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# FREE SENIOR DIGEST

Volume 16, No. 2

A JOURNAL FOR PEOPLE AGE 50 AND BEYOND

February 2020

## Taking Stock of Your Life at the End

By Herb Weiss  
For Senior Digest

A few weeks ago, my sister Nancy called to give me the bad news that my brother-in-law, Justin Aurbach, was diagnosed with an aggressive and deadly cancer known as glioblastoma, or more commonly referred to as GBM. This 77 year old Dallas-based endodontist who I knew as relatively healthy, a believer in vitamins and physically active most of his adult life, was now house-bound receiving 24 hour a day care by home health caregivers, along with his daughters Stephanie and Allison, and his partner Ruth who were now all part of a revolving schedule of care.

I booked a quick trip to Dallas to sit with him and show my support and concern. It had been a few years since I had been there and I wondered what the conversation might entail, knowing that our 53-year old relationship could cover a lot of ground. Justin and my sister were always collectors of art, and I soon found myself sitting at a kitchen table, surrounded by colorfully carved images of watermelons, where he and I reminisced as the time flew by.

Justin reminded me that we first met in 1967 when he came to pick-up my older sister Mickie, taking her to dine at Campisi's Restaurant, a local pizza hangout. Even though it took place over five decades ago, he clearly remembered first meeting my mother as she greeted him from the couch, sitting with her thick soled shoes propped up on the ottoman, smoking a cigarette and wearing her

trademark leopard print blouse. He recalls her holding Tony, the family's three-legged Toy Poodle.

A year later, Mickie and Justin would recruit my twin brother, Jim and me to be ushers at their wedding in 1968. Through the ebb and flow of their life together, from raising children, grandchildren and building a successful dental practice, he reflected on their 41 year marriage, noting 'how it flew by' before Mickie passed in 2008.

Justin reminded me of the sage advice he gave me before I entered my freshman year at the University of Oklahoma. "Drink in moderation and put studies before chugging pitchers of beer," he said. It is funny the things you tend to remember, I thought.

As our conversation became more focused on his health, Justin thought that the symptoms of the tumor might first have appeared over five years ago, when he became dizzy while taking a bike ride. Last August, the symptoms returned while riding again, and a Cat Scan would ultimately reveal his tumor.

### Turning 60

In 2003, I had the opportunity to interview Justin about turning age 60 for my weekly senior commentary in the *Pawtucket Times*. He shared the following thoughts about being at the peak of his career professionally, while only five years shy of reaching retirement age.

In my commentary, Justin said, "It's great [moving into your 60s], however, far too much [cultural] negativity has been directed at this chronological age."

At that time, my brother-in-law was in relatively good



Dr. Justin E. Aurbach, DDS. Photo courtesy Herb Weiss.

physical shape. While he would acknowledge that he could not run a four-minute mile, he joked that he never could anyway. As he approached his sixth decade, he admitted that he played a little golf like many of his friends, walked and jogged, and even took time to lift weights.

Dr. Justin E. Aurbach, DDS, had accomplished much in his career by the age of 60. As the first endodontist in the Dallas-Fort Worth area, he was the first in the region to perform endodontic microsurgery, when at that time there were only 78 endodontists in the nation performing such surgery. He is past president of the DFW Endodontic Soci-

*See Taking Stock page 6*

## Healthy Living at The Seasons

East Greenwich - Residents of The Seasons Assisted Living Community participated in the first monthly cooking demonstration of 2020 with a lesson on healthy choices and cooking techniques.

Held in the newly-renovated Grandview Gardens kitchen, traditional and memory care residents enjoyed a demonstration led by Culinary Services Director Julianna Galiano-Gomez and Executive Chef Seth Chieppa. Residents learned about replacing more traditional ingredients with healthier alternatives, such as substituting turkey for beef in recipes. Turkey and spinach meatballs served with whole wheat pasta were on the menu.

Julianna and Seth walked residents through the entire process, from seasoning the meat to choosing a healthy whole wheat pasta. Residents were able to ask questions as the demonstration progressed, building a deeper understanding of each ingredient from dietician Robyn Riley Perry, MRSD,

LDN, CDE. Robyn walked residents through benefits of each ingredient, with a particular emphasis on the many healthy aspects of spinach.

According to Robyn, spinach is an easy ingredient to add to all sorts of dishes, it is high in iron, has no cholesterol, and is heart-healthy. It helps you from the top of

your head to the bottom of your feet. A well balanced diet is an important part of healthy aging, and the culinary staff at The Seasons is passionate about providing well balanced nutritious and delicious meals to our residents every day.

"Lifelong learning is an important part of celebrating life here at The Seasons", said

Laurie Ann Oliveira, Administrator, "and what better way to start the new decade than with education regarding healthy choices and a delicious snack with friends?"

After the demonstration, residents tasted the meatballs and pasta while being led in a spirited conversation about topics related to healthy living, ranging from eating habits to the health benefits of keeping a positive attitude and being kind.

Residents left the event in high spirits, eager to pass what they had learned on to friends and family. Seasons residents and staff look forward to the next demonstration, which is slated to take place in February.

If you would like the recipe or more information about The Seasons Assisted Living Community please visit our website [www.TheSeasons.org](http://www.TheSeasons.org). You may also call 401-884-9099 to schedule a tour!

*See Healthy Living page 9*

**Hearty Meals  
to Offset  
February Winds  
- page 19**



**"Ask the  
Lawyer"  
- page 5**



**"There's no substitute for a great love  
who says, 'No matter what's wrong with  
you, you're welcome at this table.'"**

**- Tom Hanks**



# Sharing the Cost to Improve the Benefit

A recent article in a respected publication, *Health Affairs*, documented that a large and growing number of Americans have not saved enough for their likely level of housing and healthcare expenses during their retirement. One estimate is that nationwide this group numbers over 40 million people. The article referred to them as “The Forgotten Middle,” because at retirement they’re not poor enough for Medicaid

## On the Senior Agenda



By William F. Flynn Jr.

(income below \$12,500 for a single individual, \$17,500 for a couple), but lack sufficient savings to pay for homecare not covered by Medicare. Many of us don’t realize that if we reach age 75, the odds are one in three that we will need some long-term care before we die.

Because of this situation, the Senior Agenda Coal-

tion’s top legislative priority for the 2020 RI General Assembly session is increasing income eligibility for a state program called @Home Cost Share. @Home is an effective state program that’s not new, but isn’t well-known. It funds in-home services for seniors that may include help with housekeeping, personal care, and meal preparation. It also covers adult day programs outside the home that offer meals, health monitoring and care, and social activities. Currently RI seniors are eligible for @Home if they need this supportive care and have incomes below \$24, 980 (single person) or \$33,820 (couple). Our legislation would raise these limits to \$31,225 and \$42,275 respectively.

@Home works like this: recipients share the cost

of the care by paying between \$4.50 and \$7.50 per hour for homecare, and between \$7/day and \$15/day for adult day service. State Medicaid funds pay the rest of the cost. The benefit to the state is that it delays or eliminates these seniors spending all of their assets on community-based care, at which point state Medicaid would have to pay 100% of the cost.

This cost-sharing arrangement is similar to the “sliding fee scale” based on participants’ income used by a number of social programs such as YMCAs and community centers. Besides allowing more people to afford the service, it allows participants to feel better about seeking help

when they are sharing in the cost. It also decreases the “fall off the cliff” effect of a program where someone is one dollar over the income limit and goes from receiving a benefit to receiving nothing. I saw that effect when I tried to help a constituent who lost having his Medicare Part B premium of \$137 per month paid because his income was 87 cents per month over the limit! The hearing officer’s hands were tied, he couldn’t consider any other factors. There was no cost-sharing program available that would have reduced the impact.

With the support of senior centers and other partners, we have launched a postcard campaign to show

legislators the need for expanding @Home Cost Share. Our goal is at least a thousand signers, some of whom will also come out to our 2020 Legislative Leaders Forum in the spring and show their support for this legislation. Please contact me at (401) 952-6527 or by email to senioragendari@yahoo.com if you want to help.

*William F. Flynn Jr. is executive director of the Senior Agenda Coalition. Contact him at senioragendari@yahoo.com.*

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## PUBLISHED MONTHLY

Published by  
Senior Digest

Graphic Design/Layout:  
TCI Press Inc.

Printed by TCI Press Inc.

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# Be My Valentine!

Love is in the air! It's February and that means Valentine's Day, the celebrated opportunity to WOW that special love interest in your life.

Memories of Valentine's Day take me all the way back to grade school where each of us in our class of nine would open a package of small cute Valentine's cards no bigger than a baseball trading card, put our name to them, and then pass them to everyone else in the class. Guess Sister Donald wanted us to know we all had each other as a valentine and friend, or at least that's what we were encouraged to believe. Of course, this memory is from the first grade in a small parochial school in the coal fields of Northeastern Pennsylvania!

As time passed and the hormones developed and maturity set in, sending and receiving a Valentine's Day card embraced more romantic aspirations. Do you remember that time in your life when you opened a Valentine's card from that special person who simply made your whole life come to a complete standstill? Remember how that Valentine made you feel? It was like you were on cloud nine. Valentine's Day set the stage for you to say, "I love you," and to show it with a special card, flowers and a box of candy. Sweets for the sweetheart.

Today, I suspect Valentine's Day might have quite a different significance for you from what it was when you were back in your teens or in the first grade. Am I right?

Like so many other observances that have been shaped over the years by our experiences and accumulating memories, Valentine's Day today might conjure up a certain emptiness for you after having to bid so-long to a dear loved one who had passed on. It may be a day you wish would be erased from the calendar, forever. Or, perhaps you are someone who's fortunate to still be enjoying the love and companionship of a partner of 40, 50 or even 60 years, and still writing a Valentine's Day card to express that love!

There's no doubt, having someone by your side, who loves you and whom you love and shared countless experiences through your life's journey, continues to enliven and evoke that warm sensation deep inside you as you tear open that envelope on February 14<sup>th</sup> to reveal its romantic message of love. Valentine's Day is special. We all want to be loved. It's part of being human to know and experience such a powerful emotion and need.

And, this is why Valentine's Day is an appropriate observance to ensure that no one spends the day alone and feeling unloved. Emptiness and loneliness can tear at the heart like a cancer and cause a person to act without thinking to someone with ill intent, to respond based on irrational emotions, and to very easily become a victim of what the experts call a romance scam.

By now I hope you, your family and friends know that the Internet is a world that's full of scammers eager to take



By  
**Walter Laskos**

advantage of lonely hearts. And guess where lonely hearts typically turn to seek companionship?

Pew Research reports that more than half of all U.S. adults consider online dating a good way to meet people. Match.com, one of the most popular dating sites, reports people 50 years of age and older represent its fastest-growing share of users.

According to AARP, phony suitors constantly seek out targets on social media and Internet dating sites. They are increasingly active and that explains why it's very easy to become a victim to the lure of their sweet bidding, especially when that bidding fills the emptiness created by loneliness. And how does it all start?

There it is, out of nowhere, someone is connecting with you through a dating site or a random email or friend request on Facebook. They appear to be quite attractive and personable. They've read your profile, your post or your tweet. They hit "like." They've commented on it and now they want you to "Friend" them.

