

Boston Seniority

Elderly Commission

Thomas M. Menino, Mayor of Boston

FREE

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Winter

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Check out our NEW and improved website
www.cityofboston.gov/elderly

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Mayor's Spotlight

Mayor Menino Joined Bruins Defenseman Andrew Ference to Kick Off 25th Annual Boston Can Share

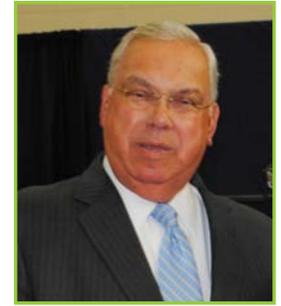
Annual food drive aims to raise 100,000 pounds of food and \$100,000 in donations

On October 25th, Mayor Thomas M. Menino joined Boston Bruins Defenseman Andrew Ference to kick off the 25th annual Boston Can Share citywide food drive that helps feed Boston's hungry and homeless neighbors through canned food donations and support of the Boston Bounty Bucks program.

As the economy continues to struggle and with families living paycheck to paycheck, Mayor Menino will encourage Boston residents and businesses to increase their support by donating more this year, setting the goal for donations at 100,000 pounds of food and \$100,000 in monetary contributions. Money raised will support the Bounty Bucks program – a dual effort between the City and the Food Project to provide all Bostonians with access to fresh, local farm products available at city farmers' markets through the use of SNAP benefits (Supplemental Nutrition Assistance Program).

Now, the more than 82,000 Boston residents that participate in SNAP can use their benefits at over 20 participating

farmers' markets. All purchases made with SNAP benefits are matched up to \$10. In other words, SNAP users at farmers' markets can get their food at 50% off up \$20.



A promotional campaign around Boston Can Share to raise awareness of its bold goals will also kick off complete with advertisements in The Phoenix Media Communications Group publications including *The Boston Phoenix*, *Stuff* magazine, FNX Radio and *El Planeta* featuring the new tagline “Boston CAN Share – so the hungry CAN feed their families.” Advertisements will also be placed throughout the city in over 40 JC Decaux street kiosks and bus shelters and a website has been built (www.bostonCANshare.com) to help promote the drive as well.

Additionally, a kiosk placed just outside of the Downtown Crossing MBTA train station and manned by volunteer staff from the Downtown Crossing Business Improvement District (BID) will disseminate information regarding Can Share to the walk-through traffic. The kiosk will also serve as a drop-off location for donations as the BID will encourage participating businesses to collect donations from their staff through the holiday season.

SCP Volunteer Highlights



On Wednesday, November 2nd Central Boston Elder Services held their Volunteer/Employee Appreciation Luncheon at Maggiano's Little Italy. Among the volunteers were several Senior Companions: John J. King, Joyce Bailey, Marsha Colbert, Sarah Blakeney, Arthur Marshall and one of our newest companions Cheryl Walker. On the following day they had a volunteer fair at their site. If you are interested in volunteering with Central Boston Elder Services, please contact Sherry Ellis, Volunteer Coordinator: 617-277-7416 or email her at SEllis@centralboston.org



Volunteer Fair at Central Boston Elder Services



Can I still change my Medicare Plan?

The 2011 Medicare Open Enrollment period ended on December 7, but there are still *a few changes you can make, if you qualify*.

For those with a **Medicare Advantage Plan**:

Between January 1 and February 14, you can leave your plan and switch to Original Medicare, but you cannot switch to another Medicare Advantage Plan. Your Original Medicare coverage will begin the first day of the following month. If you drop your Medicare Advantage plan during this period, you will be able to join a Medicare Prescription Drug Plan to add drug coverage. Your prescription drug coverage will begin the first day of the month after your enrollment. You may also add a supplement at this time.

For those with a **Tufts Medicare Prescription Drug Plan (drug coverage only) in 2011**:

If you did not select a different Medicare drug plan for 2012, then you are currently without drug coverage. You have until the end of February to enroll in a new Part D drug plan for 2012, which will begin the first of the month after your enrollment.

For those with **Prescription Advantage** or getting “**Extra Help**” paying for prescription drugs:

You can change your plan anytime during the year. Those with Prescription Advantage can do this only once each year. Those with “Extra Help” can change every month.

Trained SHINE (**S**erving **H**ealth **I**nformation **N**eeds of **E**lders) volunteers can help you! They offer free, confidential counseling on all aspects of health insurance to anyone on Medicare. Call your senior center and ask for a SHINE appointment. You can also call 1-800-AGE-INFO (1-800-243-4636), then press or say 3. Once you get the SHINE answering machine, leave your name and number. A volunteer will call you back, as soon as possible.

Senior Whole Health Provides Organic Produce to Boston Seniors

Last winter, Senior Whole Health partnered with the City of Boston, the Boston Housing Authority, and Enterprise Farm in Whately, Massachusetts, to pilot a farm share program for seniors living in Boston. From December through May, over 100 seniors in Dorchester, Peabody, and Mattapan received a “Senior Share” box each week, filled with a wide variety of local and organic produce at no cost. This exciting new program enabled seniors to stock their refrigerators each week with healthy and delicious food throughout the winter.

Senior Whole Health is a Senior Care Option (SCO) plan for seniors 65+ who qualify for both Medicare and MassHealth. This farm share program is the newest part of Senior Whole Health’s mission to improve members’ independence, quality of life, and overall health. “Senior Whole Health is proud to help Boston’s seniors enjoy fresh produce from local farms” said Executive Director Pamela Gossman. “It is essential that seniors have the opportunity to incorporate good tasting and healthy food into their diets.”

“Senior Share” boxes were delivered by Enterprise Farm – a Community Supported Agriculture farm, or “CSA” - to senior homes selected for the pilot program. The boxes consisted of enough produce for 1 to 2 people per week.

Produce included potatoes, onions, kale, Swiss chard, sweet potatoes, citrus, and other in-season specialty items. Senior Whole Health also



sponsored cooking demonstrations at the “Senior Share” drop off locations, with local chefs showing seniors how to create healthy and tasty meals.

Edith Murnane, the City of Boston’s Director of Food Initiatives was thrilled with the pilot program’s success as she believes easy access to fresh and healthy food is important for seniors, but can be a challenging task. “This partnership was a tremendous asset to the senior community because it provided seniors physical and economic access to high quality produce”, said Murnane. “Between the difficulties of winter conditions and higher prices, seniors don’t always eat the amount of fresh produce they’d like. This year, more seniors did, thanks to this exceptional program.”

The program’s success has jumpstarted a broader conversation between city officials and policy makers about how to ensure that seniors continually receive access to fresh food. For seniors to properly manage their health, it is critical that they maintain a balanced and nutritious diet. Many studies show that a healthier diet can help prevent or alleviate long term and high cost

Continued from page 6

chronic conditions such as high blood pressure, cardiovascular disease, certain cancers and diabetes. And better nutrition can improve mood and mental clarity. Murnane is working with Senior Whole

Health, the Boston Elderly Commission, local and regional CSAs, and several prospective senior health partners to explore similar initiatives for the Spring and Summer.

Need a Ride?

Senior Shuttle 617-635-3000

Scheduling Available:
Monday - Friday
8:00 a.m. - 4:00 p.m.

