

Reverse Mortgage Use Your Home to Stay at Home

WITH family members now responsible for 80 percent of elder care in the United States, nearly every generation is feeling the ripple effects of the aging process. But today's senior citizens do not want to be a burden. They want to remain physically, emotionally and financially independent.

But independence can come with a large price tag. Consider the cost of in-house care, the cost of retrofitting your house for certain disabilities, and the cost of utilities like oil, electric and water. For our seniors on fixed incomes the cost of aging in place can be financially stressful.

If these situations are familiar to you the federally insured Home Conversion Mortgage (HECM) may be worth considering. Often referred to as a Reverse Mortgage, it is unlike a traditional Line of Credit where you go to the bank to pull out equity and pay it back every month; with a Reverse Mortgage the equity built up in your house pays you and gets repaid when you either sell or pass away.

Now we can go further to say that it is backed by the federal government to help those over the age of 62 tap into their equity to help them remain in their homes without having to sell and move. That's one way that a HECM reverse mortgage can

help.

Reverse mortgages are ideal for homeowners who are retired or no longer working and need to supplement their income, want to help offset medical health care costs, in-home health care, pay off an existing mortgage, buy a second home, provide early inheritance gifts to children, and the list goes on. There are so many reasons why someone should take a look at a Reverse Mortgage that it really shouldn't be view as a program for those that have no other option.

Reverse mortgages are becoming increasingly popular as more aging Americans have come to depend on their home equity to offset minimal Social Security payments and under-funded retirement plans.

With endorsements from National Aging in Place Council (NAIPC) and the AARP, and federally insured through the FHA, Seniors are using the value of their home to live at home longer and better.

As with all products designed for the elderly, research and education are the keys to understanding if these products are right for your personal situation.

If you would like more information call the Aleppo Shrine Center at 978-657-4202 ext. 16.

Chili Cook-Off Drew Great Support

This is a letter to the editor that was published: September 21, 2008, in *The Daily News*, Newburyport, MA:

To the editor:

Amesbury Firefighters Local 1783 would like to express our sincere gratitude to the teams that competed in the 4th Annual Chili Cook-off held this past Sunday. The event has gained momentum, and the crowds have swelled beyond our wildest dreams. The proceeds benefit the Shriners Transportation Fund.

We greatly appreciate the support of the celebrity judges. **Stefanie McCowan**, executive director of the Amesbury Chamber of Commerce, works hard for the community and even harder as a judge. **Matt Chase**, head chef at the Ale House, brought forth a very discerning palate. Max Lane, No. 68 from the New England Patriots, works tirelessly for so many charities and was still able to fit in time to taste chili.

Our sponsors were the Ale House, the Barking Dog Bar and Grill, Haverhill Beef, Creative Touch Designs, Newburyport Five Cents Savings Bank and Hodgie's Ice Cream. They all helped make this day a success. The Henry Welch Band kept the crowd entertained all afternoon with great music.

To our friends and neighbors who attended, we are eternally grateful. It is humbling to see the generosity in the community. Thank you for your support.

Amesbury Firefighters Local 1783



International Short Shriners of North America

A.A.O.N.M.S.

The Short Shriners held their first informational meeting on Wednesday September 17, 2008 at the Aleppo Shrine Center. There were several Nobles present who were interested in learning what the Short Shriners are all about. The officers of Bektash Short Shriners visited us in their full regalia, which was very impressive. It was explained that we need at least ten members to receive our charter. The Short Shriners is like a Shrine Club, not a marching or uniformed unit. The idea of the club is that you must be under five feet six inches tall, and that you want to have fun and improve the quality of Shrinedom. If you are interested in joining, call Chief Rabban Bob Smith at 978-663-6118 or e-mail robert.smith63@comcast.net.

If you are a "short Shriener," there is a new place at Aleppo for you!

Robert F. Smith, Aleppo Chief Rabban, is starting a new Club here at Aleppo called "The Short Shriners."

Requirements for acceptance are: Nobles in good standing, a height of no more than (5) foot (6) inches tall and willing to have a good time!

It is a Dinner Unit or Club.

No marching (unless you want to), just vertically challenged Shriners having fun.



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Illustrious Stephen G. Eriksen:

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