

In the NeighborhoodTM

Your Central Massachusetts Community Newsletter

The Stylish Home

Practicality and imagination key to affordable and stylish home decor

Welcome To Your New Community Newsletter

Brought To You By
Dodge Park Rest Home,
Wishing your Family a Safe
and Happy Holiday Season!

Alzheimer's Support Group Meeting

Please join us for our free monthly support group with Elaine Kapperman, LICSW on Dec 14, Jan 11 and Feb 8 (Second Tuesday of each month) from 6pm - 8pm For more information or to RSVP to Debbie Williams (508) 853-8180. Open to Dodge Park clients and the public.

Dodge Park Rest Home

offers a unique programs of financial assistance through the state of MA to enable residents remain at the facility once personal savings are depleted.*

*Subject to EAEDC program approval

Recession's Silver Lining

The opportunity to regain control of your finances

If you're one of the millions of Americans hit hard by the recession, it may be difficult to imagine anything good coming out of the country's financial problems of the past few years. But experts and studies agree: Many of us are turning difficult times into an opportunity to regain control over our financial lives.

The change in how Americans think about money is becoming more apparent. When asked what they would do with an unexpected additional \$500, 68 percent of those surveyed in a TD Ameritrade poll said they would invest the money, while only 19 percent said they would spend it.

"As a result of the Great Recession, people are anxious about when economic recovery might happen, and many are looking to take control of their financial futures," says Peter Sidebottom, executive vice president of product and marketing at TD Ameritrade Holding Corporation. "People are beginning to recognize the value of eliminating debt, but there is still a big need to focus on saving for retirement. It's important to find a way to control debt while saving."

If you're looking to take control of your financial future, you're not alone. With a new focus on reclaiming control of their finances, many Americans are implementing smarter financial management habits in their lives, including:

Reducing credit card debt - A study by Experian found that consumers are opening 26 percent fewer credit cards than they did three years ago, implying they are more aware of their credit scores and the need to pay down debt. Carrying high balances on credit cards can be costly in the long-term since credit card interest rates and fees are notoriously high. Having maxed out credit cards can also negatively impact your credit score, even if you make regular payments every month.

Increasing savings In 2008, personal savings rates held at 4.1 percent, but over the last two quarters of 2010 it has risen to an average of 5.7 percent, according to data from the U.S. Treasury Department. Experts advise families should have enough cash saved to cover several months of living expenses.


Looking to learn More Americans are looking to learn about sound financial management, and are seeking advice from advisors and online resources. Understanding the economy and how it impacts their finances, learning

savings techniques and retirement planning tactics can help Americans feel and become more financially secure.

Many people have turned to the Internet to find advice and guidance on how to get their finances in order. With an increasing number of articles on popular finance websites, blogs by financial coaches, and even non-traditional formats such as an online reality series, Americans are finding direction - and an understanding that they're not alone.

"The Invested Life," an online reality series sponsored by TD Ameritrade and co-developed by MSN, Generate and Ogilvy Entertainment, features real people facing life's most common financial decisions and hurdles. The subjects are paired with independent financial experts who help them take control of their finances and address issues such as debt management, college savings, retirement planning, taxes, real estate and smart investing. The Invested Life comprises more than 450 videos, news stories, tools, cast blogs and community forums to help viewers learn from the experiences of the cast members. Viewers can match their personal investment styles to the cast members they most relate to.

"By watching how real people, who share common financial questions, learn to address their financial concerns and reclaim control of their finances, viewers may find the encouragement and resources to tackle their own financial hurdles," Sidebottom says.

You can find episodes of "The Invested Life," an introduction to online investment and financial planning tools, advice from independent financial experts, and blog postings from cast members at TheInvestedLife.msn.com. 

Courtesy of ARAcontent

The truth about the flu

It's more serious than you think

Martin McGowan was a healthy, athletic 15-year-old with a passion for baseball. After his high school baseball tryouts in early February 2005, Martin was exhausted and said his legs hurt from running. He went to bed, and at 2:30 a.m. that morning, Martin's mother awoke to hear her son vomiting in the bathroom. He had a fever of 102 degrees.



