



SOUTH SHORE SENIOR **News** **AND METRO WEST**

For Boomers and Beyond

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Managing anxiety and stress during the coronavirus pandemic

Cover story page 21

Best-selling author and well-known anxiety and depression counselor Lucinda Bassett offers sound advice to help cope with the fears that come with COVID-19



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DIRECTORY
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AARP Resources to Help Family Caregivers



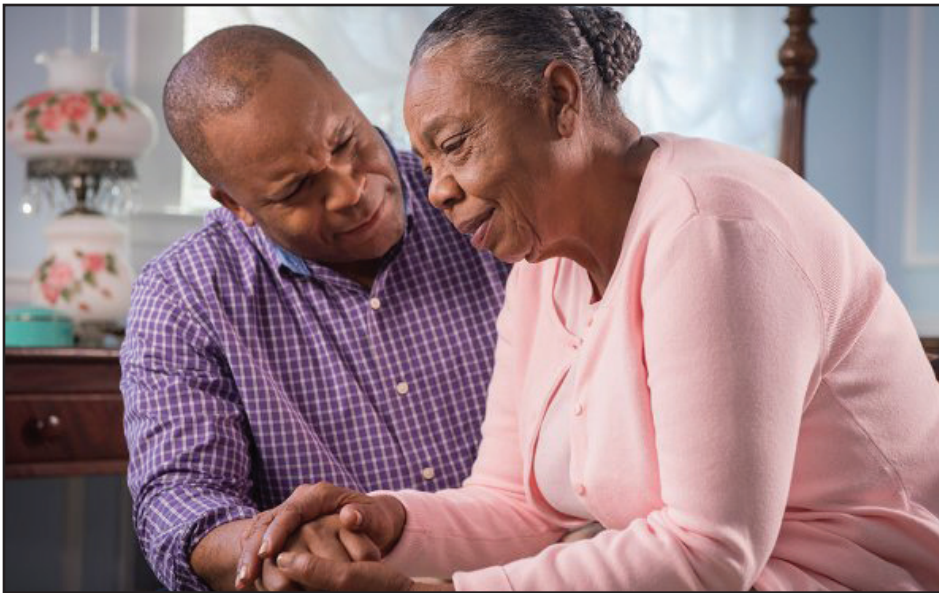
By Mike Festa
State Director, AARP Massachusetts

If you are not currently a caregiver, chances are you will be in the future. In Massachusetts, approximately 840,000 family caregivers provided an estimated 700 million hours of care — worth a staggering \$12 billion — to their parents, spouses, partners, and friends in 2017. The complexity of family caregiving increases as medical and nursing tasks continue to enter the home, and family demographics change amidst an aging population. Nationwide, AARP is fighting to

support America’s 40 million family caregivers who help make it possible for older Americans and other loved ones to live independently at home—where they want to be.

Every day, millions of Americans perform a great labor of love by helping their parents and spouses remain at home. While these family caregivers wouldn’t have it any other way, they need some support. Family caregivers help their older loved ones with medications and medical care, meals, bathing and dressing, chores and much more. Many do it all while also working full- or part-time. Some are on call 24/7, and often they can’t even take a break.

We can support family caregivers so they can safely care for their older loved ones at home—keeping them out of nursing homes, and preventing unnecessary and costly hospitalizations. We can help with some basic sup-



port—and commonsense solutions—like training, help at home, flexibility at work, and tools to make big responsibilities a little bit easier.

Family caregivers are the first line of defense against older Americans being forced from their homes and into nursing homes or back into the hospital—and it’s not easy. Caring for mom or dad can be expensive, stressful, and isolating. Family caregivers often put their own health and well-being second, third or fourth.

Family caregivers perform unpaid care valued at \$470 billion a year, helping their loved ones stay at home—and out of costly institutional care, often paid for by Medicaid. In every state, the value of this unpaid care is greater than the annual cost of Medicaid for institutional stays, like nursing homes, and services to help people remain at home.

It can be difficult to navigate through your role as a family caregiver, but AARP is here to help. Please visit AARP for caregiving resources at www.aarp.org/caregiving. You will find resources and support guides, an online community, and a toll-free caregiver support line at 877-333-5885. ∞

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Elder Law & Estate Planning

What You and Your Family Need Right Now!



By Patrick J. Kelleher, Esq.
ElderLawCare.com

HANOVER AND QUINCY – In light of the coronavirus health crisis, disability planning is one of the most important areas in estate planning because most people become disabled or incapacitated before they pass away. Unlike fine wine, unfortunately we do not get better with age, especially when an illness strikes. We have lots of our clients and their families taking advantage of what I refer to in my new

book “How to Avoid the Four Headed Monster of Estate Planning & Elder Law” (available on Amazon) as the “Big 6” Disability Planning.

Kevin stands at the door of Winnie’s nursing home room, tears streaming down his face. The medical staff just finished inserted a feeding tube into Winnie – an act Kevin knew she didn’t want. Unfortunately, Winnie couldn’t express her wishes due to advanced dementia, and she had no legal documents that expressed her wishes not to be fed by artificial means. Kevin had no choice but to sit back and watch his wife go through a procedure she didn’t want.

The situation with Kevin and Winnie could have been avoided through the use of proper Disability Planning if Winnie had her elder law attorney prepare the Big 6 Disability Planning documents when she was “alive and well.” I refer to this as the staples or meat and potatoes of disability planning because most of us, from an actuarial standpoint, will become disabled or incapacitated before we check out. What that includes differs depending on your needs and wishes, along with what the law allows. However, it usually means at least a Health Care Proxy for your loved ones to make your medical decisions for you if you are completely incapacitated, Advanced Medical Directives so you can spell out what specific type of care you want or would not want, HIPAA authorization for your loved ones to get access to your medical records in a time of need, a Living Will which is like a Do Not Resuscitate Order (DNR), Spoon-fed Directive so the nursing home staff does not sustain your life by spoon feeding you if you’re in a coma with no chance for recovery. A Durable Power of Attorney to manage your financial affairs and apply for medicaid or other government benefits to pay for your long term care needs.

The purpose of this set of documents is to allow you to control what happens to your health care and financial situation in case you cannot speak for yourself. If certain criteria are met, your doctors must consult with your Health Care Agents before making decisions about your care. You better make sure your health care agents are your trusted family members “helpers” and not strangers that could be picked for you by the Probate Court if you do not plan in advance.

Usually, what this means is that two doctors agree that an individual is terminally ill, permanently unconscious, or at the “end-stage” of a condition. Once that happens, and the individual cannot express their preferences, doctors turn to the your health care agents to figure out what the individual wants.

Back to Kevin and Winnie (names changed for privacy). Married nearly 50 years Kevin had zero legal authority over his dear Winnie to make her medical decisions or to manage her finances because Winnie never signed any of the “Big 6” before she became incapacitated with dementia. Kevin had no choice but to hire my firm to assist him with petitioning the

Probate Court to get him appointed as his wife’s “Conservator” to manage her financial affairs and a separate petition for “Guardianship” for him to manage her health care affairs. About 9 months later and three attorneys later and lots of agonizing moments of feeling hopeless and helpless, we were able to get Kevin appointed as his wife’s Conservator and Guardian. This was a very stressful and expensive process for our client navigating the complex rules of the probate court and having your hands tied with little to no control. My heart broke for Kevin when we stood at the Courthouse waiting for the orders to be signed by the judge. He turned and said to me, “Patrick, do you mean if Winnie just signed her Health Care Proxy documents and her Financial Durable Power of Attorney we would not be here today?” The sad but simple answer was YES.

This is a difficult subject to discuss, but as I often say at our educational elder law workshops, “unfortunately unlike fine wine, we typically do not get better with age.” They say 70% of people 70 and over will need some level of long term care medical assistance. That’s a big number. Unfortunately, it happened to my mom and dad who both seemed perpetually young. My dad ending up passing in a nursing home and my mom passing at home after periods of disability and incapacity.

A wise man once said, when is the best time to fix a leaking roof? On a sunny day he said. If you do not have the “Big 6” Disability Planning in place for yourself and your loved ones do it NOW with your qualified elder law attorney because the cost and pain is too high otherwise.

