



# Aging explosion Meeting housing needs

page 6

### Cancun winter escape page 12

Allergy sufferers Making indoor spaces safer page 10

Combating financial fraud page 18





# **"A Lifetime of Friendships!**"

55 years & older









# ALL UTILITIES INCLUDED!

- Converted from a 9-hole golf course, Lincoln Village offers beautifully landscaped country setting with the convenience of living in the city.
- Resident service coordinators with regular trips, social clubs, and free seasonal concerts.
- Convenient to bus lines & medical transportation is accessible.



• 24 hour on-site security officer and emergency maintenance.

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



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 **Health** Plan Medicare Preferred

We have the state's largest Medicare Advantage plan membership — with more than 100,000 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. <u>And</u> 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

\*You must continue to pay your Medicare Part B premium.

\*\*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>Tufts Health Plan Medicare Preferred representatives are available Monday – Friday, 8:00 a.m. to 8:00 p.m.

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\_2015\_58 Accepted

Fifty Plus Advocate ■ Central Massachusetts Edition ■ November 2014 ■ Vol. 40 / No. 11 ■ 24 pp. ■ Published monthly

7

7

8

8

20

20

• Americans living longer Product aids menu squinters Grandbaby disrupts retirement plans  $\square$  $\square$ a D 0

Departments

Featured Stories Program combats financial abuse Social Security unveils increase Dementia facility breaks ground



Gubernatorial voter guide



Second time parenting

16

| Caregiving Tips         | 17 |         |
|-------------------------|----|---------|
| Feeling Healthy         | 9  |         |
| Home Improvement        | 22 |         |
| Housing Options         | 17 | 9       |
| Just My Opinion         | 5  |         |
| Money Matters           | 18 |         |
| Resource for Caregivers | 14 |         |
| Reverse Mortgage        | 19 |         |
| Travel                  | 12 | Seeing  |
| Viewpoint               | 16 | clearly |





Glamorous retreats

22

#### NDEX OF SERVICES IN SSUE THIS

Adult Day Care Adult Day Club at Dodge Park ...... p. 12 **A**DVOCACY **AARP** ...... *p.* 5 AFFORDABLE SENIOR HOUSING Lincoln Village ..... p. 2 Assisted / Independent Living Eisenberg Assisted Living ...... p. 22 ATTORNEYS, ELDER LAW Durbin & Veglia Attorneys at Law .. p. 19 **Ingle Law** ...... *p. 23* **AUTO DETAILING** Haddad Auto Detail ..... p. 17 **C**EMETERIES St. John's Cemetery & Mausoleum .. p. 18 **CLEANING SERVICES Clean Team** ..... p. 17 **CREMATION SERVICES** Casper Cremation ...... p. 23 Shaw-Majercik Funeral Home ...... p. 19

#### **FITNESS PROGRAMS**

| <b>Active Rx</b> <i>p.</i> 9       |  |  |
|------------------------------------|--|--|
| FUNERAL PLANNING SERVICES          |  |  |
| Senior Market Life Insurance p. 19 |  |  |
| Health Care Information            |  |  |
| SHINE Program p. 7                 |  |  |
| Home Care                          |  |  |
| Associated Home Care p. 13         |  |  |
| Century Homecare p. 15             |  |  |
| JHC HomeCare p. 22                 |  |  |
| Hospice                            |  |  |
| JHC Hospice p. 22                  |  |  |
| Medicare Preferred                 |  |  |
| TUFTS Health Plan p. 3             |  |  |
| Mortgage Financing                 |  |  |
| Direct Finance Corp p. 23          |  |  |

| NURSING HOMES                         |
|---------------------------------------|
| Golden LivingCenters, Fitchburg p. 24 |
| Golden LivingCenters, Worcester p. 24 |
| Jewish Healthcare Center p. 22        |
| Knollwood Nursing p. 10               |
| Real Estate Services                  |
| SellMomsHouse.com p. 15               |
| Rest Homes                            |
| <b>Dodge Park</b> <i>p.</i> 14        |
| Subsidized Housing                    |
| Bet Shalom Apartments p. 8            |
| Colony Retirement Homes p. 13         |
| Emanuel Village p. 9                  |
| Green Hill Towers p. 11               |
| Hawthorne Hill p. 8                   |
| Illyrian Gardens p. 7                 |
| Village at Ascension Heights p. 11    |
|                                       |

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

#### Traditional retirement afterlife creates opportunity

By Sondra Shapiro

I had a dollar for every time friends proclaim they can't wait until they retire, I would be on my way to retirement financial security.

When they wistfully utter those words, I get the impression they really mean they can't wait until they can alleviate the stress in their lives. They think retirement is the only answer. Sure, work does have its challenges and many days the stress level can reach into the stratosphere — believe me, I know that firsthand. But rather than making any rash decisions, thoughtful planning and soul searching should

take place.



Recently, I had dinner with a friend who was vacillating over a decision to take early retirement from a job she has had for 35 years. She wisely said she didn't want to jump into anything until she had an exit strategy and an idea of what she wanted to do after she left her high-powered, stress-laden job.

The idea of traditional retirement leaving the workforce — did not appeal to her. She mentioned that she was going to speak with a life coach to help her work things out. I offered my two cents telling her that whatever exit plan she decided on, that when she finally left her job she should take some time to not think about anything, to flow with her days for a while. This gift of time would allow her to search her heart's desire without the stress of her day-to-day job getting in the way.

I also warned that the sedentary lifestyle could be addicting. I have seen it happen more often than not, although it is my recently-retired fellow boomers who most frequently ask, "What's next?"

Study upon study confirms that Americans are working well into what is considered traditional retirement years. I say if a person likes what he or she is doing for work they should continue doing it. If not, it's never too late to change a career begin a second chapter.

Lin Weeks Wilder, who had a long, distinguished career in the health care industry, and is now a prolific writer, concurs. "Although there are some baby boomers over 60 or 'over 65ers' who would be content with a life of leisure, sleeping as late as they please with all the time in the world, most of us are happiest when we are working, studying, learning, risking, making a difference and using our gifts, regardless of our age."

Wilder believes a love of learning is an instinctive human condition. "We are placed here some believe purposely, others believe randomly, but each of knows that we are here to learn."

I asked Wilder what five pieces of advice she could offer to those considering retirement or who have recently left a career:

•Think, pray and/or mediate about what you really care about, even love. The thing that you've always said, "If I only had the time, I would..." Each of us has a vocation, a gift that if we don't do it, write it or draw it, it will not be done, written or drawn. •Decide to become a student again and learn to love the learning you will need to do in order to become the very best at what you love. If you must make money right away, don't quit your day job; this will take time and most likely money.

•Expect opposition. There will be resistance from others but the most dangerous is from within yourself. Anytime we create something new, there will be resistance.

•Find friends who feel as you do who have decided to use their gifts fully and completely — who have decided to launch a new career at 50 or at 60. There are plenty of us online if you look.

•Take care of yourself. If you have not developed healthy eating, exercise and sleeping habits do so now or you will not have the energy you need to do this new work well.

In the quest for peace and calm in our lives, many of us sacrifice too much when we take retirement literally. We give up the excitement and adventure of life. We can never replace that time.

Wilder, who holds a doctorate in Public Health, and has 30 years of administrative experience in academic health centers ranging from critical care nurse to a hospital director at University of Massachusetts Medical Center, poses the question: Is retirement cancer of the soul? "I recall many laughter-filled conversations with my 30- or 40-something-year-old colleagues as I attempted to explain that I believed retirement to be dangerous — the consequential boredom, the reality of having too much time on one's hands that can result."

She proclaimed all those years ago that boredom was indeed a cancer of the soul and that retirement as her colleagues defined it "sounded ghastly." The author of a murder mystery novel, *The Fragrance Shed* by a Violet, Wilder said, "Thirty years later, my predictions of the inimical consequences of boredom are reflected back to me from too many friends and neighbors whose interests seem bounded by their dwindling investment portfolios and the increasing number of maladies that are applied with each visit to their doctor.

"They are consumed by what they watch each evening on the nightly news and feel depressed, anxious and sad about the country, the government, the economy and their lives — tragic, unnecessary and such a waste of skills and gifts."

Hmm, this sounds a lot like people I know, though I am not naming names.

I'm sure most of you will say that you deserve to live the good life, and so you should. But you could get so much more out of things if you grabbed for the gusto rather than settling on a Prozac-like existence.

Instead of heading off to play cards all afternoon, take a course at your local college. Skip a trip to the mall and volunteer your time at a school, animal shelter or senior center. Join the Peace Corps or consider a second career. Consult. Stay engaged.

Life is very precious; we need to make every minute count, at any age. Traditional retirement afterlife offers the perfect opportunity.

Sondra Shapiro is the executive editor of the Fifty Plus Advocate. Email her at sshapiro@fifty-plusadvocate.com. Follow her online at www.face-book.com/fiftyplusadvocate, www.twitter.com/shapiro50plus or www.fiftyplusadvocate.com.



# Here's to **Our Unsung Heroes**

Every day, thousands of Bay State residents perform a great labor of love: caring for aging parents, spouses, and other loved ones so they can live independently at home. These family caregivers are often on duty 24/7 and sometimes they can't even take a break. But, they wouldn't have it any other way.

Help us recognize these unsung heroes during National Caregivers Month.

#### Visit aarp.org/iheartcaregivers.





Paid for by AARP

November 2014

# Study finds U.S. unable to fill housing needs of aging American

By Brian Goslow

#### BOSTON -

he United States is unprepared to meet the housing needs of its aging population, according to a new study. Adding to the problem, a third of Americans 50 and older — almost 20 million households — spend 30 percent or more of their income on housing that may or may not fit their needs as they age.

#### **Related story page 7**

The study, "Housing America's Older Adults: Meeting the Needs of an Older Population," released by the Joint Center for Housing Studies of Harvard University and



AARP Foundation, found that "Millions of older adults who develop disabilities live in homes that lack accessibility features such as a no-step entry, single-floor living,

#### Vasallo

extra-wide doorways and halls, accessible electrical controls and switches, and lever-style door and faucet handles.

The need to adapt homes for the older years comes at a time high housing costs are already causing many Americans to cut back on necessary food or medications. "As the single largest item in most household budgets, housing costs directly affect day-to-day financial security as well as the ability to accrue wealth to draw upon later in life," the study noted.