Please give at least 3 days advanced notice. Priority is given to seniors scheduling rides for medical appointments.
(Some restrictions may apply)



**Volunteer for
Renew Boston and Boston RSVP**

You've gained a lifetime of experience - Now is the time to put your skills and talents to good use by volunteering through Boston RSVP.

When you volunteer, you are not just helping others – you are helping yourself and helping the environment by informing and educating Boston residents on this great program that can not only save them money, but also reduces greenhouse gas emissions for our environment.

If this opportunity is for you simply call Lourdes Lopez at 617-635-2713 or email at Lourdes.Lopez@cityofboston.gov

Save Energy, Save Money
Thomas M. Menino, Mayor

Solution to November's Crossword

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

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IN EDUCATION

RSVP Boston

Volunteer Opportunities

Make a DIFFERENCE in a child's life.

Inspire Mentor Guide Teach

SCHOOL VOLUNTEER PROGRAM

“The students I worked with really enjoyed the individual attention that I was able to provide.”

- *Volunteer, Agassiz Elementary School*

The School Volunteer Program provides academic mentors to teacher nominated students, either one-on-one or in small groups. Volunteers work with students in reading, writing, and math, helping them to improve their grades and to achieve their goals on standardized tests such as the Massachusetts Comprehensive Assessment System (MCAS).

To learn more email:

Barbara Harris at

bostonpartners@bostonpartners.org

MATH RULES!

“It was helpful because I improved my math grade and now I am working hard so I can get a lot better.”

- *Math Rules! student*

Math Rules! serves elementary aged students who are struggling with math. They are nominated by their teachers

because they will benefit from the extra tutoring and mentoring. The program provides a way for students to build fundamental math skills at a young age to succeed in the subject as it becomes more difficult.

To learn more email:

Wendy Beninati at

wbeninati@bostonpartners.org.

BENEFITS

- There are many locations where students need support, so we can find a school that is easily accessible to you.
- There are opportunities to support students of all ages (K-12).
- Tutoring and mentoring takes place during the school day.
- We provide an initial subject and mentoring training as well as additional support sessions and resources.
- RSVP Partnership, benefits of this include:
 - Meal and Travel Reimbursements up to \$15.00/month
 - Secondary Accident Insurance

Senior Count

BNN-TV Channel 9

Boston Seniors Count
Cable Television Show
Thursday at 3:30 p.m.
Repeated Sundays at
11:30 a.m. and Tuesdays
at 8:30 p.m.

For more information call
Deputy Commissioner
Tula Mahl, Producer at
617-635-1922



Don't Miss

The Elderly Commission



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Tune into:

Zumix Radio

on Wednesdays at 2:00 p.m.
and Mondays at 9:00 a.m.
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www.zumix.org

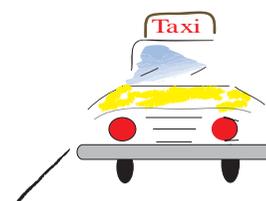
WJIB 740 AM on Sundays
at 8:30 a.m.

For more information please
contact: Deputy Commissioner
Tula Mahl
at 617-635-1922

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617-635-2359.

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online at
www.cityofboston.gov/fire
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Department on Facebook.

The Elderly Commission

Seniors are you eligible?

Food Stamp requirements
have changed for most senior
applications. The Department
of Transitional Assistance no
longer counts -

- * savings or retirement accounts
- * your car * your home
- * or other assets

For more information or to
complete an application
contact:

Lorna Pleas at 617-635-4335

Basketball

Seniors over age 60 who are
interested in playing Basketball
are welcome to join us every
Thursday from 10:30 a.m. to
12:30 p.m. at the
Roslindale Community Ctr,
6 Cummings Hwy

You can just shoot around
or you can participate in 3 on 3
Half Court games.

For more information call
Ed Conway at (617)327-6831
or e-mail him at
edconway14@yahoo.com

Touching your face

How many times a day do you touch your cheek, scratch your eyes, rub your forehead, scratch your ears or even pick your nose? 10, 20 30 times?

According to Charles Gerba, a microbiology professor at the University of Arizona, in one hour adults touch their face 5-15 times, their eyes 2-5 times, their noses 5 times and their lips 8 times on an average.

Can you imagine how many times a day you touch your face? What about people who have nervous habits of constantly pulling on their noses or rubbing their chin?

What does this mean to you? One of the easiest ways to catch an infection is to touch a surface that has been colonized with bacteria and then touch your face and the germs can enter your body. You have germs on your hands then you shake someone's hand and you pass on the germ. You kiss a baby and rub your cheek against the baby's face or take the baby's hand and your germs can be transferred. What to do?

Winter is here. We are all conscious of infections, common colds, flu, pneumonia, conjunctivitis, dry cracked hands, etc.

1. Make a conscious effort not to touch your face, rub your eyes, etc.
2. Wash your hands frequently, especially before meals and when you get home from shopping, riding the transit system and yard work.
3. Purchase small bottles of antimicrobial/germ killing hand sanitizer and leave in your, purse, briefcase and jacket pocket.
4. In my front hallway, I have a bottle of hand sanitizer, box of tissues and cough drops for anyone who enters my home.
5. Try using antibacterial soap which will help kill germs already on your body.
6. As we get older, our skin gets dry and often tiny, painful cracks on the hand are ways for bacteria to enter our body. Use moisturizer daily on your face, hands and body.

If you think you have developed an infection, call your doctor. Explain your symptoms and follow your doctor's recommendations for treatment. By early treatment, you will avoid a long sickness and recovery period.

I wish all my readers, a very Happy and Jolly holiday season. We all need to look forward to a healthy and happy 2012.

Receive the help you need to get the pension you've earned

Everyone should benefit from the retirement income they have earned. Unfortunately, some people, when they apply for their pension benefits, encounter problems that overwhelm them. That is when the experienced and skillful pension counselors at the New England Pension Assistance Project can help you - free of charge. (www.pensionaction.org or 617-287-7307)

Recently, the daughter of a 78-year-old woman with limited English proficiency contacted Pension Assistance Project to help secure a survivor's benefit for her mother under her late husband's union pension plan. The union said that her husband had not worked long enough to earn a pension, so her request for a survivor's benefit was denied.

The Project reviewed the pension plan documents and was able to obtain evidence that the woman's late husband had not been properly credited for all the time he did union work. The Project appealed the union's denial of the survivor benefit and the parties reached a settlement that provided a \$160 monthly benefit for her lifetime and a retroactive payment of \$15,000.

This widow's case illustrates that obtaining pension benefits is not always easy. First, the complexity of the rules that govern pensions intimidate all but the most experienced pension experts. In this case the widow

needed the Pension Assistance Project's knowledge of the federal law and regulations on crediting time in multi-employer (union) plans, as well as its knowledge of the federally governed appeals process.

Second, obtaining help from the private bar is often impossible. While the widow had a legitimate claim to the survivor benefit, due to the small benefit amount, it's highly unlikely that a private attorney would have taken the case. That is one reason why the United States Administration on Aging launched its pension counseling and information program. Individuals of modest means could not find the legal assistance they needed to access their retirement income benefits.

The New England Pension Assistance Project at UMass Boston, one six projects funded by the U. S. Administration on Aging, helps people free of charge throughout New England understand their rights under pension law and claim the benefits they have earned. If you have a question about your employer-sponsored pension, public or private, please call toll free 1-888-425-6067 or locally 617-287-7307. You can also contact us through our web site www.pensionaction.org.

