



**Inflation: Protect  
your nest egg**  
page 20



**Exploring  
historic Dover**  
page 14



**The skinny on  
Mediterranean diet**  
page 10

*Find Index of Caregiving Services on page 5*

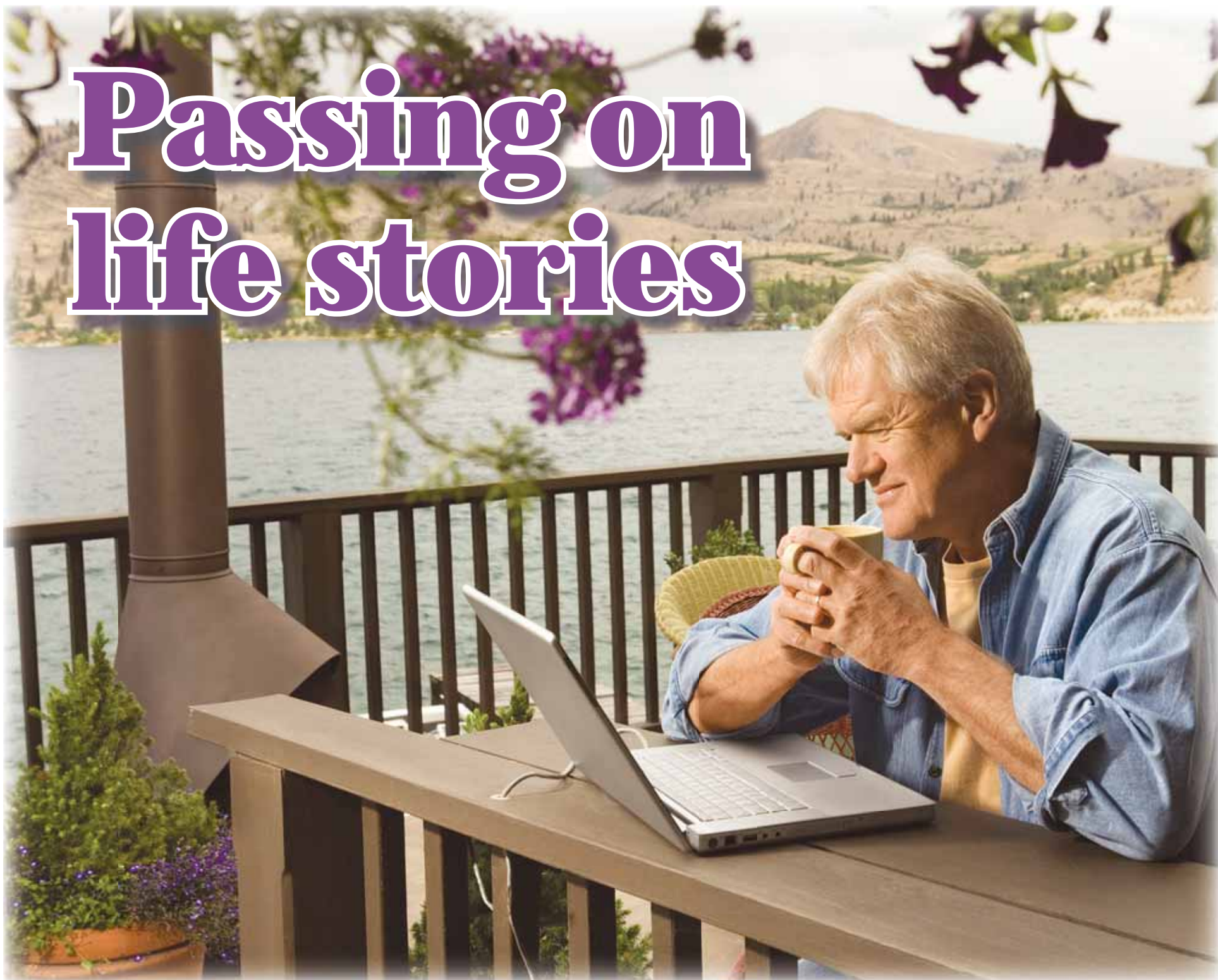
# **fifty plus** advocate

**39<sup>th</sup>**  
year

Published Monthly / FREE / April 2013 / Vol. 39 / No. 4 / 28 pp.

CENTRAL MA EDITION

## **Passing on life stories**



PRE-SORT STANDARD  
U.S. POSTAGE PAID  
PERMIT NO. 597  
WORCESTER, MASS.

CURRENT RESIDENT OR

Fifty Plus Advocate • 131 Lincoln Street • Worcester, MA 01605

**Read Back Issues of the**

**fifty plus**  
advocate

[www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com)



# "A Lifetime of Friendships!"

55 years  
& older



## ALL UTILITIES INCLUDED!

- Converted from a 9-hole golf course, Lincoln Village offers beautifully landscaped country setting with the convenience of living in the city.
- Resident service coordinators with regular trips, social clubs, and free seasonal concerts.
- Convenient to bus lines & medical transportation is accessible.
- Private entry-way with on screen intercom entrance
- 24 hour on-site security officer and emergency maintenance.

**At Our Community Center:**  
Indoor and outdoor pools.  
Weight room and saunas.

### Wait Lists Open for the following:

- One Bedroom in the high-rise for 55+.  
Minimum monthly income requirement of \$1,590.00
- Rents starting at \$696

# LINCOLN VILLAGE

*Affordable Housing*

*Call us today to tour the property.*

37 Pleasant Valley Drive, Worcester

(508) 852-2521; TTY: (508) 439-2370

OFFICE HOURS : Monday thru Friday 8:00a.m. - 5:00p.m.

Managed by: **CORNERSTONE**  
Corporation

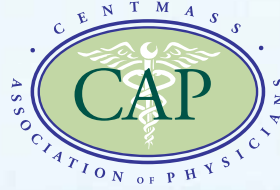
Financed by MHFA



# TUFTS Health Plan Medicare Preferred

 Reliant  
Medical Group  
Atrius Health

**CMIPA**  
Central Massachusetts Independent  
Physician Association, LLC



 Southboro  
Medical Group  
Atrius Health

## On Medicare? You'll feel right at home with us.

You'll find many of Worcester County's top doctors and hospitals in our HMO network — including nearly **200** primary care physicians to choose from. **Local doctors you know and trust.**

See for yourself why **thousands** of your neighbors in Worcester County choose Tufts Health Plan Medicare Preferred ... and why you should too!

**Call 888-858-0040 (TTY: 888-899-8977)\***  
**or go to: [thpmp.org/hmo](http://thpmp.org/hmo)**

\*Tufts Health Plan Medicare Preferred representatives are available Monday – Friday, 8:00 a.m. – 8:00 p.m. (and 7 days a week, 8:00 a.m. – 8:00 p.m. from October 1 – February 14). After hours and on holidays, please leave a message and we'll get back to you the next business day.

Tufts Health Plan Medicare Preferred is a Medicare Advantage organization with a Medicare contract.

Other physicians and providers are available in our network.

H2256\_2013\_298 Accepted

# Enhancing Lives Through Innovative Healthcare

That's our mission at Golden LivingCenters. We strive to help you return to your active life after surgery or illness. Combining 24-hour nursing with our exclusive Golden Rehab therapy, clinical expertise and professionally-trained staff, we provide a well-rounded recovery plan to meet your specific needs. Our goal is to help you regain mobility and independence so you can enjoy an enhanced quality of life.



goldenrehab™

**Golden LivingCenter – Fitchburg**  
1199 John Fitch Hwy • Fitchburg, MA 01420  
978-345-0146

[www.GoldenLivingCenters.com/Fitchburg](http://www.GoldenLivingCenters.com/Fitchburg)

**Golden LivingCenter – Hermitage**  
383 Mill Street • Worcester, MA 01602  
508-791-8131

[www.GoldenLivingCenters.com/Hermitage](http://www.GoldenLivingCenters.com/Hermitage)

This facility welcomes all persons in need of its services and does not discriminate on the basis of age, disability, race, color, national origin, ancestry, religion, gender, sexual orientation or source of payment. GLS-06870-11-LO

FEATURED STORIES	
Agency helps unemployed	9
Beware of risky drugs	19
Retirement investments improving	21
Medicare rewards bad care	23
How long will you live?	24
Americans conflicted on spending	24

DEPARTMENTS	
Caregiving Tips	19
Feeling Healthy	10
Home Improvement	26
Housing Options	19
Just My Opinion	7
Legal Briefs	22
Money Matters	20
Resource for Caregivers	16
Travel	14
Viewpoint	8



Finding work 9



Bad care rewarded 23



Government oversight 19



Longevity test 24

ABOUT THE COVER

Journal writing courses help uncover family histories, memories p. 6

■ INDEX OF SERVICES IN THIS ISSUE ■

ADULT DAY CARE	CREMATION SERVICES	MEDICARE PREFERRED
Adult Day Care at Dodge Park ..... p. 14	Shaw-Majercik Funeral Home ..... p. 22	TUFTS Health Plan ..... p. 3
ADVOCACY	EYE CARE SERVICES	NURSING HOMES
AARP ..... p. 7	Keamy Eye & Laser Center..... p. 11	Golden LivingCenters, Fitchburg ... p. 4
AFFORDABLE SENIOR HOUSING	FUNERAL SERVICES	Golden LivingCenters, Worcester ... p. 4
Lincoln Village ..... p. 2	Miles Funeral Home..... p. 21	Knollwood Nursing ..... p. 15
ASSISTED/INDEPENDENT LIVING	HEALTH CARE INFORMATION	Lutheran Rehab. & Skilled Care .... p. 13
Briarwood..... p. 15	SHINE Program..... p. 21	Quaboag Rehab. & Skilled Care .... p. 16
ATTORNEYS, ELDER LAW	HOME CARE	REST HOMES
Durbin & Veglia Attorneys at Law .. p. 21	Bayada Home Health Care ..... p. 16	Brookhaven Assisted Care ..... p. 11
Estate Preservation Law Offices..... p. 23	BrightStar Lifecare ..... p. 13	Dodge Park ..... p. 12
Ingle Law ..... p. 27	HOME MEDICAL EQUIPMENT	SUBSIDIZED HOUSING
AUTO DETAILING	Apple Home Care and Rehab. .... p. 10	Bet Shalom Apartments ..... p. 18
Haddad Auto Detail..... p. 18	HOSPICE	Colony Retirement Homes ..... p. 13
CEMETERIES	Jewish Healthcare Hospice ..... p. 17	Emanuel Village ..... p. 10
St. John's Cemetery & Mausoleum... p. 20	HOSPITALS	Green Hill Towers..... p. 25
Worcester County Memorial ..... p. 26, 27	UMass Memorial ..... p. 11, 27	Hawthorne Hills ..... p. 18
CLEANING SERVICES	Saint Vincent Hospital ..... p. 28	Illyrian Gardens ..... p. 22
Clean Team..... p. 18		Village at Ascension Heights..... p. 25
		VOLUNTEER OPPORTUNITIES
		Rachel's Table..... p. 24

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

# Writing workshops uncover family histories, forgotten memories

By Brian Goslow

Lorraine Clifford has always been interested in her family history, even when much of it wasn't quite clear.

After meeting some relatives on her mother's side in her hometown of Watertown, she traveled to Newfoundland to see where her mother's parents came from. "I really wanted to go back and see the place where my grandparents had grown up and met and where my grandfather had built a house for his wife," said Clifford, 70, who committed her memories of the trip to paper when she returned home.

However, a bigger part of her family tree was about to reveal itself as she delved into her genealogical roots. "I recently found out — within the last year — that my father had a half-sister, who is 86 years old, living in Minneapolis," Clifford said.

The discovery occurred through a combination of researching Arlington town records and the help of a woman Clifford met on Facebook in a group dedicated to Crowell (her father's surname by birth). "She conducted a Google search and found a matching name, address and telephone number," said Clifford, referring to the woman she met on Facebook. "She said, 'Lorraine, if you haven't tried this, call it and good luck.'"

Clifford called the number in Minneapolis and introduced herself to her aunt for the first time, explaining how, through her research, she had untangled a family history that included divorces, adoptions, name changes and in her aunt's case, a reversion to using her maiden name's first initial.

"I contacted her daughter and told her that I really would love to come out there and visit with my aunt," Clifford said. They ended up spending a long weekend together where they just talked and talked about past family life. "She could answer some of my questions and I could answer some of hers, but we didn't have all the answers. But that was OK, because we had found each other."

Clifford put some of her recollections of the visit into words during a "Writing and Reminiscence" Writing Workshop at the Watertown Senior Center. She hopes to use that writing, and that from her trip to Newfoundland, as the starting point for a larger life story to be given to her children.

Jennifer Quinlan, who previously ran a memoir-writing group at the Perkins School for the Blind's now-closed Elder Learning Center, hosted the Watertown workshop.

"I was lucky to get started with a group of about four women who had some sort of visual impairment," Quinlan said. "They were either born blind or developed macular degeneration, or something like that, when they were in their 50s or 60s, so they had that in common. But they were also interested in writing about their life."

Quinlan learned how to make her writing group participants feel comfortable discussing events from their lives that they

had perhaps never previously revealed. At Perkins, and now at the Watertown Senior Center, Quinlan asks her class to keep what's discussed among themselves.

She recently completed her first six-month workshop at the Watertown Senior Center, where the participants were 60 and older. "They wanted to pass their knowledge — and/or wisdom — on to their family," she said. "Maybe sometimes just explain something that was confusing, or seems confusing, maybe explain to their children why we (their parents) got divorced ... Some of them are nervous about it, but it's something they want to share."

Believing "if you can talk, you can write," to get participants on the right track, Quinlan asks them to write a short piece about their life.

"For one particular person who thought she couldn't write, I suggested that she imagine she was writing a letter to someone," Quinlan said. "So she wrote letters to her father. I think that helped her find her voice and to realize that she could write. Once people share their first story, and experience the reaction that they get from the group, they realize they do have something to say that strikes a chord with others."

Exploring the past can have health benefits.

"Writing is indeed cathartic, which is why therapists frequently give clients writing assignments," said Tina B. Tessina, Ph.D., (aka "Dr. Romance"), a psychotherapist and author of *The Ten Smartest Decisions a Woman Can Make After Forty*.

"Whether hand-written, in a beautiful blank book, scribbled on scraps of paper or saved on your computer, a journal is one of the best ways to examine and sort out your feelings. Writing can help you figure out what's important to you and where you want to go next in your life," Tessina said.

While many set out to document their past do so with the intention of leaving something behind for future generations, many times they find it reveals things in their life they never considered before or, by taking a fresh look on them, they reverse painful memories.

"Writing about your history — and expressing your feelings about it — can heal old wounds," Tessina said. "It can focus, support and enhance your life and help you understand more about yourself and others in your history. It's a great way to trap important memories and elusive moments and keep them forever."

