

Charlottesville: Art, culture, history page 14



Cash for your heirlooms page 20



Decorate with plants page 26

Find Index of Caregiving Services on page 5

## fifty plus advocate



Published Monthly / FREE / August 2014 / Vol. 40 / No. 8 / 28 pp.

CENTRAL MA EDITION



PRE-SORT STANDARD U.S. POSTAGE PAID PERMIT No. 697 WORCESTER, MASS.

CURRENT RESIDENT OR

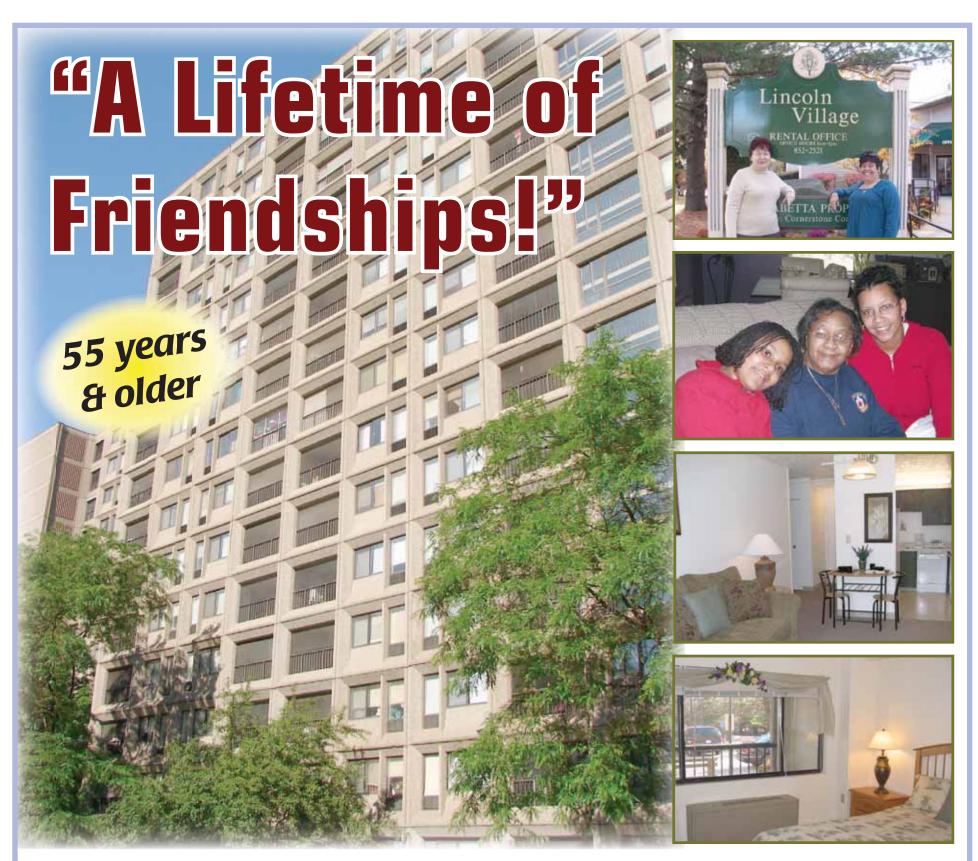
Fifty Plus Advocate • 131 Lincoln Street • Worcester, MA 01605

Read Back Issues of the



www.fiftyplusadvocate.com





#### **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

宜

Ł

Rents starting at \$746

## 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.

Financed by MHFA

# If you <u>didn't</u> know we offer a

\$0 premium\* plan

in your area, get to know us ...

TUFTS ii Health Plan Medicare Preferred

We have the state's largest Medicare Advantage plan membership — with more than 90,000 members in Massachusetts. Highly rated — with 4.5 out of 5 stars\*\* in 2014. An extensive network of top doctors and hospitals in your area. And a \$0 premium\* HMO plan with medical, prescription, vision and fitness benefits.

Find out more today.

Call 1-877-442-3150 (TTY: 1-888-899-8977)<sup>†</sup> or visit: thpmp.org/hmo

Tufts Health Plan Medicare Preferred is an HMO plan with a Medicare contract. Enrollment in Tufts Health Plan Medicare Preferred depends on contract renewal.

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments and restrictions may apply. Benefits, premium and/or copayments may change on January 1 of each year.

H2256\_2014\_228 Accepted

<sup>\*</sup>You must continue to pay your Medicare Part B premium.

<sup>\*\*</sup>Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next.

<sup>&</sup>lt;sup>T</sup>Tufts Health Plan Medicare Preferred representatives are available Monday – Friday, 8:00 a.m. to 8:00 p.m.

## Choose to live in a warm and caring community • Spacious 1 Bedroom Apartments • 24 Hour Emergency Maintenance

- Non Smoking Building
- Central Air-Conditioning
- All Utilities Included
- Ample Parking
- · Laundry Rooms on Each Floor
- Library and Community Rooms with Large Screen TV, Computer & Free Internet
- Conveniently located near Hospitals,
   Shopping Centers and Downtown Worcester
- · Small Pets Welcome

#### Village at Ascension Heights

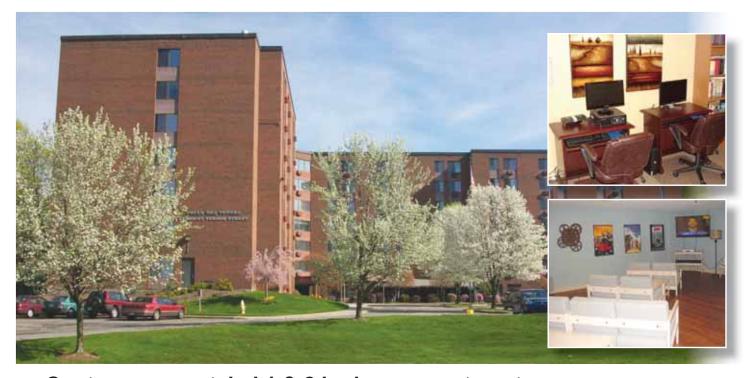
5

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.

# Newly Remodeled Apartments with a contemporary flair







- Contemporary styled 1 & 2 bedroom apartments
- New kitchens with built-in microwaves and granite-like countertops
- Small pets welcome
- Heat and Hot water included
- Bus route / ample parking
- Beautiful landscaped grounds with gazebo

- Within the building amenities include:
  - A Theater-like media center
  - Handicap-accessible lounges on every floor
  - Library equipped with two computers and free internet access
  - Physical fitness center
  - Game room with billiard table
  - Community room with bingo board and large screen TV

## **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

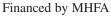
Available occupancy to income eligible mature adults (age 62 years & older) or permanently disabled. Applicants must meet HUD annual low income guidelines. Preference is given to individuals 62 and older.





Managed by







**Caregiving Tips** 

Feeling Healthy

**Housing Options** 

Just My Opinion

**Money Matters** 

Reerse Mortgages

Resource for Caregivers

**Legal Briefs** 

Travel

**Viewpoint** 

**Home Improvement** 

Focus on Senior Services







19

10

12

19

26

7

22

20

16

22

14

24

Finger vision

8

12





Painkiller debate

10

Spousal stress

16

#### ABOUT THE COVER

Local woman, Elissa Campbell, proves beauty is ageless p. 6

#### ■ INDEX OF SERVICES IN THIS ISSUE

Adult Day Care
Adult Day Club at Dodge Park p. 14 ADVOCACY
<b>AARP</b> p. 7
Affordable Senior Housing
Lincoln Village p. 2
Assisted / Independent Living
Eisenberg Assisted Living p. 27
ATTORNEYS, ELDER LAW
Durbin & Veglia Attorneys at Law p. 21
Estate Preservation Law Offices p. 23
Ingle Law p. 27
Auto Detailing
Haddad Auto Detail p. 12
CEMETERIES
St. John's Cemetery & Mausoleum p. 20
Worcester County Memorial Park p. 22
CLEANING SERVICES
<b>Clean Team</b> p. 25

CREIVIATION SERVICES
Casper Cremation p. 18
Shaw-Majercik Funeral Home p. 23
FITNESS PROGRAMS
<b>Active Rx</b> p. 25
FUNERAL PLANNING SERVICES
Senior Market Life Insurance p. 21
Funeral Services
Miles Funeral Home p. 21
HEALTH CARE INFORMATION
SHINE Program p. 8
Home Care
Associated Home Care p. 15
<b>Century Homecare</b> p. 17
JHC HomeCare p. 27
Hospice
JHC Hospice p. 27
Hospitals
Saint Vincent Hospital p. 28
Medicare Preferred
TUFTS Health Plan p. 3

Mortgage Financing
Direct Finance Corp p. 27
Nursing Homes
Golden LivingCenters, Fitchburg p. 13
Golden LivingCenters, Worcester p. 13
Jewish Healthcare Center p. 27
Knollwood Nursing p. 11
REAL ESTATE SERVICES
SellMomsHouse.com p. 26
Rest Homes
<b>Dodge Park</b> p. 16
Subsidized Housing
Bet Shalom Apartments p. 10
Colony Retirement Homes p. 15
Emanuel Village p. 18
Green Hill Towers p. 4
Hawthorne Hill p. 10
Illyrian Gardens p. 8
Village at Ascension Heights p. 4
Volunteer Services
Rachel's Table p. 25

#### Bay State woman chosen as People magazine's 'most beautiful'

By Brian Goslow

SALISBURY hen Elissa Campbell, 56, of Salisbury joined her husband, Robert, 66, for a photo shoot at a friend's property earlier this year, she had no idea it would land her inside People magazine's 2014 "Most Beautiful" issue as a winner of its "Real Beauty at Every Age" contest — "a serendipitous, unexpected opportunity," she said — and have her flown to the West Coast to appear on The Queen Latifah Show alongside Hollywood superstars.

Her selection could be a sign that slowly, but surely, society is starting to celebrate the beauty of all its members, not just the young.

Entering the contest wasn't Campbell's idea. In January, Campbell, who works in advertising, and her husband, who is retired after a career with the Boston & Maine Railroad, served as models for a photo shoot for a friend looking to add some needed photographs to his professional portfolio. The Campbells had been doing some modeling for the last few years. They must have liked what they saw.

'Back in March, his (the photographer's) wife emailed me and said, 'Do you know that People is doing this contest? You might want to think about submitting a photo," Campbell recalled. "I said, 'Thank you for suggesting that' — and sort of forgot about it. I've never done anything like that so I didn't think about it.

Then, unbeknown to her, Campbell's husband submitted one of the photos to People on her behalf. "Suddenly, we were contacted by People saying, 'You're getting votes on your photo.' That was followed by notifications that I was a finalist and then, a few days later, 'You've won.'

That set off a whirlwind series of events, starting with a trip to New York City to be photographed for the issue alongside other contest winners chosen from four age groups – 20s. 30s. 40s and 50s. "We're all from very different walks of life," Campbell said of the four winners. "Some of them were looking to launch a career from it in some form or fashion, perhaps in broadcasting or that type of thing, and others were just looking at it in terms of possible job opportunities or as a confidence builder.

Being flown to Los Angeles for the official announcement of the issue's "Most Beautiful" cover selection and an appearance on The Queen Latifah Show gave her a taste of the Hollywood lifestyle. Oscar winning movie actress Lupita Nyong'o, who starred in 12 Years a Slave, was among the other winners.

"It was exciting being driven to the Sony Pictures lot where you have all these huge sound stages and buildings where they're shooting movies and different TV programs," Campbell said. "You go in there and there is a huge staff of people who were all very lovely and accommodating.

Stars — including William Shatner, Josh Dallas and Ginnifer Ğoodwin — paraded on

and off the set during the show — as well as the People contest winners. "You have to walk out on stage individually down this little runway to be interviewed by Queen Latifah standing up in front of the audience," Campbell said. "It's quite energizing, to be honest.



Makeup artist Helen Sheldon Beaumont (I) says makeup can be used to enhance a personal feature you want to celebrate - or invoke a spark of confidence when you need a boost (photo by joseph gonzalez-dufresne)

Because People had a well-honed campaign to promote the issue, Campbell couldn't tell anyone in advance about her win except her husband. "He was very pleased and excited for me, of course, because he had followed through and done something about it," she said. "He's always been my champion as far as getting me to be out there more as far as this sort of thing goes.