You accept the invitation and over time come to learn that this "stranger" shares a lot in common with you. Of course, he or she resides far away, perhaps also claiming to be in the military or stationed abroad as part of their work. The more messages you exchange, the more it seems your attachment to them grows.

It could be weeks or months that pass when one day the conversation turns to planning an opportunity to meet up. They are now no longer a stranger. You feel as if you've known them all your life. However, each time a visit is planned, something develops; the military is sending them on a special classified mission, or they need to go on an unforeseen business trip, which conflicts and overturns your plans to meet. You try to set another date but again, something pops up to stand in the way.

Then it happens. You receive an urgent request that there's an emergency and he or she needs you to wire money. Of course, they promise to pay it back. Naturally, you oblige and wire the money. And just like that, you've been scammed.

Beware of the warning signs! In the photo they send, they look more like a model from a fashion magazine than an average person. They want to leave the dating website and communicate with you through instant messaging or more personal channels. They seem to inundate you with texts, emails and phone calls. And the most revealing, they repeatedly promise to meet you in person but always come up with an excuse to cancel.

Today's Valentine's Day lesson for the lonely is this: don't let your heart be broken and your savings depleted by such romance scammers. Be smart. Check out your local senior center

instead. You may just be pleasantly surprised by what you see and who you meet. You may even find love in the air!

And in the meantime, visit our Credit Union Senior Safeguard page on the website, *BetterValuesBetterBanking.com* for more information and resources on ways to protect yourself and your savings from all the scams and fraud targeting today's seniors.

*Walter Laskos is senior vice president of Strategic Communications at the Cooperative Credit Union Association in Marlborough, Massachusetts. He can be reached at [wlaskos@ccua.org](mailto:wlaskos@ccua.org)*



Vintage 1950's Valentines card courtesy Sandy Creek Collectables.



## 10 TIPS TO STAY SAFE FROM FINANCIAL SCAMS

- 1) Don't answer the telephone. Use voicemail.
- 2) Never give out personal information.
- 3) Always VERIFY before taking action.
- 4) Set up safeguards on your banking accounts.
- 5) Protect yourself when answering the door.
- 6) Hand deliver your donations.
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- 8) DO NOT CLICK that link!
- 9) Know where to turn for information and help. [[www.BetterValuesBetterBanking.com](http://www.BetterValuesBetterBanking.com)]
- 10) Be a good Samaritan.

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# Teahouse Talk

Beginning this year-20I'm sitting in a local teahouse sipping my tea and working. From another table I hear the exasperated voice of an adult daughter speaking to her aging mother. The love and frustration compete with each other as the daughter tries to explain to Mom that she shouldn't give out her credit card information over the phone. Mom doesn't need to pay for online help to access her email or remove a computer virus.

Mom is about equally exasperated by the insistence of her daughter that she can't do it by herself. She's her MOTHER, she KNOWS how to take care of herself. Nothing Mom is saying makes me think she isn't capable of making her own choices.

I want to lean over and tell them that they are both right- but it's not my place, not today, not for them.

People often say the parent child roles reverse and they have to parent their parents. This isn't true. The reality is your parents are grown adults capable of making decisions -some of which you won't approve of. The hard part is accepting that a parent's bad decisions may have very bad outcomes.

A credit card given over the phone can lead to financial ruin. Writing checks to "new friends" can leave you without checks or "friends" when the money runs out. Choosing to not accept outside help when your loved ones identify a need could



By Deborah L. Burton, MS

lead to a stunningly swift loss of independence when an accident occurs.

Parents will always be parents. The desire to make sure your child is cared for and their needs are being met doesn't change a lot as your "baby" grows up. Expecting your parents to support you and your lifestyle when you should be supporting yourself can lead to an unhealthy, unbalanced, enabling relationship. There is a time when the

bird must fly the nest.

Instead of believing everything is a catastrophe waiting to happen, wringing your hands in worry, and insisting that something must be done, make a cup of tea, and sit and talk with each other. More importantly, listen to what the other has to say-even if you don't agree.

Have you noticed a change in health, mood, or memory? Be concrete and give examples of what you observe. Point out bruises that you see. If mobility has been a problem note what you are seeing-walking slower or grabbing furniture to get from one point to another. Have you noticed medication strewn about or too much (or too little) medication left in the bottle? All health, mood and memory concerns-big or small-should be evaluated by a doctor.

Identify what trade-offs are possible. There are many options for safety monitoring- from doorbell cameras to shoe inserts with GPS tracking mechanisms. Smart home technology is able to facilitate independent living for many individuals. There



Courtesy photo.

are various options to assist with managing medications. The Home Modification Grant can help with the cost of home improvements made to increase the ability to age-in-place.

Adult children need to assess their own needs, capabilities and motivations. Is your insistence to minimize risk based on the need to control what happens next or a fear that a parent will decline and need more help? If providing care for an aging parent is not something you can do, be honest with your parent. Caregiving isn't easy and there are a myriad of reasons why someone isn't able to do it. Parents need to hear the challenges their children face as caregivers.

Speak with care and concern but know you can only control your own actions. You can express your concerns and desires but that doesn't mean the other person will

change. Ultimately, we are responsible for the choices we make and the consequences of those choices.

As the mother and daughter finish their tea, they seem to have come to a truce. Perhaps each understands the other's perspective just a little more clearly.

If you need help with these kinds of conversations, schedule a consultation with me at Senior's Choice Consulting 401-647-9303.

*Deborah Burton, MS is the founder of Senior's Choice Consulting and Executive Director of the RI Elder Info nonprofit.*

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# VETERANS ★ POST ★

by Freddy Groves

## 2020 Honor Flights Starting Up Soon

Last year the Honor Flights Network took 21,000 World War II, Korean War and Vietnam War era veterans from around the country aboard flights to Washington, D.C. Over the years, non-profit HFN has taken over 200,000 veterans on these flights to see the memorials dedicated to them in the nation's capital. Because of donations, the veterans themselves paid nothing for their trips.

The 2020 season will be starting in a few months. Are you able to go as a volunteer escort to help three veterans for one day? Can you host a fundraiser or donate money? With over 20,000 veterans on a wait list for a trip, volunteers and donations are the most crucial at this point. Your first step is to look at the Honor Flight Network website at [www.honorflight.org](http://www.honorflight.org).

Click on Hubs/Flights and find the black dot closest to you. All but five states have hubs with a total of 140 locations. Click on a dot and you'll find contact information. Click on the website link for your hub.

You'll learn about the local group: fundraisers, links to refer a veteran and more.

If you're a veteran who wants to go alone or with your family, you can go solo and meet up with the larger group in Washington, D.C., if you can secure your own funding and transportation. Another program is the Southwest Lone Eagle, for veterans who have been on the waiting list for more than one year and do not live within 120 miles of a hub. For veterans with a terminal illness, there is the TLC programs, meaning Their Last Chance.

For more information, or if there isn't a hub in your state, call Honor Flight at 937-521-2400.

Note to veterans: use of a wheelchair or oxygen are not obstacles to going on one of these trips.

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# New Long Term Care Minimums and Maximums

One of the many complexities that we face when helping families protect their assets from risk of loss for payment of nursing home expenses is the ever changing rules regarding the various aspects of the Medicaid program. Certain of these rules change on an approximate annual basis, while others change without regard to specific periods of time. We have alerted our readers as these changes have been made. We get to do so again this month.

There has recently been issued updated figures for specific components of the Medicaid program regarding payment of nursing home expenses. As an example,

### Legal Corner



By Paul A. Brule

the new equity limit for exclusion of the home is now \$595,000. This equity limit is generally much higher than what is needed for the vast majority of our clients. What this number means is that one can be eligible for Medicaid payment of nursing home expenses and still have up to \$595,000 of equity in one's principal residence. Unfortunately, protection of that equity against the estate recovery rules, otherwise known as

the "Medicaid" Lien, is a whole different issue and beyond the scope of this article. Such protection is possible, even for people who are already in a nursing home and already on Medicaid. We have however

addressed such issue in prior articles and we will revisit this issue again in the future.

The Community Spouse Resource Allowance, referred to as the "CSRA", is an important concept whenever we help a married couple facing what is usually their primary concern, that is, a situation where one of them must enter a nursing home. The minimum CSRA has now been increased to \$25,728. This does not include exempt assets such as qualified home-equity, retirement assets and a list of other exceptions. While the CSRA is a good thing, for many of our clients, it usually protects only a portion, and sometimes only a small portion, of "countable resources". If you need to be concerned about protecting assets in excess of that, the good news is that we have strategies that allow you to do so, without the need for having transferred assets five years prior to the need for institutionalization.

For a couple facing the situation described above, in addition to saving assets, there is also a concern as to the healthy spouse retaining sufficient monthly income to support themselves in the community. That amount is also subject to a minimum.

Those numbers have also changed and the new minimum is \$2,113.75. Of course, there are also situations where we can increase the amount of monthly income for a spouse who remains at home while the other is in a nursing home.

Having knowledge of the updated rules is important for the practitioner who works with them on a regular basis. While I offer them here today as a matter of interest to our readers, making the proper use of all of this information requires substantial experience, not to mention some rather specialized education.

If you are facing the personal situation where the above information is of particular importance to you, please don't attempt to address complicated Medicaid issues without professional assistance. There is way too much at risk!

*Paul A. Brule is an attorney with the firm of Walsh, Brule & Nault, P.C., in Cumberland. He can be reached at (401) 334-4545.*

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# Taking Stock

Continued from page 1

ety, The Southwest Society of Endodontics, and the Dallas County Dental Society. He served as general chairman of the Southwest Dental Conference.

Justin believed strongly that he would still be ‘at the top of his professional game, improving with age’, as he proudly boasted. During my interview with him, he said, “not only am I technically better, but my years of life experience have made me wiser in respect to knowing what can and cannot be done in my life.”

The endodontist attributed much of his success to his wife, children and the many supportive family and friends that were part of his large extended family.

By age 60, his philosophy of looking at the “glass half-full rather than half empty” allowed him to cope with life’s difficulties. This life stage was also a time of excitement and learning for him, while he glided into the years he referred to as “best time of your life.”

### Getting to the Big “70”

Ten years later, we would speak again about his approaching the age 70 milestone. He reflected on how so much time had passed, which he noted flew by in “the blink of an eye.” During my 2013 interview with him published in my weekly commentary in this paper, he told me that he would “certainly keep forging ahead at a break-neck pace,” promising that new goals would replace those that were accomplished.

He recalled having attended dozens of funerals, said final goodbyes to his wife, father, father-in-law, mother-in-law, along with many close friends and colleagues. Justin noted that “reading the *Dallas Morning News* obituary page and constantly attending funerals made him aware of the need to accomplish his set goals with the limited time he had left -” but life goes on,” Justin told me. A year after his wife’s death in 2008, the aging widower again found love and began to date Ruth.

Looking ahead into his 70’s, Justin had no plans to retire. Though financially secure, he aspired to maintain a very full practice until his eighty-fifth birthday. He found added fulfillment teaching endodontic residents at Texas AM Baylor School of Dentistry, a job that he hoped would continue into his 70s, while also staying active in the medical group.

Justin has been an avid bike rider for over 30 years, and despite being 70, he would continue to

sneak in a ride when possible, even with his busy schedule. He enjoyed the City of Dallas’s fine restaurants, loved to cook for family and friends, and looked forward to a good play or chamber music performance from time to time. His mantra may well be “Live your life to the fullest, don’t put off tomorrow what you can do today.”

