at night to go to the bathroom, resulting in confusion, agitation and loss of sleep?

If so, provide a night light for the person who is afraid of the dark. Fear, hallucinations and confusion may be worse with darkness. Allowing the individual to sit for a while near the

nurses' station may calm him.

Also, consider providing a light for the person who has difficulty finding his way to the bathroom or provide a bedside commode.

Check with family. How much sleep did the person require before becoming ill? Is this a major change?

Evaluate the environment:

Are bed sheets free of wrinkles? Are bed clothes comfortable? Is the room temperature conducive to sleep? Remember, what is comfortable for you may not be comfortable for an individual with Alzheimer's.

Use touch and a gentle tone of voice. Move slowly. Do not approach from behind or in a manner which may appear threatening.

If an individual becomes angry or upset frequently, watch

for triggering incidents. Are there certain activities, certain persons, or a particular time of day that seems to make him restless or upset? Does the person become agitated only at night when it's time to go to bed? Be very specific in trying to determine what the problem is.

If the individual consistently becomes angry or combative during personal care tasks, seek help with these tasks. Also, try a different caregiver. A male, for example, may be more amenable to a male attendant helping him with personal care.

If the individual grabs your hair or arm, try to relax and talk soothingly to calm and reassure him. Ask him to hold something for you. He may have to let go of you to take it.

Try to determine the cause of
Alzheimer's Sleep page 9

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Alzheimer's Sleep
Continued from page 8

the behavior. The person may be responding to an internal trigger such as pain, fatigue, or fear. He may be unable to express the cause of his discomfort. Noise, crowds, and clutter, too much activity are all possible triggers which are easy to correct.

Limit demands. Often the agitated individual is responding to directions that are not clear or too many or too complicated requests. He may simply need more time to respond. Don't

rush or present a new request before he has had time to respond to previous instruction.

Limit choices. Too many choices can overwhelm the individual and lead to catastrophic reactions.

Offer tasks and activities at which the person can succeed. He is less likely to become angry and frustrated when he feels good about himself.

Try to keep the environment as routine and as predictable as possible. Consistent staff and activities provide security for the memory-impaired person.

Micha Shalev, MHA CDP CDCM CADDCT, is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park located at 101 Randolph Road in Worcester as well as the new state of the art Oasis At Dodge Park which is scheduled to open fall 2015. 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 specialized in providing care for individuals with dementia and Alzheimer's disease. The facility is holding a **FREE** monthly support group meeting on the 2nd Tuesday of each month for spouses and children of individuals with dementia and/or Alzheimer's disease. He can be reached at 508-853-8180 or by e-mail at m.shalev@dodgepark.com or view more information online at www.dodgepark.com.

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Newton golfers hit the links for fun and friendship

BY JOHN ORRELL

Newton - The game of golf continues to be a favorite national pastime despite indications that show a decline in participation and closure of more than 160 golf facilities in the United States from a high of 14,600 in 2006, according to the April 2015 edition of *The Economist*.

But don't point out negative statistics to one group of over 55 golfers who call Newton Commonwealth Golf Course their home. The Newton Senior Golf League (NSGL) is alive and stronger than ever, said League coordinator Ted Korelitz, with a roster of 55 players who tee off every Tuesday for nine holes, weather permitting, from April through October.

"Everyone who plays in our



PHOTO/JOHN ORRELL

The Newton Senior Golf League (NSGL), with a roster of 55 players, tee off every Tuesday for nine holes, weather permitting, from April through October.

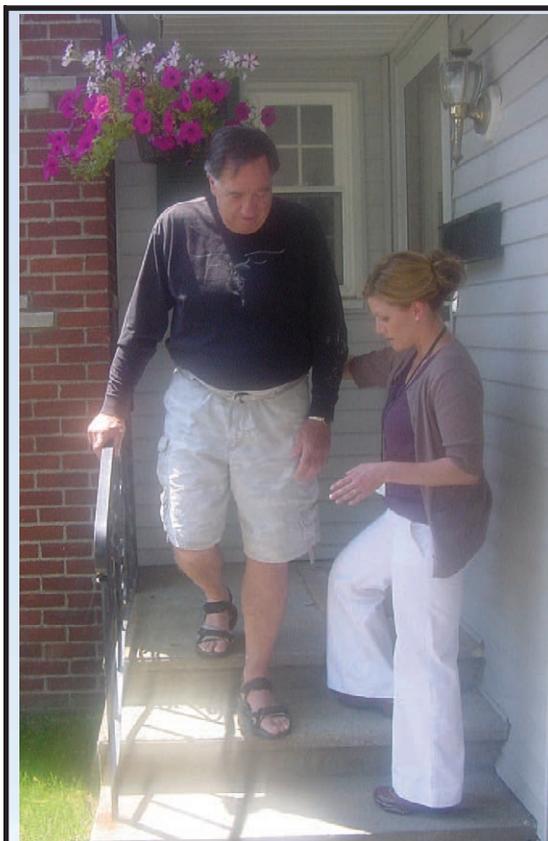
league loves it," said Korelitz. "We're more of a social group than a competitive one, but that's okay. We have golfers of all abilities and we have fun which is what golf should be all

about anyway."

