



# FREE SENIOR DIGEST

Volume 20 • No. 3

A JOURNAL FOR PEOPLE AGE 50 AND BEYOND

March 2024

## State Unveils 5-Year Plan to Support Persons Afflicted with ADRD

By Herb Weiss, contributing writer on aging issues

For Senior Digest

Last week, state and federal officials and the Alzheimer's Association of Rhode Island gathered at the East Providence-based PACE Rhode Island to announce the release of the latest Rhode Island Alzheimer's Disease and Related Disorders (ADRD) 2024-2029 State Plan. This 25-page strategic plan, details 36 recommendations to improve the quality of life and accessibility of care for Rhode Islanders with ADRD by the end of this decade.

The five-year State Plan provides Rhode Island a Rhode map to channel its resources to provide care for a growing number of persons with ADRD. In 2020, an estimated 24,000 adults in Rhode Island ages 65 and older were living with ADRD (being cared for by over 36,000 unpaid caregivers). This makes Rhode Island the state with the third highest percentage of Alzheimer's disease in

New England. And this number is expected to increase by nearly 13 percent over the next few years, with state officials calling it a growing public health crisis.

The State Plan was developed by the state's Advisory Council on Alzheimer's Disease and Related Disorders and state-wide partners consisting of researchers, advocates, clinicians, and caregivers. This public process resulted in identifying dozens of strategies to empower all individuals impacted by dementia to achieve their best quality of life.

To ensure that the State Plan was community-led and inclusive, the Rhode Island Department of Health (RIDOH) hosted an in-person strategic planning session at PACE-Rhode Island in July 2023 with nearly 50 attendees representing community-based organizations, people with lived experience, health system partners, academia, and social service agencies.

The released State Plan also calls for the creation of accessible neighborhoods with walkable sidewalks, greater access to healthy food options, and safer public spaces for people living with dementia.

It highlights the importance of convening a workgroup focused on elevating and addressing issues of health equity in dementia care. It even recommends working closely with Rhode Island Cities and Towns that have a high prevalence of ADRD to develop action plans that promote age and dementia friendly resources and information that identify local supports for people with dementia and their caregivers.

### The Announcement and Launch

Lt. Gov. Sabina Matos and RIDOH, joined by Gov. Dan McKee, Sen. Jack Reed, Office of Healthy Aging Director Maria Cimini, and the Alzheimer's Association of RI + Kate Michaud of Congressmen Gabe Amo's Office, on Feb. 15 at the PACE Rhode Island, to launch the release of Rhode Island's road map to coordinate resources to combat the growing incidence of ADRD cropping up throughout Rhode Island communities.

"This State Plan brings together every part of our government to support Rhode Islanders whose lives are affected by ADRD," said Lt. Gov. Sabina Matos, kicking off the 30-minute press confer-

ence. "Under this plan, we're connecting federal, state, and local government resources to build strong communities where people with dementia can thrive. I'm grateful to be able to serve alongside the community leaders and experts on our state's Advisory Council on ADRD in coordinating these efforts and carrying on the work started by Gov. McKee," she said.

"The Plan is our state's promise that you will never face these things alone—because Team Rhode Island is behind you," pledged Matos.

"Rhode Islanders and their loved ones affected by Alzheimer's or related disorders are at the heart of this new state plan," said Gov. McKee, who as Lt. Gov. finalized and distributed the previous five-year ADRD STATE Plan in 2019.

"Giving them the necessary resources and information to enhance their health and well-being is critical," said the Governor, stressing that a cure is possible. "We all can play a role, and one of the most important roles people can get involved in is through clinical trials," he says.

State Unveils 5-Year Plan to Support Persons Afflicted with ADRD ... continued page 6

## REPLACE FEAR WITH KNOWLEDGE

By Attorney David R. Ball

I have recently read several articles on long-term care that, for me, bordered on fearmongering (we'll all be eating ramen noodles and living under a bridge type stuff). Instilling fear in people isn't the best way to get them to act in their own best interests. The key to successfully navigating the long-term care continuum is to obtain knowledge from and develop a plan with an attorney that has extensive experience dealing with long-term care issues.

### WHAT IS LONG-TERM CARE ANYWAY?

Long-term care encompasses a variety of services for individuals who need assistance with activities of daily living.

Long-term care could be divided into four categories, although this list is not necessarily exhaustive: Home Care, Adult Day Care, Assisted Living and Nursing

Home. Moving from getting some help in the home to getting full-time care in a nursing home and all the

options in-between is called the long-term care continuum.

Getting care sooner rather than later will likely lead to a better outcome. For instance, if someone is having health issues, getting help early on in the home may help to delay or prevent that individual from having to go into a nursing home. The overall goal is for an individual to improve, maintain, or at least slow down the rate of decline they may be experiencing and doing so in the least restrictive environment.

The well-being of the caregiver must also be taken into consideration.

### GOING BROKE PAYING FOR LONG-TERM CARE IS A CHOICE

A long-term care need may arise suddenly or develop over a period of time. The best outcomes are usually achieved when you educate yourself and implement a plan before there is a need for long-term care (this is referred to as "pre-planning").

REPLACE FEAR WITH KNOWLEDGE ... continued page 7

**INSIDE**

- Senior Agenda..... Page 2
- The Savvy Senior..... Page 3, 7 and 19
- Taking Care..... Page 4
- Legal Corner..... Page 5
- To Your Good Health..... Page 6
- Ball Law Associates, P.C..... Page 7
- RI Elder Info..... Page 8
- Alzheimer's Association..... Page 10
- Elder Protection Project..... Page 11
- Arts & Entertainment..... Page 12
- Puzzles and Horoscopes..... Page 13
- Senior News Line..... Page 14
- Veteran's Post..... Page 14
- Commentary..... Page 15
- Mocco Wollert..... Page 17 and 19
- Recipes..... Page 19



## DON'T GO BROKE IN A NURSING HOME

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# Join us at the 2024 Legislative Leaders Forum, "Keeping Seniors Strong"

By Senior Agenda Coalition of RI

The Senior Agenda Coalition of Rhode Island invites you to attend their annual Legislative Leaders Forum on Wednesday, March 27th from 10:00-11:00 AM in the Plaza Ballroom of the Crowne Plaza Hotel in Warwick, RI.

The Forum is sponsored by United Healthcare. We are grateful for their generous support of this event.

The Forum theme this year is "Keeping Seniors Strong", and the Coalition will present legislative and funding proposals important for older adults' quality of life and programs to assist them in staying connected to the community and to live safely and affordably at home.

The Forum will begin with a presentation of the Senior Agenda's legislative and budget priorities for 2024 by Maureen Maignet, the Senior Agenda's Policy Advisor. Maureen brings a wealth of both policy and political expertise to this role. She has served as Director of RI Department of Elderly Affairs, Policy Chair of the Aging in Community Subcommittee of the RI Long Term Care Coordinating Council and was a five term State Representative from Warwick.

The Coalition will be asking our legislative leaders to support the following priority budget requests: Economic Security - helping with Medicare premium costs; Supports to Remain

at Home - reducing wait lists for home care; Community Connections - increasing support for local Senior Centers; and Housing - expanding options and access for Seniors.

The Legislative presentation will be followed by personal stories from older adults, caregivers and senior care workers affected by these issues. Hearing directly from those experiencing these situations and putting a face to the critical needs is much more impactful to truly grasp and understand the challenges and navigating through them. Amplifying these narratives helps to drive attention to the priorities, helping to communicate to legislative leaders the importance of these budget requests.

For the last portion of the Forum, our legislative leaders Speaker of the House K. Joseph Shekarchi and Senate President Dominick Ruggiero will speak and respond to our legislative requests.

### WE NEED YOU!

Attend the Forum! Bring a friend or two. A large turnout of supporters on March 27 will help ensure these issues are prominent on the agendas of our legislative leaders.

The Forum will be held in the Plaza Ballroom, Crowne Plaza Hotel, 801 Greenwich Ave, Warwick, RI

Check-in begins at 9:30 AM. The Forum is from 10:00 - 11:00 AM.

There is free admission, but advanced registration is required.

Register at [senior-agenda-coalition-ri-legislative-forum-2024.eventbrite.com](http://senior-agenda-coalition-ri-legislative-forum-2024.eventbrite.com) or visit the Senior Agenda's website at [www.senioragendari.org](http://www.senioragendari.org) and click the registration link. You can also register by phone at (401) 451-8158.

An ASL Interpreter will be present.

How You Can Help: Do you have a story to share? Or know someone who would be willing to share their story about the need for these important investments in seniors. Whether you feel comfortable speaking at the event or would like one of us to share your story, we want to hear from you. Please email us at [info@senioragendacoalition.org](mailto:info@senioragendacoalition.org) or call the Coalition at (401) 451-8158.

Let's fill the Crowne Plaza Ballroom on March 27 to send a powerful message that Seniors matter!

**Join us in our mission to improve the quality of life for older adults in Rhode Island.**

## Senior Digest

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### EDITOR'S DEADLINE

All materials for the **April 2024** issue are due by: **March, 15th 2024**

Please include name and telephone number in case we have questions.

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- ✓ Economic Security: Help with Medicare Premium Costs
- ✓ Supports to Remain at Home: Reduce Wait Lists for Home Care
- ✓ Community Connections: Increase Support for Local Senior Centers
- ✓ Housing: Expand Options and Access for Seniors

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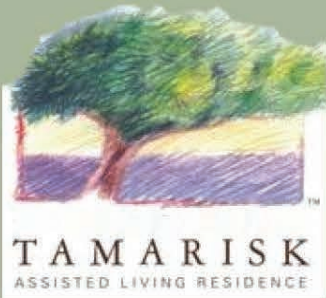
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## How to Tap Underutilized Burial Benefits for Veterans

*Dear Savvy Senior,*  
 What types of funeral benefits are available to old veterans? My 83-year-old father, who has Alzheimer's disease, served during the Vietnam War in the 1960s.

*Planning Ahead*

Dear Planning,  
 Department of Veterans Affairs' (VA) National Cemetery Administration actually offers a variety of underutilized burial benefits to veterans as well as their spouses and dependents.

Most U.S. veterans (both combat and non-combat) who didn't receive a dishonorable discharge are eligible for burial benefits. To verify your dad's discharge, you'll need a copy of his DD Form 214 "Certificate of Release or Discharge from Active Duty." If you don't have it, you can request online at [Archives.gov/veterans](https://www.archives.gov/veterans).

Here's a rundown of some of the different benefits that are available to veterans that die a nonservice related death.

### **Military Cemetery Benefits**

If your dad's eligible and would like to be buried in one of the 155 national or 119 state, territory or tribal-operated cemeteries (see [VA.gov/find-locations](https://www.va.gov/find-locations)), the VA provides a number of benefits at no cost to the family, including: a gravesite; opening and closing of the grave and perpetual gravesite care; a government headstone or marker; a United States burial flag that can be used to drape the casket or accompany the urn; and a Presidential Memorial Certificate.



