



**Bike and
brew tours**
page 12



**Spring: Hot
decorating trends**
page 22



**Can stock slide
benefit your 401(k)?**
page 18

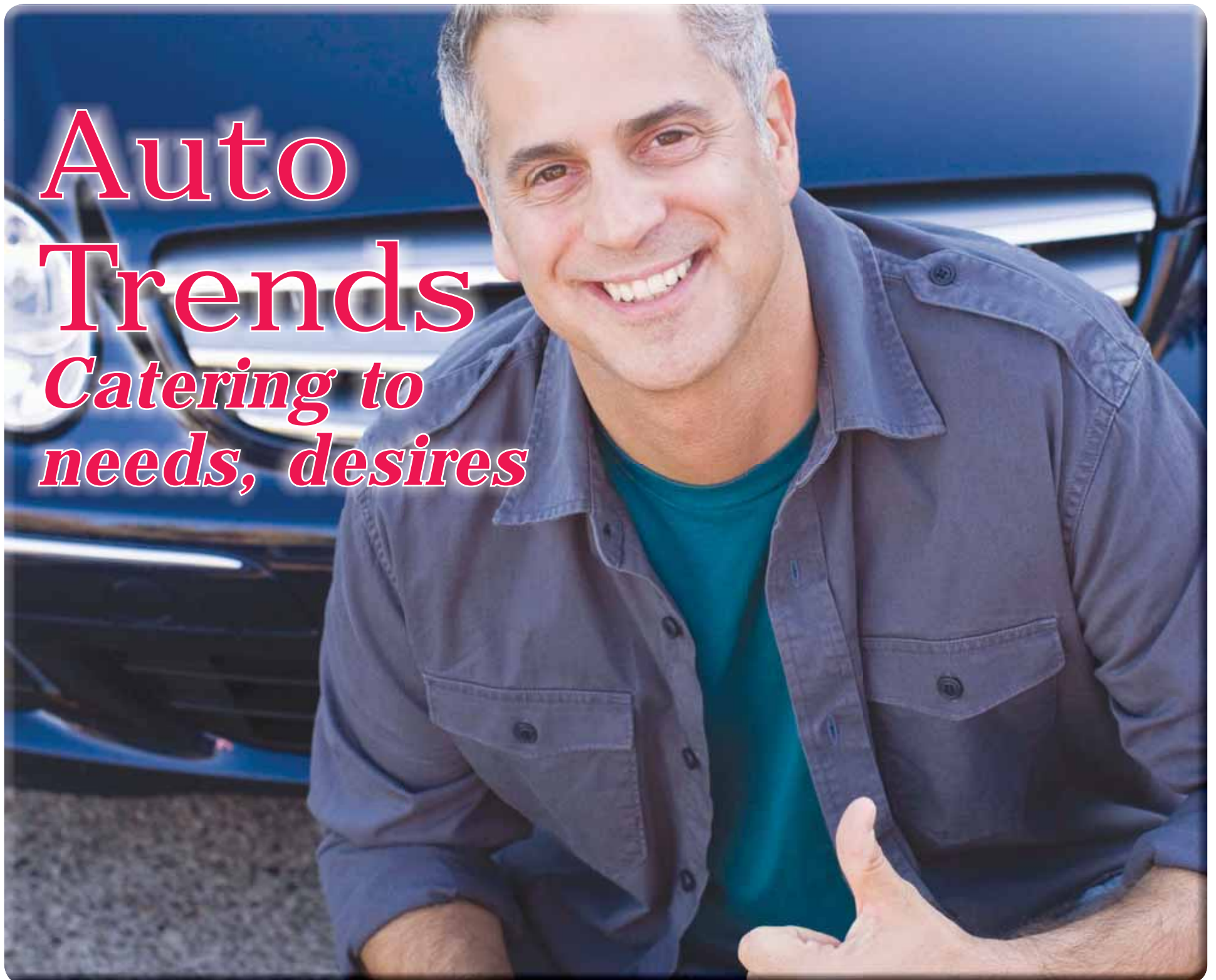
Find Index of Caregiving Services on page 3

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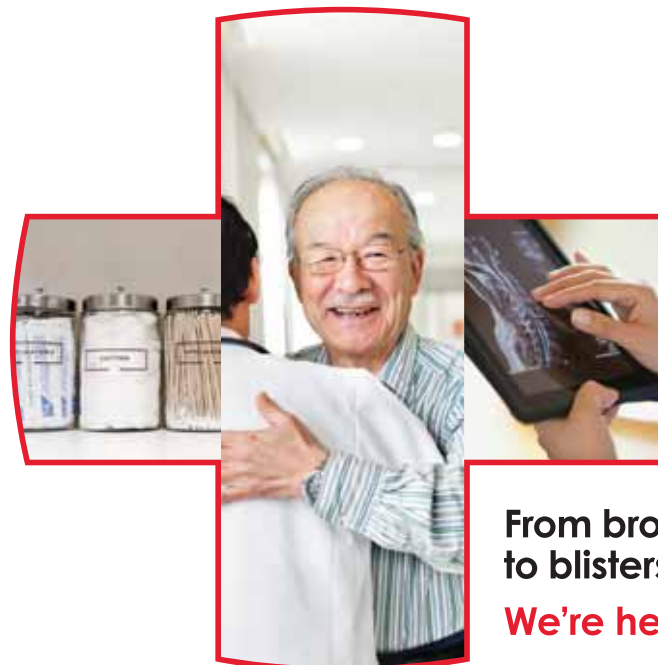
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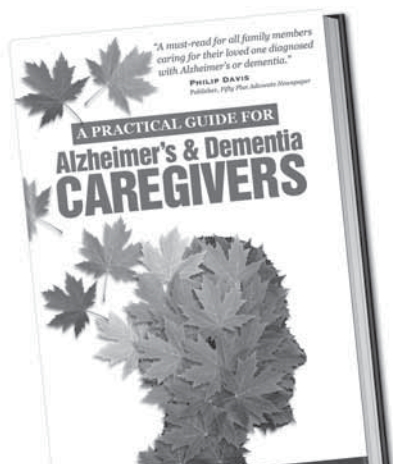
FEATURED STORIES	
AARP hosts celebrity studded event	6
Medicare reveals top-paid docs	6
State unveils fire safety program	7
Save money on that summer vacation	15
Local vet hits Appalachian Trail	15
Book aids caregivers of dementia sufferers	16
Tips for flea-market shoppers	20
Volusia, a retirement Mecca	21

DEPARTMENTS	
Feeling Healthy	9
Healthy Lifestyle	10
Home Improvement	22
Just My Opinion	5
Money Matters	18
Resource for Caregivers	16
Reverse Mortgage	18
Travel	12
Viewpoint	8



Vacation savings

15



Caregiver primer

16



A soulful journey

15



Flea-market tips

20

ABOUT THE COVER

Auto manufacturers begin catering to aging market p. 4

■ INDEX OF SERVICES IN THIS ISSUE ■

ADVOCACY	
AARP.....	p. 5
AFFORDABLE SENIOR HOUSING	
Sherwood Village, Natick	p. 23
ASSISTED LIVING	
The Residences at Wingate, Needham	p. 11
ATTORNEY, ELDER LAW	
Estate Preservation Law, Worcester....	p. 19
Ingle Law, Southborough.....	p. 23
CREMATION SERVICES	
Casper Cremations, Massachusetts	p. 2
DEBT SERVICES	
Debt Counsel for Seniors/Disabled ...	p. 18
EYE CARE SERVICES	
Nielsen Eye Care, Quincy	p. 11
FUNERAL SERVICES	
Peck Funeral Home, Braintree, Weymouth	p. 9
SCS Memorials, Everett, Framingham .	p. 6

HEALTH PLANS FOR SENIORS	
TUFTS Health Plan	p. 14
HEARING SERVICES	
Tobias Hearing Aids, Quincy	p. 2
HOME CARE SERVICES	
ABC Home Healthcare, Wakefield	p. 12
Distinguished Care Options, Natick .	p. 16
Old Colony Elder Services, Brockton ..	p. 9
HOME IMPROVEMENTS	
Creative Shelf, Weymouth	p. 6
HOSPICE	
HopeHealth, Cape Cod	p. 20
MORTGAGE FINANCING	
Direct Finance Corp.	p. 14
NURSING HOMES	
Golden LivingCenters	p. 24
Attleboro, Chestnut Hill, Cohasset,	

Dedham, Gloucester, Lexington, Malden, Melrose, Middleboro, Norwood, Plymouth, Taunton, West Newton	
Wingate Healthcare, Brighton, Haverhill, Kingston, Lowell, Needham, North Andover, Reading, Sudbury.....	
p. 13	
REAL ESTATE SERVICES	
Sell Mom's House.com — Prudential Realtors.....	p. 10, 23
REST HOME	
Oosterman, Melrose	p. 18
Oosterman, Wakefield	p. 18
SLEEP APNEA RELIEF	
Dr. S. Rinaldi, Andover	p. 17
SUBSIDIZED HOUSING	
Bixby Brockton, Brockton	p. 13
Congregational Retirement, Melrose	p. 13
Lamplighter Village, Canton	p. 13
URGENT WALK-IN MEDICAL SERVICES	
Doctors Express, Andover	p. 2
Doctors Express, Natick	p. 2

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Study finds new vehicle buyers highest in 55-64 age range

By Brian Goslow

A back-up camera. Keyless entry. Heated seats. A navigation system that tells you where you're going. And a radio that tells you what you're listening to.

Related column p. 8

This is not your father's Oldsmobile or even the Dodge Dart you drove in your formative years or purchased as your son or daughter's first car. Today's automobile isn't just built to get you where you want to go — it's built to get you there safely and comfortably.

And that's important in a climate where statistics are showing a rapidly growing proportion of the new-car buying market is 55 and older. When it comes to who is buying new light-duty vehicles these days, the auto industry needs to pay greater attention to this demographic, according to a study conducted by the University of Michigan Transportation Research Institute (TRI).

In the "Marketing Implications of the Changing Age Composition of Vehicle Buyers in the U.S." report, Michael Sivak, TRI's director of Sustainable Worldwide Transportation, noted that industry marketing efforts focusing on drivers 55 to 64 years of age should have the highest probability of success per driver due to the growing numbers of this demographic.

"The emphasis on this relatively older age group is further supported by the expected continuation of the graying of the general population and the consequent continuation of the increase in the number of older licensed drivers," Sivak stated.

TRI researchers utilized sales data from 2007 and 2011 to study the differences in the probability of licensed drivers purchasing a new car, pickup truck, SUV or minivan as a function of their age. They found the peak probability age for buying a new vehicle in 2007 was 35-44; by 2011, it had jumped to 55-64.

It found two notable trends that could be responsible for its findings tilting toward the older market: The economic downturn of that time period substantially reduced overall vehicle sales and the recent substantial decrease in the proportion of young people with a driver's license.

A recently released MIT AgeLab/The Hartford Center for Mature Market Excellence report found this trend is not only likely to continue, but that many of today's baby boomer drivers have no intention of ever relinquishing their keys.

In its findings in "Desire to Drive: Majority of Boomers Plan to Keep the Keys into their Later Years," the report's researchers found that 76 percent of boomers currently in the 50-68 bracket plan to drive well into their 80s or 90s — or simply never stop. "Boomers are likely to remain on the go as they age," said The Hartford's executive director, Jodi

Olshevski, in releasing the study. "They are not anticipating a need to change their driving behavior in the years to come."

Although almost all of those surveyed (96 percent) expected to drive less often or shorter distances in their later years, 78 percent expected to maintain their same rate of driving over the next five to 10 years. MIT AgeLab director Joseph Coughlin noted in the report's findings that driving would continue to be a key element to boomers remaining active and independent.