When the big day of the *Queen Latifah* broadcast came, Darlene Sweeney of WSM Talent and Modeling Agency of Newburyport, who represents the Campbells, arranged for a gathering of friends to join them at a local restaurant for the airing of the show; the following day, she was on the front page of her

Campbell is aware of the potential opportunities the selection might provide for her and her husband, who've already done commercial work in print and video advertising. With boomers rapidly becoming the biggest part of the country's population, friends have told the couple they should do more modeling work.

The couple initially got into modeling because people would ask them if they were models or if they had modeled in the past. "It's one of those things, like public speaking or things like that, that a lot of us fear or have trepidation about or something I would never have thought of doing myself," Campbell said.

She attributes her entrance into the field to out-of-the-box thinking — and her husband's encouragement. "It has helped me to get over that sort of fear and have more confidence in myself. You would think by the time most people hit their 50s they're in their stride and they're not really worrying about anything,' but that's not always the case, she said.

Part of the reason for her "youthful" exuberance? Living on the North Shore for the

"We really love it," Campbell said. "It offers a lot as far as lifestyles and outdoors and culture — music, art, great restaurants little bit of everything.

More importantly, she stays physically active

"My husband and I make it a ritual to get up pretty early and just get out and walk," Campbell said. "We utilize the gym where we live and try to do a little bit of weight training. I wouldn't say we're the pictures of perfection — it's just about keeping ourselves healthy, strong and fit as we age so we can do things like spontaneously jumping on a bike for a ride or if we want to spend the day gardening or help friends out doing some landscaping, we can handle it.

And her now trademark hair color?

She was a medium brown brunette until she was in her 30s and her hair began to gray. 'Then I had to color, color, color — and it didn't bother me to do that," Campbell said. "But by the time I hit 40, my hairstylist, who was a great colorist and making a ton of money on me said, 'I don't know why, but I really think you should just let your hair go. I think it's going to look great.'

While the transition process was "painstaking," she eventually found that she was used to her natural hair color and people — especially women — started stopping her.

They'd say, 'Wow, how did you do it? What was it like?' So I go through this conversation of my experience with it. I never realized how important that was to other women and that it sort of has given them the

confidence to want to do it now," Campbell said.

Part of that talk includes women's struggles with getting older. "It engages another conversation because invariably, people will start talking about not so much their hair color, but what that badge of honor means," she said. "They wonder, 'If I let my hair color go gray, whom do I become?' or 'How do I look to the outside world?' especially if some of them have young children or teenagers. There are always different reasons behind why people do and don't do it.

Lyn Tackett, aesthetician

and owner of Genesis Studio Spa in Waterloo, Iowa, specializes in makeovers for women over 50 and anti-aging skin care. "The industry has me use that term "anti-aging" because it's what the public knows. The truth is, we all age and there is no product that can stop it. However, I believe we can embrace aging with good skin care and a good attitude on life."

She encourages her customers to embrace, rather than run from, aging. "Beauty is timeless, so I help my clients learn to age gracefully and naturally. We have many examples of gorgeous white-haired, silver-haired ladies

Art Director: Susan J. Clapham

Research Study Advertising: Donna Davis: ext. 130

Reva Capellari: ext. 5

Donna Davis: ext. 130

Cara Kassab: ext. 126

Boston Metro / Boston South Sales Manager:

well into their years.

Tackett said her goal, as an aesthetician and makeup artist, is to change the industry's attitude toward older women. "Most cosmetic companies feature flawless-skinned, very young models to demonstrate — of all things — anti-aging products to reduce spots, discoloration, etc. If the industry really wants to help women and increase their profits, it should use real-life women and more models over 50, like (professional makeup artist and Bobbi Brown Cosmetics CCO) Bobbi Brown."

Massachusetts-based professional makeup artist and trainer Helen Sheldon Beaumont said that many brands of makeup and fashion have chosen to showcase women over 50 this year and that today's society celebrates women not just for their outward beauty, but for their accomplishments. "Beauty is a trait that radiates from within, coming from wisdom, confidence and light," she said.

Makeup can be used to enhance a personal feature you want to celebrate — or invoke a spark of confidence when you need a boost, Beaumont said. "A red lipstick takes more than perfect lips to pull off — it takes a woman who isn't afraid to show off her best self."

She sees makeup like a wardrobe. "Some women feel beautiful and courageous in a navy suit and heels. Some feel best in jeans and a T-shirt," Beaumont said. "Some love flowered blouses and others love all black. Each look great because they feel great wear-

Beaumont tells women to celebrate their best feature — and to remember that a little red gloss can brighten anyone's smile. "It's

ageless, timeless and always

looks great on anyone," she said.

Some remain skeptical about whether marketers have really changed their direction. "Nothing much has really changed," said Dr. Richard Goedkoop, a retired professor of communication at La Salle University in Philadelphia. "Advertisers and other media-content producers would emphasize the beauty of older populations unless it added to their ability to reach them and sell their products and services.'

Goedkoop said while

advertisers still prefer to reach the more youthful 18-49 target group, the older generation tends to be the higher proportion of the audience for some of the programs and films aired on television.

'Age is only a number," Campbell states on the *People* website. She hopes that others will follow her in embracing that thinking. "It's not to say I'm waking up every day embracing getting older or there aren't things that I'm critical about myself, whether it's physical or wanting to do more in my life or accomplish more," she said. "Therein lies the challenge.



fifty plus

**Central Massachusetts Edition** 131 Lincoln Street, Worcester, MA 01605

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

Serving the Fifty Plus Community since 1975 (508) 752-2512 • FAX: (508) 752-9057

Assistant Publisher: Sondra Shapiro Staff Reporter: Brian Goslow: ext. 135 Copy Editor: Ellen L. Weingart Travel Writer: Victor Block

Publisher: Philip Davis

**Executive Editor /** 

**Bookkeeper:** Stacy Lemay: ext. 6

Members of the Associated Press.

Sales:

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

## The sky's the limit, regardless of age

By Sondra L. Shapiro

hen I was a kid, I used to say I wanted to be a fashion designer when I grew up. When I entered college, I thought about becoming a lawyer. Instead, I capitalized on a natural ability to write.

Still, I often dream about becoming a chef, a veterinarian, an archeologist or a high school history teacher.

It's not that I'm dissatisfied being a journalist. I just like knowing if I really wanted to, I could change the direction of my life.



Believing the sky is the limit when it comes to fulfilling goals and objectives makes me a typical baby boomer.

Because the women's movement coincided with my generation, it never occurred to me to put boundaries on my ambitions. And growing up during the Vietnam War helped to form my idealistic nature, my passion for justice. These qualities have helped me to be an effective journalist — and to devote money and time to those less fortunate.

Yet I never take my freedom to choose for granted. I know how difficult it was for the women before me — my mother's and grandmother's generations - whose dreams and ambitions were commonly stifled by societal constraints.

But thanks to the more relaxed climate spawned in the 1960s and 1970s — coupled with a longer life span — there's a new attitude sweeping the country: It's never too late to re-invent ourselves.

Ironically, our free-spirited youth may have given us the qualities to better adapt to a career switch in later life. Unlike our parents who tended to be debt adverse and more financially secure thanks to guaranteed pensions, we have been a generation of spendthrifts and face less financial stability with voluntary 401k retirement plans. Not to mention the recent recession has depleted net worth for many.

When it comes to seeking financial security in old age or pursuing an unfulfilled passion, we boomers have no roadmap to follow. Instead, we are once again forging a new landscape. We are eschewing traditional retirement to go back to school, volunteer, pursue a new career or join the Peace Corps.

The desire to re-invent is ingrained in the boomer psyche. Phrases and words to describe this new stage of life are showing up everywhere — second chapters, reinvent, re-imagine, second acts and encore careers — that imply a second chance, a new beginning.

The number of Americans 55 and over will grow to 112 million in 2030, according to U.S. Census figures. The social impact we have made is already unprecedented. Why stop now?

We are reevaluating our lives and many of us are dissatisfied with our accomplishments. So we are going back to the drawing board. We are leaving the city to open bed and breakfasts or we are learning to fly planes.

Because we are searching for the kind of satisfaction that goes beyond what can be found through a paycheck, I often hear friends say they prefer more vacation time to a raise. Others have nixed a job promotion to spend more time with family. Some are gambling their life savings on new business ven-

The quest for more meaning is not a narcissistic exercise; it is part of our life's journey. Perhaps our parents had the same feelings, yet didn't have the skills or mindset to bring them to frui-

Whether it's volunteering at our grandchild's school or taking care of our own frail parents, the era that helped to shape our values has also created a need to make a difference in the world.

Luckily, there is no shortage of life coaches, financial planners and specialty organizations readily available to help get us started on the right foot.

AARP's Life Reimagined offers goalsetting advice for careers, health and relationships. It presents six practices that guide individuals through change: Reflect, connect, explore, choose, repack and act. Life Reimagined spreads the word through its website, lifereimagined.org, and nationwide seminars, retreats and workshops.

ENCORE.org, a nonprofit group, offers programs to help boomers harness and redirect their skills and experience, to create a "vital workforce for change." ENCORE.org (formally Civic Ventures), which was founded in 1997 by social entrepreneur and author Marc Freedman, encourages my generation to devote our second acts to socially meaningful endeavors.

One of its programs is the Purpose Prize that awards \$25,000 to \$100,000 to individuals who successfully combine their passion and experience for the social good. Reading through the list of last year's winners is inspiring. Among the seven winners are:

•Former public relations executive Vicki Thomas, 64, of Purple Heart Homes in Weston, who rallies communities around wounded soldiers, providing them with adapted, foreclosed homes that improve quality of life for veterans and whole communities; and

•International public health expert Elizabeth Huttinger, 63, of Pasadena, Calif., who founded the Projet Crevette (The Prawn Project) that aims to eradicate human schistosomiasis — a chronic disease infecting millions of the world's

To many of us, the works of these two women may seem far more significant than anything we can imagine doing. Yet even simple goals can bring much satisfaction and make a huge dif-

SKY'S page 24



### **SNAP Medical Expense Deduction**

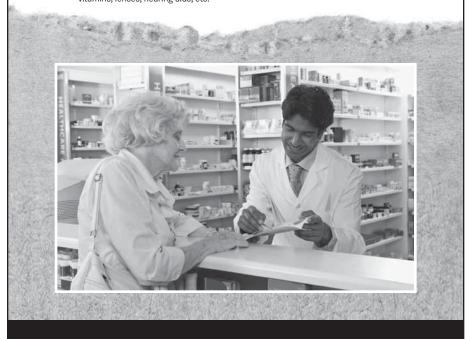
If you are age 60+ or receiving a disability benefit at any age and applying for or receiving food assistance through the Supplemental Nutrition Assistance Program (SNAP), you may qualify for additional benefits by deducting medical expenses from your income. Be sure to alert your case worker and share itemized receipts for medical costs.

#### What Counts as a Medical Expense?

- Prescription medications
- Over-the-counter medications approved by a medical professional\*
- Transportation to and from the doctor or pharmacy
- Medical equipment and health care supplies
- Health insurance premiums and co-pays
- Home health care or homemaker costs
- Medical and dental care not covered by insurance or Medicaid

#### **How Do I Qualify for the SNAP Medical Expenses Deduction?**

- You must be either age 60+ OR receive a disability benefit or Medicaid based on disability (and be of any age).
- You must have medical expenses totaling \$35 a month or more.
- \* This can include items needed to treat specific conditions such as adult diapers, vitamins, lenses, hearing aids, etc.



Call your local AARP Foundation SNAP outreach coordinator at 617-305-0570.



Supporting the hunger solutions of AARP Foundation. DrivetoEndHunger.org

### RV couple samples campgrounds by acting as hosts

By Rich Landers

SPOKANE, Wash. —

n the field of RV camping, Susan and Larry Dach are pros.

Since retiring in 2008, the Dachs have made a fifth wheel their full-time home in campgrounds across the USA.

"This winter we were in California, on a beach with 70 acres of campground in a beautiful neighborhood we'd never be able to afford to live in," Larry said.

To make ends meet, they arrange for free campsites and utilities for six to eight months a year by volunteering as campground hosts.

They're camping this summer just north of Spokane, where they both were raised.

The Dachs, both in their 50s, are hosts at Dragoon Creek Campground managed by the state Department of Natural Resources. Duties include locking the gate at night and opening it in the morning, checking for Discover Passes on vehicles and reporting violations.

"We're observers, not enforcers," Susan said, noting that the main thing agencies want is their presence at the camp. "We help educate campers and explain the rules, but we call enforcement if needed."