If your dad is cremated, his remains will be buried or inurned in the same manner as casketed remains.

But be aware that funeral or cremation arrangements and costs are not taken care of by the VA. They are the responsibility of the veteran's family, but some veteran's survivors may be eligible for burial allowances.

The VA also offers a memorial web page called the Veterans Legacy Memorial for any veteran buried in a national, state, territorial or tribal cemetery. This allows families to post pictures and stories of their loved one online as a way to remember and honor their service.

If you're interested in this option, the VA has a pre-need burial eligibility determination program to help you plan ahead before your dad passes. See [VA.gov/burials-memorials/pre-need-eligibility](https://www.va.gov/burials-memorials/pre-need-eligibility) or call the National Cemetery Scheduling Office at 800-535-1117.

### **Private Cemetery Benefits**

The VA also provides benefits to veterans buried in private cemeteries. If your dad chooses this option, the VA benefits include a free government headstone or grave marker, or a medallion that can be affixed to an existing privately purchased headstone or marker; a burial flag; and a Presidential Memorial Certificate.

Funeral or cremation arrangements and costs are again the responsibility of the family, and there are no benefits offered to spouses and dependents that are buried in private cemeteries.

### **Military Funeral Honors**

Another popular benefit available to all eligible veterans buried in either a national or private cemetery is a military funeral honors ceremony. This includes an honor guard detail of at least two uniformed military persons, folding and presenting the U.S. burial flag to the veteran's survivors, and the playing of Taps.

The funeral provider you choose will be able to assist you with all VA burial requests. Depending on what you want, certain forms may need to be completed which are always better to be done in advance.

For a complete rundown of burial and memorial benefits, eligibility details and required forms visit [Cem.va.gov](https://www.cem.va.gov).

### **Burial Allowances**

In addition to the burial benefits, some veteran's survivors may also qualify for a \$948 burial allowance and \$948 for a plot to those who choose to be buried in a private cemetery. And \$231 for a headstone or grave marker allowance. To find out if your dad is eligible or to apply, see [VA.gov/burials-memorials/veterans-burial-allowance](https://www.va.gov/burials-memorials/veterans-burial-allowance).

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



# FEMA

## FEMA and State Officials on the Lookout for Fraud

PROVIDENCE COUNTY – Federal and state disaster officials have recently become aware of scam artists calling Rhode Islanders affected by the September 10-13, 2023 storms and pretending to be FEMA representatives. The con artists will then ask for personal information, such as social security numbers and income and banking information. Giving out this type of information is enough for an unscrupulous person to make a false claim for disaster assistance as well as to commit identity theft.

A FEMA representative who calls an applicant should already have access to personal information to verify.

Also, all FEMA representatives wear a photo ID badge. A FEMA shirt is not absolute proof of identity. If you have questions about whether someone is representing FEMA, call the FEMA Helpline at 800-621-3362.

Scam artists may pose as government officials, aid workers, charitable organizations or insurance employees. Never trust anyone who claims to be a disaster assistance employee and asks for money. Local and federal aid workers do not ask for or accept money.

If a FEMA inspector comes to your home and you did not submit an application, your information may have been used to apply without your knowledge. If so, inform the inspector that you did not apply, and they will submit a request to stop further processing of the application.

Anyone who suspects fraud or scams should call the FEMA Disaster Fraud Hotline at 866-720-5721, TTY call 711. The toll-free number is open 24 hours a day.

FEMA recommends you monitor your credit report for any accounts or changes you do not recognize. If you discover someone is using your information, you will need to take additional steps, including filing a complaint with the Federal Trade Commission through its website:

IdentityTheft.gov.

When you rebuild, always use licensed and bonded contractors. Ask for credentials before you hire, and never pay for work in advance. FEMA does not have “approved” contractors. Beware of contractors who say they’re affiliated with FEMA: FEMA does not endorse any business, product or service. Don’t sign anything you don’t understand, or contracts with blank spaces.

To file a consumer complaint with the RI Attorney General call 401-274-4400 or go to <https://riag.ri.gov/forms/consumer-complaint>.

For the latest information visit 4753 | FEMA.gov. Follow the FEMA Region 1 account at Twitter [twitter.com/FEMARegion1](https://twitter.com/FEMARegion1) or the Facebook page at [facebook.com/FEMA](https://facebook.com/FEMA).

For updates on the Rhode Island response and recovery, follow the Rhode Island Emergency Management Agency on Twitter and Facebook.

FEMA’s mission is helping people before, during, and after disasters.



*The Senior Digest is a one-stop source for information and commentary about a variety of topics that matter to people age 50 and older.*



## Learning to live alone: A challenge and an opportunity

When the loved one they have been caring for moves into a care facility or dies, many caregivers face the challenge of learning to live alone. If they were part of a couple, this is a particularly big adjustment. Loneliness may be profound, and especially difficult to overcome if heavy caregiving demands have led to social isolation.

If you find yourself in this situation, here is some advice that can help.

Be kind to yourself. Give yourself permission to feel all emotions that surface, including resentment and frustration. Recognize that there will be good days and bad days and be extra good to yourself on the bad ones. Try not to dwell on the past — it only fosters self-pity and keeps you from moving forward.

Prepare a list of things to do on the bad days. Include small indulgences to give you a lift as well as tasks or projects that will give you a sense of satisfaction (for example, decluttering various areas of your home).

Look after your physical health. Eat nutritious meals, get adequate rest and exercise regularly. In addition to safeguarding your overall health, these measures will also help ward off depression.

Take things one day at a time so you don’t get overwhelmed. Plan your days so you don’t have too much free time on your hands.

If you don’t like coming home to silence, leave the television or radio on when you go out.

Write down your thoughts, feelings and experiences in a journal, chronicling your journey of self-discovery and growth.

Nurture your spirit by doing things that bring inner peace, such as meditating, praying, practicing yoga, reading something uplifting, listening to soothing music or spending time in nature.

Get a pet. Cats and dogs provide companionship and affection and give you a sense of purpose. A dog also offers a measure of security and ensures that you’ll get out of the house. And while walking the dog, you might make new friends.

### Get busy

Get out of the house every day. To combat isolation, join a dinner club, fitness center or exercise class.

Sign up for an adult education course or lessons that interest you — for example, gourmet cooking, pottery or modern jazz. Be sure to check out any available programs at the local senior center or recreation center as well as those

### Taking Care



By  
Lisa M. Petsche

offered by educational institutions. Learning something new is energizing and boosts your self-confidence. And you might make new friends in the process.

Get involved in your community. Volunteer for a neighborhood association, charitable or environmental cause, animal shelter or political campaign.

Cultivate some solitary pastimes. Take up crossword puzzles, wood-

working, gardening, writing or sketching. Learn to enjoy your own company — recognize that it’s possible to be alone without feeling lonely.

### Reach out

Take the initiative in calling friends and relatives to talk or get together. Instead of waiting for invitations, extend them.

Do nice things for others, especially those who are also going through a difficult time. This takes your mind off your own situation, boosts your self-esteem and strengthens relationships.

Find at least one person you can talk to openly, who will listen and understand, such as a close friend, spiritual leader or mental health worker.

Join a bereavement support group. Internet groups are another option if it’s hard to get out or you prefer anonymity.

If feelings of isolation persist, you might take in a boarder, share accommodations with a relative or friend, relocate to a condominium or apartment in a senior living community or, if your health is frail, move into a retirement home. Don’t make such a major decision hastily, though — give yourself plenty of time.

If you were a caregiver through your loved one’s illness and put your personal life on hold, now is the time to re-invest in yourself by resuming former interests and pursuing new ones. Don’t forget to nurture neglected relationships as well as expand your social network.

While the reality of being on your own may at first seem overwhelming and perhaps frightening, with time, patience and trust in your resilience, you will successfully adapt to your new circumstances. You may also end up growing in ways you could not have imagined.

*Lisa M. Petsche is a medical social worker and a freelance writer specializing in boomer and senior health matters.*

# Paying For Nursing Home Expenses

## Legal Corner



By Paul A. Brule

Perhaps you are faced with the obligation to pay for nursing home expenses for yourself or a loved one. On the other hand, perhaps you do not have such a problem now, but, it is foreseeable that such problem might arise in the near future. In either event, it might be helpful to review the options that are open to you face the obligation of making such payments.

The first option is the simplest. You can make nursing home payments on a monthly basis as you or your loved one needs such services. The average cost of nursing home care in Rhode Island is in excess of \$10,000.00 per month. That is in average cost of more than \$300.00 per day. While such option is easy enough to explain, it is perhaps the most difficult to carry forth on a long term basis.

You may have heard of long term care insurance. This is an-

other option available for the payment of nursing home expenses. At with all insurance policies, the insurance must be in place before the need arises. Imagine how much money we could all save on automobile insurance if we could buy the insurance after we had the automobile acci-

dent. Because of the expense of long term care insurance, many of our clients decide to self insure, which is insurance talk for what we have described above as option number one. Whether self insuring is appropriate or not is a difficult analysis and has been the subject of previous articles in this series.


Another option for the payment of nursing home expenses is to qualify under the State Medicaid program. Many people will tell you that Medicaid is a program for "poor people". What is often misunderstood is that the program specifically allows individ-

uals to retain certain assets, and in some instances, significant assets, while qualifying for Medicaid benefits. Often times, in order to achieve maximum results, assets need to be restructured prior to application. This may be as simple as the prepayment of funeral home expenses or something far more complicated. In any event, it is an area of law which, currently quite complicated, is destined to become even more complicated.

Payment of nursing home expenses represents a significant burden on any family. Knowing what options are available to you and how to make best use of

those options is something which is very important to any family faced with the dilemma of the payment of nursing home expenses. In conducting this analysis it is imperative that you get good advice. In particular, you should seek advice from attorneys and financial advisors who had had a specific experience in such analysis. The cost of not doing so can be catastrophic.



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



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Bristol Senior Center	Benjamin Church Senior Center, 1020 Hope St, Bristol, RI 401-253-8458	11:30
East Providence Senior Center	Robert Rock Senior Center, 610 Waterman Ave., East Providence, RI 401-270-1814	12:00
Middletown Senior Center	650 Green End Ave., Middletown, RI 401-849-8823	12:00
Portsmouth Senior Center	110 Bristol Ferry Rd, Portsmouth, RI 401-683-4106	12:00
Tiverton Senior Center	207 Canonicus Street, Tiverton, RI 401-625-6790	11:30
Warren Senior Center	Kickemuit Village, 20 Libby Ln. Warren, RI 401-245-8140	11:30

Ocean State Senior Dining Program, a program of East Bay Community Action Program, is funded in part by the U.S. Administration on Aging/Administration for Community Living, and state funds through the RI Office of Healthy Aging.