As the daughter wrote to the project when her mother's case was successfully resolved, "We are thankful that an organization like yours exists and is available to those who need pension help. We certainly could not have pursued this matter nor would we have expected such great service and attention if it wasn't for you and your organization."

Massachusetts Winter Farmers Markets Continue to Expand

State's Department of Agricultural Resources reports a 400 percent increase since 2009

– Massachusetts consumers seeking locally-grown farm products for next week's Thanksgiving dinner or during the winter months in general will find it more convenient this season with 30 farmers' markets in locations all across the Commonwealth.

The Massachusetts Department of Agricultural Resources (DAR) reported today that there has been a 400 percent increase in the number of winter farmers' markets since 2009.

“We have seen a surge in the number of winter farmers' markets over the last couple of years,” said DAR Commissioner Scott J. Soares. “There has been an 88 percent bump in the number of winter farmers' markets from 2010 alone. Shoppers may be surprised at the wide array of local foods available over the colder months.”

Fresh foods likely to be found at winter farmers' markets include storage crops such as winter squash, turnips, potatoes, carrots, apples and onions, as well as salad and cooking greens grown in greenhouses. Farmstead cheese, eggs, meat, honey, maple products, fish, apple cider, wine and a wide array of locally made specialty foods such as baked goods, jams and sauces are also likely to be available.

Many winter farmers' markets are located indoors for the comfort of both shoppers and vendors. Some are running weekly, while others are open bi-weekly or monthly, and most run through early spring.

The following is a list of winter farmers' markets in Massachusetts; for updates go to DAR's www.mass.gov/agr/massgrown/

Suffolk County

Boston/Prudential Center

Thursdays, 11:00 am – 5:00 pm,
November to April

Inside the Prudential Center Mall, Belvedere Arcade near the post office

Boston/South End

Sundays, 10:00 am – 2:00 pm,
November 13 to April 29

Indoors at 460 Harrison Avenue

Boston/Dewey Square

Tuesdays & Thursdays, 11:30 am – 2:30 pm,
November 29 to December 22

Dewey Square across from South Station

Dorchester

Sundays, Noon – 3:00 pm,
January 8 to March 25

Great Hall at the Codman Square Health Center, 6 Norfolk Street

DAR's mission is to ensure the long-term viability of agriculture in Massachusetts. Through its four divisions – Agricultural Conservation & Technical Assistance, Agricultural Markets, Animal Health, and Crop and Pest Services – DAR strives to support, regulate and enhance the rich diversity of the Commonwealth's agricultural community to promote economically and environmentally sound food safety and animal health measures, and fulfill agriculture's role in energy conservation and production. For more information, visit DAR's website at www.mass.gov/agr, and/or follow at twitter.com/agcommishsoares



Don't Retire, Inspire!

Hosted by Augusta Alban

LIST of TV STATIONS for
DRI SHOW

Boston Channel Schedule - 24

Tuesdays & Saturdays at
5:00 p.m.

BNN Schedule - Channel 9

Fridays 2:30 p.m.
Saturdays at 11:00 a.m.

Bourne - COMCAST

Show airs in Bourne:
Every other Tuesday at 7 p.m.
Every other Wednesday at 12 a.m.
Every other Thursday at 1 p.m.
Every other Saturday at 8 a.m.

Mashpee Show airs in

Mashpee - Channel 17

Fridays at 6 p.m.
Saturdays at 6 p.m.
Sundays at 6 p.m.

Halifax/Plympton

Tuesdays at 7:30 p.m.
Wednesdays at 10:30 a.m.



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EarthTalk®

E - The Environmental Magazine

Dear EarthTalk: I want to use cleaning products that are healthier for the environment, but I worry that baking soda and the like won't really get my tub and toilet germ-free. Should I continue using bleach products in the bathroom?

-- Margaret Pierce, Columbia, MO

When it comes to household cleaning products, most mainstream brands make use of chlorine bleach, ammonia or any number of other chemicals that can wreak havoc on the environment and human health.

Ammonia is a volatile organic compound that can irritate the respiratory system and mucous membranes if inhaled, and can cause chemical burns if spilled on the skin. Bleach contains sodium hypochlorite, which can cause eczema and other skin ailments as well as breathing difficulties if inhaled. And when it reacts with other elements in the environment, toxic "organochlorines" can form, damaging the ozone layer and causing health issues such as immune suppression, reproductive difficulties and even cancer.

Fortunately, growing public concern about the health effects of toxic exposure have led to an "explosion of

environmentally friendlier and non-toxic products," says the health information website, WebMD. "There are many products in this category from laundry detergents and fabric softeners to multi-surface and floor cleaners, to tile and bathroom cleaners that are...safer for people and the planet."

WebMD warns that while many are indeed safer, others are "greenwashed," meaning they are "marketed as natural while still including suspect chemicals." How does one know? "Get in the simple practice of looking at product labels to see if the cleaning manufacturer is clearly disclosing all ingredients," reports WebMD. "If it is not...it could mean the manufacturer is trying to hide a particular suspect ingredient."