"That means that as your housing costs rise, the more likely you're facing decisions such as do I pay for medication or do I pay for my heating bill?" said Vivian Vasallo, director of AARP Foundation's Housing Impact Area. "Do I have to cut back on certain things, like food, for example, and then have food insecurity because I have to pay rent or mortgage this month? Because of this housing cost burden, it's having an impact on other parts of people's lives as far as health care and food insecurity and nutritional needs," said Vasallo.

Unlike the majority of reports on older adults that usually utilize a retirement age starting point, the new study started at age 50, providing a longer-term view of the housing situation. "I'm so glad we didn't just start at the typical retirement age because with the 50 to 64 generation we found so many interesting things," said Jennifer Molinsky, a research associate for the Joint Center for Housing Studies at Harvard University who worked on the study.

"We found that they're going into retirement with more mortgage debt, with higher debt," Molinsky said. The home ownership rate among the 50 to 64 age group was down 5 percentage points because of the recession, which will leave less of that population with that financial resource to fall back on. "That's going to be tough to make up before retirement," Molinksy said. "That generation also has fewer children who might serve as caregivers in the future."

Molinksy said her biggest concern, in terms of housing, is its affordability — and accessibility to it in future years. "Just the sheer numbers of low income, older adults will grow and yet we don't have housing," she said. "Right now, two-thirds of the people that are eligible for federal assistance can't get it because we don't have that now. What's going to happen when we have so many more low-income renters who are older and we have expiring (federal subsidy) contracts on some of these places? So we're not only looking at constraints on the supply of housing, but we're also looking at much greater demand.'

Similarly, the study found that the existing housing stock is unprepared to meet the escalating need for affordability, accessibility, social connectivity and supportive services.

The rate in which the percentage of

older residents 50 and older has grown

throughout Massachusetts is cause for

concern, with the numbers expected to

increase in the years ahead. As an exam-

ple, from 1990 (percentage in parenthe-

ses) to 2010, the 50 plus population has

northeast, pre-1940 housing stock is much

less likely to be accessible with only a quar-

ter of residences having a no-step entry;

64 percent are one floor living quarters. In

those homes built in 2000 onwards, more

than half the living quarters have no-step

entry and 74 percent are single floor living.

"Definitely, age (of the housing stock) is a

concern," Molinsky said, when it comes to

than other areas of the country because we

have an older housing stock, with a lot of

multi-storied homes with a lot of stairs,

and in many places, a hilly geography,'

Molinsky said. These older homes also have

Support Aging in Place" study, the AARP

Public Policy Institute reported that 89

percent of people 50 and older want to

age-in-place. In many instances, they'll have

example, to stay in that home but maybe

it's too big and they really don't need all this

space or they're income constrained, there's

a model called house-sharing," Vasallo said.

Model," a person with a home or apartment

takes in roommates — which offers a way to

supplement income and to be less socially

isolated. "After living alone, now you have

people living with you," Vasallo said. "There

Often referred to as "The Golden Girls

"If they really have a strong desire, for

to be creative to make that occur.

In its 2010 "Housing Policy Solutions to

"Our housing tends to be less accessible

housing in Massachusetts

narrow doors and halls.

In Massachusetts, and throughout the

can be a sharing of tasks — for example, if you can no longer drive but you want to stay in your home and that's a big barrier, you can have a roommate that has a car that can help take you places."

Another option is for a person to live on the first floor of his or her house and convert the second floor into a rental unit. Accessory dwelling units, often referred to as "granny flats" or "mother-in-law" suites, are also becoming a working option, Vasallo said.

"Depending on the local jurisdiction and zoning issues, people are putting these smaller units on their land and either they're moving into them or they're having caregivers or other family members move into them," Vasallo said. "We're seeing some different uses of land and properties and I think we're going to see that evolve more and more.

The AARP Foundation is expanding its Housing Solutions Center Program, which offers assistance and advice for individu-

#### Massachusetts 50 plus population breakdown

increased in:

- •Franklin County 40.8 (26.4)
- •Middlesex County 32.5 (25.9)
- •Norfolk County 35.1 (28.4),
- •Plymouth County 35.3 (23.8)
- •Suffolk County 25.5 (23.3)
- •Worcester County 32.8 (25.9)

als who want to learn more about housing options "That's the first step that we're taking at the foundation to help address this need but also for people to assess what it is they need versus what they have and also the community that they live in," Vasallo said.

She suggested that people talk with trusted partners in their communities realtors and lenders, architects and designers and their office on aging — to map out the plan that's best for them.

'It's important to get people recognizing that in their 50s and 60s, they need to be asking themselves questions around what their housing will look like in 10 or 20 years from now and beginning to plan for those changes today and not wait until later," Vasallo said.

"It's wise to plan ahead, for sure, to think about needs before they become acute,' Molinsky said. "Think about what your accessibility needs might be where your house is right now." She noted that there are private consultants who will come to your home and help you figure out how to make it aging-in-place friendly. "There is a business in that that is growing, for sure, about people advising you and even doing the changes for you.

Similarly, as does happen with the older population, steps have to be taken to watch for contractor fraud, which could become an issue as more people seek to re-fit their homes. "That's not to cast aversions on any

of these business that are doing this work, because it's really important and really good," Molinsky said.

On a community scale, Molinsky noted The Villages, based on the original Beacon Hill model, and the Jewish Federations of North America's NORC Aging in Place Initiative program in New York City, help their residents and members — telling them "who is a good recommended contractor, that kind of thing," she said.

The report offered one example of proactive action called Rebuilding Together, a national non-profit organization that uses volunteers to retrofit the homes of older adults and people with disabilities. It estimates it serves from 4,000 to 10,000 households annually. "Yet, the need is really in the millions," Vasallo noted, adding that there is a critical need more programs and services that would allow individuals to age in place. "So that's something we're looking at, is what are some models that can be scaled that will help people retrofit their homes so they can stay in them.

The Massachusetts Home Modification Loan Program is an example of a successful model that provides up to \$30,000 to help with accessibility modifications for households that have people with disabilities or households with older members.

While the "Housing America's Older Adults" study shows the numbers, and pre-

dictions for housing shortcomings in the years ahead, Molinsky said there isn't a widespread push for new housing. She said there is a need to get the information out



Molinsky there. "A lot of these

policies have to start at the state, federal and local levels — there's just a lot to be done and getting folks involved is always a big thing," she said.

Vasallo said that communities — each which will have its own unique needs should be working in partnership with residents to figure out solutions to the housing issue. "The demographics are clear that as a country and as individuals we need to ask ourselves, 'what do we do now in order to prevent this oncoming crisis in the future,' she said. "For all of the people who are turning 65 now, in 10 years, they're going to be 75-80, so it's a window of time that we have to act.

For more information: The AARP Housing Solutions Center Program, www.aarp.org/ aarp-foundation/our-work/housing/; The Massachusetts Home Modification Loan Program, www.mass.gov/eohhs/consumer/ disability-services/housing-disability/homemod-loan/; Housing America's Older Adults: Meeting the Needs of an Older Population study,www.jchs.harvard.edu/research/housing\_americas\_older\_adults.

Fifty Plus Advocate is published monthly, 12

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 buline are expressing their personal opinions and pot

byline are expressing their personal opinions and not necessarily those of the newspaper.

•

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

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

Publisher: Philip Davis Executive Editor / Assistant Publisher: Sondra Shapiro Staff Reporter: Brian Goslow Travel Writer: Victor Block

Bookkeeper: Stacy Lemay: ext. 6 Art Director: Susan J. Clapham **Research Study Advertising:** Donna Davis: ext. 130 Boston Metro / Boston South Sales Manager Reva Capellari: ext. 5

Members of the Associated Press.

Read more at www.fiftyplusadvocate.com

# New program encourages lawyers to fight elder financial abuse

By Brian Goslow and Sondra Shapiro

BOSTON —

osephine L. Veglia, an elder law attorney with Durbin & Veglia in Oxford, has had experience with clients who have been targeted for fraud. "Sometimes they have received communications in the mail or phone calls that promise a great return on investment, or Veglia receive a check in the mail or are

offered business opportunities that are too good to be true ... and indeed they are." Veglia said she has also found that clients sometimes are under pressure to "help" with friend or family finances.

Financial abuse is experienced by 20 percent of older Americans, according to a recent survey done by the Investor Protection Trust (IPT).

To combat the crime, IPT has teamed up with The American Bar Association (ABA) Commission on Law and Aging, Investor Protection Institute (IPI), state securities



regulators' offices and state bar associations to create a pilot program in up to five states. The collaboration is aimed at educating lawyers on how to recognize when an elder client - especially those with mild cognitive impairment — is being financially exploited. The states involved in the pilot should be announced shortly, according to a spokesperson for the pro-

gram, called the Elder Investment Fraud and Financial Exploitation Prevention Program Legal (EIFFE).

EIFFE will develop, test and implement a national model to teach lawyers to recognize clients' possible vulnerability to or identify probable exploitation of fraud and financial abuse and report suspected instances of exploitation to appropriate authorities.

In 2009, the Met Life Mature Market Institute estimated that annual losses suffered by older victims totaled \$2.6 billion dollars. A 2011 update found an increase in losses to \$2.9 billion. "This problem is

expected to get a lot worse as the U.S. population ages," said Investor Protection Trust president and CEO Don Blandin.

A 2008 Duke University study found that some form of cognitive impairment affects one-third of U.S. residents over age 71. "Cognitive impairment makes people more likely to make financial errors and

less able to evaluate risk, Blandin said. "As a result, they become easier targets for exploitation by family members, caregivers, friends, acquaintances or strangers. And that's why we need to get more lawyers involved in spotting and reporting such cases.

Attorney Tracey Ingle,

who practices elder law in Southborough, said those in her field tend to have a broad knowledge with regard to the senior population. They are able to see the signs of cognitive impairment and financial exploitation. "If we do have a client who is being

Sabatino

MEDICARE

**ENROLLMENT** 

October 15 – December 7

**Don't Wait Until It's Too Late!** 

THE SHINE PROGRAM CAN HELP!!!

**FREE OF CHARGE** 

Call your Senior Center for a SHINE appointment now!

or

Call 1-800-243-4636 then press 3. If you get the SHINE voicemail

or

Shine Counselors provide unbiased MEDICARE counseling

PFN

exploited, there are approaches to take, such as being in contact with the named attorney-in-fact (the person with power of attorney), or in more serious situations the Elder Protective Services Program through the Executive Office of Elder Affairs.'