## ARE YOU PAYING NURSING HOME EXPENSES FOR A SPOUSE OR LOVED ONE?



Are you concerned about the possibility of your spouse or loved one needing a nursing home?



If you answered YES to either of these questions, you need to speak to us **NOW!** It's never too late for us to help you!

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**The Senior Digest is a one-stop source for information and commentary about a variety of topics that matter to people age 50 and older.**

## State Unveils 5-Year Plan to Support Persons Afflicted with ADRD ... continued from page 1

The Rhode Island Governor recognized the efforts of Matos, the ADRD Advisory Council, and the researchers, advocates, and caregivers across our state for crafting “a very comprehensive plan that promotes inclusion and support.”

Under McKee’s previous five-year plan and its update, the state has accomplished the main goals of dedicating a full-time employee (funded with federal dollars) to coordinate ADRD strategy and promoting ADRD research opportunities in Rhode Island, and including brain health in the state’s other chronic disease management activities.

**Sen. Jack Reed**, who serves on the largest and most powerful committee in the Senate responsible for crafting bills that fund the federal government and its operations, left Capitol Hill to travel back to the Ocean State for this press conference, to assure the attendees that he will continue pushing Congress to invest in finding a cure for ADRD.

Last year, Reed noted that Congress increased the NIH budget to \$47.5 billion - and set aside \$ 3.7 billion specifically for Alzheimer’s disease research. “I’m working hard to raise that total by at least \$100 million this year,” he says.

Reed stressed its critical for state officials to continue to focus on effective ways to improve the quality of life for those impacted by dementia and deliver caregiver support.” But, when it comes to brain health studies, Rhode Island-based researchers are on the “leading edge of the fight against Alzheimer’s.”

**Sandra Powell**, Deputy Director at the Rhode Island Department of Health (RIDOH), called launching of the State Plan a “big deal” stressing this work is so critical.

According to Powell, the State Plan takes a comprehensive approach focusing on lifestyle modifications, supporting healthcare professional engagement to increase early detection and diagno-

sis, building a workforce to deliver person-centered dementia care and using data to drive decision-making and to tackle health disparities.

Since receiving funding in 2020 from the Centers for Disease Control and Prevention, “we’ve done a lot to connect with partners and advocates to leverage resources for persons with dementia,” says Powell.

“Although most Rhode Islanders and Americans likely know somebody who is living with Alzheimer’s, if people think it’s not their concern, consider these facts. 1 in 3 senior citizens will die as a result of Alzheimer’s or a related dementia. Alzheimer’s disease costs the government more than \$350 billion per year for care and more, and by 2050, this disease is expected to cost the government alone 1 trillion dollars,” said **Donna McGowan**, Executive Director of the Alzheimer’s Association of RI. “So, think again if you believe it’s none of your business. This killer is all of our business!” she says.

“With the great progress and improvement, the plan has seen, our focus remains on creating the infrastructure and accountability necessary to build ADRD-capable programs and services,” says McGowan. With the U.S. Food and Drug Administration approving drugs, like Leqembi, that are proven to effectively slow down the progression of the devastating disease for those living with early onset Alzheimer’s, she calls on Medicare to cover most of the costs. “At the moment, the \$26,000 cost copayment for the drug makes access largely prohibitive,” she notes.

“It is high time that the discrimination against those living with Alzheimer’s stops,” says McGowan, stressing the Medicare covers most of the costs for drugs and treatment of major disease, specifically cancer, diabetes, HIV/AIDS, heart disease and COVID.

According to **Joseph Wendelken**, RIDOH’s public information officer,

funding from the CDC, for a five-year implementation grant, \$ 500,000 for each year of the grant cycle from Sept. 30, 2023 to Sept. 29, 2028, has been secured to support the development and implementation of the State Plan. And, state funds allocated to key partners such as the Office of Healthy Aging, will help to advance the work of the plan,” he says.

Sen. **Sheldon Whitehouse**, attending the Munich Security Conference, and Congressmen **Seth Magaziner** and **Gabe Amo**, at the Capitol expecting a vote, couldn’t attend this press conference. The federal delegation sent its support for the newly released Alzheimer’s State Plan.

### A Final Note...

“The new 5-year State Alzheimer’s Disease and related Disorders Plan builds nicely on the prior Plan from 2019,” observes Maureen Maignet, Policy Advisor

Senior Agenda Coalition who serves on the state’s ADRD Advisory Council. “The five-year plan continues to be based on a strong public health approach emphasizing education about brain health, information on available resources, early detection, training of the healthcare workforce across care settings on the care and service needs of persons dealing with dementia, caregiver supports and includes a strong focus on equity,” she says.

According to Maignet, a former Director of the former state’s Department of Elderly Affairs, it includes some new areas of focus for community involvement and attention to ‘age-friendly’ issues. “The next step -- developing the Action Steps needed for Plan implementation is critical as it requires collaboration among many parties,” she says.

“The fact that we have a federal grant and dedicated staff should ensure the Plan will be a working document and guide development of needed actions moving forward. There are also a num-

ber of concrete ideas and suggestions contained in a “parking lot” that merit consideration,” says Maignet.

As to the phrase “contained in a parking lot,” Maignet noted that ideas were generated by participants in the Strategic Discussion that took place in July 2023. Some of the input that was provided did not fit into the existing plan objectives and strategies and was placed in a “parking lot,” she says.

“Many of the “parking lot” suggestions could be addressed in other State Plans such as the Rhode Island State Plan on Aging or the Rhode Island State Plan on Caregiving. As the current strategies are achieved, these ideas may be considered for inclusion in the plan, with input from stakeholders,” says Maignet.

The 2024-2029 ADRD State Plan is available for all Rhode Islanders to read online by going to Rhode Island Alzheimer’s Disease and Related Disorders - State Plan (ri.gov)). This is the second in-depth policy report developed and released by Lt. Gov. Matos’s policy councils, following the 2023 release of Meeting the Housing Needs of Rhode Island’s Older Adults and Individuals with Chronic Disabilities and Illnesses from the Long Term Care Coordinating Council.

**If you or someone you know needs supported related to ADRD, call 1 800-272-3900. The Alzheimer’s Association website (www.alz.org) offers a wide range of dementia and aging related resources that connect individuals facing dementia with local programs and services.**

*Herb Weiss, LRI-12, serves on the state’s ADRD Advisory Council and is a Pawtucket-based writer who has covered aging, health care and medical issues for over 43 years. To purchase his books, Taking Charge: Collected Stories on Aging Boldly and a sequel, compiling weekly published articles, go to herbweiss.com.*

## To Your Good Health

### DEAR DR. ROACH:

*I’m a 67-year-old man who developed typical atrial flutter two years ago, but I haven’t had any symptoms that I am aware of. I don’t have a history of heart problems. My heart rate was 117 bpm while experiencing atrial flutter.*

*My cardiologist recommended an ablation, as that can be curative. He specializes in electrophysiology. The ablation was successful, and my heart rate was in the low 60s afterward.*

*Six months ago, atrial fibrillation (AFib) showed up, but again, there weren’t any real symptoms for me. My heart rate is nice and low, and I never really feel any problems ... perhaps some fatigue. But at 67, I can’t always distinguish this from the feeling of getting older. I’m on Xarelto and a low dose of carvedilol. My blood pressure is good.*

*Is it worth having an ablation of the pulmonary veins to try and stop AFib? Or is it better to just live with an irregular heartbeat? Apparently, it’s best to have an ablation sooner rather than later, so I’ll need to decide as soon as possible. -- D.S.*

### ANSWER:

Atrial flutter is an abnormally fast heart rhythm that starts in one of the top chambers of the heart, usually the right atrium. The heart rate in the atria is very



fast, typically 240-300 bpm, which is faster than any adult heart can beat. It is common that every other impulse in the atria gets

transmitted to the ventricle, so a pulse rate in the range of 120-150 bpm would be typical.

Catheter ablation prevents the progression of the fast impulse to the rest of the heart, and it is successful 65% to 100% of the time in various studies. Unfortunately, studies have also shown that somewhere between 7% and 44% of those who had a successful catheter ablation for atrial flutter will later have a recurrence -- or more commonly develop AFib.

This is called a chaotic arrhythmia and can cause a fast heart rate, but more importantly, the lack of coordinated heart contractions in the atria can predispose people to the development of a clot in the atrium. The clot can then float downstream where it can lodge and cause damage, specifically a stroke. Each year, a percentage of 5% of people with AFib will develop a stroke without treatment.

Treatment is designed to relieve symptoms and reduce stroke risk -- your cardiologist has already achieved both of these aims pretty well. The carvedilol is a beta blocker that helps keep the heart rate under control, and Xarelto is effective at reducing stroke risk.

In my opinion, there isn’t a need to consider another treatment like an ablation, which has a small but real potential for serious side effects. In fact, it is not 100% effective; about 70% to 75% of patients are symptom-free a year after the procedure. Many people need to continue anticoagulants like Xarelto even after a successful catheter ablation.

I recommend ablation for people who cannot tolerate medication treatment for their symptoms.

### DEAR DR. ROACH:

*My daughter was exposed to infectious mononucleosis (“mono”) at college, and she is coming to spend a week at home. What precautions do we need to take to make sure that the rest of the family remains safe? How long does the virus stay active on surfaces?*

*Also, can she get her flu and COVID shots? -- D.G.*

### ANSWER:

Mono is classically caused by the Epstein-Barr virus (EBV), but very similar symptoms can be caused by other

agents, viruses and even a parasite as well. The virus is transmitted through saliva.

The latency period (the time from exposure until the time of symptoms) is longer than you might expect; four to six weeks is typical. Not everybody develops symptoms. Younger children seldom develop symptoms at all when infected, yet they still receive immunity. Unfortunately, they may shed infectious virus particles for months, years or even decades.

It is likely that the adults in your family are immune, since 90% of adults have had an EBV infection before. EBV is not a particularly infectious disease, so transmission to family members is uncommon. Still, you should avoid sharing anything that saliva touches, like food, cups or toothbrushes. You don’t need to take special precautions with surfaces.

She can get the flu and COVID vaccines as long as she feels well and doesn’t have a fever.

Dr. Roach regrets that he is unable to answer individual questions, but will incorporate them in the column whenever possible. Readers may email questions to [ToYourGoodHealth@med.cornell.edu](mailto:ToYourGoodHealth@med.cornell.edu).

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## How Seniors Can Protect Themselves from Cybercrimes

By Jim Miller author of "The Savvy Senior" book

Unfortunately, cybercrimes against seniors continue to be a big problem in the U.S. According to the FBI 2022 Elder Fraud Report, cybercrime cost Americans over age 60 more than \$3 billion last year, a whopping 84 percent increase from 2021.