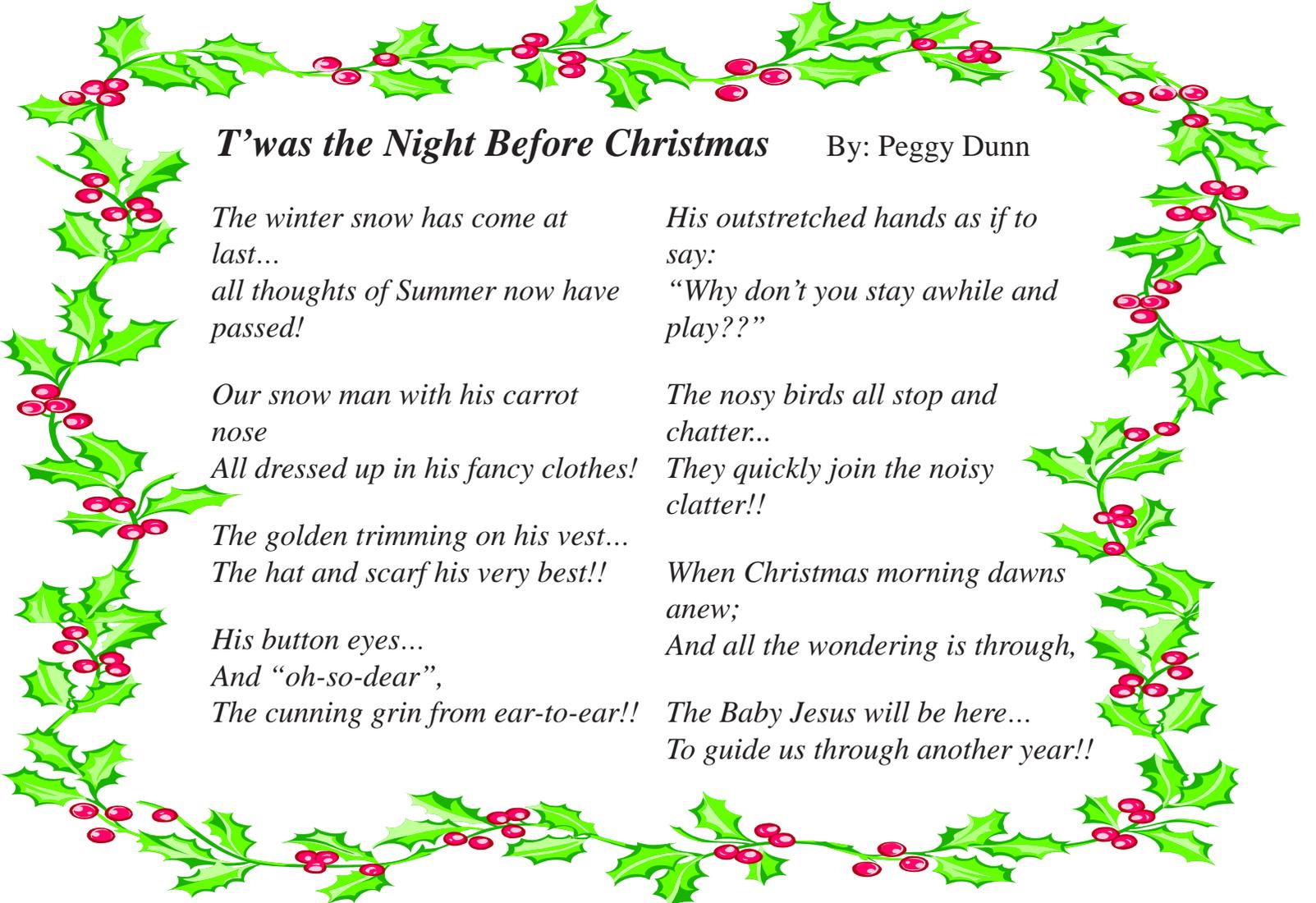
Also, just because a product has an eco-certification printed on its label doesn't necessarily mean it should be trusted. To make sure, check the Eco-Labels section of Consumer Reports' Greener Choices website, which gives the low-down on what labels really mean and whether they are backed up by government regulations. Another good resource is the U.S. Department of Health and Human Services' Household Products Database, which provides ingredient lists for thousands of products on U.S. store shelves.

If you want to play it safe and natural

when cleaning your home, WebMD suggests using white distilled vinegar—it kills mold and mildew, eliminates soap scum and sanitizes, all in one fell swoop—to clean windows, tile, cutting boards and countertops. Another effective yet gentle natural cleaner for countertops and bathtubs is baking soda, especially when mixed with a few drops of mild soap. Borax can be called in for tougher stains. If you're interested in cleaning greener, there are many sources of natural cleaning recipes online. Or check out the cleaning products aisle at your local natural food store, where you will find a wide range of cleaning formulations from the likes of Seventh

Generation, Ecover, Green Works and Earth Friendly Products (which sells a “Safeguard Your Home” retail pack that includes one each of a window cleaner, an all-purpose cleaner, a dishwashing liquid, an automatic dishwasher gel, a laundry detergent and a fabric refresher), among many others.

CONTACTS: WebMD, www.webmd.com; Greener Choices, www.greenerchoices.org/eco-labels/eco-home.cfm?redirect=1; Household Products Database, hpd.nlm.nih.gov. EarthTalk® is written and edited by Roddy Scheer and Doug Moss and is a registered trademark of E - The Environmental Magazine (www.emagazine.com). Send questions to: earthtalk@emagazine.com. Subscribe: www.emagazine.com/subscribe. Free Trial Issue: www.emagazine.com/trial.



T'was the Night Before Christmas

By: Peggy Dunn

*The winter snow has come at
last...
all thoughts of Summer now have
passed!*

*Our snow man with his carrot
nose
All dressed up in his fancy clothes!*

*The golden trimming on his vest...
The hat and scarf his very best!!*

*His button eyes...
And “oh-so-dear”,
The cunning grin from ear-to-ear!!*

*His outstretched hands as if to
say:
“Why don’t you stay awhile and
play??”*

*The nosy birds all stop and
chatter...
They quickly join the noisy
clatter!!*

*When Christmas morning dawns
anew;
And all the wondering is through,
The Baby Jesus will be here...
To guide us through another year!!*

THEME: HOLIDAY MOVIES

ACROSS

1. Happens in back
6. *"Santa Claus is Coming to Town" originally aired on this network
9. Popular white fish
12. Before Part II
13. Follows soh
14. "Put your thinking ___ _"
16. Madama Butterfly's soli, e.g.
17. a.k.a. Tokyo
18. Not together
19. *Boy who's told, "You'll shoot your eye out, kid"
21. *Misfit ungulate
23. Actor ___ Holbrook
24. ___ in captivity
25. Western European Union
28. 100 centavos in Mexico
30. Start of basketball game
35. Chunk or lump
37. Rounded protuberance
39. Young eel
40. Ayatollah Khamenei's home
41. "World" in Italian
43. Troubled currency
44. Drinker
46. Thick, messy substances
47. ___ Alda
48. Attitude of admiration
50. Place for mutinous sailor, e.g.
52. Old age, archaic
53. Kids often say this to claim something
55. "But I heard him exclaim, ___ he drove out of sight, Merry Christmas to all ..."
57. *This happened on 34th Street
61. Koko or Sampson, e.g.
65. Lobe at back of palate
66. "To Kill a Mockingbird" author
68. *"The ___ mare Before Christmas"
69. Lively dance
70. Not in good health
71. "___ as a whistle"
72. Maiden name indicator
73. Newt in terrestrial stage
74. Laughing predator

DOWN

1. Boxer training
2. "For" in Spanish
3. Seed cover

4. Type of infection

5. Unfortunate outcome

6. Toward the lee

7. *Like Billy Bob's Santa

8. Laundry, e.g.

9. Chief or top dog

10. October stone

11. Village or hamlet in South Africa

14. Attendant to Tiger, e.g.

15. ___ degree

20. Part of small intestine

22. Last month

24. Rubs elbows with

25. *Like Bing Crosby's Christmas

26. Plural of #43 Across

27. Unfit or inappropriate

29. Smoke plus fog

31. Type of bargain

32. Immature ovum

33. Like domesticated cat gone wild

34. Compound leaf of a fern

36. Location of MCL

38. O in B.O.

42. Twig of a willow tree

45. Member of military police in Britain

49. One thousandth of an inch

51. *His heart was two sizes too small

54. Misrepresent

56. Poet Dickinson

57. Type of shot to criminal

58. Director Reitman

59. ___ of thumb

60. Medicinal plant

61. Pepper or bombard

62. "A Death in the Family" author

63. Conjunction used in comparatives

64. Sicilian volcano

67. *Will Ferrell character in 2003

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11		
12						13				14			15	
16						17				18				
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All Federal Benefits Will Be Paid Electronically