The league's origin dates back approximately 10 years although there is no formal debut recorded. Nancy Scammon, "Over 55" director for the

Newton Parks and Recreation Department, is credited with jump-starting the program by promoting it with Korelitz's assistance. Ages run from 50 to

Newton Golfers page 19

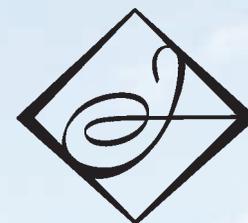


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BY VICTOR BLOCK

Jill and Bill Kelly oooh and aaah at the scenery passing below the hot air balloon in which they're sailing gently above the treetops. The ride is very different for Mark and Marylee Sutherland as they help steer a rubber raft through a stretch of rock-strewn river and over a 12-foot-high waterfall.

These experiences seem to have little in common, but both couples share the same goal. They sought, and found, new ways — and places — to enjoy Mother Nature's annual fall foliage extravaganza.

"Leaf peepers" seeking to take in the annual Technicolor display can find surprising places around the country, and imaginative ways, to do so.

The ride that the Kelly couple enjoyed is operated by aptly named Balloons Over New England. The flight resembles an aerial nature walk which skims over river valleys and offers distant views of the Green Mountains.

As with any excursion planned to view fall foliage, the peak period can change a bit from year to year. In Vermont, color usually begins in late September and lasts to mid-October. For more information, call 800-788-5562 or log onto balloonsovernewengland.com.

Rather than gliding over tree-



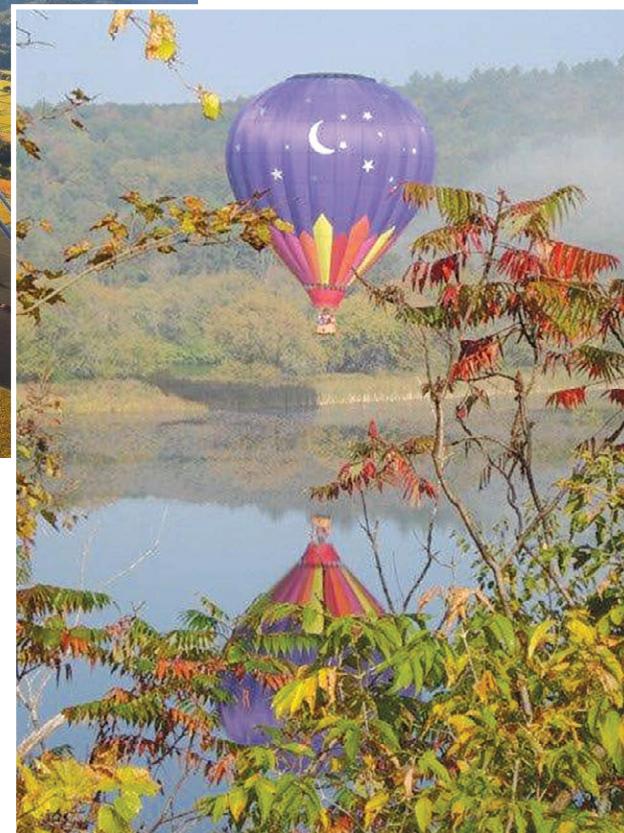
PHOTOS/VICTOR BLOCK

tops, the Sutherlands alternated opportunities to enjoy vibrant color along river shorelines with frantic paddling as their raft shot through heart-stopping rapids. Trips offered by the Nantahala Outdoor Center in North Carolina and Tennessee pass through steep gorges and mountain backdrops blanketed with trees that burst into color during the fall. Those who prefer to view the foliage in a more leisurely way have a choice of less challenging rivers. For more information call 828-785-5082 or log onto noc.com.

Landlubbers may find a covered wagon ride to be the perfect

way to enjoy the fall colors. Visitors to the Buena Vista Ski Area in Minnesota follow a route that was traveled by Native Americans, early explorers and pioneers. Activities at this year's annual Fall Color Festival, Friday, Sept. 19 and Saturday, Sept. 20, will include square dancing and blacksmith demonstrations. Wagon rides are available at any time with advance reservations. Call (800) 777-7958 or log onto bvskiarea.com.

For train buffs, the Mid-Continent Railroad Museum oper-



ates restored vintage passenger cars through the rural Wisconsin countryside during Autumn Color Weekend, Friday, Oct. 9 through Sunday, Oct. 11. Itineraries include evening dinner served in a 1914 diner-lounge car and daytime coach and caboose trains. For more information call

Travel page 13

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PHOTO/VICTOR BLOK

Travel
Continued from page 12

800- 930-1385 or log onto mid-continent.org.

Speaking of vintage, how about a thrilling flight in a World War II-era open cockpit airplane? Training planes and fighter aircraft fly low over rolling hills and California vineyards. While the color of grape vines at ground level don't pack the visual wallop of a tree canopy, the red and yellow leaves against a backdrop of green have a beauty all their own. For more information call 707-938-2444 or log onto vintageaircraft.com.