While anyone can be subject to cybercrimes, seniors are frequent targets because they tend to be more trusting and have more money than their younger counterparts. But there are a number of things you can do to protect yourself from online fraud, hacking and scams. Here are a few tips to get you started.

**Strengthen your passwords:** A strong password should contain at least 12 characters and include numbers and a special character, like an exclamation point or asterisk. Be sure to change up your password across different sites to ensure a hacker would not gain access to all accounts through one password. And keep a written list of all your passwords stored in a safe secure place.

**On your smartphone or tablet,** be sure to set up a four or six-digit PIN to protect your device.

**Opt out of pop-ups:** To protect yourself from computer viruses and other forms of malware, make it a habit to avoid any pop-up style message when you're on the web. Sometimes hackers dis-

guise their malware as pop-up advertisements or "special offers" when you're shopping or reading online. Clicking on these pop-ups can lead to viruses or data breaches.

If you encounter a suspicious pop-up message, don't click on anything in the window. Simply leave the site or close out of your web browser.

**When in doubt, throw it out:** Sometimes online hackers will send you an email or text message and pretend to be someone they're not in order to convince you to share valuable information with them, such as your Social Security Number, address or credit card information. This is called phishing.

If you receive a message from an unknown sender, do not respond or click on any links or attachments. Instead, either ignore the message or delete it.

**Share with care:** There is such a thing as oversharing, and it definitely applies to online profiles. On social media platforms like Facebook, Instagram, and Twitter, online hackers can easily gather information about you from what you post – like where you live.

Ensure that your privacy settings are up to date so that only people who follow you or are your Facebook friend can see your posts.

**Verify websites:** Before you shop or access your bank online, double check the validity of the website you're using. Reputable sites use technologies such as SSL (Secure Socket Layer) that encrypt data during transmission. You will see a little padlock icon in your browser and usually "https" at the front of your address bar to confirm it's a secure connection. If you don't see it in the web address that you're on, you should not trust that website with your passwords, payment or banking information.

**Have some back-up:** Practicing safe habits will protect you and your information, but you don't have to rely on just yourself to stay safe. Anti-virus software works in the background to protect your computer from a variety of malware and helps to make it easier for you to avoid threats while surfing the web.

For more information on how to safeguard your personal technology devices and information, visit [Consumer.ftc.gov](http://Consumer.ftc.gov) and search "Protect Your Personal Information and Data." And to report fraud and identity theft go to [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov) and [IdentityTheft.gov](http://IdentityTheft.gov).

## REPLACE FEAR WITH KNOWLEDGE ... continued from page 1

Unfortunately, many people ignore this advice ("I'm never going into a nursing home," "my daughter will take care of me").

However, if you do have a sudden need for long-term care and have not done any planning, it is imperative that you get help immediately (this is referred to as "crisis planning"). The absence of sound legal advice in these cases can lead to very costly mistakes.

It is your responsibility to reach out and get educated. It is important, though, that you reach out to the right people. I would strongly suggest that you speak with an attorney who has knowledge and experience in assisting individuals with all phases of the long-term care continuum. An attorney with that base of knowledge and experience will be able to see two steps ahead and better prepare you for what may come

in the future.

There are experienced attorneys who have knowledge and experience in the area of long-term care that also offer an initial free consultation. Do yourself a favor and take them up on it.

P.S. Be sure to check out Kathy Heren's weekly article in Senior Digest. Kathy and her staff at the Alliance For Better Long Term Care are a treasure to our state and we are

fortunate to have them. If you have any questions or need their assistance, you should not hesitate to call the office and speak to Kathy or any one of the other stellar professionals at the Alliance.

David R. Ball is an attorney with the law firm Ball Law Associates, P.C., in Warwick, RI. He can be reached at (401) 921-4443.



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## 7 Tasks for a Long-Distance Caregiver

His wife had recently had abdominal surgery. She had spent ten days in the hospital recovering. She had help so she could focus on getting better, getting stronger and getting back to her usual activities in the community. He attended events alone. It was different to not see them together, smiling and waving.



By Deborah L. Burton, MS

He continued his duties at the family business as his wife recovered at home from surgery.

And then his Dad, who's 75, went in to the hospital for what was expected to be a minor prostate surgery. On any given day, his Dad has a lot of help and resources available to him. His Dad's wife, now 76, stayed by his Dad's side as the minor procedure was completed. (He and his Dad's wife got along well enough since his Mom died in a tragic car accident.)

As he balanced his outside obligations, looked after his wife's care,

made sure the children were cared for and kept the house in order the news came. His Dad has cancer. A kind of cancer that isn't related to the minor prostate surgery. The kind of cancer that requires treatment begin right away.

He went to see his Dad. His Dad assured him all will be fine. He's getting treatment already! Dad's wife will be by his side the whole time. Nothing to worry about but you are now responsible for all of the duties and obligations being a part of this family requires.

Word of the cancer diagnosis spread far and wide. His Brother, who lives on the other side of the world, received the news and immediately flew in to see their Dad. He and his Brother had had a terrible argument long ago. Some say the argument was about the Brother's wife but who really knows the true reasons brothers fight? Either way, the fabric of the family had been rent. The brothers did not speak, did

not even see each other. His Brother returned to the other side of the world leaving him to the work of the Family, his own and his Dad's.

Many families are often like this. Siblings have rocky relationships, there are parents and then there are spouses of parents, wives, husbands, kids and work. It can feel like caregiving is a 30 hour day of juggling knives.

Then the person who lives so far away swoops in with the great ideas of what YOU should be doing. The good news is you get to decide whether this is a frustration or a great opportunity to off-load some of the work.

Distance isn't a barrier to every type of caregiving.

Long-Distance caregivers can help with many aspects of care. Consider the following list of ways long distance help can be helpful to the care recipient and you as the local caregiver.

Here are 7 Tasks a Long-Distance caregiver could help with:

- do online research for services and supports for the care recipient.
- make phone calls and send

emails to learn information

- online bill payments or money management (with consent)
- review long-term care policies or other insurance

- order and schedule grocery and medication delivery

- be the family communication hub so the local caregivers isn't answering the same questions over and over

- schedule a regular phone call, Facetime or Zoom with your loved one allowing the local caregiver the opportunity to take a break

The vast majority of us don't have the financial resources that the Royal Family does but many families face similar challenges as Prince William does.

*Deborah Burton, MS Executive Director of RI Elder Info a 501c3 nonprofit rielderinfo.com is very passionate about raising awareness of Elder Abuse and ways to prevent it.*

Are you over 60 and caring for an adult family member with intellectual or developmental disabilities in the Newport County area?

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RI Elder Info wants to learn more about what resources and services would make it easier for you to continue to care for your loved one as you both get older.

Please call Deb Burton on our project line at:  
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**In-Home Companion Program**

Our in-home companion program provides members with a companion to help with everyday tasks. A companion can help you with light house cleaning, running errands, or just keeping you company. The in-home companion program helps our members get their errands and chores done so they can enjoy more time with their family and friends.



**Meal Delivery Service after a Hospital Stay**

For many seniors, it's important to stay living at home. But when you live alone, it can be hard to make yourself nutritious meals – especially after you've had surgery or were in the hospital. Neighborhood INTEGRITY members get healthy, delicious meals delivered right to their home after a hospital stay. Our partner, Mom's Meals®, will work with you to schedule healthy, refrigerated meals delivered to your home at no cost to you!



**Gym Membership**

Physical activity is important for people of all ages. Neighborhood has partnered with the YMCA to provide our INTEGRITY members with a no-cost gym membership and access to eight YMCA locations across the state. A YMCA membership allows members to safely stay active and meet new people, too. PLUS, a free fitness tracker and a water bottle are also included to help you stick to your exercise goals!



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We want you to be well! In addition to these great benefits, Neighborhood INTEGRITY members also get:

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1-844-812-6896 (TTY 711), 8 a.m. to 8 p.m., Monday – Friday. If you call outside of normal business hours, you may be asked to leave a message. Your call will be returned within the next business day. The call is free.

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Neighborhood Health Plan of Rhode Island is a health plan that contracts with both Medicare and Rhode Island Medicaid to provide the benefits of both programs to enrollees.

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## Meals on Wheels of RI Launches 2024 March for Meals Campaign

By Amy Garofalo

Each spring, March for Meals, our annual public awareness campaign, unites sponsors, Rhode Island elected officials, and individual supporters to raise funds and awareness for our work in reducing food insecurity and social isolation for at-risk Rhode Islanders across the Ocean State.

March for Meals includes a kick-off media event, hosted this year at St. Martin de Porres Center in Providence, one of the MOWRI Capital City Café meal sites. Throughout March, elected officials, including members of Rhode Island's congressional delegation, and corporate sponsors will personally deliver meals to Home-Delivered Meal Program clients throughout the state. Our clients love the opportunity to interact with their elected officials and share their stories.

Additionally, participating food markets host an in-store fundraiser called "Drive the Support" that runs throughout the month. Customers donate at the cash register and sign their names to wheels to add to in-store displays - creating visibility and more support for the organization's mission.

March for Meals has an ambitious fundraising goal of \$110,000 in 2024. All funds raised through our initiatives benefit our programming and Rhode Islanders. Will you join us in helping your neighbors? Visit [www.rimeals.org](http://www.rimeals.org) to donate and help fight food insecurity and social isolation during this March for Meals.



**Amy Garofalo**  
External Affairs & Mission  
Development Director




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DONATE TODAY

Meals on Wheels of Rhode Island is raising funds to help at-risk Rhode Islanders across the Ocean State.

Join us during our March for Meals campaign and help fight food insecurity and social isolation.

[www.rimeals.org](http://www.rimeals.org)



# Driving and Dementia

alzheimer's association®

By The Rhode Island Chapter of the Alzheimer's Association

Driving requires the ability to react quickly to a variety of circumstances. Because of this, a person living with Alzheimer's will, at some point, be unable to drive. Planning ahead can help ease the transition.

### Having the conversation

Plan to discuss how retirement from driving will be handled before it becomes an issue. Be sympathetic as you address the topic because retiring from driving and the perceived loss of independence is difficult for many. It is important to acknowledge a person's feelings and preserve his or her independence, while ensuring the person's safety and the safety of others.



**Donna McGowan**  
Executive Dir.,  
Alzheimer's  
Association,  
Rhode Island Chapter

### Starting the conversation:

- Initiate a dialogue to express your concerns. Stress the positive and offer alternatives.
- Address resistance while reaffirming your unconditional love and support.
- Appeal to the person's sense of responsibility.
- Ask your physician to advise the person not to drive. Involving your physician in a family conference on driving may be more effective than trying to persuade the person not to drive by yourself. Ask the physician to write a letter or prescription stating that the person with Alzheimer's must not drive. You can then use the document to remind your family member what's been decided.
- Consider an evaluation by an objective third party.
- Understand that this may be the first of many conversations about driving.