Martin's symptoms progressed throughout the morning, with the pain in his legs worsening. His mother called the doctor who recommended either an appointment for later that afternoon or to take Martin to the emergency room. Martin said he needed to go to the emergency room.

Once at the hospital, Martin's lips were so white the ER doctor administered intravenous fluids. Martin tested positive for influenza. As a result of the influenza disease attacking his muscles, he developed compartment syndrome, which limited his blood circulation in his legs and caused severe pain.

The doctors explained to Martin's mother that he would need an operation as soon as possible. If the blood flowing to Martin's legs ceased for an extended period of time, they might have to amputate his legs.

During the surgery, Martin's heart stopped beating. Shortly after, Martin died of complications from influenza, merely 24 hours after his first symptoms appeared. Martin had not been vaccinated against the flu.

After Martin's death, his mother, Diane McGowan, joined Families Fighting Flu, the only non-profit organization made up of families who have experienced first-hand the death of a child due to the flu or have had a child experience severe medical complications from the flu.

The flu is a serious disease that spreads very easily. It can cause mild to severe illness, and can lead to death - even among healthy, older children. According to the Centers for Disease Control and Prevention (CDC), annual vaccination is the single best way to prevent influenza in people of all ages.


"We should have gotten Martin vaccinated," said McGowan. "Now, I can only hope that his story will be an encouragement for other families to get their children vaccinated every year."

During the 2009-2010 flu season, the CDC estimated that 274,000 people were hospitalized in the U.S. from influenza - more than 85,000 of them were children. Tragically, an estimated 1,200 children under age 17 died from the flu last season.

"In developed countries, influenza kills more people than any other vaccine-preventable disease," said Jon Abrahamson, M.D., chair of the Department of Pediatrics at Wake Forest University Medical School in Winston-Salem, N.C., and a medical advisor for Families Fighting Flu.

The CDC now recommends that everyone 6 months and older get vaccinated against the flu, creating the first universal flu vaccination recommendation. For children younger than 6 months, it is important for family and caregivers around them to get vaccinated.

"It's not just children who need to get vaccinated, it's the entire family," said Laura Scott, executive director of Families Fighting Flu. "A flu vaccine reduces your risk of illness, hospitalization, or even death and can prevent you from spreading the virus to your loved ones."

The flu virus tends to spread from October to May, with the most cases occurring in January or February. However, vaccination can be given at any time during the flu season. Even getting a vaccination later in the season (December through March) can still protect you from influenza. 

Courtesy of ARContent

Tips for

Protect Your Elderly Parents From Scammers

By Micha Shalev

Adult children and caregivers play an important role in helping older people avoid scams. Oftentimes seniors are lonely and looking for someone to talk to, and unfortunately scammers prey on this. Sit down and talk to your elderly parents. Remind them not to give out personal or financial information to a stranger -- no matter how friendly or persistent the caller or visitor is. Even if someone claims to represent a well-known charity, your loved one should hang up the phone.

Here are some of the con artists' favorite senior-directed scams:

Telemarketing Fraud - Fabulous Offers.

A scammer will call or send a letter or e-mail alerting you that you've won a big prize or that you can buy a product, perhaps prescription drugs, at a great price. Hang up the phone.

Health Insurance Frauds and Fraudulent "Anti-Aging" Products.

- Never sign blank insurance claim forms.
- Never give blanket authorization to a medical provider to bill for services rendered.
- Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
- Give your insurance/Medicare identification only to those who have provided you with medical services.

Counterfeit Prescription Drugs

Frauds. Use caution when purchasing drugs on the Internet. Do not purchase medications from unlicensed online distributors or those who sell medications without a prescription. Reputable online pharmacies will have a seal of approval called the Verified Internet



Pharmacy Practice Site (VIPPS), provided by the Association of Boards of Pharmacy in the United States.

Funeral and Cemetery Fraud. Be an informed consumer. Take time to call and shop around before making a purchase. Take a friend with you who may offer some perspective to help make difficult decisions. Funeral homes are required to provide detailed general price lists over the phone or in writing.