Zip lines don't go as high or fast as airplanes, but zipping through and above treetops clad in a coat of many colors can be just as re-

warding. One place to enjoy this experience is the Smoky Mountains in Tennessee, which has the largest stand of old-growth forest east of the Mississippi River. The kaleidoscope of autumn colors begins in September and lasts for several weeks. The diversity of trees adds to the spectrum of vibrant hues. Information is available from the Tennessee tourism office at 800- 462-8366 and tnvacation.com.

While a number of ski resorts throughout the country operate their lifts during the foliage season, Snowmass in Colorado does most of them one better – and then some. The aspen trees turn the 2.3 million acres of surrounding national forest

Travel page 14

Which one are you?



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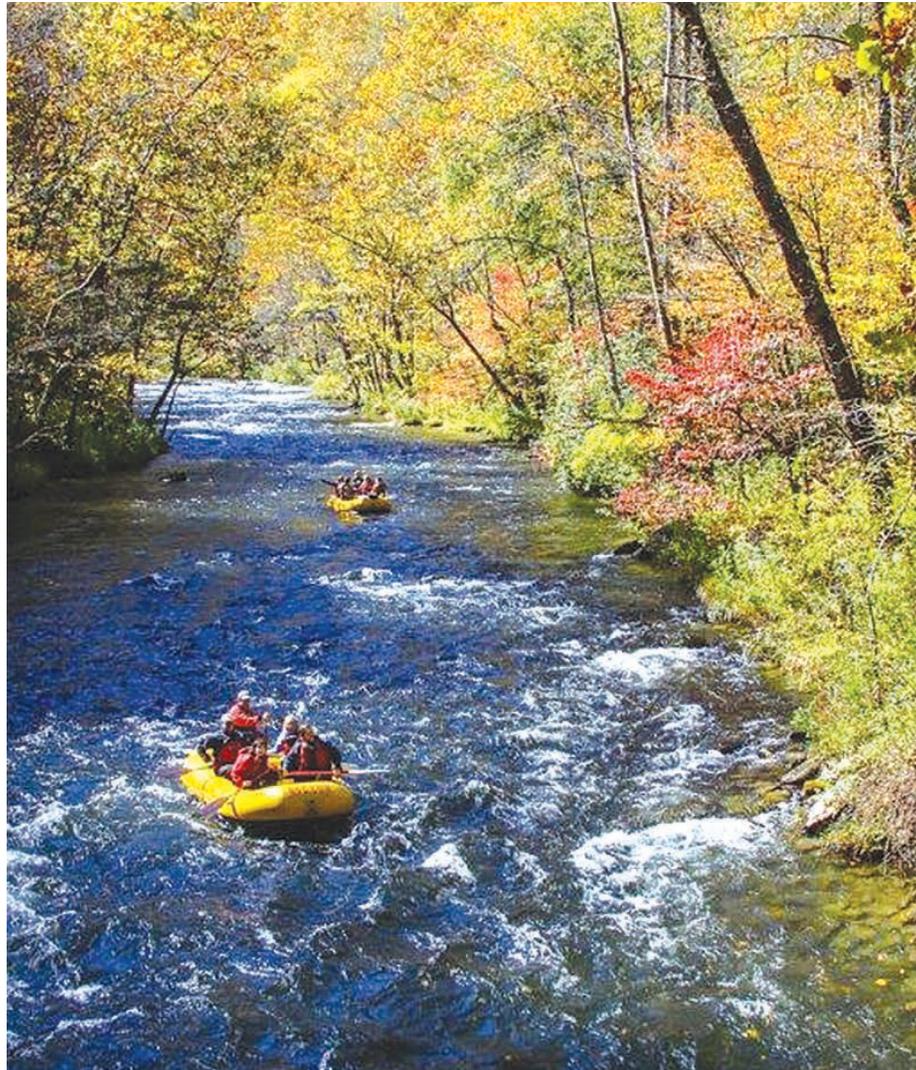
Experience fall foliage in a whole new way

Travel
Continued from page 13

a brilliant shade of gold. It's no wonder that Travel + Leisure last year ranked it among "America's Best Towns for Fall Colors".

More than 50 miles of hiking trails pass through groves of golden aspens, Jeep and horseback tours are available for those who would rather ride than walk, and a gondola carries bikers to a high perch from which they ride to the bottom. Those who take the chair lift to its 11,000-foot top are rewarded with a panoramic view of the rugged Elk Mountain range. For more information, call 800-679-3151 or log onto gosnowmass.com.

Those who prefer the tried and true ways of enjoying the changing leaves also can find some surprises. For example, how many people are aware that leaves of dogwood, maple and red alder trees in Oregon display a rainbow spectrum of color?



An autumn hike in the Rogue River National Forest passes through old growth trees that provide a variety of fall shades, and the Santiam Pass Scenic Byway leads past waterfalls and a volcanic landscape set off by vibrant colors. For more information, call 800-547-7842 or log onto traveloregon.com.