### When the conversation does not go well:

- Some people give up driving easily, but for others this transition can be very difficult. Be prepared for the person to become angry with you, due to the memory and insight issues that are part of Alzheimer's.
- Be patient and firm. Demonstrate understanding and empathy.
  - Acknowledge the pain of this change and appeal to the person's desire to act responsibly.
  - Ask a respected family authority figure or your attorney to reinforce the message about not driving.
  - If the conversation does not go well, do not blame yourself. The disease can impair insight and judgment, making it difficult for people to understand that their driving is no longer safe. Also the disease can cause mood and personal-

ity changes that make reactions more pronounced.

- As a last resort, take away the car keys, disable the car or consider selling the car. When you do any of these things, be sure to provide safe, reliable alternative transportation.

### Learn the facts about driving safety

Plan ahead before driving becomes an issue. This provides an opportunity to make choices and maintain independence and safety.

For people in the early stages of Alzheimer's, it is never too soon to plan ahead for how you will get around when you can no longer drive. Putting a plan in place can be an empowering way to make your voice heard.

### Tips for planning ahead:

- Remember that each situation is unique. What works for one person may be different from what works for another. You can get the information and support you need from the Alzheimer's Association at 800.272.3900.
- Involve family and close friends in the plan.
- Confront resistance. Empathize with those who are uncomfortable having the conversation and stress the importance of preparing for the future.
- When the person is still in the early stage of Alzheimer's, ask them to sign a driving contract (see page 3) that gives you his or her permission to help them stop driving when the time comes.

### Transportation options

Driving is not the only transportation option available. There are many options people can explore that will allow them to continue to travel independently and remain in control of their mobility.

- Transition driving responsibilities to others. Arrange for family members and friends to provide transportation.

- Arrange a taxi service.
- Use special transportation services for older adults. Access local resources using our free Community Resource Finder or Eldercare Locator to search for transportation services.
- Reduce the need to drive by having prescription medicines, groceries or meals delivered.

### Signs of unsafe driving

Determining when someone can no longer safely drive requires careful observation by family and caregivers. The following list provides warning signs that it's time to stop driving:

- Forgetting how to locate familiar places
- Failing to observe traffic signs
- Making slow or poor decisions in traffic
- Driving at an inappropriate speed
- Becoming angry or confused while driving
- Hitting curbs
- Using poor lane control
- Making errors at intersections
- Confusing the brake and gas pedals
- Returning from a routine drive later than usual
- Forgetting the destination during the trip

### Driving evaluation

At the earliest stages, a person with Alzheimer's disease may begin to have difficulty with complex tasks such as driving. Although family and caregivers can watch for signs of unsafe driving, a proactive strategy would be to get a comprehensive driving evaluation by an occupational therapy driving rehabilitation specialist.

The evaluation provides a more objective understanding of the current impact of the disease on driving capacity and results in a plan of options. The goal is always to retain the highest level of independence and mobility in the community. Initial recommendations may include strategies to reduce driving risk during the early part of the disease.



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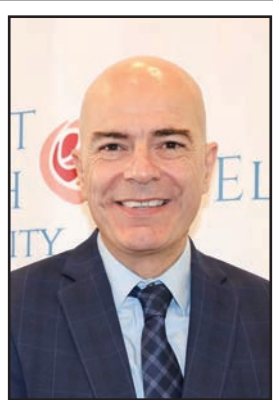
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**web:** theseasons.org

## Veterans Benefits – A Few Good Ones

The Honoring Our PACT Act of 2022 was long overdue legislation to address the devastating effect that exposure to toxic burn pits and more than twenty presumptive conditions for Agent Orange, radiation exposure and other toxic exposures. Also, this includes the Camp Lejeune Justice Act which provides Marines, family members, government employees,



By Steven J. Bagian

or guilty or undeserving of benefits that are part of what was offered to them when they signed up for service. I wanted to take time to hit on a few basic ones that I find many veterans and their families might not know they could be entitled to receive.

A frequent benefit received is the non-service connect pension (usually referred to as “aid and at-

tendance). This pension benefits veterans with limited financial means whose unreimbursed medical expenses are financially burdensome. The veteran must meet both a service requirement and a financial requirement for eligibility. A surviving spouse may claim a survivor’s pension by meeting certain requirements and the pension benefit will be significantly smaller.

Another benefit is service-connect compensation. This is exclusively for veterans and consists of three parts. First, an eligible veteran must currently be suffering from a medical condition. Second, the veteran must have suffered an injury or had a toxic exposure during their time of service. Lastly, there must be a link between the injury or toxic exposure when serving and their current medical condition. The connection between the current medical condition and the veteran’s service

is usually the most difficult element to prove.

The other big veteran benefit is health coverage through the Veterans Health Administration. The beginning requirement is straightforward, active military service without dishonorable discharge. After September 7, 1980, the veteran must have served for at least twenty-four continuous months, or the full period for which they were called to duty, unless the veteran was discharged for a disability or hardship. The application for health coverage is simpler and easier than most of the other benefit applications. The Veterans Administration will make an eligibility determination and if the veteran is eligible; place them into one of eight priority groups. The veteran will get enrolled and told how much the veteran will be required to pay. Prescription drug cov-



erage comes with VA healthcare and can make a significant difference for seniors living on fixed incomes.

This is a very brief overview of just a few of the big benefits available to veterans and by no means covers all the potential benefits that might be available to veterans. This is a cursory review to get you thinking about whether you or a loved one might be missing a potential benefit. The best advice is to seek out professions that deal with veteran benefits and can assist you in reviewing and applying for benefits. Your U.S. Senators’ and Congressmen’s offices are there to assist you as well.

Steven J. Bagian is the supervising attorney of the Elder Protection Project at Rhode Island Legal Services.



# Arts & Entertainment

**March 15 - April 14, 2024**

## IN BETWEEN THE LINES

Juror:  
Richard C. Whitten

PRINTMAKING, DRAWING & PAINTING

Opening Reception: March 15th, 5-7pm

Wickford Art Association - 36 Beach Street, North Kingstown, RI  
wickfordart.org/exhibits

### 'In Between the Lines' Exhibit

Wickford Art Association is proud to present 'In Between the Lines': an exhibit of paintings, drawings and printmaking. This exhibit opens on March 15, 2024 and runs through April 14, 2024. Open to interpretation, artists within this exhibit used a diverse range of techniques such as fine brushstrokes, crafted lines, and the artistry of printmaking to produce inventive, eye-catching pieces. In many cases artists have interpreted the theme more abstractly - by capturing themes that are hidden in between the lines.

Join us for an in-gallery opening reception on Friday, March 15, from 5-7pm. During the reception visitors will enjoy light refreshments, engage in conversations with fellow art enthusiasts, and connect with the talented artists. Feel free to drop by the gallery and explore the artworks on display!

The gallery is located at 36 Beach Street, North Kingstown, RI. Regular gallery hours are 12pm-4pm Wednesday-Saturday and 12pm-3pm on Sunday.

For more information about this 501(c)3 non-profit charitable organization, visit their website at [WickfordArt.org](http://WickfordArt.org).

There you will also find upcoming exhibits and art class offerings for all ages. Contact the gallery at (401) 294-6840 or email [wickfordartassociation@gmail.com](mailto:wickfordartassociation@gmail.com) to learn more.



**THE VETS**

Veterans Memorial Auditorium  
1 Avenue of the Arts  
Providence, Rhode Island 02903



BRIT FLOYD  
PULSE  
2024 TOUR

March 17, 2024



Lewis Black  
FIVE FINE THINGS  
MARCH 21  
THE VETS

March 21, 2024



ANTHONY JESELIK  
BONES AND ALL

March 22, 2024



BLK VLN  
THE BLACK VIOLIN  
EXPERIENCE

March 30, 2024



## top 10 movies

1. Mean Girls (PG-13) Angourie Rice, Renee Rapp
2. The Beekeeper (R) Jason Statham, Emmy Raver-Lampman
3. Wonka (PG) Timothee Chalamet, Gustave Die
4. Migration (PG) Kumail Nanjiani, Elizabeth Banks
5. Anyone But You (R) Sydney Sweeney, Glen Powell
6. Aquaman and the Lost Kingdom (PG-13) Jason Momoa, Patrick Wilson
7. I.S.S. (R) Ariana DeBose, Chris Messina
8. Night Swim (PG-13) Wyatt Russell, Kerry Condon
9. The Boys in the Boat (PG-13) Joel Edgerton, Callum Turner
10. Poor Things (R) Emma Stone, Mark Ruffalo

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## top ten MOST-WATCHED TV SHOWS OF 2023

1. Squid Games: Season 1
2. Wednesday: Season 1
3. Dahmer – Monster: The Jeffrey Dahmer Story
4. Money Heist: Season 5
5. Bridgerton: Season 2
6. Bridgerton: Season 1
7. Money Heist: Season 4
8. Stranger Things: Season 3
9. Lucifer: Season 5
10. All Of Us Are Dead: Season 1

Source: Insider Monkey

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# Amusements



**ACROSS**

- 1 TV schedule abbr.
- 4 Rotate
- 8 Exerciser's target
- 12 Slithery fish
- 13 Layered cookie
- 14 Greek vowel
- 15 Selflessness
- 17 Seize
- 18 Chapeau
- 19 Slogan
- 21 Garden figurines
- 24 Use henna
- 25 Post-op area
- 26 Apply cream
- 28 College study
- 32 Close by
- 34 "Gee, ya think?"
- 36 Golfer's cry
- 37 Campfire leftovers
- 39 Clothing protector
- 41 Sandwich meat
- 42 "— been real"
- 44 By and large
- 46 Opposite of candor
- 50 Eggy quaff
- 51 Bern's river
- 52 Halite
- 56 Egyptian deity
- 57 Shrek, for one
- 58 Half of CIV
- 59 Society newbies

1	2	3	4	5	6	7	8	9	10	11	
12			13					14			
15			16					17			
		18			19		20				
21	22			23		24					
25			26		27		28		29	30	31
32			33		34		35		36		
37				38		39		40		41	
			42		43		44		45		
46	47	48			49		50				
51					52		53			54	55
56					57				58		
59					60				61		

- 60 French perfume brand
- 61 Prom rental
- DOWN**
- 1 Afternoon get-together
- 2 Ann Patchett's "— Canto"
- 3 However
- 4 Praised loudly
- 5 Mentalist Geller
- 6 Take it easy
- 7 Wanderer
- 8 Biblical cover-up?
- 9 Petty of "Tank Girl"
- 10 — impasse
- 11 Innocent one
- 16 Ewe's mate
- 20 Workout venue
- 21 Actress Gershon
- 22 Mark Harmon TV series
- 23 Melancholy
- 27 Fella
- 29 "Atlas Shrugged" hero
- 30 Exam format
- 31 "Ratatouille" rat
- 33 Patty Hearst, for one
- 35 "Tell —" (Streisand/Dion song)
- 38 Fr. holy woman
- 40 Monopoly job
- 43 Seafood selection
- 45 Cyclades island
- 46 Stated
- 47 Lighten
- 48 Baby's bed
- 49 Boo-Boo's buddy
- 53 — -Magnon
- 54 Lucy of "Elementary"
- 55 Box office buys, slangily

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Solution on page 18

- 1. ANIMAL KINGDOM: What is a beaver's home called?
- 2. U.S. STATES: In which state would you find Crater Lake?
- 3. TELEVISION: Which animated cartoon character says, "What's up, Doc?"
- 4. LITERATURE: Who is the author of "The Exorcist"?
- 5. MATH: In Roman numerals, what is XVIII times V?
- 6. ANATOMY: How many vertebrae are in the human spine?
- 7. GEOGRAPHY: Which nation is home to Europe's largest glacier?
- 8. MOVIES: In which film does Doris Day sing "Que Sera, Sera"?
- 9. SCIENCE: What is anemophily?
- 10. MUSIC: Who sang the hit "Girls Just Want to Have Fun"?