"This has been our lifestyle, and a way to stay retired," Larry said as he relaxed on a lawn chair with the barbecue nearby and their bicycles next to the covered picnic table on their one-acre host site.

They had just finished the required firstaid training. The Washington State Patrol did a background check before they were assigned

The Dachs are accustomed to the requirements that vary from state to state and park to park. It's part of their routine for settling into one delicious campsite for a few months before traveling a month or two and settling down again.

In January, they start applying for host slots with state and national parks and line up their year in carefully researched locations.

"Arizona campground host jobs in particular are in high demand during winter," Larry said. "We like Zion National Park (Utah) in the fall, but you have to pay attention. Nearby Bryce Canyon looks just as inviting, but it's at 8,000 feet elevation, where it can snow in October while it's nice down in Zion at 4,000 feet."

Being campground hosts didn't occur to the couple when they first hit the road.

"Right after we retired, we traveled the United States coast to coast," Susan said. "That was our plan and we sort of got that out of our system.

"When you're traveling, you see areas superficially. When you stay put, you have time to explore the area more thoroughly, meet people, get tips from locals, discover trails — and restaurants."

They were hunkered for the fall in Zion that first year and, while moving from campground to campground to avoid the 14-day time camping limit, they got to know several campground hosts and park staff.

"They asked if we'd fill in for a host who had to leave suddenly," Susan said. "We tried it and liked it."



The Dachs

Next they were asked to fill a short-term opening at Organ Pipe Cactus National Monument in Arizona, where their greeting party included Border Patrol commandos who burst from the brush with assault weapons.

"We were taking a little walk and they mistook us for undocumented aliens," Larry said.

Nevertheless, the Dachs realized that campground hosting was their ticket to full-time camping.

"With fuel more expensive and campsites fees going up — \$40-45 a night with hookups in California state parks and \$28 in Oregon — the costs add up fast," Larry said.

After their substitute term at Organ Pipe, the Dachs were in the loop.

"We had good references and it was easier to apply and get a host spot," Larry said.

Campground host duties vary.
"At sites managed by concessionaires,

"At sites managed by concessionaires, the hosts are paid but they have more responsibilities and duties, like cleaning restrooms," Larry said.

Agencies that manage their own campgrounds have maintenance crews.

The Dachs have enjoyed host sites where their duties were minimal, such as the season at Big Lake on Oregon's Santiam Pass.

"Our schedule: Check in campers in the morning, hike all day, check in campers at night and sell firewood, go to bed. Repeat," Susan said.

They enjoy big campgrounds that have two or more campground hosts.

"You can work things out to have one host cover so you can take a week off to do something special," Larry said.

As their campgrounds become temporary homes, they always find volunteer projects.

At one California park, Larry used his gardening skills to prune trees that hadn't been tended to in years.

Back in California the next winter, he took on clearing a 2.5-mile bike trail that hadn't been maintained in eight years.

"I worked on it a little here and there all season," he said. "It's a good feeling to leave a place better than you found it."

Even though they're on the go every few months, they make lasting friends among park staffs and other campground hosts.

"Since campground hosts have similar lifestyles, we meet up all over the country," Susan said.

Overall, the campground hosting experience "has been 99 percent positive," she said before looking at Larry and chuckling. "Well, maybe 97 percent positive."

One of the quirky things they've noticed

RV page 9

## "Country Living in the City."



1 bedroom and efficiency affordable HUD subsidized apartments. Rent is 30% of adjusted income. Heat and utilities included. 62 years or older or disabled.

Waiting List Now Open!

Professionally managed by Barkan Management Company.

For an application or an appointment call 508-753-7217.

#### ILLYRIAN GARDENS, Inc.

545 Salisbury Street, Worcester, MA 01609



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

**Social Security Extra Help Rules Have Changed!!**You May Be One of 5,000 Beneficiaries

You May Be One of 5,000 Beneficiarie 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.

## Soc. Sec. closes offices as baby boomers age

WASHINGTON —

ven as millions of baby boomers approach retirement, the Social Security Administration (SSA) has been closing dozens of field offices, forcing more and more seniors to seek help online instead of in person, according to a new congressional report.

The agency blames budget constraints.

As a result, seniors seeking information and help from the agency are facing increasingly long waits, in person and on the phone, the report said.

Social Security has closed 64 field offices since 2010, the largest number of closures in a five-year period in the agency's history, according to a report

by the bipartisan staff of the Senate Special Committee on Aging. In addition, the agency has closed 533 temporary mobile offices that often serve remote areas.

Hours have been reduced in the 1,245 field offices that are still open, the report said.

The report questions the agency's criteria for choosing which offices to close, saying the impact on local communities is rarely taken into account.

"Seniors are not being served well when you arbitrarily close offices and reduce access to services," said Sen. Bill Nelson, D-Fla., chairman of the Aging Committee. "The closure process is neither fair nor transparent and needs to change."

The closings come as applications for retirement and disability benefits are soaring, a trend that will continue as aging baby boomers approach retirement.

The Social Security Administration has been encouraging people to access services online. The agency has upgraded its website in recent years, including secure connections to access confidential information. People

can apply for benefits without ever visiting Social Security offices.

In 2013, nearly half of all retirement applications were filed online, the report said.

But the committee report notes that many older Americans lack access to the Internet

or might not be comfortable using it to apply for benefits.

Last year, more than 43 million people visited Social Security field offices, the report said. About 43 percent of those seeking an appointment had to wait more than three weeks, up from just 10 percent the year before, the report said.

Wait times on the phone have increased, too — for

those who get through. This year, the agency projects that 14 percent of callers to a toll-free help line will get a busy signal. Those who get through wait on hold for an average of 17 minutes, the report said.

People can get information about Social Security, Medicare and Supplemental Security Income at the field offices. They can apply for benefits and get information to help them decide when to apply. They can address more complicated issues such as fraud.

Visitors can also get documents verifying their benefits or Social Security numbers, though these services are scheduled to be eliminated at field offices later this year. People sometimes need the information quickly to apply for jobs or to verify income when applying for other government benefits, the report said.

"There are many, many instances where the case may be too complicated to be resolved simply by going online," said Sen. Susan Collins of Maine, the top Republican on the Aging Committee. — AP

## Couples facing \$220,000 in medical costs during retirement

ROSTON \_\_

ouples retiring at age 65 are expected to incur \$220,000 in health care costs on average during their retirement years, according to the 2014 Retiree Health Care Cost Estimate by Fidelity Investments. The estimate is consistent with 2013 and doesn't include the added expenses of nursing home or long-term care and assumes traditional Medicare coverage. While unchanged over 2013, the estimate reinforces the need to incorporate health care into retirement planning conversations — including how much to save and

when to retire.

The survey found that when asked, pre-retirees planned to retire at an average age of 65. However, recently retired respondents said they did so at 62 on average, often by choice but sometimes due to health issues or physical limitations. This gap points to a growing reality for many individuals and couples who are at risk of facing far greater health care costs in retirement than anticipated.

In response, Fidelity estimated the pos-

COUPLES page 19



Cont. from page 8

is that campers are reluctant to knock on their door when they need something.

"They tend to stand by the window and yell to get our attention," Susan said. "I made a sign that says, 'Campground host on duty. Please knock on door.'

Pets can be a problem at many camp-

grounds, but they're not allowed at Dragoon

So far, they've rolled smoothly over every pothole campground hosting has presented.

"We made a clean break when we retired," Larry said. "Our dog had just died and our son had a job in Pullman and moved into our house with the two cats."

"We told our son we'd see him in four years," Susan said. "Six years later, he's still in Pullman and we're still on the road." — AP

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

Please check off <u>all</u> 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.

Central Maccachusette

Lincoln Village	- Worcester				
Assisted Living	Facilities:				
☐ Eisenberg Assisted Living - Worcester					
Rest Homes:					
□ Dodge Park - Worcester  Subsidized Apartments:					
Colony Retirement - Worcester					
Emanuel Villag					
☐ Green Hill Tow		er			
☐ Illyrian Garden		.a. \Moraaatar			
☐ Village @ Asce	nsion Heigni	:s - vvorcester			
Eastern Ma	eeachu	eette			
55+ Retirement					
☐ Fairing Way - So	-				
☐ Residences at Wingate - Needham					
Assisted Living  ☐ Oosterman's - 1		fiold			
☐ Residences at \	•				
	•	Culiaiii			
Subsidized Apa		Llama Malrosa			
<ul><li>Congregational</li><li>Cushing Reside</li></ul>		HOME - MEHOSE			
☐ Lamplighter Vi					
☐ Sherwood Villag	•				
•	,				
<b>6:64</b>					
IIILY	r plus	5			
	advocat	6			
FREE HOUSIN	' <b>G INFOR</b> Print Clearly)	MATION			
(FLLASL F	KINT CLEAKET)				
ess					
	State	Zip			

#### **Feeling Healthy**

## Federal views diverge on proper use of painkillers

By Matthew Perrone

WASHINGTON —

about prescription drugs that provide critical pain relief to millions of Americans yet also cause more fatal overdoses than heroin and cocaine combined?

The answer is: It depends.

Different parts of the federal government describe the problem — and potential solutions — of abuse with Vicodin, OxyContin and other opioid drugs in different terms.

The White House has called opioid abuse an "epidemic" and a "growing national crisis" that causes more than 16,500 deaths per year. Meanwhile, the head of the Centers for Disease Control and Prevention (CDC) and a topranking Drug Enforcement Administration official have called on doctors to dramatically scale back their use of prescription opioids.

But while Food and Drug Administration (FDA) Commissioner Margaret Hamburg acknowledged that opioids are overprescribed in an interview with The Associated Press, she again emphasized the importance of keeping the drugs accessible to Americans with chronic pain — a group she cites as roughly 100 million, or about 40 percent of U.S. adults.

"I think we have an important balancing act of trying to assure that safe and effective drugs are available for patients who have real pain and need medical care," Hamburg said.

The agency's approach has won kudos from physicians who use opioids to treat pain, including the American Pain Society, a group

that receives funding from the largest pain drugmakers, including Pfizer Inc. and Teva Pharmaceuticals.

But it also exposes a rift in the government's messaging about the appropriate role of opioids, which are among the most frequently prescribed drugs in the United States. CDC officials have called for more limited prescribing, citing figures that show a four-fold increase in opioid sales between 1999 and 2010, during which opioid overdose deaths more than tripled.

"These are dangerous medications and they should be reserved for situations like severe cancer pain where they can provide extremely important and essential palliation," CDC Director Tom Frieden said. "In many other situations, the risks far outweigh the benefits."

It's a view shared by anti-addiction advocates like Physicians for Responsible Opioid Prescribing (PROP), a group that wants the FDA to severely restrict pharmaceutical marketing of opioids

"Over the past decade, there have been more than 125,000 painkiller overdose deaths because drug companies were permitted to

falsely advertise these drugs as safe and effective for longterm use," said the group's president, Andrew Kolodny.

Experts agree that most overdoses occur in people abusing opioids at unsafe doses, often by grinding up tablets for snorting or injecting. But groups like PROP say that addiction often begins when doctors prescribe the drugs for common aches and pains. Opioids include both legal and illegal narcotics, such as heroin, morphine, codeine, methadone and oxycodone among others.

The appropriate medical role for opioids has been the subject of vigorous debate for over 20 years.

For most of the last century, doctors reserved opioids for acute pain following surgery or injury, or for severe, long-term pain due to deadly diseases like cancer. Using the drugs for more common ailments was considered too risky because they are highly addictive.

But in the 1990s, a new generation of specialists argued that opioids, when used carefully, could safely treat common forms of chronic pain, including back pain and arthritis. That message was amplified by pharmaceutical marketing for new, long-acting drugs like OxyContin, which the FDA approved in 1995.

Purdue Pharma, the maker of OxyContin, would later plead guilty and pay \$634.5 million in fines for misleading doctors about the risks of addiction and abuse with OxyContin. But opioid prescriptions continued to rise unabated.

It's a trend closely monitored by the Drug Enforcement Administration (DEA), where officials say an oversupply of painkillers is fueling the black market for both prescription opioids and heroin.

DEA Deputy Assistant Administrator Joe Rannazzisi said it is "outrageous" that the U.S. consumes 99 percent of the world's hydrocodone — the most prescribed medicine in the country.