Ingle warned that the biggest challenge is that an elder who has the capacity to make informed decisions can refuse assistance from Protective Services. "Determining a lack of capacity is extraordinarily difficult to do without the elder's cooperation,' she said.

Dr. Robert Roush. director of the Texas Consortium Geriatric Education Center of the Huffington Center on Aging at Baylor College of Medicine in Houston, said research has shown that normal age-related changes in financial-decision making can be exasperated by neuro-degenerative conditions ranging from mild cognitive impairment to some forms of Parkinson's disease. "This is why all professions with fiduciary

PROGRAM page 18

#### Another year, another small Social Security b

WASHINGTON -

or the third straight year, millions of Social Security recipients, disabled veterans and federal retirees can expect historically small increases in their benefits come January.

The annual cost-of-living adjustment, or COLA, will be 1.7 percent. That translates to a raise of about \$20 a month for the typical Social Security beneficiary.

By law, the COLA is based on inflation, which is well below historical averages so far this year.

For example, gas prices are down from a year ago, and so is the cost of clothing. Prices for meat, fish and eggs are up nearly 9 percent, but overall food costs are up less than 3 percent, according to the government's inflation report for August.

Medical costs, which disproportionately

affect older people, are only 1.8 percent higher.

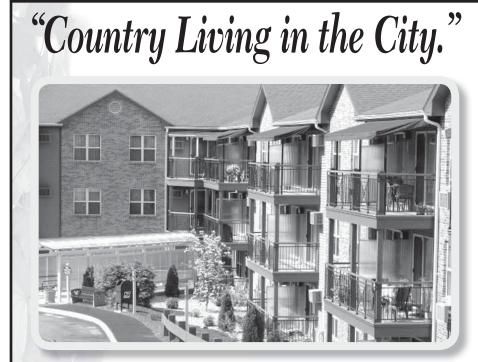
But good news at the pump means bad news for benefit increases. Many older people who rely on Social Security are feeling the pinch of tiny benefit increases year after year.

'You lose that increase, not only in the short-term, you lose the compounding over time," said Mary Johnson of The Senior

Citizens League. "For the middle class, for people that don't qualify for low-income programs, they are dipping into savings or they are borrowing against their homes.

Congress enacted automatic increases for Social Security beneficiaries in 1975, when inflation was high and there was a lot of pressure to regularly raise benefits.

SOCIAL SECURITY page 21



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

Professionally managed by Barkan Management Company.

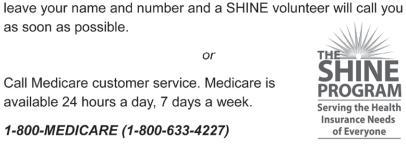
For an application or an appointment call 508-753-7217.



Call Medicare customer service. Medicare is available 24 hours a day, 7 days a week.

as soon as possible.

1-800-MEDICARE (1-800-633-4227)



# Ground breaking ceremony held at The Oasis at Dodge Park

WORCESTER, Oct. 15

A groundbreaking ceremony was held for The Oasis at Dodge Park, an Alzheimer's and Dementia Residential Care Facility, at the site of the old Odd Fellows Home at 102 Randolph Rd.

The new facility will be built in two phases with 82 total units.

Oasis aims to combine the "feel of a luxurious hotel with all the comforts and amenities

of home," according to owners, Micha Shalev and Ben Herlinger.

The secure 60,000 square foot facility will include a central courtyard and



Pictured (from I to r) O'Day, Economou, Chandler, Palmieri, Shalev, Sara Shalev, Maia Shalev, Moore, Moak, Dorit Herlinger, Herlinger and DeuBeau

many gardens to engage the senses of its residents. Two dining rooms will be built around the central courtyard and the common activity area will have a two-story high ceiling and multiple glass windows to bring natural light.

The facility was designed by Levi + Wong Associates of Concord, with Whipple Construction of Worcester serving as the general contractor. Featured at the ground breaking was:

keynote speaker, Sen. Harriette Chandler, D-Worcester, Sen. Michael Moore, D-Millbury, Dr. Catherine DuBeau, chief of geriatrics

at UMass Memorial, Dr. Gary Moak, medical director of the Moak Center for Healthy Aging, Rep. Jim O'Day, D-West Boylston, Worcester City Councilors,



Chandler

Philip P. Palmieri and Tony Economou and Hank Stolz of Charter TV3 and WCRN 830 AM, who served as master of ceremonies.

Phase one is scheduled to open November 2015. For more information

# Americans living longer as most death rates fall

NEW YORK —

A mericans are living longer than ever before, according to a new government report filled mostly with good news. U.S. life expectancy inched up again and death rates fell.

Rates also dropped or held steady for nearly all the leading causes of death. The one exception: The suicide rate reached its highest point in 25 years. That figure has been increasing since 2000 and "it's really hard to say why," said Robert Anderson, who oversees the Centers for Disease Control and Prevention (CDC) branch that issued the report.

The yearly report looked at deaths in 2012. It found:

•U.S. life expectancy for a child born in 2012 was 78 years and 91/2 months, up about six weeks from life expectancy in 2010 and 2011. That's a record.

•For someone 65, the CDC estimates that men have about 18 years of life left and women about 201/2 years. The gaps between men and women grew slightly, compared to 2011.

•There were 2.5 million deaths in 2012, or about 28,000 more than the year before. The increase was expected, reflecting the nation's growing and aging population, Anderson said.

•The 10 leading causes of death remained the same, with heart disease and cancer topping the list. Suicide

is the 10th.

The suicide rate rose more than 2 percent, to 12.6 per suicide deaths per 100,000 American. That's the highest it's been since 1987, when the rate was 12.8.

Some research suggests suicides increase during hard economic times, but this trend has persisted before, during, and after the recession of 2007-2009. Some experts have said the sale and abuse of prescription painkillers in the last decade have been a contributing factor.

The CDC report compiles information from all U.S. death certificates from 2012. Researchers use the death rates to project how long people will live. — AP



### **Bet Shalom / Apartments**

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

#### All units include the following:

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

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

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

Professionally Managed by Barkan Management Company.

# 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"

## **Feeling Healthy**

# Making the indoors safer for allergy sufferers

By Katherine Roth

A lthough the thought of sleeping with millions of dust mites — microscopic arachnids that feast on flakes of skin — is just plain gross, it's something most people can handle without worry. After all, our bodies are inhabited by multitudes of bacteria, to which we seldom give a thought.

For the many people who suffer from allergies, though, the allergens in dust-mite feces and body parts can lead to chronic sinus problems and coughing, among other symptoms. If gone untreated, the problem can escalate to eczema and asthma, according to James Sublett, president-elect of the American College of Allergy, Asthma and Immunology.

"The sooner you intervene, the less likely the problems are to escalate," he said.

Luckily, homes can be made more livable for allergy-sufferers — and less amenable to dust mites — in just a few steps.

About a quarter of Americans suffer from some sort of allergy and of those one-half to two-thirds are sensitive to dust-mite allergens, according to Sublett, making it one of the most common causes of allergies.

"Around the world, dust mites are the most common indoor allergen," said Robert Wood, director of the pediatric allergy and immunology division of Johns Hopkins University.

If dust-mite allergies are suspected, the first step is to get tested by an allergist.

While periodically replacing all your

bedding might seem to make sense, experts say it's unnecessary for those without allergies and insufficient for allergy sufferers. Instead, these tips from

allergists can help make any home friendlier to those with indoor allergies, dust mites included:

1. Keep It Dry. "One of the biggest and most common mistakes people make is to install vaporizers and humidifiers," Sublett said. "Moisture can and does cause all kinds

of problems." Dust mites can't survive in less than 50 percent humidity, so buy a humidity meter and, if needed, a dehumidifier to keep humidity to between 35 percent and 50 percent. "Just three hours above that level of humidity, though, is enough to keep the dust mites alive," he said.

2. Rip out the rugs and ditch the drapes. Carpet and heavy drapes are a reservoir for allergens like dust mites and should be removed, particularly in bedrooms. If removing them isn't an option, the American College of Allergy, Asthma and Immunology recommends frequent vacuuming using a HEPA (high-efficiency particulate air) filter. Those with allergies should stay away or wear an N95 particulate mask during and immediately after vacuuming, since particles

ActiveR



less important than the regularity of washing," Sublett said. "Washing in any temperature dramatically reduces the level of allergens."

can remain airborne for up

tresses, box springs, pil-

lows and comforters should

be encased in well-sealed,

tightly woven, microfiber

'mite-proof" covers from a

reputable company, such as

Mission: Allergy or National

Allergy Supply, and linens and stuffed animals should

be washed weekly, allergists

say. "The temperatures and

detergents used are much

3. Just Encase. All mat-

to two hours.

4. Opt for smooth. Smooth surfaces that can be wiped clean are generally better for allergy-sufferers than more porous upholstered surfaces on couches, chairs and even car seats, Sublett said. 5. Clear and clean the air. To help keep indoor allergens of any kind at bay, homes should be smoke-free and pets should be kept out of the bedroom. For the very allergyprone, use a HEPA air filter in the bedroom with a CADR (clean air delivery rate) adequate for the size of the room. Install MERV 11 or 12 disposable, high-efficiency filters in the furnace and air conditioning system that can be changed every few months, according to Sublett. But these steps are less important for those suffering solely from dust-mite allergies, since dust mites burrow deep in bedding and dust-mite particles are generally not airborne, according to Wood.

6. Check the units. Allergists suggest that to minimize indoor allergens, heating and air conditioning units be cleaned and serviced every six months, and that gas appliances and fireplaces be vented to the outside and regularly maintained.

Online: www.missionallergy.com, www.natlallergy.com, www.acaai.org.

### Screening may benefit heavy-smoking older adults

WASHINGTON — Ome current or former heavy smokers

may benefit from a new lung cancer test even if they're 65 or older although they experience more false alarms, suggests an analysis that comes as Medicare is debating whether to pay for the scans.

Lung cancer kills thousands a year, in

part because tumors aren't usually detected early enough for treatment to stand a good chance.

A major study released in 2011 showed that low-dose CT scans of the lungs of people at especially high risk because of heavy

SCREENING page 10

# 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 are being accepted for income eligible seniors and/ or mobility impaired adults.

- HUD subsidized units available
- Includes all utilities and free parking
- Near bus line and shopping





#### Emanuel Village

A member of Ascentria Care Alliance 59 Evelyn Street, Worcester, MA 01607 Formerly Lutheran Social Services of New England



This year I will commit..

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<sup>TM</sup>.