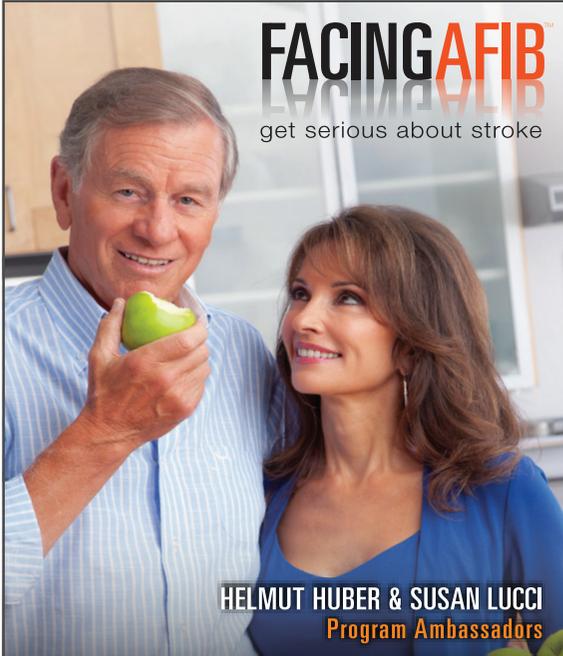
Source: U.S. Department of the Treasury, Financial Management Service

The U.S. Department of the Treasury soon will pay all federal benefit and nontax payments electronically. If you're applying for federal benefits, like Social Security or Veterans Affairs benefits, on or after **May 1, 2011**, you will need to choose an electronic payment method at the time you apply for your benefit. If you are currently receiving federal benefit checks, you will need to switch to electronic payments by **March 1, 2013**.

- **Have a bank or credit union account?** Sign up for **direct deposit** to have your benefit payments go straight into your checking or savings account. You can count on your money being there on time, every time.
- **Prefer a prepaid debit card?** The FDIC-insured **Direct Express®** Debit MasterCard® card provides another safe, low-cost alternative to paper checks for federal benefit payments. Cardholders can make retail purchases, pay bills and get cash back. No bank account or credit check is required. There are no sign-up fees, monthly fees or overdraft charges. Some fees for optional services may apply.

If you do not choose an electronic payment option by **March 1, 2013**, or at the time you apply for federal benefits, you will receive your payments via the **Direct Express®** card so you will not experience any interruption in payment.

If you already receive federal benefit payments electronically, you do not need to take action. You will continue to receive your payment as usual on your payment date. To sign up or learn more, visit www.GoDirect.org or call (800) 333-1795.



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Healthy Recipes

Shredded and Roasted Brussels Sprouts with Almonds and Parmesan

Ingredients:

- 1 lb. Brussels sprouts
- 1 1/2 T olive oil plus about 1 tsp. for brushing roasting pan
- 1 tsp. balsamic vinegar
- salt and fresh ground black pepper to taste
- 1-2 T coarsely grated Parmesan cheese
- 1-2 T toasted slivered almonds (could use other types of nuts as well)

Preparation:

Preheat oven to 400F/205C. Trim the stem end from brussels sprouts, then cut them crosswise into thin strips about 3/8 inch wide. Put shredded sprouts into a bowl. Whisk together the olive oil and balsamic vinegar, then toss the brussels sprouts with the oil-vinegar mixture and season with a generous amount of fresh ground black pepper and some salt.

Brush a roasting pan with 1 tsp. of olive oil and arrange the brussels sprouts on the pan in a single layer. Roast until the brussels sprouts are nicely browned on the edges and tender, about 25 minutes. Turn them about every 10 minutes.

During the last few minutes of roasting time, put almonds in a dry skillet and toast 1-2 minutes, shaking the pan so they don't burn. Don't walk away because they go from nicely browned to burnt in a few seconds.

Wipe out the bowl you used to toss the raw brussels sprouts in, and when they are cooked through and browned as much as you'd like, toss the hot sprouts with the coarsely grated Parmesan. Arrange on serving dish, sprinkle almonds over and serve.

Serves: 3

(Normally a pound of vegetables will serve four people, but these shrink up a bit when they're roasting, so if you're serving more than 3 people I would double the recipe and roast on a large cookie sheet.)



Red Quinoa with Roasted Butternut Squash, Cranberries and Pecans

Ingredients:

- 1 cup red quinoa
- 1 smallish butternut squash, peeled and diced
- 1/2 cup fresh or frozen cranberries, halved or chopped as you prefer
- 1/2 of a medium red onion, diced fine
- 1 clove of garlic, minced
- Olive oil for drizzling
- 1-2 teaspoons Pure Maple syrup
- 1/2 cup chopped pecans
- 2 tablespoons fresh chopped parsley
- A sprinkle of cumin, ginger or curry, to taste
- Sea salt and ground pepper, to taste

Preparation:

Cook the red quinoa in a rice cooker, using a 1:2 ratio of 1 cup red quinoa to 2 cups water. If you like it softer, add additional 1/4 cup water. Meanwhile, preheat the oven to 375 degrees F.

In a medium roasting pan add: butternut squash, cranberries, onion and garlic. Drizzle the butternut squash, cranberries, onion and garlic with a little olive oil, to coat. Add a teaspoon or two of pure maple syrup- not too much. Toss everything together. Roast in the top half of the oven until the squash is tender- about 15 to 20 minutes. Remove the pan and set aside.

In a large dry skillet, add pecans. Heat the skillet and lightly toast the pecans briefly, till fragrant. Add in the cooked quinoa and the butternut mixture. Add parsley, cumin, ginger or curry, sea salt and ground pepper to taste. Drizzle the quinoa mixture with some fruity extra virgin olive oil and toss to coat. Taste test and adjust seasonings. Heat through gently and serve.

Serves: 4



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IS FUN ON YOUR “TO DO” LIST?

“Don’t Retire, Inspire”

By: Augusta Alban



We are a population of compulsive, obsessive, uncontrollable list makers. We place great value (very often our self-worth) on our lists and the tasks we have set before us. Each day we strive to make big check marks opposite the chores and tasks on that list. There is no time for praise or fanfare only the habitual behavior of adding more assignments. When the day is ended we are bushed, fatigued - but we can't quite understand why? What have we done to make ourselves so weary? Within the burdens of the list we have made no room for pride of accomplishment. Hopefully, we may ponder where this day of our life has gone, **probably** we won't, there is no time to contemplate, reflect or ponder as pondering is not on the list.

We get wound up about the number of things to do on the list. We worry that we won't have enough time to complete all the tasks. Why are we unable to face the truth, it's an impossibility, like counting the stars in the sky, or the leaves on a tree or the grains of sand on the beach, it's endless. The “to-do” lists like our life is a work in progress it's a journey not a destination to be reached. We exhaust ourselves, we are so busy, we have so much to do; we become anxious upset and even mad over the thought of it. We tell our friends there is just not enough time in the day as we check our calendars, cell phones and computers to see if there is enough time for a cup of coffee with an old friend. The

answer to anything is - put it on a list! It could be a list of tools for the kitchen, supplies for the office, spices from the local gourmet shop, a list of the best and cheapest wines from the *New York Times*, a list of guests for the upcoming holiday dinner, a bestseller list of books to read, shows to see and DVD's to rent and let's not forget the “**honey-do lists.**”

We are neurotic about making appointments and booking in every spare minute of everyday, there is nothing left to chance or a silent moment to think. We make appointments for our dogs, cars, kids, hair, nails, lunch and for coffee. We make lists of our lists and we put them on computers, cell phones, bulletin boards, and the newly found place by a certain lady politician, the back of our hands! Greeting us in many kitchens is a culture of tasteless refrigerator magnets holding old **incomplete** lists, forgotten invitations and uninteresting pictures of nameless people found on an internet list of important people to know. The “SHOULD LIST” - we all have that little voice whispering to us all day long. Should is a word that makes a prisoner of us. It serves only to remind us of what we have not done or have yet to do.

