

fifty plus

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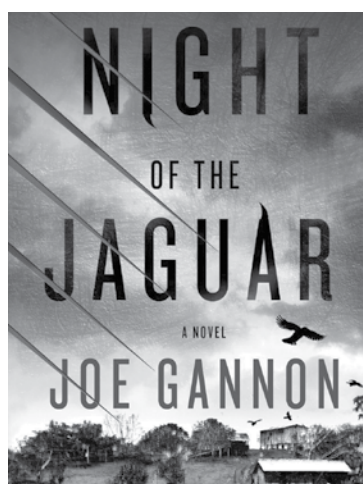
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Autobiographical writing provides therapy, history preservation

By Brian Goslow

WORCESTER —

Lucia Knoles, an English professor at Assumption College, was facing an adult child's worst nightmare — a beloved parent's voice telling them their life had lost its spark.

"My father was this really bright guy who spent his whole life running a trucking company," Knoles said, "and he started calling me every morning at 8 o'clock and he'd say, 'It's Dad. I have no purpose. I have no meaning.'"

Both of Knoles' parents, who had lived in the greater Pittsburgh area, had been in the midst of steep health decline when she moved them to Eisenberg Assisted Living Residence.

One morning, while awaiting her father's call, Knoles put together a list of 10 things they could do together. "I said, 'Pick one and we could do a project,' " she said.

One of those suggestions was to start an autobiography and life writing group at Eisenberg, whose programs she was familiar with due to having been a long-time care ombudsman at the facility.

"He had started writing a bit of his life story earlier in his retirement and really enjoyed it," Knoles said. So we put up posters, sent out announcements, and said we're going to have this class."

The end result surprised her and taught her — and those involved with the program — an important life lesson.

"I expected people to tell kind of funny or interesting stories about the old Model-T; I found something entirely different," Knoles said. "I found out that people who live in places like assisted living residences live in an environment of enforced intimacy without necessarily knowing each other very well. By writing and sharing their life stories, they got to know one and other on a whole different level and became close to each other. They began to develop a community."

"As people get older they're dealing with a number of losses or new problems, illnesses, new ways of living ... by writing about those things, people could express it."

The participants self-published a book of their writings, and read their work at a public reading attended by their friends, family and members of the Eisenberg staff. The exercise allowed those in attendance to begin seeing the residents as people with a life's worth of experiences rather than identifying them with the health difficulties they were now facing. "By having stories that they could pass on to their loved ones, they felt that they had something to give — they felt that they had a purpose," Knoles said.

Some of the comments from group members afterward captured the program's accomplishment: "There was a woman who was 100 who said, 'I used to think I was a

cast-off; now I know I'm a writer,'" Knoles said. "Another person said, 'They thought we were just a bunch of old people. Now they know we're smart.'"

"It was a sense that they could keep learning and keep accomplishing that was really

important to them — It was an area where they could show growth instead of decline," said Knoles, who is now creating a model program for writers' groups that could be used at facilities and organizations that work with seniors.

It would be hard to have a tougher two years than Suzanne Falter endured. The California resident went through a divorce, loss of her home, mother and career.

What hit the hardest was the loss of her best friend, her 22-year-old daughter, Teal, to a mysterious cardiac arrest.

While she had been in Teal's hospital room, she knew the collective experiences of the past two years would serve as a "transformational experience" to guide her into a new way of helping people.

The day after Teal died, Falter started writing. "I just knew I had to write my feelings about what was happening in order to say what I needed to say," she said. "Putting it down on the page is so therapeutic, it was so cathartic and it helped me understand what was happening to me."

As the number of essays she wrote grew to 50, she decided to share them on Facebook. As people discovered them, they commented with heartfelt responses. "Like many writers, I think I'm alone all the time and nobody's even reading my work when in fact, people are," Falter said. "So, when people start to say 'this moves me' and so and so happened to them, I really relate. I saw the depth of sharing that's happening around the writing and realized there's a larger purpose — you're not alone."

Not only did people respond to Falter's writings, they shared them with others. Her first Facebook entry — on why women cry — went viral, eventually being read by 130,000 people. "I posted it because I woke up in the middle of the night crying thinking about crying and why women cry."

The response convinced Falter to utilize her collection of entries as the foundation of a book on her experiences. She said that *Surrendering to Joy: A Year of Love, Letting Go and Forgiveness* (Love & Happiness Publishing) was surprisingly easy to write. While she found the deepest entries were "emotionally intense," especially the one on cleaning out her daughter's closet after her death, she also found the process invaluable. "It was a very difficult experience but somehow, writing about it was a delight because



Falter



McCarthy



Williams

I knew the powerful experience that I had had and I knew I really had something to say about this.

Her advice to others in confronting hard times through the written word? "My experience with unfinished business is that it will stay unfinished till you confront it," Falter said. My stuck space in my writing is usually about an emotional place that was not resolvable at that moment. I needed to put it aside for a few days and then go back and reopen it and take it from there. Eventually, when you're ready, you can begin to release what's there — but not till it's ready. You have your internal guiding systems that's really showing each step of the way and you have to trust it."

And the most important thing to remember?

In her book, Falter writes, "We get fascinated by our own story. And it stops us. Our story is certainly noteworthy, and full of intriguing turns and twists. But it is only what happened once to us. Today is, indeed, a different day."

Linda Jones McCarthy, 61, of Worcester, had been creating rhymes since she was four, and writing since the age of 10; she's written 300 songs, released two CDs, a children's book and most recently, *The Heart Remembers*, a collection of poetry and prose.

The ability to write has never failed her. "The closest I've come to writer's block was having to switch to writing lyrics and music and if I get stuck there, back to prose," McCarthy said. "It's always the written word."

"I started writing poetry as a four-year-old at my grandparents. I'd hop around in the backseat and my grand mom would play a rhyming game with me. She'd teach me the cadence. So I grew up with rhyme in my brain."

You've most likely read her work — In the early 1980s, she was a freelancer for American Greeting Cards, working for its Those Characters from Cleveland division where she wrote rhymed couplets for its Care Bears, Strawberry Shortcake and Ziggy products.

McCarthy invested \$7,000 of her own money to print her first children's book, *Spider in the Shower*, for which she used the name, Lillie Jones. "I started writing for children 10 or 12 years ago," McCarthy said. "I've read it in elementary schools and libraries in Massachusetts and Connecticut."

While her writing has put smiles on the faces of children, families and coffeehouse concertgoers, it's also helped McCarthy through the tough times in her life.

"Well, yes. I've been divorced twice," she said. "First, there were all of the love poems when we were falling in love. And then there

were all of the missing you poems when they took jobs away from home. Then there were the wonderful break up poems and heartache poems and tomorrow is another day ... those kind of poems."

Despite the challenges life has sometimes thrown her, McCarthy said she's never written out of bitterness or anger; instead a lot of her compositions come from melancholy and sadness. "When I look back, some songwriter once said, it broke my heart but it made a pretty song," said McCarthy, who's proud of the fact that she remains friends with both her ex-husbands. "Paying bills and working overtime, life got in the way."

David Williams, 61, of Worcester, was in his office six years ago at Wheaton College, where he was an English professor, when

he suddenly passed out. "My boss found me, I managed to get home and that was the end of all the teaching and everything I was doing," he said.

Williams had suffered a stroke and has no recollection of the six months that followed. Gradually, some of his memory returned. "The way things settled out, I have access to my long-term memory but my short-term memory is not good," he said.

"I can remember things that happened 40 years ago but I don't know what happened yesterday."

A year after his stroke, someone suggested Williams try writing an autobiography that he could give to his daughter, who was interested in her family history. "I told her plenty of stories over the years but I never would have thought of writing an autobiography," he said. "Once I got into it, it worked out OK. Sometimes it's an effort, but it's coming along."

Before his stroke, Williams was known for his storytelling skills and his ability to impart that knowledge to his students. "People were always impressed at my memory for detail so it's kind of ironic that I should have memory problems as a result of the stroke," he said.

When he can't remember something or he's not sure about certain details, he'll ask friends to help him confirm or remind him. When they do, he's able to clearly confirm what they're telling him. "Then I can say, 'oh yes, I know that is true,'" Williams said.

He's currently exploring his first years of adulthood in his autobiographical writing. "I can look back and appreciate what was going on and see the value in it," Williams said. "Even though a lot of things were difficult, here were so many fortunate things in terms of friendship, in terms of emotional support. I was learning about life and about how the world works — and I guess that's what happens a lot in your 20s."

Williams recently returned to doing what he loves best — teaching as a volunteer tutor in basic literacy at a local adult learning center twice a week.

fifty plus

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Eastern 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
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- Fifty Plus Advocate is published monthly, 12 times annually by Mar-Len Publications, Inc. 131 Lincoln St., Worcester, MA 01605.
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Informal caregivers, new coping tools

By Sondra Shapiro

It was supposed to be a quiet evening at home with dear friends. I spent the afternoon cooking and setting the table. Two hours before the meal, my friend called to say she had received a call from her 85-year-old mother, who had just been admitted to the hospital. Complicating issues, her mom lives in a neighboring state. Needless to say, dinner plans were put on the back burner as my friend rushed to be by her mom's side.

Her mother was diagnosed with pneumonia, which led to other complications. Every day for a week, my friend traveled to the hospital for conferences with doctors and to check on her mom's wellbeing.



Just My Opinion

When her mom was well enough to go home, my friend was overwhelmed by the task of arranging for post-hospital care. She was also concerned about her mom getting the proper nutrition and didn't know how to handle the older woman's lethargy and depression.

Most informal caregivers have similar stories to tell. According to AARP, 42 million Americans, 1.3 million in Massachusetts, help care for aging parents, spouses and other loved ones. As a small business owner, my friend is also typical of the three out of five caregivers that are in the labor force.

The average family caregiver is a 49-year-old female who takes care of a 77-year-old woman — usually her mother. She provides 20 hours a week of assistance to her loved one, although she may be on call around-the-clock.

"When it comes to family dynamics, caregiving is the norm," said Mike Festa, state director of AARP Massachusetts, "If you're not a caregiver now, you were one in the past or you'll likely be one in the future."

The majority of older Americans prefer independent living. To ensure that lifestyle, informal caregivers provide the bulk of assistance, including help with bathing and dressing; meal preparation; managing finances; transportation and grocery shopping, according to AARP.

In Massachusetts, family caregivers provide unpaid care valued at a \$10.6 billion annually. The cost of informal caregiving for U.S. elderly is \$522 billion annually, according to a new RAND Corporation study. Americans spend an estimated 30 billion hours a year providing care to elderly relatives and friends. That cost is measured by valuing the time caregivers have given up in order to be able to provide care, according to RAND, a nonprofit research organization.

The study improves on earlier estimates about the value of informal caregiving by making use of the 2011 and 2012 American Time Use Survey database that provides up-to-date cost estimates. Beginning in 2011, the American Time Use Survey, conducted by the U.S. Bureau of Labor Statistics, began asking participants about time spent helping elderly relatives with daily activities. Respondents also

reported on their employment status.

Researchers calculated hourly wages for working caregivers by dividing weekly wages by weekly hours worked, and for non-workers by estimating wages based on characteristics such as education, age and gender.

Replacing that informal care with unskilled paid care at minimum wage would cost \$221 billion, while replacing it with skilled nursing care would cost \$642 billion annually.