When it comes to shopping for a new car, seniors seem to look for the same things as everyone else. "Safety, reliability and of course, a good price," said Stephen Geer, sales manager at Long Subaru of Webster. "Many of our 55+ customers want room for their dogs, plants and household goods, building materials and sporting equipment — bikes, kayaks and the like. Many of them also look for a vehicle with a decent hip-point so they don't have to climb into or sit down into a vehicle."

For customers with health issues for which their doctors have recommended installation of specific accessories or modifications to assist them with their driving, Subaru offers "Mobilitease," a program that reimburses up to \$500 of the cost, Geer said.

Dom Genova, owner and president of Genesee Valley Motors of New York, said that manufacturers do a good job at designing and innovating vehicles for older drivers but do not target older drivers in their advertising campaigns for fear of giving their product "a less than youthful" image.

"Cars are an emotional buy no matter how you look at it and no one wants to be in an 'old fuddy duddy' car no matter how well it fits their needs," he said. Instead, to target older buyers, manufacturers advertise on programming that demographic is known to watch, such as network national news programs.

Asked what the three most important things his 55+ customers look for when they come into one of his showrooms, Genova said, "Comfort, dependability and utility." He said minivans are undergoing a resurgence with older buyers who buy them to travel — and are the biggest buyers of the "rear DVD" option as they want it to keep their grandkids entertained.

The Ford Jeep Cherokee and Escape are among his top current boomer age friendly vehicles.

"The Jeep Cherokee has great fuel economy, which is important to a buyer on a fixed income," Genova said. "The visibility is fantastic and the technology in the vehicles is a great help to older buyers. You can get cross path monitoring that tells you if you are



MIT AgeLab director Joseph Coughlin (I) with Jodi Olshevski, executive director of The Hartford Center for Mature Market Excellence.

going into someone else's lane, rear cameras and navigation."

The Ford Escape has an available feature where a swipe of your foot under the back of the car opens the tailgate. "What a great advantage for a retiree carrying packages," he noted.

Craig Fitzgerald, president of the New England Motor Press Association, said his organization is particularly interested in how the industry is helping engineer safer drivers, whether they're aging, inexperienced or just not paying attention.

He has added interest in the subject — his 82-year-old mother still drives. "Helping her navigate the equipment a new car provides is part of the issue," Fitzgerald said. "I have her drive me around every few months so I can see if she's still got what it takes to drive safely."

While most of today's new cars contain new features intended to improve driving conditions, Fitzgerald said they could be a double-edged sword for older drivers. "Every bit of new technology comes with another layer of complexity, even when those features are ostensibly there to help," he said.

As an example, he noted how a few years ago, original equipment manufacturers (OEMs), which make products and components for other companies to use in their end products, started moving all controls to a touch panel. "It found out that all owners, not just older drivers, were having trouble navigating menus just to change the temperature," Fitzgerald said. "You're now seeing car companies like Chrysler moving their more frequently used controls — heat, audio — back to large knobs that older drivers can use intuitively."

Another adjustment had to be made when the combination of safety and aerodynamics in new model cars had the unintended consequence of making them difficult to see out of. "Roof crush standards and the ability to cheat the wind meant that the 'beltline' — the line directly underneath the side windows of the car — got higher, and the pillars that hold the roof up got very obtrusive," Fitzgerald said. "What little view you had out the rear window was now blocked by three headrests

in the rear."

Since older drivers dealing with diminishing eyesight already had issues looking out of their rear window in the best of circumstances, this development made backing up a real hazard. He said the addition of rearview cameras that provide a clear view of what's behind them were "a literal lifesaver," and that the United States Department of Transportation has mandated them for all new vehicles under 10,000 pounds by 2018. The feature also gives older drivers the ability to see what's behind them when they back up without constantly twisting their neck or body around.

Now in its fourth year, the New England Motor Press Association/MIT Technology Conference, which brings together field experts for discussions on leading edge automotive issues, will be held on May 29 at the MIT AgeLab. A main area of discussion will be an unintended result of the development and implementation of vehicle-to-vehicle and vehicle-to-infrastructure communications that were intended to improve traffic flow, reduce bottlenecks, improve safety and increase fuel efficiency.

Combined with the development of autonomous self-guiding vehicles, these technological advances are now making many of the decisions drivers used to have to make for themselves. Whereas driving used to demand a driver's full attention, many are now shifting their focus onto the growing amount of infotainment features being used in cars today, leading to more people driving distracted.

So what products and features do 50+ drivers really want available when they buy a new vehicle? That was the question MIT AgeLab and The Hartford Center for Mature Market Excellence asked 50+ drivers for its "Top Technologies for Mature Drivers: Consumer Insights" study last fall.

The most desirable technologies are:

- Blind spot warning systems that warn drivers of objects in blind spots, especially while changing lanes and parking, and are especially helpful for those with limited range of motion; reverse monitoring systems that warn drivers of objects to the rear of the vehicle to help them judge distances and back up safely and helps drivers with reduced flexibility.

- Desired pro-active features include crash mitigation systems that detect when the vehicle may be in danger of a collision and can help to minimize injuries to passengers, and emergency response systems that offer quick assistance to drivers in the case of a medical emergency or collision, often allowing emergency personnel to get to the scene more quickly.

- Drowsy driver alerts, vehicle stability

STUDY page 8

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Wisdom is the best tool to help in old age

By Sondra Shapiro

It was a beautiful, early spring day several years ago as my friend and I walked through my neighborhood.

Instead of noticing the fresh air, azaleas or budding trees, I was intently listening to my friend, who was sharing what she had just learned — the secret to maintaining her sanity. I was less amazed by the lesson and more impressed that my friend, who had always been impatient and judgmental, could suddenly change so drastically.

For years, my friend allowed an annoying relative to get under her skin. This relative would do her best to get everyone in her wake to feel sorry for her, to make these people feel guilty about the way they treated her or, rather, how she perceived she was being treated.



Just My Opinion

Unfortunately, my friend would get very stressed and angry every time this relative started in with her guilt trips. This went on until my friend discovered she could just tune out her relative.

My suddenly pragmatic friend said, "Words can't hurt unless you allow them to." I could tell by the peaceful look on her face that she was right.

This time, as my friend relayed the latest drama involving her relative, she was actually smiling and joking about the incident.

"Wow," I said, "wouldn't that have been great if you had tried this a long time ago?" Then I realized the error in my statement: My friend wouldn't have had enough life experience to realize the correct way to handle the relative.

She was finally at a place in life where she could work it all out. That kind of lesson requires lots of time and patience.

It was during this encounter that I received a lesson of my own. There is truth in the idiom that with age comes wisdom. We were in our early 50s at the time.

It doesn't happen overnight. Rather, wisdom requires a continuous progression. We learn from day-to-day experiences.

No one is too old to learn new things — sports, hobbies, a foreign language and, most importantly, ways to attain inner peace and happiness.

It is true that as we get older our cognitive functions slow, memories fade. I prefer to believe that we have so much information stored in our brain, it just takes longer to access things. Another friend and I jokingly liken this to trying to access information from a file cabinet stuffed with folders.

Many underestimate the extent of their intelligence because they negate the knowledge one acquires from everyday life. Just because someone isn't book learned doesn't mean they aren't smart. The lessons learned from experience are the most efficient way to live a happier life and to grow wise.

Wisdom is a tool that helps people better adapt — or accept — qualities that many older people tend to possess.

According to the online reference guide, How Stuff Works, which compiled data from studies that look for ways to define wisdom, common qualities include: "intel-

ligence and knowledge; an understanding of human nature (including the concepts of uncertainty and relativism between cultures); emotional resiliency; humility; an ability to learn from experience; openness; superior judgment; and problem-solving skills."

At 60, I find myself looking at the big picture when dealing with problems and finding solutions. Putting things in context was not easy when I was younger. I would react, and then obsess. When I heard recent gossip about myself, I recalled my friend's lesson about tuning out hurtful words. While I won't say I wasn't initially upset, it didn't take me long to get over it.

This seemed alien to what has always been my sensitive nature. With the benefit of perspective, I recalled experiencing this type of trouble before and suffering many sleepless nights mulling over it. Looking back, I realized all my angst was for naught. Everything worked out just fine with no action on my part and with no lasting harm to my emotional wellbeing.

These days, a good night's sleep is better than obsessing over something I can't change. What I can do is not empower those words with the ability to hurt me.

Monika Ardel, an associate sociology professor at the University of Florida in Gainesville, developed a scale to assess wisdom. In a recent *New York Times* article on age and wisdom, she said, "Wise people are able to accept reality as it is, with equanimity." I am experiencing that more and more. I am certainly calmer these days and more sensible.

To help ensure a state of mental acuity, research revealed people can take courses, read, tackle new hobbies and volunteer. After taking up electronic Scrabble a few years ago, I noticed an uptick in my cognitive ability.

Being aware of the world around us, making ourselves available to those in need and listening to other perspectives help us grow emotionally and intellectually.

Journal writing or life-review courses supposedly allow us to track progress and to continue growth. When I look back at the diaries I have kept, I realize how much I have changed. My world perspective used to be so narrow. Solutions to problems were such a struggle and rarely had a good result. What was I thinking? These days those problems wouldn't give me pause.

I am smart enough to understand that we can't prevent the decline of body and mind in old age. However, wisdom provides the tool to face those challenges more effectively. In that *New York Times* article, Vivian Clayton, a clinical psychologist specializing in geriatric neuropsychology, defined wisdom as "an ace in the hole that can help even severely impaired people find meaning, contentment and acceptance in later life."

As I get older, it's being reinforced more and more that aging is not to be feared. I like where I am in life, and though I'm in no hurry to get there, I think I'm going to be even wiser at age 70.

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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Celebrity studded AARP event comes to Boston

BOSTON —

AARP is set to host its bi-annual Life@50+ National Event & Expo at the Boston Convention & Exhibition Center, from May 8 to 10. The event will give attendees access to some of today's most renowned celebrities including lifestyle, health, sports, travel and financial experts. Attendees will discover real possibilities for their lives through community service activities, innovative exhibits, seminars and a line-up of entertainment.

For the first time, attendees will also be able to volunteer on each of the three days. On May 10, the event's final day — in conjunction with the National Association of Letter Carriers' Stamp Out Hunger Food Drive — anyone who brings a bag of non-perishable food will be given a one-day pass to Life@50+, which includes all activities except the concerts.

"Life@50+ is a unique opportunity for our members to experience all that AARP has to offer to help them discover the real possibilities in their own lives," said AARP CEO A. Barry Rand. "In Boston, we're encouraging attendees to re-imagine what 50+ looks like by arming them with the tools, information and resources they need to build the life they want. We look forward to connecting with all of New England in a dynamic way and fostering their desire to live their best lives."



Barbara Pierce Bush and Laura Bush (from l to r)

Event highlights

May 8 — AARP will kick off Life@50+ with a Community Day of Service within and around Boston. Beginning Thursday morning, AARP's Men's Life Ambassador and NFL Hall of Fame Quarterback Dan Marino, AARP Community Ambassador and broadcaster James "JB" Brown and AARP Love and Relationship Ambassador Dr. Pepper Schwartz will join more than 700 Life@50+ attendees who will volunteer at various community organizations in the greater Boston area.

In the afternoon, the grand opening of the Exhibit Hall will take place and three documentaries will be shown as part of Movies for Grownups® *Documentary Day: Age of Love, Cyber Seniors* and *Gen-Silent*.

May 9 — To officially open Life@50+, former First Lady Laura Bush will have a conversation with her daughter Barbara Pierce Bush that will be moderated by journalist Soledad O'Brien.