Why are we driven to fill every minute of our lives with meaningless stuff on a list. What are we running away from? Why

have we given our power over to THE LIST? We write the list, it does not write us! The list does not drive us and it does not give us self-worth. It is only a tool to help us make our life better, easier and more meaningful. Is fun on your list, is doing nothing ever on your list, and is sitting in the park watching children play on your list? How much better “the list” would be if it had a ranking system, just a quick 1-10 would do? **Think it over** (when adding a new chore) does this new item have some consequence, does it give satisfaction, does it in some way add to your life or the lives of others? We give importance to things because without thinking we have put them on the list, totally forgetting we are in control of that list. We are the masters of our lists, what we put on them and the priorities we place on the things on that list. What is on the list and the way we think about it is totally up to us, not those thoughts of someone we heard on a TV talk show. Nothing is free, we must never forget the price we all pay - our life's energy. Adding meaningless stuff to a list, will never give meaning to our lives.

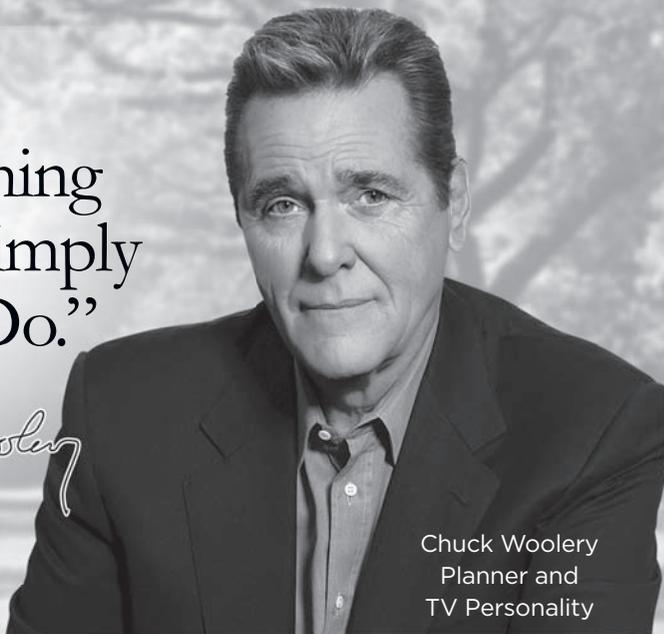
We are all wire-less addicts, we check our calendars, computers, Facebook accounts, cell phones and Blackberries over and over again. What are we expecting from these marvels of technology? Facebook tells us the people on our accounts are our friends. Friendship, the way I see it, is something not to be taken lightly, to have a friend is to be a friend, it takes love and understanding. I count on my friends and they count on me in the good or not so good times. I have no

need to post their picture on a computer list for the world to see. However I have many acquaintances and colleagues for which I am grateful, they add great value to my life.

Counting emails at the office becomes a competition! We brag about the numbers of emails and then we complain about having to write back to them. As if we are responding to an invitation from the White House. We feel obliged to send a message back to each and everyone who has sent an email to us. At the holidays we exhaust ourselves with the gift lists and those cards we **must** write. I stopped writing Christmas Cards when I stopped having fun doing it. Those friends I see, I wish them a Merry Christmas or a happy holiday. Those far away from me I call and wish them love and joy. There is real and immediate satisfaction in hearing their loving voices. Our conversations are short but the memories are long lasting. There are no stamps, no complaining about long lines at the post office and no rush to get the best price for last years cards, the money I save I send to my much loved charity, everybody is happy.

Our lists are of value, but we have failed to list valuable things on them. On the top of my list is a reminder to laugh and have fun. Don't expect others to make you happy, it's an inside job. Life is not about what happens to you, it is about the way you process what happens to you. At the top of my list is to take good care of me, if I don't take care of myself I am unable to take care of my family and friends when

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You Simply
Must Do.”



Chuck Woolery
Planner and
TV Personality

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they need me. I remind myself I will never have this day again, so I try to make the most of it. A list is a good thing, it can serve as a guiding hand, a tool to keep me on track, but a list can’t listen to me or laugh with me and it certainly can’t have fun with me! But I can put “FUN” on my list.

A list has no identity of its own, only the importance we give to it. To me it is a tool, just like my computer, my cell phone and all the rest. These wonderful inventions are tools for us to use to make our lives better. They do not rule us, they are not family or friends. I love living in this age of information and technology, most of all I love sharing this information with my friends over a cup of coffee. Our true friends are not to be counted on a list we post online. They are to be held within our hearts.

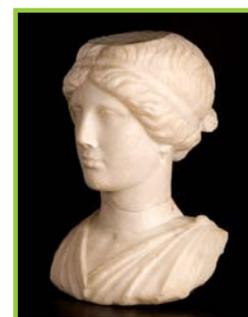
Don’t live another’s dream, have one of your own and put it on your list.

**The Museum of Science presents A Day in Pompeii
One of the World's Greatest Archaeological Discoveries
Preserved by the Volcano That Destroyed It**



BOSTON -- On August 24, AD 79, Mount Vesuvius erupted, burying the ancient Roman city of Pompeii under volcanic ash for over 1,700 years. On Sunday, October 2, 2011, visitors to the Museum of Science, Boston will explore the life and death of this thriving city in *A Day in Pompeii*. The 13,000-square-foot touring exhibit immerses visitors in the richness of one of the greatest archaeological treasures ever unearthed.

On exhibit October 2, 2011 - February 12, 2012, *A Day in Pompeii* features over 250 priceless artifacts. They include 13 wall-sized frescoes, over a dozen pieces of gold jewelry, marble and bronze statuary, gold coins, and other dazzling examples of ancient Roman artistry. Other artifacts from frying pans, fishhooks, and merchants' scales to ceramics, oil lamps, graffiti stones, and carbonized bread capture aspects of daily life. Visitors can also experience the power of volcanoes from interactive displays and learn about their victims by exploring the body casts that have immortalized them.



*Marble bust of
a woman*

© William Starling, Photographer

Tickets, which went on sale August 24, 2011, the anniversary of the Vesuvius eruption, are available by visiting mos.org or calling 617/723-2500, 617/589-0417 (TTY).

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The graphic is enclosed in a decorative border of small red stars.

American Pain Foundation Survey Finds Nearly 1 in 5 People with Pain Face Difficulty in Getting Their Treatment Questions Answered

Fewer Older Adults with Pain Ask Questions about Treatment

By: Cindy Steinberg

The American Pain Foundation (APF) recently released a survey showing that 17% of adults with chronic pain who have tried to reach their primary pain care providers with questions face difficulties. The top three questions relate to treatment side effects (62%), duration of treatment (55%) and cost (41%).

“Concerns about side effects, how long to stay on a treatment, and affordability of care are all factors that ultimately play a role in the success or failure of a pain treatment program,” said Mieke Brown, BSN, RN, director of communications for the American Pain Foundation. “It’s important for people with pain who are under the care of a health care provider to be able to easily reach their providers when they have questions. Open lines of communication and trust between providers and their patients are critical for safe and effective pain management.”