Reverse Mortgage Scams. Reverse mortgage scams are engineered by unscrupulous professionals in a multitude of real estate, financial services, and related entities to steal the equity from the property of unsuspecting senior citizens aged 62 or older or to use these seniors to unwittingly aid the fraudsters in stealing equity from a flipped property.

Phony Mortgage Offers. If you have a bigger mortgage than you can afford comfortably, watch out for companies that offer to negotiate a payment plan or loan modification. The fraudster might claim to be affiliated with your lender. You might be told to pay upfront fees. If you're having trouble making your payments, call your lender or find a housing counselor approved

by the U.S. Department of Housing and Urban Development.

Phony Banks. Watch out for callers who claim to be from your bank or credit card company. They'll tell you they've noticed suspicious activity on your credit card and want to check it with you. You'll know the call is not legitimate if the caller asks for your credit card or Social Security number to confirm he's talking to the right person.

Phony Emails. Beware of e-mails from what purports to be a trusted institution asking for your Social Security number or account numbers. Phony Bank of America and Citibank messages are common. One prevalent scheme is an e-mail promising you a tax refund from the IRS -- except the IRS doesn't e-mail taxpayers.

Investment Schemes. If you think you can tell a con artist from a legitimate adviser, consider this finding from a major study: Investment-fraud victims are more financially literate than nonvictims. The hook: a promise of high returns with little risk.

Think Bernard Madoff before you handing your money away.

Micha Shalev MHA is the owner of Dodge Park Rest Home at 101 Randolph Road in Worcester. He can be reached at 508-853-8180 or by e-mail at m.shalev@dodgepark.com or you can view more information at www.dodgepark.com.

Administrator's note

The author Isaac Asimov once said: "It is change, continuing change, inevitable change, that is the dominant factor in society today. No sensible decision can be made any longer without taking into account not only the world as it is, but the world as it will be."

When I came across that quote, it struck me how well it applies to Dodge Park Rest Home. Just one year ago, we were discussing the strategies that would be necessary to bring Dodge Park to the next level. We were contemplating the ways in which we would have to change and adapt to stay ahead of the competition and lead the way in providing the best possible care in our facility setting. What a difference a year makes! Looking back, it fairly amazes me to think how much we've accomplished in such a short span of time.

That said, may I be the first to suggest that we not let this success go to our heads? It was Thomas Watson Jr. who said, "Whenever an individual or a business decides that success has been attained, progress stops."

On some level, I suspect that's true. Motivation, persistence, endurance, commitment - these traits are largely inspired when we agree to tackle what appears, at the time, to be an impossible goal. Strange as it is to say, there's some power to living on the edge and staying hungry. It reminds us that we have to continue pursuing success if we hope to continue achieving it. Or, as Nike so aptly puts it, it reminds us that - in business as in life - "there is no finish line"

As we stand on the cusp of another holiday season and a new year, I think it's worth extending the lessons we've learned in business to our personal lives.

By taking impossible tasks and completing them in small, manageable steps, we've succeeded in breaking the barriers of our own expectations.

By setting clear goals and re-defining our priorities, where residents care was our main moto- we've managed to stay on track, keep our focus, and take time - now and again - to smell the roses, and celebrate LIFE with our residents.

And now, with no further ado, I'd like to wish you all a great holiday season and fantastic new year. May you reach your dreams, overcome all obstacles, and find real happiness - in your work and in your lives.

Visit our blogs at: www.DodgePark.com, or visit us on Facebook at <http://www.facebook.com/dodgepark>

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If your loved one's funds are ever depleted they will still be able to stay at Dodge Park*

*Subject to EAEDC approval.

The Stylish Home

Practicality and imagination key to affordable and stylish home decor

Embarking on a home makeover project can be very exciting. Yet, you may find the process intimidating, both creatively and financially. In your mind, you see every detail right down to the important pieces, such as vases and frames, which make your house a home.