New England sports legends Mike Eruzione, Steve Grogan, Bill Russell and Luis Tiant will take the stage for a panel moderated by Brown. The afternoon will also feature a Life Re-imagined panel moderated by Soledad O'Brien with singer Linda Ronstadt and others.

AARP Financial Ambassador Jean Chatzky will be on

hand to share her financial expertise and AARP Love and Relationships Ambassador Schwartz, author of *Dating After 50 for Dummies*, will lead a lifestyle session.

Entrepreneur, motivational speaker and real-life inspiration for Will Smith's character in the film *The Pursuit of Happyness*, Chris Gardner, will impart his life lessons in a motivational session.

AARP Health Innovation@50+ LivePitch, a showcase of the hottest startups in the 50 and over health technology market, brings these companies together with consumers.

The AARP Movies for Grownups® Film Festival will run Friday and Saturday.

The evening will close with a dance party featuring The Spinners and Mary Wilson of the Supremes (the dance party is an added cost).

May 10 — A morning fitness class will be followed by a feature session with Whoopi Goldberg and Jay Leno. HGTV's *Kitchen Cousins*' Anthony Carrino and John Colaneri will host a lifestyle session.

Grammy-award winning producer Emilio Estefan will host "Name That Song," and Travel Channel personality Samantha Brown will talk about the new AARP Travel Experience.

Captain Richard Phillips, the real-life inspiration for the film *Captain Phillips*, based on his book, will speak at a Life Re-imagined session.

The Moody Blues will perform at the close of the event (the concert is an added cost).

For more information, visit www.aarp.org/events. or call 800-650-6839.

Medicare database reveals top-paid doctors

By Ricardo Alonso-Zaldivar and Serdar Tumgoren

WASHINGTON —

Medicare paid a tiny group of doctors \$3 million or more apiece in 2012. One got nearly \$21 million.

Those are among the findings of an Associated Press analysis of physician data released by the Obama administration, part of a move to open the books on health care financing.

Topping Medicare's list was Florida ophthalmologist Salomon Melgen, whose relationship with Sen. Robert Menendez, D-N.J., made headlines last year after news broke that the lawmaker used the doctor's personal jet for trips to the Dominican Republic.

Medicare paid Melgen \$20.8 million. His lawyer said the doctor's billing conformed with Medicare rules and is a

reflection of high drug costs.

AP's analysis found that a small sliver of the more than 825,000 individual physicians in Medicare's claims data base — just 344 physicians — took in top dollar, at least \$3 million apiece for a total of nearly \$1.5 billion.

AP picked the \$3 million threshold because that was the figure used by the Health and Human Services (HHS) inspector general in an audit last year that recommended Medicare automatically scrutinize total billings above a set level. Medicare says it's working on that recommendation.

About 1 in 4 of the top-paid doctors — 87 of them — practice in Florida, a state known both for high Medicare spending and widespread fraud. Rounding out the top five states were California with 38 doctors in the top group, New Jersey with 27, Texas with 23, and New York with 18.

In the \$3 million-plus club, 151 ophthalmologists — eye specialists — accounted for nearly \$658 million in Medicare payments, leading other disciplines. Cancer doctors rounded out the top four specialty groups, accounting for a combined total of more than \$477 million in payments.

The high number of ophthalmologists in the top tier may reflect the doctors' choice of medications to treat patients with eye problems. Studies have shown that Lucentis, a pricey drug specially formulated for treating macular degeneration, works no better than a much cheaper one, Avastin. But lower-cost Avastin must be specially prepared for use in the eye, and problems with sterility have led many doctors to stick with Lucentis.

Overall, Medicare paid individual physicians nearly \$64 billion in 2012.

The median payment — the point at which half the amounts are higher and

half are lower — was \$30,265.

AP's analysis focused on individual physicians, excluding about 55,000 organizations that also appear in the database, such as ambulance services. None of those entities was paid \$3 million or more.

"It will allow us to start putting the pieces together," said Dianne Munevar, a top researcher at the health care data firm Avalare Health. "That is the basis of what payment delivery reform is about."

Doctors' decision-making patterns are of intense interest to researchers who study what drives the nation's \$2.8-trillion-a-year health care system. Within the system, physicians act as the main representatives of patients, and their decisions about how to treat determine spending.

"Currently, consumers have limited information about how physicians and

MEDICARE page 20

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Massachusetts unveils Senior SAFE fire protection program

By Brian Goslow

Over 200 fire departments throughout Massachusetts have received grants to allow them to work with agencies in their cities and towns to provide older residents in their communities with fire and life safety education information and programs.

Senior SAFE, announced at the Hudson Senior Center in late March, was created to help improve safety in the homes of older adults. It follows the lead of Student Awareness of Fire Education (S.A.F.E.), a program State Fire Marshal Stephen D. Coan, speaking at the SAFE announcement, credited with having helped reduce child fire deaths by 72 percent over the past two decades.

It's hoped that the new program will repeat that success with the state's oldest residents by encouraging the installation of smoke and carbon monoxide alarms, followed by regular testing and battery replacement in these devices, and high-end heat-limiting devices on stoves and in-hood stove fire extinguishers along with the implementation of fall prevention measures, especially the installation of night lights for safer walking.

An equally crucial but sometimes overlooked element of fire fighting is

making sure firefighters can easily find the address of a home reporting a fire. Senior SAFE is encouraging residents to have easy-to-see house numbers on their homes to help firefighters find their home as quickly as possible.



State Sen. James Eldridge, State Fire Marshal Stephen D. Coan, State Rep. Kate Hogan, Elder Affairs Secretary Ann L. Hartstein, State Rep. James O'Day and Bridgewater Fire Chief and Fire Chiefs' Association Mass. President George Rogers at the March 28 announcement of Senior SAFE Program at Hudson Senior Center (from l to r)

The opening event was also attended by Elder Affairs Secretary Ann L. Hartstein, Fire Chiefs Association of Massachusetts president George Rogers, State Sen. James Eldridge, D-Acton, State Representative Kate Hogan, D-Stow, and State Representative James O'Day, D-West Boylston.

Following the event, O'Day, who serves as chairman of the House Committee on Elder Affairs, wrote on his Facebook page, "In light of the recent tragic events in

Boston and Cambridge, I recognize how important it is to educate the public on how to prevent fires from happening. Even after the tragic loss of two of our brave brothers (in Boston), The Massachusetts Department of Fire Services was out at the Hudson Senior Center ... in an effort to preventatively save lives by educating the elderly about fire safety and prevention techniques."

Hartstein noted community-based partnerships such as Senior SAFE — which will be working with local councils on aging, Visiting Nurses Associations and Aging Service Access Points (ASAPs) throughout the state — are essential to the safety of older residents as increasing numbers of them choose to age in place. Each city or town is responsible for the development of its own program.

Rogers said the SAFE grants will allow professionally trained fire educators to work more closely with seniors — and their caregivers — to monitor their smoke alarms to ensure they're in working condition with fresh batteries as well as educate them on steps they can take to protect themselves from fire.

Jennifer Mieth, spokesperson for the Mass. Department of Fire Services, said working alarms are the most important step people can take to protect themselves

in case of fire. "We've had 17 fire deaths in Massachusetts this year with eight of the victims being over 65 years of age," she said. "One common element has been non-working smoke alarms. The best way to ensure it doesn't happen to you is to be prepared."

She doesn't encourage older residents to climb chairs or step stools to check the alarms and change batteries themselves; they should instead ask a younger family member or a friend to do it for them.

It's also important to have a "what if?" fire emergency plan. "Consider, how are you going to get around at 3 a.m.? If you take out your teeth and/or wear glasses, have them by your bed where you could grab them in a hurry," Mieth said. "Don't clutter your stairs and have a clear pathways to the door from your bedroom in case you have to get out quickly."

The number one cause of fire in the home is cooking-related, but there are simple protective steps to take. "Number one is 'Stand by your pan,'" Mieth said. "Stay in the kitchen if you're frying, boiling or broiling. It's important to stay on top of it."

"Number two is 'Put a lid on it.' If you have a stovetop fire, put a lid onto the pan and shut off the flame. That should put it out. Most importantly, don't panic."

The Senior SAFE program is funded by fees collected through the Fire Standard Compliant Cigarette (FSC) Program, which enforces the law that sets ignition resistance standards for all cigarettes sold in Massachusetts.

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

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Safer driving benefits everyone, no matter the season

By Michael E. Festa

Here in New England, we see our share of seasonal weather changes. Just as the seasons change, so do road conditions and traffic volume. The snowy and icy road conditions we saw this winter left the roads littered with potholes.

The spring season brings increased roadwork, particularly pothole repair and repaving — especially this year, when the potholes are worse than in recent memory. And now that the weather is warmer, you can expect a lot of increased traffic on the roads. That means sharing the road with more vehicles, motorcycles, bicycles and pedestrians. Whatever the season,

AARP wants to make sure you are safe on the roadways by offering these fundamental safe driving tips:



AARP and You

- Take good care of your vehicle.

Maintain your vehicle in good working condition, regularly checking the tires (condition and inflation), brakes and suspension. Clean all windows, inside and out. Ensure that your windshield wipers are clean and working properly.

- Monitor your medications and alcohol use. Certain

drugs, combinations of drugs or even small amounts of alcohol can impair the skills that you need to drive safely. Impaired driving has been linked to increases in crash risk.

- Pay attention. The primary causes of traffic collisions are inattention and distraction.

- Buckle up, and make sure your passengers do, too. The use of seat belts alone typically cuts the rates of injury and death in traffic collisions by about 45 percent.

- Do not drive faster than the posted speed limits. Drive slower when conditions dictate. Speeding leaves you with less reaction time and braking distance than you may need to avoid a crash and increases the risk of serious injury in a crash.

- Observe and obey all traffic laws. Just as you expect other drivers to follow the rules, they expect you to do so too. Another driver may not be able to stop in time for you if you fail to observe and obey traffic regulations, signs and signals.

- Be ready to react to unexpected situations. Rear end collisions are very common at intersections. Avoid them by maintaining a safe following distance.

To learn more about protecting yourself, your family and your vehicle all year round, consider registering for the AARP Smart Driver Course, offered by AARP Driver Safety. It's the nation's largest classroom and online driver safety course and is designed especially for driv-

ers age 50 and older.

By taking the AARP Smart Driver Course, you'll learn the current rules of the road, defensive driving techniques and how to operate your vehicle more safely in today's increasingly challenging driving environment. You'll learn how you can manage common age-related changes in vision, hearing and reaction time. You will learn the safest ways to change lanes, minimize blind spots and navigate rotaries and busy intersections.

We also encourage you to get involved by becoming a Massachusetts volunteer instructor for the four-hour Smart Driver course. Volunteers help organize and teach classroom courses at local community centers, libraries, hospitals and senior centers. By volunteering, you'll contribute to the safety and well-being of your neighbors and community. To learn more, go to www.aarp.org/drive.

For more information, please contact AARP Massachusetts at 866-448-3621 or email us at ma@aarp.org. You may also visit our website at www.aarp.org/ma.

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.

Elder care wages: Massachusetts workers living in poverty

By Al Norman

In a recent radio address, President Barack Obama said: "No woman who is working full time should have to raise her children in poverty."

Let me introduce you to Deborah Harris (not her real name). Deborah recently told me about her work as someone who provides care at home for elderly clients:

"I am 59 years old, and I work as a certified home health aide. I know what it's like to be a caregiver. I cared for both my mom and my dad before they died — at home. Now I care for older people as my daily job. I make \$11.50 an hour, and usually work 35 hours a week. My total pay last year was \$16,828. My two kids are grown now, but if I was a mom raising two kids, what I make is 15 percent below the federal poverty level for a family of three.