About the Author: Patrick J. Kelleher is an Estate Planning & Elder Law attorney, author, and founder of the Elder Law Care Learning Center in Hanover, Massachusetts. He has been teaching free educational workshops for over 10 years at his learning center and in surrounding communities. To participate in a free virtual educational estate planning & Elder Law workshop, go to www.elderlawcare.com NOW and click the “On Demand” virtual workshop button and watch our virtual elder law workshop from the comfort and safety of your home! Watch the workshop in April to receive your \$500 coupon which covers your initial meeting with a member of our elder law care team. Learn more at elderlawcare.com or follow Patrick Kelleher on Facebook. ∞

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Aging with Sass & Class

By Loretta LaRoche

Much stress and emotional suffering comes from how we think. Many people suffer from “catastrophizing and awfulizing,” or the propensity to make things worse than they really are. Of course, you may be thinking that the current pandemic fits that scenario. Unfortunately, when you have thinking patterns that make your days feel like you’re always preparing for a tsunami, you will always be stressed out.

There is no doubt that we are in uncharted territories. Trying to deal with something we can’t see, taste, or smell that could kill us is certainly not normal. However, after 40 years of teaching stress management, and having inhabited this planet for many years, I can honestly say there are ways to cope without going nuts. Let’s examine some of them. If you can incorporate even a few, I can guarantee you will feel calmer:

1. **Give yourself a break from the news.** You don’t need to be on alert status unless you’re an EMT.
2. **Use a powerful technique called “tend and befriend,”** developed by Dr. Shelley Taylor. She found that when we reached out to others with compassion and empathy, it reduced our stress. The obvious reason is that you have taken a break from thinking about yourself.
3. Tired of singing “Happy Birthday” while you’re washing your hands? **Try laughing.** Simulated laughter gives you the same immune benefits. Just fake it till you make it. Laughter provides you with endorphins, which are chemical cousins to opiates, heroin, and morphine. Feeling good is an important intervention to help prevent disease.
4. **Try to maintain a sense of calm.** Trying to put out a fire that doesn’t exist is an exercise in futility. If something dire does occur, you will need all of your defense mechanisms to deal with it. Don’t use them up when you don’t need them.
5. **Take care of yourself as best you can.** You don’t have to go berserk. Use common sense. Stuffing yourself to soothe the savage beast will not serve you. Practice moderation and be moderate about moderation.
6. **Watch a funny movie before you go to bed.** One of my favorites is “Being There” with Peter Sellers. Watching the news or a movie full of violence will only aggravate your body/mind.
7. Last but not least, **count your blessings before you go to sleep.** If you can’t think of anything, acknowledge that you’re still breathing.

About the Author: Loretta LaRoche is an internationally acclaimed stress expert, humorist, author, speaker, and star of seven one-woman television specials airing on 80 PBS stations across the country. She has spoken internationally to widely diverse clients such as NASA, The New York Times, Microsoft, and a host of other Fortune 500 companies, hospitals and organizations. She has shared the stage with former Presidents Bill Clinton and George Bush, Arianna Huffington, Anthony Robbins, Gloria Steinem, Laura Bush, Mia Farrow and more, before thousands of participants. She is author of seven books, including “Life is Short, Wear Your Party Pants.” Her career path has also included many one-woman shows across the country, and her passion for singing has led her to record and produce a jazz album. Recently, Loretta was on a stadium tour, The Power of Success, in Canada with Tony Robbins. She believes and lives her message, “Life is not a stress rehearsal!” Learn more at her website: www.LorettaLaRoche.com. ∞

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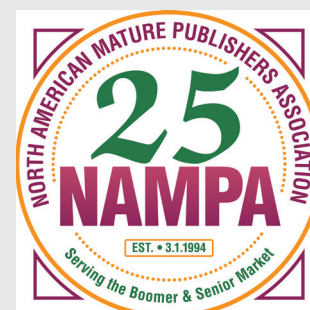
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The Publishers also publish an Annual Senior Services Directory and host and produce a weekly talk radio program, My Generation, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each podcast can be found at SouthShoreSenior.com and on iTunes.



Housing Market & Economy will Rebound

By Wendy Oleksiak,
V.P. Compass Real Estate



With the unprecedented health concerns affecting every aspect of life, my number one goal at this time is to help clients navigate through change and to be a source of reliable information. **Points to remember during these uncertain times:**

- It is hard to forget the housing crash of 2008, but that is not what is taking place at this time. The recession of 2008 was largely a result of mortgage fraud. The laws that resulted from that fallout have greatly tightened the reins on lenders.
- Interest rates are heading to historically low figures. Buyer purchasing power will be at an all-time high. Buyers who have been considering moving up will take advantage of the low interest loans. Smart cash buyers will take out a loan and keep their cash invested.
- History shows us the stock market not only recovers from downturns, but also spends much more time in expansion phases than in contraction. At the time this article is being written, the government has taken immedi-

ate measures to assist the housing industry. A self-imposed moratorium on evictions in Boston has been agreed to by the Greater Boston Real Estate Board, the Massachusetts Apartment Association, the Massachusetts Association of Community Development Corporations, and Mayor Martin J. Walsh. The various entities are encouraging property owners to implement the moratorium on evictions for 90 days, with reviews every 30 days, according to a press release from Walsh’s office.

• The world turns to Boston for advancements in medicine, biotechnology and finance. We have the brightest minds hard at work to keep us safe and to protect our economy.

From my days as an intensive care nurse, I am particularly thinking back to when I worked in the transplant ICU with seriously immunocompromised patients. The will to live is strong, and our bodies can overcome serious challenges.

Outlook:

Once we begin to see COVID-19 patients recover and bounce back, fear will be replaced with facts that will enable buyers to confidently go back out into the world again. The delayed spring market will see a strong surge in buyer activity, with unprecedented demand.

Sellers who were considering a sale should move forward with their plans, with a trusted advisor by their side, laying out a detailed plan on how to best proceed in a way that allows them to safely transition to their next chapter.

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If I can help answer any questions or provide support, feel free to reach out. I strive to offer the most personalized, sophisticated, and confidential real estate guidance available. You can be assured that your best interest will be my number one priority.

About the Author: As a former Registered Nurse, Wendy Oleksiak understands the importance of trust and accountability in creating a successful partnership. Honesty, hard work and professionalism paved the road to Wendy becoming the top selling agent at her previous firm. Wendy made the move to Compass to utilize cutting edge technology and state of the art marketing that provides her clients with the competitive advantage.

Her extensive network within the real estate community ensures that her clients learn about off market properties, and enables her to get her buyers offers accepted and listings sold for the highest price with the best possible terms.

Wendy has lived on the South Shore for 20 years, raised two children and owned homes in the towns of Hingham, Scituate, Cohasset, and Duxbury. Her hobbies include oil painting, paddle boarding, boating, hiking, and enjoying the fabulous beaches in the area! You can reach Wendy at 781-267-0400. ∞



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-WO-

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SENIOR FITNESS

Benefits of Strength and Flexibility Exercises for Senior Golfers



By Wayne L. Westcott, Ph.D.,
and Rita La Rosa Loud, B.S.

QUINCY – Due to the forceful swinging action for powerful drives, golfers may place considerable stress on hip, back and shoulder joints, which may lead to a variety of injuries, particularly for older golfers. Because many golf devotees are not exercise enthusiasts, we conducted research studies to see if golfers could benefit from a simple program of strength and flexibility exercise.

Let's begin with some strength training misconceptions. Many golfers tend to avoid strength exercise because they mistakenly believe it will reduce their joint flexibility, decrease their movement speed, increase their body weight, and raise their resting blood pressure. Actually, strength exercise has been shown to significantly increase muscle, decrease fat, increase resting metabolism, build bone density, reduce low back pain, decrease arthritic discomfort, improve glucose metabolism, accelerate gastrointestinal transit, enhance blood lipid profiles, reduce resting blood pressure, and increase golf driving power.

In our studies, golfers performed about 30 minutes of strength training and 10 minutes of stretching exercises three days a week for a period of eight weeks. Although our study participants did not practice golf during the course of the study (winter months), they experienced an average increase in club head speed of five miles

an hour, representing a 6 percent improvement in driving power. In addition, our golfers improved their body composition by an average of 2 percent (four pounds more muscle and three pounds less fat), increased their muscle strength by 56 percent, enhanced their shoulder and hip flexibility by about 24 percent, reduced their systolic blood pressure by 7 mm Hg, and reduced diastolic blood pressure nearly 3 mm Hg.

If you prefer to train at a fitness center, health club, or YMCA, here are some specific strength exercises to improve your driving performance. Since the golf swing is initiated by the large muscles of the legs and hips, we recommend that you perform one set of eight to 12 repetitions in the following leg exercises: leg extensions for the front thigh muscles; leg curls for the rear thigh muscles; leg presses for the front thigh, rear thigh and buttocks muscles; hip abductions for the outer thigh muscles, and hip adductions for the inner thigh muscles.