Rand used these cited parameters to reach its conclusions. "Our findings provide a new and better estimate of the monetary value of the care that millions of relatives and friends provide to the nation's elderly," said Amalavoyal V. Chari, the study's lead author, a former researcher at RAND and a lecturer at the University of Sussex. "These numbers are huge and help put the enormity of this largely silent and unseen workforce into perspective."

The RAND study results make a case for the workplace flexibility policies that offer paid time for caregivers being considered by a number of states, said Dr. Ateev Mehrotra, co-author of the study. He is a researcher at RAND and an associate professor at the Harvard Medical School.

The monetary cost of care is only part of the equation. Feelings of guilt, helplessness, anger and pressure take a toll on those providing care and can ultimately result in physical or emotional sickness. "At a time when the need for social and emotional support is the greatest, caregivers often face feelings of isolation that jeopardize their health and well-being, according to information provided by Aging Institute, a Pennsylvania-based nonprofit that provides services for adults, families and caregivers. "Social interaction plays an important role in maintaining a caregiver's health by providing an opportunity for communication and an outlet for emotional expression."

The recent launch of iheartcaregivers.com by AARP provides such an outlet by allowing caregivers to share their stories. Besides a cathartic exercise for the writer, a perusal of the site and its individual stories reveals candid and poignant stories that other caregivers could easily relate to and learn from.

Some snippets:

Nancy from Maryland — "I figured I could manage a couple days before the nurse started. But within an hour of arriving home, I discovered that the line to my mom's (very large) oxygen tank was 4 feet long — which precluded any kind of mobility. I began an endless series of calls to the pharmacy.

"Didn't the hospital tell you to get the deluxe and portable system?"

"Well, no, they didn't tell me ANYthing."

Amy from Arizona — "I've been a caregiver my entire adult life. First I helped support my grandparents. Then I helped my mom, when she had a stroke at age 63, some 20 years ago, making frequent cross-country trips from Washington, D.C., to Arizona. Mom broke her hip while visiting me in 2004 and I nursed her through that. When Dad showed signs of Alzheimer's disease, I began managing their finances from a distance and my sister who lived



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Real Possibilities in

Massachusetts

Program provides social outlet for grandparents and grandchildren

By Brian Goslow

WORCESTER —

On the last Tuesday of each month, at 10 a.m., the average age of visitors to the Worcester Senior Center usually goes down — way down — thanks to a program in which area grandparents bring their grandchildren for a morning of activities that include reading, singing, costume parties and holiday celebrations.

It can be difficult for grandparents to find activities to take their grandchildren.

The monthly Grandparent/Child Program, which has been in place for several years, was created with a “Celebrate Families” theme. “It’s not uncommon these days to have grandparents, who have retired, serving as caregivers for their grandchildren during the day while their parents work,” said Beth Vietze, coordinator for Worcester Family Partnership (WFP), a Massachusetts

Department of Education and Care grant program. “Many of them bring their grandkids and it gives them something to do.”

It can be difficult for grandparents to find activities to take their grandchildren to and also help the children learn to socialize with others. “Even if they don’t provide full-time caregiving, they want something they can do together,” Vietze said. “It’s an opportunity for interaction.”

Most of the adults are “younger grandparents” in the 50 to 60 age range, who care for their grandchildren a couple of days a week while their parents work.

There was a good turnout in October when WFP put on a “Pumpkinfest” that the children attended in costume; senior center staff set up “trick or treat” pickup stations throughout the building. “If you’re a parent with a young child, it’s kind of fun to dress up the kiddies and have their grandparent take them out,” said Vietze, noting the event also provided the grandparents with a day-



time opportunity to satisfy the youngsters’ desire to celebrate Halloween and not have them go out trick or treating at night. “It’s something that’s safe.”

The seniors, who normally attend activities at the senior center, also enjoy seeing the young children. “It brings some life into the building,” said Vietze, who said the center’s staff has done a good job at being welcoming to families in the community with young children.

Its Dec. 23 “Grandparent/Child” program is going to have a gingerbread theme. “We’re going to make gingerbread houses with Graham crackers, frosting and all sorts of stuff, and we’ll read The Gingerbread Man,” Vietze said.

In addition to the monthly program, there have been additional events such as musical performances by Chuck Demers of Chuck and Mud and Terry Rowan and the Bubble Music Man. Mass Audubon has put on animal demonstrations in which they bring along an animal that’s also featured in a book that’ll be read as part of the event. “We do try and promote literacy; that’s one of our goals. So we usually have a book connection to whatever program we’re putting on,” Vietze said.

For more information about the Grandparent/Child program, call Worcester Family Partnership at 508-799-3136 or visit its website at www.wfcp.worcesterschools.org that features a calendar of monthly events.

Retired colonel named outstanding woman veteran

By George W. Rhodes

ATTLEBORO —

Julie Hall helped pave the way for women in the military, and now she’s been named the state’s outstanding female veteran.

Hall, 56, and one of 11 candidates for the Deborah Sampson Award this year, is a retired Air Force colonel with 30 years of active duty on her resume and who advocates for veterans as a retiree.

Hall is the 14th woman since 2005 to receive the award, given by the Women’s Veterans Network to a female veteran who has been a pioneer for women in the military, then continues her efforts after retirement.

It was named after a female Revolutionary War veteran.



Deborah Sampson, for whom the award is named after, enlisted in the Continental Army in 1782 disguised as a man.

Hall, who grew up in Walpole, enlisted in 1978 and rose to the rank of colonel while earning a bachelor’s degree in psychology and a master’s degree in health administration and human resources management along the way.

She used the degrees to become a hospital chief executive, a role traditionally reserved for male officers.

Attleboro Veteran’s Agent Carl Bradshaw, who with state Rep. Betty Poirier, R-North Attleboro, nominated Hall for the award, said her role as the head of a hospital was a rare one for women in the military.

“There were not many women officers when she was commissioned in 1986 and even fewer medical service officers. Being

a medical chief operating officer gave Julie the opportunity to show that women could lead, could run big medical facilities and could command,” he said in a four-page nomination letter.

Among Hall’s early assignments was a tour of duty in Korea, where she served as Medical Service Corps officer and implemented a number of improvements in medical services at Osan Air Force Base.

One of those was having medical documents translated into Korean to better assist the Korean wives of U.S. military personnel, hiring translators and even learning Korean.

Hall later worked for the secretary of defense for health affairs, and then became administrator for the Air Force Medical Wing in Washington, D.C.

Viviana Marcotte of the Women’s Veterans Network said great weight in the selection process is given to the veteran’s activities after retirement.

Here, Hall also excels, advocating for women in a number of the city’s veterans organizations.

She has or does hold leadership positions in Disabled American Veterans

Chapter 91, Veterans of Foreign Wars Post 115 and American Legion Post 20 in Attleboro, Bradshaw said.

Hall is among those who visit veterans in nursing homes on their birthdays and is a member of the Veterans Panel at Attleboro High School.

She participates in all veterans events and has become an important volunteer in the veterans office, Bradshaw said.

“She’s become my right-hand woman,” he said.

Hall, who’s a member of the city’s planning board, said she’s thrilled to get the award.

“It’s a great honor and I’m humbled by it,” she said.

Sampson, who was originally from Plympton and later moved to Middleboro, enlisted in the Continental Army in 1782, disguised as a man.

She was wounded in battle in New York and was only discovered to be a woman after becoming ill from a fever.

However, it was clear she performed her duties as well as her male counterparts and received an honorable discharge. — AP/The Sun Chronicle

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Centenarian: Voting a civic duty not to be avoided

By Chris Gardner

SOUTHBURY, Conn. —

Margaret Silver's ancestors fought in the Revolutionary War. She hasn't forgotten that sacrifice.

At 105 years old, the Heritage Village woman still visits the firehouse every Election Day to fill in the ovals on her ballot.

"It might stir some people up to vote if they see this 105-year-old woman out there voting," said her daughter, Elizabeth. "It's civic duty. It's as simple as that. It's a privilege that we have in this country that many other countries don't have, and we fought hard for that."

Silver, who was born in Minneapolis in 1909 when William Howard Taft was president, caused something of a stir shortly before 4 on Election Day afternoon when she stopped by the firehouse to vote.

Election workers greeted her warmly, then led her to a chair behind a partition where she could cast her ballot with the help of her daughter, who read the candidates' names because her mother's eyesight has been compromised by macular degeneration. Her

friends and neighbors, Roseann Franco and Marge Dunscomb, looked on and congratulated her when she finished.

She exchanged pleasantries with JoAnn Bolin and Marie Greene, the registrars of voters, and then shook hands with Rep. Arthur J. O'Neill, R-Southbury, who waited for her in the parking lot.

"Thank you for voting," he said.

"I voted for the right people," she said with a smile and a wink.

Silver, a lifelong Republican, said she generally votes straight GOP. She couldn't recall the last time she voted for a Democrat.

"I think I have, but not for a long time," she said.

What really matters, her friends and election officials said, is that the centenarian still takes the time even at her advanced age to get out and vote. Rarely does she opt to vote by absentee ballot; she'd rather come down to the firehouse and choose her candidates in person.

"She doesn't miss a thing," said Bolin, who noted that Silver has voted in every primary, referendum and general election for at least nine years, as far back as registrars keep records.



Silver

Silver, who goes by Peg, said she can't remember the last time she missed a vote. "I think that it's an American thing to do, to vote, and I like to be an American," she said.

Silver and her late husband, Edward, moved to Heritage Village just after the first condominiums were built in 1970. She graduated from the University of Minnesota with a degree in art, then moved to New York to study at Parsons School of Design. She taught art at a public high school in New York, then worked as an interior designer.

The family lived in Brooklyn Heights, where Elizabeth Silver and her brother,

Edward, were raised. Elizabeth Silver moved to Heritage Village 17 years ago to live with her mother, and the two are very close.

Her mother remains a picture of health, and has an exceptional memory. Her secret? Oatmeal for breakfast and a daily dose of magnesium.

She doesn't take vitamins or medication.

She did need to have a pacemaker installed at Waterbury Hospital last fall to regulate her heartbeat. Doctors told her she was the oldest person to have the surgery at the hospital. — AP/ Republican-American

Medicare proposes covering lung cancer screening

By Lauran Neergaard

WASHINGTON —

Medicare may soon begin paying for yearly scans to detect lung cancer in certain current or former heavy smokers.

The Centers for Medicare and Medicaid Services (CMS) issued a long-awaited proposal to begin covering the screening for high-risk beneficiaries if their doctors agree they meet the criteria.

Lung cancer kills nearly 160,000 Americans a year, in part because tumors aren't usually detected early enough for

treatment to stand a good chance. A major study found low-dose CT scans of the lungs of people at especially high risk could cut their chances of dying from lung cancer by 20 percent.

Last December, the U.S. Preventive Services Task Force recommended the test for certain people ages 55 to 80 who smoked a pack of cigarettes a day for 30 years, or the equivalent. Under the Affordable Care Act, that meant private insurers had to begin covering the screening.

MEDICARE page 8



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Conference explores aging in northern New England

By Holly Ramer

PORTSMOUTH, N.H. — Accommodating the needs of Northern New England's aging population is both a struggle and a potential source for economic growth, said speakers at a recent three-state summit.