The survey found that 28% of Americans report issues with chronic pain, a number

that is consistent with national research estimates as well as a survey conducted by the Massachusetts Pain Initiative last year that found that one out of four adults in Massachusetts suffers from serious, persistent pain. However, that prevalence rose to 37% of adults aged 55-64 and 39% of adults aged 65 and older. Approximately 80% of adults with chronic pain are currently seeing a pain care provider. This number jumps to 93% for adults age 65 and older.

Interestingly, only 35% of people age 55-64 and 36% of people 65 and older had questions about their treatment after the fact, compared to 43% of the general population.

“Many people accept pain as a part of growing older,” said Ms. Brown. “And, while it’s good to see that many people over 65 are seeking treatment for their pain, it’s interesting that we found a lower percentage of people who have questions. It makes us wonder if fewer people do have questions, or perhaps are just not comfortable asking them.”

The survey found that 14% of adults living with chronic pain who have questions about their pain treatment have not tried to reach out to their providers. The top two reasons cited for not speaking up are not wanting to “bother” their healthcare provider” and fear of looking like a “complainer”. Among those who’ve tried to reach the

pain care provider they see most often with questions about treatment, 17% said it is “Very” or “Somewhat” difficult to reach them. However, only 9% of these people who are over the age of 65 expressed difficulties. In comparison, 33% of these people aged 35-44 said that they had difficulty reaching their health care provider with questions about their pain care treatment.

“Not only do older adults have fewer questions about pain treatment, they may be accepting difficulty in reaching their pain care providers as just a normal part of their care. We want to get the word out that it’s important to ask questions if you have them and be persistent if you’re not getting those questions answers. Being stoic and living with pain won’t do you any good. You deserve to have your pain treated,” said Ms. Brown.

Information about pain and tools to help with health care provider communication are available at APF’s website, www.painfoundation.org. Additionally, information about pain treatment safety for both consumers and health care providers is available at APF’s PainSAFE™ site, www.PainSafe.org.

The national survey commissioned by APF and conducted online by Harris Interactive in August 2011 among 2,118 adults 18 and older of which 619 currently live with chronic pain, also

found that nearly half (43%) of those who have sought out pain treatment options had questions about their treatment after they left their provider’s office.

Cindy Steinberg is a member of the American Pain Foundation’s (APF) Board of Directors, is Co-Chair of APF’s Pain Community Advisory Council and is a State Leader for APF’s Action Network in Massachusetts. She is a member of the Steering Council for the Massachusetts Pain Initiative (MassPI) and is Chairperson of MassPI’s Legislative Council. Cindy is also New England Director of the American Chronic Pain Association (ACPA) and Leader of the Boston Area Chapter of the ACPA which she started 11 years ago.

Solution to Winter’s Crossword

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CAN I GET PAID TO CARE FOR A SENIOR FAMILY MEMBER?

As the number of family members providing care for aging parents increases, the solutions to find help with loss of income because of time off from employment for caregiving has become a major concern for many.

The demands on both the time and energy needed to provide the needed care can make it impossible to maintain both a full time job with full time caregiving.

Seeing a need to give support to family caregivers the federal government Administration on Aging created the National Family Caregiver Support Program.

State Area on Aging division manages this program on the state and community level to offer support services that include:

- Information to caregivers about available services;
- Assistance to caregivers in gaining access to supportive services;
- Individual counseling, organization of support groups, and caregiver training to assist caregivers in making decisions and solving problems relating to their roles;

- Respite care to enable caregivers to be temporarily relieved from their care giving responsibilities; and
- Supplemental services, on a limited basis, to complement the care provided by caregivers.

Medicaid Cash & Counseling Program

A Medicaid approved assistance program called Cash & Counseling may be used to provide funds to hire personal care aides as well as purchase items or services, including home modifications that help them live independently.

The PayingForSeniorCare.com website gives the following information about the program:

“For Medicaid eligible seniors, the process begins with an assessment in the home to determine the senior’s home care needs; this includes interviews with caregivers and possibly the senior’s physicians. A determination of how many monthly care hours are required is made. The benefit amount is calculated using that determination and cost of care for that geographic area. This amount can be increased or decreased as the senior’s needs change. A family care giver may need to qualify as a home health aid by the state to receive these funds.”

This program is executed by each individual state Area on Aging Services division. It is a relatively new program

and is not yet available in all States. Check with your state Area on Aging Services department for availability.

Using the Veterans Aid and Attendance Pension Benefit

A totally overlooked source of money to pay family caregivers to provide care at home is the Aid and Attendance Pension Benefit. This money is available to veterans who served during a period of war. Pension money is also available to the widows of these veterans. This benefit, under the right circumstances, can provide up to \$1,949 a month in additional income to pay family members to provide care at home.

Getting the aid and attendance benefit to pay for family caregivers is not an easy task. This is because there must be a caregiver contract in place, a physician medical evaluation done, income and asset qualifications met and proof of medical expenses provided. Submitting the correct forms and documentation can easily be completed with the help of a VA Accredited Consultant who understands the process.

Long Term Care Insurance Benefit

If the senior being cared for has a long term care insurance policy that covers home care, payment to the care giver from this source could be arranged. Some policies require the care provider to be through a licensed home care

agency, but others will pay for individual aides certified as such. This would require some training by the family member to become certified. There are policies that pay a daily benefit amount to the insured to use as they want to pay for their care. Check with a long term care insurance professional about types of policies.

Caregiver Contract

In some cases the senior parent has the funds to pay for care. If a family member is giving care it is very important that a caregiver contract be in place. A signed and dated agreement will outline the services provided as well as the amount of pay for these services. The contract will eliminate questions about what is expected from both parent and caregiver as well as providing a legitimate contract and payment record of services to qualify for Medicaid.

Attorney John L Roberts, in his article titled “Caregiver Contracts that Protect Elders and Their Family Members” states:

“A written Caregiver Contract is a good idea for every family that wants to protect family harmony, and make sure everyone in the family understands how care is being provided to an elder.

The family member who provides care can save an elder from needing nursing home services, and may also protect

assets if nursing home care is needed in the future. Elders who want to cover all of these bases must have a written Caregiver Contract. Whenever adult children and other family members are providing valuable care, only a written agreement will protect assets from nursing home care costs and qualify the elder for Medicaid.”

In having the parent pay a family member for caregiving, it will be an employer/employee situation and payroll

records must be kept with payroll taxes paid.

This can also be set up by an elder law attorney at the time the contract is done.

Final Note

Taking the time to create the caregiver contract, research the government and state services that are available to caregivers and using community resources will make the family caregiving experience less stressful.

Teamwork

By: John H. O’Neill III

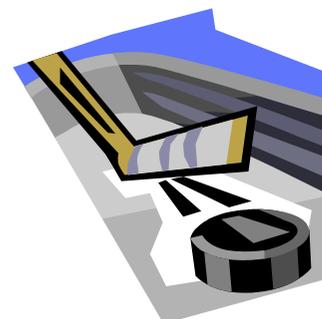
The holiday season really lasts year round. School and work are important. People have numerous things to do. Birthdays are celebrated.