In addition, a strong midsection is a must for successful golfers, because these muscles transfer forces smoothly from the lower body to the upper body during the swinging motion. Strong midsection muscles also reduce the risk of low back injuries that are so common among golfers. The lower back muscles are effectively addressed by the low back machine; the abdominal muscles are effectively addressed by the abdominal machine, and the rotational muscles that surround the midsection are strengthened by the rotary torso machine.

The upper body muscles responsible for the club swinging action are best trained by the chest press machine (chest and triceps muscles), the pulldown machine (upper back and biceps muscles), and shoulder press machines (shoulder and triceps muscles). Golfers also benefit from a strong neck to hold the head steady and to keep eyes focused throughout the dynamic golf swinging action. These muscles can be safely strengthened on the Nautilus neck machine.

All of these machine exercises should be performed twice a week with a weight load that enables eight to 12 repetitions for one good set.

As an alternative to working out on strength machines, here are a few dumbbell or elastic band exercises you can perform in your home environment.

- Squat (hips, thighs, buttocks)
- Chest Press (chest and triceps)
- Bent Row (upper back and biceps)
- Shoulder Press (shoulders and triceps)
- Biceps Curl (biceps)
- Triceps Kickback (triceps)

It is also very important to stretch the same muscles you strengthen. Although our golfers use a StretchMate apparatus to improve their joint flexibility, one of the best overall at-home stretches is the Figure 4 Stretch. Sit on the floor with your right leg straight to the front and your left leg bent so that your left foot is against your right inner thigh. Reach your right hand forward as far as comfortable and hold your right ankle or foot for 20 seconds. Relax for five seconds, then reach forward a little farther and hold the longer stretch for another 20 seconds.

Switch leg positions and repeat this procedure with your left hand holding your left ankle or foot. This exercise stretches your calf muscles, rear thigh muscles, lower back muscles, upper back muscles, and shoulder muscles. Be sure to breathe throughout each stretch; only reach to the point of mild muscle tension; avoid bouncing or ballistic movements, and never stretch to the point of discomfort or pain.

Preparing now should pay major dividends during the coming golf season, with stronger muscles, longer drives, more energy, and lower risk of injury.

About the Authors: Wayne L. Westcott, Ph.D., directs the Exercise Science Program, and Rita La Rosa Loud, B.S., directs the Adult Fitness Program at Quincy College. They may be reached at 671-984-1716. ∞

Important Information for Seniors about the Coronavirus



By Maria Burke, RN
Owner - Celtic Angels
Home Health Care

As part of our ongoing commitment to keep our clients and their families well informed about health, wellness and infection

prevention, Celtic Angels Home Health care is distributing communication materials about the Corona Virus (known as COVID-19) and providing some important steps to follow for all seniors. I would encourage all citizens to contact the national Center of Disease Control (CDC) for their Coronavirus Disease 2019 (COVID-19) information and guidelines.

We're suggesting that people over the age of 60 and individuals with chronic medical conditions – the two groups considered most vulnerable with Covid-19 – to avoid crowds as much as possible.

Anyone who meets the criteria below could be affected by the virus:

1. Fever and symptoms of lower respiratory illness (e.g., cough, shortness of breath)
2. History of travel to China or Europe in the last 14 days before symptoms.
3. Close contact with a person who is ill. (Close contact is defined as being within approximately six feet of an ill person.)

Follow these easy steps to help prevent and limit the spread of COVID-19.

1. Wash your hands with soap and warm water for 20 seconds (sing "Happy Birthday" twice).
2. Wash your hands using the above technique after sneezing, coughing, blowing your nose, eating, and using the bathroom.
3. Use a tissue and cover your nose and mouth after sneezing or coughing. If someone sneezes, it takes about 10 feet before it drops to the ground and is no longer airborne. (Using a tissue can prevent those around you from getting sick.)
4. Avoid touching your face.
5. On fabric, the virus can survive for 6-12 hours; normal laundry detergent will kill it.
6. Disinfect surfaces around your home, especially surfaces that are commonly used.
7. Don't forget doorknobs, switches, handles, computers, cell phones, bedside tables, bathroom sinks and toilets.
8. Practice good health habits.
9. Get plenty of rest.
10. Drink plenty of fluids.
11. Eat nutritious foods.
12. Be physically active.

Proper Planning for You and Your Household

1. Make sure you have at least a month's supply of your prescription medications and other health supplies on hand, such as pain relievers, stomach remedies, and cough medicine. If you are diabetic, stock up on insulin, syringes, and blood glucose monitoring strips.
2. Check to see if you have an adequate supply of oxygen (if you use oxygen).

3. Have a supply of food staples, water, and household items, such as cleaning supplies and laundry detergent items in place.
4. Have an adequate supply of batteries and make sure all your flashlights are working.

Celtic Angels Home Health Care, like many other health care agencies and facilities, is taking every precaution necessary to ensure the health and safety of our clients and caregivers. All of our caregivers have been notified about our Celtic Angels Home Health Care COVID-19 safety plan and will strictly adhere to those safety and risk reduction protocols.

Please feel free to contact our offices with any questions or concerns about prevention and protocols. You may also want to visit the national CDC website at [cdc.gov/coronavirus/2019-ncov](https://www.cdc.gov/coronavirus/2019-ncov). ∞

About the Author: Maria Burke, RN, Owner, Celtic Angels Home Health Care. Maria Burke was born in Middleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from there, launched her own home health care company. Celtic Angels has two offices; Weymouth and Needham and services hundreds of elderly people across Massachusetts with a variety of services including skilled nursing, homemaking services and home health aide and CNA care services. ∞

Coronavirus: Scammers follow the headlines

By Colleen Tressler
Consumer Education Specialist,
Federal Trade Commission

Scammers are taking advantage of fears surrounding the Coronavirus. They're setting up websites to sell bogus products and using fake emails, texts, and social media posts as a ruse to take your money and get your personal information.

The emails and posts may be promoting awareness and prevention tips or providing fake information about cases in your neighborhood. They also may be asking you to donate to vic-



tims, offering advice on unproven treatments, or contain malicious email attachments.

Here are some tips to help you keep the scammers at bay:

Don't click on links from sources you don't know. It could download a virus onto your computer or device. Make sure the anti-malware and anti-virus software on your computer is up to date.

Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying they have information about the virus. For the most up-to-date information about the Coronavirus, visit the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).

Ignore online offers for vaccinations. If you see ads touting prevention, treatment, or cure claims for the Coronavirus, ask yourself: "If there's been a medical breakthrough, would I be hearing about it for the first time through an ad or sales pitch?"

Do your homework when it comes to donations, whether through charities or crowd funding sites. Don't let anyone rush you into making

a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.

Be alert to "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions, including on social media, claiming that the products or services of publicly-traded companies can prevent, detect, or cure coronavirus, and that the stock of these companies will dramatically increase in value as a result.

Want more information on the latest scams we're seeing? Sign up for our consumer alerts. If you come across any suspicious claims, report them to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint). ∞

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"THE WICKED SMART INVESTOR"

A Gift of the Gipper is Gone

By Chris Hanson

HANOVER – “This can’t be real,” Aunt Betty thought as the presidential motorcade passed her on Gallivan Boulevard. She was making her way to Purity Supreme to buy some bargain priced pork chops on that January, 1983 afternoon. When the limousine stopped at the Eire Pub, pork chops were the last thing on her mind. Ronald Reagan, a man she was absolutely gaga about, was visiting Adams Corner. She practically flew down there.

It all started when Betty saw the movie Dark Victory starring a feisty actress from Lowell, Bette Davis. Ronald Reagan only had a small part, but cupid’s arrow whooshed out of the screen and struck Aunt Betty. For weeks, all she babbled about is how handsome Reagan was. Things reached a boiling point when she saw Reagan on Boston Common during World War II. He was leading a war bonds rally alongside his first wife, Academy Award winner Jane Wyman. While her wedding day and the birth of her children were the happiest days of her life, that day was certainly in the top ten for Aunt Betty.

Now don’t anyone tell her, but Reagan did not come to Dorchester to visit Aunt Betty. His visit was part of a meticulously orchestrated strategy to gain support for his Republican agenda in heavily Democratic Massachusetts. A moribund economy with double-digit inflation had working people understandably frustrated, and Reagan was willing to take some chances to win them over.

Alas, downing a pint at the “Gentlemen’s Prestige Bar” was a huge success, maybe because Reagan had some manly street cred. He famously played George Gipp, a Notre Dame football player, in the film Knute Rockne. This role earned Reagan the nickname “The Gipper.” Also, in one of the darkest hours of US history, Reagan survived an assassination attempt, partly due to his impressive physique. He even managed to look every bit the movie star as he was shoved in the limousine with a bullet wound to his chest. He was tough as nails but charming at the same time.