"A controlled substance shouldn't be the most widely prescribed medication in the United States," he said in an interview. "If we believe we're the only country that knows how to treat pain that's a pretty arrogant attitude."

To be sure, any successful effort to curb drug abuse must involve a wide range of

FEDERAL page 11



#### **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
- Electricity and Air conditioning
- Wall to wall carpeting
- Stove and refrigerator
- Emergency pull chords
- 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.



## 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"



## Married folks have fewer heart problems

ove can sometimes break a heart but marriage seems to do it a lot of good. A study of more than 3.5 million Americans finds that married people are less likely than singles, divorced or widowed folks to suffer any type of heart or blood vessel problem.

This was true at any age, for women as well as for men, and regardless of other heart disease risk factors they had such as high cholesterol or diabetes, researchers found.

"It might be that if someone is married, they have a spouse who encourages them to take

better care of themselves," said Dr. Jeffrey Berger, a preventive cardiologist at NYU Langone Medical Center in New York.

But "we can't prove by any means of cause and effect," he said.

This is the largest look at marriage and heart health, said Dr. Carlos Alviar, a cardiology fellow who led the study with Berger. Previous studies mostly compared married to single people and lacked information on divorced and widowed ones or just looked at heart attacks, while this one included a full range of health issues from clogged arteries and abdominal aneurysms to stroke risks and circulation problems in the legs.

Researchers used health questionnaires from an Ohio company, Life Line Screening Inc., which people filled out when they sought various types of tests in community settings around the country. Some of these screening tests, for various types of cancer and other diseases or conditions, are not recommended by leading medical groups, but people can still get

them and pay for them themselves.

The study's authors have no financial ties to the company and are not endorsing this type of screening, Berger said. Life Line gave its data to the Society of Vascular Surgery and New York University to help promote research.

The results are from people who sought screening from 2003 through 2008. Their average age was 64; nearly two-thirds were female and 80 percent were white. They gave information on smoking, diabetes, family history, obesity, exercise and other factors, and researchers had blood pressure and other health measure details for consideration.

The study found:

•Married people had a 5 percent lower risk of any cardiovascular disease compared to single people. Widowed people had a 3 percent greater risk of it and divorced people, a 5 percent greater risk, compared to married folks.

•Marriage seemed to do the most good for those under age 50; they had a 12 percent lower risk of heart-related disease than single people their age.

•Smoking, a major heart risk, was highest among divorced people and lowest in widowed ones. Obesity was most common in those single and divorced. Widowed people had the highest rates of high blood pressure, diabetes and inadequate exercise.

Researchers didn't know how long any study participants were married or how recently they were divorced or became widowed. But the results drive home the message that a person's heart risks can't be judged by physical measures alone
— social factors and stress also matter,
said Dr. Vera Bittner, a cardiologist at the
University of Alabama at Birmingham.

She heads the heart disease prevention committee of the American College of Cardiology. "We don't really have a clear explanation" for why marriage may be protective, Bittner said.

"You may be more willing to follow up with medical appointments," take recommended drugs, diet and exercise if you have a spouse, she said. — AP

#### > Federal

#### Cont. from page 10

players, including state lawmakers, medical boards, pharmacy chains and medical educators

In her interview with the AP, Dr. Hamburg emphasized this multifaceted approach while highlighting two recent steps by the FDA to reduce harm from opioids.

Last September, the FDA narrowed the prescribing label on long-acting opioids like OxyContin to specify that they should only be used for "pain severe enough to require daily, around-the-clock" therapy that cannot be managed with other approaches. Previously, the label simply stated the drugs were for "moderate to severe pain."

In October, the FDA recommended reclassifying hydrocodone-containing combination pills like Vicodin to limit how doctors can prescribe them.

But both of those actions came after outside pressure. The labeling change was in response to a petition from the physician group PROP, which sought much stricter labeling than what the FDA ultimately put in place. The change in classification for hydrocodone pills came after nearly a decade of prodding by the DEA, which argued that the drugs had been misclassified in the first place.

DEA's Rannazzisi said the difference in tone between various agencies reflects their unique missions. As he sees it, the FDA's primarily role is to review drugs and make sure they are marketed appropriately. But the DEA's mission to investigate drug diversion brings his staff much closer to the ongoing epidemic of abuse and addiction.

"Maybe sometimes people need to get out from behind their desks and actually go and look at what's going on," Rannazzisi said. "Because in the end this is a national tragedy that's not being addressed." — AP



#### We offer:

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

Schedule a tour today call 508-853-6910

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



"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

11

#### **Focus on Senior Services**

### Hope Health offers compassionate hospice care

llen McCabe, a registered nurse who's worked in the hospice field for 23 ✓ years, doesn't see people's time in hospice care as one in which they're dying, but a time when they're living the best life they can until they die. Doing everything possible



McCabe

to make that happen is the goal of the staff of Hope Hospice at its McCarthy Care Center in Sandwich.

"If people could see that hospice is not actually about dying, but living the best life you can until you die, I think that more people

would be less scared about it," said McCabe, who also serves as a Hope Hospice professional educator.

The company's website notes that the time to call about hospice care is if you or someone you love has a life-limiting illness, adding that patients and families experience

the greatest benefit from hospice care when it is accessed early.

"People should seek hospice when this disease is impacting their lives in a way that they're losing touch with who they were before they were sick," McCabe said. "That's the time that people need to say, 'I need help, my family needs help.

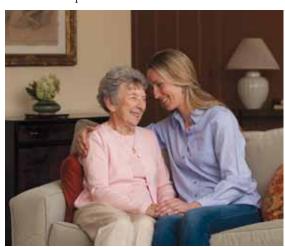
Hospice can help support the patient as he is experiencing the symptoms and changes in his relationships — spiritually and physically — in response to disease, she said. Hospice will also assist family members and caregivers who are coping with how the serious illness of their loved one has impacted their Hope Hospice. own lives. "They're loving people illness doesn't happen in a vacuum."

While "What if?" conversations are among the toughest families will have, discussion of health-related options should be approached sooner rather than later. "Get the information about what those services are and how they can help you and help you be able to approach your physician in a way that says, 'I'm ready to hear this information whether you're ready to tell me it or not,' " she said.

be the last ones that are ready to have this conversation, believing there are still medical treatments available to improve a person's health, McCabe said.

Statistically, 80 percent of people wait to create a health care proxy until they're in an emergency room when they decide whom they want to speak for them if they can't speak for themselves. "You can imagine that in an emergency situation you probshe said.

'It almost makes it impossible for people to die the way they wish they would die or to live the way they wished they would live till they died if we don't change the way that we plan for serious illness.



McCabe suggested two websites as resources to the hospice discussion:

The Conversation Project (www.theconversationproject.org) gives you tools to be able to talk to your loved ones, your loved ones to talk to you and for you to talk to your physician about what you want or what you don't want.'

The Five Wishes (www.agingwithdignity. org/five-wishes.php) serves as a guideline



ably aren't able to share all of the things you'd like to," McCarthy Care Center, one of a handful of specially licensed hospice inpatient units in the state

in deciding "whom you want to make the health care decisions for you if you aren't able to, the kind of medical treatment you want or don't want, how comfortable you want to be, how you want people to treat you and what you want your loved ones to know." Your responses can be used to initiate the process of getting family members and caregivers thinking about the things they might be asked to do on your behalf.

When the time comes that a person is moved into hospice, attention is shifted from changing the course of the illness to keeping the person comfortable and doing whatever is possible to re-instill who he or she was before becoming sick.

The beauty of what Cicely Saunders did when she founded the first modern hospice was to establish that when in the face of not being able to change what is happening medically, we should step back and do things that can still impact how somebody feels about their life," said McCabe.

The current median length of a hospice

stay in Massachusetts is 18 days, meaning that half of all hospice patients will die in 18 days or less and half will live longer than 18 days. Ten percent live longer than six months.

Hope Hospice's staff undergoes extensive training in pain and symptom management. "The entire organization really believes in the mission, which is to provide care to people experiencing the impact of serious illness and loss," McCabe said. "The people here would drop anything to

help make sure families are getting everything that they need."

After a loved one's passing, bereavement assistance is available for family members in their home, Hope Hospice offices or in a group setting. "In some instances, a person will initially think they don't need the help, but call three months later and say, 'I think I do need help,' " she said. While the service officially ends after 13 months, there's a community bereavement group to provide support after that, if necessary.

Hope Hospice can be reached by calling 508-957-0200 or 800-642-2423 or by email at Info@HopeHealthco.org. This article is one of a series that appears monthly in the Fifty Plus Advocate outlining solutions to many problems mature adults face. If you feel your business would like to participate in this series call Reva Capellari at 508-752-2512, ext. 5. Archives of articles from previous months can be found at www.fiftyplusadvocate.com.

#### MIT finger device reads to the blind in real time

By Rodrique Ngowi

CAMBRIDGE -

cientists at the Massachusetts Institute of Technology are developing an audio reading device to be worn on the index finger of people whose vision is impaired, giving them affordable and immediate access to printed words.

The so-called FingerReader, a prototype produced by a 3-D printer, fits like a ring on the user's finger, and is equipped with a small camera that scans text. A synthesized voice reads words aloud, quickly translating books, restaurant menus and other needed materials for daily living, especially away from home or office.

Reading is as easy as pointing the finger at text. Special software tracks the finger movement, identifies words and processes the information. The device has vibration motors that alert readers when they stray from the script, said Roy Shilkrot, who is developing the device at the MIT Media Lab.

For Jerry Berrier, 62, who was born blind, the promise of the FingerReader is its portability and offer of real-time functionality at school, a doctor's office and

"When I go to the doctor's office, there may be forms that I wanna read before I sign them," Berrier said.

He said there are other optical character recognition devices on the market for those with vision impairments, but none that he knows of that will read in real

Berrier manages training and evaluation for a federal program that distributes technology to low-income people in Massachusetts and Rhode Island who have lost their sight and hearing. He works from the Perkins School for the Blind in Watertown, Mass.

Everywhere we go, for folks who are sighted, there are things that inform us about the products that we are about to interact with. I wanna be able to interact with those same products, regardless of how I have to do it," Berrier said.

Pattie Maes, an MIT professor who founded and leads the Fluid Interfaces research group developing the prototype, said the FingerReader is like "reading with the tip of your finger and it's a lot more flexible, a lot more immediate than any

FINGER page 21





#### Quality Healthcare Isn't All We Do - It's Everything We Are

At Golden LivingCenters<sup>®</sup>, we strive to help people live fuller, longer and more productive lives by offering innovative healthcare that addresses changing needs. We offer a full spectrum of integrated programs and services, provided by compassionate, dedicated staff. Combining 24-hour nursing with our exclusive Golden Rehab therapy, we provide a well-rounded recovery plan to meet your needs.

Golden LivingCenter - Attleboro

27 George St. Attleboro, MA 02703

Golden LivingCenter - Chetwynde

1650 Washington St. West Newton, MA 02465

Golden LivingCenter - Dedham

1007 East St. Dedham, MA 02026

Golden LivingCenter - Dexter House

120 Main St. Malden, MA 02148

Golden LivingCenter - Elmhurst

743 Main St. Melrose, MA 02167

Golden LivingCenter - Fitchburg

1199 John Fitch Highway Fitchburg, MA 01420

Golden LivingCenter - Garden Place

193 Pleasant St. Attleboro, MA 02703

Golden LivingCenter - Heathwood

188 Florence St. Chestnut Hill, MA 02467 Golden LivingCenter - The Hermitage

383 Mill Street Worcester, MA 01602

Golden LivingCenter - Oak Hill

76 North St. Middleboro, MA 02346

Golden LivingCenter - Melrose

40 Martin St. Melrose, MA 02176

Golden LivingCenter - Norwood

460 Washington St. Norwood, MA 02062

Golden LivingCenter - Plymouth

19 Obery St. Plymouth, MA 02360

Golden LivingCenter - Wedgemere

146 Dean St. Taunton, MA 02780

Golden LivingCenter - West Newton

25 Armory St. West Newton, MA 02467

For admissions information, call our Direct Connect line.

1-888-243-4646 • Fax: 855-855-1182

directconnect-boston@goldenliving.com

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-11833-14 J135



#### **Travel and Entertainment**

By Victor Block

#### CHARLOTTESVILLE, Va —

he gracious mansion is a perfect example of an 18thcentury gentleman's country estate. Its 33 rooms are filled with elegant furniture and architectural touches imported from Europe. In its heyday, a virtual Who's Who of early American history dropped by to visit.

