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Newton at Home has been organized to enable Newton residents to age at home comfortably, independently, and with peace of mind through a membership-based organization that offers access to comprehensive practical services and fosters social support and a sense of community.

For more information call
 617-795-2560 or go to
<http://newtonathome.org>

Letter from our Executive Director

Greetings,

Here we are in the middle of winter so I want to remind all of our members of our winter safety program, Winter Buddies. We will match a member to a volunteer buddy who lives nearby. The volunteer buddy keeps in touch with the member to warn about coming storms, assesses the need for essential supplies, and assists in making plans for snow removal. The buddy will call every day during the storm and connect the member buddy to appropriate



help if needed. Call the office at 617-795-2560 to sign up either as a member participant or as a volunteer.

Another quick reminder: if you have a handicapped placard for your car that is moveable, remember to bring it whenever you get a ride from one of our volunteer drivers.

I want to draw your attention to the compelling series of upcoming programs arranged by our Health and Wellness Committee. (You received the flyer by mail, but if you would like another copy, please

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Annual Meeting Featured our Growing Affinity Groups



Virginia Inlis (*left*) leads the Movie Affinity group and Carole Noveck (*right*) leads the Food Matters group. Both women introduced their groups during the program at the Annual Meeting, which was planned and produced by the members of the Program Committee and the Health and Wellness Committee. The focus of the meeting was to highlight affinity groups and also to show the diverse activities and programs that are open to NAH members throughout the year.

Two New Affinity Groups

By Naomi Shore

FOOD MATTERS AFFINITY GROUP

Carole Noveck is the leader of the Food Matters Affinity Group. Carole says, "I believe that there are so many things to discover about people when you learn what, when, how and where they like to eat. We explore these issues in the group. We usually meet twice a month. In our first meeting, we decide what we would like to prepare for our luncheon. Members contribute ideas and/or recipes for nutritious selections that are healthy, reasonably priced, and quick (They have to be ready to eat in one hour or less.). We meet at my home or the home of a member with a kitchen and dining area large enough to accommodate the group."

"We all take responsibility to prepare the meal, then eat together and discuss topics of interest, particularly as they relate to our eating habits and cultural traditions. We clean up and split the cost of the meal. In November, we made crab cakes, sautéed spinach with garlic, and apple crisp. In December, the menu included chicken scallopini, orzo, and walnut cookies."

Because Carole is away for the months of January through March, the group will be on hiatus until April. If you are interested in joining, please call the office, 617-795-2560, any time before April and let the staff know.

THE READ-Y READERS

Bob Read is the leader of the second Book Club started by NAH which is called The Read-y Readers (pun fully intended!). Bob says, "We were virtually forced to create a second club because there were so many members who expressed an interest in joining the original one. We are now 13 members, five men and eight women, who meet at the Scandinavian Living Center at 3:30 p.m. the second Tuesday of each month."

"Like the other club, we read a variety of kinds of books – novels, memoirs, non-fiction, etc. – based on recommendations of the members. We started with Edith Wharton's classic novel *Age of Innocence*, then read Sonia Sotomayor's *My Beloved Country*, and for

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Naomi Cohen and Bob Read participate in our book groups and are members of the Program Committee.

our December book we read *Caleb's Crossing*, by Geraldine Brooks. The discussion leadership for each book is shared among the members, with spirited contributions from all participants, who not only comment on the assigned text, per se, but also integrate experiences from their own lives."

If you are interested in joining this book club, please call the office, 617-795-2560.

Executive Director (Continued from page 1)

let us know.) In February, the program will be on hearing problems and what can be done about them. The March topic will be safety inside and outside our homes. The April program will be about understanding and managing arthritis.

We are starting a LISTSERV for NAH members so that they can contact each other through email to ask advice and questions and/or offer their experiences. You will receive sign up information soon.

Finally, I want to let you know that we are going to collaborate with the Scandinavian Living Center on more programs. More of their events will be open to our members and more of our programs will be open to their residents.

Stay warm and active.
With best regards,

Maureen Grannan, Executive Director

Volunteer Spotlight

By Naomi Shore

Editor's note: We are very proud of our volunteers and love featuring profiles of them in each newsletter. NAH is always searching for additional volunteers. Please consider contacting Julie Plaut Mahoney, Coordinator of Volunteers, by calling 617-795-2560.

Dr. Arthur Glasgow

Forty-two years ago, Dr. Arthur Glasgow and his family moved to Newton. At that time his children were ready to enter school and he was working as a surgeon at University Hospital in Boston, now Boston Medical Center. Later he moved his practice to Norwood Hospital, where he performed bariatric surgery for the last seven years before he retired in 2011.



Arthur works as a direct service volunteer providing transportation and handyman and gardening skills and loves doing it. He also serves on the NAH Board of Directors. Two years ago he and his wife Marian became members after learning about us from Renata Selig, one of our founders. As he was contemplating retirement in 2011, he thought NAH would be a good fit for his determination to volunteer in the community so he immediately signed up to become a NAH volunteer.