### Looking Ahead

Justin says, since the diagnosis of his terminal illness, his house has been flooded with family, friends, referring doctors and even former dental students. “I have made a lot of friends and accept that I have impacted people in a very positive way,” he said, as he cites as an upside of his illness.

As we concluded our talk, he says, “Don’t wait to do things. You never know what the future has in store for you,” adding that he learned this lesson from Ruth.

“Simple things in life are your best bet to living a good life,” Justin tells me, stressing that it doesn’t cost a lot of money to enjoy your life.”

Justin acknowledges that he may live another two to six months with the GBM tumor, but remains optimistic, for there are those who have lived for another 14 years. In his remaining time, he hopes to maintain a “quality of life” that allows him to continue to attend musicals and plays, or perhaps even take short trips.

### Final Thoughts

As you reach your 60s and into your 70s, research tells us that exercise, eating a healthy diet, developing a strong social network of family and friends, and continuing to learn and seek out new knowledge all become important in enhancing the quality of your life and increasing your longevity in your later years. However, in our twilight years life can become of full of tough challenges and we may face difficult times.

Ultimately, like Justin, reflecting on personal and professional accomplishments can give you the inner resources necessary to meet the challenges in the final stages of your life.

*Herb Weiss, LRI’ 12, is a Pawtucket writer covering aging, health care and medical issues. To purchase Taking Charge: Collected Stories on Aging Boldly, a collection of 79 of his weekly commentaries, go to herbweiss.com.*

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Foster Grandparents

ceive a transportation allowance, meals during service, paid holidays and accident and liability insurance while serving. The mission of the program is to support positive outcomes for children by providing volunteer opportunities to income eligible individuals. Together we can build a stronger generation of children and a better community for ourselves and our neighbors.

For more information please call:  
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Robyn Riley Perry, MSRD, LDN, CDE

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# A Baseball Fan’s Guide to Spring Training in Florida

*Where to see your favorite MLB teams in the Grapefruit League play, up close and relaxed*

By Jim Byers, *AARP*

There’s nothing like being in Florida for spring training. It offers the chance to see your home team in a more laid-back practice mode. Games are low-key, players are sometimes willing to greet fans and the weather’s warm.

Ready to pack your bags for the Sunshine State? Here are a few things to know about seeing each of the Grapefruit League teams’ games, most of which are scheduled from February 21 to March 24, and clustered in the Tampa and Palm Beach areas.

**Atlanta Braves**

**CoolToday Park in Venice**

The Braves’ brand-new stadium, 35 miles south of Sarasota-Bradenton International Airport, is cool (like its name): One nice feature is a 360-degree concourse with some drink rails set aside for fans to stand and watch the game from a variety of locations. There’s also the Tomahawk Tiki Bar and a grassy berm with 1,800 general admission seats. Nearby is Venice Beach, offering a handsome downtown and boutiques.

**Baltimore Orioles**

**Ed Smith Stadium in Sarasota**

The O’s park has an appealing old-time feel that will remind you of Camden Yards, with classic Maryland crabcakes among the concessions. Sarasota has some great restaurants (try Owen’s Fish Camp) and is known for its arts scene and attractions

such as the John and Mable Ringling Museum of Art.

**Boston Red Sox**

**Jet Blue Park at Fenway South in Fort Myers**

A statue of Hall of Famer Ted Williams greets arriving visitors, who can browse all kinds of T-shirts, caps and memorabilia when an adjacent street is closed off before games. The relaxed stadium is modeled on Fenway Park, complete with its own Green Monster. And you’re only a short drive from the beautiful beaches of Sanibel and Captiva Island.

**Detroit Tigers**

**Publix Field at Joker Marchant Stadium in Lakeland**

In a small city between Orlando and Tampa, the stadium was renovated in 2017 and features a 360-degree walkway that allows fans to circle the entire facility. There’s also a grassy berm beyond the outfield that you can sit or lie down on while you enjoy the game and, perhaps, a beer or two. Explore Munn Park Historic District in Lakeland, known for its early 1900s architecture and antique shopping.

**Houston Astros and Washington Nationals**

**FITTEAM Ballpark of the Palm Beaches in West Palm Beach**

The two teams (who met in the last World Series, with a Nats’ win) share a spring training complex, which features 30-foot sculptures of each team’s logo —



George M. Steinbrenner Field in Tampa, Florida. JULIO AGUILAR/GETTY IMAGES

popular selfie spots, naturally. Many fans spread out on the grassy lawns beyond the outfield fences. Nearby Clematis Street in West Palm Beach offers plenty of restaurants and bars, many with outdoor patios for balmy winter evenings.

**Miami Marlins and St. Louis Cardinals**

**Roger Dean Chevrolet Stadium in Jupiter**

The Marlins and the Cards both play their exhibition games in Jupiter, which is about 16 miles north of West Palm Beach. The most lively area of the park is the standing-room party deck down the right field line, and the big (in both senses of the word) food items include the Super Dean Dogs — giant hot dogs served in a pretzel bun. Or try the Chicago Cubs Hater Dog, which is a Chicago-style frankfurter with celery salt, onions, vivid-green relish, mustard, tomato, hot peppers and a pickle spear. There are several casual restaurants with nice outdoor patios along Jupiter’s Loxahatchee River, and check out the Jupiter Inlet Lighthouse, which dates to 1860.

**Minnesota Twins**

**Hammond Stadium at CenturyLink Sports Complex in Fort Myers**

This lovely stadium’s exterior is said to have been modelled on Churchill Downs Racetrack in Kentucky. You can opt for lawn seating areas along the right field line and behind the left field fence. If it’s still on the menu this training season (and you haven’t eaten for a few weeks), try the Richard Simmons Burger, which comes topped with bratwurst, chicken breast, cheese and three strips of bacon. Don’t miss a visit to the Edison and Ford Winter Estates in central Fort Myers, where Henry Ford and Thomas Edison would go to flee northern weather.

**New York Mets**

**Clover Park in Port St. Lucie**

About 50 miles north of West Palm Beach, the Mets’ stadium has been in the midst of a \$57 million renovation, the first phase of which is supposed to be completed by the team’s arrival on February 10. Some observers have worried it won’t be ready for the new season, but the games are set to go on. The upgrades are said to include new seating, a revamped concourse and more. And the town has 21 miles of quiet beaches to enjoy between games.

**New York Yankees**

**George M. Steinbrenner Field in Tampa**

It’s the Yankees’ 25th year practicing at this field named after the famed former Yankees owner (though its often called

GMS Field). It replicates part of the team’s home stadium in the Bronx, with lacy filigree designs, and has a large, stylized “NY” logo image where fans stop for a requisite selfie. Tampa’s lively downtown offers some tasty restaurant options and a lovely waterfront park.

**Philadelphia Phillies**

**Spectrum Field in Clearwater**

Roughly 20 minutes west of Tampa, Spectrum Field features — like so many of these parks — an outfield berm or grassy area where you can recline on the lawn and watch the games, and picnic tables for lunching on the terrace. Also look for Frenchy’s Tiki Bar, named after a local fellow who owns a number of casual restaurants in the area offering, among other things, Philly cheesesteaks. After the game, Pier 60 at Clearwater Beach has beautiful sunsets.

**Pittsburgh Pirates**

**LECOM Park in Bradenton**

Just north of Sarasota, this is a wonderful ballpark, with lots of old-style charm and stellar sight lines. There’s a nice bar in right-center field, as well as appearances by the famous Pirate Parrot. You’re only a short drive from beautiful, laid-back Anna Maria Island, with fun shops, lovely beaches and the oceanside Sandbar Restaurant.

**Tampa Bay Rays**

**Charlotte Sports Park in Port Charlotte**

The park features berms on both the left and right field sides, and — a staple at these parks — a tiki hut bar. It’s right next to the entrance to the 380-acre Tippecanoe Environmental Park, full of walking trails and wildlife. Nearby Punta Gorda is home to a roughly half-scale replica of the Vietnam Veterans Memorial wall in Washington, D.C.

**Toronto Blue Jays**

**TD Ballpark in Dunedin**

About 30 minutes west of Tampa, the park that was once known as Dunedin Stadium (among other things) wraps up a \$100 million face-lift and expansion this winter that includes a new boardwalk for pedestrians behind the outfield fence and an air-conditioned bar on the third base line. The stadium is only a short walk from the boutiques and restaurants in downtown Dunedin.



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# ENTERTAINMENT

## Trinity Rep Presents August Wilson's *Radio Golf*

*The tenth of the legendary playwright's American Century Cycle January 31 - March 1*

Providence, RI: Trinity Rep continues its 2019-20 Season with the final play from American theatrical legend August Wilson – *Radio Golf*. Directed by resident acting company member Jude Sandy, the show features resident acting company member Joe Wilson, Jr., as Harmond Wilks, a man determined to revive his childhood neighborhood without considering the emotional cost. Both moving and funny, *Radio Golf* is the culmination of August Wilson's ten-play American Century Cycle chronicling each decade of African-American life in the twentieth century. *Radio Golf* runs January 31 – March 1, with press opening on Monday, February 3 at 7:30 pm. Tickets start at \$27. More information can be found at [www.TrinityRep.com/radiogolf](http://www.TrinityRep.com/radiogolf).

August Wilson authored *Gem of the Ocean*, *Joe Turner's Come and Gone*, *Ma Rainey's Black Bottom*, *The Piano Lesson*, *Seven Guitars*, *Fences*, *Two Trains Running*, *Jitney*, *King Hedley II*, and *Radio Golf*. These works explore the heritage and experience of African Americans, decade by decade, over the course of the twentieth century and have been dubbed "The American Century Cycle."

Trinity Rep produced four of August Wilson's American Century Cycle plays before, *Radio Golf* is the fifth. In the 1987-88 Season, *Ma Rainey's Black Bottom* was produced, featuring then-resident company member Barbara Meek as Ma Rainey and Ricardo Pitts-Wiley as Levee. *Joe Turner's Come and Gone* was produced as part of the 1988-89 Season, with Academy Award-winning actor Viola Davis as Mattie Campbell and Barbara Meek as Bertha Holly. *Fences* was produced in the 1991-92 Season with Barbara Meek as Rose and Ricardo Pitts-Wiley as Jim. The most recent Trinity Rep production of August Wilson was the 2000-01 Season's *The Piano Lesson* with Ricardo Pitts-Wiley as Doaker and former resident company member Rose Weaver as Berniece.

August Wilson's plays have been produced at regional theaters across the country and all over the world, as well as on Broadway. Wilson garnered many awards, including a Pulitzer Prize for *Fences* and *The Piano Lesson*, as well as two Tony Awards (*Fences*), and multiple New York Drama Critics Circle awards. He is the recipient of a National Humanities Medal, and has been inducted into the Black Filmmakers Hall of Fame. *Fences* was adapted into a 2016 film of the same name featuring former Trinity Rep actor Viola Davis, who won an Academy Award for her performance, and Denzel Washington, reviving the roles they played on Broadway. A film of *Ma Rainey's Black Bottom*, also featuring Viola Davis in the role of Ma Rainey, is planned for 2020.