About 10 miles away stands a tiny, much simpler wood-frame cottage. It was built without a stove, well or bathroom facilities. A newspaper article written at the time described its "meager complement of furniture."

These houses couldn't be more different, nor could the men who once stayed in them — Thomas Jefferson and Theodore Roosevelt. This diversity, which says much about the character of the two presidents, extends throughout Charlottesville, Va. and the countryside that surrounds it.

Charlottesville adds life and color to important chapters of the nation's past. The small city is nestled in the Blue Ridge Mountains, surrounded by rugged Appalachian Range peaks and pastoral landscapes. Small farms, orchards and vineyards lie just beyond its borders.

In that rural setting, the city of about 44,000 residents is an enclave of arts, culture and history. A good way to experience and enjoy all three is to stroll along the Historic

Downtown Mall. The brick-paved pedestrian walkway combines the nostalgia of historic buildings reminiscent of small-town Americana with more than 130 trendy shops and 30 restaurants many with an outdoor cafe.

Close to the Mall is one of two places that, for many visitors, make Charlottesville synonymous with its most famous son, Thomas Jefferson. His many accomplishments included stints as governor, ambassador to France, secretary of state and the third president. Yet he placed high on his list of achievements founding the University of Virginia as an "Academical Village" available to qualified students regardless of wealth or birth.

Visitors to the sprawling campus see it much as it appeared when it opened for classes in 1825. Pavilions that skirt the expansive lawn still house rooms occupied by scholars and faculty. The Rotunda that overlooks the setting is a scaled-down version of the Pantheon in Rome.

Jefferson's architectural genius is even more evident at Monticello, the plantation home that occupied much of his interest and activity over decades. Work began on the mansion in 1768 and continued until his death in 1826.

Features included ideas gathered while Jefferson lived in Europe. They include dumb waiters, skylights and French doors that open in tandem automatically.

In contrast with Monticello's elegance is the modest cottage where Theodore Roosevelt decompressed from the pressures of official life as president.

The rustic retreat has been described as "the most unpretentious habitation ever owned by a president.' Among personal touches are a chart listing birds that Roosevelt spotted during his stays at the cabin, and letters he wrote to his children decorated with sketches of cartoon-like figures.

Introductions to two other presidential homes also support Virginia's nickname as "The Mother of Presidents." Four of the first five presidents, and eight in all, were born in the state.

Guides at Montpelier, the home of James Madison, note his place in history as a member of the House of Representatives, delegate to the

Continental Congress, secretary of state and fourth president.

I found even more meaningful his instrumental role in drafting both the Constitution and its first 10 amendments, and the fact that he authored important documents in the rooms where I was standing.

The Ash Lawn-Highland plantation, which borders Monticello, was home to the fifth president. While serving as secretary of state, James Monroe negotiated the Louisiana

Purchase, and the Monroe Doctrine that he established formed the cornerstone of America's foreign policy for over a century.

Visitors are immersed in the atmosphere of a working farm, with demonstrations of spinning, weaving, openhearth cooking and other early American pursuits.

A setting very different from plantation homes, and the hustle and bustle of Charlottesville, is tucked into a horseshoe bend of the James River about 20 miles away. The village of Scottsville (population about 600) served as a local



Ash Lawn-Highland

ferry crossing and river port during the 18th century. Flatbottomed boats transported tobacco, grain and other cargo to Richmond, and returned with goods imported from England and France.

A combination of events undermined the town's importance and left it a sleepy shadow of its former self. However, it retains historical touches worth experiencing.

A small museum recounts the story of the town and

Exhibits in the Canal Basin Square adjacent to the river include a packet boat and a list of tariffs charged for transporting cargo and passengers. Among fares were "White person, 12 and older, 1 cent per mile" and "Coloured persons, 5 and up, 1/2 cent a mile.

No trip to the Charlottesville area would be complete

without at least one stop at a winery, and even here the influence of Thomas Jefferson is felt — or, rather, tasted. He began planting vineyards close to Monticello, and dreamed of producing wines equal to those of the Old World. However, a series of mishaps and misfortunes doomed his effort, and for some 200 years Virginia's infant wine industry did not achieve distinction.



Bateaux in Canal Basin Square

That changed recently as a new generation of winemakers began to produce improved vintages. Virginia now has at least 230 wineries.

For more information, call 877-386-1103 or visit www.visitcharlottesville.org.

## 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.



#### THE ADULT DAY CLUB at Dodge Park

101 Randolph Road, Worcester, MA • 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!





The Historic

Downtown Mall

#### LET OUR FAMILY TAKE CARE OF YOUR FAMILY

As a family-owned and operated company, we understand just how important it is for family members to find the best quality home care for a loved one needing assistance. Caring for your loved one with personal attention, compassion and trusted caregivers is our highest priority.

#### IN-HOME CARE SERVICES

- Home Health Aides / Personal Care
  - Homemakers / Companions
- Meal Preparation / Medication Reminders
  - Live-in Care / 24-Hour Care
  - Dementia / Alzheimer's Care
  - Nursing Care / Caregiver Respite

Now Open in Worcester on 400 Grove Street Contact us for a Complimentary Assessment 508.556.5555

info@associatedhomecare.com www.associatedhomecare.com

Serving over 100 communities.



Fully bonded and insured Long-term insurance accepted

BEVERLY • BOSTON • BURLINGTON • LEOMINSTER • LYNN • MARBLEHEAD • NORTH ANDOVER • SPRINGFIELD • WORCESTER



## 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



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

#### **COLONY RETIREMENT HOMES**

Worcester, MA Not For Profit Corporation

www.colonyretirementhomes.com



#### **Resource for Caregivers**

## More stressful to care for spouse than mom

By Lauran Neergaard and Jennifer Agiesta

WASHINGTON —

ou promise "in sickness and in health," but a new poll shows becoming a caregiver to a frail spouse causes more stress than having to care for mom, dad or even the in-laws.

Americans 40 and older say they count on their families to care for them as they age, with good reason: Half of them already have been caregivers to relatives or friends, the poll found.

But neither the graying population nor the loved ones who expect to help them are doing much planning for long-term care. In fact, people are far more likely to disclose their funeral plans to friends and family than reveal their preferences for assistance with day-to-day living as they get older, according to the poll by the Associated Press-NORC Center for Public Affairs Research

And while 8 in 10 people who've been caregivers called it a positive experience, it's also incredibly difficult.

"Your relationship changes. Life as you know it becomes different," said Raymond Collins, 62, of Houston, who retired early in part to spend time with his wife, Karen. Diagnosed with multiple sclerosis 15 years ago, her mobility has deteriorated enough

that she now uses a wheelchair

Collins, a former business manager for an oil company, said he has felt stress, frustration and, at times, anger.

"The traditional vows are through sickness and health, for richer or poorer, for better or worse, etc.," he said. "At the age of 25 and 32, you say those things and you're high on love and healthy, and life is all in front of you. The meanings of those words are pretty much lost, even when you concentrate on them."

Still, he said caregiving has strengthened his marriage commitment in ways he couldn't foresee as a newlywed nearly 37 years ago.

37 years ago.

While 7 in 10 who cared for a spouse said their relationship grew stronger as a result, nearly two-thirds said it caused stress in their family compared with about half among those who cared for a parent.

Caregiving may start with driving a loved one to the doctor or helping with household chores, but progress to handson care, such as bathing. Increasingly, family members are handling tasks once left to nurses, such as the care of open wounds or injections of medication.

With a rapidly aging population, more families will face those responsibilities: Government figures show nearly 7 in 10 Americans will need long-term care at some point after they reach age 65. Yet



just 20 percent of those surveyed think it is likely they will need such care someday. Almost twice as many, 39 percent, are deeply concerned about burdening their families.

Contrary to popular belief, Medicare doesn't pay for the most common types of long-term care — and last year, a bipartisan commission appointed by Congress

couldn't agree on how to finance those services, either. But the AP-NORC Center poll found nearly 6 in 10 Americans 40 and older support some type of government-administered long-term care insurance program, a 7-point increase from last year's AP survey.

The poll also found broad support for a range of policy proposals:

•More than three-fourths favor tax breaks to encourage saving for long-term care or for purchasing long-term care insurance. Only a third favor a requirement to purchase such coverage.

•Some 8 in 10 want more access to community services that help the elderly live independently.

•More than 70 percent support respite care programs for family caregivers and letting people take time off work or adjust their schedules to accommodate caregiving.

• Two-thirds want a caregiver designated on their loved one's medical charts who must be included in all discussions bout care.

Oklahoma recently became the first state to pass the AARP-pushed Caregiver Advice, Record and Enable (CARE) Act that requires hospitals to notify a family caregiver when a loved one is being dis-

MORE page 19

## 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!!!\*





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!!!

#### **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 Freshly prepared meals
- Dementia specific activity program 7 days a week
- Outing and professional entertainments
- All inclusive ADL care at no additional charge.

## **DODGE PARK**

REST HOME AND DAY CLUB

101 Randolph Rd., Worcester, MA **www.dodgepark.com** *Call Ben, Mike or Carrie at 508-853-8180* 



## When it comes to Homecare choose Century



PLANNING TO GO FOR SURGERY SOON? Call us to discuss post-operative care prior to hospial admission. We also have staff who speak: Spanish, Vietnamese, Nepali, Polish, and Albanian to make servicing your family easier.

Century Homecare is a nationally accredited and Medicare Certified home health agency. We offer post-surgery and disease management care to patients in their own home. Our services include:

- Skilled Nursing Care
- · Post-surgery care
- · Medication management (IV, injections and med planning)
- · Chronic disease care (Diabetes, Hypertension)
- Home Health Aides
- Occupational Therapy
- · Physical Therapy
- · Speech Therapy
- Medical Social Services
- · Private Duty Care

Our services are covered in full by most insurance companies including Medicare, Medicaid and most other major health insurance plans. Call today to discuss the options available for your loved one.

Our Experienced Case Managers are only a phone call away to discuss your healthcare options as the need arises. We help you find local resources, some of which may be offered free of charge. As your home care agency, we are your advocate, working hard to find the best resources that you are entitled to.



For personalized service call Linda Belsito directly at 774-961-9871.

Main Office: 65 Water Street, Worcester 1-888-292-1809 www.centurycares.com



Accredited by Community Health CHIP Accreditation Program



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?

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



Find these articles and more at www.fiftyplusadvocate.com



Over 30,000 visitors each month!



17

# CREMATION WHY PAY MORE?

\$1,395.00

"Simplicity" Cremation.
Complete.

No Extra Charges
A+ Rated by the
Better Business Bureau
Family Owned
State Assistance Accepted

www.CasperCremation.com

## Casper CREMATION SERVICES

617-269-1930 and 800-314-1890 (Toll-Free)

MA Licensed Funeral Providers

#### 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

### Read previous issues of the



#### On-line at 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.

## Altering perceptions when caring for a dementia sufferer

By Micha Shalev

e know that cognitive and memory impairments can change how a person thinks, acts and/or feels. These changes often present special challenges for families and caregivers in a home

or long-term care facility setting. An ordinary conversation, for example, can be quite frustrating when your loved one has difficulty remembering from one moment to the next what has been said.

Individuals with moderate to severe dementia, or another cogni-

tive impairment, often require special care, including supervision (sometimes 24 hours a day), specialized communication techniques and management of difficult behavior. They may need help with activities of daily living (ADLs), such as bathing, eating, transferring from bed to a chair or wheelchair, toileting and/or other personal care.

Individuals with cognitive impairment may experience a range of behavioral problems that can be frustrating for caregivers. These might include communication difficulties, perseveration (fixation on/repetition of an idea or activity), aggressive or impulsive behaviors, paranoia, lack of motivation, memory problems, incontinence, poor judgment and wandering.

Some people may develop behavioral problems early on, while others go their entire illness with only minor issues. Most cognitively impaired persons fall somewhere

Caregiving Tips in the middle, having good days and bad days (or even good or bad

moments). Anticipating that there will be ups and downs, and maintaining patience, compassion and a sense of humor, will help you cope more effectively with difficult behavior. It's important to remember that it's the disease, not the person, causing the behavior.

All behavior of individuals diagnosed with Alzheimer's and/or dementia (AD) has a reason, although the cause may not be immediately known. Behavior is a response to the environment, caregivers or internal stimuli. Problems may develop when the expectations of the caregiver do not match the abilities of the individual. The individual has

a need for supervision and assistance because of increasing functional disability.