Writing a memoir may also afford the



Kendall Dudley (l) with journaling and life design students in Morocco

opportunity to take another look at relationships which may lead to making repairs or saying what you never said but wanted to," said Erica Curtis, a marriage and family therapist based in Santa Monica, Calif. "Even if you are not able to actually speak to those people, creating a fantasy scenario in writing where you make reparations can be a healing experience."

"There are of course the additional benefits of leaving behind a legacy for family members and friends through not only the passing down of history but of wisdom as well."

"This has been identified as a key developmental task of adults who are in their later life," Curtis continued. "Throughout the recalling and recounting, there may be the opportunity to experience deep emotions, sometime feelings that were previously repressed because it was not safe or functional to experience them at the time of the event. Having such a cathartic experience can also bring a sense of resolution and closure."

Nikki Zapol, 68, of Cambridge, said the biggest benefit she's received from taking the "Memories, Stories and Reflections: Ongoing Project in Life Story Writing" course at the Cambridge Center for Adult Education has been the documentation on paper of memorable life moments that she hadn't thought about for years. Without that, there would be no record of those events.

Kendall Dudley, 70, of Belmont, owner of Lifeworks and program chair for the Life Signing/Finding Network for professionals over 50, has taught the class for the past 17 years. He's developed a way of getting extraordinary memories out of his students, not only through the exploration of the big moments in their lives, but those split-second sensations which have remained in the back of their psyche ever since.

"Kendall has encouraged us to break out of the usual mold of writing one sentence

after the other, one paragraph after the other, in traditional ways," Zapol said. "He has us 'free write' — take off from phrases, images, smells. This has led me to remember things I might not otherwise remember, but also to really enjoy keeping a journal, which includes primitive drawings, colors, words written big and small, sideways."

Another non-traditional exercise Dudley has his students undertake is writing their autobiography using "the Twitter version of writing," he said. He acknowledges the challenge this creates. "How could you possibly write your life story in 35 words and really cover every aspect of it — your 14 marriages and your 37 children and all those somehow

get covered in those 35 words? What this does is, it activates our memory which starts sorting data."

Once the words start popping out onto paper, it's time to consider why they came out at this point in time — and whether they have more to contribute to the years to come than those gone by.

"This is the other part of looking at life-story writing," Dudley said. "It's not just about recording the past and making sense of the past but exploring what is its significance for the future. How can my life be more meaningful by understanding more about the past?"

Zapol found this process has led her to stories, vignettes and impressions from her life that she hadn't previously considered part of her tale. "I've found that if I don't get hung up on whole sentences and polished writing, which is what we had to do in school, I come up with pieces that make me feel good because they are true and that I am even surprised to read afterwards because they feel right. I'm seeing how the stories of my life shape the person I am now."

She's become close with some of her classmates, especially after a small group of them joined Dudley for a travel, cultural and writing excursion to Morocco. "We know some things about the way we view the world, our families, ourselves and others — we've gotten a glimpse into each other's souls," Zapol said.

For more information on upcoming Writing and Reminiscence Writing Workshops, contact Jennifer Quinlan at [jsquinlan@gmail.com](mailto:jsquinlan@gmail.com); Kendall Dudley, [kendalldudley.com](http://kendalldudley.com); for details on the next "Memories, Stories, and Reflections: An Ongoing Project in Life Story Writing" course at the Cambridge Center for Adult Education, which begins on April 9, visit [www.ccae.org/catalog/detail.php?id=565243](http://www.ccae.org/catalog/detail.php?id=565243).

**fifty plus**  
advocate

Central Massachusetts Edition  
131 Lincoln Street, Worcester, MA 01605  
Serving the Fifty Plus Community since 1975  
(508) 752-2512 • FAX: (508) 752-9057

Bookkeeping: ext. 6, Circulation: ext. 7, Sales Manager: ext. 5

Publisher: Philip Davis  
Executive Editor /  
Assistant Publisher: Sondra Shapiro: ext. 136  
Staff Reporter: Brian Goslow: ext. 135  
Travel Writer: Victor Block  
Art Director: Susan J. Clapham: ext. 142  
Bookkeeper: Stacy Lemay: ext. 6

Research Study Advertising:  
Donna Davis: ext. 130  
Boston Metro / Boston South Sales Manager:  
Reva Capellari: ext. 5  
Sales:  
Donna Davis: ext. 130  
Cara Kassab: ext. 126

Members of the Associated Press.

- Fifty Plus Advocate is published monthly, 12 times annually by Mar-Len Publications, Inc. 131 Lincoln St., Worcester, MA 01605.
- Fifty Plus Advocate accepts no responsibility for unsolicited manuscripts or materials and does not return them to sender. Retractions for any inaccuracies will be printed when necessary. Unsolicited letters to the editor become the property of this newspaper and can be reprinted in part or in whole unless otherwise stated. Fifty Plus Advocate columnists writing under a byline are expressing their personal opinions and not necessarily those of the newspaper.

Read more at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com)

# New AARP head a very capable leader

By Sondra Shapiro

With the economy still in the skids, affecting programs and services for aging Americans nationwide, it is comforting to know there are advocates in the trenches fighting the good fight.

The newest member to join the ranks is the very accomplished Michael Festa, 58, the recently appointed state director of AARP Massachusetts. The name will be familiar to many since Festa began his career as an assistant district attorney in Middlesex County, then served as a state rep from Melrose from 1999 to 2007 when he was named Elder Affairs secretary, serving until 2009. Festa also had a long-standing law practice in his hometown of Melrose.



## Just My Opinion

Throughout his career, Festa has shown a sharp knowledge of and passion for the concerns of the state's older residents. As a state representative, he was famous for his annual senior appreciation luncheons held in his hometown.

"Seniors have been great to me. They don't ask much; they are reluctant to ask. So the idea of throwing a free lunch where seniors could hang out, listen to some entertainment, have a little fun for a few hours, really appealed to me," said Festa during a 2007 *Advocate* interview.

"When I left the district attorney's office in 1981 and began to practice law in Melrose, the client base included seniors. And as an attorney, you get to know the intimate concerns of your clients. They have financial concerns, health issues ... so, you build up an appreciation for their challenges," he said during that same interview.

As a representative, Festa was visible, accessible and caring toward the population he was elected to serve, according to those advocates representing the state's older population and caregivers.

He was the lead sponsor of the "Equal Choice for Senior and Disabled Persons" law and led successful efforts to increase state and federal funding for home care, long term care and elder protective services. During his tenure he received the Outstanding Achievement and Representative of the Year award from the Silver Haired Legislature in 2006. The Massachusetts Home Care Federation recognized him as Elder Advocate of the Year in 1999 and 2006.

Upon learning about Festa's AARP appointment, Mass Home Care head Al Norman said, "Mike Festa combines executive experience in state elder affairs with legislative expertise and intuitive advocacy skills. He will be a terrific resource not just for AARP, but for the entire elderly population in the state."

It was Festa's experience and knowledge that appealed to Gov. Deval Patrick, when he tapped him to head the state's Elder Affairs office.

The Romney administration had downgraded the Elder Affairs secretariat to the point of irrelevancy by removing the independent status that had it positioned direct-

ly under the governor, to one buried under the large umbrella of Health and Human Services. But Gov. Patrick promised Festa that he would be allowed the autonomy to make decisions benefiting the 50 plus population. During his stewardship, Festa oversaw the expansion of senior employment and civic engagement opportunities, as well as increased access to resources and services for abused elders. Festa also identified technology solutions to enhance the agency's ability to monitor costs, analyze and disseminate data and create efficiencies to better deliver services to seniors.

Unfortunately, Festa's passion and need for independence proved too much for the powers that be — his stint was cut short. It was a discourteously executed exit for a man who had initially resisted accepting the position until he received assurances from the governor that he would be allowed the necessary independence and support to do the job properly.

The state's loss is AARP's gain. In its wisdom, AARP has made a perfect choice in Festa, who replaces Deborah Banda, who accepted a position with AARP's national office to help develop its 50 plus-worker initiative.

"AARP hired me because they recognized what I have done in the past. I understand how policy is made, how budgets are put together and how priorities are determined," said Festa. "I can be a lead advocate in the public eye as issues come up." Festa also knows many of the state's legislators, the governor and his team, and the current Elder Affairs Secretary, Ann Hartstein. "It's the door-opening that comes with the long-standing relationships," he said. He also acknowledges that those relationships reach across both sides of the aisle, as befitting his new appointment to the non-partisan AARP. "The 50-plus community is a common language we will have," he said.

In this role, Festa will lead the development and delivery of AARP's community programs, advocacy and information for its members.

During a recent interview with the *Advocate*, Festa talked about his new role as AARP head, a position he admits has extra challenges in the still very weak economy. He talked about the differences from his time at Elder Affairs to today's climate for the aging population.

"Now I am seeing that 50 plus population, not as a government bureaucrat but as a state director who is trying to give voice to over 800,000 AARP members," he said.

"There are major issues when you speak of the economy and money and deficits that seniors are caught up in. With the cost of living stuff, the cost of fuel, food ... those have exacerbated over time," he said.

"I just enjoy being with an organization — AARP — that is in the forefront of issues that affect the senior population. Joining at this time, the emphasis is not just the older seniors, but also the 50 plus world. There are people in their 50s who are part of the sandwich generation. They are raising kids or grandkids. They are taking care of their frail elders. We want to connect with them more as an organization."

He spoke of the difficulty people over the age of 50 have finding work. "There's

LEADER page 8

Some of the best investments  
are made in communities.



Real Possibilities is a trademark of AARP.

## Recognize an outstanding volunteer today.

AARP in Massachusetts is seeking nominations for this year's AARP Andrus Award for Community Service, the association's most prestigious honor. Show your appreciation for someone making a powerful difference as a volunteer in your community—send in your nomination today.

Deadline for entries is June 1, 2013.

To learn more, visit [aarp.org/ma](http://aarp.org/ma)

or call 1-866-448-3621.

**AARP**  
Real Possibilities

## Social Security Chained CPI: How much would you lose?

By Linda F. Fitzgerald

One million Massachusetts residents age 65 and over receive Social Security. While the average annual benefit of \$14,200 is less than many people think, the fact is Social Security keeps more than 40 percent of Bay State seniors who receive it out of poverty.

For many of us, Social Security has become an economic lifeline. Seniors are living longer, and costs are rising for health care, medicine and utilities. Meanwhile, our interest rates on savings and home equity are shrinking.



### AARP and You

Social Security is also critically important for younger people who receive survivors or disability benefits from this program. My family knows this first-hand. When my son-in-law Chuck passed away suddenly five years ago, Social Security kept his family going. As the survivor of a deceased worker, his teenage son receives Social Security benefits — benefits that Chuck earned during his working life.

That's why we all need to be vigilant and well-informed about attempts to cut our hard-earned Social Security benefits. Right now an innocuous sounding plan, the chained

CPI, is circulating in Washington. Proponents describe it as simply a technical adjustment to better calculate the cost of living.

But in reality, this adjustment is a significant benefit cut. Over the course of a lifetime, the chained CPI would cost the average senior thousands of dollars. The cut would get deeper each year as we grow older.

This proposal would take a disproportionate toll on women, who typically live longer than men, are more likely to rely on income from Social Security and are more likely to be poor.

A 92-year-old woman or man receiving Social Security would lose a full month's worth of benefits. Is there anyone who thinks the typical 92-year-old has that kind of money to spare? Is this really the kind of priority we're proud to set for our country?

Just last year, we heard from so many politicians who promised never to cut Social Security for today's seniors. And yet the chained CPI shreds that promise, cutting benefits that current seniors have earned through a lifetime of hard work.

Supporters of the chained CPI portray it as a more accurate reading of the cost-of-living. That assessment reflects a profound misunderstanding of the real-life choices most seniors confront to make ends meet.

First of all, the current CPI does not even recognize that seniors spend more on health care, which grows faster than overall inflation. And second, the chained CPI assumes that

when the cost of something you normally buy rises, you can simply switch to a lower-cost substitute.

If only life were that easy.

For most of us, it is not simply a matter of comparative shopping at the supermarket. We already choose lower cost options, and we also spend much of our money on basic goods such as health care and utilities that don't have lower-cost substitutes.

Social Security is a self-financed program that provides earned benefits. It didn't cause the deficit and it shouldn't be cut to fix Washington's budget problem.

The next time you hear an elected official in Washington talk about the great value of Social Security or how the middle class is the backbone of America, ask what that official's view is on chained CPI. This is where the rhetoric meets the real-life record of those who represent us. We will be listening closely, and urging our members to make their voices heard to protect their hard-earned benefits.

Find out how much you would lose under the chained CPI plan. Visit [aarp.org/whatyoulose](http://aarp.org/whatyoulose).

*Linda Fitzgerald is the volunteer state president of AARP Massachusetts, which represents more than 800,000 members age 50 and older in the Bay State. Connect with AARP Massachusetts online at [www.aarp.org/ma](http://www.aarp.org/ma); Like us at [www.facebook.com/AARPMMA](http://www.facebook.com/AARPMMA) and follow us on [www.twitter.com/AARPMMA](http://www.twitter.com/AARPMMA).*

## Two guys in a restaurant: The truth about government spending

By Al Norman

These two guys walk into a restaurant and order a sirloin steak — well done. One of the men is a social worker at the local welfare office, and the other is the branch manager of an area bank. Both guys leave a \$20 bill under their plate.



### Push Back

While clearing the table, the waitress sees the two \$20 bills, and detects no difference between the bills — even though one customer worked for the government, and the other works in the private sector.

In point of fact, the \$20 bills are identical. The waitress holds them both up

to the light to see if they have authentic watermarks — but both bills are the real thing.

Despite this simple transaction, there are many people, including some economists, who say that the man who got his \$20 bill from the government is somehow of less value than the man who works in the private sector. Many members of Congress also believe that "the government does not create jobs." The only job-creators you hear them talk about are the private entrepreneurs. Anyone employed in the public sector is a drag on the economy and the taxpayer. Yet back at the restaurant, the waitress cannot tell the difference between the customers. Her restaurant took in \$40. The public dollar and the private dollar spending created the same impact on the economy.

On March 1, when the automatic sequester cuts of \$85 billion in fed-

eral spending began, it was obvious to some that reduced government spending would have the same impact on the economy as reduced private spending. The Congressional Budget Office predicted that the sequester cuts (\$42 billion of which will happen in this federal fiscal year which ends Sept. 30) would result in the loss of about half a percentage point of Gross Domestic Product for this year. Even worse, the sequester will mean a loss of 750,000 jobs. Using my restaurant analogy, those 750,000 workers won't be buying lunch at the restaurant. And that's a real loss to that business. Eighty-Five billion dollars a year is only about a half of 1 percent of the U.S. economy. But the point is: Government itself can be an engine for growth, and slowing down government spending slows down the recovery.

In addition, the sequester as passed will

mean 712,882 less meals on wheels for Massachusetts seniors, 171,492 less meals at congregate meal sites, 117,662 fewer rides, 2,783 less hours of legal aid, 20,183 fewer information counseling sessions and 2,067,576 lost gallons of home heating oil assistance.