Reagan famously channeled both qualities to work with political adversary, but personal friend, House Speaker Tip O’Neil. One of his biggest victories was the passage of the Tax Reform Act of ’86. An overhaul of the monstrous tax code, one of its chief tenets was the reduction of income tax rates and the elimination of some itemized deductions. One eliminated deduction was consumer interest. Taxpayers could no longer deduct the interest on a loan to buy a fancy sports car. What would we do during a midlife crisis? Reagan sympathized with us and gave us a gift. We could still take out a home equity loan, use the proceeds to buy the sports car, and deduct that interest.

Unfortunately, the tax reducing work-around has been eliminated under the Trump administration’s tax bill. Earlier this year, the IRS issued guidance stating that “interest on a home equity loan used to build an addition to an existing home is typically deductible, while interest on the same loan used to pay personal living expenses, such as credit card debts, is not.” The Wicked Smart Investor hates to be the bearer of bad news, but it just got harder to use your home equity to fuel conspicuous consumption. Carefully consider the impact of the new tax law when shopping for luxuries.

Aunt Betty’s 90th birthday is approaching and she asked for no gifts. I’m relieved I don’t have to take out a home equity line of credit to buy her precious jewels. I will, however, spring for some DVDs of Reagan’s movies and some mouthwatering pork chops.

About the Author: Chris Hanson is the author of *The Wicked Smart Investor* blog and a CPA who specializes in financial planning at Lindner Capital Advisors in Hanover. He earned his BBA at the Isenberg School of Management University of Massachusetts and an MBA at Babson College’s F. W. Olin Graduate School of Business. He may be reached at (978) 888-5395 and you can read his blog at wickedmartinvestor.blogspot.com. ∞

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In the face of the coronavirus outbreak, elders and caregivers may need to face the crisis at home

By Toni Eaton, Pres./CEO, Old Colony Hospice in Palliative Care



Life is already challenging for a family caring for someone in fragile health or a terminally ill loved one. When a natural disaster or a public health care crisis emerges, providing that care can become increasingly difficult. The continued ramifications of the coronavirus and the subsequent illness, Covid-19, pose the most challenging threat in decades for families caring for an elder at home. However, with proper, on-going vigilance against infection, adequate equipment and supplies, and constant updates on the best medical thinking, this is a crisis we can manage.

Elders and those with compromised immune systems are the most at risk from Covid-19, and hospitals, nursing homes and urgent care centers are, unfortunately, places that are filled with sick people—and that means with germs that you or your loved one should be avoiding at all costs. On top of that, stressed hospital systems are looking to home care and hospice as a crucial cog in the healthcare system—as a way to help keep the crisis from overwhelming nurses and doctors in hospitals. With more than 24,000 elders in home or in hospice care in the state, it is important to all of us that their care continues at home whenever possible. Since the first warning about the pandemic, most families with an elder at home have taken care to have an emergency plan in place and have done their best to stock up on essentials. But as we enter the second full month of dealing with the virus, we are going to need restocking. Deliveries work best, and you should take

care to sterilize all surfaces before groceries and other items come into the house. When you do head out to Costco, Walmart or Market Basket, buy enough supplies to limit return trips. Keep a list: Nobody wants to go back twice and add risk. Quarantine can become boring, and that can raise the temptation to break out—those of us with elders in our care especially need to fight that temptation until the virus is in check. Continue to avoid having visitors or friends come to the house, and, by all means, do not go to the hospital, urgent care or nursing home for visits—unless it is an unavoidable emergency. Continued attention to keep germs at bay remains the single best way to protect ourselves and our loved ones. It may not seem fair when others begin heading out to brunch or the occasional movie—but for those caring for an elder, the need to stay far from the virus continues. Home care and hospice workers coming to your home are prepared for the best ways to minimize the spread of germs, have taken serious, on-going precautions, and can help families

Facing the crisis at home...continued on p.19

Crossword Puzzle Corner Answers on page 22

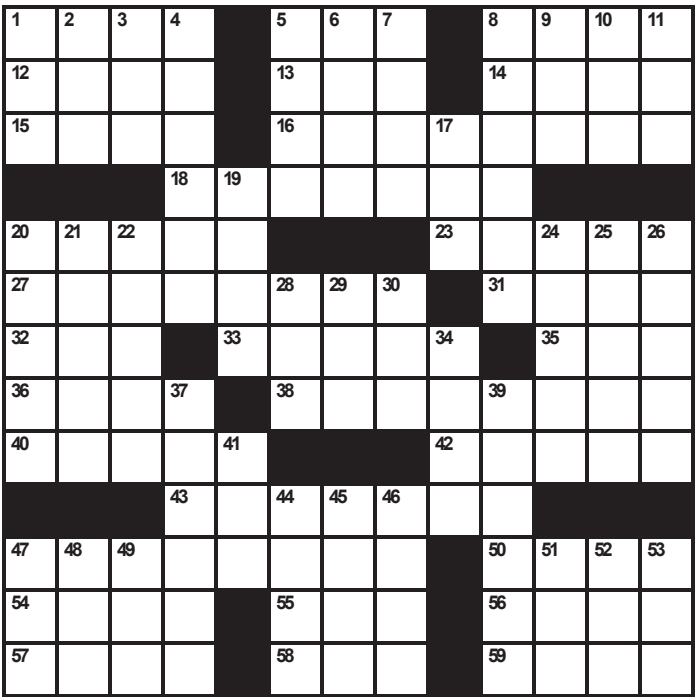
ACROSS

- 1 Quote a source
- 5 Physique, slangily
- 8 Do __ others
- 12 Flow
- 13 “Adam and __”, painted by Tintoretto
- 14 Close
- 15 Provide for free, informally
- 16 Sense organ
- 18 Chinese appetizer (2 words)
- 20 Lead-in
- 23 Extort
- 27 In direct opposition (3 words)
- 31 Forerunner of a helicopter
- 32 Forum greeting
- 33 Farm young
- 35 Hay land
- 36 Close, a contract for example
- 38 Takes stuff off
- 40 Column of boxes on a questionnaire
- 42 Tie type
- 43 “You Give Love a Bad Name” singers (2 words)
- 47 Gather resources (2 words)
- 50 Old empire center
- 54 Digs up the garden
- 55 “__ to Billie Joe”

- 56 Sacred bird of Egypt
- 57 Cutting part
- 58 Negative prefix
- 59 River deposit

DOWN

- 1 Emission that’s bad for the environment (abbr.)
- 2 United Nations labor org.
- 3 Antacid brand, ____s
- 4 Ace
- 5 Floating ice
- 6 Settled
- 7 Art style
- 8 Go acoustic
- 9 Safety __
- 10 Chinese “way”
- 11 “Catch-22” pilot
- 17 Street shader
- 19 Flub
- 20 Europe’s “boot”
- 21 Brighter stars, temporarily
- 22 Young people
- 24 New Hampshire’s state flower
- 25 System of belief
- 26 It may be French
- 28 In addition



- 29 Blockhead
- 30 North Pole toymaker
- 34 Croat, e.g.
- 37 Knock down
- 39 Egyptian deity
- 41 Drench
- 44 Broadway brightener
- 45 Martial art
- 46 Visible
- 47 Girl
- 48 Trawler’s catch
- 49 Coffee order: abbr.
- 51 Japanese sash
- 52 A million bucks
- 53 Time zone

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Best practices to keep yourself healthy & safe

The CDC recommends individuals and families follow everyday preventative measures as the frontline of defense against COVID-19 and other seasonal respiratory viruses.

Know How it Spreads

There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19). The best way to prevent illness is to avoid being exposed to this virus. The virus is thought to spread mainly from person-to-person, between people who are in close contact with one another (within about 6 feet), or through respiratory droplets produced when an infected person

coughs or sneezes. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

Clean your hands often

Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing. If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry. Avoid touching your eyes, nose, and mouth with unwashed hands.

Avoid close contact

Avoid close contact with people who are sick. Put distance between yourself and other people if COVID-19 is spreading in your community. This is especially important for people who are at higher risk of getting sick.

- Take steps to protect others
- Stay home if you're sick
- Stay home if you are sick, except to get medical care.
- Cover coughs and sneezes
- Cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow.

Best practices...continued on p.22

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ASK THE HIPPIE

The journey that caregivers are on when caring for someone with Alzheimer's/dementia is full of mystery, self-doubt, and loneliness. This column offers a chance to reach out, seek new ideas, and by reading about the experiences of others, learn that you are never alone.

COVID-19: Coronavirus – Don't Panic!