"I have health insurance through my

employer. But I get no vacation time. I get no sick time. If I wake up and I am not feeling well enough to visit my clients, I make nothing that day. I am almost old enough now to be a client of the home care program.

"I have been caring for my clients for three years now. I usually visit with four elders a day, traveling back and forth between Burlington, Woburn and Wilmington. I get mileage, but it doesn't cover the wear and tear on my car.

"I have never had a raise. But like everyone else, I have to pay for rising gas prices at the pump, for higher heating costs at home and for groceries and utility bills. I love the work I do with seniors, but when I look at my paycheck, I worry about my future. There are 17,000 people like me

out there every day — and that worries me even more."

I also spoke recently with Cathy Renfrew (also not her real name). She is a care manager who works with the elderly. She told me that in 2011, she began working as a care manager with the elderly in Boston. "I've continued to work there for the past

three years," said Renfrew. "Despite having a master's degree, my starting salary was a

little over \$36,000. I didn't go into this field to make the salary of a hedge fund manager — but if you could put a price tag on keeping an elder living independently at home — what we do is worth millions.

"At times, I've had a caseload of over 150 elders, making 10 home visits a week," said Renfrew. "I've seen some truly heartbreaking things — elders living in poverty, alone, frail, with home conditions that are hard to imagine. Many of my consumers have mental health issues, and don't speak English. Despite the stress, high caseload and low pay, I know firsthand that care managers are often the only source of hope and compassion in our elder's lives.

"Most care managers are women. Most of us have a college degree. I have a bachelor's from Albertus Magnus College and a

master's in social work from Boston College. Today I owe over \$70,000 in student loans, plus interest. I rent an apartment, have car payments, medical expenses and buy groceries — a pretty basic lifestyle. What frustrates me is I know that today, the same job I do pays \$14,000 more if done by a state worker. This is even higher with a master's degree. And I don't get a state pension.

"Why doesn't this state take better care of its caregivers? The turnover rate among home care managers is almost 25 percent a year. Every four years, an entire agency's staff has changed. And since July, we are no longer eligible for the human services salary reserve. The state budget account that pays for my salary, and pays for the rent, heat and all the support staff at my agency — and at all the Aging Services Access Points — has been frozen for five years. It's time to pay a decent wage to the caregivers who take care of our elders. Give us a wage we can live on."

Deborah and Cathy are among the thousands of workers in Massachusetts who take care of frail elderly. It's time for our state to take care of the people who take care of our elders.

Al Norman is the executive director of Mass Home Care. He can be reached at info@masshomecare.org, or at 978-502-3794.

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Study

Cont. from page 4

control, lane departure warning and voice activated systems that allow drivers to access features by voice command, as opposed to having to move their attention from the road.

- Smart headlights that adjust the range and intensity of light based on the distance

of traffic, and reduce glare and improve night vision, especially for seniors for whom night driving can be particularly difficult.

- Drivers of any age appreciate assisted parking systems that enable vehicles to park on their own or indicate distance to objects, an exercise that has been found to reduce driver stress, make parking easier and increase the range of spaces where a driver is capable of parking.

Stroke risk tied to cold, humidity, weather swings

By Marilyn Marchione

There may be a link between weather and the risk of suffering a stroke, say researchers who analyzed climate trends and hospital records on millions of Americans.

Cold weather, high humidity and big daily temperature swings seem to land more people in the hospital with strokes. As it got warmer, risk fell — 3 percent for every 5 degrees — the study found.

"Maybe some of these meteorological factors serve as a trigger," said Judith Lichtman, a Yale University stroke researcher who led the study. With global climate change and extreme weather, "this could be increasingly important," she said.

Each year, about 800,000 Americans have a stroke. Most are due to clots that block a blood vessel to the brain, and high blood pressure is a major risk factor.

Some earlier studies found a seasonal trend to stroke rates, and there are biological reasons to think they are related, said one independent expert, Dr. Andrew Stemer, a neurologist at Georgetown University.

Blood vessels constrict in cold weather,

which can raise blood pressure, he said. Extreme weather can trigger a stress reaction by the body, causing it to release substances "that not only increase the work of the heart" but make blood stickier and more likely to clot, Stemer said.

In cold weather, "your body clamps down, there's cardiovascular stress," said Dr. Larry Goldstein, a Duke stroke specialist who worked on the study.

Conversely, "high humidity may cause dehydration," which also can raise the risk for clots and raise stress on the body, he said. "You know how you feel when you're out in hot, humid weather — you don't

feel so hot."

Several of these same researchers published another study earlier this year that looked at stroke deaths from 1999 to 2006 among Medicare patients and found a pattern — higher rates in the winter, lower in summer and a small peak in July.

The new study looked at stroke hospitalizations, not just deaths, in a wider population of adults using a federal database covering all states except Idaho, North Dakota, Delaware and New Hampshire. Researchers also had daily climate data

down to the county level from the National Climatic Data Center for 2010 and 2011.

Researchers tracked only strokes caused by clots, not the less common kind caused by a burst or bleeding blood vessel.

Lower temperatures, larger daily temperature changes and higher dew points (humidity) were tied to higher stroke hospitalization rates.

Each 5-degree increase in daily temperature fluctuation (the highest reading minus the lowest one) raised the chance of stroke hospitalization by 6 percent. Each 5-degree rise in the dew point (humidity) raised the risk by 2 percent.

The researchers did not establish a threshold when things were too hot — the

point of the study was tracking the general trend, Lichtman said.

The results mean that during extreme weather, friends and relatives should "keep an eye on people that are at high risk and those who are older," she said.

During stressful weather conditions, "you want to watch your diet, watch your salt intake, regardless of what the temperatures are," and get enough fluids, said Daniel Lackland, a scientist at Medical University of South Carolina in Charleston.

Goldstein added this advice for people already at cardiovascular risk: "Stay in air conditioning in the summer and stay heated in the winter," so the weather outside affects you less. — AP



First guidelines issued to prevent stroke in women

Just as heart attack symptoms may differ between men and women, so do stroke risks.

Now, the American Heart Association has issued its first guidelines for preventing strokes in women. They focus on depression and other risk factors that women face uniquely or more frequently than men do.

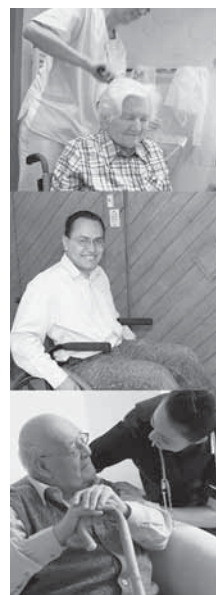
Headaches are more common in women and the new guidelines flag them as a concern.

Each year, nearly 800,000 Americans have a new or recurrent stroke, which

occurs when a blood vessel to the brain is blocked by a clot or bursts. Stroke is the third-leading cause of death for women and the fifth-leading cause for men. The key to surviving one and limiting disability is getting help fast, and recognizing symptoms such as trouble speaking, weakness or numbness in one arm, or drooping on one side of the face.

Stroke risk rises with age, and women tend to live longer than men. Women are more likely to be living alone when they

GUIDELINES page 17



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Skin cancer primer: Testing and lifestyle key to success

By Judith Boyko

Melanoma. Basal. Squamous and Merkel cell. Lymphoma. Kaposi Sarcoma. There's an alphabet soup of skin cancers, but what are they?

According to the Mayo Clinic, "Skin cancer — the abnormal growth of skin cells — most often develops on skin exposed to the sun."



Healthy Lifestyle

Basal cell and squamous cell are non-melanomas that develop on areas of the skin most commonly exposed to the sun. They grow slowly and rarely spread to other parts of the body. When found and treated early, these skin cancers can typically be cured.

Melanomas are more serious skin cancers. According to the American Cancer Society (ACS), melanoma was expected to account for more than 76,600 cases of invasive skin cancer in 2013. "It accounts for more than 9,000 of the 12,000-plus skin cancer deaths each year."

Who's at risk? ACS says that there are several risk factors for both non-melanoma and melanoma skin cancers. They include:

- Unprotected and/or excessive exposure to ultraviolet (UV) radiation;
- Pale skin (easily sunburned, doesn't tan much or at all, natural red or blond hair);

• Occupational exposures to coal tar, pitch, creosote, arsenic compounds or radium;

- You or other members of your family have had skin cancers;
- Multiple or unusual moles;
- Severe sunburns in the past.

So, how can we protect ourselves from developing skin cancer in the first place?

Wear sunscreen every day — even in the winter. Even older adults whose skin has been exposed to the sun over the course of a lifetime can benefit from wearing sunscreen. Unprotected skin at any age can be a risk factor for developing skin cancer. Sunscreen with an SPF of 30 should be applied regularly to areas exposed to the sun: ears, face, arms, legs and hands.

Wear a wide-brimmed hat to create shade. Pants and long sleeved shirts can also offer sun protection. Some clothing even has UV protection built in.

On days when the UV index is six to 10 (high and very high), stay indoors and avoid sun exposure between 10 a.m. and 4 p.m. High and very high UV indexes mean that "protection against skin and eye damage" is needed and that people should take "extra precautions because unprotected skin and eyes will be damaged and can burn quickly," according to the United States Environmental Protection Agency (EPA).

You know your skin better than anyone else. If you notice a change that causes concern, see a dermatologist. A dermatologist can look closely at the skin — focusing on growths, moles and dry patches — to

determine whether a something requires a closer look and/or removal and subsequent biopsy. The American Academy of Dermatology says that "skin cancer cannot be diagnosed without a biopsy." It is a quick, easy and safe procedure for a dermatologist to perform, according to the academy.

Take the time to plan for healthy travel

By Dr. David Rideout

The busy summer travel season is just a few short months away, and many of you have spent some time and energy in making sure that all the details of your trip have been thoroughly planned. Whether you are planning a vacation domestically or abroad, part of the planning should include ensuring your good health while away from home.

Good Health Tips

It is always a good idea to see a physician four to six weeks before your trip. This visit can include a general assessment of your physical condition, so that you can plan your itinerary around any physical limitations.

It also should include a review of routine vaccines such as measles, mumps, rubella, varicella and the seasonal flu to ensure that they are up to date. These vaccines are important especially when traveling abroad, as these diseases are

Judith Boyko, MBA, MS, RN, is CEO of Century Health Systems, Distinguished Care Options and Natick Visiting Nurse Association. She can be reached at info@natickvna.org. For information, visit www.centuryhealth.org, www.dco-ma.com or www.natickvna.org or call 508-651-1786. Archives of articles from previous issues can be read

more common in areas outside the United States. You might even consider getting a tetanus booster before you travel.

If you are traveling abroad to an exotic destination — in particular Africa, South America or another remote destination — it is particularly important to ensure that you have specific vaccines for illnesses that are prevalent in those countries.

These vaccines might include hepatitis A and B, typhoid, polio, yellow fever and meningitis. You may also need a prescription for antimalarial pills to take before, during or after your trip. The Centers for Disease Control and Prevention (CDC) has put together a helpful guide for needed vaccines and medications by country (wwwnc.cdc.gov/travel).

Besides the necessary vaccines, you can review your itinerary with your physician and he or she can prescribe medicines for the treatment of altitude/motion sickness and anti-diarrheal medications. Your doctor should take the time to review your

TIME page 19

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New tours combine biking with local breweries

By Scott Mayerowitz

Beer lovers are finding a new way to explore the burgeoning craft-brewing world: on bicycles. From Oregon to New Mexico to Vermont, beer aficionados can now hop on a bike and be led from one brewery to another. After sampling the latest microbrew, they can then pedal away all those extra calories.