But when you go to buy these items, they are either impossible to find or way out of your price range. Luckily the solution to your dilemma is easier than you think. With a little imagination and professional quality painter's tape, you can easily create these customized furnishings yourself.

First find inexpensive, unembellished items at discount stores, online sites and even in your own attic. Then, create patterns by applying painter's tape in unique designs such as vertical or horizontal stripes. Apply the color(s) you select to customize these items so they match the design, style and decor of your room. In the end, you will have a one-of-a-kind decorative piece that not only pulls your room together, but is also budget-friendly. These three home painting project ideas will get you started.

Take an end table from common to custom

An end table, for the most part, is a utilitarian piece of furniture. So why not mix form with function and turn that everyday end table into an eye-catching accent?

Start by wiping off the top surface of the table so it is dry and free of dust. Use painter's tape to mark off a pattern, such as checkerboard, geometric or stripes.

When creating your design, the choice of painter's tape is important. Because often the work space on an accent item is decidedly smaller than when painting a wall, having clean, crisp paint lines is vital to the final appearance of the piece. Investing in

a premium painter's tape, such as FrogTape, helps ensure the paint does not bleed through onto unintended areas. FrogTape is the only tape treated with PaintBlock Technology, which reacts with latex paint and forms a micro-barrier that seals the edges of the tape, preventing paint bleed.

Once your pattern is taped off, use your choice of latex paint colors to bring your unique design to life. Incorporate latex chalkboard paint to make the table a great place to leave reminders and messages. After the paint has been applied, slowly remove the painter's tape, let the paint cure completely, display and enjoy.

No more searching for the picture-perfect frame

Choosing just the right frame can turn your prized family photos into true works of art. But how do you find a frame that perfectly complements the image it is meant to house? You make it yourself.

Start by choosing a solid color wood or glass picture frame. Clean the surface of the frame so it is dry and free of dust. Once again, use painter's tape to create designs that will add color and enhance the photo you wish to showcase. Use a foam brush to apply latex paint



within the painter's tape framework. Remove the tape, let the paint cure completely, add your picture and display.

Who needs the flowers when you've got the vase?

With the perfect vase, you don't need to put anything in it to create a striking accessory. Simply start with a clean, smooth-surfaced vase. Use painter's tape to outline the desired pattern - a simple stripe works best on a small surface - and apply latex paint in the colors that match or complement your room.

As the old adage says, "If you want something done right, do it yourself." And, as you can now see, that most certainly applies to creating and coordinating the perfect room makeover. Customizing accessories with designs created using painter's tape allows you to take cheap to chic and pull an entire room together on a budget.



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A Good Read

Protect Talking To Alzheimer's

Simple Ways to Connect When You Visit With a Family Member or Friend

By Micha Shalev

One of our support group member shared a book with us called *Talking to Alzheimer's, Simple Ways to Connect When You Visit with a Family Member or Friend*, by Claudia J. Strauss. The book is not meant to be read from cover to cover. Strauss's book is an invaluable resource of ways to engage in meaningful communication with a loved one or friend suffering from Alzheimer's or other dementias.

The first two chapters discuss what to expect. According to Strauss, repetition is to be expected. The patience to reassure over and over is key.

One of the highlights of the chapter in this book, Strauss talks about "What if You Are the One Who Made this Painful Decision." First and foremost,

Stauss states to remind them that you love them. Love is the most important thing a resident with Alzheimer's can be given. A great chapter in the book explains the "Do's and Don'ts." For example:

DO: be patient, be sincere, let them be a parent – instruct, give advice, gently admonish.

DON'T: say, "You just told me that", ask what they'd like to do now, make a suggestion instead.

Before you walk through the doors of any facility and visit a family member or friend, Strauss states, "put the disease in the background and the person in the foreground, always remembering who he/she is, you will be like the sun



shining light toward him/her and he/she will shine light back on you. The visits should feel natural."

Talking to Alzheimer's, Simple Ways to Connect When You Visit with a Family Member or Friend, by Claudia J. Strauss is recommended to increase one's knowledge and overcome challenges of communicating with a loved one.