Solutions on page 18



By Lucie Winborne

- \* "Jeopardy!" contestants stand on adjustable platforms so that they all appear to be the same height on camera.
- \* Chess is a required school subject in Armenia.
- \* Before the modern glass versions we use today became commonplace, mirrors were made from bronze and were prized possessions of rich households in Egypt, Greece, Rome, China and Japan.
- \* The Statue of Liberty's full name is Liberty Enlightening the World.
- \* A study conducted at the University of Montreal showed that young people who played the 1996 game Super Mario 64 for only two months increased their spatial and episodic memory, which improves brain capacity and helps to ward off dementia.
- \* More than 20% of all the world's freshwater is in the Great Lakes.
- \* While humans and giraffes obviously have vastly different neck lengths, they still have the exact same number (seven) of neck vertebrae.
- \* Ever wonder why some cocktails are shaken while others are stirred? Chalk it up to the level of dilution and texture required: The longer the shake or stir, the more diluted and cold the beverage gets. Hence cocktails made with spirits, tonics and bitters should be stirred, while those featuring fruit juices, egg whites, cream or cream-based liqueurs should be shaken.
- \* Folks used to say "prunes" rather than "cheese" when having their pictures taken.

**Thought for the Day:** "It is not by muscle, speed or physical dexterity that great things are achieved, but by reflection, force of character and judgment, and in these qualities old age is usually not only not poorer, but is even richer." -- Cicero(c) 2024 King Features Synd., Inc.

## HOROSCOPES FOR MARCH 2024

**ARIES (March 21 to April 19)**

You might feel bolder as each new success falls into place. However, caution is still advised throughout the end of the month. Taking it step-by-step is the best approach.

**LEO (July 23 to August 22)**

What the Big Cat might see as a disturbing act of disloyalty might just be a failure of communication on both sides. Take time for meditation rather than confrontation.

**SAGITTARIUS (November 22 to December 21)**

It might be wise to be more prudent with expenses right now. But your financial situation should soon clear up, and you could be back shopping as happily as ever.

**TAURUS (April 20 to May 20)**

The cooperation that you request could come at too high of a price. Since few can beat the Bovine at being clever and resourceful, why not see what you can do on your own?

**VIRGO (August 23 to September 22)**

Be more patient with those who seem unwilling to accept your version of what's right. The fact is, there's a lot more to learn on all sides of this issue.

**CAPRICORN (December 22 to January 19)**

You might prefer sticking with your current schedule, but some newly emerging information could persuade you to consider a change. Keep an open mind.

**GEMINI (May 21 to June 20)**

Aspects favor a quieter time to get closer to the people who are especially important to you. There's always much more to learn and appreciate about each other.

**LIBRA (September 23 to October 22)**

It should be easier for you to assess the facts and make an important decision. But don't commit if you still have doubts. There could be more you need to know.

**AQUARIUS (January 20 to February 18)**

You might want to reject a suggested change, but it could be wise to go with the flow, at least for a while. You can always return to your first plan if you like.

**CANCER (June 21 to July 22)**

The concerned Crab will act to resolve workplace misunderstandings before they get out of hand and cause serious problems. Co-workers rally to support your efforts.

**SCORPIO (October 23 to November 21)**

Your excitement level remains high as you continue working on a new project. Expect some setbacks, but on the whole, all will move pretty much on schedule.

**PISCES (February 19 to March 20)**

You're bolstered by both the practical and poetic sides of your nature as you maneuver some unsettled emotional situations. Things ease up by month's end.

**BORN THIS MONTH: People respond to your generosity and wisdom. They consider you a treasured and trusted friend.**

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## Fun By The Numbers

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

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

Here's How It Works:  
Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a Sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

Solutions on page 18

# SENIOR NEWS LINE

by Matilda Charles

## Stay ready for the next storm

In many areas of the country it's been a harsh winter. Snow, ice, wind, flooding ... we've seen it all, sometimes several of those at the same time. We need to be prepared for whatever Mother Nature throws at us.

The first step is to know what's coming, and when. While the local news and weather can be your trusted source, having other options can't hurt. I like Wunderground (also known as Weather Underground) for the way it can target my area and provide a wide variety of information.

Keep [www.wunderground.com](http://www.wunderground.com) as one of the bookmarks in your computer or get the app for your phone at the App store or Google Play.

Keep your devices charged up. A neighbor loaned me a handy charging gadget that stores enough battery "juice" to charge up a phone. I've since purchased one of my own.

Keep an eye on your prescriptions and know when you'll run out. Ask your pharmacist if you

can get your refill a bit early, ahead of the next storm. How early you can do this will vary by state.

Have a list of contact numbers, written and taped to the inside of a kitchen cabinet door. Don't trust important numbers to only your phone.

Have at least three days of water and food on hand, things that don't need to be cooked if your power goes out. The same goes for your pets: Make sure you have enough of their food.

Don't wait until the last minute to put gas in your car.

Invest in a small battery-operated radio and little camp lights. Have enough batteries on hand.

And perhaps most importantly, arrange to stay in communication with a few others if you have a nasty storm.

For more ideas, go to the AARP disaster preparation page at [AARP.org/disasterprep](http://AARP.org/disasterprep).

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## Get the Family Caregiving Support You Need

WITH RESOURCES IN RHODE ISLAND

Visit AARP Rhode Island's Caregiving web page, where you'll find many helpful resources, including the *Guide for Caring for Older Adults in Rhode Island*. Also, you'll find links to the AARP Caregiving Resources Center, the AARP Caregiving Question & Answer Tool, a link to join the AARP Family Caregivers Discussion Group on Facebook, and more.

[www.aarp.org/RICaregiving](http://www.aarp.org/RICaregiving)

 /AARPRI



## RHODE ISLAND LOW INCOME APARTMENTS

From Woonsocket to Wakefield, Wingate Companies is accepting applications for Studio, 1 & 2 Bedroom Apartments reserved for people 62+ and/or disabled. Rent is based on 30% of adjusted gross income. Applicants must meet income guidelines.



### FOR MORE INFORMATION, PLEASE CALL:

- Bear Hill Village, Cumberland: 401-333-0030
- Chateau Clare Apartments, Woonsocket: 401-762-2656
- Gatewood Apartments, North Smithfield: 401-765-0105
- Hardig Brook Village, Warwick: 401-738-8272
- Indian Run Village, Wakefield: 401-789-3044
- Park Avenue Apartments, Cranston: 401-781-3188
- Etta Apartments, Providence: 401-351-1235
- Metcalfe Courts I & II, Providence: 401-421-4370



## VETERANS POST

by Freddy Groves

### A New Life Insurance Program

The Department of Veterans Affairs has started a new life insurance program for the first time in 50 years, and the details are worth noting. Called VALife, it's different from (and much better than) the previous insurance program. In fact, within the first year, over 30,000 veterans have signed up.

With the old program, S-DVI, veterans with service-connected disabilities only had two years to sign up from the time of receiving a disability rating. VALife has no such limitation.

With the old program, you had to be in good health (except for the disability) before you could apply. The new program has no limit, and no medical exam is required.

The old program limited veterans to \$10,000 in coverage. The new program, VALife, offers up to \$40,000 in whole life insurance.

The policy starts to build cash value after two years. If there's a death in the first two years, the payment to the beneficiary would be the premiums that had been paid plus interest. (If you currently have a policy under the old program, you can keep that coverage while you wait for the two-

year benefit of the new policy to kick in -- that's if you apply before Dec. 31, 2025.)

You can apply online and get an immediate response. Additionally, you can make payments and changes to beneficiaries online.

Premiums will never change and depend on your age.

If you're a veteran age 80 or under, and if you have any level of service-connected disability (that means 0-100%), your acceptance is guaranteed. If you're over the age of 80, there are eligibility points that still might allow you to buy coverage. See the URL below for those eligibility requirements.

To read the details about VALife, go online to [www.va.gov/life-insurance/options-eligibility/valife](http://www.va.gov/life-insurance/options-eligibility/valife) to see if you're eligible and how to sign up. The cost of the policy is noted in the drop-down chart of premium rates by age. (There is a discount if you pay yearly.)

If you have questions, call the VA Life Insurance Center at 800-669-8477.

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# Commentary

## Rhode Island Must Do More for Family Caregivers

AARP Rhode Island's mission is to empower people to choose how they live as they age, and that certainly includes people with caregiving responsibilities.

AARP is fighting to support America's nearly 48 million family caregivers who help make it possible for older Americans and other loved ones to live at home – where they want

to be. And we are fighting especially hard to support family caregivers who work, because caring for a loved one shouldn't mean losing your pay – or even your job.

Across Rhode Island, 121,000 caregivers are caring for their older parents, spouses or other loved ones, often while juggling a full or part-time job. Here are changes we are pushing for at the State House to take some of the pressure off family caregivers.

Temporary Caregiver Insurance enhancements (SB2121 H7171) will:

- Increase Rhode Island's maximum temporary caregiver benefit allowance from 6 weeks to 12 weeks.

- Expand the definition of family in Rhode Island's existing paid family leave law to include siblings, grandchildren, and other care recipients, to fit the reality of Rhode Island's diverse and multi-generational families.

- Increase the dependents allowance from \$10 weekly to \$20 weekly, or 7% of the individuals' benefit rate.

Rhode Island Family Caregiver Tax Credit Act (SB2375 H7490)



By  
Catherine Taylor

will:

- Establish a tax credit against income tax based upon eligible expenditures incurred by a family caregiver for the care and support of an eligible family member.

- Make the maximum amount of the credit \$1,000, which would apply to all tax years beginning after December 31, 2024.