The tours, which range from a few hours to several days — offer a chance to meet other travelers, learn about the local culture and, of course, sample some great beer. And each tour has a different strategy for preventing biking under the influence, from limiting tastes to 4 ounces and providing a back-up van, to saving the swigs for the end of the trip.



Cyclists on a Sojourn Bike Tour
(courtesy of sojourn bike tours)

Heather Wess Arnold and her husband Josh, owners of Routes Bicycle Rentals & Tours in Albuquerque, took their love for beer and biking and combined them in a tour last spring.

"We were expecting it to be mostly tourists, but it's also been a lot of locals," she said.

Novice riders will appreciate the bicycle-friendly paths, lanes and roads with light traffic. Beer-lovers can enjoy visits to at least three breweries. The \$45 tours — rental included — are offered the third Sunday of each month.

Every three months, the tour is changed so people can learn about new neighborhoods and new beers. The three-and-a-half to four-hour tours cover 10 to 15 miles.

Along the way, bikers learn about the history of brewing in Albuquerque, some local trivia and are given backroom tours of the breweries, led by the master brewers. Some of the spots even let bikers participate in the process, adding the hops or stirring the mash.

There are three to four tastings — each 4 ounces — at each brewery. Plenty of water is served and Wess Arnold said the tour spreads out the drinking to keep bikers

under the legal limits of driving — um, biking — while under the influence. A vehicle follows the group in case anyone becomes too impaired to bike.

"So far that hasn't had to happen," she said.

The vehicle also offers a way for bikers to transport any six-packs or growlers of beer, T-shirts and pint glasses without worrying about juggling the souvenirs on the bikes.

For those looking for a bit more of a challenge, Sojourn Bicycle Vacations offers Taste of Vermont. The six-day, five-night trip is geared toward more avid cyclists who ride 50 miles a day and includes many hills.

The original Bike & Brew Tour has expanded to include other signature Vermont products, according to Susan Rand, president of the company. After numerous comments from guests, the itinerary reduced the beer focus and expanded the focus on a wider range of Vermont products. The new, Taste of Vermont, combines wine and beer, cheese, cider and maple syrup.

"We do more riding than drinking," said Rand.

The route winds its way through covered bridges and past sparkling rivers. Among stops, the group may visit family dairy farms that are morphing into organic milk or cheese making operations or a maple syrup producer, who still taps trees on their 8th generation family farm. Cyclists will also sample the cider, beer and wine of a variety of creative and unique small producers.

Bob Gross, 63, and his wife Cyndy, 54, were on the first beer specific tour last summer. More than 20 years ago, she bought him a home brewers kit and he's been hooked ever since.



Mount Major Adventures

"I like specialty beers; I love micro-brewers," he said. "All our bike trips gravitate toward alcohol."

As for getting drunk while biking, he said, "You're just really sipping a very small amount."

Most of the drinking happens at the end of the day.

Mount Major Adventures offers customized Vermont Bike and Brewery tours that visit more than a dozen breweries in the state over a four- to eight-day period.

Too exhausted to think about that much biking? Well, there are plenty of other day trips out there including those offered since 2008 by Cycle Portland Bike Tours in



A Sojourn Bike Tour

(courtesy of sojourn bike tours)

Oregon.

Owner Evan Ross sums up the tours as a great way to "work off some calories and build up some thirst."

The group visits three breweries over three hours and then ends in the bike shop where there is a keg of beer from another local brewery. Like all of the tours, Ross tends to change the beers with the seasons and his tastes.

The \$40 tour used to include alcohol, but Ross said "people got too wasted." Now, participants purchase drinks a la carte along the way. This way, no one feels like the need to finish every beer to get their money's worth.

Other companies around the country offering similar trips include Beer & Bike Tours in Fort Collins, Colo., and Motor City Bike & Brew Tours in Detroit, which focuses on the city's brewing revitalization as well as sites from the Prohibition era. — AP

If You Go...

Routes Bicycle Rentals & Tours — Albuquerque, N.M., Bikes & Brews, www.routesrentals.com.

Sojourn Bicycling Vacations: Vermont Bike & Brew, www.GoSojourn.com.

Mount Major Adventures: Vermont Bike and Brewery, www.mountmajor.com.

Cycle Portland Bike Tours: Portland, Ore., Breweries by Bike, www.portlandbicycletours.com.

Beer & Bike Tours: Fort Collins, Colo., www.beerandbiketours.com.

Motor City Bike & Brew Tours: Detroit, www.motorcitybrewtours.com/bike-tours.

Information was updated by Sondra Shapiro

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How to save money on your summer vacation hotels

By Scott Mayerowitz

NEW YORK —

Summer vacationers looking for deals on hotel rooms are going to have to search a little harder.

The average cost of a room now stands at \$110, up 4 percent from last year and 8 percent from two years ago, according to travel research company STR.

A recovering economy and the return of business traveler spending have helped to drive up the cost of a good night's rest. But that doesn't mean that hotel stays need to break the bank. Here are some tips to save on your family's summer lodging:

Consider the extras

Booking a hotel isn't as simple as just looking at the rate and taxes. Some hotels include Wi-Fi, breakfast, bottled water and parking. Others add on hefty fees for some or all of the above. Then there are those dreaded resort fees. They were once just levied at resorts or Las Vegas casinos, but today hotels in big cities — not your typical idea of a "resort" — are adding on the charge. Most hotels disclose the fees on their websites, but you often have to hunt around to find them. You can always pick up the phone, call the front desk and inquire before booking.

Kitchens, laundry and privacy

These amenities won't directly save you on the room rate, but can make your vacation cheaper. You might want to prepare a few meals in your room. Extended-stay hotel brands such as TownePlace Suites by Marriott, Starwood's Element and Homewood Suites by Hilton offer in-room kitchens. Many hotels also offer on-site laundry machines for guests to use. To avoid getting two rooms, but still have some privacy, consider a chain like Hilton's Embassy Suites, which offers parents their own room and a pull-out sofa in the living room.

Cancellation policies

Many hotels let you cancel up to 4 p.m. or 6 p.m. the night of check-in. Read the fine print and then use that to your advantage. Hotel rates are constantly changing. Reserve at a fully refundable rate, and consider that the most you will need to pay for your lodging. Then, watch the price. If it falls, rebook at the new, lower rate.

Try Tingo

Tingo is a booking website that plays the cancellation game for you. The site requires prepayment for the room but focuses on fully refundable rates. Each day, Tingo automatically checks to see if hotels lowered prices for the nights you booked. If the price falls, Tingo cancels the original

reservation and rebooks you at the new, lower rate. The site, which is owned by TripAdvisor, says travelers have a 20 percent chance of getting at least some money back. Those who are lucky enough to get a rebate typically see about \$50, according to the company, but occasionally it is much more.

Day-of-stay deals

You have until 4 p.m. to cancel that hotel, right? Well, a handful of new services are offering deals for people checking into hotels that night.

•HotelTonight offers discounted rooms at more than 10,000 hotels via its iPhone and Androids apps. Each day at 9 a.m. local time, a slate of rooms is released for each of the big cities it serves. There are luxury hotels, hip hotels and those categorized as "solid" or "basic." HotelTonight users can't request room types, so it is best used by solo travelers or couples. And while many hotels offer ample nonsmoking rooms, nothing is guaranteed using the app. Rooms can be booked for up to five nights, but check-in must occur the day of booking.

•Priceline has also jumped into the same-day hotel sale frenzy. Offers start to post at 11 a.m. Unlike Priceline's traditional service, where travelers bid on unknown hotels, here the hotel names are displayed along with descriptions, maps, photos and customer satisfaction scores.

•Last Minute Travel recently launched a new mobile app, which can also help with last-second bookings. The app integrates TripAdvisor ratings and reviews. Unlike the other apps, hotels can be booked at any time in advance of your trip; you don't have to wait until 11 a.m. or noon that day of arrival.

Non-refundable rates

Hotels know that some people cancel and rebook at a lower rate. That leads to lots of uncertainty for them about how many guests will actually show up on a given night. To get a better sense of their future business, hotels offer discounted rates to travelers willing to lock in that rate in exchange for giving up the ability to cancel. Sometimes these can be a great deal, but only for travelers who are certain

that flights won't be delayed or their plans won't change in any other fashion. Occasionally, fully-refundable rates will fall and become cheaper than the non-refundable ones, especially when booked months in advance.

Discount codes

If you are a member of AAA, inquire about a discount. Most hotels offer one, though you sometimes need to hunt around to find it online. Professional groups, athletic associations and senior citizen associations also often have their own hotel discount codes. And don't forget about your employer. Most large companies negotiate discounts with hotels and typically allow workers to benefit from the savings for personal trips.

Join loyalty programs

InterContinental Hotels — the parent company of Holiday Inn as well as Omni, Fairmont and Kimpton — all give program members free basic Wi-Fi — even those who have yet to spend a night. Fairmont gives its members free access to its health clubs. Kimpton gives a \$10 credit toward snacks in its minibars. Other programs sometimes give rate discounts to their best members. If you are an elite member, remember to log into your account before searching for a hotel.

Several programs also run seasonal promotions providing free nights for members. For instance, Choice Hotels and Marriott often provide a free night at certain level hotels after two check-ins during the promotional period.

Credit cards

There are numerous offers to sign up for a new credit card and get two free hotel nights — or enough points for a few free nights — after spending a certain amount, often \$1,000 in the first three months. The cards often waive the annual fee for the first year and offer a free night each anniversary when you pay the fee. The free room is usually worth more than the annual fee, which range from \$49 to \$95.

But don't get a travel rewards credit card if you don't pay off your entire bill each month. The interest rates on these cards are often higher than other credit cards. — AP



Orange veteran searching for his soul during hike

By Anita Fritz

ORANGE —

It was 1948, three years after the end of World War II, when Earl Shaffer, a U.S. Army veteran from Pennsylvania, hiked the entire length of the Appalachian Trail, something no one else had done to that point.

More than 14,000 people have hiked the entire trail since Shaffer, and U.S. Army National Guard veteran Joe Young of Orange said he hopes to be one of the next.

Many have attempted the 2,180-mile trek — some have finished, some have not. They've done it for many reasons: the challenge, the sheer exhilaration or just to be able to say they did it.

Others, like Young, decide they want to do it to find the piece of their soul they lost somewhere along the way — Young said he lost his in Iraq.

The 61-year-old veteran retired after spending 42 1/2 years in the National Guard. He suffers from post-traumatic stress disorder, a type of anxiety disorder that occurs after someone has gone through

an extreme emotional trauma that involves the threat of injury or death.

It's obvious that he doesn't like to talk



about the specifics of what he saw in Iraq when he was deployed there from 2003 to 2004, and again from 2005 to 2006. He served at Abu Ghraib prison and said if someone tries to push him too hard into talking about it and he starts to feel too uncomfortable, he simply leaves the room.

"I hope that sometime during my six-month hike with 13 other veterans I find that piece of my soul I'm looking for," he said just days before he left for Georgia on

March 14.

Young planned to begin in March on Spring Mountain in Georgia and spend the next six months hiking to Mount Katahdin in Maine. He expects to cross Mount Greylock in North Adams in late July and reach Katahdin's summit in September.

Last year, while perusing the Internet, he found the Warrior Hike's "Walk Off the War" program for veterans of Iraq and Afghanistan and immediately contacted organizers.

The veteran, who is in the best shape of his life, according to himself and his wife, said he found it difficult re-adjusting to civilian life when he retired from the National Guard several years ago.