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

Fifty Plus Advocate Nov

November 2014

# **Clues to how people bounce back from surgery**

#### WASHINGTON -

ne of the big frustrations of surgery: There's little way to know if a patient will be a fast or slow healer, someone who feels back to normal in a week or is out of work for a month with lingering pain and fatigue.

Now Stanford University researchers have discovered that right after surgery, patients' blood harbors clues about how fast they will bounce back — and it has to do with the activity of certain immune cells that play a key role in healing.

The work one day may lead to a test to predict who'll need more care, or maybe even if an operation is the best choice.

"We could ask, 'Are you fit for surgery?" said Dr. Martin Angst, a Stanford professor of anesthesiology and perioperative medicine, who helped lead the research.

U.S. doctors perform millions of operations every year, many of them minor but others much more complex. Speed of recovery depends in part on the type of surgery and how sick the person is. Some hospitals have begun implementing "enhanced recovery" strategies, specific steps to take right before and after certain major operations in hopes of at least speeding the patient's discharge from the hospital, if not their overall recuperation time.

But scientists don't know what biology explains why some people recover so much faster than someone else who's equally sick, information that could help guide development of those enhanced-recovery programs.

The Stanford team took an unusually close look at 32 otherwise fairly healthy people who underwent a first-time hip replacement. They took blood samples from the patients before surgery and at several points afterward, and questioned them pain, fatigue and other elements of recovery every few days for six weeks.

That recovery was quite varied: Some experienced only mild pain just two days after surgery, while others didn't report their pain was mostly gone until 36 days later. The median time to recuperate from post-surgical fatigue, extreme tiredness after simple activity, was three weeks, meaning half of patients fared better and half took longer.

To learn why, the researchers looked to immune cells that are behind the inflammation that always occurs with a wound. To find and map the activity of key players, they turned to the lab of Stanford immunology professor Garry Nolan, who helped develop a technology that measures dozens of features of individual immune cells simultaneously.

The discovery: Patients' blood shows an immune signature of recovery that accounts for much of their variability in recovery time — a pattern of activity in certain immune cells that are first responders to the injury site.

If that particular reaction is controlled in the first 24 hours after surgery, patients recover faster. But when that reaction increases instead, patients recover more slowly, Angst said.

The team has begun a larger study to see if the results hold up, and plans to study whether the same kind of immune reaction may play a role in other kinds of surgery, such as abdominal operations.

The ultimate goals are to create a simple blood test that could tell who is more likely to experience a protracted recovery — right after surgery or maybe even before — and to hunt treatments that might alter the immune reaction to help. — AP

### Screening

#### Cont. from page 9

smoking can cut their chances of dying from lung cancer by 20 percent.

Based on that study, the U.S. Preventive Services Task Forces recently recommended the yearly test for people ages 55 to 80 who smoked a pack of cigarettes a day for 30 years, or the equivalent, such as two packs a day for 15 years.

Some analysts have questioned if the test really will benefit seniors. Only a quarter of participants in that original study were 65 or older, and no one over 76 got screened.

What if the scans were offered to older

adults who, because of other health problems common with increasing age, couldn't withstand cancer treatment if an early tumor were found? On the other hand, 70 percent of all lung cancer cases in the U.S. are diagnosed in people 65 or older.

So the National Cancer Institute's Paul Pinsky and colleagues reanalyzed what happened to the older participants in that original study.

To prevent one lung cancer death required screening 245 seniors compared to 364 middle-aged people, those ages 55 to 64, the researchers reported.



But screening tests come with trade-offs, such as false alarms that require invasive follow-up tests to rule out cancer. The older participants had a somewhat higher rate of false-positive scans over three years of tests, 28 percent compared to 22 percent, the researchers reported.

As for those who really did have cancer, seniors were as likely to undergo surgery as the younger par-

ticipants. The five-year survival from lung cancer: 67.5 percent for the under-65 crowd compared with 66.7 percent for 65- to 69-year-olds and 56.5 percent for those older than 70.

Because lung cancer isn't the only health threat, researchers also tracked overall survival: Some 64 percent of the middle-aged group lived five years, compared with 60 percent of the 65- to 69-year-olds and 50 percent of those 70 and older.

The findings are reassuring that screening seems to involve similar trade-offs for older and middle-aged groups, said Dr. Michael Gould of Kaiser Permanente Southern California, who wasn't involved in the reanalysis.

"Until there is new and direct evidence to the contrary, it does not seem reasonable to exclude persons aged 65 to 74 years from access to screening," he wrote in an editorial in the journal. — AP





- 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



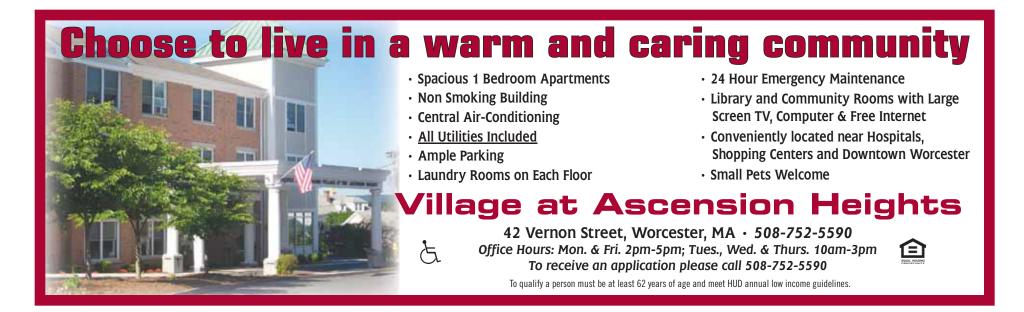
"A part of Briarwood Continuing Care Retirement Community"

"State of the Art Healthcare Environment"

- 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

www.fiftyplusadvocate.com



# 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

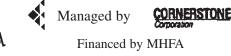
# Green Hill Towers

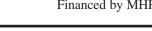
27 Mount Vernon Street, Worcester, MA 01605 • OFFICE OPEN DAILY 8:30AM - 5:00PM To receive an application please call 508-755-6062 TDD# 508-755-0228

November 2014

**Fifty Plus Advocate** 

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.





## **Travel and Entertainment**



#### By Victor Block

he narrow path leads through jungle growth, beneath long vines hanging from overhead branches that would prompt Tarzan to howl with delight. Iguanas laze in sun-light that filters through the trees, resembling prehistoric monsters frozen in stillness.

The shadowy setting suddenly gives way to a clearing. Along its edge stand the remains of a small pyramid-shaped temple.

Here, during the 13<sup>th</sup> to 15<sup>th</sup> centuries AD, Mayans gathered to worship their gods. They were part of the rich civilization that lasted from 2000 BC until the arrival of Spanish

explorers in the 16<sup>th</sup> century AD. The legacy left by the Mayans included written language, magnificent architectural treasures, and sophisticated systems of astronomy and mathematics. Today, visitors to Cancun, Mexico and the surrounding Yucatan peninsula may combine explorations of the Mayan culture with the attractions of a world-class resort destination.

The small site that serves as home to iguanas is the ruin of El Rey. Its ancient structures are only a short walk from modern civilization high-rise hotels and the gleaming beaches of Cancun.

That city of towering hotels and upscale shopping malls stretches along 14 miles of beaches overlooking the multi-hued water of the Caribbean Sea. It offers the full range of recreational activities found at many sun-and-sand vacation destinations. At the same time, Cancun is a gateway to more



Cancun Underwater Museum

than 30 major Mayan sites ranging in size from miniscule to massive.

The Mayan Museum in town is the perfect place to begin the exploration. Its exhibits showcase the great architectural achievements of the Mayan civilization, along with interesting artifacts from the daily lives of the people.

Ădjacent to the museum, a narrow path winds through the San Miguelito archeological site, which was a Mayan settlement more than 800 years ago.



Mayan site on Isla Mujeras

Of greatest interest among more than three dozen structures are a 26-foot-tall pyramid, the ruins of what once were residences and a small temple where remnants of ancient mural paintings of animals still are visible.

Other introductions to life as it's led today await those who travel short distances outside of Cancun. Puerto Morales (population about 9,000) combines the laidback atmosphere of a fishing village with touches of tourism.

Tiny cafes that cater to a mostly Mexican clientele line side streets.

Another excursion begins with a 45-minute boat ride to the Isla Mujeras (eesla mu-hair-us). Its dock area encompasses an inviting beach, restaurant and snorkel operation — while the compact "downtown" neighborhood is jammed with modest restaurants, jewelry stores and tourist shops selling much the same merchandise.

On a plateau overlooking the sea at the southern tip of the island are the remains of a small Mayan temple that was dedicated to Ixchel, the goddess of love and fertility. According to legend, when Spanish explorers arrived in the 16th century and found many stone statues of the goddess, they gave the island its name, which means "island of women."

Today, the island fills an additional role, as the starting point for exploring the Cancun Underwater Museum, said to be the most extensive underwater sculpture park in the world. More than 400 life-size figures — submerged 9 to 20 feet below the surface — are becoming artificial reefs that attract a growing variety of marine life. The extraordinary display is



Sense Adventure

visible to divers, snorkelers and passengers in boats passing overhead. Most of the sculptures depict people in everyday activities like watching television, riding a bike and lying asleep.

When it comes to sleeping, a group of Mexican-owned, family-operated resorts can enhance the Cancun experience. The Sunset World Resorts' claim to provide "Vacation Experiences" is an understatement. Each establishment offers attractions that provide reason enough to stay there

My favorite, the Hacienda Tres Rios, was built to protect the surrounding environment. The 340-acre setting consists of five major ecosystems, and serves as home to 120 species of plants and more than 90 species of animal life. The hotel conducts a unique Sense Adventure in which participants' are blindfolded, then introduced to a series of touch and sound experiences as they seek to decipher what's taking place. When the adventure ended, I was left with an enhanced way of interpreting the world around me.

The focus at the Sunset Marina Resort & Yacht Club is on a long list of water sports. The Sunset Fisherman resort, south of Cancun, is located near several Mayan sites as well as a small town known for its bustling night life scene.

#### If you go ...

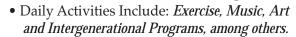
Rates at the Sunset World Resorts change frequently. For more information, visit www.sunsetworld.net or call 800-494-9173. For information about visiting Cancun, log onto www.cancun.travel.

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.

"Caring for your family members since

1967.



- 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.



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!