By Phyllis DeLaricheliere, MS

There is so much news swirling around every day with hourly updates, new restrictions, and protocols concerning the pandemic that I thought I would give you a few tips to help keep your loved ones with a diagnosis of Alzheimer's or Dementia as safe as possible during these uncertain times. Remember, always consult your physician if you have ANY questions and continue to follow the CDC and State official recommendations.

If they are in a community or facility:

- Refrain from visitation at this time! I know this may be difficult, but it is imperative that the communities limit the risk and keep your loved ones and the staff that cares for them safe.
- Drop off goodies if you like at the facility, and they will surely enjoy them.
- Lots of facilities have set up Skype, so FaceTime with your loved ones to reassure you that they are fine.
- Do NOT take them out; the staff will make sure they get their fresh air, and the risk of taking them out is truly not worth it to your loved one.

If they are at home:

- Depending on the type of dementia, and/or whether or not they are aware, will dictate if you should have a conversation with them about what is happening in the world.
- Do your very best to wipe down all surfaces in the home: counters, bathrooms, doorknobs, bed, kitchen.
- Make sure they wash their hands all the time, as they are not necessarily aware of what they are doing and how many times they need to do it.
- More importantly, keep yourself safe by washing your hands constantly. Avoid bodily fluids by wearing gloves when giving care or cleaning up after meals. Gloves are one step to protection, but change them after each event and wash hands immediately.
- If your loved one is demonstrating symptoms of a virus, do the best



you can to have them wear a mask.

A mask on yourself does NOT protect you (it might make you feel better, but it's a placebo). Placing a mask ON the symptoms is what stops the spread. However, your loved one might continually pull it off, so this needs to be monitored carefully.

- Avoid visits from outside unless it's medical personnel, and, as a caregiver, limit your exposure.
- Utilize the shopping times that are given to keep you and your loved one safe.
- Use drive-ups for medicine, dry cleaning, etc.
- The elderly at times do NOT show fever, and, with dementia, they cannot express discomfort or describe symptoms. Watch for changes. Take their temperature.
- Monitor yourself—we often forget about ourselves.
- Utilize this time to get things organized and let your loved one help. Play music in the house, try to get some fresh air, dance like no one is watching. In other words, take this time to embrace the moment. Life's pace has slowed, and that does not happen very often.

Stay safe, and please don't panic. Reach out to others and chat. Monitor how much news you take in on a daily basis, and how much your loved one at home is exposed to. We need to take this COVID-19 crisis one day at a time, and, with Dementia/Alzheimer's, that's what we are already accustomed to doing.

About the Author: *Phyllis A. DeLaricheliere, MS, is a sought after speaker/educator and is getting ready to publish her book: "Embracing the Journey: Knowing your Inner Hippie." Her passion for finding solutions to the dementia epidemic has turned into a crusade, and she is humbled to be able to touch so many caregivers out there whom she respects so much. To book her for a lecture or get on her pre-published waitlist for her book, email her at knowyourhippie@gmail.com. ∞*

A 5-Step Coronavirus Survival Plan for Seniors

By Chris Orestis, President, LifeCare XChange

As the Coronavirus continues to spread across the globe and is becoming more widespread by the day in the United States, it is critical that the most vulnerable population being impacted understands how to be better prepared.

Seniors have been the hardest hit by the Coronavirus with the tragic death of eight residents in a nursing home in Washington State, and a much higher mortality rate among seniors registered so far globally. In fact (at this writing – March 8, 2020) the CDC confirms a 14.8% mortality rate for people age 80 and older, but only 1.3% for people in their 50s, 0.4% for people in their 40s, and 0.2% for people in their 30s and younger.

Mortality with Coronavirus is linked to the strength of a person's respiratory system, and seniors are particularly vulnerable to respiratory conditions. In the case of Coronavirus, the air sacs of the lung could fill up with fluids, cutting off vital oxygen to the organs, which can induce failure and possible death. Adding to the danger facing seniors, is the contagious nature of the virus and the threat of it spreading in a confined population, such as in a nursing home or senior living community.

Fortunately, the Senior Care industry has taken action to combat these dangers and is working closely with the CDC, the World Health Organiza-

tion, and CMS to receive daily information updates, coordinate best practices to safeguard residents (and staff), and monitor for any new outbreaks.

Seniors and their families should stay in close contact as this virus progresses. Here are 5 tips to better handle the Coronavirus situation:

Make every attempt to cough or sneeze into a tissue, and then securely dispose of the tissue. If a tissue is not available, use your inner sleeve of your elbow.

Continuously wash your hands with warm water and soap, or alcohol-based cleansers. Avoid touching your face and, in particular, your eyes, nose and mouth, unless you have washed your hands and not come into contact with any possible contamination.

Clean and disinfect surfaces, such as electronic devices (cell phone, TV remote), and items that receive regular contact from hands, such as doorknobs and handles.

The CDC has specifically warned that seniors (age 60 and above) and/or those with underlying health conditions, should avoid travel and gathering in areas with crowds and communal activity.

If you are exhibiting flu-like symptoms or any respiratory difficulties, you should stay at home and avoid coming into contact with others. It is best to consult your doctor, and a Telemedicine consultation from home is an option that many patients can use to seek care and get prescriptions.

People should also be very careful about overreacting and about the reliability of the information they are getting. The best source is medical professionals, such as your doctor, and organizations like the Centers for

5-Step Survival Plan... continued on p.22

In recognition of National Volunteer Month



By Nicole Long, MSW, LICSW

Volunteers generously donate their time and effort for the benefit of others. With today's busy lifestyles, this is no small feat. Many of us interact with volunteers while going about our day-to-day activities and don't even realize it. Some volunteers are easy to spot because of the organizations they represent, such as the team hammering and sawing to build a new home for a family in need, or the dog walker for the local animal shelter, or the person organizing the shelves at the food pantry. There are many dedicated volunteers working among us every day.

At Old Colony Elder Services (OCES), we are fortunate to have more than 650 volunteers providing vital services to older adults, individuals with disabilities, and others in the community. OCES' Volunteer Program recruits people of all ages for volunteer opportunities at our agency, as well as for other nonprofits, town agencies, schools, and community organizations. OCES also has a program for volunteers, age 55 and older, known as the Retired and Senior Volunteer Program (RSVP) of Plymouth County, which is part of the National Senior Corps volunteer network.

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With the help of more than 400 nutrition program volunteers, who perform many tasks, which range from preparing and serving the meals at community dining sites to delivering meals to homebound recipients,

OCES serves 1,600 meals each weekday as part of its Meals on Wheels (MOW) Program. To give a more specific example, one MOW volunteer driver makes a difference in the lives of between five to 10 individuals each day by bringing nutritious meals to their homes.

OCES also has more than 60 Money Management Program (MMP) volunteers, who assist older adults and individuals with disabilities with bill paying, reconciling bank statements, balancing checkbooks, and, in special cases, negotiating debt with creditors. More than 200 RSVP volunteers help local agencies, such as Veterans Services, Beth Israel Deaconess Hospital, the Plymouth and Brockton Public Schools Reading Program, and Food Banks, including that of the South Shore Community Action Council.

Volunteers rarely seek recognition for their efforts, but recognition is well deserved. These people make it possible for many organizations (including OCES) to fulfill their mission in the community. And you can be sure their services are truly appreciated by all who benefit from them.

April is National Volunteer Month. Let's celebrate and extend our heartfelt appreciation to the volunteers who make a difference in the lives of so many.

For more information about volunteering opportunities at OCES, visit www.ocesma.org/volunteer or contact OCES' Volunteer Coordinator at 508-584-1561, or stop by OCES' Volunteer Center on 204 South Meadow Rd, Plymouth.

About the Author: *Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of older adults and people with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org*

Feeding a healthy immune system with good nutrition



By Tamara Luck, LDN, RDN

NEEDHAM - A few months ago, when I shared winter nutrition tips, none of us could have predicted the impact of COVID-19.

But with this pandemic, it seems that my first article was only an appetizer! Each of us is craving new guidance on how to stay healthy and strong. Many factors will impact our next steps—and our physicians are our best advisors.

Still, I have some food for thought---to help fortify our bodies against viruses, calm our emotions, and live our best lives! They don't replace more drastic measures like social distancing—and aren't panaceas—but they may make a positive difference.

My personal wellness menu consists of:

Vitamin C-rich foods: Oranges, frozen strawberries, kiwi, red, yellow and orange peppers, broccoli and other brightly colored fruits and vegetables are all great sources. This powerful vitamin may help shorten the duration of colds. (Linus Pauling Institute, Oregon State University)

Are you looking for supplements, too? If so, I recommend buffered vitamin C, which can be easier to digest than C in the form of ascorbic acid.