The median age in Maine — 43.9 years — is the nation's highest, and Vermont and New Hampshire are right behind. With that in mind, policy makers, business leaders and others from all three states gathered for a daylong conference to discuss their common challenge in meeting the health care, housing, transportation and other needs of their older residents.



Colgan

Economic experts described tight housing markets in which older residents looking to downsize to smaller homes compete with young workers just starting out. And they said the region faces looming crises in local governance and education, with not enough residents to run local governments and not enough children to fill schools that were built for baby boomers. The latter is going to force tough conversations about consolidation, said Steve Norton, director of the New Hampshire Center for Public Policy Studies.

"It's going to precipitate, I think, a profound re-thinking of what communities are going to look like," he said. "There may be a huge opportunity to rethink the concept

of land use in our communities.

Charles Colgan, professor of public policy at the University of Southern Maine, said he also sees economic opportunities in the aging population. From new health monitoring gadgets to driverless cars, there are industries in which the region could become a player if it manages to attract more workers, he said.

"It's not all about the problems that will be created by the aging society, it's partly about how we actively reshape our society," he said. "A lot of that is going to be in health care, a lot of it is going to be in social services, but a lot of it also better be in things like transportation and technology innovation if we're going to have any kind of economic growth opportunities that will be more than just simply taking care of a declining population."

Participants also heard from Maine House Speaker Mark Eves, a Democrat from North Berwick, who has led a comprehensive effort to ensure that more seniors can remain in their homes and communities. He plans to introduce a package of bills that would further increase property tax credits for some seniors, increase Medicaid reimbursements to home health care workers and approve a \$65 million bond to build 1,000 apartments for senior citizens across the state.

"We really have an opportunity to do something special in Maine and lead the way for the rest of the country," He said. "The goal is to think about (aging) as an asset, as an opportunity."

The conference was convened by New Hampshire's Endowment for Health and the Maine Council on Aging. — AP

Assessing elderly drivers: Doc, law enforcement get training

Every day in America, roughly 10,000 people turn age 65. To help keep roadways safe as America grays and to help preserve the freedom of mobility of older drivers, researchers at University of California, San Diego School of Medicine are training law enforcement officers to recognize warning signs of impaired driving skills and to take appropriate, compassionate action. They are also training doctors to think more about their patients' ability to

drive safely with age.

The educational program, known as Training, Research and Education for Driving Safety (TREDS) was recently awarded its eighth consecutive year of funding from the California Office of Traffic Safety through the National Highway Traffic Safety Administration.

"Our goal is to reduce the number of fatalities involving older drivers and to prolong the time that seniors can drive

safely," said Linda Hill, professor of family and preventive medicine and TREDS program director.

"Our program focuses on educating people about the effects of aging on driving skills and the need to assess older people for driving impairments," she said. "We also teach doctors about conditions and medications that can impact a person's ability to drive safely at any age, especially older adults."

This year's funding provides continued support for training courses for physicians and local law enforcement officers in Southern California. In addition, the UC San Diego team will offer a train-the-trainer program to law enforcement officers who go on to teach the program material to colleagues. A primary focus is identifying signs of dementia and other medical conditions that can impair safe driving. Identified drivers may be referred to the California Department of Motor Vehicles for further assessment.

In the coming year, researchers say they will continue to expand their training program to reach law enforcement officers throughout the state.

Since 2006, UC San Diego researchers have conducted in-person TREDS training to more than 9,000 doctors and 3,000 law enforcement officers. Companion TV, radio and online efforts have reached an estimate 1 million people.

For doctors, Hill said the idea is to get

them to assess their patients for age-related driving impairments — issues with vision, loss of mobility, fragility and dementia, for example — and to provide these patients with information on necessary medications

that have fewer driving-related side effects. Selective serotonin reuptake inhibitors (SSRIs) given to treat depression, for example, are safer in this respect than tricyclic antidepressants.

"We know that taking the keys away from a senior driver reduces doctor visits, reduces their social and recreational outings and is associated with worsening of depressive symptoms," she said. "This is the reason we don't set a specific age for driving retirement, but rather base it on ability."

Conversely, auto accidents are the second leading cause of injury-related mortality among people 65 and older. "It is everyone's responsibility to identify and assist a mentally impaired driver," she said.

It is estimated that by 2030 one in five drivers in America, will be age 65 or older. This represents a doubling in the number of older people, from 35 million in 2010 to an estimated 70 million in 2030.

Although everyone ages differently and some people can drive safely into their 80s and beyond, a person's crash rate per mile driven begins to rise in their 70s. By their 80s, older men are as dangerous behind the wheel, in terms of driving fatalities per mile driven, as teenage males. — Newswise



➤ Medicare

But the health care law doesn't require Medicare to pay for the scans, which can cost \$100 to \$400. CMS had to decide the issue separately, and its advisers questioned if the test really would benefit seniors. Only a quarter of participants in that lung screening study were 65 or older, and no one over 76 was screened.

Among the issues was whether the test would catch too many seniors with multiple health problems who couldn't withstand cancer treatment. Plus, screening tests can cause false alarms that require invasive follow-up tests to rule out cancer.

CMS proposed covering the test for certain high-risk Medicare recipients, but capped the age for testing at 74. It said the decision "strikes an appropriate balance" between access to the screening and ensuring that benefits outweigh the harms.



Ambrose

To be eligible, Medicare patients would be current smokers or have quit within the last 15 years, and have that 30-pack-year smoking history, verified by a health provider's written order for the test. Before the first CT scan, they would have to receive counseling about the pros and cons of screening — and about the importance of quitting smoking.

"Tens of thousands of lives will be saved by providing America's seniors with fair and equitable access to the same lifesaving lung cancer screening that is now being offered to those with private insurance," said Laurie Fenton Ambrose of the Lung Cancer Alliance, which had requested Medicare's decision.

The alliance estimated 4 million Medicare recipients would be eligible for screening.

Medicare's proposal is open for public comment for 30 days; a final decision is due in February. — AP



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Feeling Healthy

OK, so we have germs: But they're our unique germs

By Lauran Neergaard

WASHINGTON —

Sorry, clean freaks. No matter how well you scrub your home, it's covered in bacteria from your own body. And if you pack up and move, new research shows, you'll rapidly transfer your unique microbial fingerprint to the doorknobs, countertops and floors in your new house, too.

In fact, researchers who studied seven families in Illinois, Washington and California could easily match up who lived where using their microscopic roommates, almost like CSI for germs.

The study is part of an effort to understand how the trillions of mostly beneficial bacteria that live in and on our bodies — what's called the human microbiome — interact with bugs in the environment to affect our health.

"We have so little information about where the microbes come from that shape our microbiome, whether it's for health or disease," said microbiologist Jack Gilbert of the Argonne National Laboratory and University of Chicago.

Where do people spend most of their time? "It's the indoor environment. The best place

to look at that was the home," said Gilbert, who led the Home Microbiome Project and included his own family.

Right at birth, babies start picking up microbes on the skin, in the nose, in the gut that eventually make up living communities that will share their bodies throughout life. Many of these bugs play critical roles in digestion, the immune system and other health-inducing factors. Others may make it easier to gain weight, or influence disease. What shapes the balance of good bugs and bad is a huge scientific question.

Hospital studies make clear that someone who already is sick can catch a new infection from pathogenic bacteria left behind by a previous patient.

In contrast, the new study examines healthy people, and it marks an important step: Beginning to show what's normal in a regular home, said Dr. Lisa Helbling Chadwick of the National Institutes of Health (NIH). That's a key question before scientists can explore how to possibly create healthier homes.

"You have to think about the microbiome of your home as part of your home's immune system," said Chadwick, of NIH's National Institute of Environmental Health Sciences,

who wasn't involved with Gilbert's project. "Instead of relying on killing bugs to stop the spread of infection, maybe we need to cultivate better bugs."

For the study, Gilbert recruited seven households that included 15 adults, three children, three dogs and a cat. For six weeks, participants collected samples of the microscopic bugs living on and around them by swabbing the hands, feet, noses and paws of everyone in the household, plus doorknobs, light switches, floors and countertops.

Back in the laboratory, Gilbert's team identified the bugs by their DNA, and they reported in the *journal Science* that people substantially affect the microbial communities in their homes.

Different homes harbored markedly different bacterial populations, but they closely matched the microbiomes of their residents.

The big surprise: How quickly the bugs

settled in. Like Pigpen's trailing cloud of dust in the *Peanuts* comic strip, when three families moved — one of them from a hotel room to a house — it took about a day for the microbes in their new homes to closely resemble those in the old ones.

"The speed at which that colonization happens was quite remarkable," Gilbert said.

Sure, there are some leftover bacteria from previous occupants, he said. But many bacteria die or go dormant after a while on a hard, air-conditioned surface. At the same time, the oil in your skin readily transfers your own bacteria to surfaces. That's not counting all those tiny flakes of dead skin that people constantly shed, microbe-filled dust that probably just blankets the bugs that were there first, Gilbert noted.

"It changed my perspective almost on hotel

GERMS page 15

The new year offers a resolution for better health

By Dr. Steven A. Nielsen

The holidays are in full swing, characterized by the hustle and bustle of celebrations, traditions and last-minute shopping. The days are gone before we know what hit us, and suddenly, it's the new year. Now is the time to examine the goals and changes we would like to make in our lives, especially regarding our physical health and wellness.

When was the last time you visited your dentist or your physician for routine — and essential — health evaluations? And what about your optometrist or ophthalmologist?

It has been said that our eyes are the windows to our general health and well being. Often, we wait until we are having difficulty with our vision before we

RESOLUTION page 10



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Why flu should be in the headlines instead of Ebola

By Dr. David Rideout

There is no doubt that the media has been focusing on the Ebola health concerns, but there is a far greater health threat to Americans; the seasonal flu. Each year millions of people are affected by the flu virus, thousands are hospitalized and thousands die from the virus. The following is some interesting information about the 2014/2015 flu season.

What flu viruses does the 2014/2015 shot protect against?

The "flu" is not just one virus, but can be caused by several different viruses. The vaccine is formulated each year to protect against the main viruses expected to be

circulating during the upcoming season. For 2014/2015 three different viruses are expected to be the main culprits: Influenza A (H1N1) viruses, Influenza A (H3N2) viruses and Influenza B viruses.

It takes approximately two weeks after vaccination for your body to develop the antibodies to protect against the flu viruses. The flu season can be very unpredictable, but usually peaks between December and February. Outbreaks can continue to occur well into the Spring, so getting a flu shot in December or later can still be effective.

Will this season's vaccine be a good match for the viruses?

Each year, the vaccine is formulated for the viruses that research suggested

will be the most common that season. The vaccines are formulated many months in advance of the actual season, and there is some uncertainty in the process. Also, flu viruses are constantly changing from season to season and even during the course of one flu season. With these factors in mind, there is the possibility of a less than perfect match between the viruses covered in the vaccine and the viruses circulating. Even if the vaccine is not a great match for that season, the vaccine still provides protection because the antibodies made in response to the flu vaccine can sometimes provide protection against different but related strains of the flu.

Although a poorly matched vaccine is not as effective as a well matched vaccine, it still provides some level of protection. This is why the CDC still recommends the flu vaccine for anyone 6 months or older

and especially for people at high risk of serious flu complications. The flu vaccine is not perfect, but it is the best way to protect against the infection.