### About *Radio Golf*

Real estate developer and entrepreneur Harmond Wilks is determined to become the first Black mayor of Pittsburgh and is on a mission to revive his blighted childhood neighborhood. As Wilks confronts the past, he is forced to question how pursuing change could put his neighborhood's history at risk.

Director Jude Sandy said of *Radio Golf* "August Wilson is one of American's great literary figures. He trained his lens on subjects of African-American life and the on the vast humanity of African-American people with a clarity and devotion that illuminates what is vital in African-American culture and what is universally human in us all. To see August Wilson's plays is to know America in an indispensable way, at times both glorious and heart-wrenching, and always captivating in the rhythm, humor, and poetry he finds in everyday people and everyday life. *Radio Golf* is Wilson's last play; these are the last words we have from one of America's great playwrights. He was battling terminal liver cancer as he finished this play, and it is no surprise that *Radio Golf* has powerful strains of the prophetic and the elegiac, all rooted in real human dilemmas and a deep African-American spirituality."

Curt Columbus, The Arthur P. Solomon and Sally E. Lapides artistic director said, "I am beyond excited to see this production, because it brings the powerful, haunting, and beautiful voice of August Wilson back to Trinity Rep after many years of absence. He is one of the most important American playwrights of the last fifty years, someone who writes exquisitely crafted plays, yet someone who simultaneously challenges how we see the world and the American experience through the medium of theater."



Joe Wilson, Jr. as Harmond Wilks. Photo courtesy trinityrep.com.

### Cast and Creative Team

Jude Sandy returns to the role of director after following the highly-lauded 2018-19 Season production of Marcus Gardley's *black odyssey*. A resident acting company member since 2016, Sandy most recently appeared in 2019's *A Christmas Carol* as Ebenezer Scrooge, which was the second-ever highest selling show in Trinity Rep's history. Prior to that, he received great accolades for his work as Seymour in the 2018-19 Season's *Little Shop of Horrors*. Sandy has also appeared on Broadway, off-Broadway, and is a graduate of the Brown/Trinity Rep MFA program. His acting credits at Trinity Rep include *Othello*, *A Midsummer Night's Dream*, *Oklahoma!*, *To Kill a Mockingbird*, *Blues for Mister Charlie*.

Sandy will be working alongside Michael McGarty and Baron E. Pugh (set design), Yao Chen (costume design), Amith Chandrashaker (lighting design), and Larry D. Fowler, Jr. (sound design).

The cast of this production features resident company member Joe Wilson, Jr. as Harmond Wilks. Wilson, Jr. has been a resident acting company member for 16 seasons. His acting credits include *The Song of Summer* (2018-19 Season), *A Christmas Carol* as Ebenezer Scrooge (2017-18 Season), *The Mountaintop* (2016-17 Season), *The Grapes of Wrath* (2013-14 Season), *Cabaret* (2009-10 Season), and *Topdog/Underdog* (2004-05 Season.) Wilson Jr. was co-director of last season's *black odyssey*, where he was also featured as Ulysses Lincoln.

Ricardo Pitts-Wiley returns to Trinity Rep to play Elder Joseph Barlow. Since first becoming an acting fellow in 1974 Pitts-Wiley has been featured in many productions at Trinity Rep, including August Wilson's *Fences*, *The Piano Lesson*, and *Ma Rainey's Black Bottom*. His last perfor-

mance with Trinity Rep was 2001's *The Cider House Rules* directed by Oskar Eustis. In 2017 Ricardo Pitts-Wiley was awarded the Rhode Island Pell Award for Excellence in the Arts by Trinity Rep. He is co-founder of Mixed Magic Theatre in Providence.

*Radio Golf* will also feature guest artists Tonia Jackson as Mame Wilks. Guest artists Dereks Thomas will play Sterling Johnson, and Omar Robinson will play Roosevelt Hicks. Robinson was last seen at Trinity Rep as Paw Sidin in 2018-19's *black odyssey*.

### Community Partnerships and Special Events for *Radio Golf*

Special performances for *Radio Golf* include an Open Captioned performance for the show on Sunday, February 2 at 2:00 pm and Wednesday, February 12 at 2:00 and 7:30 pm. The Next Generation Night will be held on Thursday, February 6, and includes a special event for the next generation of theater-goers. The Teens Talk performance will be held on Friday, February 7, which features Trinity Rep's Teen Ambassadors discussing their perspective on the show following the 7:30 performance.

A Context & Conversation panel discussion will be held in partnership with Providence Public Library on Monday, February 10 at 6:00 pm at West Elmwood Housing Development at 224 Dexter Street in Providence. At this free event, panelists from the community will examine the good – and bad – of changing neighborhoods. Christina Bevilacqua, Trinity Rep's conversationalist-in-residence and programs and exhibitions director at Providence Public Library will moderate the discussion.

The Trinity Rep Book Club will meet on February 20, 2020 at 7:00 pm at Symposium Books on Westminster St. in Providence. This book club meets for select plays

See *Radio Golf*, page 18

## Do you know that Orchard View Manor Accepts VA Patients?

Do you know of a veteran in need of Short-Term Rehabilitation, Hospice Care, Respite Care or Long-Term Care? Orchard View Manor is the only facility in East Providence that has a contract with the Veterans Administration. Depending upon the percentage of service connectivity, veterans may be eligible for care at Orchard View Manor. To determine eligibility veterans should contact their assigned social worker at the VA. If you are interested in a private tour of our facility, please contact the Admissions Department at 401.438.2250. We offer tours seven days a week.

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- Almost 65



Dear Almost,  
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**Most dental care:** Routine dental care including checkups, cleanings, fillings, tooth extractions and dentures are not covered by Medicare. However, some Medicare Advantage plans do cover basic dental care services.

**Routine vision care and eyeglasses:** Medicare does not cover routine eye exams, eyeglasses and contact lenses (except following cataract surgery), but tests, treatments and surgeries for medical eye diseases like cataracts, glaucoma and macular degeneration are covered. Some Medicare Advantage plans do offer routine vision benefits.

**Alternative medicine:** Acupuncture, chiropractic services (except to fix subluxation of the spine), and other types of

alternative or complementary care are not covered by Medicare.

**Prescription drugs:** Medicare (Part A and B) doesn't provide coverage for outpatient prescription drugs, but you can buy a separate Part D prescription-drug policy that does, or a Medicare Advantage plan that covers both medical and drug costs.

**Cosmetic surgery:** Most cosmetic procedures are not covered, however, if the surgery is due to an injury or deformity, it might pay. For example, Medicare will cover a breast prosthesis for breast cancer survivors.

**Hearing aids:** Medicare will not pay for hearing exams or hearing aids, but may cover a hearing and balance exam if your doctor determines it's necessary. Some Medicare Advantage plans do offer hearing benefits.

**Long-term care:** Nursing home care and assisted living facilities are not covered by Medicare. But, Medicare will help pay up to 100 days of skilled nursing or rehabilitation care immediately following a hospital stay of three or more days.

**Personal home care:** If you need to hire help for bathing, dressing or getting out of bed, Medicare typically won't cover these costs either, unless you are homebound and are also receiving skilled nursing care. Housekeeping services, such as shopping, meal preparation and cleaning are not covered either unless you are receiving hospice care. But a few Medicare Advantage

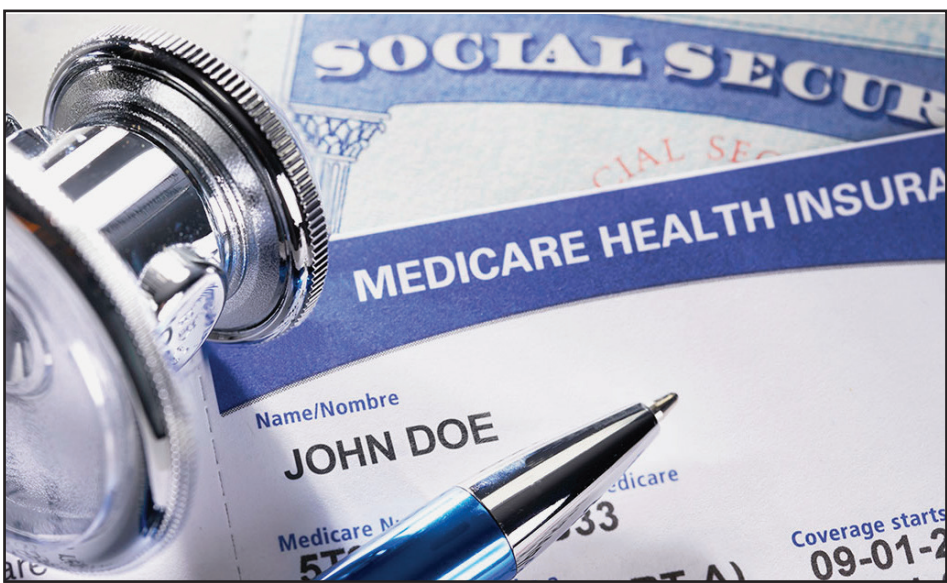


Photo courtesy aarp.org

plans do offer in-home support services.

**Routine foot care:** Medicare does not cover most routine foot care, like the cutting or removing of corns, calluses and toenails. But they do cover medically necessary podiatrist services for foot problems like hammertoes, bunion and heel spurs, along with exams, treatments and therapeutic shoes or inserts if you have diabetic foot problems.

**Overseas coverage:** In most cases, health care outside of the United States is not covered by Medicare except for very limited circumstances – such as on a cruise ship within six hours of a U.S. port. But, Medigap supplemental plans D, G, M and N cover 80 percent of emergency care abroad, and some Medicare Advantage plans cover emergency care abroad too.

The best way to find out what Medicare covers is to talk to your health care provider, visit [Medicare.gov/coverage](https://www.medicare.gov/coverage) and type in your test, item or service, or down-

load the Medicare “What’s covered” app on the App Store or Google Play. And to look for Medicare Advantage plans that offer additional benefits visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Also keep in mind that even if Medicare covers a service or item, they don't pay 100 percent of the cost. You will have to pay a monthly Part B premium (which is \$135.50 for most beneficiaries) and unless you have supplemental insurance, you'll have to pay your annual deductibles and copayments too. However, most preventive services are covered 100 percent by Medicare with no copays or deductibles.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://www.SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of “The Savvy Senior” book.

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# SNAP Benefits and You

**By Eric Bither  
For Senior Digest**

The Supplemental Nutrition Assistance Program (SNAP), formally known as Food Stamps, provided nutrition assistance to eligible individuals and families to offset the high cost of nutritious food. Unfortunately, many Rhode Island Seniors are missing out on SNAP benefits, which can supplement their incomes and help them stay healthier by making nutritious foods more affordable. By eating healthier, seniors can lower their healthcare costs and improve their health at the same time, thereby helping the economy at the same time SNAP benefits are feeding seniors.

Many people don't like to go to the offices of the Department of Human Services (DHS) to complete the SNAP application. The good news for seniors applying for SNAP is that a visit to DHS is not necessary. There are many ways to apply for the benefits.

You can apply online if you have access to a computer through the website [healthyrhode.ri.gov](http://healthyrhode.ri.gov). You can get help in applying at most senior centers and the local Community Action Program (CAP) offices. The URI SNAP Outreach program conducts community events to sign people up, and you can contact them at 1-866-306-

0270 to find out when they will be hosting an event in your area.