Another surprise to many is the October color extravaganza which begins in the northern Ozarks of Arkansas, moves slowly south and continues into early November. A favorite driving route is the Boston Mountains Scenic Loop, which traverses mountain areas and tree-covered canyons. The Talimena National Scenic Byway winds along forested mountain tops in one of the highest ranges between the Appalachians and Rockies, offering a series of breathtaking panoramas. For more information, call 501-682-7777 or log onto arkansas.com.

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— Robert Ackerman, Director

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We love our old stuff

By JANICE LINDSAY

To paraphrase an old saying: There's no tool like an old tool. We love our old stuff, even when we can afford new stuff and new stuff might work better.



As I type, my favorite writing instrument rests nearby. This thin black plastic mechanical pencil, my companion for 35 years, fits my hand

Inklings

like an old shoe -- impossible biologically speaking, of course, but quite correct metaphorically. Its worn, scratched surface assures slip-free writing. Its original clip and eraser have been replaced with body parts from less favored implements.

“ Maybe that's one reason we love our old stuff. My ancient battered sneakers have more holes than fabric. I wear them because they feel softly familiar, and they hold the memories of so many life adventures.”

I acquired my faithful pencil at a trade show. For free. Monetary worth does not define the value of an “old shoe.”

I liked this pencil so much that I wrapped a self-stick fluorescent orange circle around it, to catch my eye so I wouldn't accidentally leave it somewhere, and to identify it in case somebody else walked away with it. When the circle's glue began to unstick, I wrapped transparent tape around to keep it on. That pencil has been a constant collaborator in some of my best creations. I own other mechan-

ical pencils, but if I mislay this one, work comes to a halt until I find it.

Maybe you think this is odd behavior for a person of allegedly normal intelligence. But I'll bet that if you look deeply into your heart, you'll find that many of the things you most love are old things.

Consider that straight-edge kitchen knife you reach for when you need to level off a cup of flour, even though the blade keeps slipping out of the wooden handle and into the flour bin. Or the ceramic eyeglass holder a friend made when you began to need reading glasses, the head of a cute chubby brown dog, much of the brown paint now chipped away, who holds your glasses on the bridge of his aging snout.

Some of the best old stuff is clothes. My favorite shirt, made of cotton flannel, I call “the camp shirt formerly known as yellow.” I acquired this shirt around the same time I acquired my old pencil and have worn it regularly ever since. Its lemon-colored fabric and even

its yellow buttons have faded to soft hazy cream. Fraying is everywhere. The back of the right shoulder has been worn away. I love that shirt.

Then there are old address books. A friend searched for months for the perfect address book to replace the one she had used for twenty years. But she could not bear to copy the last address into the new book, because this meant she should throw the old one away. I understand. In old address books, some of the addresses are obsolete. Some of the people are no longer with us. But the books hold memories that might otherwise slip away.

Maybe that's one reason we love our old stuff. My ancient battered sneakers have more holes than fabric. I wear them because they feel softly familiar, and they hold the memories of so many life adventures.

Let's be practical. Sometimes we need new stuff. Besides, acquiring new stuff is like travel: it stretches your imagination and increases your possibilities.

But that beat-up old pen, that battered shirt, the worn address book, the doggy eyeglass holder, the drafty sneakers -- they all say to me, “Your world changes at a frightening pace. People and possessions come and go. But we are your old faithful stuff, and we are not leaving.”

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Massachusetts Retirees United: Giving a voice to retirees through education

BY BARBARA ALLEN

Marie Ardito, information coordinator and co-founder of Massachusetts Retirees United (MRU), is proud of and passionate about the work the organization does for retirees.

"It's a great group of people," says Ardito. "All volunteers. All member dues go back into member benefits. We're not interested in your membership to meet a payroll; we're interested in informing and educating you."

It is perhaps no surprise that education would be important to MRU; its members are former public sector employees, many of whom are retired teachers, and the organization is affiliated with the American Federation of Teachers, Massachusetts. Co-founded in 2006 by Ardito and Kathleen Kelley, both retired teachers, the organization started out with 500 members and now boasts over 3,000. The goal of the MRU is two-fold: to protect the rights of retirees by giving them a united voice, and educating them on concerns during retirement.

"Justice issues" are a major focus for much of the work done by MRU, and something about which Ardito is especially passionate.

"Most legislation doesn't get passed due to a lack of understanding," explained Ardito, adding that informing members about different bills is an important part of the process. Several of the bills filed by the organization have taken many years to be passed into law, but the group is persistent in its pursuit of retiree rights. MRU has taken on legislation regarding cost of living adjustment (COLA), pensions, and veterans' bills, to name just a few. The group worked



Marie Ardito

PHOTO/SUBMITTED

tirelessly on a maternity bill, that allowed those teachers who had retired on reduced pensions due to having taken mandatory maternity leaves prior to 1975 to add up to an additional four years to their pensions. This, claimed Ardito, sometimes increased the amount of the pension from a few dollars to a couple of hundred dollars. And while that might not seem to be a significant amount of money to some, she points out that "just a little money to an older American is a lot of money."