# 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



Long-term insurance accepted

Fully bonded and insured

Contact us for a Complimentary Assessment 508.556.5555 info@associatedhomecare.com www.associatedhomecare.com

Serving over 100 communities.

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



Now Open

in Worcester

on 400 Grove

Street

# 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**

### Tripping seniors on purpose to stop future falls

#### By Lindsey Tanner

CHICAGO —

esearchers are tripping seniors on purpose, and it's not some kind of warped practical joke.

The experiment is among techniques being studied to prevent falls, the leading cause of injury in older adults. Falls in the elderly cost \$30 billion yearly to treat and can send them spiraling into poor health and disability.

Conventional efforts to prevent falls include exercises to boost strength and balance, but researchers at the University of Illinois in Chicago are trying a completely different approach. It's based on promising, preliminary results with a labbuilt walkway that causes people to unexpectedly trip, as if stepping on a banana peel.

Now the same scientists are testing a similar approach with computerized treadmills. If it works, they envision specially designed treadmills in doctors' offices, clinics and physical therapy centers for training people how to avoid falling.

Clive Pai ('Pye'), a physical therapy professor leading the research, calls the method a potential "vaccine against falls."

Standard fall prevention techniques aim to improve physical condition by strengthening certain muscles and improving range of motion. And they may require dozens

of sessions to be effective, Pai said. His research is focusing on building subconscious learning, and evidence so far shows it can happen surprisingly

fast. "This is all implicit learning. We don't give any instruction. They don't have to be motivated they're naturally motivated because they don't want to be on the floor," he said.

Pai has a \$1 million, five-year grant from the National Institute on Aging to study and develop the

treadmill system, and plans to enroll 300 participants within the next five years. The scientists demonstrated the tech-

nique recently in Pai's lab with 81-year-old Mary Kaye, who had participated in the preliminary walkway research. Graduate students taped little sensors to Kaye's arms and legs to allow her movements to be tracked and analyzed. Then she was hooked up to a harness attached to an overhead cable to help her remain upright if needed.

First, she used the walkway, striding several paces before a student clicked the computer mouse to make a sliding walkway section move suddenly under Kaye's



feet. Kaye stumbled slightly, but kept her balance.

Pai's preliminary research, published in June, found that 24 similar "trips" in just one walkway session taught older adults to learn to catch themselves and reduced their chances of falling outside the lab, during everyday living, by 50 percent up to a year later.

Back in the lab, Kaye next tried the treadmill, set at a steady walking

pace that was occasionally interrupted by sudden brief skips. Kaye stumbled at each jolt but managed to stay afoot. Pai thinks Kaye's training in the previous study may have helped keep her steady.

Retired from the travel industry and public relations, Kaye is fit and healthy and looks a decade younger, but said she still occasionally falls — even after the training.

"I land on my face and it's usually quite disastrous — for my face. But I recover and I try to get through another season," she said.

Kaye tends to trip on Chicago's uneven sidewalks. The last time was earlier this

year, when she landed on her face, splitting her lip and injuring her elbow -– not bad enough to be hospitalized, but enough to scare her. Kaye threw out all her ill-fitting shoes and said she hasn't fallen since.

Older people are at risk for falls for many reasons, including age-related muscle weakness, vision problems and medication issues including side effects and improper doses.

The National Institute of Health announced in June that it is helping sponsor a \$30 million study to test mostly conventional prevention techniques that can be tailored to older adults' individual risks and used in community settings. The government aims to enroll 6,000 adults aged

75 and up at 10 centers nationwide. Pai's treadmill technique will likely need several years of study to prove whether it works. But Dr. Basil Eldadah of the National Institute on Aging said Pai's research is potentially very promising and the training technique might someday be incorporated into standard clinical care.

"We don't want older adults to learn the hard way," Eldadah said.

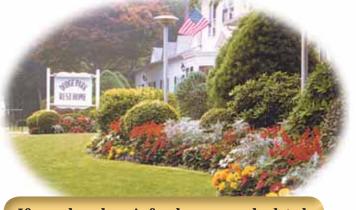
Meantime, there are steps older adults can take to reduce their risks for falling. Some from the National Institute on Aging and the federal Centers for Disease Control and Prevention:

FALLS page 17

# **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 spenddown 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.



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.



Accredited by Community Health CHPP Accreditation Program



Main Office: 65 Water Street, Worcester 1-888-292-1809

www.centurycares.com

# **Ready When You Are!**



#### Ready to help you sell & move to:

- Senior Housing
- Live with Family
- 55+ Condominium
- Assisted Living

#### Free Valuation & Strategy



"We move at your pace." David J. Dowd President & Founder

### **Ready to Sell Your Home**

- Get top dollar in less time
- Selling is easier with services from
  - Sell Mom's House

### Ready to Help You Plan, Downsize & Move

- Free move management services
- Call now & let's get ready together!

### **Ready Buyers for Outdated Homes**

- Take what you want, no clean-out required
- No realty commission when a contractor buys an outdated home in need of repairs

Concierge Services to Prepare & Sell Your Home CALL DAVID NOW: 774-696-6124 david@sellmomshouse.com No Pressure or Obligation



#### Happy Transitions 💭 Not Just Transactions

"My house was sold and they moved me to Senior Housing in only three weeks. Best of all they helped me to downsize, move, and sell my things. - Thanks David!"

Deb S. Worcester MA



©2014 BHH Affiliates. LLC. An independently owned and operated franchisee of BHH Affiliates. LLC. Berkshire Hathaway HomeServices and the Berkshire Hathaway HomeServices symbol are registered service marks of HomeServices of America, Inc.® Equal Housing Opportunity (a) Stephan Realty, Inc 978-443-7300

### Viewpoint

# **AARP Massachusetts Voters' Guide for Office of the Governor**

Editor's Note: The following is a reprint of the "AARP Massachusetts Voters' Guide for Office of the Governor." ince AARP is non-partisan – it does

not support or oppose any political candidates or contribute money to campaigns or political action committees. Its priority is ensuring you know where the candidates stand before you cast your vote.

AARP asked the major candidates in this race for their solutions about issues important to AARP members, Americans age 50-plus, and their families. Each candidate was allowed up to 625 characters to answer the questions. Their responses were not edited nor modified. AARP has provided a summary of our position for each of the issues in this guide.

#### **Financial security**

With fewer jobs offering pensions, some public pension systems facing underfunding and more than 70 million workers without access to a retirement account at work, what will you

do to help Massachusetts residents save so they can have a secure financial future?

AARP — AARP advocates for a Massachusetts solution that would enable more workers to save for retirement. AARP supports the enactment of a Work and Save plan, which would provide a convenient way for people to save on the job, and to McCormick

continue to save if they change jobs. AARP fights to protect retirees from cuts to the pension benefits and cost of living adjustments they were promised, and to preserve defined benefit plans. This includes advocating that states make their

pension payments on time and in full. Charles D. Baker, Jr. (R) — First, the

state needs to keep its commitment to fund public pension systems, and work with cities and towns on ensuring their pension systems will be viable for the future. Second, we need to grow and improve our economy in Massachusetts so that everyone can find a good-paying job, and bring down taxes and the high cost of living so that people's dollars go further. Third, we need to ensure that programs, which assist low-income workers help and encourage recipients to save for the future at the same time as helping them to get back Baker on their feet.

Martha Coakley (D) — As Attorney General, I helped recover money for those who lost everything as a result of the Wall Street crash, including seniors already facing financial hardship. As Governor I'll be committed to ensuring that everyone has access to a good job and a stable retirement. We need to build an economy on our terms, reduce income inequality and work towards a living wage, one that gives people the ability to pay their bills and save for the future. And as more cities and towns are faced with unfunded liabilities, we must increase state support, so that they are able to meet their obligations to retirees.

Evan Falchuk (UIP) — We must reduce healthcare and housing costs. First, stop

monopolistic hospital mergers, which lead to higher prices. An all-payer fee schedule eliminates billions in waste. We must address the cost of prescriptions, through a similar approach. Our current lack of housing drives a growing wealth gap. The solution is in our Thriving Communities Action Plan, which funds local aid and kick-starts housing production. Far too many seniors face the financial hardship of long-term care services. We have proposed

Falchuck a Long-Term Care Insurance Pool, paid for by a modest premiums by residents,

and a government match. Jeffrey S. McCormick (I) — The first

step is an education campaign focused on

financial literacy. This must begin with our public schools so kids at an early age learn the importance of savings, investing and retirement planning. With one of three seniors over 65 relying on Social Security for their only income, we see right now that it is already too late for many people to have a secure retirement. In addition, we need to work with the private sector to encourage them to offer competitive savings plans and retirement planning for younger workers.

#### Home and Community Based **Services**

The majority of Massachusetts residents want to stay in their homes and communities as they age. How will you help expand the Commonwealth's seniors' access to quality services provided at home and in the community (HCBS)?

AARP - AARP believes that no one should be forced out of their homes to receive

the care they need. AARP calls on state lawmakers to redirect spending, away from costly nursing home care and into supports and services in the community. AARP supports states use of new and existing federal financial incentives and strategies to improve access to HCBS, including through consumer-directed care, home health and personal care, help people

better navigate the system and understand their care options, address racial disparities in access and quality of care, and expand and improve the quality of the direct care workforce.

Charles D. Baker, Jr. (R) — I was proud to work in the Weld and Cellucci administrations when we did a lot of work to help seniors access services at home and in their communities. As governor, I would work with the federal government (as I did when I was Secretary of Health and Human Services) to make sure Massachusetts has as much control and flexibility as it needs to provide

for our seniors and vulnerable residents in the way that is best for them. I would also increase investment into "Dual Eligible" CMS (Medicare and Medicaid) demonstrations to improve care for the most

vulnerable and highestcost patients, many of whom are seniors.

Martha Coakley (D) We should all be able to access quality home and community based services as we age, without incurring untenable financial costs, and the burden of care should not fall disproportionately on family members due to an underfunded service

network. As Governor I will be committed to exploring ways to make these essential services available to everyone, based on functional need rather than income, to encourage policies that incentivize community-based care, and to find ways to invest in the HCBS workforce so caregivers earn a liveable wage

and HCBS service capacity will expand to meet the growing demand.

**Evan** Falchuck (UIP) — We must kick-start housing production so real options are available to seniors. Those who wish to live independently while receiving HCBS need more options, and a policy of smart growth one that develops more housing in mixed-use Coakley area and more univer-

sally designed homes - is a critical responsibility of the next Administration. This is one of the core tenets of my campaign's detailed Thriving Communities Action Plan. In addition, we must properly pay for quality HCBS workers and delivery, and much more actively incentivize others to enter this increasingly important field.