Elderberry: Whether in syrup, jam or gummies, foods made from elderberry are not only delicious; research found that supplementing diets with black elderberry decreased upper respiratory symptoms in a 180-patient sample. Indeed, black elderberry supplementation may be safer than prescriptions for treating colds and flu. (Complementary Therapies in Medicine) Enjoy commercially prepared foods only; uncooked berries and their leaves and bark may lead to stomach problems and other more dangerous side effects. (Healthline)

Dark chocolate: We all deserve a reward navigating through COVID-19 stress, and mine is dark chocolate! This yummy treat contains flavonoids

with “antioxidant capabilities.” (SFGate.com)

Also “berry good”: Blueberries, raspberries, and strawberries contain anthocyanins that may fight viruses as well as cancer. Remember to thoroughly wash them—while washing your hands!—to reduce any pesticide residue from non-organic sources.

Zinc: Why do beach vacations conjure up images of happiness and relaxation? For some of us, those pictures also include delicious oysters, which are “mini disease fighters” themselves. Like pumpkin seeds, oysters are a source of zinc, and evidence suggests their significant role in immune processes. (The Journal of Nutrition)

Apple cider vinegar: Not only may this product kill harmful bacteria, leading to a healthier microbiome (an important foundation for our overall wellness); it often contains ginger, garlic, oregano, and other ingredients that extend its potential disease-fighting capabilities.

Be proactive with probiotics: Speaking of the microbiome (the bacteria living above the mucous lining in the gut): yogurt, fermented vegetables and probiotic capsules and supplements are all in my arsenal for multiplying my body's disease-fighting microbes.

Now for the other ways I'm “feeding my soul” at this writing, when we've just started social distancing:

I'm going back to basics—getting plenty of rest, exercise, and going outdoors to soak up the sun and build up vitamin D stores.

Though I love my phone and friends, I'm doing a bit of a digital detox—making an effort to not look at my device the minute I wake up, or right before bed, and designating a phone-free time each day.

And being at home more than usual, I'm finding that spring cleaning unclutters my brain and makes me feel more in control.

Hopefully by the time you read this column, we won't have as many questions about COVID-19 eating at us. But I still intend to rely on these guidelines to feel my best and get the most out of life. I hope it's a recipe that helps all of you, too!

About the Author: *Tamara Luck, RDN, LDN, is an integrative and functional dietitian with Bird's Hill Compounding Pharmacy of Needham, which follows a holistic approach to health/medicine. More information is available at birdsbillpharmacy.com or 781-449-0550.*

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VIRTUAL WORKOUTS FOR PARKINSON'S PATIENTS

ROCKLAND - 110 Fitness is ensuring that no members are left behind during the COVID-19 crisis. Since they are unable to host regular classes at their facility, they are posting virtual workouts via their YouTube channel. The best part? These workouts are free and can be accessed by anyone, no membership required. To access the workouts, visit youtube.com and search “110 Fitness.” The workouts can be found on the “110 Daily Grind” playlist on their channel.

Brett Miller, owner of 110 Fitness and physical therapist, understands the importance of keeping both physically and mentally healthy during this time of uncertainty. “We are all being told to stay home and to keep our immune systems healthy. Part of keeping our immune system strong is continuing to exercise. Exercise is great for our mental health too as it decreases stress and anxiety by releasing chemicals such as serotonin and dopamine into our bodies. This is why I am adamant about creating and sharing these virtual workouts. I also know that everyone is starting to struggle financially, which is why I am providing these workouts at no cost and anyone can access. You do not have to be a 110 member to do these workouts at home.”

The workouts shared by 110 Fitness are for all populations and include boxing, yoga, drumming, high intensity interval training, plyometrics, and strength and conditioning. However, one of 110 Fitness's largest populations are individuals with Parkinson's Disease. “Lack of exercise and isolation along with stress and anxiety will exacerbate their symptoms,” says Miller. “This is why it is crucial for these members to access the virtual workouts by 110 Fitness and to keep moving. We want to keep them connected and we want to keep them fighting back against Parkinson's Disease.”

Search “110 Fitness” on YouTube to access the free virtual workouts. For more information e-mail bmiller@110fitness.org or call 781 616 3313. ∞

THE GRAPEVINE

A Little Wine and Chocolate Therapy



By Missa Capozzo

I had the pleasure of meeting Pam and David Griffin, owners of Chocolate Therapy in Framingham, MA, at a grand tasting just about a year ago. When I became the sommelier and EVP of Product Development at Sail to Trail WineWorks, Worcester's only urban winery, I knew we needed to offer something unique, yet irresistible, alongside our flight of wines. The mind-blowing truffles, crafted by Chocolate Therapy, immediately came to mind, and, I think our customers will agree, they are an excellent addition.

When you visit the Sail to Trail tasting room, you have the option of enjoying a flight of the five wines in our portfolio. In addition, we offer a customized flight of Chocolate Therapy truffles to accompany each wine. Every wine is incredible on its own, as is each chocolate truffle, but when paired, the explosion of flavors and textures is something that cannot be accurately described in writing. You're simply going to have to visit and try for yourself!

Sail to Trail's 2018 Sauvignon Blanc comes from California's Central Coast. It offers a beau-

tifully light, refreshing mouthfeel and flavors of soft grapefruit, candied lemon, and stone fruits. I call this our "porch pounder." Imagine that warm, sunny, summer day; this is the wine you want in your glass. Typically, dry acidic white wines tend to be a bit difficult to pair with foods with high sugar content, but that wasn't even a challenge for Chocolate Therapy. Their Limoncello truffle provides complimentary flavors of bright lemon, blanketed in luxurious white chocolate. This pairing is heavenly.

Our 2017 Chardonnay comes from Yakima Valley, WA and is unoaked. This chardonnay was aged in stainless steel, so in lieu of flavors of vanilla and toast, you will enjoy aromas and flavors of pineapple and tree fruit. Bright, refreshing, clean flavors are only changed once you pair this wine with the Sweet Potato truffle. Suddenly, flavors of hazelnut explode on the palate. It's like magic!

Sail to Trail's 2015 Zinfandel from Sonoma County, CA earned itself 88 points from Wine Spectator and is a favorite among all of our customers. You are left with no words once you pair this wine, which offers juicy, ripe flavors of raspberry, blackberry, and plum, with the white chocolate Raspberry Gemme truffle.

We offer two Cabernet Sauvignons at the tasting room. The first is our best seller, 2017 vin-

tage from Yakima Valley, WA. This delicious everyday cab starts with ripe red fruits and finishes with a spicy note of black pepper. When paired with The Cure (dark chocolate with cinnamon, cayenne, and bay leaf), that spicy kick is amplified and offers a fun, unique marriage of flavors.

Finally, our 2015 Signature Cabernet Sauvignon, which earned 89 points from Wine Spectator. This beauty offers layers of deep red fruit, earth, leather, spice, and sweet cedar. The Aristaeus truffle offers sultry dark chocolate with cold pressed olive oil and sea salt, finishing the flight on a truly luxurious note.

Visit sailtotrail.com and thechocolatetherapy.com for more information.

About the Author: *Missa Capozzo, CSW, WSET3, FWS, BWSEd is the EVP of Product Development and Sommelier at Worcester's first and only urban winery, Sail to Trail WineWorks. Throughout her career, she has taught students of all levels of experience and interest in classes, wine dinners, and lifestyle experiences. She is a Certified Specialist of Wine (CSW) with the Society of Wine Educators, a certified French Wine Scholar (FWS), certified with the Wine and Spirits Trust, Level 3 Advanced (WSET), and a certified educator with Boston Wine School (BWSEd). Her unique combination of talent allows her to translate the nuances of wine for the everyday wine drinker in an accessible and fun way. Demystifying wine and removing the intimidation is her passion when sharing wine with others. When not fully immersed in the world of wine, Missa is a self-proclaimed "obsessed dog mom" to her Boston Terrier, Peyton. <http://winedowntastings.com> <http://www.facebook.com/winedowntastings> <http://sailtotrail.com> ∞*

SOCIAL SECURITY UPDATE

BEWARE OF calls claiming there's a problem with your Social Security number or account



By Delia DeMello, Social Security

Social Security and its Office of the Inspector General continue to receive reports about fraudulent phone calls from people claiming to be Social Security employees. These scammers try to trick people into providing personal information or money, and often threaten their victims with arrest. Don't be fooled.

Our employees will never threaten you for information or promise a benefit in exchange for personal information or money. Real Social Security employees also will not:

- Tell you that your Social Security number has been suspended.

- Contact you to demand an immediate payment.
- Ask you for credit or debit card numbers over the phone.
- Require a specific means of debt repayment, like a prepaid debit card, a retail gift card, or cash.
- Demand that you pay a Social Security debt without the ability to appeal the amount you owe.
- Promise a Social Security benefit approval or increase, in exchange for information or money.