When family caregivers who work have access to paid family leave, they are better able to care for their loved ones. These bills will support family caregivers to balance their job and family responsibilities. AARP also is fighting to:

- Ensure workers have access to paid family leave all the time—not just during public health emergencies.

- Give more employees access to paid family leave.

According to AARP's recent Vital Voices survey of Rhode Islanders age 45+, nearly half of respondents have been a caregiver in the past to a relative or friend, and one in five are currently providing care.

Nearly half of Rhode Island caregivers surveyed said they have had to reduce their work hours or stop working altogether to attend to caregiving. And 39% of caregivers said they feel strained financially due to caregiving responsibilities.

A national survey found large majorities of caregivers say caregiving responsibilities have taken a toll on their career: 65% feel stressed balancing their job and caregiving, while 42% -- and half

of female caregivers – have had to quit their job or reduce their hours because of their caregiving duties. Caring for mom or dad can be expensive, stressful, and isolating. Paid family leave benefits workers, employers, and the economy by helping family caregivers remain at their jobs.

- Paid family leave increases employee loyalty and retention—which often saves an employer money by avoiding separation costs, as well as the costs of recruiting, hiring, and training new workers.

- Family caregivers help keep their parents, spouses, and other loved ones out of costly, taxpayer-funded nursing homes, saving the state money.

Complementing our advocacy efforts, AARP Rhode Island offers practical help on our Caregiving web page, [www.aarp.org/RICaregiving](http://www.aarp.org/RICaregiving), where you'll find many helpful resources, including the

downloadable Guide for Caring for Older Adults in Rhode Island. You will also find links to the AARP Caregiving Resources Center, the AARP Caregiving Question & Answer Tool, a link to join the AARP Family Caregivers Discussion Group on Facebook, and more.

AARP Rhode is fighting for family caregivers who help relatives and loved ones remain in their homes instead of being forced into institutional settings. Family caregivers need commonsense solutions that will save them time and money and provide them with more support.

Join us in urging your lawmakers to act now on SB2121 / H7171 and SB2375 / H7490.

*Catherine Taylor is AARP Rhode Island State Director.*



### March Events

March 12, 4 p.m. - Tai Chi/Qi Gong  
 March 13, 1 p.m. - Everybody Dance!  
 March 21, 4 p.m. - RI Healthy Cooking  
 March 26, 4 p.m. - Tai Chi/Qi Gong  
 March 27, 6 p.m. - Laughter Yoga  
**Learn more and register at [aarp.org/RIEvents](http://aarp.org/RIEvents)**

## Hearing Loss Raises Dementia Risk

Hearing is one of the five senses. As people age there is a loss or impairment to these senses. To what extent depends on the individual and family history. Hearing loss is linked to an increased dementia risk, especially those who don't wear hearing Aids. In an article in *Clinical Daily News*, the author Kristen Fischer compares untreated



By  
Kathleen Heren

hearing loss with falls and cognitive decline. One thing that should be noted is frequent falling may be a result of an inner ear problem. A person who has frequent falls should be taken to an Otolaryngologist-Head and Neck Physician to test for inner ear problems as the balance is controlled in the inner ear.

After 80 years old, people had

a stronger link between hearing loss and dementia. What the study found is wearing hearing aids could potentially delay or prevent dementia.

Having trouble hearing can make it difficult to understand and follow a Physician's advice. Hearing loss can also place an elder in dangerous situations such as not hearing a doorbell or smoke alarm. Hearing loss interferes with an elder's abil-

ity to speak to family and friends leading to depression and isolation. Residents in long-term care facilities avoid activities. They may even stop going to the dining room to eat as they can't hear what other residents are talking about during the meal.

Why do we lose our hearing as we age? Perhaps the person had a

long-term exposure to noise. Certain genes make people more susceptible to hearing loss. High blood pressure and Diabetes are also associated with hearing loss.

What can be done if a loved one has trouble hearing? The very first thing is to schedule a visit with an otolaryngologist. I don't recommend over-the-counter hearing aids or ones advertised on television. If you don't know the cause and extent of the hearing loss, you are wasting money. I am certainly not suggesting you purchase the most expensive hearing aids on the market. The complexity of caring for expensive hearing aids is not something a resident in a long-term care facility could manage. I think it's a good time to remind Long term care workers to be sure hearing aids like glasses and dentures are very expensive. I can't think of anything worse than having to tell a family member that a resident's

hearing aid is lost. The hearing aids also run much better with batteries that are not dead or having the hearing aid turned on. I am not being sarcastic just sharing with you my experience as a Long term care nurse. It may become necessary to lock the hearing aid up at the nurse's station at night to prevent it from becoming lost. We want to ensure that each elder has the best quality of life possible. Please feel free to reach out to my staff or me for any questions.

401-785-3340

*Kathleen Heren, Rhode Island State Long Term Care Ombudsman, Office of the RI State Long Term Care Ombudsman Program, Alliance for Better Long Term Care Inc., 422 Post Road Suite 204, Warwick, RI 02888, 401-785-3340*

## Taxpayers with complicated tax returns can use IRS Free File



By Meg Chevalier

With IRS Free File, even complicated tax returns can be filed for free. IRS Free File helps millions of taxpayers file their federal and state tax returns for free every year.

The IRS Free File adjusted gross income (AGI) limit for tax year 2023 is \$79,000 for families and individuals. Each provider sets their own eligibility requirements based on age, state residency and income, and offers are available in English and Spanish. Those with an AGI over the limit can still file their return for free using Free File Fillable Forms.

These are a few things taxpayers can do with IRS Free File.

### Include income other than wages reported on a Form W-2

IRS Free File can handle income that taxpayers received other than wages from an employer. This includes income forms related to:

- Self-employment.
- Trade or business, including income from part-time businesses.
- Hobby income.
- Income from gig economy activities.

Taxpayers can also include estimated taxes payments they made.

### Claim popular credits with official forms

IRS Free File providers have the most commonly used forms and schedules, including the forms to claim valuable tax credits such as the Earned Income Tax Credit, the Child and Dependent Care Credit and education tax credits.

### Deduct business expenses

IRS Free File can also help taxpayers deduct their business expenses, depending on tax limits and rules.

### Get started with IRS Free File

1. Go to [IRS.gov/freefile](https://www.irs.gov/freefile).
2. Click on Explore Free Guided Tax Software button.
3. Select the Find Your Trusted Partner tool or use the Browse All Trusted Partners tool.
4. Review each offer.
5. Select the desired product.
6. Follow the links to the trusted partner's website.

### IRS Direct File

Taxpayers in 12 states may be eligible to file for free with the IRS Direct File pilot, a new tax filing service from the IRS.

For additional information please visit [IRS.gov](https://www.irs.gov).

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



*The Senior Digest is a one-stop source for information and commentary about a variety of topics that matter to people age 50 and older.*

## 505 Home Repair Program for Seniors

The USDA Rural Development is a federal agency that not only helps farmers, but also helps residents by offering low interest rate loans & possibly grants to seniors who may qualify and are in need of home repairs. Applicants must own their own home, must be located in a Rural Area, and must be considered low-income to be eligible. Please reach out to your local office to determine you if qualify for this program.

**RI -USDA/RD**  
**401-826-0842 Ext 1 OR**  
**MA- USDA/RD 508-295-5151 Ext 4**

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ADMITTED IN RHODE ISLAND AND MASSACHUSETTS



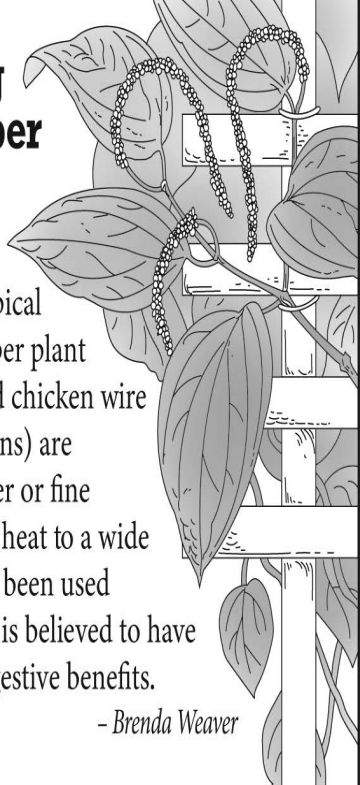
**Heatherwood**  
Rehabilitation & Health Care Center

398 Bellevue Avenue . Newport, RI 02840  
401.849.6600

Managed By Athena Health Care Systems  
[athenanh.com/heatherwood](http://athenanh.com/heatherwood)



### Growing black pepper



This plant is native to South India and is widely cultivated in tropical regions around the world. A black pepper plant needs support such as a trellis or staked chicken wire as they grow. Its fruit (called peppercorns) are collected, dried and ground into powder or fine flakes which are used to add flavor and heat to a wide variety of dishes. Black pepper has also been used medicinally for thousands of years and is believed to have antioxidant, anti-inflammatory and digestive benefits.

Sources: [balconygardenweb.com](http://balconygardenweb.com), wikipedia      - Brenda Weaver

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# The yearly medical

For a while now I do a full medical check-up once a year. This always includes an in-depth questionnaire. I answer all the questions truthfully except one: how many alcohol-free days do you have per week? That's when I am tempted to lie! I used to tell the truth and admit to at least one glass of wine with my dinner or while watching TV. Looking at the doctor's face though, I had the feeling he or she would hand me the phone number of the nearest AA meeting. A friend of mine, also well into her 80's has a small Whiskey on ice around 5 pm every day. When she admitted that to her GP, she saw him writing in his notes: alcoholic.

I wonder what today's doctors would make of my grandfather who lived in the river Rhein region and drank a bottle of white wine every day. Admittedly those wines were pretty preservative free. He lived a good life in his own home till he was 99 years old. You could say that he might have made it to 100 but pneumonia got the bet-



By Mocco Wollert

ter of him. Shouldn't we listen to the elders in our families? Follow their examples?

Of course, in Germany, where I was born, my generation was taught how to drink responsibly. I remember, as just a very young child, being offered a small liqueur glass of white wine with Sunday dinner. We would wait till father would say 'prost' (cheers), and everybody had lifted their glass towards each other, before taking a sip. Drunkenness was considered abhorrent and uncouth. That did not stop me from drinking too much and behaving like a dinosaur when I was a teenager but that was just a phase I went through. The 'drinking rules' taught as a child, stayed for life.

One of my stable medical remedies is a shot of Vodka. Again, it comes from the German background. Vodka is very much like Schnapps, the clear drink made from grains, while Vodka is made from potatoes. If you felt bilious – what-ever happened to that word? – you were given

a small glass of Schnapps to make you feel better. Usually, after a mighty burp, you did. Any kind of upset and you were offered a Schnapps. I guess a cup of tea could have the same effect but customs are customs and traditions, traditions.