Doing handyman work sometimes provides a bit of an intellectual challenge as he has to figure out the best way to get the job done. His special manual dexterity often helps. His medical background becomes more important when he drives members to doctors' appointments. Sometimes he goes in with them, at their request, to be another set of ears to help the member understand the physician's information. He finds doing this very rewarding.

He says he looks forward to driving because the people he has met are so interesting. On the drive, he and his passengers have had many stimulating discussions. He has grown close enough to one of our members to serve as a sounding board for her thoughts as she confronts various medical issues.

In his free time he takes care of his 18 bonsai trees, attends six yoga classes a week, and works around and in his 140-year-old house in Newton.

Larry Grodman

Larry Grodman was a volunteer for NAH first and then became a member last year. He notes that as a volunteer, he saw and appreciated "the dedicated, competent, and pleasant staff" and saw that "NAH provides a terrific service." As a result, Larry and his wife became members. They are now part of the monthly restaurant group and he has joined the second book group, led by Bob Read. He reports that it is terrific.



Larry and his family first came to Newton Centre and then moved to their current home in Waban in 1989. They chose Newton for the good schools and the proximity to Boston. He ran his own information technology business in the education and publishing fields. When he retired in 1996, he got very involved in three pro-Israel organizations, two of which he helped establish.

Larry learned about NAH from its very beginning because he and his wife Bernice are friends with founding board member Cynthia Pill and her husband Bob. About three years ago, he was looking for a different kind of opportunity to serve the community and came in to the office to become a transportation volunteer. Most of the rides he provides are to the airport and to medical appointments. He often has interesting conversations with his passengers who always appreciate his service.

HUD Features Newton at Home

Newton at Home was featured in an article entitled "Community-Centered Solutions for Aging at Home" in the Fall 2013 edition of *Evidence Matters*, a quarterly newsletter published by the U.S. Department of Housing and Urban Development's Office of Policy Development and Research. You can find a link to the article on the NAH home page. You may recognize some of our members and volunteers in the photographs.

Two Recently Elected Board Members

By Naomi Shore

Deborah (Debby) Jackson Weiss has been elected to the Newton at Home Board of Directors. In 2002, after nearly 30 years as an employee benefits lawyer, she retired early from being a partner at Ropes & Gray to pursue non-legal interests. After several years of managing her aging parents' end-of-life care and

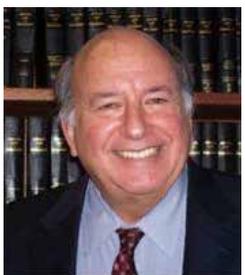


attending an assortment of continuing education classes, Debby decided that she had failed at retirement and pursued a library science degree at Simmons. She then worked as a librarian at the Harvard Law School Library for five years and has now given retirement a second chance.

Debby is a member of NAH and an active volunteer driver. She joined NAH for its services but also to meet people who live in Newton. She enjoys participating in the NAH Book Club, the dining club, and some of the theater outings and reports that she has made many fascinating new friends since joining NAH. She and her husband Scott live in Chestnut Hill and have two grown sons and a daughter-in-law who live out of state. She previously served on the Board of Trustees of Bryn Mawr College, Concord Academy, and the Park School, where she was Board chair.

A native of the Boston area, Debby is a graduate of Bryn Mawr College (B.A., Political Science), and also holds a M.A. in history and a J.D. in addition to her library degree.

Attorney Bill Brisk has been elected to the Newton at Home Board of Directors. Bill specializes in the practice of elder law in his office in Newton Centre. He is co-author of *Legal Planning for The Elderly in Massachusetts*. After two major revisions and regular annual updates, its title is now *Massachusetts Elder Law*.



Bill presided over the Massachusetts Chapter of the National Academy of Elder Law Attorneys (NAELA), served as Editor-In-Chief of the *NAELA Journal*, and was a director of NAELA for four years. He has introduced a course on End of Life

Care at Suffolk Law School where he team-taught an extended course on Elder Law this past fall.

Bill received a B.A. from Brown University, a J.D. from New York University School of Law, and a Ph.D. in international and Latin American politics from Johns Hopkins' School of Advanced International Studies. He taught Latin American politics at Inter-American University and the University of New Mexico and managed Harvard's Latin American Scholarship Program for Latin American Universities. He also ran the research department of the Inter-American Foundation where he evaluated social development programs throughout the hemisphere.

Bill, his wife Maria, and daughter Angela came to Newton in 1974. After litigating for a mid-size Boston law firm, Bill opened his elder law firm in 1981. Recently, Bill gave a workshop for Newton at Home members titled "It's All About Family! Have You Protected Them?" (See story on page 5). Bill and his wife are members of NAH. Bill serves as NAH's legal counsel and leads one of the NAH book clubs.

Informal Survey: What I wish I had known when I was 35

NAH did a very informal survey of NAH members asking the following question: What do you know now that you wish you had known when you were 35? Here are three answers.

Lois Crandall: I wish I had realized how important it was to maintain my full time career – this has affected my pension plan, social security, etc. This is important to me because my husband died so young. Knowing this then would have impacted my financial security now.