Young said there are plenty of groups that help returning veterans adjust, apply for benefits and more, but veterans have to know where to go. He said a veteran should start with his or her local veterans agent and expand their search from there.

"Go online, too," he said. "That's where I found Warrior Hike. There are plenty of people out there who want to help."

Like Shaffer did in 1948, Young said he

plans to work out the sights, sounds and losses of Iraq on his hike. He said he won't have a lot of contact with his family.

"I'll have my cellphone, but I only plan to use it on weekends or in an emergency," he said.

Young said the 14 veterans, including himself, would hike eight to 14 miles a day. They will each be carrying sleeping bags, tents, food, clothes and other necessities.

Young said the veterans will have the opportunity to stay with other veterans in their homes on weekends.

"We'll be greeted each weekend by veterans from different VFWs, American Legions and other veteran groups," said Young. "I hear they are very helpful and hospitable."

He said he is looking forward most to hiking with other veterans who understand what he has been through.

"We'll be able to help each other," he said.

"I also want to find some enjoyment," said Young. "I have it here at home with

HIKE page 21

Vitamin E may slow Alzheimer's disease progression

Researchers say vitamin E might slow the progression of mild-to-moderate Alzheimer's disease — the first time any treatment has been shown to alter the course of dementia at that stage.

In a study of more than 600 older veterans, high doses of the vitamin delayed the decline in daily living skills, such as making meals, getting dressed and holding a conversation, by about six months over a two-year period.

The benefit was equivalent to keeping one major skill that otherwise would have been lost, such as being able to bathe without help. For some people, that could mean living independently rather than needing a nursing home.

Vitamin E did not preserve thinking abilities, though, and it did no good for patients who took it with another Alzheimer's medication. But those taking vitamin E alone required less help from caregivers — about two fewer hours each day than some others in the study.

"It's not a miracle or, obviously, a cure," said study leader Dr. Maurice Dysken of the Minneapolis VA Health Care System. "The best we can do at this point is slow down the rate of progression."

The U.S. Department of Veterans Affairs sponsored the study.

No one should rush out and buy vitamin E, several doctors warned. It failed to prevent healthy people from developing dementia or to help those with mild impairment (pre-Alzheimer's) in other

studies, and one suggested it might even be harmful.

Researchers don't know how vitamin E might help, but it is an antioxidant, like those found in red wine, grapes and some teas. Antioxidants help protect cells from damage that can contribute to other diseases, says the federal Office on Dietary Supplements. Many foods contain vitamin E, such as nuts, seeds, grains, leafy greens and vegetable oils. There are many forms, and the study tested a synthetic version of one — alpha-tocopherol — at a pharmaceutical grade and strength, 2,000 international units a day.

Years ago, another study found that the same form and dose helped people with more advanced Alzheimer's, and many were prescribed it. But vitamin E fell out of favor after a 2005 analysis of many studies found that those taking more than 400 units a day were more likely to die of any cause.

The new study involved 613 veterans, nearly all male, 79 years old on average, with mild to moderate Alzheimer's, at 14 VA centers. All were already taking Aricept, Razadyne or Exelon — widely used, similar dementia medicines.

Participants were placed in four groups and given either vitamin E, another dementia medicine called memantine (its brand name is Namenda), both pills or dummy pills.

After a little more than two years of follow-up, those on vitamin E alone had a

19 percent lower annual rate of decline in daily living skills compared to the placebo group. Memantine made no difference, and vitamin E did not affect several tests of thinking skills.

"It's a subtle effect, but it's probably real," Dr. Ron Petersen, the Mayo Clinic's Alzheimer's research chief, said of the benefit on daily living from vitamin E. "That has to be weighed against the potential

risks" seen in earlier studies, he said.

Heather Snyder, director of medical and scientific operations for the Alzheimer's Association, said the group's position is that "no one should take vitamin E for Alzheimer's disease or other memory issues except under the supervision of a physician," because it can interfere with blood thinners, cholesterol drugs and other medicines. — AP



Many stroke survivors think about suicide

One in 12 stroke survivors thought about suicide or that they would be better off dead, a new U.S. survey reveals. That's more than those with other health problems such as heart attacks or cancer, and it suggests that depression after stroke is more serious than many had realized.

"It was surprising" and shows a need for more treatment, said the study's leader, Dr. Amytis Towfighi of the University of Southern California in Los Angeles. "When patients have their depression treated, they're more motivated to take their medication, do therapy and live a full life."

More than 6 million Americans have had a stroke; about 800,000 occur each year in the U.S. Studies suggest that up to a third of stroke survivors develop depression, but few have looked at suicidal thoughts.

Towfighi used the National Health and Nutrition Surveys, a government project that gives checkups and questionnaires to a representative sample of

adults. More than 17,000 people were surveyed from 2005 through 2010.

They included 678 who had suffered a stroke; 758 who had had a heart attack; 1,242 with cancer and 1,991 with diabetes. Researchers don't know how long ago these problems occurred or if people were still being treated for them.

They were asked a question that many studies use to gauge suicidal thinking: "Over the last two weeks, how often have you been bothered by thoughts that you would be better off dead, or of hurting yourself?"

About 8 percent of stroke survivors reported such thoughts, compared to 6 percent of heart attack survivors, 5 percent of those with diabetes and 4 percent with cancer.

Depression may develop partly because strokes damage the very thing that controls mood — the brain, said Dr. Brian Silver of Brown University and Rhode Island Hospital, a neurologist with no role in the study. — AP

New book provides help for dementia caregivers

By Brian Goslow

Micha Shalev has always been about helping people. Since he assumed the reigns of Dodge Park Rest Home and Day Club in 2007, he's made himself available to its residents, their families and others looking to help their loved ones.

Over the past 20 years, Shalev has been putting his experiences as a long-term care

provider into words, recording activities or ideas that proved helpful in assisting his work; the best of them are included in his just-published book, *A Practical Guide for Alzheimer's & Dementia Caregivers*.

"It was a work in process, layer over layer of new personal experience dealing with individuals diagnosed with dementia and Alzheimer's disease," Shalev said.

BOOK page 17

Need for dementia caregivers grows as boomers age

ELMHURST, Ill. —

World leaders set a goal for a cure or treatment for dementia by 2025 at the recent G8 summit in London.

But for now, caregiving is among the most pressing issue for people with Alzheimer's and other forms of dementia.

The Chicago-based Alzheimer's Association says there are an estimated 15 million caregivers in the United States. And

as baby boomers age and live longer, those numbers are expected to grow.

Katie Halloran, a 29-year-old teacher from suburban Chicago, is one of those caregivers.

She races home each day to her 62-year-old father, Mike, who has Alzheimer's, to take over for his paid caregiver. As his condition worsens, she and her siblings are considering full-time care — a move Katie dreads. — AP



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► Book

Cont. from page 16

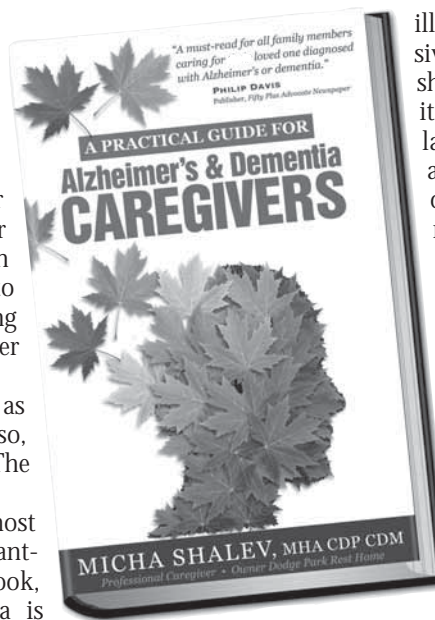
"During all my years as owner/administrator of residential care facilities, rest homes, adult day care and home health companies, I saw how difficult it was for family members and responsible party members to get a quick answer to difficult questions. I was hoping to bring my life experience into a practical and short guide for the public while they are dealing with this devastating disease."

Just the titles of the book's chapters offer the promise of help for anyone who's suddenly facing the challenge of assisting someone whose health, both physical and mental, is fading. Chapters such as "Understanding Dementia," "Care at Home" and "Long-Term Care" provide an overview on dementia and care, while chapters, such as "Personality and Behavior Challenges in the Elderly with Dementia," "Issues to Remember in Making Care Plans

in a Long-Term Care Facility for Individuals with Dementia and/or Alzheimer's Disease" and "Medication Errors During Care Transition: A Practical Guide for the Caregiver(s), offer guidance by giving an introductory look into what can be a frightening new world for caregiver and sufferer alike.

A chapter equally as important, if not more so, is "Taking Care of You, The Caregiver!"

Asked what is the most important thing he wanted to convey in his book, Shalev said, "Dementia is often viewed as a disease of the mind, an illness that erases treasured memories but leaves the body intact. But as I've always stressed, dementia is a physical



illness, too — a progressive, terminal disease that shuts down the body as it attacks the brain. The lack of understanding about the physical toll of dementia means that many patients near the end of life are subjected to aggressive treatments that would never be considered with another terminal illness."

The book includes professional articles Shalev had written and contributed to over the years. "There is a saying that personal observation of the very demanding world of caring for individuals diagnosed with dementia or Alzheimer's disease is the best source of material," he said. "I have to say that it is so true. I

revisited so many protocols, care options and staff training on a regular basis in an attempt to provide an environment that will support all the individuals we care for."

He hopes the book is an easy and helpful read for both those at the beginning of the road of caring for a loved one and those who are already well invested in their care.

The book is available through amazon.com and other major online book outlets; local book signing events at area libraries and stores are being scheduled.

Shalev said he's been amazed by the initial response to his book. "I shared this book with nurses, social workers, physicians, my staff and even few of my residents — all seem to love it very much." He intends to use his book as a cornerstone to train his employees — and of course, to assist those people who come looking to him and Dodge Park for assistance. "If I could help one family at a time to fully understand the impact of dealing with individuals diagnosed with Alzheimer's disease, I did my work. Those are my wishes and my goal."

► Guidelines

Cont. from page 9

have a stroke, to have poorer recovery and to need institutional care after one.

Certain stroke risks are more common in women — migraine with aura, obesity, an irregular heartbeat called atrial fibrillation and metabolic syndrome — a combo of problems including blood pressure, cholesterol and blood sugar.

General guidelines for stroke preven-

tion currently focus on controlling blood pressure and diabetes, quitting smoking, more exercise and healthy diets.

The new ones add gender-specific advice, said Dr. Cheryl Bushnell, stroke chief at Wake Forest Baptist Medical Center in Winston-Salem, N.C. She led the panel that wrote the guidelines, published in *Stroke*, a Heart Association journal.

Some highlights:

Aspirin: It's usually recommended for anyone who has already had a stroke

unless the stroke was caused by bleeding rather than a clot, or if bleeding risk is a concern, Bushnell said. Aspirin is often recommended for people with diabetes to lower the risk of stroke and other problems.

A low-dose aspirin every other day "can be useful" to lower stroke risk in women 65 and older unless its benefit is outweighed by the potential for bleeding or other risks, the guidelines say.

Migraines: Women are four times more likely to have migraines than men, and

they often coincide with hormone swings. Migraines alone don't raise the risk of stroke, but ones with aura do. Using oral contraceptives and smoking raise this risk even more, so the guidelines urge stopping smoking.

Irregular heartbeat: Women over age 75 should be checked for atrial fibrillation. Doctors do this by taking a pulse or listening to the heartbeat.

Menopause: Hormone therapy should not be used to try to prevent strokes. — AP

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How the decline in stocks could help your 401(k)

By Steve Rothwell

NEW YORK —

This year's stock market ups and downs have left investors uneasy. But money managers say take a breath — downturns could offer opportunities to strengthen your retirement savings for the long run.