Jeffrey S. McCormick (I) — People want to age in their homes and not be moved into a nursing home or assisted living facility. As our population ages, we are going to need more workers to take care of our seniors. This will require an expansion of home health care workers and aides that will not only save on health care costs but let people age with dignity. I support increased funding for home health care because I believe in the end it will save money on overall health care costs.

#### **Caregiving/CARE** Act

Family caregivers help seniors live independently, at home, by providing assistance with activities like bathing and dressing as well as complex medical/nursing tasks such as administering medication and wound care. Knowing that family caregivers are providing these services with little or no training, and that this care helps keep their loved ones out of costly nursing homes, what will you do to provide more resources and training for caregivers in Massachusetts? Would you support laws that call for hospitals to recognize and train family caregivers when their loved ones

#### are hospitalized?

AARP — Family caregivers serve a critical role in helping seniors live independently, at home. Yet, when their loved ones go into the hospital, these caregivers are often invisible – not notified of transfers or instructed about the medical/nursing tasks they must perform when their loved ones return home. To address this, AARP urges policymakers to adopt the Caregiver Advise, Record and Enable (CARE) Act so caregivers can get the support and training they need. AARP also supports respite services, workplace flexibility and protections, and other supports to help family caregivers safely help their loved ones at home.

**Charles D. Baker, Jr**. — I believe in the important role of family caregivers in providing for seniors and would work to support these caregivers as governor. As a former Secretary of Health and Human Services and former CEO of Harvard Pilgrim Health Care, I believe I am uniquely qualified to work with state government, hospitals, insurers and caregivers to provide the best outcome for our seniors.

Martha Coakley (D) — I understand the critical role family members play in caring for seniors. In helping to care for my aging parents, I experienced how challenging dealing with our health care system can be. Increasing support for family caregivers who help loved ones remain independent is not only the right position but the fiscally prudent one, because it can help decrease use of more expensive care overall. I pledge to ensure health care funding is realigned to increase support and training for caregiv-

ers, and to work with hospitals to ensure family caregivers are fully integrated into the care planning for their family members.

Evan Falchuck (UIP) — In our current system, hospitals make money by delivering care to patients – not by training others to keep patients out of hospitals. We must reverse these incentives. An all-payer fee schedule based on global budgets would provide financial incentives for hospitals to do this kind of training and provide these needed resources. While a law requiring such work is certainly something I would support, it must be part of a larger overhaul of the way we pay for healthcare.

Jeffrey S. McCormick (I) — Family caregivers play a critical role in keeping seniors out of nursing homes. I support the Federal "Social Security Caregiver Credit Act of 2014." The caregiver credit takes into account that temporary interruptions, caused by an individual stepping out of the workforce to take care of a loved one, can lead to reduced Social Security benefits. This is especially true for women who are called on more then men to provide caregiver services. Addressing this inequality can help make the decision easier for families. I would also support efforts to have hospitals and social services agencies train family caregivers.

For more information, visit www.aarp.org/ vourvote



# Fences and bridges can separate and reconcile groups

By Marianne Delorey©

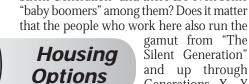
veryone has heard that birds of a feather flock together. It is a normal

part of human nature to seek out people who are similar in some fashion to us. Similarities can exist on many traits religion, race, gender, hobbies and geography.

Age can be another common link one that gets

increasingly less important over time. This grouping together of different ages is particularly noticeable when looking at housing and services for the elderly. I call lines drawn around age groups 'fences' because they divide us all along somewhat subjective lines.

Since HUD's fence is 62 years of age or older, I wonder how our residents, who are as young as 62 and as old as 103, feel



about being grouped together along these lines. Does it matter that some are from "The Greatest Generation" some are "The Silent Generation" and there are even some "baby boomers" among them? Does it matter

> gamut from "The Silent Generation" and up through Generations X, Y and Z? Does it mat-

ter more that we all share a community? Since it is clearly arbitrary how age groups are defined, there seems to be a strong benefit

in looking less at the number of years lived and more at what a person can do with that time. And one of the best things a person of any age can do is be a bridge to others. A 'bridge' is a person who may reside or

feel most comfortable among people in one group, but who regularly steps out of this group. I recently saw two bridges in action, and was thoroughly impressed by how they operated and the impact they had

I was invited to a dinner hosted by two neighboring towns. At this event, there were young professionals and older retirees and family members. Not surprisingly, the younger people sat together, the retirees and family members sat together, and representatives of the two towns sat on either half of the room. It struck me that we were not eating together at all, but were in our own little constructed cocoons.

Then, the bridge from the retiree table went and sat with the younger table. They talked, they laughed and they related. You could see a commonality, a commitment to each other and a connection that transcended the age gap. The older and younger bridges together introduced the guests of honor to each other at the different tables. They also raised a glass in a toast to the group. Suddenly, we were one group,

•Monitor carefully the person's tenden-

cy to hide food and other items that might

•Address the underlying feelings that

Repetitive actions may result from a

number of causes including not being able

to remember; not being able to express a

might lead to the need to hide items.

spoil and later be ingested.

celebrating our commonalities instead of dinning in small, different circles.

This world needs more bridges. We may never stop seeking out people who are similar to us, but imagine how wonderful life would be if people could successfully reach across the gaps that divide us. If someone could connect the old and the young, the Muslim and the Atheist, the Republican and the Democrat. Yes, we should celebrate our differences, but we should also seek out experiences that pull us out of our small circles and expand our ways of thinking. For it is then that we are all growing together.

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

# Why Alzheimer's suffers, rummage, hide and lose things

#### By Micha Shalev

Alzheimer's suffers my have a tendency to rummage through the belongings of others. They may also have a tendency to hide or lose their own belongings or repeat actions or questions.

Rummaging or searching behavior may indicate an anxious, insecure feel-

ing that he/she has lost something. The patient may touch, move, or take items, and become very agitated when they cannot find what they are looking for. Though often what he/she is looking for may be of an unspecified nature.

If he/she can name a specific item, help him/her look for it. If this behavior is frequent and indicates excess energy, provide a special place where the patient can rummage without upsetting others or where the chance of misplacing important items is reduced

A special drawer or closet stocked

#### ► Falls

#### Cont. from page 14

•Exercise, including walking and stretching to improve muscle strength and

with items geared to the person's interest may lessen the source of anxiety and, at the same time, serve as a specific activity. You may also try to distract the individual when he/she begins to rummage by involving him/her in another activity.

A related behavior involves hiding and osing articles, which may include almost

his/her life. You can help the individual in

•Label articles, drawers and cabinets

be misplaced, i.e., heirloom jewelry, irre-

•Learn the person's normal hiding

glasses, teeth, etc., if these are frequently

Have the doctor review all medica-

•Get yearly vision exams to make sure

tions to check for side effects, doses or

drug interactions that could cause dizzi-

placeable items of sentimental value.

•Limit or replace valuables, which may

•When possible, have multiples of eye-



the following ways:

places

misplaced.

ness or drowsiness.

balance.

where items are kept.

anything. Hiding or hoarding items may give the person a sense

need such as hunger, pain or need to use the bathroom; side effects from medications; the need for self stimulation; or feel-

ings of anxiety or insecurity. When a person asks the same questions repeatedly, most often it is because he cannot remember having asked the question before nor can he remember your response. Each time, it is new information for him/her. Writing out answers to frequent questions may help some patients. Calendars, clocks and other memory aids are also useful, such as, "We will go for a walk when the long hand gets on 4.

The Alzheimer's person may be repetitive when he feels he is not being heard. Careful attention to verbal and non-verbal behaviors may give you clues to felt needs.

eyes are healthy and glasses are the proper strength.

• Reduce risks at home including clutter and poor lighting; and install handrails in tubs and showers

commercial and industrial needs.

24 HOUR • HOME AND OFFICE

The Clean Team

508-341-8683

•Limit intake of alcohol, which can

Reassure the person by listening and responding with warmth and attention. Distraction often works for many

people. However, some individuals may become agitated if behavior is interrupted. If the behavior is not harmful to the individual, such as pacing in a small area, allow it.

Some repetitive motions, such as rocking motions, may be comforting to the patient. Others may indicate response to medications or physical problems. A physician or nurse should evaluate the patient.

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

#### affect balance.

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,

•Stand up slowly: Rising too quickly can sometimes result in a sudden drop in blood pressure, causing dizziness. •Use a cane or walker if needed for

steadiness. — AP



#### **Fifty Plus Advocate**

November 2014

• Carpets • Floors

Great Commercial Rates

# **Money Matters**

### Program

#### Cont. from page 7

responsibilities to older people need to know that these conditions and many others can place their patients or clients at greater risk of financial exploitation than might otherwise be the case," he said.

According to Ingle, whether the elder has any degree of cognitive impairment, requires, at least in Massachusetts, a medical doctor to certify there is impairment in order take away the elder's decision-making authority. "Just because the elder's decision seems bad, doesn't make it (the financial proposal) wrong or exploitative. I do work with many families where the parent wants to do A, which makes no sense to some of the children - usually because it's not the most financially feasible or costs more - but is supported by others. Rather than recognize a difference of opinion (costly as it may be), the children rush to judgment that the others are exploiting the parent,' Ingle said.

The extent of elder financial exploitation - and the variety of people carrying out the act — gained greater attention thanks to three celebrity-based cases that involved actor Mickey Rooney (exploited by his stepchildren), New York City multi-millionaire and recluse Huguette Clark (exploited by her attorney and accountant) and Brooke Aster (whose son was convicted of financially exploiting her after she was diagnosed as having diminished capacity).

Lori Stiegel, senior attorney for the ABA's Commission on Law and Aging and the EIFFE Prevention Program Legal project director, said these examples illustrate the various roles lawyers may play in these cases.

Those roles include preventing, detecting or remedying the exploitation, and remedying may include protecting the victim, recovering assets, seeking damages or even prosecuting the perpetrator," she said.

"Other roles may be failing to prevent, to detect, to remedy the problem or facilitating and actually committing financial exploitation," Stiegel warned,

She said it is not uncommon for a person's attorney to be doing the exploiting. "It can really be difficult if that



situation is occurring, and unfortunately, I've seen more cases recently of lawyers who are committing financial exploitation," said Stiegel. EIFFE Legal

is intended to educate civil lawyers about those roles and the possibility that

they may be held accountable through professional discipline, civil liability or criminal penalties if they do not act ethically or lawfully.