Our public spending is a great stimulus to the economy, and slashing payrolls or cancelling government contracts all hurt the economy. It is a myth that only private sector spending matters, and that government spending is bad for the economy.

The next time someone starts ranting to you about how government spending is bad for the economy, open up your wallet and pull out two \$1 bills. Ask your friend to identify which bill is the public dollar?

*Al Norman is the executive director of Mass Home Care. He can be reached at 413-772-6289, or at [info@masshomecare.org](mailto:info@masshomecare.org).*

## ► Leader

Cont. from page 7

a lot of prejudice out there that has to be dealt with," he said.

"I am not as constrained as one would be in an administration. There were some things (then) that I could not say or do. There are the rules of the road in a government role. Part of taking this job is that a lot of the issues that I care about are shared by AARP. To me it's like riding a bike again."

Festa admits the AARP role is much more expansive than the narrow focus of program development and money. "We are looking across society and putting our stamp on things like volunteerism," he said. "There are a lot of members who want to be more engaged and we want to be that connective tissue. We also want provide outreach."

Festa said he will not be chained to a desk, but plans to visit cities and towns across the state, saying, "We don't want to lose sight of where the real action is ... in the community."

"AARP is a very big national (organization). We are leading the fight against the chained CPI (consumer price index used for determining Social Security increases); we are fighting to preserve Medicare. These are big national issues. But, every member lives in a community, we need to relate to them more where they live and what they do," he said.

While his government job was dealing with numbers, his experience as an attorney taught him to see faces. "When you are a lawyer counseling families who are challenged with estate planning, trying to preserve the few assets they have accumulated and the squeeze they feel, there is a scariness regarding long-term care choices. I witnessed the challenges faced by caregiv-

ers. I have been in my office with the door shut, (getting to know clients) intimately," Festa said.

Festa said every budget, whether it is state or federal, is a statement of values. "It is the government and society saying these are the things that matter," he said, singling out cuts in home care that have resulted in a waiting list for vulnerable, financially-strapped seniors. When a small investment, totaling in the hundreds, is given to a frail senior to remain living independently, it reduces the thousands of dollars it would cost for institutional care, Festa said, adding, "I don't think as advocates we can ever concede there are other priorities. The reason why government exists is to reflect the will of society. The people who are affected by home care cuts want to stay at home longer, to enjoy life's experiences in their home."

Finally, Festa said AARP will work to re-establish Elder Affairs as a cabinet level

position. "From personal experience I appreciate the value of the independent secretariat," he said. "We are confident that sooner or later that view will prevail — and we hope that there will be a healthy compromise and acknowledgement that it's a win-win. To have that voice in the cabinet is a voice that is needed, and it strengthens the hand of the administration to figure out where priorities should be. Frankly, it gives confidence to the public that this very important segment of society is part of the conversation."

In the meantime, the state's 50 plus population can rest easier knowing that a very capable advocate is working on its behalf.

*Sondra Shapiro is the executive editor of the Fifty Plus Advocate. Email her at [sshapiro.fiftyplusadvocate@verizon.net](mailto:sshapiro.fiftyplusadvocate@verizon.net). And follow her online at [www.facebook.com/fiftyplusadvocate](http://www.facebook.com/fiftyplusadvocate), [www.twitter.com/shapiro50plus](http://www.twitter.com/shapiro50plus) or [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).*

# ReServe Boston helps boomers rejuvenate careers

By Brian Goslow

BOSTON —

Membership development coordinator at a statewide gerontology association.

Volunteer income tax assistance site coordinator at a one-stop career center.

Fundraising campaign manager at a Boston area university.

These are a sample of the job opportunities currently available through ReServe Greater Boston, a recently established nonprofit agency that matches professionals 55 and older with nonprofit and government agencies seeking highly skilled workers.

ReServe Greater Boston is operated by Boston-based JVS in collaboration with Discovering What's Next of Newton. The national ReServe office is based in New York City.

The organization was started in 2005 by three entrepreneurs who wanted to address the lack of opportunities for older adults looking to put their professional skills to good use after the conclusion of the primary part of their career.

JVS' stated mission is to "empower individuals from diverse communities to find employment and build careers, and to partner with employers to hire, develop and retain productive workforces."

Discovering What's Next seeks to inspire "a new way of thinking about life and work after 50 through personal discovery, peer support, focused resources and dynamic programming" for older adults seeking to remain actively engaged through retirement alternatives.

The three-way partnership originated at a meeting two years ago between JVS CEO Jerry Rubin and Phyllis Siegel, who serves on ReServe's national board and lives in Boston.

At the time, JVS was looking for a way to provide opportunities for older workers.

"I told her (Siegel) that in our career moves division work and efforts around professionals in the job market, we were really finding a great deal of challenge with older workers because of the recession," Rubin said. "Even as the job market was improving, older workers were really taking it on the chin and just having a very hard time getting back to their original jobs and careers."

Siegel suggested Rubin explore the ReServe model. The ReServe Greater Boston office compliments others in New York City, Baltimore, Miami, Milwaukee, Newark and New York State's Westchester County.

JVS' career moves division focuses specifically on professionals who are trying to find employment and trying to restart or change careers. While ReServe and Discovering What's Next concentrate on older workers, the individuals JVS services range from just out of college to mature workers.

The needs of older workers changed significantly when the recession hit. Previously, JVS's career moves department focused on individuals with lots of talents and skills who were "too young to retire" and wanted to give back and utilize their talents doing

something fulfilling and exciting.

"A lot of individuals who were over 55 found themselves in a very challenging situation (during the recession) where, it wasn't just that they were too young to retire — and there are still many, many people in that situation — but there were many people who found they really didn't even have the option to retire," Rubin said. "Their retirement funds had lost value, they were out of work, whatever the case may be."



Rubin

"These individuals want to take their talents and pivot into something new because their occupation or even entire industry is not going to come back for them. ReServe gives them an opportunity to move into a non-profit or a public organization and use their talents and skills, whatever those may be, in a very different industry."

Rubin said the ReServe model works most successfully when people take their transfer-

able skills and apply them to a new setting and learn that new profession on the job. "For example, if somebody is an accountant from a large accounting firm, they could apply those skills to a human service agency and learn the world of human services," he said. "They're bringing very strong transferable skills and learning the environment."

"It's important for people to think about all that they have done and really value it and put a value on it because the organizations we're placing ReServists in need that talent and are willing to pay for that talent."

Participating organizations pay an hourly fee for services provided by ReServists, two-thirds of which goes to the worker with the other third divided between JVS/ ReServe and a company that oversees the payroll administration.

One of the first Boston ReServists is managing a group of volunteers providing free tax assistance for low-income individuals.

In its early months, most of ReServe Boston's staffing opportunities have been inside the Route 128 Greater Boston region with one partnership with a Framingham organization.

"Our goal is to expand the capacity of the non-profit and public sector to address community and social challenges and opportunities," Rubin said. "There are just wonderful organizations that are out there looking for this talent and our goal is to match them up."

ReServe Greater Boston invites anyone who's recently found him- or herself out of work or is looking to re-enter the workforce to visit its downtown Boston office for one of its First Impressions informational sessions, which are currently filled through May.

"If people are thinking about what they're going to do next, I encourage them to come to one of our sessions," Rubin said. "We'll help them walk through the opportunities we have available and have them really think through their talents and how they can be applied in a really fantastic way."

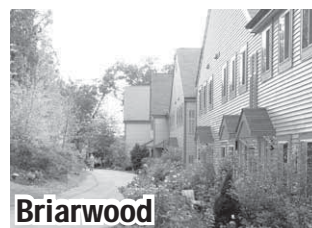
For more information on ReServe Greater Boston, visit [reserveinc.org/greaterboston](http://reserveinc.org/greaterboston) or call 617-399-3191.

## Do You Want FREE HOUSING INFORMATION mailed to you?

Please check off all the facilities that you would like to receive free, no obligation information from. You can check off as many locations as you like. Your name will not be used for any other purpose. Fill out the coupon, cut out and mail back to us at the address below.



Brookhaven



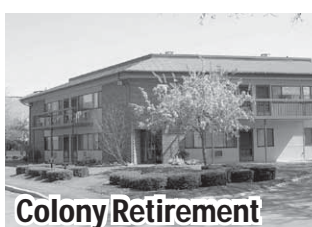
Briarwood



Dodge Park



Bet Shalom



Colony Retirement

### Affordable 55+ Apartments:

☐ Lincoln Village - Worcester

### Assisted Living Facilities:

☐ Briarwood - Assisted Living, Worcester

### Rest Homes:

☐ Brookhaven - West Brookfield

☐ Dodge Park - Rest Home, Worcester

### Subsidized Apartments:

☐ Bet Shalom - Worcester

☐ Colony Retirement - Worcester

☐ Emanuel Village - Worcester

☐ Green Hill Towers - Worcester

☐ Village @ Ascension Heights - Worcester

**fifty plus**  
advocate

**FREE HOUSING INFORMATION**  
(PLEASE PRINT CLEARLY)

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Phone \_\_\_\_\_

Attn: Free Fifty Plus Housing Information  
Fifty Plus Advocate, 131 Lincoln St., Worcester, MA 01605

\*We cannot process without your phone number. It will be used only in regard to the properties that you have marked.

z-2  
4.13



## Mediterranean-style diets found to cut heart risks

By Marilyn Marchione

**P**our on the olive oil, preferably over fish and vegetables: One of the longest and most scientific tests of a Mediterranean diet suggests this style of eating can cut the chance of suffering heart-related problems, especially strokes, in older people at high risk of them.

The study lasted five years and involved about 7,500 people in Spain. Those who ate Mediterranean-style with lots of olive oil or nuts had a 30 percent lower risk of major cardiovascular problems compared to those who were told to follow a low-fat diet but who in reality, didn't cut fat very much. Mediterranean meant lots of fruit, fish, chicken, beans, tomato sauce, salads and wine and little baked goods and pastries.

Mediterranean diets have long been touted as heart-healthy, but that's based on observational studies that can't prove the point. The new research is much stronger because people were assigned diets to follow for a long time and carefully monitored. Doctors even did lab tests to verify that the Mediterranean diet subjects were consuming more olive oil or nuts as recommended.

Most of these people were taking medicines for high cholesterol and blood pres-



sure, and researchers did not alter those proven treatments, said one study leader, Dr. Ramon Estruch of Hospital Clinic in Barcelona.

But as a first step to prevent heart problems, "we think diet is better than a drug" because it has few if any side effects, Estruch said. "Diet works."

People in the study were not given rigid menus or calorie goals because weight loss was not the aim. That could be why they found the "diets" easy to stick with — only

about 7 percent dropped out within two years. There were twice as many dropouts in the low-fat group than among those eating Mediterranean-style.

Researchers also provided the nuts and olive oil, so it didn't cost participants anything to use these relatively pricey ingredients. The type of oil may have mattered — they used extra-virgin olive oil, which is minimally processed and richer than regular or light olive oil in the chemicals and nutrients that earlier studies have suggested are beneficial.

The study involved people ages 55 to 80, just over half of them women. All were free of heart disease at the start but were at high risk for it because of health problems — half had diabetes and most were overweight and had high cholesterol and blood pressure.

They were assigned to one of three groups: Two followed a Mediterranean diet supplemented with either extra-virgin olive oil (4 tablespoons a day) or with walnuts, hazelnuts and almonds (a fistful a day). The third group was urged to eat a low-fat diet heavy on bread, potatoes, pasta, rice, fruits, vegetables and fish and light on baked goods, nuts, oils and red meat.

Independent monitors stopped the study after nearly five years when they

saw fewer problems in the two groups on Mediterranean diets.

Doctors tracked a composite of heart attacks, strokes or heart-related deaths. There were 96 of these in the Mediterranean-olive oil group, 83 in the Mediterranean-nut group and 109 in the low-fat group.

Looked at individually, stroke was the only problem where type of diet made a big difference. Diet had no effect on death rates overall.

The Mediterranean diet proved better even though its followers ate about 200 calories more per day than the low-fat group did. The study leaders now are analyzing how each of the diets affected weight gain or loss and body mass index.

The Spanish government's health research agency initiated and paid for the study, and olive oil and nut producers in Spain and the California Walnut Commission supplied the food. Many of the authors have extensive financial ties to food, wine and other industry groups but said the sponsors had no role in designing the study or analyzing and reporting its results.

Rachel Johnson, a University of Vermont professor who heads the American Heart Association's nutrition committee, said the study is very strong because of the lab

MEDITERRANEAN page 12

## Come see us first...



*EMANUEL VILLAGE  
apartments offer  
affordable senior  
living to persons who  
are 62 and older or  
mobility impaired.*

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

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

*Includes all utilities and free  
parking. Near bus line and  
shopping.*



**EMANUEL VILLAGE**  
59 Evelyn St., Worcester, MA 01607  
508-753-7474 • [www.lssne.org](http://www.lssne.org)



## Quality Home Medical Equipment



**Visit Our  
Newly Renovated  
Store**

- CPAP - BiPAP
- Hospital Beds & Accessories
- Rollators & Walkers
- Bathroom Aids & Safety Items
- Physical Therapy Items
- Compression Stockings / JOBST
- Orthopedic Supplies
- Custom Power Wheelchairs
- Seat Lift Chairs
- Seasonal Affective Disorder Lights
- Now a Distributor of Soma Therapy for ED

### We Accept Most Insurance Plans

Medicare, Medicaid and most other third party payers are pre-qualified for direct payment.

• JCAHO Accredited • Excellent Response Time • Wide Variety of Services

**APPLE**  
HOMECARE AND REHAB  
[www.applehomecare.com](http://www.applehomecare.com)

Hours: M., Tues., Thurs. & F. 8:30AM-5:00PM; W. 8:30AM-7:00PM  
After Hours/Emergency Service Available. Convenient Parking

**978-422-0000 • 800-281-2012**

41 Redemption Rock Trail (Rte. 140), Sterling, MA (Across from Sterling Greenery)  
South on Rte. 190 take right on exit 5. • North on Rte. 190 take exit 5, then left on ramp.

# KEAMY

## Eye & Laser Centre

### Eye Care for Everyone



JEAN E. KEAMY, MD

- Cataract Surgery
- Laser Cataract Surgery
- Restor & Acrysol Toric Lenses
- Lasik
- Dry Eyes
- BOTOX
- Juvederm, Radisse, and Restylane
- Board Certified Ophthalmologist
- Over 10 Years Experience
- Boston Trained
- Clinical Instructor  
Tufts Medical School
- Member, American Academy  
Cosmetic Surgery
- PRK
- Glaucoma
- Droopy Eyelid Repair

24 Lyman St., Suite 130, Westborough, MA 01581  
508.836.8733 [www.seemedrkeamy.com](http://www.seemedrkeamy.com)

Like us on  
**facebook**

## Make Your Long Term Care Resources go Farther!

*Residential Long Term Care*

See Our  
New Addition



*Brookhaven Assisted Care is in its 44th year of providing Residential Care for seniors with confusion, forgetfulness, early to moderate Dementia, Depression, Diabetes, Heart Disease, Arthritis or just in need of tender loving care and supervision.*

Complete Medical Management - RN, Physician, Physical Therapy, Psychiatric, Podiatry & Hospice Services available in-house.