Signs of slower growth in China and other emerging-market economies, as well as weak reports on U.S. manufacturing and hiring, have shaken investors' confidence. And while stocks have rallied recently, most big indexes in the U.S. are still negative for the year.

There's an upside, though. People making regular, fixed purchases of stocks or bonds

through a 401(k) retirement plan can now buy more stocks at cheaper prices. Dropping prices also allow them to shift, or rebalance, their portfolios toward stocks and away from bonds. Falling prices can be viewed as opportunities for those who believe the market will climb over the long haul.

More broadly, a sell-off can be healthy because it resets investors' expectations after



big gains, and it stops the market from getting out of line with economic reality.

After the stock market collapse of 2008 and the Great Recession, many investors switched their investments from stocks to bonds,

or cash, because the

assets were considered less risky.

Those moves paid off for a few years. But with the overall economy looking healthier, many analysts are advising investors to put

more money into stocks and cut their exposure to bonds. That's because long-term interest rates are expected to rise as the economy improves and the Federal Reserve reduces a huge bond-buying program.

Rising interest rates in an environment of accelerating growth is good for the stock market, but bad for bonds, said Gerry Paul, chief investment officer for North American Value Equities at Alliance Bernstein. Investors should hold stocks to offset losses they will suffer if interest rates climb.

So far this year, the opposite has happened. Stocks and interest rates have fallen as nervous investors look to buy safer assets. As bond demand and prices rise, their yields fall.

The Standard & Poor's 500 index has fallen 1.6 percent this year. At its worst, the index was down 5.8 percent from a peak of 1,848 reached on Jan. 15.

"Even though they might be scary at the moment, you need stocks," Paul said.

If you believe that the economy and stock market will recover, you should rebalance your portfolio, strategists say. Add to your stock holdings at a lower price, while selling bonds at a higher price.

"Rebalancing is one of the most important tools that investors need to use," said Liz Ann Sonders, chief investment strategist at Charles Schwab & Co. "People don't use it as much

How to make the right decision

By Alain Valles

Does it make sense for you to get the newly improved, federally insured reverse mortgage? A decision like this can seem overwhelming. There are four important tips to help you make the very best informed decision.

Tip 1: Identify your financial and housing goals: What would be your ideal scenario if you obtained a reverse mortgage? Quite often, there is an immediate need for more cash each month or to pay off a mortgage and other debts. Other seniors are in financial balance today but fear out-living their savings or facing an unexpected health crisis.

In some cases, cash is desired to improve one's lifestyle such

as buying a car, taking a trip or a home improvement project. Find a quiet moment to reflect how you envision your life over the next 15 or 25 years — and beyond. For almost every individual, the goal is to be able to remain independent, afford to live in their home and enjoy a good quality of life.

Reverse Mortgage

The National Reverse Mortgage Lenders Association's website (www.reversemortgage.org) is an excellent starting point to learn the truth about reverse mortgages. Another valuable



DECISION page 19

DECLINE page 19

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► Decline

Cont. from page 18

as they should during times of volatility.”

While it makes sense to buy low and sell high, it still feels risky.

Dollar-cost averaging

People can invest in stocks and bonds through 401(k) retirement plans, and they fund these accounts with regular payments, a practice known as dollar-cost averaging.

The advantage of this type of buying, as opposed to investing lump sums now and then, is that investors don't have to worry about timing their entry into the market to buy at low prices or sell at high ones. Those peaks and valleys are hard to predict, even by the most experienced investment professionals.

Investors buying U.S. stocks now are getting them at lower prices than they were at the start of the year, and will benefit if prices turn up again.

“You know that at some point, the market is going to be up, or the market is going to be down,” said Brad McMillan, chief investment officer for Commonwealth Financial, a stockbroker and financial adviser. “But you're not betting it all on one single emo-

tional decision.”

Pullbacks can stop bubbles

2013's steady advance for stocks was more the exception than the rule, most stock market observers agree.

The gains of nearly 30 percent were the best for the S&P 500 index since 1997. They were also remarkably smooth, as the index climbed in 10 out of 12 months.

While company profits also climbed, much of the market's rise was driven by investors' willingness to pay more for stocks. Using forecast earnings for the next 12 months, the price-earnings ratio for companies in the S&P 500 rose from 12.6 at the start of the year to 15.3 by the end, according to FactSet data.

Stocks weren't quite in bubble territory, but they were getting there, said Commonwealth's McMillan.

Corrections and pullbacks help “to reconnect market values with reality,” McMillan said. “It's kind of a reality check.”

Bubbles happen when investors ignore economic fundamentals and buy stocks just because they believe they will rise in price. Remember the Internet bubble of the late 1990s? Or the housing bubble that led to the financial crisis?

Retirement savings took a big hit when those bubbles burst. — AP

► Decision

Cont. from page 18

resource is to speak with a Certified Reverse Mortgage Professional (CRMP). The CRMP is the industry's highest professional designation and signifies someone who has passed a rigorous exam, a lengthy background check, abides by a stringent Code of Ethics and has significant experience.

One mandatory requirement of all reverse mortgages is that the borrower must complete an independent, government approved, non-profit reverse mortgage counseling session. The counselor's job is to fully explain how a reverse mortgage works and make sure no one is taking advantage of a senior. Speaking with a counselor is an excellent way to get all the facts.

Tip 3: Talk with your trusted advisors: All reputable reverse mortgage companies will encourage you to invite your trusted advisors to be a part of the learning process. However, regardless if the advisor is a financial planner, an attorney or your adult child, very few people fully understand the pros and cons of obtain-

ing a reverse mortgage.

What is recommended is to have the people you trust talk with the reverse mortgage specialist directly, rather than just giving a quick, possibly uninformed opinion about whether or not you should apply for a reverse mortgage.

Tip 4: Make a decision: Hoping things will magically get better usually results in more financial pain. Waiting might lead to regret, as the reverse mortgage program will soon be undergoing changes that will prevent many seniors from taking advantage of a reverse mortgage. For some people, deciding to sell a home and downsize or rent is a better choice. The key is to be proactive and seek accurate information in order to make the best decision for your life.

Alain Valles, president of Direct Finance Corp., was the first designated Certified Reverse Mortgage Professional in New England. Direct Finance employs more CRMPs than any other company in the country. He can be reached at 781-878-5626 x224, by email av@dfcmortgage.com or visit www.lifestyleimprovementloan.com. Archives of articles from previous issues can be found at www.fiftyplusadvocate.com.

► Time

Cont. from page 10

current medications, and ensure that your prescriptions are up to date.

It is always a good idea to check with your health insurance provider to see if you are covered for care abroad. If the insurance company does not cover this, then you should consider purchasing travel health insurance for your trip.

Helpful tips:

- Make sure that you pack all of your medications and bring extra on your trip. It can be difficult to get medicines in other countries.

- It is a good idea to carry identifying information about your health status such as your blood type, medications and

allergies. Identifying these in the local language is beneficial. This could be in the form of a card carried in your wallet.

- Wear a MedicAlert bracelet if you have a serious medical condition.

Although thinking ahead about travel health may not be as fun as planning the events and sites for your travels, this planning is essential to ensure that you stay healthy to enjoy every minute of your trip.

Dr. David Rideout is the lead physician at Doctors Express in the Saugus office, one of 10 Eastern Mass offices, offering seven-day walk-in urgent medical care. He can be reached at 781-233-1000. Visit their website, www.DoctorsExpress.com. Archives of articles from previous issues can be read at www.fiftyplusadvocate.com

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Tips help flea-market shoppers get best deals

By Melissa Rayworth

The arrival of spring means that flea markets are reopening for business around the country. Shoppers will hunt for treasures amid acres of used goods. A few will come home with just the right vintage art or quirky piece of furniture to make their home more beautiful.

Jaime Rummerfield, co-founder of Woodson & Rummerfield's House of Design in Los Angeles, sometimes mixes flea-market finds with high-end new furnishings to decorate the homes of her celebrity clients.

"The beauty of flea markets," she said, "is you never know what you will find. There's nothing like being outdoors or in a place off the beaten path rummaging through old treasures."

Los Angeles-based interior designer Brian Patrick Flynn, creator of the FlynnsideOut design blog, also hunts for vintage pieces: "I shop second-hand regardless of my project's budget or client's level of taste," he said. "Vintage and thrift is the best way to add one-of-a-kind flair to a space without insanely high cost."

There is luck involved, of course. But skill also plays a role. As you browse crowded tables of used things this spring, how can you find the treasures that will give your home an infusion of style while avoiding decorating disasters?

Here, Flynn, Rummerfield and another interior designer who shops for vintage decor — Lee Kleinhelter of the Atlanta-based

design firm and retail store Pieces — tell how they do it.

Winter and early spring are perfect for flea-market shopping, said Flynn.

"Since 'thrifting' and 'antiquing' are often associated with gorgeous weather and week-end shenanigans, many people shy away from hunting for their vintage finds when it's cold or gloomy," he noted, so go now and go early.

"I usually show up just as the flea market opens to ensure I see every new item as it's put out on display," he said. "When you wait until the end of a flea market's run to check out its stuff, you're likely to find mostly leftovers, things priced too highly which others passed over, or things that are just way too taste-specific for most people to make offers on."

Rummerfield occasionally finds signed artwork and ceramics by noteworthy artists at flea markets and antique malls.

"It is amazing to see what people cast away," she said. "I personally hunt for Sasha Brastoff ceramics because of his unique California heritage as a set decorator and artist." She has also found vintage Billy Haines chairs and Gio Ponti lighting at flea markets.

So read up on the designers and artists from your favorite periods, and then hunt for their work or impressive knockoffs.

A single flea market might offer goods from every decade of the 20th century. Can you put a lamp from the 1970s on a table

from 1950? Yes, if the shapes and colors work well together, Kleinhelter said.

If your home has contemporary decor, Rummerfield said it can be powerful to add one statement piece — a side table, say, or a light fixture — from a previous era.



But "a little bit goes a long way. Use vintage in moderation with contemporary spaces," Rummerfield said. "It will highlight the uniqueness of the vintage item. You don't necessarily want to live in a time capsule."

You may assume that old upholstered furniture should be avoided, especially if the fabric looks dirty or damaged. But these designers say it's actually a great thing to hunt for: "Hands down, upholstery is the best deal to walk away with at flea markets. Just make sure you train your eye to pay no attention to the existing fabrics," Flynn said. "Zero in on the lines of the frames instead."

Kleinhelter agrees: "I usually gravitate toward the bones and frames of vintage pieces, and I make them my own by adding fun fabric or lacquering the base."

The same goes for lighting. Buy it if you love it, but get the wiring updated by a professional. Flynn usually estimates an extra \$50 to \$75 per fixture for updating the wiring, so keep that cost in mind as

you bargain.

Be on the lookout for pieces you can use together. "You don't need multiples of the same chair or sofa to make a room work," Flynn said. "Stick with those which have similar scale and proportion, then recover them in the same fabric."

Once you get home, use flea market finds sparingly, Flynn said, mixing them in with the pieces you already own: "A few big pieces mixed with some smaller ones added to your existing stuff can instantly take an unfinished space and make it feel way more finished and remarkably personal."

"The best way to get an amazing deal is to buy a bunch of different items from the same vendor," said Flynn. "This way, they can actually lower their prices since you're guaranteeing them more sales, which in turn also makes their packing up and leaving much easier."

You should bargain, but don't go so low that you'll insult the seller. "If something is marked \$185, it's probably not ideal to offer \$50," Flynn said. One option is to negotiate for a 25 percent to 35 percent discount.