Once your application is received, DHS is required to conduct a phone interview. If you are not able to take part in the interview, you can name a trusted relative or friend your "authorized representative" on your application and have that person do the interview for you. An authorized representative can also be authorized to use your SNAP card for shopping for you if you need assistance after you are approved for SNAP benefits. Seniors that are on a fixed income, once they are accepted for SNAP, are on the SNAP program for two years, and they do not need to submit additional paperwork during that time to remain on the program.

If you are over sixty (60), owning a car or your own home does not affect your ability for SNAP benefits. Moreover, for most people, money in the bank does not count against you for program eligibility. Neither do life insurance policies or retirement accounts.

There are additional rules for seniors that allow some to get additional SNAP benefits. Medical expenses can be used as a credit to increase the amount of SNAP benefits. Medical expenses include healthcare premiums, doctor visit copays, medication copays, medical equipment, and transpor-



Photo courtesy [foodbusinessnews.net](http://foodbusinessnews.net)

tation costs to medical appointments.

For individuals accepted in the SNAP program, the benefits range from \$16.00 to \$194.00 per individual depending on their income and expenses. Each month, the SNAP benefits are deposited on an EBT card, which is like a debit card, and it can be used at most stores and several farmers markets to buy food items.

Getting SNAP benefits does not interfere with other programs many seniors use so SNAP recipients still qualify for Meals on Wheels, Senior Farmers Market Vouchers, and they can also eat at senior meal sites

and utilize local food pantries. In addition, some seniors can use their EBT at certain Subway Restaurants that belong to the Restaurant Meals Program. You can call URI SNAP Outreach for more information on this program at 1-866-306-0270.

If you have tried to apply for SNAP and had any problems or if you are receiving SNAP and question your benefit amount, please call RI Legal Services at (401) 274-2652 for assistance.

# When It's Time to Take the Keys

**By Don Drake, LADC I,  
Connelly Law Offices, Ltd.**

Well, it's happened again, this time in Seekonk, Massachusetts. Three women were in the parking lot of the Ocean State Job Lot store when a 76-year-old man began backing up and ran them over. According to one bystander, "He continued going backward and hit everybody and everything in his way."

The three women were seriously injured, with one being pinned under the car. "The woman under the car kept saying 'take the car off me. Please have someone take the car off me,'" said another witness. According to yet another person, the driver "didn't seem to have any concept of what just happened or what he had just done."

Thankfully, all three women are expected to survive.

Just days after the recent Seekonk crash, when the concern was raised yet again about the fitness of some elderly drivers to be on the roads, several older adults were heard calling a radio talk show citing a number of facts in their defense, one being that "teens are involved in far more crashes than seniors, so they should take their licenses away, too."

This has been a statistic cited by seniors following nearly every one of these crashes. The statistic is true, if we just look at the number of accidents teens are involved in, but the real truth in numbers is when you factor in the mileage driven. In that case, mile for mile, seniors are involved in far more crashes than any other age group.

According to police records, fatal crashes begin to increase significantly for drivers 70-74 years of age and are highest among those over 85 years of age. Of this group, males by far, have higher rates of fatalities.

So why does this happen? Quite simply, it's a function of aging. Fifty percent of older adults and 80 percent of those in their 70s suffer from maladies such as arthritis, causing joints to become inflamed resulting in limitations in turning, flexing and twisting, necessary skills when it comes to navigating the roadway.

Medications also factor into the equation. Over 75 percent of drivers over 65 report using one or more medications but astonishingly, less than one-third of these drivers report that they were aware of the side effects of the drugs they were using.

Given this knowledge, wouldn't it make sense for family members to confront their loved one about what they are seeing and the concerns they have for them? Well, it may not be as easy as it sounds, in fact, it appears to be downright difficult.

In a study reported by the American Association of Retired People (AARP), they found that adult children under

the age of 65 were unwilling to address the subject with their parents even though they had concerns. Astonishingly, 40 percent of this group felt more comfortable discussing funeral arrangements with their parents than broaching the subject of taking the keys.

The AARP offers a variety of driver safety refresher courses nationwide, as does the American Automobile Association (AAA). But what if the senior's skills have regressed so much that such a refresher course would not help? Then it's time to have a discussion with them about giving up the keys.

Such a discussion needs to include evidence of the deteriorating driving skills such as traffic tickets, vehicle damage and reports by neighbors. If you struggle with this, turn to someone the senior trusts such as clergy or a doctor. Don't go into the meeting with an attitude, making accusatory statements or frame taking this step as a punishment. Remember, taking the keys is yet another loss in a senior's life.

During this discussion, explain alternative ways of maintaining their independence such as ride sharing programs or public transportation. In some cases, the car could be withdrawn slowly, perhaps limiting use to non-busy times or only during daylight hours. Keep in mind that you have removed a major form of self-sufficiency and now you need to help them establish another way to be independent.

At Connelly Law, we have counseled several families who had to have this discussion, but when it was over, they reported a sense of peace for all concerned. In fact, one family told us their mother said some months later, "I don't know why I didn't do this earlier; I actually feel relieved."

*Don Drake oversees Connelly Law's Community Education Programming. He is a retired licensed clinician in the Commonwealth of Massachusetts with over three decades of experience working with older adults diagnosed with HIV/AIDS, substance abuse disorders, chronic homelessness and mental illness. Prior to his retirement, he was the director of a unique treatment program for older adults with histories of mental illness, cognitive disabilities, and addiction at Shattuck Hospital in Boston. He was also a director at Steppingstone, Inc. in Fall River, Massachusetts where he was the clinical trainer, program and curriculum developer for the agency and oversaw treatment programming for older adults. He has over 40 years of human service and law enforcement experience and has worked as an administrator at programs in Boston, Hartford, Providence and Philadelphia, helping to structure, hire and train staff in providing behavioral and addictions treatments to adolescent and adult clients. Drake also worked as a trainer for the Massachusetts Department of Public Health presenting training on QPR, a suicide prevention curriculum for the general public, the Massachusetts Council for Problem Gambling and the Crisis Prevention Institute, an international training organization that specializes in the safe management of disruptive and assaultive behaviors. He is also a retired professional wrestler who is in the New England Professional Wrestling Hall of Fame. Drake can be reached at Connelly Law Offices, Ltd. at [ddrake@connellylaw.com](mailto:ddrake@connellylaw.com).*



Photo courtesy [thehealthy.com](http://thehealthy.com)



# It's Time to Prepare Your 2019 Taxes!

It's that time of year to prepare your 2019 income tax return, which you need to file by 4/15/2020. First, review your 2018 federal Form 1040 individual income tax return and supporting documents. Make a list of all tax forms that you received last year to prepare your 2018 tax return and update this list for any changes in 2019. Now, gather your 2019 tax forms that you have received in the mail or online. Review all 2019 tax forms upon receipt for errors and request corrections if needed.

The most common tax forms that you might receive include 1099-SSA (Social Security), 1099-INT (interest income), 1099-DIV (dividend income and capital gains) and 1099-R (pension, retirement plan, IRA or annuity payments).

## 2019 Updates

*The Bipartisan Budget Act of 2018* introduced a new tax form for tax year 2019 for seniors aged 65 and older. Form 1040-SR is a simplified and easier to read version of Form 1040 with lines for specific retirement income, including Social Security benefits, IRA distributions, pensions and annuities.

*The Tax Cuts and Jobs Act of 2017* (TCJA) introduced major changes to the tax code. The following items may affect seniors for the 2019 tax year:

- The income tax bracket thresholds have been adjusted



By  
Elizabeth  
Carroll

for inflation, which helps prevent being pushed into a higher tax bracket without an increase in real income.

- Your medical expenses need to be greater than 10% (versus 7.5%) of your adjusted gross income in order to deduct medical expenses.
- The individual mandate requiring health insurance coverage has been repealed for 2019 tax returns so you will not be penalized if you don't have health care coverage. Note that some states, including Massachusetts, still have their own individual mandate.
- The alimony deduction has been eliminated for divorces signed after 12/31/2018. The payer is no longer allowed to take a deduction for alimony payments and the payee is no longer required to claim the alimony as income.
- The estate tax in 2019 only applies to individual estates greater than \$11.4 million.

## Standard Deduction versus Itemizing Deductions

The IRS lets you choose to take the standard deduction or itemize your deductions. The standard deduction is the amount you can deduct from income if you don't itemize. The amount depends on your filing status. *TCJA* increased the standard deduction, meaning fewer people will choose to itemize. In 2019, the standard deduction for a married couple filing jointly is \$24,400 (\$12,200 for a single filer). The standard deduction is \$1,300 higher for those over 65 or those who are blind. Like the standard deduction, itemizing deductions also reduces your taxable income. Charitable contributions, medical expenses, mortgage interest, and state and local taxes are the most common itemized deductions. Itemizing your deductions takes more time, requiring you to gather and save documentation to support the deductions. Choose the larger of the standard deduction or the total of your itemized deductions to benefit most.

## File Your Taxes

File your taxes by April 15, 2020. The IRS will automat-

ically grant you six extra months to file your taxes if you file Form 4868 by 4/15/2020. *Note: the extension gives you extra time to file your return, but does not give you extra time to pay your taxes.* You must estimate the taxes owed and pay this amount by 4/15/2020 or you will be penalized. Per the IRS, filing your return electronically is faster, safer and more accurate. Consider using direct deposit so you will receive your refund quicker. There are a number of options for low and moderate-income taxpayers to file your taxes for free, including the IRS Free File program, Volunteer Income Tax Assistance, and AARP's Foundation Tax-Aide.

## Looking Ahead

*The Secure Act* passed in late December 2019 and made significant changes to the retirement system with the goal of helping people save more. Provisions affecting seniors include delaying required minimum distributions until age 72 (versus 70 ½) for those who turn 70 ½ after 12/31/2019, removal of the age cap for individuals with wage income to contribute to traditional IRAs and changes to inherited retirement accounts.

Tax preparation does not have to be a yearly stressful event. Organize your tax-related receipts and documents throughout the year. Make tax preparation and filing easier and less stressful this year.

*Beth Carroll is a CPA and a Certified Daily Money Manager. Her company, Cornerstone Money Management, LLC, helps seniors in their homes with billpay, financial organization and cash flow management. You may reach her at beth@cornerstonemoneymgmt.com or 401-323-4895.*

# Sign Up for Advocacy Day and Make Your Voice Heard

While there has been a lot of positive news recently about Alzheimer's research and hope for the future, those caring for someone living with the disease are dealing with burdens and frustrations in the here and now.

There are a lot of individuals in this category: in Rhode Island alone, there are a reported 23 million people living with the disease and 53,000 caregivers – and both of those numbers are continuing to rise.

And while the ultimate goal is to find a cure for Alzheimer's disease, there are issues affecting the daily lives of those living with the disease and their caregivers that need to be addressed. Some of these issues, such as having access to more and better care and services, would benefit from legislative action, and that's where we need your help. The Alzheimer's Association Rhode Island Chapter holds an Advocacy Day each year at the Rhode Island State House, and we are looking for people to join us with their voices and support.

This year's Advocacy Day will be held on Tuesday, March 3rd. The event will feature discussion about Alzheimer's disease and its impact on Rhode Island and its residents, and the roll out of state legislative priorities for 2020 that relate to the disease.