Bob Read: I wish I had put more into being who I was and could become and less into doing, working to advance my career. I would have liked to see some of that energy go into who I am as a person and this would have helped my career take care of itself.

Irma Psathas: I wish I had had a better understanding of people and had been able to read them better. Also I wish that I had had more confidence in establishing relationships with people then.

From Winter Buddies to Fast Friends

By Naomi Shore

Two years ago, Ethne Gray and Vicki Ritterband were paired as Winter Buddies (for Winter Buddies program see page 1). Now they are fast friends – and still Winter Buddies.

When they first talked together, they realized they shared many interests including art, music, and theater, but their life trajectories were quite different. Ethne has lived in her West Newton home since 1980; none of her children live nearby. She got information about NAH from her daughter who lives in Geneva, Switzerland. After Ethne experienced some serious health problems, her children were determined to find her backup close to home.

Vicki lives in Newton with her husband and two sons aged 11 and 13. She heard about volunteer opportunities with NAH through the Bigelow School newsletter. She loves the idea of aging in place and has been considering options for her parents who live out of town. So after volunteer training, she chose to be a Winter Buddy and got paired with Ethne.

The first time Ethne asked something extra of Vicki was when she asked Vicki to lend “moral support” for Ethne’s venturing off on her first real trip after her medical issues. Vicki drove her to the airport. Ethne wanted to repay her in a friendly way and invited her for tea.

Now tea is something special to Ethne because she grew up in South Africa, where tea was one of the most common ways to socialize. When Vicki came for tea,



Ethne Gray and Vicki Ritterband.

she learned that Ethne and her late husband spent several years roving through many parts of Africa for his work. After Africa, they spent three years in Indonesia. In general, Ethne has been a world traveler and a keen observer of human culture.

Vicki says, “I was blown away by this youthful, fascinating woman, and it quickly evolved into more than Winter Buddies.” Vicki feels that Ethne gets her out of her house where she can become too engrossed in the day-to-day details of domestic life. “She calls up with a proposition and we go!”

For Ethne, as much as she likes being independent in her own home, the easy companionship is very welcome. She values Vicki’s readiness to help her with certain practical items as well as the fun they have discussing what they have just seen and heard at a cultural event.

“It’s All About Family! Have You Protected Them?”

By Naomi Shore

“Plan while you are still well and in control,” says Attorney Bill Brisk, an elder law expert and recently elected member of the Newton at Home Board of Directors. Bill emphasized this several times during a workshop for our members arranged by NAH’s Health and Wellness Committee titled “It’s All About Family! Have You Protected Them?”

Estate Planning. Bill pointed out that the goals of estate planning have changed in the past several years. It used to be all about protecting your estate from taxes. Since we are living longer today, you need to consider your retirement plans and long term care expenses.

Power of Attorney. “The transition of authority from your control to a guardian’s partial or complete control is more important than ever,” he said. “Everyone should have a durable power of attorney and also a health care proxy. Choose a person who has integrity and shares your values to be in control when you can’t be.”

Wills and Estates. Your will allows you to designate how you want to leave the property you own. Wills must go through probate, a process that takes at least a year. In some situations, you and your attorney may look at other options for transferring assets such as trusts. There are other mechanisms, too. For example,



Leaf Raking 2013
Mathew and C.J. O'Toole and Liam, Massie, and Connor Schofield helped their parents rake leaves for our member Hanni Myers this fall. The families came to volunteer after hearing about the need at St. Ignatius Church in Chestnut Hill.

One hundred forty-eight volunteers devoted 310 hours to leaf raking and fall cleanup at 14 members' homes.

*Photo by
 Bonnie Greenberg*

Family (Continued from page 5)

you designate a beneficiary for your IRA or 401K accounts. These funds don't go through probate. Bill stated, "No longer do we think going through probate is to be avoided at all costs. I tell my clients not to create a trust unless there is a compelling reason to do so."

Long Term Care. Planning for long term care needs is essential, says Bill. Long term care currently costs from \$4,000 to \$14,000 per month. Consider options for care such as staying at home (with the necessary home modifications), independent living, assisted living, and a nursing home. Plan for how you will pay for any of these options or a combination of two or more.

A Long Term Care Insurance policy is an option for some. Bill foresees that companies will raise their

rates and make their rates gender specific, with women paying more. He feels the Long Term Care Insurance is still worth having as it can pay for care at home.

Medicare/Medicaid. If you expect the government to help with long term care, know that Medicare and even Medicare-Plus plans are very limited in the length of time they cover your expenses. There is a look back period when you apply for Medicaid benefits so Bill advised getting expert counsel.

Bill summed up his advice.

- Know your goals and then get the legal and technical advice to achieve them.
- Know your needs and your budget.
- Prepare for the worst-case scenario.
- Consider all contingencies but do not focus on the less significant issues.
- And most important, plan while you can.



For more information call 617-795-2560 or email info@newtonathome.org or visit www.newtonathome.org