The management of behavior is directed toward adapting the environment and approaches to the needs of the individual. Caregivers cannot cure the disease or teach individuals to remember. They cannot resolve behavioral issues by using logic, by trying to reason with the person or by coaxing or using flattery. Caregivers should have a healthy sense of humor and be flexible, creative and individual directed.

The medical model of care is no longer effective for late-stage AD sufferers. Rigid routines that require vital signs to be taken at 8 a.m., showers/baths to be completed by 11 a.m. and all residents in bed by 8 p.m. are unnecessary and unworkable.

Creativity allows the caregiver to acknowledge that sleeping in a bed wearing nightclothes is not necessarily the norm for AD sufferers. Behavioral management is successful when caregivers can enter the individual's reality and utilize techniques that show respect for adult feelings rather than dwelling on childlike behavior.

The behavior of a cognitively impaired person is logical within his or her own

frame of reference. Knowledge of history is helpful, as it facilitates understanding of the person who is reliving the 1930s, 1940s or 1950s. An awareness of the individual's personal history is essential because it helps to know where the individual is coming from when he or she relives the past.

Avoid the use of labels in describing behavior. Words such as "uncooperative" are subjective and usually mean that the individual will not complete the desired task when it is asked. When caregivers use such labels, the tone is set for all future contacts with the individual. Caregivers may assume that the individual will be difficult, and thus elicit the poor behavior that is expected.

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

### Once we start working with the elder, there is no going back

By Marianne Delorey©

"Older Ladies," a country song mixed with some funky yodeling sung by Donnalou Stevens, has recently gone viral across the Internet. She speaks about the various parts of her aging body that are less than perfect and then declares, "And if that's the reason that you don't love

me, then maybe that's not love."

Her catchy tune presents a funny and upbeat picture of aging, one that we are less likely to see on mainstream media. Her message is simple: despite her age, she has much to give and if someone cannot appreciate what she still has, then she has no interest in being with them.

This is a lesson eldercare workers learned a long time ago. Somehow, we

have all come to the conclusion that working with the elderly is a wonderful experience. We've come at it from many different directions, but the value in serving this population is not missed by any of us. Here are some quotes from those

> Housing Tips

in the eldercare field:
•When I was younger,

I was a candy stripper at the hospital. All of us wanted to work in pediatrics and I would never have guessed one day I'd work with the elderly. My first day working in an elderly building, I thought I'd never get used to the quiet. But now, I see all the excitement there is and working with this group really appeals to my nurturing side. I'd encourage people to work with the

elderly, it is a great experience.
•I started in this field by accident, but

now I'd never want to work elsewhere because of the payback. Not only do they tell me how much they appreciate what I do, but they show me by taking care of the apartments they have.

•It makes a big difference to some of the elders when you give them a few extra minutes of your time, especially if they don't have families. Also, they have taught me not to be judgmental. Everyone makes mistakes, but how fair is it to hold someone to things that happened 30 or 40 years ago?

• I started in eldercare because I was taking care of my grandmother, and working in the industry helped me find more services for her. After she passed, I stayed in eldercare because it was fulfilling. I felt I could offer my skills and knowledge to help people navigate the system.

As for me, my story is simple. I had

worked with the elderly before, but my first job out of college was cleaning carpets. I felt like it wasn't enough, so I went to a local rest home to volunteer and as soon as I stepped through the door, I knew it was where I belonged. I used to explain that I am at home with people who are closer to death because they have a better appreciation for life. That is still true, but a more complete truth is that as Donnalou explains in her song, the best parts of a person are deeper than the surface, and once you train your eyes to see that beauty, there is no going back.

Marianne Delorey, Ph.D. is the executive director of Colony Retirement Homes. She can be reached at 508-755-0444 or mdelorey@colonyretirement.com and www.colonyretirementhomes.com. Archives of articles from previous issues can be read at www.fifty-plusadvocate.com.

#### ➤ More

#### Cont. from page 16

charged and to help prepare that caregiver for nursing the patient at home.

Just 30 percent in this age group who say they'll likely care for a loved one in the next five years feel prepared to do so.

Women tend to live longer than men and consequently most family caregivers, 41 percent, assist a mother. Seventeen percent have cared for a father, and 14 percent have cared for a spouse or partner, the poll found.

The tug on the sandwich generation — middle-aged people caring for both children and older parents, often while holding down a job — has been well-documented, and the new poll found half of all caregivers report the experience caused stress in the family.

But spouses were most likely to report that stress and to say caregiving weakened their relationship with their partner and burdened their finances.

Spouses are more likely to handle complex care tasks, and on duty 24-7 with less help from family and friends, said Lynn Feinberg, a caregiving specialist at AARP.

Physically, that can be harder because spouse caregivers tend to be older: In the AP-NORC poll, the average age of spouse caregivers was 67, compared with 58 for people who've cared for a parent.

Virginia Brumley, 79, of Richmond, Indiana, cared for her husband, Jim, for nearly five years while he suffered dementia and Parkinson's syndrome, care that eventually required feeding, dressing and diapering him.

<sup>4</sup>I think I loved him more after I started caring for him. I saw what a wonderful person he was: his (positive) attitude, his kindness, his acceptance of things," she said.

But he lived his last 11 months in a nursing home because "I couldn't handle him anymore," Brumley said. "He was too big for me. He was as helpless as a baby." The AP-NORC Center survey was conducted by telephone March 13 to April 23 among a random national sample of 1,419 adults age 40 or older, with funding from

the SCAN Foundation. Results for the full survey have a margin of sampling error of plus or minus 3.6 percentage points.

— AP

#### ➤ Couples

#### Cont. from page 9

sible extra health care costs for couples who start their retirement at 62 as well as potential savings for those who can delay it to 67. Similar to the decision pre-retirees make about when to start claiming Social Security, health care costs should be factored in to the retirement timing decision. For couples who opt to retire at age 62, they can anticipate an additional estimated cost of \$17,000 per year. The extra costs are health insurance premiums for this period prior to Medicare eligibility and estimated out-of-pocket costs. On the other hand, the potential annual cost reduction for couples who can delay retirement to 67 could be

\$10,000 per year.

Fidelity's estimate underscores that while health care costs in retirement are significant, they have moderated in recent years. Factors that play a role include:

- •Long-term prescription drug savings due to the gradual closure of Medicare Part D's donut hole, leaving retirees with a reduced, 25 percent co-insurance cost by 2020 where there was previously no coverage at all.
- •The trend of slower Medicare spending per enrollee through 2022, as projected by the U.S. Department of Health & Human Services.
- •An increasingly cautious and selective health care consumer as ongoing economic uncertainty is leading to reduced utilization of discretionary health care services, such as elective surgeries.

Fifty Plus Advocate August 2014

#### **Money Matters**

#### Heirlooms' value shifts from sentiment to cash

By Rosa Salter Rodriguez

HUNTINGTON, Ind. —

Jean Allen recently found herself revisiting a stately Victorian-style home in Huntington to wait while someone picked up an antique grand piano.

The piano was a Chickering, a quality name, from the early part of the last century and in relatively good shape, Allen said. A generation ago, such an item might have been jealously passed down among members of a family.

But not anymore. Folks just aren't holding on to family heirlooms the way they used to,

"It was beautiful, and I sold it for a pittance," said Allen, owner of JS Allen Estate Sales of Monroeville, a company that helps people clean out houses and liquidate their contents.

"Children don't know what to do with all this stuff, and don't have room for it, and just get to the point that they throw their hands up and say, "This has got to go.'"

It's a trend that dealers in used items and antiques around the region have noticed. They point to a variety of reasons folks are ditching family heirlooms.

Families are smaller, with fewer brothers and sisters among whom to divide possessions, they say. A plethora of baby boomers are downsizing. The cost of moving or storing bulky items such as furniture is high, and

rapidly changing technology makes things obsolete more quickly.

Even decorating and lifestyle trends play a role.

Got a dining room set with a giant match-

ing hutch stacked with Grandma's fine china? Some homes don't even have dining rooms, so not everyone can use the furniture, Allen said.

And as for those old dishes, if they've got gold or silver trim, they won't go into today's microwave or dishwasher "Nobody

dishwasher. "Nobody wants to wash dishes by hand," she said.

Besides, adds Ron Wiegmann, owner of Wiegmann Auctioneers, "With men and women working and kids playing sports, it's paper plates and plastic forks and eating out. The china and dinnerware doesn't mean as much.

"The younger generation, I think, are kind of letting the family heirlooms go," he added. "Some families are more sentimental than others, but most of them are turning them into cash."

While the trend to dispose of items might seem to mean a boom for their businesses, auctioneers and antiques dealers say the trend cuts both ways — the stuff that people want

to sell is often the same stuff people don't want to buy.
Shirley Ward, who works in sales at Stollers

Shirley Ward, who works in sales at Stollers Antique Mall, said collectible porcelain dolls are a case in point.

The dolls were popular as decorator items in the 1980s and '90s, and some cost hundreds of dollars then, she said. But few want them today, so they're not worth as much at resale.

"They're nice dolls, but there's

thousands of them," she said.

"Even Barbies don't sell like they used to."
And, as for collectible plates and figurines
— well, let's just say they're going through a
down market phase, too.

"Cherished Teddies, and Hummels and Pretty as a Picture, Precious Moments — we've got hundreds of them. We carry them, and people still buy them, if you get the right buyer or somebody just broke one.

"But we're not looking to buy more."

With eBay and other resale websites, people don't see such items as being as scarce as they once might have when the only place they could get them was the village gift shop, Ward said.

Allen said she often has to deliver bad

pricing news to clients.

For example, she often wants to split up bedroom sets because she's found individual pieces sell better. Most new homes today have walk-in closets with built-in storage, so folks don't want those bulky matching dressers, she's found.

"People don't have that kind of space anymore," she said. And, she notes, a single item doesn't require as big an outlay on the part of a buyer.

"You see all these people (selling items) struggle because everybody thinks their stuff is worth 10 times more than it is."

However, some people are finding new ways to hang on to sentimental items, said Debra McClintock, in sales with Keepsake Threads.

That business takes textiles with sentimental value and repurposes them into items for display, décor or other reuse.

Among the company's products have been stuffed animals made from a deceased husband's ties, a quilt made with a grandmother's old dresses and scarves made from old handkerchiefs.

"We also can incorporate text, like love letters or Grandma's recipes, and photos. If it can be scanned into a computer, we can print it on fabric," she said.

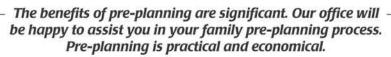
"A lot of people have things in a closet, textiles, that they got from mom and grand

HEIRLOOMS' page 23

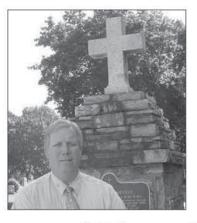
## Pre-planning guarantees your wishes are met.



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.



- 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

#### > Finger

Cont. from page 12

solution that they have right now."

Developing the gadget has taken three years of software coding, experimenting with various designs and working on feedback from a test group of visually impaired people. Much work remains before it is ready for the market, Shilkrot said, including making it work on cell-



Shilkrot said developers believe they will be able to affordably market the FingerReader but he could not yet estimate a price. The potential market includes some of the 11.2 million people in the United States with vision impairment, according to U.S. Census Bureau estimates.

Current technology used in homes and offices offers cumbersome scanners that must process the desired script before it can be read aloud by characterrecognition software installed on a computer or smartphone, Shilkrot said. The

FingerReader would not replace Braille the system of raised dots that form words, interpreted by touch. Instead, Shilkrot said, the new device would enable users to access a vast number of books and other materials that are not currently available in Braille.

Developers had to overcome unusual challenges to help people with visual impairments move their reading fingers along a straight line of printed text that they could not see. Users also had to be alerted at the beginning and end of the

reading material.

Their solutions? Audio cues in the software that processes information from the FingerReader and vibration motors in the

The FingerReader can read papers, books, magazines, newspapers, computer screens and other devices, but it has problems with text on a touch

screen, said Shilkrot.

That's because touching the screen with the tip of the finger would move text around, producing unintended results. Disabling the touch-screen function eliminates the problem, he said.

Berrier said affordable pricing could make the FingerReader a key tool to help people with vision impairment integrate into the modern information economy.