Charles Sabatino, director of the ABA's Commission on Law and Aging, said his office has been working on law-related issues on aging for some 35 years. The commission is comprised of 15 experts in aging from multiple disciplines, including law, medicine, social sciences, academia and ABA legal staff, which has decades of experience in this field.

'Our mission is to strengthen and secure the legal rights, dignity, autonomy and quality of life of elders and we carry out this mission through research, policy development, technical assistance, advocacy education and training," Sabatino said. EIFFE Program Legal

was officially launched at the American Bar Association's annual meeting last August in Boston. Results of a poll released prior to the event found that nine out of 10 practicing attorneys were willing to take part in the Ingle campaign.

Other findings of the IPT/IPI/ABA survey are:

• More than nine out of 10 attorneys (91.4 percent) said that elder investment fraud and nancial exploitation is a "very serious" or "somewhat serious" problem.

•More than one out of three attorneys (34.4 percent) said they are aware that they "are or may be dealing with the victims of elder investment fraud and financial exploitation."

•Nearly all attorneys (96 percent) said that "diminished decision-making capacity makes seniors" very often or somewhat often "more vulnerable to investment fraud and financial exploitation.

• More than a quarter of attorneys (27.3 percent) said that they deal on a weekly or monthly basis "with the children of older victims of investment fraud and financial exploitation who are either concerned parties seeking legal help for their parents or who are individuals accused of financial exploitation of their elders.

•More than nine out of 10 attorneys (92.4 percent) said they were "very willing" or "somewhat willing" to get involved when

asked: "Assuming it was ethically permissible to do so, how willing would you be to contact a law enforcement agency or securities regulator for help when working with an older client with diminished capacity who is or may be the victim of investment fraud and financial exploitation?'

EIFFE Program Legal is modeled on a similar program for medical professionals that was launched in 2012 by Investor Protection Trust and the National Adult Protective Services Association (NAPSA), in cooperation with the American Academy of Family Physicians, the National Area Health Education Center Organization and the National Association of Geriatric Education Centers. That program has already trained more than 7,800 doctors and other health care professionals in 32 states and the District of Columbia.

"The more information that is out there and the more we know about the scientific and medical causes of how we process information and make decisions, the better we can adjust and adapt our explanations to clients as to what decisions they are making, and assist them through that process,' Veglia, the Oxford elder law attorney, said.

# Pre-planning guarantees your wishes are met.



great emotional stress

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.



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

The benefits of pre-planning are significant. Our office will

be happy to assist you in your family pre-planning process.

Pre-planning is practical and economical.

· Spares loved ones the agony of making hasty decisions while under

· Affords the piece of mind that comes with the knowledge that

· Avoids inflation by purchasing at today's prices

· Selections are less limited than in the future

· Avoids the tendency for emotional "overspending"

everything will be handled according to your wishes

# **Program may help Americans** unprepared to retirement

By Alain Valles

wo recent nationwide studies have concluded that that a large percentage of Americans are

not financially prepared for retirement, and will not be able to retire comfortably. However, for senior homeowners 62 years or older with sufficient home equity, a reverse mortgage may be a practical solution to the retirement dilemma.

The Federal Reserve Board published in the September 2014 Report on the Economic Well-Being of U.S. Households in 2013, that 31 percent of non-retired respondents have no retirement savings or pension. For people age 60 or older, 15 percent have no retirement savings or pension, and 67 percent are relying on Social Security to fund retirement. The report also found that the Great Recession has had a significant impact when people plan on retiring, with 40 percent delaying their planned retirement date.

A second study released in September 2014 by the Harvard Joint Center for Housing Studies & AARP Foundation reported similar findings. The study, Housing America's Older Adults — Meeting the Needs of An Aging Population, found that the country is unprepared to meet the housing needs of its aging population, which is expected to grow to 132 million

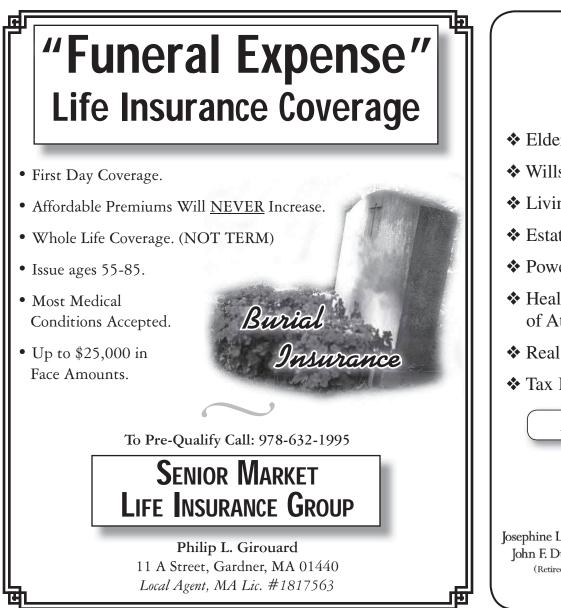
50+ year olds by 2030. In addition, the study highlights that seniors will have difficulty affording their homes and may be forced to cut back on food and health care. Home repair costs and in-home care will also have a sub-

stantial finan-Reverse cial impact. While these Mortgage two studies present a bleak

outlook for seniors, reverse mortgages may solve the financial challenge of maintaining quality of life in retirement. The Harvard/ ÅARP study states that, "Reverse mortgages can be particularly helpful to lower-income households holding most of their wealth in home equity. For example, reverse mortgages can be used to convert a portion of housing wealth into an income stream to help cover property taxes and insurance payments, the costs of supportive care and other living expenses. The ability to choose either a lump sum or a line of credit can assist homeowners in paying for one-time, big-ticket expenses, such as home modifications or improvements.

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 781-724-6221 or by email at av@dfcmortgage. com or visit lifestyleimprovementloan.com. Additional articles can be read at www.fiftyplus advocate.com.





# Just How Well Prepared Are You?

- Elder Law
- ✤ Wills and Trusts
- Living Wills
- Estate Planning
- Power of Attorney
- Health-care Powers of Attorney
- Real Estate Law
- Tax Issues

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



Veteran owned

Member: National Academy Elder Law Attorneys Durbin & Veglia Josephine L. Veglia 508-987-3981 John F. Durbin 508-987-3982 Fax: 508-987-1317 (Retired) 275 R Main Street Oxford, MA 01540 www.durbinandveglia.com

**Fifty Plus Advocate** 

# He had a hunch there was a market for monocles

By Diane Mastrull

WEST CHESTER, Pa. -

Dennis Berry said to his three kids a few years ago: "Which one of you wants this?"

By "this," the longtime West Chester resident meant a home-based business that was more like a hobby — one that his children and friends had regularly razzed him about.

In his spare time for more than 10 years, the chemical industry career man had been selling monocles.

Yes, monocles. Eyewear that fell out of fashion in the 1930s, only to be revived by the likes of Colonel Klink in *Hogan's Heroes* and an advertising mascot, Mr. Peanut.

Yet in 2000, with scores of baby boomers squinting at menus, pill bottles, and virtually anything in small print, Berry believed monocles had a shot at a serious comeback.

"It was practical, and it solves a problem for a lot of people looking for a solution," he said.

When he launched Nearsights Monocles, Berry was about 53 and experiencing his own blurry vision. At the same time, he was very active — jogging, bicycling, skiing, and sailing, all pastimes inconsistent with lugging around a pair of reading glasses.

He went to a local optician and had a monocle made for himself. He loved it, but not the price, and set off to find a cheaper supplier.

He found one. And, as luck would have it, the Internet was just starting to show promise as a cost-effective retail alternative to a bricks-and-mortar business. "I thought I'd set up a little Yahoo store," Berry said, "and see if anybody wanted to buy any of these things."

They did.

Nearsights — a one-man operation — was profitable from the start with steady sales, though nothing like the doubling and tripling of revenue since son Jim answered his father's plea for a successor. (He would not disclose the company's financials.)

Mind you, it was not an overly enthusiastic rush to help. After all, Jim Berry had his own career: working for a technology start-up in San Francisco. So son essentially did nothing with dad's business for about nine months.

Then he got laid off and had time on his hands. Jim Berry figured he would spend about six weeks tinkering with Nearsights.

"That was more than 18 months ago," he said recently at his childhood home. "Now, it's absolutely my full-time job."

He's no longer mocking his father's perspective.

"This is a convenient, comfortable, and really fashionable alternative to reading glasses," said Jim Berry, who, at 35, has not reached the middle-age milestone of needing vision assistance. But he's busy ensuring that people who do also have eye-catching options.

His father now splits his time between West Chester, Vermont, Florida, and wherever sailing takes him and his wife.

The Nearsights transition appears to have been easier than most involving leadership changes at family businesses, said Michael McGrann, director of the Initiative for Family Business and Entrepreneurship at St. Joseph's

University.

"Oftentimes, it's hard for a senior generation to let go of a business," McGrann said. "In this case, he kind of wanted to."

With an aerospace engineering degree from Pennsylvania State University, Jim Berry first addressed the problem that the Nearsights website "didn't look legitimate." It had just five products for sale and no customer testimonials or tollfree number, he said.

ree number, he said. Berry He added more lens sizes

and diopter, or lens power, choices. The company now has three product lines available at www.Nearsights.com and an increasing number of retail outlets: the classic monocle; a handheld "sport magnifier," which Jim Berry touted as perfect for menu reading, and a highly durable "ruggedized tactical monocle."

Prices range from \$40 to \$125. Lenses come clear, mirrored, and tinted (popular around Halloween).

All frames and most lenses are made in China. U.S. manufacturing options were

few and cost-prohibitive, Jim Berry said. Orders are handled at a warehouse in Indiana.

Jack MacMaster, 60, said his first purchase six months ago was prompted by constantly dropping reading glasses. And their ugliness.

Of monocles, the 60-year-old security consultant with homes outside Las Vegas and Santa Fe, N.M., said: "It's one elegant lens that can be easily stowed."

Not that that has stopped some people from "laughing and pointing" when they spy him donning his. "I'm really quite odd to begin with," MacMaster said, laughing. "This has set me one further step apart."

For Dennis Berry, it's a proud time for a father impressed with his son's entrepreneurial initiative.

Said Jim Berry: "I'm not going to say this is a \$10 billion company, but I can see us get to the point where I can live comfortably."