Is there a treatment for the flu?

If you have had your vaccination, but still come down with flu symptoms, see your doctor. There are anti-viral drugs that can make you feel better and help lessen the severity of the illness. They also can help protect against flu related complications, like pneumonia.

Dr. David Rideout is the lead physician at Doctors Express in the Saugus Center, one of 11 Eastern Massachusetts offices, offering seven-day walk-in urgent medical care. For more information visit our website at www.DoctorsExpressBoston.com. Read additional articles archived on www.fiftyplusadvocate.com

► Resolution

Cont. from page 9

see our eye doctor. Be proactive. Start off the New Year with action and energy, and schedule your medical appointments.

In the meantime, here are some helpful tips for maintaining good eye — and good overall — health:

- Have a yearly eye exam.
- Know your own family eye health history. This will assist you and your eye doctor in understanding what may be expected, even if it is down the road.
- Eat right. This is something that we hear over and over again. What we eat

and the supplements we take not only affect our overall health, but the health of our eyes, as well. Foods that boost eye health include: fish, leafy greens, eggs, whole grains, citrus fruits and berries, nuts, colorful vegetables and fruits, legumes, sunflower seeds, oils rich in omega 3 (fish, flaxseed, currant) and beef, in moderation.

- Get enough sleep. As silly as it sounds, it isn't just our bodies that need to rest. Our eyes do too, especially considering the amount of time we spend

looking at brightly-lit screens consistently throughout the day. While computers, tablets and smart phones are important tools for the way we function, they can also cause great strain on our eyes.

- Use sunglasses, even in the winter months.

The reflection of light created by the sun hitting the fallen snow creates a tremendous amount of eye strain and sensitivity. It also causes us to squint, which when done consistently, leads to wrinkles.

- Take time to relax and mediate. Again, not only is this important for your

mental health, but also does wonders in reducing eye fatigue.

- Exercise. Good for the body, the mind, and yes — the eyes. You don't have to train for a marathon, or bike your way across town. Simply get up and out. Incorporating some type of exercise, no matter your situation, will improve your general well-being.

Steven A. Nielsen is the chief ophthalmologist at The Nielsen Eye Center. To schedule a consultation or examination with Dr. Nielsen, call 617-471-5665 daily between 8 a.m. and 4 p.m. or email resco@golasik.net. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com

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Aruba is the perfect winter getaway

By Victor Block

An explosion of scarlet, purple and other vivid colors of lush tropical foliage sets off a gleaming white sand beach that rims the azure sea. Nearby, stretches of rocks and pebbly soil interspersed with cactus comprise a very different bleak, desert-like terrain. The variety of landscapes on Aruba is echoed by the diversity of its attractions.

Aruba's white sand beaches are among the most beautiful in the Caribbean. Touches of European charm abound around the island.

While Spain and Great Britain held sway over Aruba, the Dutch took it over in 1636 and it has remained under their control since, except for a short period in the early 19th century. Reminders of the island's Dutch heritage are everywhere. Today, it is an autonomous member of the Kingdom of the Netherlands.

One distinctive landmark is an authentic windmill built in 1804 that once drained water from low-lying areas of Holland. In 1960, the structure was taken apart, shipped to Aruba and reassembled in its unlikely



Cave petroglyphs

Caribbean setting, where it has housed several restaurants and night clubs.

Most people visit Aruba for its palm tree-lined beaches overlooking crystal clear water. A seven-mile line of beaches backs up to the high-rise hotels that rim the sheltered southwestern and western coastline. The windswept northern and eastern coasts, which are battered by the sea, have been left largely undeveloped. Each stretch of shoreline, along with the arid island interior, has its own appeal.

Rugged limestone cliffs run along much of the northeastern coastline. They mark one boundary of Arikok National Park, an ecological preserve that sprawls over nearly 20 percent of the island.

Hiking trails crisscross the park, and its more isolated areas offer opportunities to spot native parakeets, burrowing owls and other wildlife.

Intriguing chapters of Aruba's history come alive in this

setting. Shallow cave formations recall a time when a small branch of Arawak Indians inhabited the island. Brownish-red drawings that ornament walls and ceilings attest to their presence.

Reminders of Aruba's agricultural past in the park include a long-deserted adobe farm house, while abandoned mines recall a mini-gold rush that got underway in 1825 and lasted for nearly a century.

Speaking of gold, the presence of 12 casinos has earned the island the nickname of "Las Vegas of the Caribbean." While most casinos are located in major resort hotels, there are two in Oranjestad, Aruba's capital and largest city.

Oranjestad has other attractions. The Dutch colonial architecture of many buildings, some dating back to the late 18th century, comes in a variety of pastel colors.

The busy port teems with the coming and going of boats and sidewalks with crowds of sightseers and shoppers.

When not spending money on shopping or gambling, visitors have a choice of several small but interesting museums. The Archaeological Museum is housed in a cluster of colorfully painted homes that were occupied by a local family for nearly 130 years beginning in 1870. The exhibits inside showcase the history of Indians on Aruba. They range from an ancient long house and native hut to



Architecture

artifacts dating back as far as 2500 BC.

The Historical Museum of Aruba is housed in Fort Zoutman. That fortification was built in 1796-1798 to protect the island from pirates, and the town soon began to grow around it.

The museum has displays about farming, fishing and other aspects of island life, including interesting tidbits about villages. For example, the town of Noord began as an Indian community, while the hamlet of Rancho was established as a fishing village around 1855.

Stops at other small villages also provide introductions to what locals call "the real Aruba." San Nicolas is the second largest town, after Oranjestad, yet a world away in atmosphere. While it once jumped to the beat of workers at the now-abandoned nearby oil refinery, it's usually on the quiet side these days.

Several shops and restaurants line a mini-promenade along the main street, but the biggest draw in town is Charlie's Bar. Beginning in the early 1940s, scuba divers who dropped by attached their underwater finds to the walls and ceiling, creating what today is a bric-a-brac heaven.

The main claim to fame of Paradera village is its location close to two intriguing natural sites that were sacred places to Indians. The Ayo and Casibari rock formations consist of huge boulder formations that rise up from the sandy desert terrain. Over time, prevailing winds have carved the rocks into unusual shapes that, with a little imagination, resemble birds and dragons.

Steps have been carved into the rock at the Casibari site and those who climb to the top are rewarded with a panoramic view of the island. Some of the stones at Ayo still bear petroglyphs scratched and painted onto the surface by Indian artists.

Those boulders rising from a flat, stark landscape provide a setting very different from the white sand beaches of Aruba. Both are among the something-for-everyone variety that makes the island an inviting winter getaway destination.

For more information about Aruba call 800-862-7822 or log onto aruba.com.



The beach

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Tips for handling your health care needs overseas

By Matthew Perrone

WASHINGTON —

An international vacation typically involves months of advance planning, from renewing passports to finding flights and booking hotels. But even the most carefully planned itinerary can be knocked off course by an unexpected health problem.

If you're traveling in a country where you don't speak the language and your insurance isn't accepted, even a basic errand like filling a prescription can become a complicated ordeal.

Last year nearly 61 million Americans traveled abroad either for business or pleasure, with trips peaking at 6.8 million in July, according to the U.S. Office of Travel and Tourism Industries. The most popular overseas destinations included Europe, the Caribbean and Asia, which together accounted for nearly 80 percent of all trips outside North America.

Here are some tips on getting the medical care you need, no matter where your travels take you:

Prescriptions: It's far easier to bring an ample supply of medication from home than to refill it overseas.

If you're going to be traveling for a few weeks, most pharmacies will give you an extended supply of medication if you show them your travel itinerary. All prescriptions should be kept in their original bottles that clearly display your name. This is important when traveling through foreign customs

where your baggage may be searched.

"Generally speaking, any medication that is prescribed to you must be identified as such and be in the properly marked bottles," said Dr. Sal Pardo, vice chair of emergency medicine at the Long Island Jewish Medical Center. "That's the most reasonable and fail-safe way to travel with medicine."

If you have any kind of narcotic-based pain medication, for example codeine, you may want to check with the U.S. embassy in the country you're visiting to make sure the drug is not considered illegal. A list of embassies and consulates is available on the Department of State's website at www.usembassy.gov/.

If you lose your medication or need a new prescription abroad, most pharmacies will honor a fax or email from a U.S. physician. However, some countries do not even require prescriptions for common medications. In Mexico, for example, antibiotics, pain medications and other common pharmaceuticals are dispensed at the pharmacy without a prescription.

Doctors: Sometimes you'll need more than a prescription refill to get your trip



back on track.

Let's say you're swimming on a beach in Ecuador and get stung by a jellyfish. A small rash develops into a larger infection and you want to find an English-speaking doctor who can diagnose the problem and prescribe the best treatment. Your health insurance does not cover overseas travel and your Spanish is limited.

Fortunately there are several organizations that offer free help finding qualified physicians.

The International Association for Medical Assistance to Travelers maintains an online database of licensed, English-speaking doctors in 90 countries: www.iamat.org/

doctors_clinics.cfm.

Concierges at most major hotels keep a list of English-speaking doctors in the area. In some cases, they'll have a doctor on call who can see you in your room.

Doctors recommend that travelers with chronic conditions, allergies or rare blood types bring a form with their medical history. The American College of Emergency Physicians offers a medical history form on the website www.er101.org, and your doctor can help you figure out what to include.

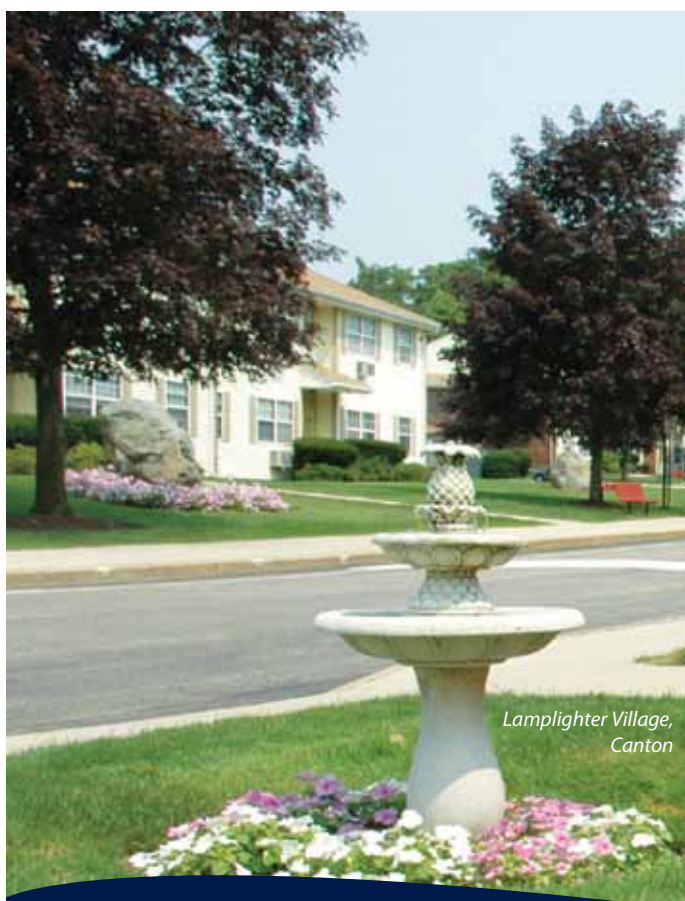
This is something you will want to keep in your wallet or purse, not in the luggage that stays in your hotel room.