My son-in-law who is a doctor who has long decreed me as being idiosyncratic ( because I am not rich enough to be eccentric!) has observed my belief in the healing power of Vodka with cynicism. UNTIL! He worked together with a gastroenterologist recently. He must have mentioned his weird mother-in-law and her belief in Vodka. To his astonishment, he found out that there is something to it after all, that there are scientists working on the effect of Vodka in a discomfort-relieving or maybe even curing capacity.

May you drink alcohol only in moderation or stick to a lovely cup of tea.

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Orchard View Manor is located at 135 Tripps Lane, East Providence, Rhode Island and is Managed by Athena Health Care Systems. For more information please visit our website at [athenanh.com/orchardviewmanor](http://athenanh.com/orchardviewmanor).



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**Answers:**

- |                          |                                 |
|--------------------------|---------------------------------|
| 1. A lodge.              | 6. 33.                          |
| 2. Oregon.               | 7. Iceland.                     |
| 3. Bugs Bunny.           | 8. "The Man Who Knew Too Much." |
| 4. William Peter Blatty. | 9. Pollination by the wind.     |
| 5. XC (90).              | 10. Cyndi Lauper.               |
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9	4	7	2	8	3	5	6	1
5	6	3	4	9	1	7	8	2
2	1	8	5	7	6	9	3	4

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**First day of spring**

It's in the air, spring is here  
 the birds proclaim it loud and clear;  
 nights get warmer, days are fine,  
 all the gardens glow and shine.  
 Sweet green leaves on every tree,  
 spring is here, it's plain to see.

Something special is in the air,  
 you can feel it everywhere,  
 smiling faces in the street,  
 blossoms, music, tapping feet.  
 Each year brings us this wondrous thing:  
 the magical first day of spring.

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**Advocate, Educate, & Empower!**

The RI Long-Term Care Ombudsman Program invites you to our new monthly Zoom meetings for families and other care-partners of residents in long-term care facilities in RI.

**These meetings provide:**

- A chance to meet your LTCOP advocates and learn about the resources we offer
- Opportunities to connect with other care partners of LTC residents across the state
- A safe space to share challenges, get support, learn effective advocacy strategies, and work together to achieve the best possible quality of life for our loved ones in long-term care facilities

Meetings are free and open to anyone who has a family member or friend in a Rhode Island long term care facility, but not to employees, administrators, and owners of facilities.

**When:** The 2nd Tuesday of every month, 7-8 pm, beginning October 10

**Where:** Go to [bit.ly/riitcopzoomreg](https://bit.ly/riitcopzoomreg) or scan this QR code to register and then receive the Zoom link



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The RI State Long Term Care Ombudsman Program is supported by federal funding, state grants through the Office of Healthy Aging, and philanthropic giving through private donations, under the umbrella of the Alliance for Better Long Term Care.

## Enjoy salad in winter

### Budget Kitchen



By Portia Little

Some people would frown on using the words ‘salad’ and ‘winter’ in the same sentence. But winter is actually a perfect time to enjoy hearty, flavorful, and nutritious salads that are packed with seasonal ingredients.

One such salad offers a perfect combination of radicchio and endives. It provides a burst of color to your plate and also offers a refreshing and crisp taste.

Radicchio is a good ingredient for salads as it adds a nice fresh taste and can adjust according to the other ingredients that are used. It is among the purple and blue produce such as red cabbage that are filled with anthocyanins, which can have anti-inflammatory, anti-cancer, anti-obesity, and anti-diabetic effects, as well as promoting brain health and helping to prevent heart disease.

A member of the chicory family, a group of cabbage-like, leafy vegetables that are known for their spicy bitterness, radicchio when eaten raw has a sharp flavor. Radicchio can also be cooked, either by boiling,

sautéing, roasting, or grilling. The cooking brings out some natural sweetness while still providing the bitter kick.

Other salads to enjoy include those made with pasta, or with a protein such as chicken. Enjoy your salad days!

### Winter Salad with Radicchio and Endive

- 1 head of radicchio, thinly sliced
- 2 endives, chopped
- 2 blood oranges - cut into segments
- ¼ cup of walnuts, toasted and roughly chopped
- ¼ cup of crumbled blue cheese or gorgonzola

In large bowl, combine sliced radicchio, chopped endives, blood orange segments, toasted walnuts, and crumbled goat cheese. Pour dressing of choice over salad ingredients and toss gently to coat. Allow flavors to meld together for a few minutes before serving. 4 servings.

### Spinach Salad

- 10 ounces fresh spinach, washed, trimmed, cut into pieces
- ¼ cup bacon bits (from real cooked bacon or imitation)
- 2.8-ounce can French fried onions
- 2 or 3 hard-cooked eggs
- 10 ounces fresh mushrooms, sliced
- Dressing: 8 ounces sour cream, ¼ cup sugar, 1/3 cup wine vinegar

Place spinach in large bowl; toss with bacon bits, onions, eggs, and mushrooms. For dressing, combine sour cream, sugar, and vinegar; mix thoroughly until sugar is dissolved. Add as much dressing as needed to spinach mixture to achieve desired consistency. Serve immediately. Makes 2 servings as main dish, 4 servings as side.

### Chicken Salad with Grapes

- 4 cups diced cooked chicken
- 1 cup chopped celery
- 2 cups seedless grapes
- ½ teaspoon each salt and pepper, or to taste
- ½ cup mayonnaise
- ½ cup sour cream
- ½ cup toasted almonds (optional)

Combine chicken, celery, grapes, salt, and pepper in large bowl. Toss lightly with mayo and sour cream. Add almonds, if desired. For each serving, place a mound of salad on leaf of lettuce on plate. 4 servings.

### Sweet Potato and Apple Salad

- 1 medium to large sweet potato
- 1 medium crisp eating apple, unpeeled, coarsely chopped
- ½ cup golden raisins
- Chopped fresh fennel bulb, cooked slightly (optional)
- Creamy ranch dressing, regular or low-fat

Scrub sweet potato, prick with a fork, and microwave until soft, 3 to 4 minutes. Cool, peel off skin, and chop into bite-sized chunks. Toss with remaining ingredients, adding dressing to taste. 1 or 2 servings.

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



## How to Get ‘Extra Help’ Paying for Prescriptions



By Jim Miller

Dear Savvy Senior,  
Does Medicare offer any financial assistance programs to help seniors with their medication costs? I recently enrolled in a Medicare drug plan, but I take some expensive medications that have high out-of-pocket costs and need some help.

Living on a Shoestring

Dear Living,

Yes, there’s a low-income subsidy program called ‘Extra Help’ that assists Medicare beneficiaries on a tight budget by paying for their monthly premiums, annual deductibles, and co-payments related to their Medicare (Part D) prescription drug coverage.

And, thanks to the Inflation Reduction Act that was passed by Congress and signed into law in late 2022, this program has expanded and gotten easier to qualify for in 2024. Even if you’ve applied and didn’t qualify before, you may be eligible now.

The Extra Help benefit is estimated to be worth about \$5,300 per year. Currently over 13 million people are receiving this subsidy, but there’s around 3 million more who may qualify for it but don’t realize it.

The amount of financial assistance you would receive depends on your income and assets. If you qualify, you’ll pay no premium or deductible (unless receiving a partial subsidy), and no more than \$4.50 for each generic drug or \$11.20 for each brand-name drug your plan covers in 2024.

To get the subsidy, your resources must be limited to \$17,220 or \$34,360 for married couples living together. Bank accounts, stocks, bonds, mutual funds and IRAs count as assets, but your home, vehicle, personal belongings, life insurance and burial plots do not.

Also, your annual income must be limited to \$22,590 for an individual or \$30,660 for married couples. If you support a family member who lives with you, or you live in Alaska or Hawaii, your income can be higher. In addition, the government won’t count any money if you receive help for household expenses like food, rent, mortgage payments, utilities and property taxes.

### How to Apply

There are three ways to see if you qualify and apply for Extra Help: online at [SSA.gov/medicare/part-d-extra-help](http://SSA.gov/medicare/part-d-extra-help); by calling Social Security at 800-772-1213; or by visiting your local Social Security office.

The application form is easy to complete, but you will need your Social Security number and information about your bank balances, pensions and investments. Social Security will review your application and send you a letter within a few weeks letting you know whether you qualify.

If you don’t qualify for Extra Help, you may still be able to get help from a state pharmacy assistance program or a patient assistance program. Visit [NeedyMeds.org](http://NeedyMeds.org) to search for these programs.

### Other Medicare Assistance

If you’re eligible for Extra Help, you may also qualify for help with your other Medicare expenses through your state’s Medicare Savings Program.

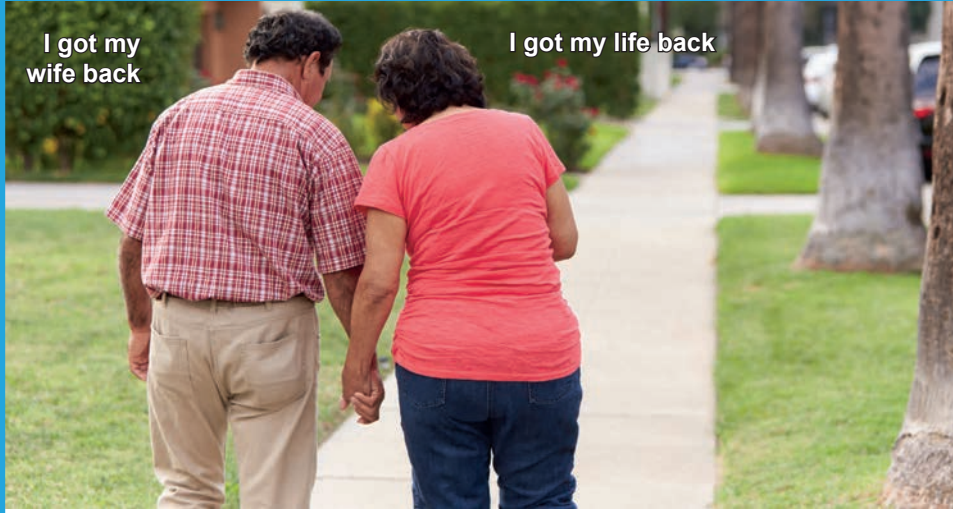
State Medicaid programs partner with the federal government, so income and asset qualifications vary depending on where you live. Medicare Savings Programs will pay your entire Medicare Part B premium each month. And in some cases, they may also pay your Medicare deductibles, coinsurance and copayments, depending on your income level. To find out if you qualify, contact your state Medicaid office.

You can also get help through your State Health Insurance Assistance Program (SHIP), which provides free Medicare counseling in person or over the phone. Visit [ShipHelp.org](http://ShipHelp.org) or call 877-839-2675 to locate a counselor in your area.

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

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