*Brookhaven Assisted Care*  
Compassion and Integrity

19 West Main Street • West Brookfield, MA 01585  
508-612-7525 • [brookhavenassistedcare.com](http://brookhavenassistedcare.com)

150,000 new cases of colorectal cancer each year  
80 to 90% are preventable

## 1 DECISION MAKES THE DIFFERENCE

TURN TO CENTRAL NEW ENGLAND'S LARGEST NETWORK  
OF COLORECTAL SURGICAL CARE

At UMass Memorial Health Care, our board-certified colorectal surgeons, gastrointestinal specialists and oncologists offer a comprehensive range of prevention, diagnostic and treatment options, no matter what your colorectal symptoms or issues - from simple colon cancer screenings to the most complex diagnoses. In fact, our surgeons have pioneered some of the most advanced minimally invasive surgeries, right here at the premier academic medical center and health care system in Central New England. Which makes the decision of where to go for colorectal care a simple and convenient one.

To schedule your colorectal screening or request an appointment with a colorectal specialist today, call 888-358-6277 or visit [umassmemorial.org/colonhealth](http://umassmemorial.org/colonhealth).



**UMassMemorial**  
Health Care

UMass Memorial Medical Center, Clinton Hospital, HealthAlliance Hospital, Marlborough Hospital, Wing Memorial Hospital and Medical Centers



# Study sees prostate cancer treatment side effects

**A** new study shows how important it is for men to carefully consider treatments for early-stage prostate cancer. Fifteen years after surgery or radiation treatment, nearly all of the older men in the study had some problems having sex.

About one-fifth had bladder or bowel trouble, researchers found.

The study doesn't compare these men — who were 70 to 89 at the end of the study — to others who did not treat their cancers or to older men without the disease. At least one study suggests that half that age group has sexual problems even when healthy.

The study isn't a rigorous test of surgery and radiation, but it is the longest follow-up of some men who chose those treatments.

Since early prostate cancers usually don't prove fatal but there are no good ways to tell which ones really need treatment, men must be realistic about side effects they might suffer, said one study leader, Dr. David Penson of Vanderbilt University.

"They need to look at these findings and say, 'Oh my gosh, no matter what I choose, I'm going to have some quality-of-life effect and it's probably greater than my doctor is telling me,'" he said.

Prostate cancer is the most common cancer in American men. In the United States alone, there were about 240,000 new cases and 28,000 deaths from the disease last year. Radiation or surgery to

remove the prostate are common treatments when the disease is confined to the gland.

Men usually live a long time after treatment — 14 years on average — so it's important to see how they fare, said another study leader, Vanderbilt's Dr. Matthew Resnick.

The study involved 1,655 men diagnosed in 1994 or 1995, when they were ages 55 to 74. About two-thirds of them had surgery and the rest, radiation. They were surveyed two, five and 15 years later. By that time, 569 had died.

Men who had surgery had more problems in the first few years after their treatments than those given radiation, but by the end of the study, there was no big difference.

After 15 years, 18 percent of the surgery group and 9 percent of the radiation group reported urinary incontinence, and 5 percent of the surgery group and 16 percent of the radiation group said they were bothered by bowel problems. But the differences between the two groups could have occurred by chance alone once researchers took other factors such as age and the size of the men's tumors into account.

Impotence was "near universal" at 15 years, the authors write — 94 percent of the radiation group and 87 percent of the surgery group. But the difference between the groups also was considered possibly due to chance. Also, less than half of men said they were bothered by their sexual

problems.

"These men do get some help from pills like Viagra, Cialis, Levitra," but it may not be as much as they would like and most men would rather not need those pills, Penson said.

The National Cancer Institute paid for the study. Two authors have consulted for several makers of prostate cancer treatment drugs.

No study is perfect and this one has many limitations, said Dr. Timothy Wilson, urology chief at City of Hope, a cancer center in Duarte, Calif. Men

who are having problems are more likely to complete follow-up surveys because they're angry, so that could skew results, he noted.

Still, "it's a high percentage" with side effects, said Wilson, who has been a paid speaker for two makers of surgery equipment.

"There's no question we overtreat" many cases of early prostate cancer, yet the disease is still the second-leading cause of cancer deaths in men. "We need to better sort out who really needs treatment," he said. — AP

## ► Mediterranean

Cont. from page 10

tests to verify oil and nut consumption and because researchers tracked actual heart attacks, strokes and deaths — not just changes in risk factors such as high cholesterol.

"At the end of the day, what we care about is whether or not disease develops," she said. "It's an important study."

Rena Wing, a weight-loss expert at Brown University, noted that researchers provided the oil and nuts, and said "it's not clear if people could get the same results from self-designed Mediterranean diets" — or if Americans would stick to them more than Europeans who are used to such foods.

Dr. George Bray of the Pennington Biomedical Research Center in Baton

Rouge, Louisiana, said he would give the study "a positive — even glowing — comment" and called it "the best and certainly one of the longest prospective dietary trials ever done."

"The data are sufficiently strong to convince me to move my dietary pattern closer to the Mediterranean Diet that they outline," he added.

Another independent expert also praised the study as evidence diet can lower heart risks.

"The risk reduction is close to that achieved with statins," cholesterol-lowering drugs, said Dr. Robert Eckel, a diet and heart disease expert at the University of Colorado.

"But this study was not carried out or intended to compare diet to statins or blood pressure medicines," he warned. "I don't think people should think now they can quit taking their medicines." — AP

## Caring for your memory impaired loved one!

**Dodge Park Rest Home provides a unique dementia and Alzheimer's program tailored to meet your loved one's specific needs. Our home-like environment is usually at half the cost of a nursing home and with only a One (1) Year Look Back!!!\***



### Monthly Support Groups "Open to Public"

- 1st Tuesday of every month for spouses of individuals with memory impairments.
- 2nd Tuesday of every month for children of parents with memory impairments.

- Medical Director Dr. David Weinstock
- Geriatric Psychiatrist consultant Dr. Philip Gottlieb
- 24 hour a day RN services
- Dementia specific activity program 7 days a week
- Outing and professional entertainments
- All inclusive ADL care at no additional charge.
- Freshly prepared meals

## DODGE PARK REST HOME AND DAY CLUB

101 Randolph Rd., Worcester, MA [www.dodgepark.com](http://www.dodgepark.com)  
Call Ben, Mike or Carrie at 508-853-8180



**If your loved one's funds are ever depleted they will still be able to stay at Dodge Park\***

\*Subject to EAEDC approval.

\* The new Tax Reduction Act of 2005 mandated that seniors spend-down all of their combined assets before the sick spouse can qualify into a nursing home. The act requires a 5-year look back for any transfers by seniors designed to deprive the state of those available resources to pay for the nursing home. In a Rest Home setting it is only 1 year look back!!!

SAME TRADITION OF CARING.  
*A Whole New Level of Care.*



www.lutheranrehab.com

26 Harvard Street • Worcester, MA • Main 508-754-8877 • Admissions Referral 774-823-6415

**Designated Deficiency-Free 2 Years in a Row!**  
FROM THE DEPARTMENT OF PUBLIC HEALTH  
2011 • 2012

**A**t Lutheran Rehabilitation & Skilled Care Center, caring for area seniors is more than a tradition – it's our commitment to the community. Lutheran offers Worcester County a newly enhanced elder care continuum of short-term rehabilitation, long-term care, and assisted residential living.

**LUTHERAN REHABILITATION & SKILLED CARE CENTER TAKES PRIDE IN:**

- Recently-completed extensive renovations and upgrades to our community
- Implementation of a Customer Service Concierge Program with a Resident Service Liaison providing daily check-ins with new admissions
- Dedicated short-term stay accommodations with private and semi-private rooms and a spacious rehabilitation gym

- Extensive spiritual-life program for patients of all faiths
- Rehabilitative therapies, including comprehensive physical, occupational and speech therapy programming, 7 days per week
- Restaurant style dining
- Located just minutes from Saint Vincent's Hospital and UMASS Medical Center
- Accepting Medicare and Medicaid, managed-care insurances, and long-term care insurance

*Lutheran Rehabilitation & Skilled Care Center is now a new affiliate of Sheehan Health Group.*

**SAME CARING TRADITION, WITH MORE TO OFFER.**

# PRIVATE HOME CARE WHEN YOU NEED IT!

*Allows you  
to stay in the  
comfort of your  
own home.*



**BrightStar Care® improves the quality of life of those entrusted to our care.**

- › Caregivers
- › Companions live-in/out
- › Available to you 24/7
- › Skilled nursing care
- › Certified Nursing Assistants
- › Licensed, bonded & insured
- › Meal preparation
- › Light housekeeping
- › Errands, shopping & transportation
- › Bathing assistance
- › Medication management

**Please Call Us!**  
**508 282 5020**

**BrightStar®**  
MAKING MORE POSSIBLE  
LIFECARE

[www.brightstarcare.com](http://www.brightstarcare.com)

Locally owned and operated • Serving all of Worcester County



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



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



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



**At Colony  
we let you  
choose!**

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

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

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



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



Worcester, MA

**COLONY RETIREMENT HOMES**

Not For Profit Corporation

[www.colonyretirementhomes.com](http://www.colonyretirementhomes.com)



# Dover, Delaware, *a way of life preserved*

By Victor Block

DELAWARE —

In a museum as eclectic as it is entertaining, my wife Fyllis and I gaze at an exhibit that rekindles memories of our youthful jitterbugging days. Later, we chat with a young man steering a plow pulled by six sturdy horses.

Welcome to Kent County, a surprisingly inviting destination where touches of history, which greet visitors around every corner, combine with vestiges of contemporary life in the slow lane.

The historic center of Dover, Delaware's capital, retains the charm it did when laid out by William Penn in 1683.

The Dover Green is where a Continental Regiment was mustered during the Revolution, and where, in 1787, Delaware's delegates gathered at the Golden Fleece Tavern to ratify the Constitution, making it "the first state."

The Old State House, completed in 1791, served as Delaware's Capitol for more than 140 Years, until the Legislative Hall replaced it in 1933. A five-minute audio-visual presentation followed by a guided tour brings to life the people who once deliberated within the walls of the graceful Georgian-style structure.

Located around the corner from the imposing Old State House is the tiny John Bell House, which dates from the mid-1700s. It was owned by three generations of a family that operated a series of taverns around The Green.



Johnson Victrola Museum

The little wooden structure now serves as an interpretive center and the starting point for tours. Our costumed "historical interpreter" shared information that ranged from facts and figures to interesting tidbits about life as it was when members of the Bell family lived there.

After taking in our fill of early Americana, Fyllis and I set our sights on the long list of other attractions in and around Dover. A short stroll led us to the Johnson Victrola Museum, which we found to be as fascinating in its own way as our truncated history lesson.



Amish baker at Spence's Bazaar

Delaware native Eldridge Johnson founded the Victor Talking Machine Company in 1901. The museum, which honors him, houses collections of more than 100,000 old records, antique phonographs and memorabilia that trace the history of recorded sound. Especially amusing is an assortment of early hand-cranked "talking machines" with oversized listening horns.

An introduction to a more contemporary chapter of history is available at farmers' markets that take place in and around Dover. Our stroll through Spence's Bazaar combined the usual appeals of a sprawling open-air shopping experience and a first encounter with representatives of the Amish community that has found a home in the area.

Dressed in their distinctive "plain people" attire, the Amish offer for sale a variety of fresh-baked breads and pies, homemade fudge and other hard-to-resist, diet-busting foods. Non-edible items included a jukebox, priced at \$2,200, which contained records with songs like *At the Hop* and *See You Later Alligator*, which prompted memories of our long-past teenage years.

Equally enjoyable were encounters with the Amish lifestyle during a drive in the countryside. We passed tiny shops and tidy farms that line narrow, winding roads. A young man guiding a six-horse team pulling a plow paused to chat with us.

The main feature at Shady Lane Selections is a large collection of quilts, one of which Salina Yoder was working on when we arrived. She was using a foot-pedal-powered sewing machine, in keeping with the Amish practice of eschewing electricity.

Even this long list of attractions and activities doesn't exhaust the possibilities. The somewhat oddly named Air Mobility Command Museum, which is housed in a World War II hanger, is home to more than two-dozen aircraft. They include an open-cockpit biplane and a retired jumbo jet whose passengers included U.S. presidents and vice presidents and the Queen of England.

The Bombay Hook National Wildlife Refuge encompasses 16,000 acres of habitat for waterfowl, songbirds, shorebirds and other wildlife. Close-up animal encounters are available for those who set out on gentle walking trails or who prefer drive-by sightings from their car.

The section of the Coastal Heritage Scenic Byway that runs through Kent County meanders through marshlands that skirt Delaware Bay and leads to small fishing villages. A personal favorite was Leipsic, a tiny hamlet where working boats used for fishing, crabbing and oystering often are tied up at the dock. Fyllis and I received a lesson in crabbing from two watermen as they unloaded bushel baskets of creepy, crawly crustaceans they had just retrieved from the traps they tend.

For more information about Dover and Kent County, call 800-233-5368 or log onto [www.visitdover.com](http://www.visitdover.com).



Colonials parading on The Green

## Our adult day care is there for you.

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



"Caring for your family members since 1967."

### THE ADULT DAY CLUB at Dodge Park

101 Randolph Road, Worcester, MA • [www.dodgepark.com](http://www.dodgepark.com)

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

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



## “State of the Art Healthcare Environment”

### ***We offer:***

- Long-term and short-term care
- Ancillary Services:  
dental, eye, podiatry provided at  
the nursing center.



Schedule a tour today  
with Tracey King,  
Hospital Liaison  
call 508-853-6910

- Respite and Hospice Care
- PT/OT/ST Rehab services; 7 days a week
- Full time Physician Assistant
- Continuing care community

*Knollwood*  
*Nursing Center*  
YOUR PARTNERS IN CARE

“A part of Briarwood Continuing Care Retirement Community”

- Restaurant-style dining room
- Bright and airy rooms • Activities; 7 days a week
- Cable TV and telephones available in each room
- Resident computer with free access to internet
- Pet therapy through Tufts Veterinary Program

87 Briarwood Circle, Worcester, MA 01606

**508-853-6910**

[www.knollwoodnursingcenter.com](http://www.knollwoodnursingcenter.com)

## Independent Living... at its Best!



Briarwood offers  
great value in a warm,  
vibrant community,  
with Independent Living  
cottages & apartments,  
Assisted Living services,  
and Knollwood Nursing  
Center for rehabilitation  
services &  
long-term care.