Insurance: Most government and employer-based health plans do not cover medical care overseas. For this reason, many travel agencies recommend customers purchase some sort of travel health insurance.

Along with covering the cost of cancelled trips or travel delays, companies like Travel Guard, www.travelguard.com, provide a range of health coverage options, from basic medical expenses to medical evacuation.

Depending on the country and the condition of the patient, an international

TRAVEL page 15



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Northampton author's novel tells of '80s Nicaragua

By Steve Pfarrer

NORTHAMPTON —

When Islamic State militants beheaded two American journalists in the last several weeks, Joe Gannon was saddened and horrified. But in another sense, he wasn't that surprised, knowing full well the dangers that foreign correspondents can face in a war zone.

When Islamic State militants beheaded two American journalists in the last several weeks, Joe Gannon was saddened and horrified.

Gannon, of Northampton, had worked as a reporter in Nicaragua and El Salvador in the 1980s, covering civil war and human rights abuses that made international headlines. He'd had his own brush with danger: He was once arrested by the Salvadoran military, held as a suspected terrorist with his hands tied behind his back and interrogated at bayonet point.

"It was at about that point that I started thinking, 'I don't know if I'm going to come out of this (alive),' " he said during a recent interview in his home.

Gannon, 54, was eventually released without harm, and he's long since left his reporting days behind; today he's a middle school English teacher, and he's worked in the film industry and taught English overseas. But he's also recalled some of his experiences and the volatile era he covered in his debut novel, *Night of the Jaguar*, a thriller set in the aftermath of Nicaragua's bloody civil war and the Sandinista government's continued fight against the U.S.-backed "Contra" forces.

Night of the Jaguar published by Minotaur Books, a division of St. Martin's Press/Macmillan Publishers, has won early praise from critics for its tense atmospherics, dark humor, and sobering portrait of a country seared by war. *Publisher's Weekly* calls it "riveting (and) action-packed," while Kirkus Reviews writes, "Considering its level of mayhem, it's remarkable that so few mystery writers have drawn on Nicaragua as a fictional setting. So Gannon's dark, dense, tangled debut is doubly welcome."

Gannon, a 1984 graduate of the University of Massachusetts Amherst,

says he conceived of the novel, in a very broad sense, when he was working as a freelance reporter in Nicaragua and El Salvador in the late 1980s, writing stories for *The Christian Science Monitor*, the *Toronto Globe & Mail* and other publications.

But it wasn't until more recent years, including the time he spent earning an MFA at Pine Manor College in Brookline, that the complete story began to emerge. He said his goal was to write a good story that drew on some of his experiences but would stand on its own as a work of fiction, while also offering a realistic portrait of Nicaragua and how it was shaped by poverty, civil war and its use as a proxy battlefield between the United States and the former Soviet Union.

"I wanted to show how people are changed by war," said Gannon, who teaches English at Duggan Middle School in Springfield. "Ajax (the book's main character) has fought in the civil war, he's served with the revolutionary government, and he's not the same person — he's damaged, and he's trying to come to terms with that ... it's not easy."

Night of the Jaguar is set during the summer of 1986, seven years after Nicaraguan Sandinista revolutionaries have overthrown longtime dictator Anastasio Somoza (known in the book as "the Ogre") and established a communist government. Since the early 1980s, that same government, the FSLN, has been battling right-wing counter-revolutionaries, the Contras, who with backing from the U.S. are trying to take back the country.

In Managua, the Nicaraguan capital, Ajax Montoya is grappling with a host of problems, some of them of his own making. A former hero in the Sandinista guerilla movement, Ajax is now a police captain and homicide investigator with a drinking problem and an ex-wife. Trying to stay sober, he's haunted by visions, including a ghostly, eyeless face he sees outside his window at night. All the killing he had to do in the revolution plagues his dreams as well.

Ajax, who after the revolution served with the state security forces, has fallen out of favor with some in the government because of his role in the assassination of a Contra leader, Jorge Salazar. He suspects his new partner, Lt. Gladys Dario, has been assigned to spy on him by an old nemesis, Vladimir Malhora, head of state

travelers. For example, a 30-year-old traveler purchasing coverage for a trip that costs \$1,500 might pay \$80. But a 70-year-old traveler on the same trip would pay \$160. Dr. Pardo recommends such policies for both older patients with established health issues and younger patients.

"Most of the time the people who get into trouble are those that don't think about it: the young, healthy group that travels abroad for three months and can't anticipate anything ever going wrong," Pardo said. "Suddenly they're in a situation where they really need these services." — AP

security; Malhora, Ajax believes, is looking for any excuse to fire him and complete his ruin.

Things become more complicated when Ajax and Gladys investigate a homicide in one of Managua's poorest barrios. What appears at first to be a brutal robbery of a prosperous-looking man shows evidence instead of an execution by the Contras: knife thrusts to the heart and neck. Ajax probes the killing through seedy contacts; all of them are subsequently murdered in the same fashion.

As part of the investigation, Ajax enlists the help of an American journalist in Managua, Matthew Connelly, to make a dangerous journey into the mountains of north Nicaragua to make contact with Contra forces. He also meets Amelia Peck, the aide of a U.S. senator who's on a "fact-finding" mission in the country to determine whether the Senate should approve additional aid to the Contras.

Ajax is increasingly attracted to Amelia, despite an initial comically bad encounter with her. Though that might seem something of a plot device, it gives Gannon a way to examine the political dynamics of the Nicaraguan-U.S. relationship, as well as Ajax's own feelings about the Gringos. It turns out he grew up partly in Los Angeles, when his father, a university professor, had been forced to flee Nicaragua during the Somoza regime.

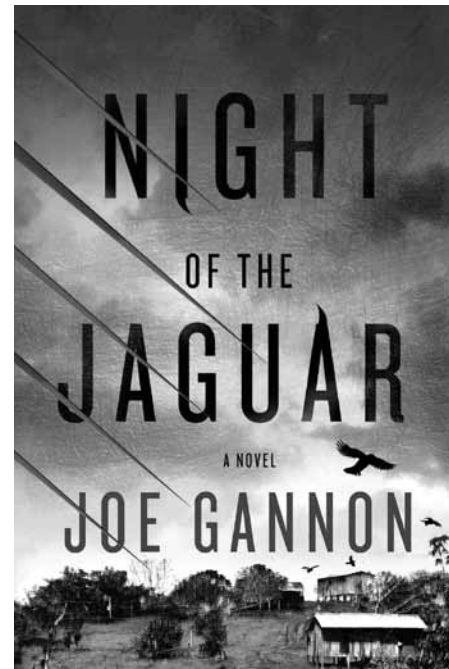
As Ajax says to the U.S. senator, "Politics here is very simple. The world is divided into two hostile camps and the weak must choose."

"Us or the Russians?"

"Yes. Two giants that stride the world, and if we don't choose correctly, they will grind our bones."

But are the Contras — and by extension their U.S. backers — really behind the string of murders? If not, who is? Ajax has to wonder if any of his old Sandinista leaders and comrades still have his back, or if he's become a sacrificial pawn in a political and military chess game.

Gannon, who grew up southwest of Boston, earned his UMass degree in social thought and political economy; he also took journalism courses. After graduating in 1984, he landed a job in New York,



editing copy for Inter Press Service, an international news agency. Reading stories sent in from all over the world, he got the yen to do overseas reporting himself, so he headed to Nicaragua in 1987, having learned some Spanish along the way.

He built up contacts and began to sell freelance stories, at first covering economic development, then later human rights issues and the Contras. But Gannon said he never really faced any danger in Nicaragua. It was

in El Salvador in 1989, covering the last years of the country's civil war, when he had a scary brush with Salvadoran military and police.

"When you're in a war zone, the worst place to be is where territory changes hands," he said. "That's what happened to me."

He'd spent an evening in a guerrilla encampment, interviewing the soldiers, but discovered in the morning they'd left. A Salvadoran military unit rolled in and took him prisoner; he said he was forced to disrobe at gunpoint by an officer who told him they were looking for an American "terrorist" with distinctive tattoos. Then he was transferred to a branch of the national police — one implicated in widespread human rights abuses, according to various accounts of the war.

Gannon was released later that day, but not before he'd been badly shaken up. "I wasn't as isolated as the guys who were killed by ISIS," he said, noting that U.S. government officials in El Salvador had become aware of his status and called for his release. "But I had really started to panic" before being freed.

Gannon's not done with Nicaragua — at least from a storytelling perspective. He's well into a sequel to *Night of the Jaguar* in which Ajax — a character he based partly on Omar Cabezas, a Nicaraguan writer and former Sandinista fighter — goes to rescue his partner, Lt. Dario, who's been taken prisoner by the Contras.

And he said he's also getting some key editorial help from his 11-year-old daughter, Valentina, who made some suggestions he incorporated in his first novel. "She's been a big help," he said. — AP/

➤ Travel

Cont. from page 13

medical flight can cost \$50,000 or more, making an insurance policy a smart financial decision. Adventure travelers who face a serious risk of harm can even be covered for the repatriation of dismembered limbs and other remains, according to Laurene Taylor of Liberty Travel, a New York-based travel agency.

Travel insurance prices vary depending on the cost of the trip and the age of the

➤ Germs

Cont. from page 9

rooms," he added with a laugh.

In another home, someone went on a three-day trip, and that person's contribution to the usual household microbe mix dropped noticeably.

And dogs moved the bacteria from surface to surface even more rapidly.

As for potentially dangerous bacteria, in one house, the scientists tracked a germ called

Enterobacter from one person's hands to the kitchen counter and then to another person's hands. No one got sick, possibly because the residents were healthy and hadn't recently used antibiotics, Gilbert said.

It will take more research to figure out where the different bugs that people and their pets bring into their homes originally come from. And Gilbert pointed to the study's other implication: Maybe people should make sure they're regularly getting outside to expose themselves, and their immune systems, to a wider variety of bugs. — AP

Hybrid tricycle designed to increase mobility

By Melissa Griffiths

JUNEAU, Alaska —

Adventure runs in the Janes family, so when Bob Janes found his father's age affected his ability to be active outdoors, something had to be done.

So Janes invented the Access Hybrid, a trike with an assistive electric motor, meant to provide all the fun of a bicycle and all the function of a traditional mobility device.

"My father, three years ago, at 89, was given a standard mobility scooter," Janes said. "He didn't feel like himself on it. He'd been active all his life."

Not a stranger to designing new technology to meet his needs, Janes worked out a design for the Access Hybrid to give his father a way to be active despite his declining physical health, the *Juneau Empire* reported. Janes said his father could barely walk 10 feet at that point, but when he tried out the Access Hybrid he could go for a couple miles.

The Access Hybrid looks like a cross between a mobility scooter and a tricycle. It has a cushioned, stable seat; handle bars with a traditional gear shift and hand brake, but also a throttle lever for using the electric motor; slanted rear wheels for stability and an elongated head tube with a tight turning radius while the electric motor is in use and smaller front wheel; plus foot rests for when the pedals are not in use.

The rider sits in a comfortable, upright position, with pedals in front.