The Advocacy Day will provide opportunities for advocates to meet face-to-face with their state elected officials and policymakers and share personal stories of how Alzheimer's has impacted their lives. Advocates will also have a chance to rally behind several pieces of legislation, including a bill to expand access to in-home services to those diagnosed with younger-onset Alzheimer's who are under 65 years-old.

Other legislative proposals that have

## Alzheimer's Updates



By  
Donna Kirwan

been talked about include workforce development initiatives for certified nursing assistants (CNAs) working in elder-care settings, and a bill pertaining to dementia care coordination within the Rhode Island Department of Health.

Check-in and registration for Advocacy Day is at 2:00 p.m., with a speaking program and press event to begin at 2:15 p.m. Meetings with legislators have been scheduled between 3:00 and 4:00 p.m., with the day culminating with the Alzheimer's Association Rhode Island Chapter being recognized on both the House and

Senate floors.

Special speakers for the press event include Lieutenant Governor Daniel McKee, a caregiver affected by younger-onset Alzheimer's disease, Executive Director Donna McGowan of the Alzheimer's Association Rhode Island Chapter, and several legislative champions.

State governments are increasingly on the front lines in addressing the Alzheimer's crisis, the care and support needs of families facing the disease, and its impact on local economies, so your input is valuable to our elected officials.

Anyone interested in attending Advocacy Day and having their voice heard can register online at [alz.org/ri](http://alz.org/ri) under Advocacy or contact Eric Creamer, director of public policy for the Alzheimer's Association Rhode Island Chapter, at [ercream@alz.org](mailto:ercream@alz.org) to sign up.

*Donna Kirwan is the Communications Manager for the Alzheimer's Association® Rhode Island Chapter.*



Lieutenant Governor Dan McKee greets state Senator Cynthia Coyne prior to the start of last year's Alzheimer's Association Advocacy Day at the State House. Courtesy photo.

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# Commentary

## File Early, Pre-empt Identity-Theft Tax Fraud

With tax-filing season a prime time for identity theft scammers to prey on unsuspecting consumers, I want to pass along some important information from the AARP Fraud Watch Network. It's a suggestion that submitting your tax return as soon as is practical can greatly reduce your chance of being victimized by a fraudulent return.

The IRS reports that taxpayers have been losing as much as \$3 billion annually to tax-related identity theft. This scam occurs when a fraudster steals your Social Security number and files a tax return in your name to claim a fraudulent refund.

The recommendation is that taxpayers file their returns as soon as they receive all of the necessary paperwork. Of course, none of us are eager to work on our tax returns, but if you procrastinate until close to the filing deadline you are giving an identity thief the maximum amount of time to steal your personal information and file a fraudulent return.

While consumers must be constantly vigilant to guard against falling victim to identity theft, the good news is that there are simple steps you can take to prevent your personal information from becoming

### On the Inside



By Kathleen S. Connell

compromised. The AARP Fraud Watch Network recommends:

- Mail tax returns directly from the post office. If filing electronically, use a secure network and encrypt.
- Stay safe online. Do not respond to emails that appear to be from the IRS, and never click on links. The IRS does not send unsolicited, tax-account related emails and never asks for personal and financial information.
- Protect your personal information. Never store

important account numbers or data in purses or wallets, or on smartphones. Use a shredder for paper documents, and install a locking mailbox.

If you think you may have been targeted by an ID theft scheme, refer to the IRS Taxpayer Guide to Identity Theft (<https://www.irs.gov/uac/taxpayer-guide-to-identity-theft>) and report it to your local police. You also may report suspected identity theft to the RI Attorney General's consumer protection unit via email [consumers@riag.ri.gov](mailto:consumers@riag.ri.gov) or by calling 401-274-4400.

The Fraud Watch Network also is conducting a public outreach campaign this season to warn residents about the IRS

imposters. In this scam, con artists impersonating IRS agents telephone people and tell them that they are in serious trouble for non-payment of back taxes. The targets are aggressively threatened with police arrest, court action or confiscation of property unless they make immediate payment. The FWN's advertising and an online video emphasize that that legitimate IRS representatives do not call to demand immediate payment, threaten arrest or demand immediate payment via credit or debit card.

I visited the IRS Web site and found this recent update on how the scam has escalated:

*In the latest version of the phone scam, criminals claim to be calling from a local IRS Taxpayer Assistance Center (TAC) office. Scam artists have programmed their computers to display the TAC telephone number, which appears on the taxpayer's Caller ID when the call is made.*

*If the taxpayer questions their demand for tax payment, they direct the taxpayer to IRS.gov to look up the local TAC office telephone number to verify the phone number. The crooks hang up, wait a short time and then call back a second time, and they are able to fake or "spoof" the Caller ID to appear to be the IRS office calling. After the taxpayer has "verified" the call number, the fraudsters resume their demands for money, generally demanding payment on a debit card.*

*Fraudsters also have been similarly spoofing local sheriff's offices, state Department of Motor Vehicles, federal agencies and others to convince taxpayers the call is legitimate. IRS employees at TAC offices do not make calls to taxpayers to demand payment of overdue tax bills. The IRS reminds taxpayers it typically initiates most contacts through regular mail delivered by the United States Postal Service.*

I would like to remind you that taxpayers who need filing assistance and cannot afford a tax preparation service may take advantage of AARP Foundation Tax-Aide. Now in its 52nd year, Tax-Aide is the nation's largest free tax assistance service and is offered in more than 5,000 locations nationwide and a dozen or so here in Rhode Island. For more information, visit [www.aarp.org/findtaxhelp](http://www.aarp.org/findtaxhelp) or call 1-888-AARP-NOW (1-888-227-7669).

Finally, last month I wrote in this space that our annual Capitol Caregiver awards will take place at the State House in early April. In fact, the event is now set to take place March 31. Visit [aarp.org/ri](http://aarp.org/ri) for details.

*Kathleen Connell is State Director of AARP Rhode Island. Find helpful resources for caregivers and their families at [www.aarp.org/RICaregiving](http://www.aarp.org/RICaregiving).*

## Challenges for Seniors in 2020

The census bureau reported, for the first time in history, senior citizens are expected to overtake the population lead in less than two decades. In 2034 there will be 77 million seniors (age 65 and older). The growth of seniors doesn't end here. According to the Kaiser Foundation, people ages 80 and older will triple to about 31 million between 2020 and 2050. These statistics are quite impressive but will their quality of life be any better than today? Let's look at the challenges facing seniors in 2020: (a) Physician Shortage. A growing senior population will require a surge of physicians.



By Kathleen Heren

Medical colleges state there will be a shortage of up to 122,000. It just won't be physicians; there will also be a nurse shortage. Rural settings in our country will even be more strained for physicians and nurses than it is now. (b) Cost of Care. Nursing homes & assisted living facilities can be costly, but home care is equally costly and for the most part they are not covered by Medicare or Medicaid. Many adult children are caring for parents or grandparents at the expense of their own careers and families. Alzheimer patients can live up to 20 years with the disease. The number of Alzhei-

mer's patients is rising each day at staggering numbers. (c) Economic Hardships. Older adults now find themselves working well into their 80's in some cases by choice; in some other cases due to financial needs. Senior hunger and poverty are huge challenges in today's world. Seniors are not eating healthy because of food costs or not having enough money for food and prescriptions. (d) Social concerns. Every day there is more information being learned on the loneliness and isolation of seniors. With more seniors worrying where their next meal will come from or will they outlive their savings, it's only predictable that grief, loneliness and depression will set in. This has also led to seniors abusing alcohol and opioid use.

As depressing as this may sound, only the healthcare system and community outreach

agencies can improve a senior's quality of life. Yes, seniors have legitimate concerns and well-founded worries, but with many new tools and technology there is hope the future could be brighter. It won't be long before the politicians will be knocking at your door based on 2020 being an election year; you know--the people who only show up once a year. Instead of doughnuts, ask them what they are doing to make your life less stressful.

*Kathleen Heren is executive director of the Rhode Island Long-Term Care State Ombudsman Office. Contact her at (401) 785-3340 or 888-351-0808.*





# Reasons to File a 2019 Tax Return

By Meg Chevalier

While many people are required to file a tax return, it's a good idea for everyone to determine if they should file. Some people with low income are not required to file, but will need to do so if they can get a tax refund.

Here are five tips for taxpayers who are deciding whether to file a tax return:

**Find out the general reasons to file**

In most cases, income, filing status and age determine if a taxpayer must file a tax return. Other rules may apply if the taxpayer is self-employed or can be claimed as a dependent of someone else. There are other reasons when a taxpayer must file. The Interactive Tax Assistant on the IRS.gov can help someone determine if they need to file a return.

**Look at tax withheld or paid**

Here are a few questions for taxpayers to ask themselves:

- Did the taxpayer's employer withhold federal income tax from their pay?
- Did the taxpayer make estimated tax payments?
- Did they overpay last year, and have it applied to this year's tax?

If the answer is "yes" to any of these questions, they could be due a refund. They must file a tax return to get their money.

**Look into whether they can claim the earned income tax credit**

A working taxpayer who earned less than \$55,592 last year could receive the EITC as a tax refund. They must qualify and may do so with or without a qualifying child. They can check eligibility by using the 2019 EITC Assistant on IRS.

gov. Taxpayers need to file a tax return to claim the EITC.

**Child tax credit or credit for other dependents**

Taxpayers can claim the child tax credit if they have a qualifying child under the age of 17 and meet other qualifications. Other taxpayers may be eligible for the credit for other dependents. This includes people who have:

- Dependent children who are age 17 or older at the end of 2019
- Parents or other qualifying individuals they support

The Child-Related Tax Benefits tool can help people determine if they qualify for these two credits.

**Education credits**

There are two higher education credits that reduce the amount of tax someone owes on their tax return. One is the American opportunity tax credit and the other is the lifetime learning credit. The taxpayer, their spouse or their dependent must have been a student enrolled at least half time for one academic period to qualify. The taxpayer may qualify for one of these credits even if they don't owe any taxes. Form 8863, Education Credits is used to claim the credit when filing the tax return.

For more information, please visit [www.irs.gov](http://www.irs.gov).

*Meg Chevalier is a senior tax specialist in the Providence office of the Internal Revenue Service. To contact or ask her a question, e-mail [miguelina.y.chevalier@irs.gov](mailto:miguelina.y.chevalier@irs.gov).*

## SENIOR NEWS LINE

by Matilda Charles

# Deciding Where to Retire

Bankrate's study of the best and worst states for retirement pegs Nebraska, Iowa, Missouri, South Dakota and Florida as the top five. It's easy to just take a list such as this and call the movers, but it's the details that matter.

All 50 states in the study were ranked in terms of affordability, crime, culture, weather and wellness.

Nebraska, at the top of the list, had a rating of only 14 for affordability but did well on the other criteria.

Missouri, third on the list, was No. 1 for affordability, but only average or below average ratings on the other benchmarks.

Kentucky, at No. 6, came in at a respectable 9 for both affordability and crime. Its downfall was culture, which rated only a 46.

At the bottom of the list, while New York scored very high for culture, it had the worst affordability rating.

So, how to decide where to retire? Not with a list like this. To pinpoint a location where you'll be happy in retirement, you

need to get to know the area in person.