**BRIARWOOD**  
*Continuing Care Retirement Community*

65 Briarwood Circle  
Worcester, MA 01606

[www.briarwoodretirement.com](http://www.briarwoodretirement.com)

**learn more  
about Briarwood**

**(508) 852-2670**

**Young at Heart  
for 25 Years**

## Elder abuse, use of shelters rising

By Dan Sewell

MASON, Ohio —

She raises her hands to her snow-white hair in a gesture of frustrated bewilderment, then slowly lowers them to cover eyes filling with tears. The woman, in her 70s, is trying to explain how she wound up in a shelter that could well be where she spends the rest of her life.

While the woman was living with a close family member, officials at the Shalom Center say, her money was being drained away by people overcharging for her grocery shopping, while her body and spirit were sapped by physical neglect and emotional torment. She says she was usually ordered to “go to bed,” where she lay in a dark room, upset, unable to sleep.

“She just yelled at me all the time. Screamed at me, cussed me out,” the woman said of a family member. “I don’t know what happened. She just got tired of me, I guess.”

The Shalom Center offers shelter, along with medical, psychological and legal help, to elderly abuse victims in this northern Cincinnati suburb. It is among a handful in the country that provide sanctuary from such treatment, a problem experts say is growing along with the age of the nation’s population.

The number of Americans 65 and over is projected to nearly double by 2030 because of the 74 million baby boomers born in 1946-

64, and the number of people 85 and over is increasing even faster rate. The number of seniors being abused, exploited or neglected every year is often estimated at about 2 million, judging by available statistics and surveys, but experts say the number could be much higher. Some research indicates that 1 in 10 seniors have suffered some form of abuse at least once.

“That’s a big number,” said Sharon Merriman-Nai, project director of the Clearinghouse on Abuse and Neglect of the Elderly, based at the University of Delaware. “It’s a huge issue, and it’s just going to get bigger.”

Recognition of and mechanisms for dealing with elder abuse are many years behind strides that have been made in child abuse awareness and protection, according to experts.

Getting comprehensive numbers of the abused is complicated, said experts, because the vast majority of cases go unreported out of embarrassment, fear of being cut off from family — most abuse is at the hands of relatives — or confusion about what has happened.

Abuse sometimes comes to light only by chance. County-level adult protective services caseworkers can get anonymous tips. In one recent Ohio case, a hair stylist noticed her

elderly client was wincing in pain and got her to acknowledge she had been hit in the ribs by a relative. Another Shalom Center patient was referred by sheriff’s detectives who said his son beat him.

“Are these older people going to be allowed to live their lives the way they deserve to?” said Carol Silver Elliott, CEO of the Cedar Village retirement community, of which the Shalom Center is a part. “We really are not addressing it as a society the way we should.”

The Obama administration has said it has increased its focus on protecting American seniors by establishing a national resource center and a consumer protection office, among other steps. But needs are growing at a time when government spending on social services is being cut on many levels or not keeping up with demand.

In Ohio, slowly recovering from the recession, budgets have been slashed in such areas as staffs that investigate elderly abuse cases.

Staff at the Jobs and Family Services agency in Hamilton County in Cincinnati is about half the size it was in 2009, spokesman Brian Gregg said. Even as national statistics indicate elder abuse is increasing, the number of elder abuse cases the agency can probe is lower, down from 574 cases in 2009 to 477

last year, he said.

There are no longer enough adult protective services investigators to routinely check on older adults unless there is a specific report of abuse or neglect.

“We do the best we can down here,” Gregg said, noting that the agency has a hotline to take anonymous reports and that it is seeing more financial scams targeting elderly people.

The price for not getting ahead of the problem and preventing abuse of people who would otherwise be healthy and financially stable will be high, warned Joy Solomon, a former Manhattan assistant prosecutor who helped pioneer elder abuse shelters with the Weinberg Center for Elder Abuse Prevention, which opened in 2005 at the Hebrew Home community in New York City.

“My argument always is, if all you do is come in when the crisis has occurred, it is much more costly than preventative care,” said Solomon, director of the shelter, which takes in about 15 people a year. “We’re going to have to pay for it anyway.”

She and others in the field say the first steps are to raise public awareness and train police, lawyers, criminal justice officials and others to recognize and respond to signs of abuse.

Prosecutors often have been reluctant to pursue elder abuse cases, which can be complex because of medical and financial

SHELTERS page 17

With BAYADA Home Health Care...

*“I found the perfect match  
for extra help at home.”*

— Mary Lou A., Client



BAYADA Home Health Aide Peggy Peck with Mary Lou A.

With a broad range of services and a team of professionals who are committed to keeping people of all ages safe at home, BAYADA provides:

- Assistive care and support services
- Nursing, rehabilitation, and therapy
- Thoroughly screened health care professionals
- Support 24 hours, 7 days
- A variety of payment options

Now serving Worcester and Middlesex counties!

BAYADA specialty practices include Home Health Care, Pediatrics, Hospice, and Habilitation.



Call 508-853-4100 | [www.bayada.com](http://www.bayada.com)

Compassion. Excellence. Reliability.

SAME TRADITION OF CARING  
*A Whole New Level of Care*



QUABOAG REHABILITATION & SKILLED CARE CENTER

At Quaboag, caring for seniors is our commitment to the community. We’re always advancing our care, and we welcome you to see the new enhancements to our now Medicare-certified Dementia and Long-Term Care settings. Offering short-term rehab, long-term and dementia care to families in Worcester, Hampden and Hampshire Counties, Quaboag invites you to see why we have so much more than you know!

### QUABOAG TAKES PRIDE IN:

- Newly renovated, secure and compassionate Dementia Care Unit
- Dedicated short-term rehabilitation unit
- Updated and renovated long-term care unit
- Superior staffing levels and dedicated, compassionate caregivers
- 24-hour skilled nursing care

- Rehabilitative therapies available 7 days a week
- Newly renovated, spacious, fully-equipped rehab therapy gym with kitchen
- Outstanding DPH survey and patient satisfaction results
- Accepting Medicare and Medicaid, private insurance, and long-term care insurance



47 E Main St. • West Brookfield, MA  
508-867-7716

[www.quaboagonthecommon.com](http://www.quaboagonthecommon.com)

EXCEPTIONAL CARE IS CLOSER THAN YOU THINK.

## ► Shelters

Cont. from page 16

complications, the witness' ability to testify or reluctance to testify against relatives, according to research for the National Institute of Justice.

In suburban Los Angeles, Orange County started an Elder Abuse Forensic Center nearly 10 years ago; it helps police, geriatrics specialists, lawyers and social services workers coordinate efforts to identify, investigate and prosecute abuse cases.

New York City started its Elder Abuse Center to 2009 to bring a multi-organization approach to the problem, saying nearly 100,000 older people are abused in their homes in the city alone. While he was Ohio's attorney general, Richard Cordray, now

director of the federal Consumer Financial Protection Bureau, initiated in 2009 the state Elder Abuse Commission, something current Attorney General Mike DeWine has continued.

The commission has focused on training and education and hopes to launch a public awareness campaign this year, said Ursel McElroy, the longtime adult protection services investigator who leads it. The commission also has been pushing for legislation to improve legal protection and abuse prevention, expand training and improve statistical data.

In New York, part of the Weinberg Center's mission is to help other communities replicate it. It has assisted shelter startups in upstate New York, Connecticut, Rhode Island and Minnesota along with the Shalom Center in Ohio.

The center marked its anniversary in January. While more than 40 people have been referred to the nonprofit, faith-based center, only three have gone through with admittance, signs of the reluctance of people who fear losing family relationships — even if they are bad — or the feeling of being at home.

Set up as a "virtual shelter" because victims are integrated into the full Cedar Village retirement community, it is meant to provide 60- to 90-day emergency stays while caseworkers provide help and seek out the best alternative, such as with a different caregiver or relative.

In the case of the woman who complained of abuse in a relative's home, a call to adult protective services by someone familiar with her led to an investigation and her referral to the shelter.

She has little money, health problems and few alternatives, and after a while, she asked

if she could stay at Cedar Village permanently. Caseworkers and officials at the nonprofit, faith-based home agreed that was the best place for her.

The center asked that her identity be protected for this story because the close relatives who allegedly abused her don't know where she is.

She paints, plays in a residents' bell choir, plays bingo with others regularly, and has her own room and TV to watch favorites such as *Ellen* and reruns of *I Love Lucy*.

"I've got quite a few friends," she said. "They're just nice people here. I have somebody to talk to, and I appreciate it."

Online: National Center on Elder Abuse, [www.ncea.aoa.gov](http://www.ncea.aoa.gov); The Weinberg Center, [www.m.hebrewhome.org/weinberg-center.asp](http://www.m.hebrewhome.org/weinberg-center.asp); National Institute of Justice, [www.tinyurl.com/a9v48yc](http://www.tinyurl.com/a9v48yc).



# JHC HomeCare and Hospice

*an affiliate of Jewish Healthcare Center*

[www.jewishhealthcarecenter.com](http://www.jewishhealthcarecenter.com)



**JHC HomeCare**

629 Salisbury St.  
Worcester, MA 01609

**(508) 713-0538**

Fax (508) 770-0539

Serving the families of Worcester  
county with quality care.

A recognized leader  
in the community.



**JHC Hospice**

*In Memory of Selig J. Glick*

629 Salisbury St.

Worcester, MA 01609

**(508) 713-0512**

Fax (508) 713-0554

## Benefit from the most extensive library of caregiving articles!

*Get the answers to:*

- How do you treat sleep problems in elderly with dementia?
- How do you communicate with a memory impaired loved one?
- Do adult children worry too much about their parents?
- What do you do about age related eye problems?
- What benefits are veterans entitled to?
- Why are on-line wills dangerous?
- What is elder law and how does it apply to your family?
- Do caregivers deserve some time off?
- How does the Medicaid five-year look back work?

Find these articles and more at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com)

**fifty plus**  
advocate.com

**Over 20,000 visitors  
each month!**



You can scan this QR code  
to go directly to our  
online library of articles



# Hawthorne Hill Elderly Housing

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



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

Elderly & disabled rental units.

"62 years of age or older,  
handicap/disabled regardless of age."

Eligible tenants pay 30% of monthly income.

HUD Section 8 Subsidy and USDA/RD Rental Assistance.

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

Laundry Facilities • Community Rooms • Accessible Units

"This institution is an equal opportunity provider and employer"



## Free Scratch Removal

(\$30 value)

with interior and exterior package!

- Hand Washing/  
Waxing
- Interior Cleaning
- Interior  
Shampooing
- Dent and  
Scratch Removal



### Two Locations

3 Union St., Westboro 508-366-6260  
(near Westboro Rotary)

Brosnihan Sq., Worcester 508-755-5250



Visit [www.haddadautodetail.com](http://www.haddadautodetail.com) for more info and prices.

## Too Busy or Too Tired to Clean?

**Relax.** We can do it for you!

We'll clean your home or business from floor to ceiling and  
everything in between. Certified Service for all your residential,  
commercial and industrial needs.

24 HOUR • HOME AND OFFICE

- Carpets • Floors
- Great Commercial Rates



### The Clean Team

508-341-8683

508-886-6199



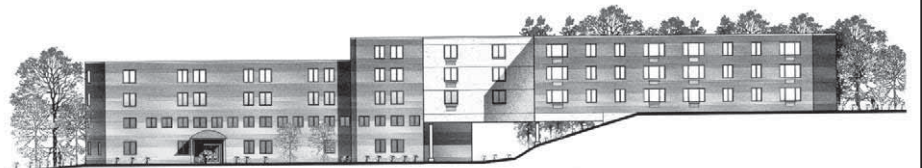
**Follow  
breaking  
news all  
month on**

**[www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com)**

**Don't wait for the next issue  
of the Fifty Plus Advocate  
newspaper to get the  
most updated information!**

**VISIT**

**[www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com)  
TODAY!**



## Bet Shalom / Apartments

Bet Shalom Apartments is an attractive subsidized complex  
dedicated to serving 62 years of age and older as well as mobility  
impaired of any age. It is located at 475 Chandler Street in  
Worcester, Mass. The property has 95 one-bedroom apartments.  
Several units are barrier free with easy  
access for the mobility impaired.

*All units include the following:*

- Central heating
- Stove and refrigerator
- Electricity and Air conditioning
- Emergency pull chords
- Wall to wall carpeting
- On-site parking.

In addition, the property has one laundry room with economical  
card-operated machines and one community room for use by  
residents. There is 24-hour emergency maintenance service and  
the maintenance superintendent lives on site. There is also a  
management office located on site.

**Call the office today @ 508 791-1188  
to receive your application.**



Professionally Managed by Barkan Management Company.



# Moving into someone else's home

By Marianne Delorey

One of the great adjustments many people face as they age is that they have less control over their lives. Nowhere is that more evident than in their living situation. After a traumatic move, elders face a new dilemma. How can they adjust to living under somebody else's roof?



## Housing Options

I'm sure we all have either heard as children or said to our own children "You can do that when you own your own place. While you are under my roof ..." But now, in senior housing, elders find the tables turned and they are less in control of their setting.

Perhaps you want to paint your walls,

smoke like a chimney or listen to your TV at 2 a.m. Being told "no" by your new authority figure seems harsh. Often, elder care workers and property managers are younger. The mere fact that you are being told what to do by someone much younger can be difficult. And sometimes, the rules don't make any sense. Maybe you can smoke in one place but not another. The arbitrariness of some rules makes them harder to swallow. Sometimes, you even find that you've previously been an expert on something like cooking or pool care but the housing manager won't listen to you.

And then, to make matters worse, housing professionals often use less than pleasant language to convey the rules.

Understand that rights follow responsibilities. Understanding and remembering this balance will help people accept their own role and understand that of the housing provider.

Smoking provides a good example.

When you own your own home, nobody can tell you where to smoke, how much or when to stop. When you move to an apartment building, that smoke may bother some people, including neighbors and maintenance staff. Although you may have to give up your right to smoke where you please, bear in mind that you also don't have the responsibility associated with that right. You do not have to test the smoke detector to make sure it still works or paint over the nicotine covered walls. Better yet, you know that because you are responsible for your neighbor's comfort, he or she is responsible for yours.

If the housing organization tries to maintain a home that promotes the comfort and well being of all, you should rest assured knowing that your neighbors are not going to be allowed to bother you. In turn, of course, you will need to make sure you don't bother them. But this is a small price to pay.

If you truly don't understand a rule, most housing providers will be glad to go over your lease with you and explain where in the lease it says what you can and cannot do. It should also be clear why the rule exists. Sometimes there is flexibility, but most often, housing providers have a very good reason for the rules they have.

Good communication makes it easier, although not always perfectly easy, to live under someone else's roof and rules. A sense of humor picks up where good communication ends. It never hurts to laugh off some rules, as long as you follow them, too.

Marianne Delorey, Ph.D., is the executive director of Colony Retirement Homes. She can be reached at 508-755-0444 or [mdelorey@colonyretirement.com](mailto:mdelorey@colonyretirement.com) and [www.colonyretirementhomes.com](http://www.colonyretirementhomes.com). Archives of articles from previous issues can be read at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).