The eight-speed allows for some breeze-through-your-hair at higher speeds, and pedaling can recharge the electric motor for when the device is needed as a more traditional mobility scooter. It also plugs in for normal charging. Janes said the Access Hybrid gets 20 miles out of the motor before it needs to be recharged.

While Janes came up with the idea for the Access Hybrid, it's been a team effort. Working with him is engineer Mike Bly and welder Carlton Shorey. Janes' son, Robie Janes, has been involved in testing the Access Hybrid and marketing.

The first prototype was quite a hit, but they discovered a flaw on a trip to California, with Janes' father taking it for a spin at Knott's Berry Farm. They ran into trouble when the chain wrapped around the axle, causing it to flip over. There haven't been problems like that with newer versions.

The prototype Juneauites may have seen out on the docks this summer have been adjusted and improved after further testing and feedback from Bly and Shorey. Dock reps with Gastineau Guiding, the guiding company Janes owns with his wife, Dawn Wolfe, have been riding the Access Hybrid trikes from the office to the docks downtown.

Janes really put the Access Hybrid to the test on a November trip to California, spending the entire two weeks living as though he experienced a disability. From the airport in Juneau to the return trip home and everything in between, he used the Access Hybrid. He even went shopping at Target.

To Janes, it's important that people of all ages and abilities be able to be mobile and healthy. He said he's been working with different physical therapists and they agree that movement is crucial to health.

"Some people can't walk," Janes said. "But there's no reason they have to sit. ... People can use them to get out and enjoy the outdoors and fresh air, and still be stable, and able to get the exercise they need, get the movement their bodies need."

His father, while living at the Pioneer



Bob Janes riding the Access Hybrid

Home, enjoyed taking the Access Hybrid for a spin around Twin Lakes, he said.

While the model may have been seen around town, in use by the Janes family or Gastineau Guiding dock reps, the real unveiling was at a the Southeast Alaska Independent Living's (SAIL) annual picnic at Sandy Beach, where staff and clients of the organization got to test out the tiny fleet of trikes.

People of all ages and abilities hopped on the trikes and pedaled or motored around the parking lot.

Robie Janes, who has spent a lot of time on the Access Hybrid, careened around cars leaning on two wheels. Bob Janes showed off a tight 360-degree turn using the motor for power. He switched to pedal power, switched gears and tore off full-speed ahead.

SAIL clients grinned ear to ear while zipping around on the trikes. They looked right at home on a tricycle built for two and a hand-pedal tricycle — two other models available at the picnic. One enthusiastic young man had to be convinced by his grandmother to put on warmer pants; he was enjoying himself so much he kept riding while shivering.

"Everyone loves it," Robie said.

"Everyone's having fun out here."

While the Access Hybrid was originally designed for Bob Janes' elderly father, Janes saw that it could be a good fit for people of all ages and abilities.

Currently, the Access Hybrid is accessible for people who may lack full mobility, but who can use their legs to provide power by pedaling, but Janes said it wouldn't be difficult to further adapt the trikes to hand pedals.

He's hoping to make the Access Hybrid widely available and is looking into manufacturing options. He is struggling between offering a more affordable trike, manufactured in China, or an American-made trike, which would cost \$800 to \$1,000 per bike in manufacturing alone.

Another challenge facing the Access Hybrid is that there are laws restricting the use of motorized vehicles on trails and in parks.

"(They're) not legal, although they aren't the impact that the law was originally designed to address," Janes said. "I'm working with agencies to consider re-visiting their regulations."

Despite the occasional hiccup, Janes is enthusiastic about the Access Hybrid. The team is also working on prototypes for lighter and more rugged options.

On the verge of a wave of aging baby boomers, Janes sees his invention as a way for active people to keep living life to the fullest, even as their ability to do the things they once loved wanes.

"I've learned about the challenges of mobility, but also the wonderful opportunities with a machine like the Access Hybrid," Janes said. "You get to go out and do the things you wouldn't do otherwise be able to do for the mobility challenged." — AP/Juneau Empire

How to prevent falls in the elderly during winter months

By Michael Miskis

Caregiving Tips

It's important to think about safety and fall prevention before the snow falls and icy conditions form around your home. As one ages, it's increasingly important to assess one's environment and be sure to reduce obstacles and impediments that could cause accidents, such as a fall, possibly resulting in serious injury.

"An ounce of prevention equals a pound of cure" is a phrase that comes to mind.

To start, schedule a home environmental assessment with a provider you trust so that you understand every facet of your environment with an eye toward reducing risks and making a safer environment.

A home environmental assessment can identify potential hazards that in many cases can be easily remedied so that your home becomes a safer place during any season.

With the knowledge that your home is safe, you can continue enjoying your

daily routines of working, shopping, dining, socializing, making doctor visits and exercising.

The winter months can make even these routine activities a challenge.

When the weather gets dangerous, ask yourself, "Do I really need to go out at this time or can it wait a day?" By staying keenly aware of your surroundings and being aware of your limitations and risk factors you are able to make a better and safer decision about attempting to walk on an icy walkway or on slippery stairs.

Many people have difficulty asking for assistance. However, there are resources available that can help. If the weather is bad and you have to attend an appointment, consider having someone arrange transportation for your appointment. Also, if you are running out of medication, arrange medication delivery.

There are multiple ways to stay in shape and maintain your mobility, balance and strength during the winter months. If you typically walk outdoors for exercise, consider walking indoors or riding a stationary bike. Other excellent choices include yoga and Tai chi, which are two popular in-door group activities

that help improve flexibility and balance and are proven to reduce falls.

Injuries do happen to everyone. The risk of an injury is high when someone has a fall. When someone is injured, their ability will be impacted in some way whether it's having difficulty with ambulation or with completing activities of daily living such as putting on a shirt. When this happens, rehab becomes a vital part of recovery and is key to re-establishing ability and independence.

When rehabilitating, don't shy away from giving providers feedback and also asking for help when needed. Making sure you're in the correct therapeutic program is important to ensure a good

therapeutic outcome. A great therapist will ask and incorporate someone's individual goals into the treatment plan of the program.

The ultimate goal as a therapist, is to work with individuals and help them remain at their optimal level of function so that they can remain safe and independent for as long as possible.

Michael Miskis, MSPT is a physical therapist for PACE at Element Care in Beverly, MA. For More information call 877-803-5564 or visit www.elementcare.org for more information. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

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Making your own laundry detergent can be easy

By Jennifer Forker

It's convenient to pick up some laundry detergent at the store, but it's not difficult to create your own.

Soap and water are a time-tested duo against dirt and germs, and homemade cleaners can carry away grime without added chemicals or perfumes.

All it takes are a few, simple ingredients to make laundry detergent — liquid or powder — and fabric softener. Then cut down on drying time and static cling by tumbling wet clothes with homemade dryer balls.

Faith Goguen Rodgers' switch to homemade cleaners began a few years ago after she used a commercial-brand cleaner on the bathtub.

"I'd cleaned it, and then I really didn't want to get in it. The bleach smell and feel — it didn't feel good," she said.

"You save a ton of money making your own," she said, especially if you buy ingredients in bulk.

Homemade cleaners, particularly laundry soap, lack much odor, but a pretty scent can be added with essential oils. This lifts the laundry-detergent-making project up a notch — adding some olfactory fun.

"You and your family can get creative and come up with your own signature laundry scent," Rodgers writes on The Little Herbal blog, where she posts her natural cleaning

recipes. "Our laundry comes out clean and smelling fresh."

Her favorite combinations of essential oils for laundry detergent include lemon and eucalyptus, orange and geranium, and grapefruit and lavender.

Sherri Griffin's foray into homemade laundry soap began when she got a rash and wanted something gentler than store-bought laundry detergent. She started researching alternatives, and recommends checking out what's in commercially made products on the Environmental Working Group's website.

An Orlando, Fla., nurse, Griffin started a blog, Overthrow Martha, to educate people about natural cleaners. Besides sharing a fabric softener recipe, she recommends simple-to-make dryer balls. Dryer balls decrease drying time, eliminate static cling and decrease wrinkles, she said. Essential oils can be added to them every few loads to softly scent clothes.

"I often hear that people can't give up the fresh smell they get from using dryer sheets, but what people don't understand is that smell comes from chemicals," said Griffin.

Karyn Siegel-Maier shares laundry and other "green" cleaning formulas in *The Naturally Clean Home* (Storey, 2008). The publisher recently posted her recipes for liquid and powder laundry detergent at its blog — Inside Storey — to "sanitize, soften

and scent clothes and linens, naturally."

Some recipes from these experts:

Rodgers' Homemade Laundry Detergent (powder)

Supplies:

3 cups washing soda (similar to baking soda; look for it near laundry products at the supermarket)

3 cups borax

1 cup baking soda

1 bar of castile (olive oil-based) soap, such as Dr. Bronner's Pure Castile Soap

Pure, organic essential oils (optional)

Directions:

1. Grate the bar of soap into a small bowl and set aside.

2. In a large mixing bowl, combine the washing soda, borax and baking soda. Mix well to get rid of clumps. Add the essential oils, if desired. Mix them into the powder well to avoid clumping.

3. Add the grated soap and mix ingredients together.

4. Store detergent in a half-gallon mason jar or other well-sealed container. Use 2 to 4 heaping tablespoons per load of laundry.

Basic Laundry Liquid Formula from Siegel-Maier's The Naturally Clean Home

Supplies:

2 1/4 cups liquid castile soap

1/4 cup white distilled vinegar

1 tablespoon glycerin

3/4 cup water

10 to 15 drops essential oil of your choice (or skip the essential oils by using a scented liquid castile soap)

Directions: Combine all the ingredients in a plastic container or squirt bottle. Shake once

or twice before adding to the wash. Use 1/4 cup per average load; 1/2 cup for extra large or heavily soiled loads.

Griffin's Natural Laundry Fabric Softener

Supplies:

3 cups white vinegar

1/4 cup rubbing alcohol

20 drops of essential oil (optional)

Directions: Combine all ingredients in a glass jar and shake. Add to the fabric softener dispenser of washing machine.

Griffin's Wool Dryer Balls

Supplies:

100 percent wool yarn

Pantyhose

Essential oil (optional)

Directions:

1. Wrap wool yarn around two or three fingers at least a dozen times, then make a bow by wrapping yarn tightly around middle of wrapped yarn. Bring the two sides together and continue wrapping tightly in different directions to make a small ball the size of a lemon. Repeat to make several balls.

2. Push the wool balls into one pantyhose leg, knotting the pantyhose between each ball so they don't touch. Run through the washer with a load of towels on hot cycle, then, toss into dryer on hot. Once dry, remove from pantyhose. Each ball should appear "felted" — the wool fibers tightly adhered. Snip any loose strands.

To use:

1. Scent balls with essential oil, if desired (it'll last a few loads).

2. Toss at least two balls into dryer with wet laundry. — AP



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Bay State's 50+ population a source of significant buying power

By Mike Festa

Just how much economic activity in Massachusetts is generated by people over age 50? Business owners and others might be surprised: Across the nation, the aging population has proven to be an important and vital source of economic growth, according to "The Longevity Economy: Generating Economic Growth and New Opportunities for Business," a study conducted in 2013 by Oxford Economics and commissioned by AARP.

