# For Boomers and Beyond Market 2023

# Social, Scenic and Slow Ashland Bike Club Keeps Seniors Moving

#### By Marie Fricker

Joseph Repole, 87, of Framingham rides his silver titanium bike past a group of pedestrians who wave and smile at him as he pedals southwest to

the town of Upton. He's traveling solo on this day, but he doesn't always. Repole is the oldest member of the Ashland Bike Club (ABC), a Metro-West bike riding group for seniors. "We call him 'Joe Century,' said the club's founder Joel Arbeitman, 73. "Because he actually completed a 100-mile bike ride once a month for 25 consecutive years. And he did them all in New England or the Northeast during spring, summer, fall and winter!"

Marie Keutmann, 77, and her partner Joe Vignoni, 75, of Scituate, met on a bike trip when they were members of the fast-moving Charles River Wheelers club in 2011. Today they ride with ABC.

"Marie and I have biked all of our lives, but we're ready to take it a little slower," said Vignoni, who, at age 60, biked cross-country from Littleton, MA to Seattle Washington. "ABC members go for 25- to 30-mile rides in beautiful locations with a lunch or ice cream break for socializing. The club attracts an older crowd as opposed to people who just want to go out and go fast."

Arbeitman offers two bike rides a week, usually in the Metro-west area, but sometimes on the Cape, in Scituate, or on the Rhode Island shore. "When our trips were only on Saturdays, I had a mixed group of riders including

#### Cover Story continued on page 13





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## 5 Safe and Easy Exercises Seniors Can Do at Home

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



Staying active keeps us healthier, eases aches and pains, and even helps fight depression. But it's not always possible to go to a gym or participate in organized activities. So, what can you do? Exercise right where you are! Here are five safe and easy exercises seniors can do at home.

**1. Sit and Stand:** One thing many seniors begin having difficulty doing is sitting and rising from a chair. That's why this exercise is such a

good one to add to your routine. The longer you can keep your muscles in shape, the less likely you are to have trouble sitting down and standing back up again. Here's how to do it.

First, make sure you have a strong chair that won't wobble or shift. Stand about 6 inches in front of your chair, place your feet shoulder width apart, and raise your arms in front of you, hands in line with your shoulders. Keep your stomach muscles tight to hold your body steady, bend your knees, move your hips back, and lower yourself until you touch the chair. Stop for a second. Then, push up again with the back twothirds of your feet to rise to a standing position. Repeat 10 times.

**2. Yoga:** Yoga is one of the best forms of exercise seniors can do, because it can be adapted to every skill level. And you can even do chair yoga if you use a wheelchair, have unsteady balance, or need to exercise from a chair for any other reason. Yoga also incorporates breathing techniques, so it's a wonderful stress reliever, too.

Don't worry if you've never tried yoga before. There are loads of books and videos available to help you get started. And you can even take an online yoga class from home!

**3. Walking:** Walking is an excellent way to get some exercise in, and it can be done right at home. You can walk around your neighborhood, your back yard, or just your room. Any amount of walking you do is beneficial.

So don't feel like you can't participate if you're unable to walk a mile.

Try making time for an evening stroll with a family member or friend. Challenge yourself to walk around your yard five times. Or just commit to walking around your living room during commercial breaks. Anything helps!



**4. Gardening:** If you have space available, try gardening. It's a surprisingly good workout. In fact, it's classified as moderate-intensity cardio. You'll get your heart pumping while also building strength and working on balance. Plus, you'll have delicious food when harvest time rolls around, or beautiful flowers to enjoy.

Seniors with mobility challenges can also participate in gardening. Raised beds allow you to work above ground level and can be built to accommodate wheelchairs.

**5. Wall Push-ups:** Maintaining your strength is important as you age, and wall push-ups are a great way to do that. They're much easier than traditional push-ups, but they still work well for keeping your muscles strong.

Position yourself an arm's length away from the wall, then place your hands shoulder-width apart and palms down against it. Next, step back with both feet, keeping your legs and torso straight. Tighten your stomach muscles to stabilize your body. Bend your elbows and bring your chest to the wall. Finally, use your arms to push yourself back up to where you started. Repeat 10 times.

Did you know Celtic Angels can help with range of motion activities, walking, and more? Contact us today to learn how we can help you stay active.

About the Author: Maria Burke, RN, is owner and founder of Celtic Angels Home Health Care. Maria Burke was born in Midleton, 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 provides a full array of the highest quality in-home health care services with certified and skilled CNAs, HHAs, and RNs.  $\infty$ 



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## Tell us your Retirement Dreams – or Nightmares New monthly column explores the next big step – or misstep



By Steven V. Dubin At age 67, I bump into old friends and colleagues and in-

variably the first thing they say - after telling me how great I still look, of course - is "Are you retired yet?"