## What is a rest home, Part 2: All parties should decide

By Micha Shalev

One of life's greatest challenges is deciding when a loved one is no longer capable of living independently. Often, a time of crisis precipitates this decision, such as when the individual is ready to leave the hospital after a serious illness, or when events make it clear that severe limitations exist.



## Caregiving Tips

Any placement in a rest home must be done with the consent of the individual or his or her legal agent (health care proxy and/or power of attorney). Since a rest home will become the individual's

new residence, that person must take part in the decision-making process if he/she has cognitive capacity. Before the situation becomes an emergency, it is important to discuss the decision thoroughly with the individual.

Remember, people provide care, not facilities. Sometimes families assume a community is right for their loved one because it has a high price and lavish features, but later realize fancy furniture and beautiful landscaping are not telltale indicators of quality care.

It's important to balance optimism with a dose of realism. Be realistic about you or your loved one's current care needs as well as their anticipated care needs. Ideally, you will choose a community that is equipped to provide care now and in the future as your loved one ages or his cognitive ability.

A good starting place is for the family and the individual in need to discuss the

options available for best meeting their needs. A hospital social worker, ombudsman program, elder services, physician or the office of Massachusetts Department of Public Health may be helpful. Always keep the individual's needs and preferences at the forefront of the process. It is the individual's lifestyle that will change, and he or she has the right to be involved in this consequential decision.

It may be time to consider a rest home when a loved one:

- Needs help with activities of daily living (ADL), such as bathing, oral care, dressing, grooming, toileting, diabetic care, shopping, preparing meals, eating, managing finances, using the phone, climbing stairs, housework, driving and other personal activities.

- Has progressive deterioration in their physical or cognitive abilities.

- Shows signs of dementia and incontinence.

- Has needs that cannot be met by the family or community services, or the cost to provide those services at home is unrealistic.

- Requires higher level of care than assisted living can provide but not quite ready or need a nursing home placement.

Micha Shalev, MHA, is the owner of Dodge Park Rest Home and The Adult Day Club at Dodge Park located at 101 Randolph Road in Worcester. The programs specialize in providing care for individuals with dementia and Alzheimer's disease. The facility is holding a free monthly support group meeting on the second Tuesday of each month for spouses and children of individuals with dementia and/or Alzheimer's disease. He can be reached at 508-853-8180 or by e-mail at [m.shalev@dodgepark.com](mailto:m.shalev@dodgepark.com) or view more information online at [www.dodgepark.com](http://www.dodgepark.com). Archives of articles from previous issues can be read at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).

## FDA not getting key information on risky drugs

WASHINGTON —

The Food and Drug Administration (FDA) is not receiving key information from drugmakers about whether some of the riskiest prescription drugs on the market are being used safely by doctors and patients, according to a new report by government inspectors.

The report's findings suggest that pharmaceutical companies have largely ignored recent federal requirements designed to manage the safety of high-risk medications. That means American patients could be at greater risk of injury from dozens of drugs with serious side effects.

The report from the Department Health and Human Services' (HHS) Office of Inspector General is the first independent review of a five-year old program designed to give the FDA more control over prescription drugs. Beginning in 2008, the FDA gained the power to require manufacturers to develop risk-management plans for new drugs. The plans, known as Risk Evaluation and Mitigation Strategies, or REMS, can include a range of requirements:

- Patient brochures warning about drug side effects.
- Specialized training for doctors who prescribe some drugs.
- Limited distribution of drugs by certain hospitals or pharmacies.

But when HHS inspectors reviewed the FDA's assessments of these plans, they found that the majority were apparently not meeting their goals of improving patient safety, according to the report. Examples of goals for the plans include preventing drug exposure in pregnant women and educating doctors and patients about safety risks.

Only seven out of the 49 REMS plans reviewed by inspectors were meeting all their goals, according to the report. Inspectors said 21 of the plans were clearly not meeting their goals, while another 21 were missing too much information to draw any conclusion about their performance.

Among 19 plans for the riskiest drugs — which have requirements like special doctor training or limited distribution — only one was meeting all of its goals. Eight plans were not achieving their goals and another 10 were missing too much information to draw a conclusion.

The report does not identify specific companies or drugs.

In many cases, inspectors say drug manufacturers are not submitting enough information about whether



patients understand the risks of their drugs. One patient survey included responses from just three patients. In other cases, manufacturers did not include reports of adverse reactions to their drugs. Other companies failed to keep track of the number of doctors who had been certified to prescribe their products.

Inspectors point out that these drugs would probably have been rejected for safety problems without

the REMS requirements.

Langford's report concludes that drugmakers are failing to follow up on REMS requirements because there is little downside. The FDA cannot penalize companies that don't submit all the information needed to tell whether REMS are working or not. The report recommends that the FDA ask Congress to give the agency the power to impose fines and other penalties on companies that don't cooperate.

While the FDA agreed with most of the report's findings, the agency was noncommittal on this last suggestion in its written comments about the report, stating, "this recommendation should be considered if another opportunity arises to pursue legislative changes." — AP

## 5 ways to keep inflation from ruining retirement

By Dave Carpenter

**I**nflation is the long-term threat stalking every portfolio.

The effect may not be very noticeable in the short run. But by the time you're deep into retirement, inflation can deal a devastating blow to your savings.

Inflation's impact is like that of high blood pressure — that's what Francis Fennie of LPL Financial in Redwood City, Calif., tells his clients. "You may not feel it, but if you don't do anything to guard against it, it's massively damaging to your financial health over the long run."

Years of historically low inflation may have lulled consumers into underestimating the consequences.

But higher rates have finally arrived. Consumer prices have risen 3.2 percent in the past 12 months, the highest level in two and a half years. That brings inflation back to near its historical annual average of about 3 percent.

Many financial planners find it hard to impress upon their clients just how serious a risk inflation can be.

Consider the case of a 65-year-old couple with retirement savings of around \$600,000.

Financial models show that they should be able to withstand annual inflation of 3 percent throughout their retirement, assuming they're collecting Social Security and able to earn an

average annual return of 6 percent on their savings. But if inflation creeps up by just one percent, it's likely they would run out of money before both reach full life expectancy.

Even modest inflation is causing Marlis Risberg, a retired office worker from Forest Lake, Minn., to make some changes. The 70-year-old, who is divorced, started taking Social Security four years ago and finds that the \$1,000 checks don't go nearly as far as they used to. She also has a small pension and some certificates of deposit, but it's all barely enough for basic needs.

"Gas, groceries, medical supplies — everything's going up," she said. "You name me one thing that isn't, aside from the rates on CDs."

The impact of inflation on retirees tends to be higher than that for others, too, especially in later years of retirement. A large chunk of their expenses tends to be from health care, and those costs are rising faster than overall inflation.

Risberg hears neighbors in her retirement community talk every day about how their income doesn't cover what they thought it would. Some are buying fewer groceries so they can afford their medications. Others are taking out reverse mortgages.

They're holding down spending, either out

of necessity or in an effort to ensure they'll still have something left to pass along to children and grandchildren.

So what can be done to offset inflation besides spend less?

For starters, you should acknowledge that inflation needs to be factored into retirement planning.

About 45 percent of retirees fail to account for the effects of inflation, according to a recent study by the Society of Actuaries. And only 5 percent of pre-retirees age 45 and older have a financial plan that extends to or beyond their life expectancy — a long time span that gives inflation more time to erode a portfolio.

Individuals need to take both inflation and longevity into consideration and plan for multiple scenarios.

Here are some moves that can help compensate for future inflation:

1. Invest for growth. You need to make sure your assets continue to grow and generate interest income so your purchasing power stays intact.

Today's retirements can easily last two or three decades, adding to the financial challenge.

"If you're planning to manage your portfolio in retirement the way your grandfather did, you'd better wake up," said Christine

Fahlund, a senior financial planner for investment firm T. Rowe Price. "Those retirements were maybe 10 or 15 years long. And they had pensions."

A \$100,000 cash nest egg will be worth just \$55,400 after 20 years with annual inflation of 3 percent, as calculated by T. Rowe Price. After 25 years, or age 90 for someone who starts with that amount at 65, it's down to \$41,200. Both scenarios assume a 6 percent annual return on investments.

That makes leaving portfolios mostly in cash, CDs or other conservative investments with very low returns — a popular retirement strategy in years past — a very risky gambit.

Better to have 40 percent to 60 percent in stock at retirement age; you can lower the percentage slightly as you get into your 70s and 80s. A balanced or blended mutual fund that also includes a large percentage of bonds will lessen the risk if you're uncomfortable about being in stocks.

2. Delay taking Social Security.

Inflation protection is built into Social Security; benefit amounts are revised annually to account for cost-of-living increases. But there were no such adjustments the last two years even while food costs climbed. And taking steps to ensure that your monthly check is as large as possible will help in your battle against inflation.

*INFLATION page 22*



## Pre-planning guarantees your wishes are met.

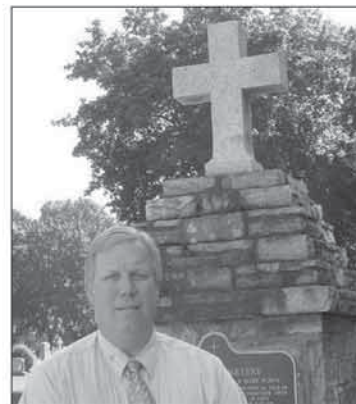


**T**he loss of a loved one, young, old, expected, or unexpected is traumatic. Making the final arrangements with your funeral home and choosing the cemetery and the final resting place adds more trauma to a very sensitive time. At that time we are asked to make decisions very quickly. All this being said, we can be of assistance in the pre-planning portion and extend to all families an opportunity to benefit from our experience along with easy payment plans and burial options.



**The benefits of pre-planning are significant. Our office will be happy to assist you in your family pre-planning process. Pre-planning is practical and economical.**

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



### A message from the director...

I have worked with many families during the difficult time of the loss of a loved one and know the importance of pre-planning. You will reduce your family's anxiety and make sure your own wishes are carried out by scheduling a no-obligation, information meeting with my office.

— Robert Ackerman, Director

## St. John's Cemetery and Mausoleum

260 Cambridge Street, Worcester, MA 01603 • 508-757-7415 Office Hours: Monday - Friday 8:00am - 4:00pm; Saturday 8:00am - Noon

# Fidelity: 401(k) balances grew 12 percent in 2012

By Mark Jewell

BOSTON —

Employee 401(k) accounts are growing fast, thanks to the surging stock market and increased contributions from workers and their employers.

**Employee 401(k) accounts are growing fast, thanks to the surging stock market.**

The average account balance grew nearly 12 percent last year, reported Fidelity Investments. The average was \$77,300 at the end of 2012, up from \$69,100 a year earlier, according to Fidelity, the nation's largest 401(k) administrator.

The average balance is up sharply since the stock market hit bottom in early 2009, following the financial crisis. Back then, the average was \$46,200.

In the final three months of last year, 401(k) balances rose a modest 2 percent. The average balance was \$75,900 at the end of the third quarter.

The S&P 500 and a broad U.S. bond market index finished the fourth quarter largely unchanged, although there was plenty of drama. Stocks tumbled follow-

ing President Obama's re-election as it appeared talks to avert the "fiscal cliff" would become fiercely partisan. But the market recovered as negotiators slowly made progress, ultimately reaching a Jan. 1 deal to avoid severe tax increases and delay spending cuts.

For the full year, the S&P 500 posted a return of 16 percent and bonds were up about 4 percent as corporate profits improved and the economy continued to recover from the Great Recession.

Fidelity estimates that about two-thirds of last year's increase in the average 401(k) balance was attributed to investment returns and one-third to worker contributions and employer matches.

Over the past 10 years, those two components have played a roughly equal role in boosting account balances, with 53 percent attributed to contributions and 47 percent to market gains.

"You really need to contribute to your account, because those contributions have an equal weighting to the market appreciation over the long term," said Beth McHugh, vice president of market insights at Boston-based Fidelity.

Investment earnings and contributions can grow tax-free in an employer-sponsored 401(k) account, which is a key reason why they're a popular way to save for retirement. — AP

## Do You Want to Save \$4,000???

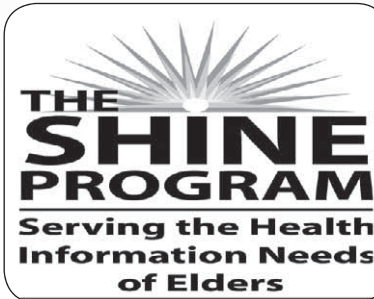
**Social Security Extra Help Rules Have Changed!!**

**You May Be One of 5,000 Beneficiaries Now Eligible for This Program.**

1. Do you have Medicare Prescription Drug Coverage?
2. Is your monthly income at or below \$1,373/individual, \$1,841/couple?
3. Are your resources at or below \$12,510/individual, \$25,010/couple?



**If you answered yes to these three questions, you may save up to \$4,000 in prescription drug costs this year.**



**To find out if you qualify for this program, call your Regional SHINE Program at 1-800-AGE INFO 1-800-243-4636 (Option #3)**

SHINE (Serving the Health Information Needs of Elders) is Administered by the Mass Executive Office of Elder Affairs In Partnership with the Friends of the Milford Senior Center, The Massachusetts Councils on Aging and other local agencies.

## Just How Well Prepared Are You?

- ❖ Elder Law
- ❖ Wills and Trusts
- ❖ Living Wills
- ❖ Estate Planning
- ❖ Power of Attorney
- ❖ Health-care Powers of Attorney
- ❖ Real Estate Law
- ❖ Tax Issues
- ❖ Corp. Business Law
- ❖ Long-Term Care Planning
- ❖ Guardianships



Josephine L. Veglia  
Attorney at Law

*Member: National Academy Elder Law Attorneys*



**Durbin & Veglia**  
ATTORNEYS AT LAW

Josephine L. Veglia  
John F. Durbin  
(Retired)

275 R Main Street Oxford, MA 01540  
www.durbinandveglia.com

508-987-3981  
508-987-3982  
Fax: 508-987-1317



**Grief Recovery Series  
Offered by Miles Funeral Home**

***This Journey of Grief***  
**Finding Your Way and Healing Your Spirit**

Join others in healing your mind, body and spirit in this seminar on mindful grieving. Grief is our heart's natural response to loss and creates emotions that deserve attention and care. This seminar will help you to be present to your loss, understand the emotions of grief, and help you take steps to transform the pain of loss into growth and healing as you journey through grief.

Terri Philbrick, LICSW  
Licensed Independent Social Worker,  
Grief Counselor and Bereavement Coordinator  
Richard S. Mansfield, Funeral Director

**Saturday, April 20, 2013 • 1:00 - 2:30 p.m.**  
**Holden Senior Center • 1130 Main Street, Holden**



Seating is limited. Seminar is free and open to the public. Light refreshments will be served. Please call (508) 829-4434 or (978) 422-0100 for reservations.