This study counters long-held beliefs about the negative financial impacts of aging on the U.S. economy by showing that the 50+ population has money to burn.

The Longevity Economy is the sum of all economic activity in the state by consumer spending among households headed by those over age 50. This growing and powerful population — comprised of boomers and the first of the millennials to turn 50 — is active, creative and working longer, which will fuel economic growth for years to come.

Seventy percent of those in the 50 to 64 age group are employed, compared to 79 percent of people age

25 to 49. People over 50 represent 34 percent of the Commonwealth's workforce. Among those 50 to 64 who are employed, 13 percent are self-employed entrepreneurs, compared with 7 percent of the 25 to 49 age group.

The analysis shows that the over 50 population is an important driver of economic growth in key sectors of the economy because the longer lifespan of the over 50 population

AARP and You

essentially extend the period in which workers are at their most productive and creative. That means the Longevity Economy will continue to grow over time and all ages will see continued benefit through jobs, salaries and wages.

In Massachusetts, people over 50 also contribute to the economy in a positive way that is disproportionate considering their share of the population. Despite representing just 35 percent of the population, the total economic contribution of the Longevity Economy accounted for 49 percent of Massachusetts' gross domestic product (GDP) of \$219 billion. The Longevity Economy's buying power accounted for the largest share of consumer spending on health care (67 percent), other nondurables such as pharmaceuticals and household supplies (60 percent) and financial services (58 percent).

In 2013, the Longevity Economy supported 55 percent, or 2.4 million of Massachusetts jobs; 49 percent of employee compensation, valued at \$125 billion; and 49 percent of state taxes, to the tune of \$20 billion. The Longevity Economy contributed largely to job growth, having the greatest impact on jobs in health care (571,000), retail trade (342,000), and accommodation and food services industries (205,000).

According to the national Longevity Economy Report, this growing over 50 population is a powerful and transformative force, one that is changing the face of America and will for years to come.

According to Oxford Economics calculations, the 106 million people currently responsible for over \$7 trillion in annual economic activity will reach \$13.5 trillion by 2032.

The Longevity Economy reflects positive implications on the national economy and is a major source of financial and economic opportunity for generations to come.

Michael E. Festa is the state director of AARP Massachusetts, which represents more than 800,000 members age 50 and older in the Bay State. Connect with AARP Massachusetts online at www.aarp.org/ma; Like us at www.facebook.com/AARPMa and follow us on www.twitter.com/AARPMa.



New governor must listen to the needs of invisible elders

By Al Norman

Massachusetts has elected a new governor. One of the most striking details about the long campaign was the almost total lack of attention paid to the needs of the elderly. Seniors were invisible. No candidate really spoke to their issues.



Push Back

This is strange, given the fact that as of the last presidential election of 2012, there were 975,000 people age 65 and over in Massachusetts — 833,000 of them were registered voters. That's 22 percent of the registered voters, or more than one in five voters in this state. Roughly nine out of 10 actually voted in 2012. Elders turn out in the highest percentage of any state voters.

Where did these seniors go? Why did

no one talk about them on the campaign trail?

If you look on the websites of the major candidates who ran for governor, you will find almost no mention of "seniors" or "elders" in their issues statements. You will find a lot about economic growth, jobs, schools, safer communities, energy policy, women, etc. But even on the issue of health care, there was no real focus on a "senior agenda."

One candidate promised to "increase investment into ... Medicare and Medicaid demonstrations to improve care for the most vulnerable and highest-cost patients." On the issue of housing, another candidate said: "housing shortages place impossible burdens on low-income working families and seniors."

One gubernatorial hopeful visited a senior center and spoke about public education, student loan forgiveness programs and expanding mental health services.

Gov. Deval Patrick managed to give seven State of the State messages in a row without specifying a single elderly agenda

item of public priority.

I asked former Gov. Mike Dukakis about the low-recognition of elders as a public policy concern, and he told me: "It could be because people are complacent — they think elders are doing pretty well."

Yet if you ask a senior, they will tell you:

- I can't live on another 1.76 percent Social Security cost of living increase;
- My winter fuel costs force me to 'heat or eat';
- I haven't been able to afford to see a dentist in years;
- I don't have the money to get my hearing aid fixed;
- Even with food stamps, a trip to the grocery store is scary;
- My rent is now 60 percent of my income.

According to a recent report, 64 percent of elderly women and 53 percent of elderly men in Massachusetts are "economically insecure," which is defined as not having enough money to live on without going into debt, or relying on public assistance.

The incoming governor will find that elders have plenty of issues weighing on their mind.

Now that the politicking is over, we must get back to the fundamental challenge of making elders visible once again.

Dukakis may be right: elder well being may have been taken for granted. It may also be true that the media cannot see elderly people. It may be that elected officials are overwhelmed by the challenges of a decent education, or reducing drug use in our state. But certainly issues like the rising tide of elder abuse and financial exploitation are worth public discussion.

Elder advocates will have to keep on telling their stories as if they had never been told before, in hopes that elected officials will hear them like they've never heard them before.

Al Norman is the executive director of Mass Home Care, a network of 30 agencies whose mission is to keep elders living independently at home.

► Informal

Cont. from page 5

nearby helped with doctor appts. In 2008, that wasn't enough, so I adapted my work, choosing jobs that let me telecommute, and I began working from Arizona a week or two a month."

Greg from Vermont — "My sister Tracy has just been diagnosed with cancer. My immediate family are now engaged in figuring out how to care for my sister as she focuses on her recovery.

"I have experience with employers and health insurance companies. Dealing with both of these entities can be time consuming and emotionally draining. This is something very real and important that I can do for my sister so she does not have to address these pieces as she recovers from surgery and gets ready for treatment.

"Here's a tip — become a "proxy" for your loved one with their health insurance company. Becoming a "proxy" is easy and can lift a lot of weight off the shoulders of the person who just needs to focus on getting well."

Because informal caregiving is becoming commonplace, more information and support is being given to help assuage the financial burden and emotional turmoil that often comes with the territory. The recognition also helps my friend and others like her to feel less isolated as they perform the tasks so critical to ensuring the wellbeing of loved ones.

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

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Massachusetts working to fix hobbled health care websites

By Steve LeBlanc

BOSTON — The state that served as a template for President Barack Obama's Affordable Care Act had so much trouble coordinating with the federal government that it became a model of another sort: ineptitude.

The Massachusetts website, designed by the same contractor that worked on the troubled federal website, performed so poorly it prompted a public apology from Gov. Deval Patrick and forced health care officials to adopt a series of manual workarounds, creating a backlog of more than 50,000 paper applications.



Patrick

Massachusetts was one of several states where the ambition of running their own health insurance marketplace inside a new federal system ran into a harsh reality.

Some, like Oregon and Nevada, folded and decided to go with the federal exchange for the second round of open enrollment, which began last month. Others, like Maryland and Massachusetts, fired their technology contractors and are hoping for better results this time.

It hasn't been cheap. The original cost of Massachusetts' website was estimated at \$174 million. That has jumped to \$254 million. When launched, the website was incompatible with some browsers and was riddled with error messages and navigational problems. The problems were so bad, federal officials gave the state three extra months to meet the requirements of the Affordable Care Act.

Patrick said the state has "been testing and retesting" the revamped website.

Minnesota's state-run exchange, MNsure, wasn't ready for prime time when it launched in 2013. Some of the technical glitches that frustrated consumers remained unresolved by the time the open enrollment period closed. MNsure officials promised a better experience this time — with more call center workers and a website that's 75 percent faster. But they also acknowledge the system won't

be perfect. California's exchange also was ill-prepared to handle the high volume of calls, triggering long wait times at help centers and forcing the state to extend open enrollment for two weeks beyond the original March 31 deadline.

"It swamped us," said Covered California Executive Director Peter Lee, promising increased website capacity and extra call center staff.

Maryland's website crashed on the day it opened last year. The state decided there were too many bugs to completely fix Maryland's original system for the new enrollment period, and the board overseeing the exchange fired its prime information technology contractor and transitioned to a new system with technology used by Connecticut.

The problems at Washington state's health care exchange occurred after people signed up for insurance. At least 24,000 people who obtained private insurance couldn't use that coverage when they went to the doctor because of problems crediting payments and sending those dollars on to insurance companies. It took about nine months to fix those problems.

When Massachusetts was casting around for solutions to its website troubles, it looked to Kentucky and Colorado.

In Vermont, officials announced in August they were scaling back their relationship with the prime contractor on the state's exchange, CGI, reducing the company's role from developing and hosting the Vermont Health Connect site to just hosting it.

Development of the site was switched to another contractor, Optum, the same health care technology firm retained by Massachusetts to revamp its website after it also cut ties with CGI.

Other states fared better. Colorado's exchange experienced minimal disruptions and the state was able to sign up about 148,000 people.

Kentucky also had a successful rollout, signing up more than 421,000 people for health insurance during the first round of open enrollment.

The states were so successful that when Massachusetts was casting around for solutions to its website troubles, it looked to Kentucky and Colorado for what it called "a proven, off-the-shelf solution."

Connecticut was also able to claim bragging rights: After the launch of its marketplace, Access Health CT, officials there predicted the state's uninsured rate would drop to from 7.9 percent to 6.5 percent. Instead it fell to 4 percent.

Patrick said one way to avoid future problems is heightened vigilance.

"Outsourcing and privatizing — this is not the solution," Patrick said. "The solution is to make sure that there's very close oversight even when we use an outside vendor." — AP

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What to expect from your bond mutual fund

By Stan Choe

NEW YORK —

Oh, right. Stability. That's what bond mutual funds are for.

When stock markets tumbled around the world recently, bond funds remained solid once again. They continued to inch ahead, while stock indexes swung up and down by more than 1 percent for five straight days.

So many investors poured money into bonds in search of safety that the yield on the 10-year Treasury note temporarily dropped below 2 percent for the first time in more than a year. Yields for bonds drop when demand increases and their prices rise.

It's a reminder of the value of bonds in a diversified portfolio. But it's also important for anyone moving into bonds to keep expectations in check following their decades-long run of strong returns. Yields are lower, risks are higher and it may be difficult for bonds to replicate the returns they've produced this year. Here's a look at what to expect:

•Bond funds may make money in the next year, but not much — Many bond funds have returned about 5 percent this year. Managers call that a good year, even though it would rate as a ho-hum return for stocks.

The reason is that bonds don't pay

much interest. Many bond funds benchmark themselves against the Barclays U.S. Aggregate index, and it has a yield of 2.15 percent. That's down from 2.50 percent at the start of the year, and it's roughly half of what it was a decade ago.

Bond funds have benefited from a drop in interest rates this year. When that happens, it makes the yields of existing bonds more attractive and pushes up their value. So bond fund investors get returns both from payments made by the bonds and from rising prices for the funds.

Over the next 12 months, interest rates are unlikely to drop much further, said Roger Bayston, senior vice president of Franklin Templeton's fixed-income group. That means returns for bond funds will come mostly from their interest payments. The 10-year Treasury note's yield is below 2.3 percent, but riskier bonds from companies with poor credit ratings can offer yields of about 6 percent.

Bayston is a manager atop the \$4.9 billion Franklin Total Return fund, which invests in a wide range of bonds from Treasuries to foreign bonds to high-yield

"junk" bonds. Bayston said he's still finding opportunities, including in mortgage-backed securities.