"Any tool that we can get that gives us better access to printed material helps us to live fuller, richer, more productive lives, Berrier said. — AP

## "Funeral Expense" Life Insurance Coverage

- First Day Coverage.
- Affordable Premiums Will <u>NEVER</u> Increase.
- Whole Life Coverage. (NOT TERM)
- Issue ages 55-85.
- Most Medical Conditions Accepted.

**Memories** 

and Gatherings

• Up to \$25,000 in Face Amounts.



To Pre-Qualify Call: 978-632-1995

#### **Senior Market** LIFE INSURANCE GROUP

Philip L. Girouard 11 A Street, Gardner, MA 01440 Local Agent, MA Lic. #1817563

Creating Meaningful Funeral Ceremonies

We can help your family capture the

**Memory tables and boards** - share the special moments of a lifetime with photo and hobby displays

**Music** - provide a soothing background that sets

Video tribute - display a lasting keepsake

special life of your loved one.

a comforting tone for our gathering

of treasured memories

and precious memories

**Eulogy** - express your love

## 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

Josephine L. Veglia

John F. Durbin

(Retired)

- Corp. Business Law
- **❖** Long-Term Care **Planning**
- Guardianships



Josephine L. Veglia Attorney at Law

Member: National Academy Elder Law Attorneys



ATTORNEYS AT LAW

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

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

508-987-3982

Serving all faiths 1158 Main St., Holden • 508 829-4434

Richard S. Mansfield, *Director* 100 Worcester Rd., Sterling • 978 422-0100 www.milesfuneralhome.com

We're available to answer all your questions.

Your Advance Planning Information Center

**Fifty Plus Advocate** 

August 2014

www.fiftyplusadvocate.com

## Vital steps to take after you lose a loved one

By Linda T. Cammuso

osing a loved one is devastating and stressful. From planning burial services and notifying family members and friends, to fulfilling the wishes of your loved one and managing their finances, as well as avoiding family squabbles, the experience can be overwhelming.

While the following checklist may not be all-inclusive, it charts a path to help you

through the countless number of tasks ahead.

Legal Briefs

Obtain multiple copies of your loved one's death certificate: Whether

you are a family member or personal representative (executor), you will need certified copies of the death certificate. Obtaining 10 to 20 is not unreasonable since financial institutions, creditors, government agencies and others will not take action without proof of death. Often the funeral director will secure some for you; if not, you can request copies from the appropriate city or town clerk.

Hopefully, the deceased had a will and other estate planning documents. If so, contact the drafting attorney to obtain the relevant documents. It may be necessary for a personal representative (executor) to be appointed by the probate court. Consulting with an attorney who specializes in estate matters can help you determine this, as well as provide guidance on how to properly settle the estate.

Contact the deceased's financial planner and CPA who can provide a history of assets. You can also assemble a financial picture by reviewing bank and investment statements, recent tax returns, safety deposit box contents and any known hiding places in the home. Debts can be ascertained by reviewing statements such as credit card and mortgage, a recent credit report, bill folders and checkbook registers.

A variety of parties may need to be notified, including:

- Social Security Administration;
- •The deceased's employer;
- •Life Insurance companies and financial institutions;
- Other insurance companies to address coverage such as homeowners, auto and

- Creditors including credit card companies and credit reporting agencies (to ensure accounts are closed and avoid credit fraud);
  - Post office:
  - Utility companies; and
  - Registry of Motor Vehicles.

In addition, keep an eye out for the fol-

- Debts of the decedent consult with the estate attorney before paying outstanding debts, as certain creditors (such as credit card companies) may not be entitled to payment unless they go through the proper legal channels.
- •Tax returns A final tax return will be due for the year of death. If the deceased was making estimated tax payments, ensure those are continued. It may also be necessary to file an estate tax return within nine months

of death if the value of the deceased's estate reaches a certain threshold. Consulting with

Throughout the process, proactive communication with beneficiaries is important to ensure that everyone is fully informed and to help avoid conflicts. While proper estate planning goes a long way to avoid issues after death, there are always unforeseen complications.

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. She may be reached at www. estatepreservationlaw.com or by calling 508-751-5010. Archives of articles from previous issues may be read at www.fiftyplusadvocate.

#### Overwhelmed seniors needing cash, find it at home

By Alain Valle

ews reports tell us the economy is getting better. But for many older people the recession continues to impact their quality of life. The concerns can be overwhelming for seniors.

Here are 10 critical financial concerns for older Americans:

- ·Making their monthly mortgage pay-
  - Having cash on hand;

Needing to pay off credit cards;

• Wanting to complete a home repair;

#### Reverse Mortgage

Worrying about outliving their savings;

• Having

access to cash if a health event occurs;

- Wanting to retire;
- •Losing social security or pension if a spouse passes;
  - Wanting to keep their home.
- Simply wanting a few extra dollars each month to have a little fun.

Any of the issues above can be financially crippling. However, if you are fortunate to own a home with some equity and are 62 years old or older, there is hope.

A new strategy for senior homeowners is to learn about the recently improved government guaranteed Home Equity Conversion Mortgage (HECM) program that has greatly improved the process of getting a reverse mortgage. The new HECM program was launched in October to better serve and protect seniors.

NEED page 23

## Worcester County Memorial Park introduces The Good Grief Social Group

GOOD GRIEF is a social group for the purpose of meeting people who have experienced a loss in their lives.

Worcester County Memorial Park is proud to have developed a "new" group for those men and women who are looking to meet new people in the area for socializing.

At Worcester County Memorial Park, we have a great after care program, which tries to stay in touch with families who have lost a loved one. So many times people we visit feel lost ad are left to figure out how to move

forward and enjoy life. Most have friends, but a lot of friends are married making them feel like a third wheel or intruding. You may find yourself feeling

**UPCOMING GOOD GRIEF** 

**SOCIAL GROUP EVENTS** 

August Birthday Celebration

Monday, August 11th

579 Pleasant St., Paxton

This is NOT a grief support group. It is for those who are now ready to meet new people and have fun and enjoy other's company. Our goal is to provide

You may want to get together

activities throughout the year.

once a month to be around others and enjoy fellowship. You may want weekly dinners, or you may want to get together for movies, cards, or day trips.

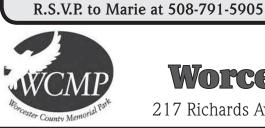
We started the group in May and it really has taken off! We would love you to join us. Every get-together we have new people join and everyone makes

them feel welcome! Our intention is for this not to be a dating service but rather to garner new friendships.

Police, Fire, EMS, and Veterans.

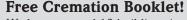


Free burials benefits. Limited Space, call Today! 



### **Worcester County Memorial Park**

217 Richards Avenue, Paxton, MA 01612 • 508-791-0350 • www.wcmp.org



We have created 12 buildings in our Heritage Garden. Our free booklet will explain all cremation options. Call for your free, no obligation booklet.



#### ➤ Need

#### Cont. from page 22

The "new and improved" reverse mortgage is similar to a regular traditional mortgage refinancing, but has much more lenient loan terms. The top advantages of a HECM mortgage are:

- No income verification is needed;
- No tax returns are reviewed;
- •No minimum credit history require-
- •It's OK to be behind on your mortgage payments or credit card bills;
- Taking money upfront is not manda-
  - Access to cash later in life is guaranteed; · No personal guarantee is required;
- Your property can be in a trust to shield against a nursing home taking it;
- Most importantly, you have the option of never making a monthly mortgage payment for the rest of your life.

Some seniors — and their adult children — think this all sounds too good to be true and ask, "What's the catch?" But it is true. A HECM is a government-backed program to help seniors ease their financial burdens.

To get the straight facts about this program you should contact a reputable reverse mortgage professional. Those with the Certified Reverse Mortgage Professional (CRMP) designation have the highest industry ranking and follow a strict code of conduct.

A reverse mortgage specialist will ask some basic questions: your date of birth, your estimated home value and if you have a current mortgage. They should also ask about what you consider to be your ideal financial or home scenario. He or she can provide you with several options, and guide you without pressuring you into making a hasty decision. If you ever feel pressured, walk away and find another HECM consultant.

Alain Valles, CRMP and president of Direct Finance Corp., was the first designated Certified Reverse Mortgage Professional in New England. He can be reached at 781-878-5626 x224 or by email at av@dfcmortgage. com or visit www.lifestyleimprovementloan. com. Articles from previous issues can be read on www.fiftyplusadvocate.com.

#### ➤ Heirlooms'

#### Cont. from page 20

mom, and they don't know what to do with them. Instead of knowing things are there and thinking, 'What can I do with them?' why not do something," McClintock said.

Repurposed items can become cherished gifts for occasions such as weddings, anniversaries, christenings and birthdays, she said. Indeed, Wiegmann said, many of the heirloom items that sell quickly today are inexpensive items that people turn into other things.

He recalls an old farm implement, a rotary hoe that a buyer bought to turn the wheel into a wall hanging.

"A stuffed chair that you paid \$300 for — it might go for \$30," he said. But an old metal gasoline sign might fetch \$300.

"You see crazy prices on oil cans and gasoline signs," Wiegmann said. "Crazy stuff. They (buyers) want goofy stuff nowadays." — AP/



### **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
- Preparation
- Crematory Fee
- Cremation Container

Complete Worcester County and Windham

\*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

1-800-279-7429

## "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 future generations.

www.estatepreservationlaw.com 508.751.5010

Main office in Worcester MA, with satellite offices in Leominster, Braintree and Cape Cod.

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.

**Fifty Plus Advocate** 

#### **Viewpoint**

## Long-term care scorecard shows progress: More needed for caregivers

By Michael E. Festa

assachusetts ranks 18th nationwide for meeting the long-term care needs of older residents, but more must be done, at a greatly accelerated pace, to bolster support for family caregivers, balance funding and improve transitions from nursing homes to community-based care.

This is according to a new, comprehensive state-by-state Scorecard from AARP with support of the nation's leading

organizations behind quality long-term care,
The Commonwealth Fund and SCAN
Foundation.

#### AARP and You

Raising Expectations 2014: A
State Scorecard on Long-Term Services
and Supports for Older Adults, People with Physical
Disabilities, and Family Caregivers ranks each state
overall and within 26 performance indicators along
five key dimensions: affordability and access; choice of
setting and provider; quality of life and quality of care;
support for family caregivers; and, effective transitions.
Long-term care (also called long-term services and supports) is a diverse set of services designed to help older
people and those with disabilities; services can be pro-

vided in a person's home, in a community setting such as an adult day center, or in a group residential facility like a nursing home.

The single strongest predictor of a state's long-term care system is the reach of its Medicaid long-term care safety net. While Massachusetts ranks 8th in the nation for the percentage of older and disabled residents receiving Medicaid and state-funded supports and services for care provided at home and in the community — the care setting that most Massachusetts residents prefer — the Scorecard spotlights areas that call for improvement, including choice of setting and provider; quality of life and quality of care; and effective transitions from nursing homes to the community.

The Scorecard reveals that in just 12 years, the leading edge of the baby boom generation will enter its 80s, placing new demands on a still imperfect long-term care system. Furthermore, this generation will have far fewer potential family caregivers to provide unpaid help.

Today, unpaid family caregivers provide the bulk of care for older Massachusetts residents, in part because the cost of long-term care remains unaffordable for most middle income families. In Massachusetts more than 1,260,000 caregivers help their aging parents, spouses and other loved ones stay at home.

AARP Massachusetts, in the next legislative session, will fight for the Caregiver, Advise, Record, Enable (CARE) Act that will help family caregivers when their

loved ones go into the hospital — and as they return home. Specifically, the CARE Act will require hospitals to:

- •Record the name of the family caregiver when their loved one is admitted.
- •Notify the family caregiver when their loved one is to be moved or discharged.

• Give instructions of the tasks the family caregiver will need to perform while caring for their loved one at home.

AARP Massachusetts is also fighting to expand the scope of practice for advance practice nurses, thereby allowing them to have more authority to help patients and their family caregivers.

AARP Massachusetts also supports the delegation of basic health maintenance tasks to home aides so that nurses will have better opportunity to help patients and their family caregivers. Currently, Massachusetts ranks 40th in the nation, with just two of 16 health maintenance tasks that can be performed by a direct care aide through delegation by a registered nurse.

The full state Scorecard, along with an interactive map of state rankings and information, is available at www. longtermscorecard.org.

Michael E. Festa is the state director 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; Like us at www.facebook.com/AARPMA and follow us on www.twitter.com/AARPMA.