[www.milesfuneralhome.com](http://www.milesfuneralhome.com)

# Urge your adult children to have their own estate plan

By Linda T. Cammuso

Most informed seniors have an estate plan, but what about their adult children? All too often, estate planning is perceived as a need for only the older (and wealthier) generation. However, younger people, especially those with minor children, need to have an estate plan (a will, durable power of attorney, health care proxy and possibly a trust) in place in case of a serious illness, injury or death.



## Legal Briefs

A common reaction from younger adults on this topic is: "Why would I want an estate plan? My house is mortgaged and I have no money to leave to heirs. I'll consider it later, when I'm older and well established." This is a dangerous and faulty viewpoint.

Here are a few discussion points for you when speaking to your children:

Medical and financial emergencies can happen at any time. What would happen if you became disabled or incapacitated? Who will take care of your financial and health-care decisions? What would happen to your estate if instead of dying, you became disabled or incapacitated? It isn't only seniors who need an estate plan — you do too. At the very least you should have a health care proxy and living will. Additionally, a durable power of attorney will allow a trusted family member or friend of your choice to manage

your finances and sign legal documents for you in a disability scenario.

An estate plan protects your minor children. Without an estate plan, control of the minor's inheritance will be taken over by a court-supervised guardian or conservator. Depending on the laws of the state where the minor lives, when the minor reaches the age of 18 or 21 all of the remaining guardianship funds will be turned over to the child. If both parents die while the children are still minors, a judge decides who will raise the children. Is that what you want for your children?

If you are thinking about marriage, a pre-nuptial agreement should be considered. This can protect what assets you currently have or significant assets that you expect to inherit.

## ► Inflation

Cont. from page 20

If you file for Social Security benefits as soon as you're eligible at age 62, your payments are reduced by about 30 percent from what they would be at full retirement age — 66 to 67 depending on year of birth. After full retirement age, the monthly check increases by 8 percent for each additional year you delay up to age 70.

3. Buy an inflation-indexed annuity.

Annuities — investment products in which you generally pay an insurance company a sum of money and get back a stream of payments for life — scare off many retirees and pre-retirees. They have a reputation for being complex and loaded with fees. But more financial advisers are touting them as a way

Although not romantic, this can safeguard your future financial situation.

If you don't have a life insurance policy yet, it's time. Unlike seniors, your generation can get term life insurance inexpensively. A life insurance policy provides financial security for your family if you were to die prematurely. Insurance proceeds can be used for paying off a mortgage, outstanding medical and other bills, replacing lost income and for your children's care and education.

It is important that individuals designated in an estate plan know where to find financial records and passwords. Urge your adult children (and do this yourself) to make a list of accounts and passwords (including your computer's password) and put that list in a

safe place. And of course, no matter what your age, you should update your documents as your life situation changes.

None of us knows what the future holds. Encourage your adult children to do the "adult thing" and see an attorney to draft estate planning documents that are appropriate to them.

*Linda T. Cammuso, a founding partner at Estate Preservation Law Offices and an estate planning professional, has extensive experience in estate planning, elder law and long-term care planning. Linda may be reached at [www.estatepreservationlaw.com](http://www.estatepreservationlaw.com) or by calling 508-751-5010. Archives of articles from previous issues may be read at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com).*

to receive the guaranteed lifetime income that pensions once provided. You need to analyze the terms carefully and choose a financially healthy insurance company that's poised to be around for decades.

The initial annual payout rate for an inflation-indexed annuity should be about 5 percent of the purchase price if you retire at age 65, said consulting actuary Steve Vernon. It's likely to be a bit more if you're a single man, a little less if you're a single woman or part of a married couple. Consumer websites such as AnnuityAdvantage.com and DirectAnnuities.com provide rundowns of the various types of annuities and available rates.

4. If your pension does not adjust for inflation, create a side account.

The purchasing power of your monthly pension payment, if you are fortunate enough to have one, will shrink dramatically over the

course of a long retirement. To prepare for that, retirees and pre-retirees alike should set up a separate account that can be tapped periodically for additional income.

It could be a short-term bond fund with less volatility than a stock fund, suggests Fahlund, since it is not being counted on as your primary source of retirement income.

5. Supplement Medicare with other insurance.

Buy Medigap supplemental coverage that fills in benefit gaps in traditional Medicare. And consider buying long-term care insurance in your 50s or 60s to help ensure that significant medical expenses later in retirement don't wipe out your assets. Even without considering the additional costs that advancing age brings, health care costs for families rose 7 percent in the past year and have doubled in nine years. — AP

## "Waiting List Closed!"



Effective April 2, 2012, the waiting list will be closed until further notice at Illyrian Garden Apartments, 545 Salisbury Street, Worcester, MA 01609 508-753-7217 TTY 711. The waitlist is being closed due to its length. Applications received/postmarked after April 2, 2012 will be returned.

Professionally managed by Barkan Management Company.

### ILLYRIAN GARDENS, Inc.

545 Salisbury Street, Worcester, MA 01609  
508-753-7217



## Curious about Cremation?

Contact Shaw-Majercik Funeral Home and find the answers to your questions.

We offer one of the area's largest selections of cremation urns, cremation caskets and services at affordable prices.

### Includes

- Transportation in Worcester County and Windham County
- Obtaining Legal Permits
- Professional Staff Services
- Preparation
- Crematory Fee
- Cremation Container

**\*\$1350<sup>00</sup>** Complete Worcester County and Windham County, CT

\*prices may change if we incur increases by providers

If you are considering cremation — Call us today — Why pay more?

We guarantee the lowest prices on traditional funerals.

*Shaw-Majercik Funeral Home*



"Because We Care"

ESTABLISHED 1910 • RICHARD D. MAJERCIK, DIRECTOR  
"Serving All Faiths" 100 YEARS OF CONTINUOUS SERVICE

Veteran owned

48 School Street, Webster, MA 01570  
508-943-6278 • [www.shaw-majercik.com](http://www.shaw-majercik.com)

**1-800-279-7429**

# Medicare paid \$5.1B for poor nursing home care

By Garance Burke

SAN FRANCISCO —

Medicare paid billions in taxpayer dollars to nursing homes nationwide that were not meeting basic requirements to look after their residents, government investigators have found.

The report, released by the Department of Health and Human Services' (DHH) inspector general, said Medicare paid about \$5.1 billion for patients to stay in skilled nursing facilities that failed to meet federal quality of care rules in 2009, in some cases resulting in dangerous and neglectful conditions.

One out of every three times patients wound up in nursing homes that year, they landed in facilities that failed to follow basic care requirements laid out by the federal agency that administers Medicare, investigators estimated.

By law, nursing homes need to write up care plans specially tailored for each resident so doctors, nurses, therapists and all other caregivers are on the same page about how to help residents reach the highest possible levels of physical, mental and psychological well-being.

Not only are residents often going without the crucial help they need, but the government could be spending taxpayer money on facilities that could endanger people's health, the report concluded. The findings come as concerns about health care quality and cost are garnering heightened attention as the Obama administration implements the nation's sweeping health care overhaul.

"These findings raise concerns about what Medicare is paying for," the report said.

Investigators estimate that in one out of five stays, patients' health problems weren't addressed in the care plans, falling far short of government directives. For example, one home made no plans to monitor a patient's use of two anti-psychotic drugs and one depression medication, even though the drugs could have serious side effects.

In other cases, residents got therapy they didn't need, which the report said was in the nursing homes' financial interest because Medicare would reimburse them at a higher rate.

In one example, a patient kept getting physical and occupational therapy even though the care plan said all the health goals had been met, the report said.

The Office of Inspector General's report was based on medical records from 190 patient visits to nursing homes in 42 states that lasted at least three weeks, which investigators said gave them a statistically valid sample of Medicare beneficiaries' experiences in skilled nursing facilities.

That sample represents about 1.1 million patient visits to nursing homes nationwide in 2009, the most recent year for which data was available, according to the review.

Overall, the review raises questions about whether the system is allowing homes to get paid for poor quality service

that may be harming residents, investigators said, and recommended that the Centers for Medicare & Medicaid Services tie payments to homes' abilities to meet basic care requirements. The report also recommended that the agency strengthen its regulations and ramp up its oversight. The review did not name individual homes, nor did it estimate the number of patients who had been mistreated, but instead looked at the overall number of stays in which problems arose.

In response, the agency agreed that it should consider tying Medicare reimbursements to homes' provision of good care. CMS also said in written comments that it is reviewing its own regulations to improve enforcement at the homes.

"Medicare has made significant changes to the way we pay providers thanks to the health care law, to reward better quality care,"

Medicare spokesman Brian Cook said in a statement to AP. "We are taking steps to make sure these facilities have the resources to improve the quality of their care, and make sure Medicare is paying for the quality of care that beneficiaries are entitled to."

CMS hires state-level agencies to survey the homes and make sure they are complying with federal law, and can require correction plans, deny payment or end a contract with a home if major deficiencies come to light. The agency also said it would follow up on potential enforcement at the homes featured in the report.

Greg Crist, a Washington-based spokeswoman for the American Health Care Association, which represents the largest share of skilled nursing facilities nationwide, said overall nursing home operators are well regulated and follow federal guidelines but added that he could not fully comment on the report's conclusions without having had the chance to read it.

"Our members begin every treatment with the individual's personal health needs at the forefront. This is a hands-on process, involving doctors and even family members in an effort to enhance the health outcome of the patient," Crist said.

Virginia Fichera, who has relatives in two nursing homes in New York, said she would welcome a greater push for accountability at skilled nursing facilities.

"Once you're in a nursing home, if things don't go right, you're really a prisoner," said Fichera, a retired professor in Sterling, NY. "As a concerned relative, you just want to know the care is good, and if there are problems, why they are happening and when they'll be fixed."

Once residents are ready to go back home or transfer to another facility, federal law also requires that the homes write special plans to make sure patients are safely discharged.

Investigators found the homes didn't always do what was needed to ensure a smooth transition.

In nearly one-third of cases, facilities also did not provide enough information when the patient moved to another setting, the report found. — AP



## "What happens if I don't have a will or an estate plan?"

A lot and it's not good.

If you don't have a will or an estate plan:

- A court could appoint a third party to make medical and financial decisions for you...instead of someone you love and trust
- You could lose your home and life savings to pay for long-term or nursing home care
- The government could take a huge chunk of the inheritance that you planned to leave behind for loved ones – is that what you really want to happen?

No matter what your net worth is...  
you need a will and an estate plan!

Don't wait! Let Estate Preservation Law Offices help protect you and your loved ones. Our consultations are free; and, if you cannot come to us – we'll come to you.

Contact Attorney Linda T. Cammuso or Attorney Brendan J. King at Estate Preservation Law Offices today.



### Estate Preservation Law Offices

Protecting assets during your lifetime.  
Preserving them for the next generation.

[www.estatepreservationlaw.com](http://www.estatepreservationlaw.com)  
508.751.5010

Main office in Worcester, MA, with  
satellite offices in Braintree,  
and Hyannis, MA.

For our FREE brochures, *Long-Term Care Planning, The Medicaid/MassHealth Application Process, and Estate Plan: Without one you are living on the edge,* please call 508.751.5010.

# Your chances of dying by 2023? Test offers a clue

By Lindsey Tanner

CHICAGO —

**W**ant to know your chances of dying in the next 10 years? Here are some bad signs: getting winded walking several blocks, smoking and having trouble pushing a chair across the room.

That's according to a "mortality index" developed by U.S. researchers for people older than 50.

The test scores may satisfy people's morbid curiosity, but the researchers say their 12-item index is mostly for use by doctors. It can help them decide whether costly health screenings or medical procedures are worth the risk for patients unlikely to live 10 more years.

It's best to take the test with a doctor, who can discuss what the score means in the context of patients' own medical history, the study authors say.

The index "wasn't meant as guidance about how to alter your lifestyle," said lead author Dr. Marisa Cruz of the University of California, San Francisco.

Instead, doctors can use the results to help patients understand the pros and cons of such things as rigorous diabetes treatment, colon cancer screening and tests for cervical cancer. Those may not be safe or appropriate for very sick, old people likely to die before cancer ever develops.

The 12 items on the index are assigned points; fewer total points means better odds.

•Men automatically get 2 points. In addition to that,

men and women ages 60 to 64 get 1 point; ages 70 to 74 get 3 points; and 85 or over get 7 points.

•Two points each: a current or previous cancer diagnosis, excluding minor skin cancers; lung disease limiting activity or requiring oxygen; heart failure; smoking; difficulty bathing; difficulty managing money because of health or memory problem; difficulty walking several blocks.

•One point each: diabetes or high blood sugar; difficulty pushing large objects, such as a heavy chair; being thin or normal weight.

The highest, or worst, score is a 26, with a 95 percent chance of dying within 10 years. To get that, you'd have to be a man at least 85 years old with all the above conditions.

For a score of zero, which means a 3 percent chance of dying within 10 years, you'd have to be a woman younger than 60 without any of those infirmities — but at least slightly overweight.

It's hardly surprising that a sick, older person would have a much higher chance of dying than someone younger and more vigorous, and it's well known that women generally live longer than men. But why would being overweight be less risky than being of normal



weight or slim?

One possible reason is that thinness in older age could be a sign of illness, Cruz said.

Other factors could also play a role, so the index should be seen as providing clues but not the gospel truth, the research suggests.

Grants from the National Institute on Aging and the American Federation for Aging Research helped pay for the study.

The researchers created the index by analyzing data on almost 20,000 Americans over

50 who took part in a national health survey in 1998. They tracked the participants for 10 years. Nearly 6,000 participants died during that time.

They previously used the test to predict the risk of dying within four years. They said their new effort shows the same index can be used to predict 10-year mortality.

Dr. Stephan Fihn, a University of Washington professor of medicine, said the index seems valid and "methodologically sound."

But he said it probably would be most accurate for the oldest patients, who don't need a scientific crystal ball to figure out their days are numbered. — AP

## Survey: Many conflicted on government spending cuts

WASHINGTON —

**A**s President Barack Obama and lawmakers spar over huge federal deficits, they're confronted by a classic contradiction: Most Americans want government austerity, a survey shows, but they also want increased spending on a host of popular programs: education, crime fighting, health care, Social Security, the environment and more. Less for defense, space and foreign aid.

The newly released General Social Survey asked people whether they believe spending in specific categories is "too much," "too little" or "about right." It covers the public's shifting priorities from 1973, when Richard Nixon was president, through 2012 with Obama in the White House.

"Despite a dislike of taxes, more people have always favored increases in spending than cuts," wrote the survey's director, Tom W. Smith, of the independent research organization NORC at the University of Chicago.

While people's priorities shift over the

years, they've not changed on one category. Foreign aid has been stuck firmly in last place since the survey began. Last year, 65 percent of those surveyed thought there was "too much," 25 percent checked "about right" and a slim 11 percent said "too little." The numbers are not much changed from 1973 — when 73 percent said too much on foreign aid, 22 percent just right and 5 percent too little.