The group has been involved with legislation for retired veterans which would add four years to their public sector service; they are also working with state representatives on pension reform with regard to taxation. Ardito explained that retirees who might be receiving a pension from one state, and relocate to a different state during retirement, may be unpleasantly surprised to find themselves paying taxes on the pension earnings to both the state from which the pension was issued and their new "home" state.

"People entering retirement

The goal of the MRU is two-fold: to protect the rights of retirees by giving them a united voice, and educating them on concerns during retirement.

retirement?' What goals and what dreams do they have going into [it]? What are they going to do with their 50-60 hours of non-work? Where are they going to live?"

Being prepared is key; through MRU, Ardito offers a two-hour seminar to help prospective retirees transition to their new life. She discusses different options for retirement, emotional and psychological challenges, and brings in an elder care attorney who discusses asset protection.

"Entering retirement is an adventure," Ardito said. "But it is also an adjustment."

To learn more about Massachusetts Retirees United, the legislation upon which they are working, and other information helpful to those retired or considering retirement, visit <http://www.retireesunited.org>

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Top uses for a reverse mortgage

By ALAIN VALLES
 MBA, CRMP, CSA

A Home Equity Conversion Mortgage (HECM) – often called a reverse mortgage – is a federally insured loan program



Reverse Mortgage

that allows qualifying seniors 62 years or older to access the equity in their homes in the form of cash, a monthly check or a line of credit that is available for as long as one lives in the home. Over the next several issues of the Fifty Plus Advocate I'll

be sharing examples of how homeowners are using reverse mortgages to provide a better quality of life.

Pay off current mortgage or equity line

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

Home repairs or renovation

Many homes have a leaking roof, wet basement, peeling paint, rotting windowsills, overgrown trees, uneven brick walks, failing heating system, needed septic repair or a wobbly deck. A reverse mortgage can provide the money to correct these issues. Or perhaps

that dream addition can now become a reality. Whether it's a repair or a renovation project, any home improvement will protect against your home losing value.

Supplement a working retirement

Many older people need to continue to work in order to make ends meet. A large number are self-employed, work part-time or have seasonal income. A reverse mortgage gives the option to convert untapped home equity into tax-free cash to supplement changing income levels. One common example is independent real estate agents who have peaks and valleys in sales. A reverse mortgage can help with their cash flow needs. Wouldn't you rather

work because you want to, rather than having to work?

Rainy day / emergency funds

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

Funding an active lifestyle

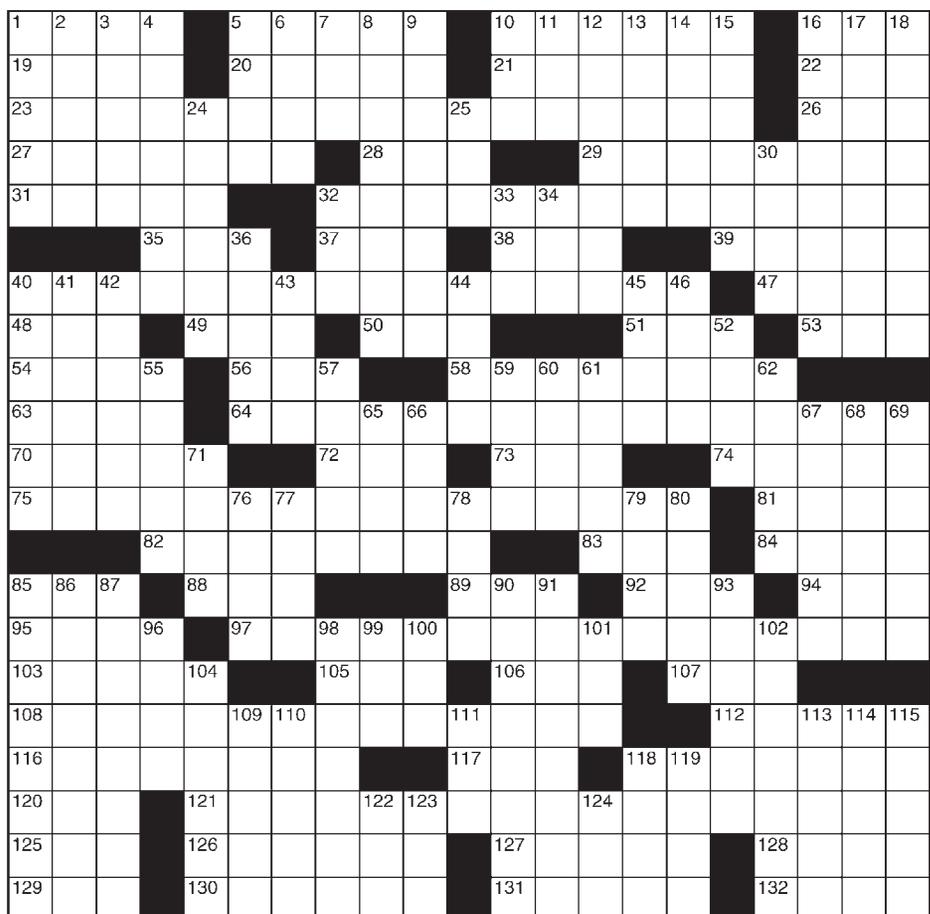
With improved living habits and medical care, "75 is the new 55." People want to be able to afford to have fun. It will no longer be unusual for