And do bring cash. "Mom and pop dealers don't have the luxury of taking credit cards due to the charges acquired," Flynn said. "If you bring enough cash with you, you're more likely to be able to negotiate successfully."

Above all, choose items that delight you.

"I never focus on eras or hunt for specific designers," Kleinhelter said. "Pick what you like."

And be open to serendipity.

"When I'm looking for furniture, I always stumble across a good vintage jewelry or clothing vendor and end up with a fun bauble of a bracelet or necklace," Rummerfield said. "Prices are usually so reasonable, you come away with a good amount of loot. It is always a day well spent." — AP



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► Medicare

Cont. from page 6

other health care professionals practice medicine," said HHS secretary Kathleen Sebelius. "This data will help fill that gap."

The American Medical Association (AMA), which has long opposed release of the Medicare database, is warning it will do more harm than good.

The AMA says the files may contain inaccurate information. And even if the payment amounts are correct, the AMA says they do not provide meaningful insights into the quality of care.

Over time, as researchers learn to mine the Medicare data, it could change the way medicine is practiced in the U.S. Doctor ratings, often based on the opinions of other physicians, would be driven by hard data, like statistics on baseball players. Consumers could become better educated about the doctors in their communities.

For example, if your father is about to undergo heart bypass, you could find out how many operations his surgeon has done in the last year. Research shows that for many procedures, patients are better off going to a surgeon who performs

them frequently.

The data could also be used to spot fraud, such as doctors billing for seeing more patients in a day than their office could reasonably be expected to care for.

Medical practice would have to change to accommodate big data. Acting as intermediaries for employers and government programs, insurers could use the Medicare numbers to demand that low-performing doctors measure up. If the data indicated a particular doctor's diabetic patients were having unusually high rates of complications, that doctor might face questions.

Such oversight would probably accelerate trends toward large medical groups and doctors working as employees instead of in small practices.

Melgen, the top-paid physician in 2012, has already come under scrutiny. In addition to allowing the use of his jet, the eye specialist was the top political donor for Menendez as the New Jersey Democrat sought re-election to the Senate that year.

Menendez's relationship with Melgen prompted Senate Ethics and Justice Department investigations. Menendez reimbursed Melgen more than \$70,000 for plane trips. — AP

Volusia becoming a retirement Mecca

By Jim Haug

DAYTONA BEACH, Fla. —

The end of the year is typically a slow time for the real estate so Gaff's Realty was grateful that Daytona Beach got some national media exposure when *AARP Magazine* listed as it as one of the 10 best places to retire for less in its October/November issue.

Traffic to their website, www.FindFloridaRealEstateForSale.com, jumped "astronomically" when *Today*, the morning TV show, did a segment on the AARP list (in October), said broker Andrea Davis.

"I mean literally, the minute that show aired, I could see the numbers of people on the website. It was phenomenal. It stayed like that," she said. "It is still impacting us."

"People are flying in and coming to our town because of the story the *Today* show aired about Daytona Beach," she said. "It's really great. Normally, November is the slowest month."

There is probably more to the story than good publicity since other cities on the same AARP list did not receive as much interest. Pocatello, Idaho, for example, got plugged by the same AARP list, but the city, which has also benefited from media exposure as the movie setting for *Napoleon Dynamite*, did not get the same reception from retirees.

"No, I have not seen an increase of activity since the article ran," said Billy Satterfield, a Realtor in Pocatello, in an email. "The article was discussed in an office meeting after it was published but I have not had any inquiries or interest that has been a result of the article."

"The majority of people that retire to Pocatello come here because their kids and grandkids live close and they want to spend time with them," he added. "I imagine Florida has a wider draw for retirement-aged people due to the year-round warm temperatures."

Daytona Beach was the only Florida city to make the AARP list, which emphasized affordability. Along with the natural amenities of a river, ocean and local attractions, AARP noted that the median home price here was \$108,900 and the median mort-

gage payment was \$416.

Bill Roe with Ocean Properties and Management in New Smyrna Beach said Volusia County has always been a value destination, especially for those with a retirement income of \$20,000 a year.

"Volusia County is very affordable for folks in that price range," Roe said. "If somebody is a multi-millionaire, well there might be other opportunities in Florida. If you go down to Naples, it's a different game plan, down there. You have bigger boats, bigger houses and bigger cars (but) it's not for me."

John Adams, general manager of Adams, Cameron & Co., said the article resonates because "it's going out to the right group."

"I've had people forward me the article three or four times," he said.

Cynthia DeLuca, broker of Total Realty in DeLand, appreciated the exposure because, "If they listed Daytona Beach, they're probably going from there to check out the outlying areas, DeLand, New Smyrna and Flagler County."

But buyers in West Volusia still tend to be local.

"We're not seeing so much of the relocation buyer," DeLuca said.

Perhaps that might change with more national exposure for the lesser-known cities in Volusia County.

Realty Trac, an online magazine, recently listed Orange City as one of the "top 15 retirement hot spots for real estate investing," or cities it thinks will be in demand in the future as more baby boomers retire.

It noted that 34 percent of Orange City's population is retirement age. The median price range for Orange City homes a year ago was \$68,000. The capitalization rate, the ratio between the net income produced by an asset and the original price paid to buy the asset, is 13 percent.

DeLuca said Orange City has "a very good price range for people to buy and enter the market."

"Because of the appreciation we're seeing in the overall real estate market, you always want to buy low and sell higher," DeLuca said. — AP/The Daytona Beach News-Journal

He said the six-month hike will allow him to decompress and come to terms with his wartime experiences, while learning to use the outdoors as an alternative form of therapy.

"It's the camaraderie that I am looking forward to most," said Young. "That runs so deep when you are serving in the military, and then you get home and you miss it."

Young said he has also been told by many veterans that everyone eventually has a good cry.

"I haven't had my good cry yet," he said. "I'm hoping it happens on the trail."

According to Warrior Hike, the "thru-hikes" and the interaction veterans have with other veterans and members of trail towns' veteran organizations and local communities along the way restores their faith in humanity and builds a network of lifelong friendships and relationships.

Young, who was born in Winchendon, grew up in Orange, where he lives today. The retired sergeant-major plans to write about his experiences each day. He said he will not cut his hair or shave until he returns home. — AP/The Recorder

► Hike

Cont. from page 15

my wife, and my kids and grandchildren, when they visit. I find it on my motorcycle. Now, I want to find it out there, on my own."

Two years ago, two veterans started the Warrior Hike and finished the Appalachian trek. Last year, 12 others joined those two and did the same.

Recognizing the physical, mental and spiritual benefits of long-distance hiking, Warrior Hike has partnered with the conservancy, the Continental Divide Trail Coalition and the Pacific Crest Trail Association to create the "Walk Off the War" program, which takes place all over the United States.

The program is designed to support combat veterans who are transitioning from military service by hiking through American's national scenic trails.

Young said he was provided all of the necessary equipment and supplies by Warrior Hike. He has to supply his own food and clothes.

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The yin and yang of spring infuses decor

By Kim Cook

The yin and yang of spring make it such an interesting season. After the brutal bite of winter, even a gloomy spring day can lift our spirits with warmer breezes and an emerging palette of delicate hues — those first tinges of new greens, a fuzzy gray bud, a brushstroke of crocus blue. Then, as the season really plants its feet, fresh bright color starts popping up all over.

As *The Secret Garden* author Frances Hodgson Burnett said of spring, “It is the sun shining on the rain, and the rain falling on the sunshine.”

We welcome both the quiet emergence of the season, and those saucy flaunts of azalea, rhododendron and forsythia that follow.

That’s the nature of spring 2014 decor, as well.

Think ballet- and watercolor-inspired pastels; soft fabrics and sheer window treatments; and curvy furniture, often in traditional shapes but updated with modern fabrics and pattern.

Benjamin Moore’s color of the year, “Breath of Fresh Air,” is a whispery blue-gray with a pensive yet positive quality. “We’ve detected a lighter touch — hints, tints of color,” said Ellen O’Neill, Benjamin Moore’s creative director. “They’re colors that can make a room happy.”

Accent hues include pale peach and lavender. Quiet colors, yes, but not insipid

ones. They’re versatile, working as well with dressed-up rooms as with slouchier, more relaxed spaces.

New York City-based designer Elaine Griffin sees “a new feminization in design — daintier details, urban materials interpreted in elegant, classical shapes. It’s an overall softening of decor.”

She also likes a color that had its heyday a couple of decades ago but is poised for a design stage revival: “Beige is back. And it looks fresh again anchoring a room of subtler hues — gray, ivory, taupe, pink, aqua, a softened olive,” she said.

Watercolor song-birds and irises are on artwork at West Elm, the latter painted on birch wood for an interesting effect. (www.westelm.com)

Lauren Conrad’s Tea Berry bedding collection for Kohl’s is done in a dreamy mix of peach, mint and cream. (www.kohls.com)

At the other end of the spectrum, clean, clear bright colors add exuberant pops.

“Americans seem ready to infuse their surroundings with optimistic, bold, mood-changing color,” said Jackie Hirschhaut, vice president of the American Home Furnishings

Alliance, in High Point, N.C. At last fall’s High Point Furniture Market, where designs for spring are introduced, the emphasis was on one hue in particular, she said: “Intense blues seemed to dominate.”

Think dramatic yet familiar shades like cobalt, lapis and sapphire.

Wisteria offers a Louis XVI-style chair upholstered in royal blue linen and a blue-glazed ceramic stool that could find a comfy spot indoors or out. Pottery Barn’s Cambria collection of Portuguese stoneware comes in a deep ocean blue, and there is coordinating indigo napery in polka dots or tile prints. (www.wisteria.com; www.potterybarn.com)

Radiant Orchid and Exclusive Plum, two more colors of the year, are showing up on accessories and furniture like All Modern’s Sunpan velvet bench with Lucite legs, and slipper chairs, side tables and trays at Homegoods. Pennsylvania-based custom cabinet-maker Plain & Fancy is even offering versions of the hue, suggesting it for accent pieces like kitchen islands, media centers and armoires. (www.AllModern.com; www.

homegoods.com; www.plainfancycabinetry.com)

Crisp apple red adds punch to neutrals — check out Target’s Threshold Windham collection of floor cabinets for practical storage in a fun, fresh color. The Candace upholstered armchair in a zippy, red-on-white oversize floral print would energize a room. (www.target.com)

Griffin likes lemon yellow as an accent color. Fashion designers like Marissa Webb and Derek Lam, and retailers like H&M and Joe Fresh, embraced that hue this season, and decor is following suit. A throw pillow quilted to resemble subway tiles; octagonal and square dinnerware; and a galvanized trunk that could work as both storage and table are all at CB2 in taxicab yellow. (www.cb2.com)

Muse — Inspiring How We Live turns a single bloom into modern art underfoot with the Rosa rug, while the Morocco employs hot pink, carnation and plum in a statement tile-print rug. (www.museandyou.com)

Sometimes, all you need to give a room a spring facelift is to change out a few elements. New lampshades are an easy tweak. Seascape Lamps has punchy modern graphic designs for a wide range of fixtures, in on-trend plum and tangerine. A whimsical sketched garden on deep burgundy brings in a contemporary country vibe, and there are photo-printed lemons and cherries here as well. (www.seascelamps.com) — AP



Wisteria Louis XVI-style chair

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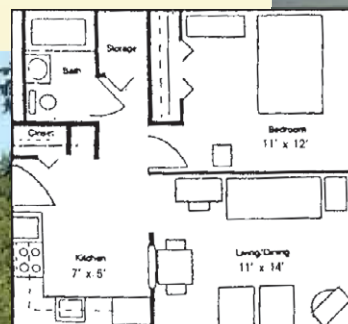
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