See being the key word. — AP/The Philadelphia Inquirer

## When best-laid retirement plans meet grandbaby

By Dave Tomlin

PUERTO VALLARTA, Mexico —

Was amazed one recent afternoon when I called out to my little granddaughter Elizabeth in another room and she answered, "Mande."

That's colloquial Spanish for "What can I do for you?" or simply "Yes?" But Elizabeth isn't a native Spanish speaker. Neither am I, nor is her grandmother Pam. Spanish is colonizing our household speech because we

GRANDBABY page 21

# Benefit from the most extensive library of caregiving articles!

### Get the answers to:

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

• How does the Medicaid five-year look back work?

Find these articles and more at www.fiftyplusadvocate.com

# Over 30,000 visitors each month!

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



experts help you!



#### Cont. from page 20

all live together most of the year in Mexico.

Pam and I began planning our retirement here more than a decade ago while we were both still working. We were going to spend winters in Puerto Vallarta and summers in a small cabin we own in the mountains of southern New Mexico.

And that's just what we're doing. But like most plans, ours had to be adjusted. We never pictured ourselves raising another child as we migrated back and forth. If we had known Elizabeth was to be part of the plan, we'd almost certainly have planned differently.

But when our Dave and Pam Tomlin with their granddaughter, her mother, daughter, Elizabeth Gibbs (courtesy of dave tomlin) gave birth four years

ago and then almost immediately re-entered the hospital for a long-term disability that disqualified her for parenting, we had already bought the two homes. We had to make a fast decision, and now Elizabeth is ours by adoption.

We're far from alone. According to 2010 census data, about 5.8 million children nearly 8 percent of U.S. children - live with grandparents identified as the head of household. Many of those children have a parent in the household, too. But an estimated 2.7 million are being raised in the absence of parents by grandparents or other close adults, an increase of 18 percent between 2000 and 2010, says a 2012 report by the Annie E. Casey Foundation.

That means many people are remaking their retirement plans to include kids on short notice as we did, and some are bound to be doing it across borders.

While it's not the leisurely retirement we thought we wanted, in many ways it's better, starting with the pleasure of watching a beloved child grow up and, through her, participating more deeply in another culture and language.

Much of that is happening because we enrolled Elizabeth in a private Mexican preschool, La Casa Azul. The teachers and the program are terrific, the fees are affordable at about \$275 monthly, the parents are mostly delightful middle-class nationals, and Elizabeth's "amigos" are adorable.

Through school events, birthday parties and day-to-day contact during drop-offs and pickups, we have friendships and a social life that seem much closer to real life than the more insular and predictable expat lifestyle we imagined.

Of course there are trade-offs. We can't travel as freely as we'd hoped. And as

#### Social Security

#### Cont. from page 7

For the first 35 years, the COLA was less than 2 percent only three times. This year's increase was 1.5 percent, the year before it was 1.7 percent.

By law, the cost-of-living adjustment is based on the Consumer Price Index for Urban Wage Earners and Clerical Workers, or CPI-W, a broad measure of consumer prices generated by the Bureau of Labor Statistics. It measures price changes for

Elizabeth enters her academic grade levels, we'll be committed to Mexico from late August to late June. That means we'll swelter through big chunks of the hot, humid months that we'd have spent farther north if we were on our own.

Aside from school tuition, we're repeatedly reminded how expensive children are. Prices for Elizabeth's food, clothing, health care, babysitting, recreation and entertain-

ment have all risen shockingly from what we remember from our first time around as parents. Fortunately, the shock is reduced in a country where consumer prices are lower than in the U.S. by more than 35 percent.

L

L

L

I

L

L

L

L

L

L

I

L

L

I

L

L

L

L

L

geriatric medical care in a city like Puerto Vallarta with its big expat community are excellent. There are also rich and varied cultural opportunities, though transplants from cosmopolitan Mexico City complain otherwise.

We aren't sure how long we will have the stamina or appetite for sticking to the migrant path we've chosen. One thing we underestimated is the physical and emotional effort it takes to uproot ourselves twice a year for the trip north or south to our other home.

And of course our ability to live in Mexico is subject always to the hospitality of a foreign government and the peace and security of local conditions. So far they've all been fine in our neck of the woods, but who knows?

Finally, there's the language barrier. We've lowered it considerably with Spanish lessons and daily practice. Also, in this tourist and expat Mecca a majority of the Mexicans we meet speak at least some English. But it's still mentally exhausting and often humbling to get through a parent-teacher meeting or a cocktail party acting as your own real-time translator.

And speaking of humbling, there's hardly a day that goes by when we don't find ourselves relying on our 4-year-old to fill in a vocabulary gap or correct a verb tense.

On the other hand, it's hard to match the pleasure of hearing Elizabeth's sweet, familiar voice suddenly switch to another idiom when a friend comes over and merge into the perfectly accented babble that surrounds us so much of the time.

"Papa," she calls when she wants me to look at what she and her amigo are doing. 'Mira!

"Mande," I manage, and this time I feel proud. — AP

food, housing, clothing, transportation, energy, medical care, recreation and education.

The COLA is calculated by comparing consumer prices in July, August and September each year with prices in the same three months from the previous year. If prices go up over the course of the year, benefits go up, starting with payments delivered in January.

— AP

This year, average prices for July and August were 1.7 percent higher than they were a year ago, according to the CPI-W.

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

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

| Central Massachusetts       |
|-----------------------------|
| Assisted Living Facilities: |

**Eisenberg Assisted Living** - Worcester

#### **Rest Homes:**

Dodge Park - Worcester

#### Subsidized Apartments:

- Bet Shalom Worcester
- **Colony Retirement** Worcester
- **Emanuel Village** Worcester
- Green Hill Towers Worcester
- Illyrian Gardens Worcester
- UVIIIage @ Ascension Heights Worcester

### **Eastern Massachusetts**

#### 55+ Retirement Communities

- **Fairing Way** South Weymouth
- **Residences at Wingate** Needham

#### Assisted Living Facilities

- Oosterman's Methuen, Wakefield
- **Residences at Wingate** Needham

#### Subsidized Apartments

- Congregational Retirement Home Melrose
- Cushing Residence Hanover
- Lamplighter Village Canton
- □ Mt. Pleasant Apartments Somerville
- Sherwood Village Natick



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

State

| Vame |  |
|------|--|

Address

City

you have marked.

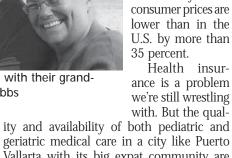
November 2014

Phone

Attn: Free Fifty Plus Housing Information

Fifty Plus Advocate, 131 Lincoln St., Worcester, MA 01605 \*We cannot process without your phone number. It will be used only in regard to the properties that

Zip



### **Home Improvement**

# **Decorating touches help spruce up vacation homes**

By Jamie Stengle

DALLAS rom airy beach houses filled with light to rustic retreats tucked into the mountains, vacation homes can lead to inspired decorating.

"You love that place, that's why you're there. That's the place you want to go to relax," said Dallas interior designer Jan Showers, author most recently of *Glamorous Retreats* (Harry N. Abrams). "You want it very user-friendly."

Homes detailed in her book include a seaside cottage in Nantucket with decorating touches in cool blues and greens; shells that the family collected are placed throughout the house.

An artist's getaway in Marin County, California, features the owner's photorealist work, and a studio that is a riot of

color, with shelves filled with books and antique toys. The master bedroom of a Texas lake house takes inspiration from the colors of the water, with walls painted in what Showers describes in her book as a "pond green."

Showers, whose signature style is add-

ing glamour to interiors, talked to The Associated Press about decorating vacation homes. (The interview has been condensed and edited for clarity.)



(courtesy of jan showers interior design)

AP: How do you add glamorous touches to a retreat that is more casual than a yearround home?

Showers: My glamour is a very relaxed glamour. It's not about satin, furs and all that stuff. My idea of glamour is Katharine Hepburn in a black turtleneck and black pants and a red cardigan sweater.

I think most of my clients love the fact that I use really fun glass, and maybe it's glass that's not as expensive or as important as they'd use in their primary residence. But we do use groups of glass because it brings such an interesting element to a room.

I'm a big believer in everything looking comfortable. And to me, if it's comfortable and inviting, that's glamorous. Another way is good lighting. There's nothing worse than overhead lighting. Lamps add to the glamour of a room because everybody looks better.

AP: How would you suggest sprucing up a retreat that looks Showers tired?

Showers: An easy, fast way to change things up — one of the easiest — is pillows. There are so many different fabulous pillows, and they're not expensive. It's nice to do seasonally. If you go to your retreat in the summer, you may want linen pillows that are lighter colors, more summery, and if it's winter, you might want some plaid pillows.

Another thing that's easy to change is throws. I love throws — they just sort of say, "take a nap." And now there are all kinds of wonderful rugs at all kinds of prices, and washable. It can change your whole look in a room to do a new rug. *AP: What about outdoor spaces?* 

Showers: People now want their outdoor spaces to be like their indoor spaces. There are even outside air conditioners — you can find anything to be outdoors.

You've got to have outdoor fabrics. There are even outdoor lamps now.

I like a drinks cart of some kind that you can put lemonade on, cocktails — something cold in the summertime.

AP: If you can't afford a retreat, how can you make your home feel like one?

Showers: What is it that people really want to do when they go away? Most of us think about a good beach read or fun books, so I would say

just buy some. Disconnect, take your cell phone and put it in a drawer. Go to the grocery store and buy some different food that you don't normally cook. If it's not too hot, you could get a big umbrella and sit outside with your book. Go out to dinner someplace that you don't usually go.

Naps are great on vacations — add throws to your sofas and settle in for a nice one after a lunch al fresco and maybe with wine.

I think fresh flowers really make you feel like you're in a special place. Give yourself a facial. — AP



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.
  - Long Term Care.
- Short Term Inpatient Rehabilitation.
  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!

# 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

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



If bills are pilling 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!



Massachusetts Mortgage Broker License MB1535 We arrange but do not make loans.

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

Office (781) 569-5044 Cell (781) 249-0083

400 Trade Center • Suite 5900 • Woburn, MA 01801

www.LifeStyleImprovementLoan.com

CREMATION WHY PAY MORE?

**\$1,395.00** "Simplicity" Cremation. Complete. No Extra Charges A+ Rated by the Better Business Bureau Family Owned

# www.CasperCremation.com

CREMATION SERVICES

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

MA Licensed Funeral Providers



### 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