Reverse mortgage page 19

SUPER CROSSWORD PUZZLE

"City Folks"
 (answers on page 21)

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| ACROSS | 47 Häagen- — | 97 Actor from | DOWN | 40 Cuts of fish | 80 Special area |
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| 5 Baby ovines | 49 Prefix with | Arkansas? | 2 Tilted, to | Newton-John | 85 Greenish |
| 10 Talmud | tour | 103 Golden | Brits | 42 Actress Leah | citrus drinks |
| experts | 50 Bad grade | Arches pork | 3 Often-twisted | 43 Oxen holder | 86 Reality- |
| 16 CD followers | 51 Yahoo! rival | sandwich | joint | 44 Makeover | avoiding sort |
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| 20 Rankled | 54 Arm, | 106 Bear, | toward | funny films | 90 Very strong |
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| Louisiana? | 64 Singer from | 112 Low areas | cruise option | maybe | city |
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| knowledge of | 72 Soul's car | 118 Rowing | 65 Flooring | 104 "Kapow!" | |
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| use, as a roll | 75 Painter from | southern | wrapped gift) | 110 "Who can — | |
| of film | southern | New York? | 14 Homeric epic | to?" | |
| 31 Not at all lax | Minnesota? | 125 Immigrant's | 15 Summer | 111 Simian | |
| 32 Actress from | 81 Crux | course: Abbr. | shoe | creature | |
| southern | 82 Least fine | 126 Dixie Chicks | 16 Childbirth | 113 Mucho | |
| California? | 83 Roman | member | anesthetic | 114 Conspicuous | |
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| taking a PIN | 84 River to the | 127 Get by logic | 18 50-foot | 115 Shows | |
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| guess, briefly | 85 Rural tract | means | 24 "— all just | 118 Low dice roll | |
| 38 H.S. science | 88 Jesting type | 129 Hog hangout | get along?" | 119 Ranch unit | |
| class | 89 Old space | 130 Worth | 25 Wail in grief | 122 Trade for tat | |
| 39 Pulitzer | station | mentioning | 30 Israel's | 78 "Look — | |
| winner Alison | 92 World Series | 131 Pod | Barak | now!" | |
| 40 Hockey | mo. | veggies, | 32 Tokyo coin | 79 "Are you | |
| player from | 94 Ditty syllable | old-style | 33 "Honest" guy | hurt?" reply | |
| northern | 95 13-digit ID in | 132 D.C. ball | 34 Really tipsy | 124 Friend — | |
| Indiana? | publishing | team | 36 Parrot variety | friend | |



Newton golfers hit the links for fun and friendship



Golfers enjoy a day on the links.



PHOTOS/JOHN ORELLI

Newton Golfers
Continued from page 10

ROI, with the latter age belonging to Gertrude Brown who passed away recently, but was a regular participant for years.

“She wouldn’t hit ‘em long, but she’d hit ‘em straight,” said Korelitz of Brown. “She really loved the game and was pretty good at it.”

To add a spark of competitiveness, the league hands out prizes to closest-to-the-pin

drives on some of the par-three holes. There are also tournaments held during the season that are capped off by a year-end event in October with a dinner and relax-time for all participants.

Korelitz spurns the term “commissioner” in favor of

“coordinator” in his role, but titles aside, he is the person who does the bulk of the coordination of activities. Each week, he receives emails from league members indicating whether they will be playing the following week. From there, he sets up tee times,

doing his best to coordinate pairings that players request.

“We try to rotate each week,” Korelitz explained. “Friends like to play with friends so we do our best to accommodate. In any event, people all like one another so that’s never a problem.”

Top uses for a reverse mortgage

Reverse Mortgage
Continued from page 18

80-year olds to be traveling, biking, hiking, or even running marathons. But these activities cost money. A reverse mortgage is one way to fund an active lifestyle while not depleting retirement savings.

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

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.

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Jewish Family Service of Metro West

Quality assistance for all stages of elder care

By JANICE BERTÉ

Jewish Family Service of Metro West (JFS) is a nonprofit social service agency with over 35 years of experience in providing quality care to elders in the community.

“With family and friends working overtime and the needs of elder care being so complex, it takes a whole community to provide support so that older adults can maintain independent lives and have peace of mind,” said Malka Young, director of Healthy Aging and Geriatric Care Management.

JFS offers many Healthy Aging Programs for 60+ adults from all backgrounds that live in MetroWest. Partnering with other organizations in the community such as the Framingham Housing Authority, the Callahan Center, Bay Path Elder Services, Beacon Communities and the YMCA, JFS has specifically designed programs which enable residents to become more active and engaged where they live.