•Bond funds are more stable than stocks, and will likely continue to be ... — An example of that stability is the last September. The average intermediate-term bond fund, which forms the core of most bond portfolios, returned 1 percent. The largest category of stock mutual funds lost 3.7 percent over the same time.

Bonds are promises by companies to repay loans with interest. As long as companies don't default, bondholders will get their promised money. And default rates are low due to how much

cash companies are holding, how quickly their earnings are growing and how low their interest payments are.

"If you have a five-year bond, five years from now, you will have cash whether you want it or not," said Jeff Moore, co-manager of Fidelity's \$16.1 billion Total Bond fund. "If you own a stock, five years from now, you have the stock."

In the last 30 years, the Barclays U.S. Aggregate index has had a loss just three

times. The worst was a drop of 2.9 percent in 1994. Compare that with the Standard & Poor's 500 index, which lost 37 percent in 2008.

Because losses for the bond market are milder than for stocks, it gives investors an opportunity to rebalance their portfolios during down markets, Moore said. "If the stock market is down 50 percent, and bonds are down 10 percent, that's a home run for you" because investors can sell their more resilient bonds to raise cash in hopes of buying low on stocks.

•... But probably not as stable as they have been — "Everything has been a winner the last two to three years," said Gareth Isaac, a manager atop the Schroder Global Strategic Bond fund. Whether high quality or low, bonds have been rising as the Federal Reserve has kept the accelerator floored on stimulus for the economy.

But the central bank, which was purchasing as much as \$85 billion monthly, ended its bond-buying program in October. The economy has been improving, and economists expect the Fed to begin raising short-term interest rates late next year.

A rise in rates would mean newly issued bonds offer higher interest payments, but it would also knock down prices for existing bonds. That will mean more volatility in the bond market, with clear winners and

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Reverse Mortgage retirement success stories

By Alain Valles

There is great joy helping seniors implement a long term home ownership and retirement plan. It is gratifying to see a senior achieve the goal of remaining independent, having enough cash to enjoy life and having emergency funds available for unexpected challenges. There are many financial products to assist achieving these goals, including pensions, annuities, Social Security, savings and investments. Lately, more and more financial planners are discussing the merits of obtaining a reverse mortgage.

Reverse mortgages are a federally insured



loan program that allows qualifying seniors 62 years or older to access the equity in their homes in the form of cash, a monthly check or a line of credit that is available for as long as one lives in the home. Here are just a few examples of how reverse mortgages have been able to help people.

Reverse Mortgage

Paying off the mortgage and credit cards: Mortgages and other loan payments can be quite stressful. This is especially true for high interest rate credit cards, some with over 25 percent interest. By paying off consumer debt, auto loans, mortgages and other installment loans with a reverse mortgage, you can significantly reduce financial stress and increase available cash flow.

Rainy day/emergency funds: "Life is what happens to you when you're busy making plans." Even with the best financial advice there will be times when more money is needed. Perhaps there is a health issue, a leaky roof, a car repair, or an adult child that called needing a few dollars and you would rather not liquidate your investments. With proper planning, a reverse mortgage can provide the additional cash needed without impacting your financial stability.

Home renovation: There is a growing trend of seniors who don't want to move or downsize, but instead make home improvements. Such investments help maintain and often increase the value of a home. Replacing your roof or upgrading to a more efficient heating system are examples of smart investments that can be funded with

a reverse mortgage.

Active retirement: "75 is the new 55." With improved living habits and advances in medical care many seniors are enjoying a much more active lifestyle. Travel and entertainment costs money and a reverse mortgage is one option for funds. For others a "working retirement" is the goal. Being able to work when desired while knowing a reverse mortgage can provide any needed cash flow is comforting.

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. Read additional articles archived on www.fiftyplusadvocate.com

Five steps to de-clutter your house with new year resolution plan

By David J. Dowd

Empower yourself to live the way you want in the new year with a pre-holiday resolution to de-clutter your house — or if your home no longer fits your needs, to downsize and move.

Over the holidays, let your family help create a plan that fits your environment to your needs, preferences and financial realities.

Most of us simply have too much stuff. Whether moving or staying put, living clutter-free is safer, simpler and less stressful. Answering these five questions will help the process flow smoothly:

1. Stay or Move? Consider a move if your house is too large, too expensive, or holding you back. Downsize to a smaller home, condominium or apartment. Or

you can move in with family, to senior housing or a community living setting.

2. Timing? If you want to stay and de-clutter, engage the family's cooperation over the holidays. If you are thinking of selling, start planning

and preparing now to sell in the spring for best prices. Either way, while family is visiting for the holidays, use the time together to plan, gift and sort items, or otherwise move the downsizing process forward.

3. Who will help? Your family may not have time for the whole process, but at least engage them to finally remove their possessions that may be cluttering your home, attic, garage or basement. Make a list with the headings: Keep, gift, sell, donate and discard, or use colored notes to label the items. You also may want to consider hiring a home organizer or move manager.

4. What do you really need and why? Keep only what you use or has sentimental value. Focus on what you actually use. Resolve to finally get rid of items you have not touched in years.

5. How to get rid of the rest? Sort by categories: Give, sell, or dispose. Ask gift recipients or your kids to remove by a specific date or "it goes." Run a yard sale or sell online. There are vendors who will sell online and split the proceeds. The same goes for consignment shops and auctioneers. Simply discard the rest by renting a dumpster or calling a junk removal service.

Don't be a slave to the house, and

don't run a museum or storage facility for your children.

Elders are living longer and are more empowered than ever. If you are a "young senior" take charge. If you are an "elder senior" ask yourself if your environment is safe and if the clutter bothers you.

David J. Dowd is President of Sell Mom's House and provides free advice to families in transition. He is a Realtor with Berkshire Hathaway Home Services. For more information call him at 774-696-6124, or email david@sellmomshouse.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com.

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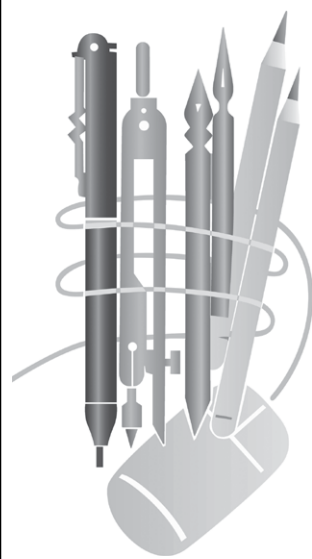
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losers emerging, Isaac said. It will mean the end for the everything's-rising market.

The question is how high rates will go, and how quickly. If it's a slow, steady rise, managers say the bond market can stay relatively stable. That's what happened from 2004 through 2006, when the Fed

raised rates 17 times, and intermediate-bond funds generated an annual return between 1.8 percent and 4.2 percent.

A quick surge in rates would do more damage, whether due to a spike in inflation or another cause. Some managers, including Isaac, think pressure that is slowly building to push up workers' wages could lead to more inflation. But a sharp drop in oil and other commodity prices has been offering a counterweight. — AP



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New nostalgia: home decor with a retro vibe

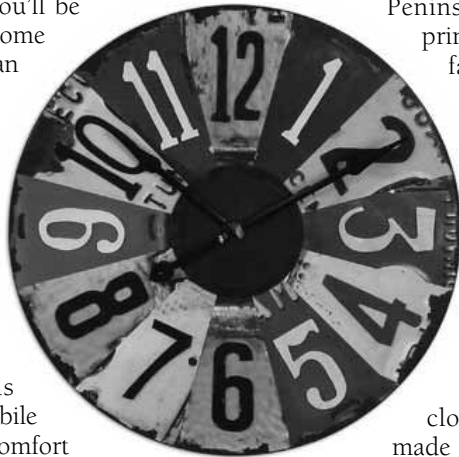
By Kim Cook

If you spent childhood summers on a northern lake, grew up lunching at diners and shake shacks, or took a college road trip, you'll be all over the next big home décor trend: American Retro.

And even if you didn't, you may appreciate the look and feel — an easy-going, aspirational lifestyle centered more on the meandering road than the techno highway.

Lifetime Brands trend expert Tom Mirabile calls the style "visual comfort food."

The imagery and decor elements draw baby boomers back to what might feel like simpler, more innocent days. Think vintage-style advertising and art-work, lunch-counter dishware, camping motifs, midcentury surf culture. Old bakeries, drive-ins, roadhouses, garages, beach shacks. It's the kind of retro, outdoorsy charm to be found in the production design of Wes Anderson films like *Moonrise Kingdom*.



Grace Feyock's wall clock for Uttermost is made of vintage pictures of old license plates.

Online retailer Fab has jumped on the trend, with offerings like Roo Kee Roo's retro-style prints of boating and cottage motifs, made by Forest and Michael Evashevski, who grew up in Michigan's Upper Peninsula.

Beach towels printed with patterns from famed blanket-maker Pendleton have a vintage vibe, and would work in a bathroom as well as at the shore. And a campfire-ready collection of enamelware from Falcon includes a red teapot and serve-ware. (www.fab.com)

Grace Feyock's wall clock for Uttermost is made of vintage pictures of old license plates. A map made of license-plate images makes bold, graphic wall art, by David Bowman. A set of coasters printed with images of the famous Route 66 road sign make a nice addition to the cocktail cart. (www.wayfair.com)

Martin Yeele's photographs of vintage motel and diner signage add style to serving trays from Bob's Your Uncle. (www.bobsyouruncle.com)

At Modcloth, find Karma Living's collec-

tion of curtains and pillows in cheerful, '70s-style medallion and floral prints in colorful hues. A blue, purple and pink psychedelic-print tapestry looks hip and new, but boomers will remember similar icons from their college days. Also here, a little chrome table lamp styled like a vintage motorbike's headlight. (www.modcloth.com)

Magical Thinking's wooden letters are embellished with henna-inspired painting at Urban Outfitters, which also carries groovy cotton bedding in paisleys and other retro prints. (www.urbanoutfitters.com)

Retro-surfer decor is available at several retailers. CB2 has launched a new collection that includes surfboards, canoe paddles, chairs and other accessories. The Hula lamp brings a bit of kitsch to the design forefront. Tiki motif glassware, surfboards and Bodhi vase planters kick up the midcentury Cali vibe. (www.cb2.com)

Or find fun reproductions of surf shop and beach signs at Retroplanet. (www.retroplanet.com)

Moonrise Kingdom fans, consider prints by artist Leah Flores of Portland, Oregon.

"I had a gypsy-esque childhood growing up in various national parks around the United States," she said. "Surrounded by mountains, oceans, wildflowers and redwood forests, I developed a sense of wonder with the natural world early on."



CB2's Hula lamp offers a bit of kitsch

Flores takes photographs of rugged roads, rivers, waves crashing on beaches and misty forests, and then adds an inspired word or phrase, such as "Never Stop Exploring," "Life is a Great Adventure" or "Wanderlust." She sells through Urban Outfitters, Society 6 and her own Etsy shop. (www.etsy.com/shop/leahfloresdesigns)

The trick is to not let this look get too kitschy, unless you want to. A few elements in an otherwise contemporary space pack design punch. But if your style's more boho than Bauhaus, then layering textiles, art and accent items creates a comfortable, lived-in look that captures the charm of retro style. — AP

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