If you receive a suspicious call or are unsure of the identity of someone who claims to be from Social Security:

- Hang up.
- Do not give money or personal information.

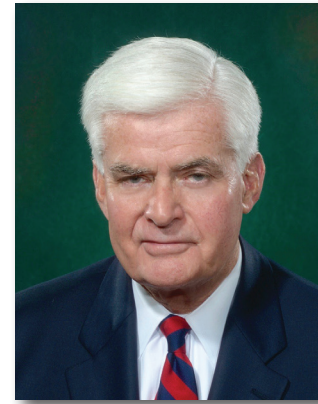


- Report the scam to our Office of the Inspector General at oig.ssa.gov.

About the Author: *Delia DeMello, metropolitan public affairs specialist, has been with the Social Security Administration since 1986. For information, call 800-772-1213 or visit www.socialsecurity.gov ∞*

HOME EQUITY WEALTH MANAGEMENT

Coronavirus Crisis and Home Values – What's Ahead? Will home values become another domino in the wake of the coronavirus crisis?



By George Downey

BRAINTREE - At the time of this writing, the unprecedented shock of the health and financial crisis driven by the coronavirus pandemic is unfolding with no predictable end or solution in sight. This extraordinary disruption of living norms and business activity is too extensive at this time to speculate what the final outcome will be, except that financial losses will be substantial and prospective recovery uncertain. However, one thing is assured—our lives and financial futures will be changed for the

foreseeable future.

What will happen to home values?

Since the Great Recession, Massachusetts home prices soared to record levels today, driven by strong economic conditions, population growth, consumer confidence, and shortage of housing. That was yesterday; tomorrow is a question mark. It's been a sellers' market; that may be about to change.

Uncertainty and fear breed doubt and caution, which more than likely will weaken buying demand. Reduced buying demand logically leads to lower prices. Lower prices form the basis for comparable sales data. Lower comparable sales data reduces the lending limits for mortgage financing. And so, a trend is born.

At the end of the day, it's all about supply and demand. History has shown that trends like this develop quickly and recover slowly.

How will this affect retirement security?

Unfortunately, those in, or approaching retirement, may be among the most vulnerable if: (1) retirement savings are further diminished by market losses; and (2) home values decline. Such a double-bind would severely affect the retirement security for the great number of aging Americans.

Retirement experts consistently report: fear of running out of money in retirement; and sequence of return risk (forced selling of securities in declining market conditions) are the most important issues confronting aging clients and their professional advisors.

What can be done to protect home value and retirement security?

For eligible older homeowners, who want to age in place at home, there is a solution that will enable them to lock in today's record market value and provide guaranteed access to accumulated home equity for current and future financial needs. Effectively, this guarantee provides a hedge against property value decline, should that occur.

The solution is the HUD/FHA federally insured, Home Equity Conversion Mortgage (HECM) reverse mortgage. Most commonly misunderstood, primarily due to lack of knowledge and misconceptions, this program provides unique and timely solutions to a number of market risks and retirement challenges.

Most importantly, HECMs provide access to a portion of home equity to improve cash flow and liquidity without selling the home. HECM benefits, guaranteed as long the loan remains in good standing, include:

- No give-up of home ownership – it's a mortgage.
- No monthly payment obligations – prepayments are permitted without penalty but not required. Monthly charges are deferred and accrue.
- No maturity date – repayment not required until no borrower resides in the property.
- Non-Recourse loan – neither borrowers nor heirs incur personal liability. Repayment of loan balance can never exceed the property value at the time of repayment. If loan balance exceeds property value at time of repayment, the lender and borrower(s) are protected by FHA insurance.
- Credit line growth – the undrawn balance of the credit line grows

- (compounding monthly) at the same rate charged on funds borrowed.
- Funding and loan terms are guaranteed – cannot be frozen or cancelled unlike traditional home equity lines of credit.
- Borrower obligations (to keep loan in good standing) are limited to:
- Keeping real estate taxes, liability insurance, and property charges current
- Providing basic home maintenance
- Living in the property as primary residence

Selling and relocating to a more suitable home.

For others, it may be time to consider selling the home and relocating to a more suitable home, to increase savings, move closer to relatives or friends, or perhaps move to a more favorable climate. Generally, two housing options are available – rent or buy. Renting enables the sellers to increase savings from the sale proceeds to accommodate the new lifestyle. Buying requires the reinvestment of home sale proceeds to purchase for cash, or finance a portion of the purchase price with a new mortgage.

Purchasing a house or condominium with a HECM reverse mortgage

A new home may be a more suitable house or a condominium. To avoid the burden of monthly payments, buyers often purchase for cash, or they may not qualify for traditional mortgage financing under the new more stringent qualifications. The problem of a cash purchase is it depletes significant funds that otherwise might be available to increase savings.

The HECM reverse mortgage may provide a better solution. Consider the benefit of purchasing with a down payment of approximately fifty percent, versus one hundred percent cash, financing the balance with a reverse mortgage that does not require any loan payments and enables the borrower to increase savings by the other fifty percent for future needs.

End Notes

The disturbing events brought on by the coronavirus crisis are a wakeup call for savvy professional advisors and senior homeowners to the potential risks of real estate value decline. Each situation is different, requiring accurate information, objective assessment, and understanding of options available.

This is not the time to procrastinate. This is the time to learn, assess, and take appropriate action to preserve assets for dark days ahead...which, hopefully, will never come.

To learn more, you are welcome to contact us for further information.

About the Author: *George Downey (NMLS 10239) is the founder of Harbor Mortgage Solutions, Inc., Braintree, MA, a mortgage broker licensed in Massachusetts (MB 2846), Rhode Island (20041821LB), NMLS #2846. Questions and comments are welcome. Mr. Downey can be reached at (781) 843-5553, or email: GDowney@HarborMortgage.com ∞*

Facing the crisis at home *Continued from p.10*

navigate the best ways to continue avoiding the virus. These agencies are a part of the state's crucial primary healthcare system and can help you decide what medical supplies you need and, in many cases, help you obtain items, such as extra oxygen, medications, and other supplies.

Families with elders and the critically ill need to stay in close touch with their physician's office and their healthcare providers. Regular check-ups and non-emergency appointments at healthcare facilities are, for the most part, on hold. If you need to make that critical decision about going to a hospital, continue to depend on your physician and hospice caregivers to help guide you and determine what facility is most likely to have time and space for your loved one.

About the Author: *Toni L. Eaton, RN, BSN, MS, is President and CEO of Old Colony Hospice in Palliative Care, which is headquartered in West Bridgewater and serves more than 55 towns and cities in the surrounding communities. ∞*



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Cover Story

Managing anxiety and stress during the coronavirus pandemic



By Marie Fricker

The global outbreak of COVID-19 brings with it not only the physical symptoms of a highly contagious illness, but also the anxiety that comes with losing lifelong personal freedoms, like going out to dinner or a movie, visiting friends, or even hugging a grandchild.

Loneliness, which has long been an epidemic among seniors, is now intensified as state and local officials warn people to stay at home and distance themselves from others. Even churches have removed the emotional solace of attending Masses and other religious services. There are no

museums to tour, no bookstores to browse, no senior centers in which to gather.

The Centers for Disease Control and Prevention cites the following symptoms of anxiety and stress that have arisen during the coronavirus outbreak:

- Fear and worry about your own health and the health of your loved ones
- Changes in sleep or eating patterns
- Difficulty concentrating
- Worsening of chronic health problems
- Increased use of alcohol, tobacco, or other drugs

How do we remain isolated in our homes and remain calm? I decided to talk with well-known anxiety and depression counselor and activist Lucinda Bassett, author of the best selling book, *From Panic to Power* and the highly acclaimed *Attacking Anxiety and Depression* program, for her thoughts on the subject of coping with the fears that come with COVID-19.

Bassett, who lives in Los Angeles, returned my call to her public relations office within the hour. She is now the owner and lead facilitator of Lucinda Bassett Breathwork Retreats in Southern California. She offered hope and help for those struggling with the emotional toll of the current health crisis.

"This time in our world is so scary, so chaotic," said Bassett. "I think it is important to recognize that this pandemic is depriving us of one of the 'gifts' that matters most...our freedom. To hug, touch, kiss, be close, take a quick trip to the store, go to events, travel, live! All of this has been com-

promised by fear, and rightly so."