These services include: Care Management and Caregiver support, Health and Wellness programs, Information and Referrals, Homecare, Friendly Visitors, Lifeline Medical Alert, Enhanced Medical Escort Services, (Patient Navigator Program), Home Safety Evaluations and Geriatric Care Management.

With the baby boom generation living longer, there is a growing need for these programs. Also, as we age, there is a tendency to isolate due to relatives who live far away, loss of a job, medical problems, or adults who cannot navigate through the technological changes in our society. Many parents or grandparents feel that they do not want to bother their children or want to become a burden to them. However, letting your health go or missing appointments will not only be costly but could cause major health problems if not addressed. Some elders feel that

they can handle the day to day responsibilities until something goes wrong, and that is when these programs will be there for them for support.

Because of these concerns, JFS has designed its programs to help people achieve and sustain healthy lives and independence. In addition to its professional staff, JFS has over 200 trained volunteers to help children in after school programs, tutor immigrants to become citizens, visit isolated elders or accompany patients to medical appointments, providing them with practical and emotional support. All volunteers have background checks done before they can start their important work. If you are interested in becoming a volunteer with JFS, call 508-875-3100 or email sroth@jfsmw.org.

In addition to the free services JFS offers, there is fee-based assistance if a parent or loved one has been in a hospital or will need to go into a facility. JFS

can offer personalized help and advocacy for things such as discharge planning, long distance care giving, regular monitoring visits, referrals to lawyers, financial planners or physicians.

Another educational program that is offered at JFS is the Lunch and Learn program. This program is held every other month, starting in September and going through June. It offers a delicious catered lunch for only \$3 in advance, with guest speakers offering advice on a variety of topics.

On Tuesday, Sept. 8, Doreen Nemeth, former director of SHINE, will present “Choosing Your Best Medicare Options,” just in time for open enrollment. Other experts have presented “Why we grow happier as we grow older” and “Difficult conversations at the end of life”.

For more information about its services and upcoming programs, call JFS of Metro West at 508-875-3100 ext. 180 or visit www.jfsmw.org.

Outdoor seating area dedicated to late Ted Coghlin

Worcester - Family and friends of Ted Coghlin gathered at the Worcester Senior Center July 15 to officially open a new outdoor seating area that was dedicated in the late Shrewsbury resident’s memory.

Coghlin, a noted businessman, community leader and philanthropist, was also an avid supporter of scouting and considered the “Godfather” of the Worcester Technical High School. He passed away in December 2014.

The seating area project was first proposed by the center’s staff and the Friends of Worcester’s Senior Center, as the center’s grounds had benches for seniors to sit on but no tables. Adding tables



Benjamin Lapin (far left) stands with members of the Coghlin family, (l to r), Susan Mailman, Tim Coghlin, Roselyn Coghlin, Karen Coghlin, and Maureen Coghlin

to the area would allow the seniors to do other things such as socialize, eat or play cards.

The area was built by Benjamin Lapin, a member of Boy Scout Troop 306 in Rutland, for

his Eagle Scout project. Ben is the son of Suki Lapin, the center’s program coordinator.

When Ben, who is a 2015 graduate of Worcester Technical High School’s trade car-

penry, learned of Coghlin’s passing, “he immediately decided to dedicate the seating area to him,” Suki said.

Member of Coghlin’s family, including his wife, Maureen, and daughter, Susan Mailman, were present for the ceremony.

“What a nice event this morning,” Mailman said.

And addressing Ben, she added, “You clearly embody all that my Dad was about – Scouts/ Voke/ community service. Hold your head high! Great job today - thanks for including our family.”

Sponsors of the Eagle project included Friends of Worcester’s Senior Center, RJ Paquette Construction LLC and Salisbury Construction Company.

PHOTO/SUBMITTED

viewpoint

Health care and long term care: two different worlds

BY AL NORMAN

State policymakers are once again trying to change the health care system to save money, produce better health outcomes, and increase the consumers' satisfaction with their care. If the subject of long-term services and supports (LTSS) ever comes up, it is usually in the



context of the larger health care system.

According to the Administration for Community Living, "the number of people 65 and older will exceed 70 million by 2030...doubling the total number of older Americans since 2000." 21 million people will be living with multiple chronic conditions by 2040, many of whom will require LTSS. In 2013, annual costs for LTSS were \$130 billion—with two-thirds of that coming from federal and state tax dollars.

Push Back

LTSS is a collection of non-medical services like help with personal care activities (bathing, eating, dressing, toileting, walking) and with household activities (cooking, cleaning, shopping, laundry, etc.) These are supports that do not require a doctor—but they do require a care coordinator to help consumers understand what type of help they can receive.

But in addition to personal care supports, research has found that "social determinants" have a major impact on what determines health. Research says that 60 percent comes from social, environmental or behavioral factors, 20 percent comes from genetics, and 20 percent from health. A person's well-being is affected by the quality of their health care—but it is also affected by income level, adequacy of housing, nutrition, access to transportation,

"The number of people 65 and older will exceed 70 million by 2030...doubling the total number of older Americans since 2000."

etc. These factors are what one doctor called "the ambush of social circumstances," which can marginalize the best intentions of health care providers. These studies suggest that nonmedical factors play a substantially larger role than do medical factors in health.