Go there. Stay as long as you can, at least through a vacation. Make contacts. Call real estate agents and tour homes to see what you can get in your price range. Contact the medical center and see if they have what you need. (Check Hospital Compare on [medicare.gov](http://medicare.gov).) Read the local newspaper.

Visit the police department and ask about crime, as opposed to believing a study. Check the nearest college for senior classes. Drive around and look for depressed areas. Is there a senior center with interesting activities?

Do the math. Can you afford your new location? Are there part-time work options if you need more money?

Deciding where to retire really does mean visiting the location and doing your homework.

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Site	Address & Phone	Time Lunch Is Served
Peck Center	Peck Government Center, 281 County Road, Barrington, RI 401-247-1926	11:40
Bristol Senior Center	Benjamin Church, 1020 Hope Street, Bristol, RI 401-253-8458	11:30
East Providence Senior Center	610 Waterman Avenue, East Providence, RI 401-435-7800, ext. 2	12:00
Goldsmith/ Cityview	99 Goldsmith Avenue, East Providence, RI 401-230-4889	11:30
Middletown Senior Center	650 Green End Avenue, Middletown, RI 401-849-8823	12:00
Newport – Edward King House	35 King Street, Newport, RI 401-846-7426, ext. 2	12:00
Portsmouth Senior Center	110 Bristol Ferry Road, Portsmouth, RI 401-683-4106	12:00
Tiverton Senior Center	207 Canonicus Street, Tiverton, RI 401-625-6790	11:30
Warren Senior Center	Kickemuit Village, 20 Libby Lane, Warren, RI 401-245-8140	11:30
Harbor View Manor	3663 Pawtucket Avenue, Riverside, RI 401-865-6435	12:00

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# Amusements

CLUES ACROSS

- 1. Cleans the floors
- 5. Pouch
- 8. One of the Three Bears
- 12. Admitting customers
- 13. Time of your life?
- 14. Change for a five
- 15. Draped dress
- 16. Sailor
- 17. Western state
- 18. Deceptive
- 20. Melody
- 22. Lengthwise, to 16-Across
- 26. In spades
- 29. Actress Farrow
- 30. Mai -- (cocktail)
- 31. Exceptional
- 32. Corral
- 33. Check
- 34. Film trickery, for short
- 35. One of the Brady Bunch
- 36. Cartoonist Trudeau
- 37. Everywhere
- 40. Surround
- 41. Attachments
- 45. Blunder
- 47. Rowing need
- 49. Help in crime
- 50. Padlock fastener
- 51. Oilfield structure
- 52. Fourth dimension
- 53. Vocal comeback

1	2	3	4		5	6	7		8	9	10	11
12					13				14			
15					16				17			
18					19			20	21			
			22			23					24	25
26	27	28				29				30		
31					32				33			
34					35				36			
37			38					39				
		40					41			42	43	44
45	46				47	48			49			
50					51				52			
53					54				55			

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- 54. Hearty brew
- 55. Surmounting
- 10. Shade of green
- 11. Shade of blonde
- 19. Plaything
- 21. Actress Merkel
- 23. Make corrections
- 24. Equitable
- 25. Wee
- 26. St. Louis landmark
- 27. Creche trio
- 28. Annoyingly proper
- 32. Internet radio provider
- 33. Numbers to be crunched
- 35. Cookie container
- 36. Deity
- 38. Ballerina in "Fantasia"
- 39. Ginormous
- 42. Last write-up
- 43. "Finding --"
- 44. Flight component
- 45. That girl
- 46. Fond du --, Wis.
- 48. Have something

CLUES DOWN

- 1. Rolling stone's lack
- 2. Colorful fish
- 3. Graceful woman
- 4. Cold symptom
- 5. Attendant of Bacchus
- 6. -- Khan
- 7. Foolproof
- 8. 100 pence
- 9. Enemy of an "army"?

Solution on page 18

## HOROSCOPES FOR FEBRUARY 2020



**ARIES**  
(March 21-April 20)

Underhandedness regarding legal matters or contracts must be counteracted. Groups you belong to will not only enjoy your company, but they will also share your interests. Opportunities to make financial gains through investments look promising. You may need to lend an ear to an old friend.



**TAURUS**  
(April 21-May 21)

Any difficulties with peers could be unnerving. Cultural activities open your eyes to new ways of doing things. Sort situations out as best you can. Watch your spending habits. Pleasure trips or friendly get-togethers will be satisfying and intellectually stimulating.



**GEMINI**  
(May 22-June 21)

Your irritability may drive your loved ones crazy. You could be tempted to overspend on unnecessary items. You should get involved in competitive sports this month. Your diplomacy will be of utmost importance this month.



**CANCER**  
(June 22-July 22)

Love can be yours if you get out and about. Don't lend or borrow money or belongings. You may as well work on projects that will allow you to make progress. Proceed with caution if operating equipment or vehicles.



**LEO**  
(July 23-Aug. 23)

Don't try to hide your true feelings from your mate. Travel for business or pleasure will be en-

lightening. Don't let your anger consume you and don't allow important matters go unattended to. Organize all the responsibilities that have to be attended to and make sure everyone knows what to do.



**VIRGO**  
(Aug. 24-Sept. 22)

You're on the right track and you can make money if you are willing to go out on a limb. Your attitudes at work will open new avenues for you. Visit friends or relatives who have been confirmed. Invest wisely. Your personal life could have you tied up in knots.



**LIBRA**  
(Sept. 23-Oct. 23)

Take a different approach; make an offer they just can't refuse. You will be in a high cycle regarding work. You are best not to confide in anyone right now. Don't be too confident that coworkers are on your side.



**SCORPIO**  
(Oct. 24-Nov. 22)

Go out with close friends who understand your situation and your needs. Take time to look at any outdated papers or possible investments. Keep your cash in your pocket and offer them sound advice rather than your financial assistance. You will be able to dazzle others with your obvious charm and your outgoing nature.



**SAGITTARIUS**  
(Nov. 23-Dec. 21)

Your lover may be annoyed if you have been flirtatious or not attentive to their needs. You will also encounter individuals who can help

you further your goals. Try to make arrangements with close friends or relatives to spend a few days away. Be aware that minor accidents or injury may prevail if you are preoccupied.



**CAPRICORN**  
(Dec. 22-Jan. 20)

Seminars will provide you with knowledge and amusement. You will find their philosophies worth exploring. Deep discussions may only lead to friction. You may find yourself in an uncomfortable situation if you have overloaded your plate unintentionally.



**AQUARIUS**  
(Jan. 21-Feb. 18)

Insincere gestures of friendliness are likely to occur. Your anger may be impossible to contain if you get into debates with family members. Do some research if you want to find information that you can apply against the opposition you face. You can make wonderful contributions to any organization that you join.



**PISCES**  
(Feb. 19-March 20)

Reciprocate by offering helpful hints. Do a little investigating if there is someone at work you don't trust. Check into art objects or precious stones. You can do well in group endeavors. Communications with loved ones may be strained.



## Trivia test

by Fifi Rodriguez

- 1. LITERATURE: What is the motto of "The Three Musketeers" in the 19th century novel?
- 2. MUSIC: What were the first names of the Allman brothers?
- 3. GENERAL KNOWLEDGE: New York City is divided into how many boroughs?
- 4. GEOGRAPHY: What is the capital of Malaysia?
- 5. HISTORY: Which was the first U.S. state to be admitted to the union after the original 13 states were admitted?
- 6. MATH: What is the first number in which the letter "a" appears in its spelling?
- 7. GEOLOGY: What kind of rock likely would form at the bottom of a river?
- 8. U.S. PRESIDENTS: Which president once worked as a fashion model?
- 9. MOVIES: How many people were killed in the 1996 movie "Scream"?
- 10. FAMOUS QUOTATIONS: Which ancient Roman philosopher once said, "Every new beginning comes from other beginnings' end"?

Solutions on page 18

## Strange BUT TRUE

By Samantha Weaver

\* It was Nigerian poet and novelist Ben Okri who made the following sage observation: "Beware of the stories you read or tell; subtly, at night, beneath the waters of consciousness, they are altering your world."

\* Romans thought that roses could prevent drunkenness.

\* The neon sign was invented in France in 1910, but the first one didn't come to the United States until 1923. That was the year a car dealership in Los Angeles put up two brightly lit "Packard" signs. The novelties literally stopped traffic in the streets.

\* Those who study such things say that China gets more earthquakes than any other country.

\* Medical specialists say that the true definition of an insomniac is someone who wants to go to sleep but can't. If you can't go to sleep but aren't really trying anyway, the term doesn't apply to you.

\* Pure water doesn't conduct electricity; in fact, it's an insulator. It's the impurities in water that conduct electricity -- making it a bad idea to use a hair dryer in the shower. There are underground lakes so pure that you can safely change a light bulb in them.

\* The old Pony Express has been romanticized in modern times, but it's rarely pointed out that it was a financial failure. The mail delivery service actually lost an average of \$13 for every item it carried.

\* According to a number of psychological surveys and studies, men have more friends early in life, while women have more friends when they're older.

\* All tortoises are turtles, but not all turtles are tortoises.

\*\*\*

Thought for the Day: "When you're traveling, you are what you are right there and then. People don't have your past to hold against you. No yesterdays on the road." -- William Least Heat-Moon

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## Fun By The Numbers

Like puzzles? Then you'll love Sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your Sudoku savvy to the test!

4				5		3		
	1		7		2		9	
		3			4			7
3		7		8			5	
	2		4			6		
1					5			2
	6			2			8	
		9			8			5
8			9			2	7	

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a Sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box.

You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

Solutions on page 18



CROSSWORD  
PUZZLE  
SOLUTION

P	O	T	A		E	L	A		O	H	C	E
E	M	T			G	R	I		P	A	S	H
T	E	A	B		R	A	O		P	L	I	S
S	N	O	D	D	A		D	R	I	G		
			W	O	L	D	N	A	H	G	I	H
Y	R	R	A	R	G		N	A	J		G	C
N	I	E	R		N	E	P		E	R	A	R
I	A	T		A	M	I		Y	L	P	M	A
T	F	A	D	N	A	E	R	O	F			
		E	N	U	T		Y	T	F	I	H	S
H	A	T	U		R	A	T		I	R	A	S
S	E	N	O		E	G	A		N	E	P	O
A	P	A	P		C	A	S		S	P	O	M

Radio Golf

Continued from page11

to discuss a piece of literature inspired by the show on stage at Trinity Rep. For *Radio Golf*, the club will read *How I Learned What I Learned*, an autobiographical play by August Wilson. Books are available to purchase through Symposium Books.

On March 1, 2020 Trinity Rep Director of Community Engagement Michelle Cruz will lead a Sunday Dinner which will celebrate African-American tradition, music, and history – and the work of August Wilson. At 6:00 pm, following the closing performance of *Radio Golf*, attendees will meet for a curated dinner featuring food from Black farmers from Pittsburgh and New England, while discussing August Wilson and *Radio Golf*. Tickets must be purchased in advance. Find out more at [www.trinityrep.com/radiogolf](http://www.trinityrep.com/radiogolf).

The 2019-20 Season Sponsors are Ocean State Job Lot and Rhode Island Council on the Arts. The 2019-20 Season supporting sponsor is The Providence Tourism Council. Southwest Airlines is the official airline of Trinity Rep.