Bassett offers the following practical tips for coping with the stress that creeps in behind closed doors:

- Get on your treadmill, or go outside and take a walk. Invite a friend to join you, as long as you keep six feet of distance between you.
- Get on your computer, phone, or laptop and call or FaceTime your loved ones.
- Have a glass of wine, and cook a new recipe.
- Read a book and listen to your favorite songs.
- Go for a drive, even without a destination.
- Go to bed earlier and get up later.
- Be quiet with yourself. (Maybe this quarantine period is a time for self-reflection.)
- Turn off the TV or watch a comedy or old movie. Stop obsessing over the news!

Bassett's biggest piece of advice to seniors and others is not to overreact. "Take it one day at a time. This too shall pass and things will return to normal," she said. "None of us needs to buy 500 rolls of toilet paper so that someone else can't find any. Be kind to yourself and others."

"We are being asked to stay in, stay alone, stay calm, but we have forgotten how to do that," said Bassett. "We spin, run, and self-soothe by dining out, drinking, networking, socializing. We love to spin! And we want

immediate action during this crisis. We want to be tested for the virus; we want to know there are enough respirators and hospital beds; we want to know that our economy will survive—that we can pay our bills and maintain our financial security. All of these things are important, but we must have patience and not panic.

"Think about the lessons we'll learn from this – to appreciate our sense of freedom and spontaneity – something many of us may have taken for granted. We won't anymore. We used to worry about the best seat in a movie theater or getting our favorite table at a restaurant...now it's toilet paper and hand sanitizer. Who knew?"

Bassett believes that these weeks of quarantine may be an opportunity to "pay attention to life's universal lessons." She urges people to ask themselves the following questions:

- What really matters?
- How can you self-soothe in a way that promotes a healthier you?
- Who or what in your life brings you true joy?
- Who or what does not?
- How do you spend stupid money?
- What are you grateful for and how can you expand that?
- Can you learn to let go, be still, and wait for God?

She urges people to take a moment to sit in silence and ask for guidance and support because it's there for them.

"Maybe we were supposed to stop 'spinning' in order to appreciate what we had," said Bassett. "This crisis will pass, and we will go back to our lucky, lovely lives, but perhaps we will value the simple things more. Freedom. Love. Good health. Peace of mind.

"Until then, focus on what you have right now. I am about to become a grandma. I am grateful. 'Life'—now that is a gift." ∞



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Art Matters VII

Reflections on various art media, Part 2: Pastel



By Janet Cornacchio

In my last column, I began a basic discussion of the various common art media and talked about oil as a medium. It will probably take at least four to five columns to cover the basics. The idea is to once again step beyond comfort zones and realize how many different types of media there are, how different they appear, and what is unique about what they can offer the artist and the viewer.

I mentioned that oil is built upon an opaque ground; the color of the surface upon which the artist paints is not intended to be part of the work. Pastels & watercolors, in contrast, use the color of the panel, or more often, paper (what is referred to as the ground), as a part of the composition.

Pastels generally come in stick (square sides) or crayon form. If you are unfamiliar with pastel, think of street art with colored chalk (although pastel is far more permanent). As a medium, they have the highest amount of pigment, as they are made from dry pigment powder, a binder of gum Arabic or, more recently, methyl cellulose. Chalk can be added as a filler, and, in some cases, pumice can be mixed in to help abrade the paper surface so that more of the pigment can stick (what is referred to as “tooth.”) Pastels can produce some of the purest, most saturated hues

of any medium. (Note: in general, the more filler in a medium, the less intense the color produced and the less expensive that particular pigment probably is.)

Pastels themselves vary in texture. Soft pastels have the greatest proportion of pigment, the brightest colors, and, as a result, smudge and shed dust more readily. Hard and pastel pencils are used for setting in a drawing or in the field to begin or finish a work. Oil Pastels are a recent option for pastel artists. Their colors are also brilliant, but the soft blending of colors, which is one of pastels’ most desirable traits, is more difficult. Not all pastel societies recognized oil pastels at first, but they are gradually becoming accepted. While less dusty, all pastels must be carefully stored and framed to protect them.

Pastel drawings or paintings, as modern pastelists prefer, can be done in a style, which completely covers the ground, or in one that allows the ground to show. Pastel paper comes in a greater range of colors than watercolors (which generally favor white grounds), including soft greens, a variety of off whites and tans, grays and more.

Recently, awareness of the potential toxicity of the various soft pastel pigments, particularly the cads (cadmiums), has led to the use of masks and gloves indoors. Oil painters, too, have begun to use scentless thinners instead of turpentine for thinning and washing brushes. Hard pastels and pastel pencils are less dusty. Pastel artists collect a great number of color sticks (they are as tempting as penny candy), but their prices

can be upwards from dollars to more for exotic colors. There is an incredible variety of colors as blending pastel is not like mixing oil, acrylic or watercolor pigments. Pastelists often have a hundred or more sticks. This makes pastel one of the most expensive media to work with both in terms of the pigments & the needs for framing.

Since pastels never dry or harden, they must be specially framed with spacers so that the frame or matt does not touch the paper surface. That’s also why the tooth of the paper, its ability to absorb the powdery pigment is important. Some artists use a fixative, an aerosol varnish, to help stabilize the pigments. But like early non-glare glass, if over done, it dulls the colors. In general, pastelists accept the dust to keep the fresh bright colors, as the intense colors and the tactile application of the medium directly by hand, pencil/pastel to paper, is the reason they are drawn to the pastel as a medium in the first place.

Next time, watercolors: a medium that uses the white of the paper as an integral part of the composition, one that more than any other medium allows for controlled accidents and surprises and which can produce intense high tones as wells as delicate light tones. If you hadn’t guessed by now, it’s my medium of choice.

About the Author: Janet Cornacchio is an artist member of Front Street Art Gallery, President of Scituate Arts Association & a Realtor with Jack Conway. You can contact her at jcornacch@aol.com ∞

5-Step survival plan *Cont. from p.15*

Disease Control, the World Health Organization, and the Centers for Medicare and Medicaid Services.

People should be especially careful of fake news that is spreading across social media platforms, misinformation from political figures, and possible scammers looking to prey on frightened seniors. Dismiss foolish rumors, such as people should be avoiding Chinese food, or you can become infected by Corona beer (completely false!).

Smart hygiene, social distancing, keeping open lines of communication among family members, being well informed, avoiding unnecessary travel or crowds, and not being duped by bad actors are all smart strategies to get through the Coronavirus Pandemic.

About the Author: Chris Orestis is President of LifeCare Xchange and a nationally recognized healthcare expert and senior advocate. He has 25 years experience in the insurance and long-term care industries, and is credited with pioneering the Long-Term Care Life Settlement over a decade ago. Known as a political insider, Orestis is a former Washington, D.C., lobbyist who has worked in both the White House and for the Senate Majority Leader

on Capitol Hill. Orestis is author of the books *Help on the Way* and *A Survival Guide to Aging*, and has been speaking for over a decade across the country about senior finance and the secrets to aging with physical and financial health. ∞

Best practices *Cont. from p.12*

- Throw used tissues in the trash.
- Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.
- Wear a facemask if you are sick

If you are sick: You should wear a facemask when you are around other people (e.g., sharing a room or vehicle) and before you enter a healthcare provider’s office. If you are not able to wear a facemask (for example, because it causes trouble breathing), then you should do your best to cover your coughs and sneezes, and people who are caring for you should wear a facemask if they enter your room.

If you are NOT sick: You do not need to wear a facemask unless you are caring for someone who is sick (and they are not able to wear

a facemask). Facemasks may be in short supply and they should be saved for caregivers.

Clean and disinfect

Clean AND disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks. If surfaces are dirty, clean them: Use detergent or soap and water prior to disinfection. ∞

CROSSWORD PUZZLE ANSWERS FROM PAGE 16

1	C	2	I	3	T	4	E	5	B	6	O	7	D	8	U	9	N	10	T	11	O
12	F	L	U	X				13	E	V	E			14	N	E	A	R			
15	C	O	M	P				16	R	E	C	17	E	P	T	O	R				
					18	E	19	G	G	R	O	L	L								
20	I	N	T	R	O					23	M	U	24	L	25	C	26				
27	T	O	E	T	O	28		29	30	E			31	G	I	R	O				
32	A	V	E			33	F	O	A	L	34	S			35	L	E	A			
36	L	A	N	D	37			38	O	F	F	L	39	O	A	D	S				
40	Y	E	S	E	41	S							42	A	S	C	O	T			
					43	B	O	N	44	J	O	V	I								
47	S	C	R	A	P	E	U	P					50	R	O	M	E				
54	H	O	E	S				55	O	D	E			56	I	B	I	S			
57	E	D	G	E				58	N	O	N			59	S	I	L	T			

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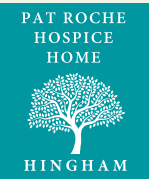


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