Various polls have consistently shown the public believes foreign aid is a far bigger slice of the spending pie than it actually is.

Foreign aid amounts to loose change, hovering for years at 1 percent or less of the federal budget, compared with defense spending and "entitlement" programs like Social Security and Medicare. Those are among the biggest deficit drivers and a focal point in Washington's recent budget debates. The survey shows the public is largely opposed to cuts in entitlement programs but tilts toward cuts in the

defense budget.

Support for defense spending has swung back and forth between negative and positive over four decades. It posted a -28.4 in 1973 near the end of the politically divisive Vietnam War, turned positive in 1978 and peaked at +48.9 in 1980. It returned to negative territory from 1983 to 2000. But after the Sept. 11, 2001, terrorism attacks and the start of the war in Afghanistan, support for more defense spending again went positive — through 2004. But it turned negative again as U.S. military involvement in Iraq increased and has been negative ever since.

Conversely, Social Security has always been in positive territory. Most people have favored increased spending on this program since the mid-80s, with the exception of 1993 and 1994.

On other issues: Most Americans in the poll favored increased spending for assistance to the poor (64 percent), improving the nation's health (61 percent) and Social

Security (56 percent). Most also favored greater spending on domestic and social issues including education (76 percent), developing alternative energy sources (62 percent), reducing the crime rate (59 percent), improving the environment (57 percent) and dealing with drug addiction (56 percent).

Despite all this support for increasing spending, the survey found that 52 percent believed their own federal income taxes last year were too high, 46 percent said about right and just 3 percent said too low.

Some changes in national priorities are generationally driven and the aging of baby boomers is an important factor as more and more retire.

"The retirees generally think things are about right. Pre-retirees are the group most likely to say (spending on Social Security) is too low. And the youngest generation is the least concerned about putting money into Social Security," Smith said. — AP

### VOLUNTEERS NEEDED

#### MISSION:

To end hunger in Greater Worcester and to reduce the waste of nourishing food.

#### VOLUNTEER DRIVERS:

Are needed year round to distribute excess food to emergency feeding programs

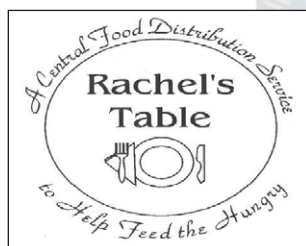
- in their own vehicles • Sundays - Fridays
- time to suit your schedule
- drive as much or as little as you would like

**VOLUNTEER DISPATCHERS:** Are needed year round to arrange for the distribution of excess food • work out of your own home

- 1 shift/month, Sundays: 9 a.m. - 1 p.m. or Weekdays: 9 a.m. - 2 p.m.

#### BE PART OF THE SOLUTION

Contact Lissa at 508-799-7699 • VISIT: [www.rachelstable.org](http://www.rachelstable.org)



## fifty plus

advocate

### Is Looking for a Part-time Delivery Person once a month!

\* \$8.50 per hour, plus mileage

- Just one day
- Perfect for a retiree looking for a few extra dollars

Call for more information contact Stacy at 508-752-2512, ext. 127



# Good Neighbors ~ Quality Lifestyle



- Spacious 1 Bedroom Apartments
- Non Smoking Building
- Central Air-Conditioning
- All Utilities Included
- Ample Parking
- Laundry Rooms on Each Floor

- Library and Community Rooms with Large Screen TV
- 24 Hour Emergency Maintenance
- Conveniently located near Hospitals, Shopping Centers and Downtown Worcester
- Small Pets Welcome

## Village at Ascension Heights

42 Vernon Street, Worcester, MA • 508-752-5590



Office Hours: Mon. & Fri. 2pm-5pm; Tues., Wed. & Thurs. 10am-3pm

To receive an application please call 508-752-5590



To qualify a person must be at least 62 years of age and meet HUD annual low income guidelines of no more than \$30,800 for a single person or \$35,200 for two people.

# Award Winning Senior Housing!



"Wheelchair accessible apartments available."

## Green Hill Towers

27 Mount Vernon Street, Worcester, MA 01605 • OFFICE OPEN DAILY 8:30AM - 5:00PM

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



- Spacious 1 & 2 bedroom apartments
- Small pets welcome
- Heat and Hot water included
- Bus route / ample parking
- Beautiful landscaped grounds with gazebo and outdoor covered patio

- Within the building amenities include:
  - A Theater-like media center
  - Handicap-accessible lounges on every floor
  - A Library with books in english & spanish
  - Physical fitness center
  - Game room with billiard table
  - Community room with bingo board and large screen TV

Available occupancy to income eligible mature adults (age 62 years & older) or permanently disabled. Applicants must meet HUD annual low income guidelines of no more than \$30,800 for a single person or \$35,200 for two people. Preference is given to individuals 62 and older.



Managed by

**CORNERSTONE**  
Corporation

Financed by MHFA



## It's not easy being 'emerald' green

By Kim Cook

**W**hen Pantone LLC announced that emerald green was its Color of the Year for 2013, reaction among designers and interior consultants was mixed.

The company, which creates and matches colors for the home and fashion industries, picks a top hue each year based on current use and expected continued popularity.

For New York color consultant Debra Kling, emerald green's boldness means it should be used only as an accent. "Emerald might be one of those polarizing colors like purple — you either love it or hate it, and certainly could get tired of it fast," she said.

Other shelter style arbiters, however, such as Elle Décor, heralded the color by featuring luxe goods in emerald green, including fabrics from Scalamandre, Schumacher and Phillip Jeffries, and Baccarat water glasses.

Greens have been strong for a while because of interest in nature, Leatrice Eiseman, executive director of Pantone's research arm known as the Pantone Color Institute, has said. She calls green "a color of growth, renewal, healing, unity and regeneration."

So can you decorate with emerald green without becoming overwhelmed by it?

New York designer Elaine Griffin thinks you can, as long as you're careful.

"There's no getting around it, emerald is flat out dramatic. Which means it's best used in small doses, as accessories," she said.

For those liking the color enough to consider paint, Griffin has a suggestion. "True emerald should go in

tiny spaces like foyers or powder rooms, and then dining rooms, which always benefit from a theatrical touch. But it's too harsh a color for rooms in which you linger."



JC Penny offers the PANTONE Universe™ Emerald Green collection.

Consider malachite accessories. "Malachite is emerald at its best, so take your inspiration from there. Malachite boxes, printed fabrics like Tony Duquette's for Jim Thompson, bedecked plates and table lamps are all fab," Griffin said.

Some colors pair well with emerald, and can give a visual pop to a room. Griffin likes yellow and brown, "like a sun-dappled forest." As preppy go-withs, try raspberry, peacock, Prussian blue, pale rhubarb and turquoise.

And Kling notes that emerald pairs well with other greens: "In contrast to any other color family, the human eye perceives that no two greens clash. This is because we're accustomed to seeing every variant of green coexisting harmoniously in nature."

Where shouldn't you use the hue?

"Avoid upholstering a long-term piece like a sofa in emerald — I promise the visual thrill will be gone in a matter of months," Griffin said.

At Wayfair, you'll find Joy Carpet's 3D graphic Highrise rug in a great emerald. Glass drawer knobs and pulls might be a fun way to introduce this green too ([www.wayfair.com](http://www.wayfair.com)).

JC Penney's got a bedding and bath collection created in partnership with Pantone; there are several pieces in emerald, trimmed with white or cream ([www.jcp.com](http://www.jcp.com)).

At Lamps Plus, find Arteriors Home's Roma emerald cased glass and Greens Circle Rings Ovo table lamps, as well as the smart Kite pillow in an emerald ikat print ([www.lampsplus.com](http://www.lampsplus.com)).

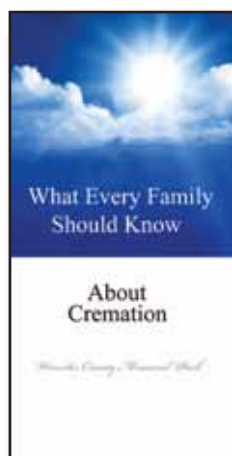
At Homegoods, there are some striking emerald wine glasses priced quite a bit less than Baccarat, and a good selection of emerald throw pillows and picture frames as well ([www.homegoods.com](http://www.homegoods.com)).

Emerald is considered the stone of Venus, and there may be a little luck of the leprechaun at work too — more reasons to give it a try. — AP

### Free Booklet on What Every Family Should Know about Cremation!

We have created 12 buildings in our Heritage Garden, each offering a unique way to honor a loved ones memory. These buildings honor a person's life and memory, in a way that future generations would have a site to visit and reflect on where they came from.

Our free booklet will explain all of your cremation options and if this choice fits your needs.



**Mail Coupon Below  
or Call 508-791-0350**

**MAIL TO:** Worcester County Memorial Park,  
217 Richards Ave., Paxton, MA 01612

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_

**DETAILS  
ARE  
FREE**

Read previous issues of the

**fifty plus**  
advocate

On-line at [www.fiftyplusadvocate.com](http://www.fiftyplusadvocate.com)



Now both editions of the *Fifty Plus Advocate* newspaper are on-line for an entire year.

**Miss an issue? No problem!**

Download it to your computer and read it at your leisure. Save important information for future reference.

Currently serving the mature market of Massachusetts with two monthly editions in Eastern and Central Massachusetts.

**For advertising information call  
Donna Davis at 508-752-2512, ext. 130.**

# VETERANS AND SERVICE MEN & WOMEN

*Worcester County Memorial Park  
Proudly Offers Burial Benefits to  
Those Who Serve Our Country.*



IN recognition of our Veterans, we are offering Service Men and Women an opportunity to register for a pre-needed interment space (Limited spaces still available in our Veteran sections.) Don't miss out. This benefit could expire at anytime. Thousands of Veterans and Service men and women in this area **HAVE ALREADY REGISTERED.**

**Mail Coupon Below or Call 508-791-0350**

**MAIL TO:** Worcester County Memorial Park,  
ATTN: Veteran's Department  
217 Richards Ave., Paxton, MA 01612

**DETAILS  
ARE  
FREE**

Veteran's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Married: ☐ Yes ☐ No

Branch of Service: \_\_\_\_\_

Dates Served: \_\_\_\_\_

## YOU DON'T KNOW THE WHOLE STORY ABOUT MASSACHUSETTS MEDICAID!

There is Medicaid money to help you get the care you need at home, an assisted living residence or nursing home. You don't need to be poor. Your spouse will not be left at risk. You paid taxes for years, it's time the government helped you. Follow the rules and let your hard-earned dollars pay you back for the care you or your loved one needs. Our **FREE** report outlines the benefits and what it takes to qualify. Call now for your free special report.

**Call anytime 1-508-281-7900**

**Ingle  
Law**

ESTATE PLANNING AND ELDER LAW  
PUZZLES WORTH SOLVING



TRACEY A. L. INGLE, ESQ.

56 CENTRAL STREET, SOUTHBOROUGH, MA 01745  
[www.IngleLaw.com](http://www.IngleLaw.com)

45 steps from the driveway to the front door  
15 stairs to the bedroom

## 1 DECISION TO GET RELIEF FROM JOINT PAIN

**FROM THE LARGEST, MOST COMPREHENSIVE ORTHOPEDIC PROGRAM  
IN CENTRAL NEW ENGLAND**

When you have joint pain, every step becomes about finding relief. The musculoskeletal experts at UMass Memorial Health Care can help. With nearly 100 board-certified surgeons, rheumatologists and specialists—more than anywhere else in Central New England—we are defining the future of musculoskeletal care, all with you in mind. And with multiple locations across our region, the decision about where to go for relief is an easy one.

**START LIVING BETTER NOW.** Call 888-358-6277 or visit [umassmemorial.org/ortho](http://umassmemorial.org/ortho) for an appointment or to attend a free joint health seminar.

### FREE JOINT HEALTH SEMINARS featuring our orthopedic specialists

**Tuesday, April 9, 6 – 8 PM**  
Courtyard by Marriott, Marlborough  
Donald Hangen, MD

**Tuesday, April 23, 6 – 8 PM**  
Four Points by Sheraton, Leominster  
Robert Jones, MD

**Thursday, April 25, 6 – 8 PM**  
Doubletree by Hilton, Westborough  
David Ayers, MD

**Thursday, May 2, 6 – 8 PM**  
Beechwood Hotel, Worcester  
David Ayers, MD

**Tuesday, May 14, 6 – 8 PM**  
Northborough Public Library  
Donald Hangen, MD

Space is limited; registration is required. Light refreshments provided.



**UMassMemorial  
Health Care**

*UMass Memorial Medical Center, Clinton Hospital,  
HealthAlliance Hospital, Marlborough Hospital,  
Wing Memorial Hospital and Medical Centers*



**UMASS** University of  
Massachusetts  
Medical School

# no incisions. no pain. no scarring no kidding

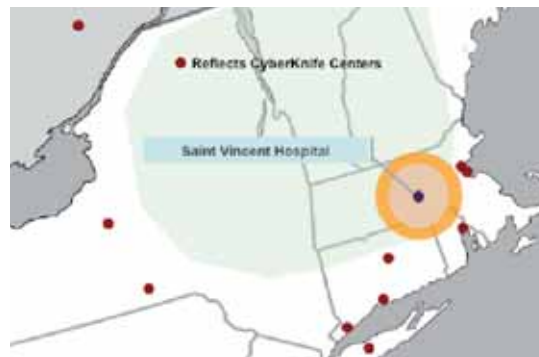


**The CyberKnife® can be used to treat many conditions:**

- Brain and spine tumors (*both malignant and benign*), including acoustic neuromas, meningiomas, AVMs, metastases, and trigeminal neuralgia.
- Early lung cancers in patients with poor lung function.
- Locally advanced and inoperable pancreatic cancers.
- Metastatic lesions from traditionally “radiation-resistant” cancers such as renal cell and melanoma.
- CyberKnife® is also proving to be a highly effective and exciting alternative to both surgery and traditional irradiation for early prostate cancers.

Although CyberKnife® treatment is a joint effort between surgeons and radiation oncologists, it also requires multidisciplinary support by many other medical disciplines. The primary care and specialist communities are integral to this program, and their participation will be facilitated through our CyberKnife® coordinator, who will manage referrals to the program and insurance authorizations, coordinate patient care, provide education and support, and be the liaison between patients and physicians.

**As the only CyberKnife® in central Massachusetts** (and in central New England), Saint Vincent Hospital Center for Cancer Services provides ready access for all patients as most insurers already cover the procedure.



To learn more about the CyberKnife® at Saint Vincent Hospital, go to [stvincenthospital.com](http://stvincenthospital.com). To schedule a consultation or a visit, please contact our **CyberKnife® Coordinator, Karen Berni-Giarusso, R.N.** at 508-363-7664.



**CYBERKNIFE**  
ROBOTIC RADIOSURGERY CENTER

**SAINT VINCENT HOSPITAL**  
CENTER FOR CANCER SERVICES

For more information,  
go to [stvincenthospital.com](http://stvincenthospital.com)