## Minimum wage is also an elder issue since many work

By Al Norman

hy should elders care about raising the minimum wage in Massachusetts?

Well, for one thing, many older people are still in the workforce, and are earning minimum wage or less. According to the Federal Bureau of Labor Statistics, as of 2009, there were roughly 13 million people age 65 and over still in the workforce making an hourly wage at or below the prevailing federal minimum wage. That's 13 million reasons to advocate a higher minimum wage.

Seeking to expand economic opportunity for working people in the Commonwealth, lawmakers on Beacon Hill have voted to increase the state's minimum wage to \$11 an hour by 2017. The new law as adopted by the General

Court would increase the minimum wage gradually, to \$9 per hour in 2015, \$10 in 2016 and \$11 in 2017. The measure would also gradually raise the minimum wage for tipped workers, such as restaurant servers, from \$2.63 per hour to

\$3.75 per hour, a 31 percent increase and the first since 1999.

#### Push Back

The final version of the bill dropped a provision, which would have automatically linked future increases in the minimum wage to increases in the state's rate of inflation. The inflation factor was included in a Senate version of the bill, but was not part of the House version.

So, this battle will have to be fought again in a few years.

The new law will raise the wages of about 600,000 people in the Bay State. In addition to helping these families and individuals, a minimum wage increase can also have positive effects on the overall economy, as higher wages allow workers to spend more at local businesses. When fully phased in, the increase will raise annual wages for affected workers by approximately \$1.1 billion. These 600,000 workers whose wages will increase represent one-in-five wage earners in the Commonwealth. Over 85 percent are 20 years old or older, and 57 percent are women. At \$11 an hour in 2017, Massachusetts would have the highest state minimum wage in the nation — unless other states raise their wage above that level during the next three years.

But here's another reason to support a higher minimum wage: by 2017, the wages of home care aides, which now average around \$10 an hour, will have to be raised to the minimum — but this also means that the minimum wage, which is

now below the home care aide average — will catch up to the home care aide wage, in effect putting home care aides only at minimum wage.

Mass Home Care has argued that the 17,000 home care aides should be paid at least 133 percent of the current minimum wage, which would be \$14.63 per hour, in order to attract workers to the home care field and away from other retail or fast food jobs. Personal Care Attendants (PCAs), who perform job functions for disable adults on MassHealth similar to the home care aides, are making \$13.38 per hour as of last month. The new minimum wage increase should also increase pressure to raise the wages of home care aides and PCAs to keep them above the minimum wage level.

If we want better care for our elderly loved ones, we must be prepared to pay their caregivers more than a minimum wage.

Al Norman is the executive director of Mass Home Care. He can be reached at info@masshomecare.org.

# Enjoy Home Delivery of fifty plus

You can enjoy the convenience of having your **Fifty Plus Advocate** delivered to you at home, insuring you that you will never miss an issue.

Just fill out this coupon and enclose payment.

O 1 year - \$18	O 2 years - \$34	O 3 years	- \$48
Name:	<del> </del>		
Address:			
City:	State:	Zip:	
If change of address or reneval place mailing label here	wal, MAIL TO:	fifty	plus
and your new address.	131 Lincolr	n St., Worces	ter, MA 01605

#### ➤ Sky's

Cont. from page 7

ference. Why not volunteer at a food pantry, hospital or animal shelter one day a week?

I may not go back to school to become a chef, but I do enjoy experimenting with recipes and learning about food preparation and technique. I probably won't become a veterinarian, but I may volunteer at the local cat refuge. Though I probably won't become an archaeologist, it is conceivable that I could participate in a local dig someday.

Today, more than ever before, we have the ability to make our dreams a reality. Or, at the very least, reshuffle our schedules to include some of the things that we find satisfying.

Sondra Shapiro is the executive editor and assistant publisher of "Fifty Plus Advocate." Read more at the "Fifty Plus Advocate" Web site: www.fiftyplusadvocates.com; or e-mail Sondra Shapiro at Marlenss@aol.com.



#### BALANCE. STRENGTH. INDEPENDENCE.

ActiveRx provides the place, programs and people to help aging adults restore their strength and improve their function, using a PROVEN, results-driven, physical therapy and total body fitness strengthening system. We call it Strengtherapy™.

#### Call or visit us online to schedule your initial evaluation

Join for 12 months and receive an extra month free!

#### ActiveRx Westborough

**Active Aging Center** 24 Lyman Street, Suite 140 Westborough, MA 01581

Visit 2014.ActiveRx.com or Call (508) 329-1163 to find out more!

You *can* Choose How You Age

ActiveRx.com

#### 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

Rachel's

Table

ell Feed the Hungi

#### **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

## Promote your services in New Engla



ecently, in Buffalo, NY, there was an annual competition for excellence among senior newspapers and web sites from all the corners of the United States.

Independently judged by the University of Missouri School of Journalism, the Fifty Plus Advocate Newspaper and www.fiftyplusadvocate.com were the big winners.

In twelve categories we were awarded eleven first place and one second place certificates of excellence.

With over 100,000 readers and web site visitors every month, this is where you should promote your services.



Contact Donna at 508-561-8438 or e-mail ddavis@fiftyplusadvocate.com to receive no obligation information on our affordable rates.



**Fifty Plus Advocate** August 2014 www.fiftyplusadvocate.com

#### **Home Improvement**

#### Decorating with plants back in vogue, say designers

By Melissa Rayworth

arm weather is upon us.
Though your garden is filling in, you can also add beauty and fragrance to your home by decorating with lush plants and potted trees.

Decorating with plants "kind of fell out of vogue" for a time, said California-based interior designer Molly Luetkemeyer. "It was such a '70s thing, or I think people associated it with the '70s," but it's become popular again in recent years.

Today, "designer spaces pretty much always include some element of life," said interior designer Brian Patrick Flynn, founder of decordemon.com. "While that can be anything from coral to tortoise shells, pressed leaves or even a tiny bowl with a goldfish, the most common way to add life is with potted plants and trees."

We've asked Flynn, Luetkemeyer and Betsy Burnham of Burnham Design in Los Angeles for advice on choosing the right plants, potting them perfectly and keeping them blooming with minimal effort.

"Talking to someone at a nursery is a really good idea," said Burnham, because employees at garden stores and plant nurseries are usually glad to answer questions about choosing and caring for plants.

You can choose plants based on the spot in your home where you'd like to

keep them (sundrenched windowsills, shady corners or in-between spaces that get a mix of sun and shade). Or you can select a plant you love and then ask for advice on where to place it.

If you have pets, ask whether a plant you're considering is poisonous. And if you want plants that need very little attention, don't be shy about saying so.

ing so.

"While I'm a fan of making a big statement with greenery," Flynn said,
"I'm only interested in plants and trees that are low-maintenance." All three designers like ferns, such as the maidenhair.

All three designers like ferns, such as the maidenhair. "They're so delicate and soft," said Luetkemeyer. "They're fresh, and they're that pale green that's the beginning green of spring."

Maidenhairs are fairly easy to care for: "They need to be watered," she said, "but if you water them, they hang around."

Consider grouping several together in small pots or buying just one large fern.

"They can ground a space grouped together in odd numbers in pots of varied heights on the floor," Flynn said. Or "you can use them to add life high up in a room with hanging basket planters. And then they also look excellent potted and placed on a pedestal, coffee table or con-



sole table.

If you want something larger and bolder than the delicate maidenhair, Flynn suggests the staghorn fern. Just remember that all ferns do best in shade rather than direct sunlight.

"I love plants that flower in the spring," said Luetkemeyer, who recommends daffodils, narcissus and hyacinth.

She also loves gardenia plants for their heady fragrance and shiny leaves. But they do require a bit of effort.

And with all potted plants, Luetkemeyer suggests placing a dish underneath the pot to catch and maintain the water, then placing a coaster underneath the dish to protect the furniture or floor.

"A statement tree," said Burnham, "adds height to your room, and plays with the light at a window."

Flynn also suggests fig trees: "Fiddle

leaf fig trees are, hands down, my favorite," he said. "They're super architectural and almost kind of minimalist. Since these grow straight upwards, they're perfect for corners or flanking a fireplace or focal point without growing out and over it."

"I also use fiddle leaf fig trees in unexpected places," he said, "just to add a big burst of life into an otherwise utilitarian space such as a bathroom or even offices. The key to using them successfully is

ensuring they don't come into contact with direct light, and that they're not exposed to dry heat."

"This might be a great time to put some herbs in your kitchen," Luetkemeyer said.

Many grocery stores and nurseries sell herb plants such as mint or basil that are already blooming in small plastic pots. You can re-pot them into more attractive containers, and then cluster them together on a countertop.

"What you plant something in makes just as much of a statement as the tree or plant itself," said Burnham.

One simple approach is to "put the plant into a fabulous low basket and cover it with reindeer moss," Burnham said. "You don't see the soil, and don't see the plastic container inside." — AP

no-clean out required!

## Trust Us to Sell Your House or We Will Buy It!

#### No matter what your situation

- Downsizing
- Inherited Property
- Mom or Dad going into Assisted Living

## No realty commission applies when we buy your home. We handle all repairs and clean-out!

Contact David Dowd and our experienced team at Prudential Stephan Realtors now for:

Free Home Pricing Analysis and Moving Strategy

Rely on us to help define your options, determine the **best price** and **get results fast!** 

Free Services to Help Organize, Downsize, Pack & Move!

Take what you want. We handle the rest!



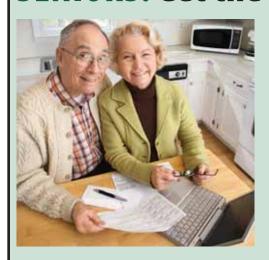
Call David Today 774-696-6124

david@sellmomshouse.com





#### **SENIORS!** Get the Cash You Need



If bills are piling up and you are short of cash, another loan payment is the last thing you want! Get cash from your home with a Home Equity Conversion Mortgage and stop worrying!

- Pay off your mortgage and other debt
- Get tax-free cash from your home
- Stay in your own home
- Homeowners age 62+
- · Start enjoying life again



Call Steve Becker, Senior Loan Specialist (NMLS #9975) for a personal consultation:

Office (781) 569-5044 Cell (781) 249-0083
Weekend or Evening Appointments Available in the Comfort of Your Home!

400 Trade Center • Suite 5900, Woburn, MA 01801 www.LifeStyleImprovementLoan.com

# 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



ESTATE PLANNING AND ELDER LAW PUZZLES WORTH SOLVING



TRACEY A. L. INGLE, ESQ.

56 CENTRAL STREET, SOUTHBOROUGH, MA 01745 www.IngleLaw.com



# Caregiving services that you can count on as your needs change

t Jewish Healthcare we have a number of services that will help in the caregiving of your loved ones. They range from skilled home care services following a hospitalization; an assisted living community when your loved one needs a safe environment; short term rehabilitation services to help them recover from surgery and other temporary issues; as well as nursing home care and end-of-life options.

When you put your parents under our care you don't have to worry about transitions to other services with the passage of time. We offer you the comfort that you need to care for your loved ones.

- Skilled Home Care Rehabilitation Services.
- Assisted Living.
- Short Term Inpatient Rehabilitation.
- Long Term Care.
- Hospice services in the location of your choice.



#### Jewish Healthcare Center

629 Salisbury St., Worcester, MA (508) 798-8653 www.jewishhealthcarecenter.com

#### EISENBERG ASSISTED LIVING

631 Salisbury St., Worcester, MA (508) 757-0981 www.eisenbergal.com

#### JHC HomeCare

629 Salisbury St. Worcester, MA (508) 713-0538 www.jhchomecare.com

## JHC Hospice

In Memory of Selig J. Glick 629 Salisbury St., Worcester, MA (508) 713-0512

www.jhchospice.com

You Have the Right to Choose Following Your Hospitalization... Choose the Best!

## **World-Class Health Care** in the Heart of Worcester

#### THE CENTER FOR MUSCULOSKELETAL SERVICES

There's a world of choices when it comes to orthopedic care. At Saint Vincent Hospital, we have surgeons who are experts in joint replacement, spine, foot, and hand problems, as well as sports injuries. We also provide a less complicated approach to hip and knee replacement. And we offer pre-surgery visits to answer any questions and post-surgery rehab services to help you recover fast. Actually, when it comes to orthopedic care, there's really only one choice. For more information, please call 1-800-201-0574



stvincenthospital.com/orthopedics





