According to a recent Blue Cross Blue Shield of Massachusetts Foundation study, "Health care and social services ultimately share a common goal: fostering a healthy and productive population. In order to achieve this common goal in the most cost-effective way, Massachusetts may wish to accelerate ongoing efforts to link health services and social services...There is strong evidence that increased investment in selected social services as well as various models of partnership between health care and social services can confer substantial health benefits and reduce health care costs for targeted populations. These programs may be deserving of immediate attention from Massachusetts policy makers."

Despite the importance of these non-medical factors on health outcomes, when we hear policy makers talking about LTSS, it's usually in the context of how it can be harnessed to improve health goals, like reducing Emergency Room or hospital readmissions. One measure of how subjugated LTSS has become, is the fact that in the health care field, there are scores of quality outcome measures now in use that quantify the impact of medical procedures—but there are no quality measures commonly accepted for LTSS.

If we have no LTSS quality measures, then we have no way of

evaluating how effective LTSS services really are. In a recent report by the National Quality Forum (NQF), a group which is working to develop home and community based performance measures, it was starkly admitted: "An array of home and community-based services now exist to maximize the ability of people to live independently in the community, but the quality of those services is not yet measured systematically."

One of the debates now going on in Massachusetts is to what degree should LTSS be folded into medical care? The NQF report warns that integrating medical with LTSS care may be important, "but over-medicalizing home and community based services must be avoided....a greater emphasis within home and community based care on health services and health outcomes would eliminate opportunities for individuals to shape and direct their own services."

Health care and LTSS come from two very different cultures. The Medical Model emphasizes the doctor as the center of decision-making; services

based on what providers offer; and the need for patient safety. In the LTSS culture, the consumer is at the center; services are based on what the consumer wants; the acceptance of some risk is basic to autonomy; and independence and control are more important than safety.

The key to integrating care is for both worlds to accept the cultures of the other—and to stop insisting that the only goals for LTSS are health performance measures.

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Answers to Super Crossword

(puzzle on page 18)

A	L	A	S	L	A	M	B	S	R	A	B	B	I	S	E	F	G		
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Get creative and save money with DIY bedroom storage projects

By JEANELLE D. HORCASITAS

Buying furniture is an expensive endeavor, but living on a tight budget doesn't mean that you have to sacrifice your sense of style. It can be an opportunity to be creative.

For those with small bedrooms, having too much furniture can make the room appear cluttered and even smaller. Fortunately, you can do without bulky items, such as a nightstand, dresser or armoire, and replace them with organizers to make the room appear more spacious.

There are beds that you can purchase with built-in drawers; however, that can get a little pricey. Additionally, many of these beds are not raised, which can be problematic if you like underneath bed storage. So now it's time to get creative. First, purchase an organizer cubby to place at the edge of your bed. You can choose to store extra pillows, blankets, shoes or anything you please in the compartments. For smaller items or clothing, I would suggest purchasing storage bins. You can buy fabric, wood or plastic storage bins in any shape, size and color.

For more hidden storage options, consider hanging closet organizers, double-hanging closet organizers, or even sterile drawers from Target, Ikea or Big Lots, to utilize as much closet space as possible. Whatever you choose, these new storage ideas will help expand your space. And with more room, there's more to love.

Can't live without work? Make your bed into a hybrid desk space with a loft bed. Loft beds are a great space-saver. Loft beds typically get



“Fortunately, you can do without bulky items, such as a nightstand, dresser or armoire, and replace them with organizers to make the room appear more spacious.”

associated with young kids, but they work for adults, too.

If you like the idea of being surrounded by books, but do not necessarily love the height of a loft bed, there is an alternative. Create your own bookshelf headboard. First, purchase a bed without a headboard. Second, purchase two medium- or tall-sized bookshelves that will serve as the pillars to your headboard. Lastly, buy a long shelf (or a flat piece of wood); I would suggest Home Depot

or Lowe's to get the exact proportions and dimensions, to bridge across the two bookshelf pillars. For your safety, secure your bookshelves by nailing them to the wall. Once this has been done, you should also nail the overarching shelf to the bookshelves to keep everything connected as one unit. Lastly, do not place heavy items on the shelf atop of the two bookshelves, to avoid any accidents from happening. Now your new headboard is complete! Feel

free to add books, decor, storage bins -- you want it to fit your style. With these alternatives you can stay close to your studies or work from the comfort of your own bed.

Although the previous examples can be bought from a store, for a repurposed DIY feel, use cinder blocks as a bed base. If you're not too fond of the industrial look, bust out your paintbrush and add some color to the blocks before setting them up. However, be extremely careful that there is not a lot of open space between the cinder block foundation and the mattress; you do not want to fall off your bed. Wooden pallets are another great option as they are easy to paint, and you can add more to create your desired height. For more inspiration, check out the many boards dedicated to bedroom DIY on Pinterest.

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