Many people attend different social events, whether they are considered artistic or sporting. The events are exciting. Of course, there are awards for performance. In hockey, the ultimate prize (award) is the Stanley Cup. The Boston Bruins, in 2010-2011, played a long season. They battled through the playoffs, and won the Stanley Cup. They triumphed over the other NHL teams. Citizens honored the Bruins with a parade through the streets of Boston.

Shawn Thornton, a left winger for the Bruins, visited City Hall recently, helping out with “Can Share,” a city-run

program to help the homeless. Thornton was busy autographing things for fans when asked how long he had been with the Bruins. “Five years,” he replied, without missing a beat. Hockey is a rough-tough game. “Can’t get enough of it” was his reply when asked about playing for the Bruins.

Thornton is originally from Oshawa, Canada. He was drafted by Toronto, and, in 2007, was acquired by Boston as a free agent. He has helped the team to victory many times. The Bruins are fortunate to have Thornton on their team.



Fraudulent phone calls luring victims from their homes

BBB cautions consumers to confirm calls before leaving home

AUSTIN, Texas – Better Business Bureau advises consumers to be wary of unsolicited calls claiming they have won gift cards from local stores. The scam is meant to lure people away from their homes, giving burglars the opportunity to break in.

Consumers will receive a call from someone alleging to be from a local store. The unknown caller claims the consumer has won a gift card and asks the consumer to come to the store and claim his or her prize.

When the consumers arrive at the store to claim the prize, they find out that there is no gift card and there never was. Once they return home, they discover their house has been burglarized.

BBB recommends the following tips to protect you from becoming a victim:

- Ask questions. Callers should identify who they are, who they work for and how you supposedly won the prize.

Generally, you cannot win a prize if you have not entered a contest.

- Be cautious of unknown callers. If someone calls stating you have “won” or been “gifted” or “prized” with anything of value, think twice and act smart.

Especially if the callers use the name of an official entity, make certain that you go “off the call” and contact the official entity to confirm the information.

- Report all suspicious behavior. If you fall victim to a similar scam, report the burglary immediately to your local police so they can begin an investigation.

To check the reliability of a company and find trustworthy businesses, visit bbb.org.

About Better Business Bureau:

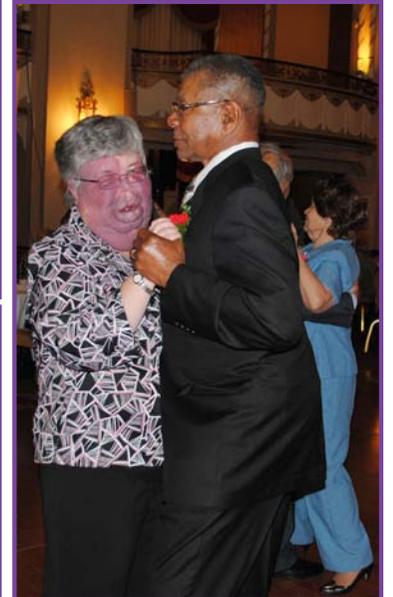
BBB's mission is to be the leader in advancing marketplace trust. BBB accomplishes this mission by creating a community of trustworthy businesses, setting standards for marketplace trust, encouraging and supporting best practices, celebrating marketplace role models and denouncing substandard marketplace behavior.

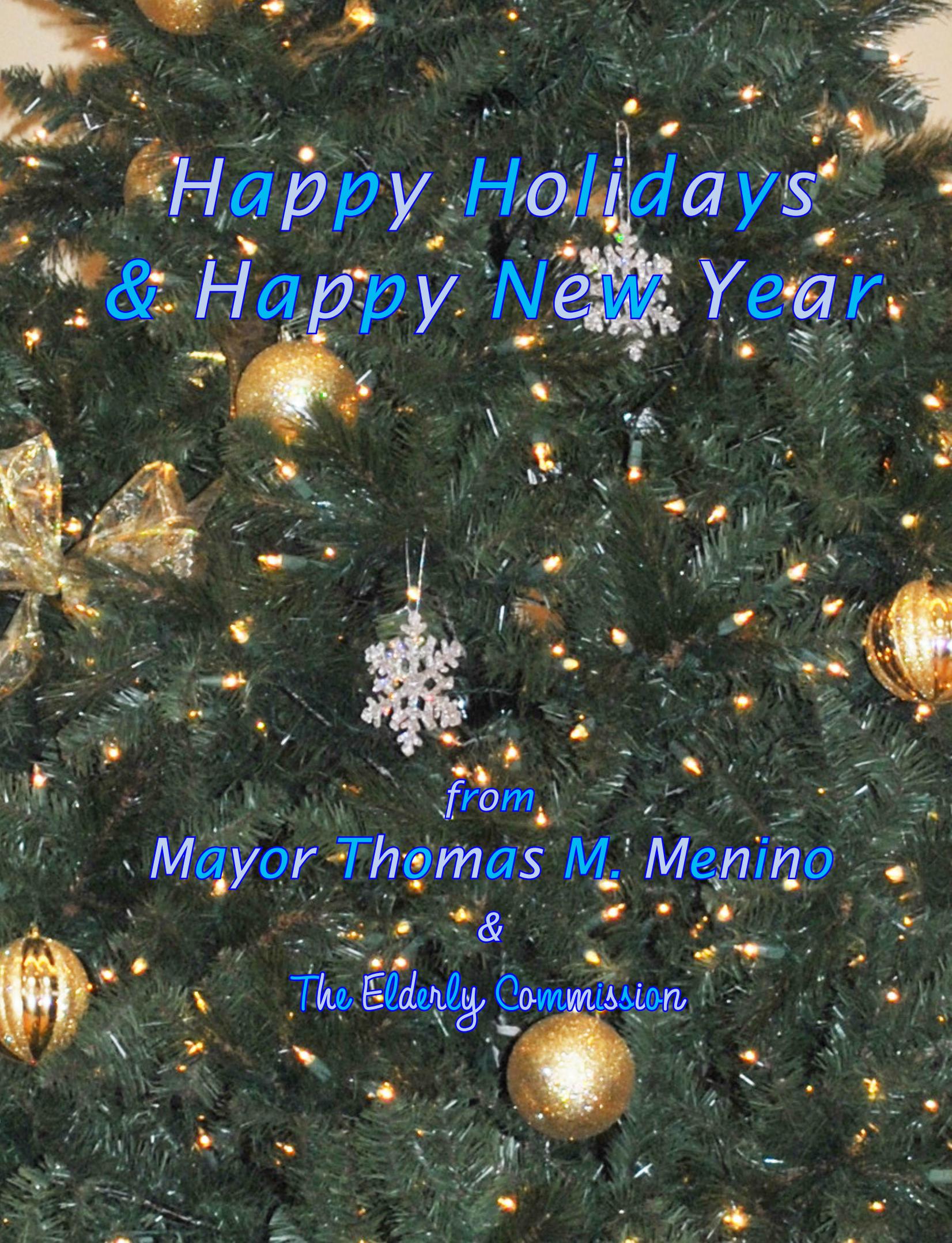
Businesses that earn BBB Accreditation contractually agree and adhere to the organization's high standards of ethical business behavior. BBB is the preeminent resource to turn to for objective, unbiased information on businesses and charities.

Halloween Luncheon



50th Anniversary





*Happy Holidays
& Happy New Year*

*from
Mayor Thomas M. Menino
&
The Elderly Commission*