**Trinity Repertory Company**

Rhode Island’s Tony Award-winning theater, Trinity Rep has created unparalleled professional theater for and with its community since its founding in 1963. Trinity Rep strives to facilitate human connection and has been a driving force behind the creativity that fuels and defines the region for more than 50 years.

Trinity Rep is committed to reinventing the public square and inspiring dialogue by creating emotionally-stimulating live productions that range from classical to contemporary and innovative education programs for all ages and abilities. Its annual production of *A Christmas Carol* has brought families together for more than four decades and made memories for over a million audience members.

For more information on our 2019-20 Season, call the box office at (401) 351-4242 or visit Trinity Rep’s website at [www.TrinityRep.com](http://www.TrinityRep.com).

Alzheimer’s Association  
is Seeking Participants  
for “Advocacy Day”

Registration open through March 2, 2020

Providence, RI – The Alzheimer’s Association Rhode Island Chapter will host an Advocacy Day at the state capitol on Tuesday, March 3, 2020 to discuss Alzheimer’s disease and its impact on Rhode Island. The Chapter is also seeking participants to register as advocates and help lobby for legislation related to the care, treatment and prevention of Alzheimer’s disease.

According to the Alzheimer’s Association 2019 Alzheimer’s Disease Facts & Figures report, there are 23,000 people living with Alzheimer’s and 53,000 Alzheimer’s caregivers in Rhode Island. These numbers are expected to rise.

The Alzheimer’s Association Advocacy Day will provide opportunities for advocates to meet face-to-face with their state elected officials. Advocates can share their personal stories with state policymakers of


how Alzheimer’s has impacted their lives and discuss their needs for support and services.

The public will hear from elected officials about updates on legislative bills and proposals, as well as from caregivers sharing their personal experiences and concerns.

Opportunities are also available for vendors to set up tables inside the State House on Advocacy Day. For more information on reserving a table, contact Eric Creamer at [ercream@alz.org](mailto:ercream@alz.org) or call 401-859-2334.

To register as an advocate, visit: <https://www.communityresourcefinder.org/ResourceView/Index?id=1653745>

To learn more about the local advocacy program, visit [alz.org/ri](http://alz.org/ri) or call 1.800.272.3900.



Trivia  
test  
by Fifi  
Rodriguez

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Answers:

1. One for all, and all for one  
2. Duane and Gregg  
3. Five  
4. Kuala Lumpur  
5. Vermont  
6. 1,000  
7. Sedimentary  
8. Gerald Ford  
9. Seven  
10. Seneca

SUDOKU SOLUTION

4	7	2	8	5	9	3	6	1
6	1	8	7	3	2	5	9	4
5	9	3	1	6	4	8	2	7
3	4	7	2	8	6	1	5	9
9	2	5	4	1	7	6	3	8
1	8	6	3	9	5	7	4	2
7	6	4	5	2	1	9	8	3
2	3	9	6	7	8	4	1	5
8	5	1	9	4	3	2	7	6



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# Create Hearty Meals to Offset February Winds

Now's a good time to escape the end-of-winter doldrums. Head to the kitchen and cook up some delicious dishes.

Use the cast-iron skillet you inherited, or the gift one you received for the holidays, to make a one-pot chicken-rice dish that's super easy. And there's less to clean up at the end of the meal. And while the recipe calls for chicken breasts, you can use thighs if you prefer dark meat.

The tough cast iron pan is versatile. It's good for meats, and also for caramelizing vegetables, and for making sensational baked goods. Because cast iron heats up quickly and cooks evenly, foods brown and caramelize rather than sweat. It also goes from stovetop to oven and back.

On another day, use your slow cooker to make a comforting corn chowder using canned corn or frozen corn kernels. Add some protein to the soup if you'd like, such as cooked ham, shrimp, or bacon. Mix it in to the soup shortly before it's ready. You can also choose to puree whole or half of the mixture, or to keep it chunky, as is. Because this hearty soup is so filling and nutritious, all you need alongside are bread and a salad.

Speaking of bread, here's a bread recipe that you can make in a mug in the microwave. In just a few minutes, you'll have a flavorful bread to slice and enjoy with butter or by itself. Because it's made with almond flour, it's also gluten-free, if that is an issue.

Here's to spring on the way!

### Skillet Chicken with Rice & Veggies

- 4 boneless, skinless chicken breasts (or boneless thighs)
- 1/2 teaspoon salt
- Freshly ground black pepper, to taste
- 1 teaspoon garlic powder
- 1 teaspoon dried parsley
- 2 tablespoons butter
- 1 cup uncooked long grain white rice
- 2 1/4 cups chicken broth
- 1 teaspoon lemon zest
- 3 tablespoons lemon juice
- 2 cups broccoli florets
- 1 lemon, sliced thin for garnish
- 1/4 cup freshly grated Parmesan cheese

Season chicken with salt, pepper, garlic powder, and parsley. In large cast-iron skillet with lid, melt butter over medium-high heat. Cook chicken in butter until browned on both sides, about 2 minutes per side. Transfer to a plate.

Add rice to pan and stir about 1 minute to lightly toast rice. Increase heat to high. Add chicken broth, lemon zest and juice, scraping to release any brown bits from bottom of pan. When rice comes to a boil, reduce heat to a low simmer, and cover pan.

When rice has cooked for 10 minutes, remove lid. Return seared chicken to pan, arranging on top of rice, along with broccoli and lemon slices. Cover and cook for 10 minutes, or until chicken is cooked through, and rice and broccoli are tender. Sprinkle with grated Parmesan and serve. Serves 4 generously.

### Budget Kitchen



By Portia Little

### Slow Cooker Creamy Corn Chowder

- 2 (16-ounce) cans whole kernel corn, drained (see note)
- 3 medium potatoes (red skin or Yukon gold), chopped
- 1 medium onion, chopped
- Salt and pepper to taste
- 2 cups chicken broth
- 1 tablespoon butter

Combine corn, potatoes, onion, salt, pepper, and broth in slow cooker. Cover and cook on LOW for 6 to 8 hours. Puree in blender or food processor. (Or leave as is, or puree half of mixture.) Return to pot. Stir in milk and butter; cover and cook on HIGH 30 minutes longer.

*Note: You can use frozen corn, or fresh in season.*



Photo courtesy scibosnian.com

### 90-Second Bread in a Mug



Photo courtesy Portia Little

- 1 tablespoon butter
- 1/3 cup almond flour
- 1 egg
- 1/2 teaspoon baking powder
- Pinch salt

Place butter in microwave-safe mug. Microwave until melted, 15 to 30 seconds. Swirl mug until fully coated. Combine almond flour, egg, baking powder, and salt in mug; whisk until smooth. Microwave on HIGH until set, about 90 seconds. Cool slightly before removing from mug. Let cool for 2 minutes before slicing.

*(Adapted from recipe from Allrecipes.com)*

*Portia Little is the author of theme gift cookbooks, including Bread Pudding Bliss; The Easy Vegetarian; New England Seashore Recipes & Rhyme; Lusty Limericks & Luscious Desserts; Finger Lakes Food, Fact & Fancy; and Recipes, Roses & Rhyme; and Cooking with Coffee. Visit her website, www.portialittle.com.*

# Time Management Strategies Can Ease Caregiver Burden

Responsibilities of family caregivers typically include chauffeuring, shopping, running errands, paying bills, coordinating medical and other appointments, yard work, home maintenance, house-keeping, preparing meals, managing medication and assisting with personal care. It's easy to become overwhelmed by all of the demands.

There don't seem to be enough hours in the day to get everything done, let alone spend time with other important people (such as a spouse) or devote time to self-care.

If you are a caregiver, read on for practical ways to save time in order to manage the stress inherent in your role.

### Get Help

- Accept offers of help.
- If offers of help aren't forthcoming, take the initiative and ask other family members to share the load. Be specific about the kind of assistance you need.
- Investigate available community respite services, such as friendly visiting, adult day care programs and residential facilities that offer short-term care. Also look into volunteer driver programs and accessible transportation services that can free you up from chauffeuring duties. Information on these and other resources can be obtained from the local office on aging.

### Hire Help

- Pay for help if you can afford it – for example, a dog walker, housecleaning service, grounds keeping service, handyman or accountant.
- Hire a professional organizer if you're overwhelmed by paper or general clutter.
- If finances permit, hire a companion or personal support worker for your relative so you can regularly get out to a club, class or some other leisure activity. Let loved ones know that a gift certificate to a home healthcare agency or an IOU for respite care would be welcomed for special occasions.

### Streamline and Prioritize

- Curb perfectionism. Not everything needs to be done to a high standard; take housework and yard maintenance, for example. Set a time limit for chores if necessary.
- Establish and stick to priorities, so you

### Taking Care



By Lisa M. Petsche

don't waste time or energy on unimportant things.

- Be flexible about plans and expectations, since your relative's needs and, consequently, your energy level are likely to vary/fluctuate.

### Adapt Activities of Daily Living

- If you don't already have one, get an answering machine to screen calls.
- Concentrate home cleaning and tidying efforts on the rooms that are used the most.
- Collect recipes for one-dish meals, such as casseroles, stews, stir fries and

main course salads.

- Cook double batches of recipes and freeze half for later use.
- Keep a supply of heat-and-serve entrees in the freezer.
- Buy convenience foods that reduce preparation time: packaged salads, shredded cheese and boneless chicken breasts, for example.
- Order takeout meals periodically; just ensure choices are healthy.
- Arrange with the bank for direct deposit of pension and other checks and automatic withdrawal of regular bills.
- Sign up for telephone banking or Internet banking so you can pay bills, transfer money and check balances from home.
- Shop by mail order whenever possible.
- Take advantage of stores and other services that offer home delivery – for example, grocery stores, drug stores and dry cleaners.
- Research mobile services in your area, such as foot care or phlebotomy (taking blood) if the care receiver requires one or both on a regular basis, dental hygiene services, hairdressing, dog grooming, car washing and detailing, and automobile servicing and repair.
- Keep to-do lists, consolidate errands and avoid peak use times of the day, week and month when visiting stores, banks, government offices and other establishments.

*Lisa M. Petsche is a medical social worker and a freelance writer specializing in boomer and senior health matters. She has personal experience with family caregiving.*

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### Our Sincere Appreciation!

#### As the Year begins ...

we take a moment to express our heartfelt thanks to our friends, family members and benefactors.

**Your continued support** of Scandinavian Communities warms our hearts tremendously. The excellent care we are able to provide to our residents is due to your understanding and appreciation of our mission and vision.

**Because of you,** in 2019 we were able to make desirable lifestyle enhancements possible for residents in both the rehabilitation & skilled nursing and the assisted living. Our Director of Culinary is raising the bar with his wonderful creations and emphasis on improved quality, taste and service. To achieve this, we were able to purchase a new steamer for the Culinary Department.

**Due to your generosity,** in 2020 we will be able to provide **Resident Enhancements in the areas of safety and security, and technology.** Your contributions will assist us in enhancing the safety and security for our residents with secured doors, updated systems, improvements to our security system, and assist us to upgrade our computer systems. Finally, we will continue to work with the William Hall Library to provide easy and safe access to the library and its many programs. You continue to make a wonderful difference in the lives of all our residents.

We thank you from the bottom of our hearts for the support you have so generously given us in 2019 and throughout the years.

**May you find peace and joy in the coming year.**

The Board of Directors, Residents and Staff of



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