Do I look that tired? That success-

ful? I'm not sure what to make of that question. Or how to answer it.

You may or may not as well. I encourage fellow readers of South Shore Senior News to respond and add to our monthly exploration of this new monthly column titled "Retirement Dreams or Nightmares?"

We'd like to share the secrets of your retirement success. Or failures. Or refusal to retire at all.

In running a "lightly used" public relations company based in beautiful downtown Plymouth, I am torn. I really love the work our 4-person staff does each day. There are no simple answers. We solve a new puzzle each morning - attempting to win hearts and minds for clients. Not any easy task, but wonderful at it unfolds.

But I have FOMO - Fear of Missing Out. Should I be traveling, fine-tuning my pickleball game, micromanaging my children's lives?

Or take one from column A and another from column B? Work a little, play a little?

Maybe you've completely left the workforce and are entirely happy being a nuisance at your local health club. Or you meet the gang twice a week for coffee.

On the other hand, perhaps you gave your notice on Friday and begged for your job back on Monday.

Or maybe you just love what you do and refuse to leave until the authorities come for you.

Your thoughts and comments can provide insight for us all.

I look forward to hearing from you, our readers! Please email me at SDubin@ PRWorkZone.com

About the Author: Steven V. Dubin is the founder of PR Works. Steve lives in Plymouth with his wife Wendy. He is a contributing author to "Get Slightly Famous" and "Tricks of the Trade," the complete guide to succeeding in the advice business. He recently authored "PR 101," an E-book. ∞





Our newspaper has launched a new video podcast entitled "My Generation." The 20-minute radio and video segment is aired on our website (SouthShoreSenior.com) on the 1st and the 15th of each month. All shows will be archived on the site, as well as available on podcast portals such as Spotify, Itunes, Anchor and YouTube.

Coming up in April are two dynamic interviews led by Tom Foye, publisher of the South Shore Senior News and former co-host of "My Generation," a long-running Sunday night talk show on WATD.

On camera first this month with Tom is Mark Friedman, owner of Senior Helpers of Boston and South Shore. Friedman's compa-

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ny is committed to delivering exceptional home care to help seniors age in place with joy and confidence.

Next at the microphone is R.N. Maria Burke, owner and founder of Celtic Angels

Home Health Care. With offices in Weymouth and Needham, Celtic Angels provides the



full range of at-home health services with certified and skilled nurses, nursing assistants and home health aides.

If you have an idea for a future video podcast topic of interest to seniors, drop us a note

at South Shore Senior News, 412 Nantasket Ave., Hull, MA 02045 or call Tom Foye at 781-925-1515. We look forward to hearing from you!  $\infty$ 









Published by **My Generation Media** 412 Nantasket Ave., Hull, MA 02045 781-925-1515

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In loving memory of Patricia Abbate

Publisher: Thomas Foye Business Manager/Owner: Thomas Foye Editor: Marie Fricker Typesetting/Design/Production: Cheryl Killion

We have been serving the towns and communities south and southwest of Boston in 45 cities and towns since 2002. Published every month and available free to more than 100,000 seniors (the over 50 population) via controlled circulation. My Generation Media, publisher of South Shore Senior News, assumes no responsibility for errors, but will reprint in a subsequent edition corrections to that portion of an advertisement or article in which an error occurs.

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South Shore Senior News is printed 12 times per year with a dead-line of the  $15^{th}$  of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for review and potential publication.

The Publishers also 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.

Winne

## **Compassionate Care for Your Loved One and Yourself**

By Meghan Fitzpatrick



Since this is my first time writing for this publication, it seems appropriate to introduce myself. My name is Meghan Fitzpatrick. I've worked with seniors for the better part of my entire life and I've worked in de-

mentia care for most of my career.

When my grandmother's dementia reached a point that my family could no longer support her at home, I had already been in this line of work for several years. I found that even with all of my training, experience and resources, the journey was overwhelming and it was difficult to know what to do.

Since then, my mission has been to help anyone who reaches out to me to find the best resources available and the best solution for them and their loved one. You can imagine my excitement when I was asked to contribute a little something to this paper. With that in mind, I sat down and thought about what I would focus on if I had this one chance to reach a lot of people who are in the same boat as I and so many of my clients have been in, and the answer became clear – compassion for yourself as a caregiver.

One of the most common comments I get from families I work with is something along the lines of "You are just so patient with my mom (or dad our spouse or brother...the list goes on). I just get so mad sometimes." My very first response is always to remind them that I'm not related to the person we're talking about and because I work with good people, I can go home at the end of the day and not worry about them. I know they're in good care. After taking care of my own grandmother with dementia, I can tell you that's a huge factor. It took a lot more effort to stay patient with my grandmother. That isn't the whole story, though.

There are a lot of articles and lectures and websites out there emphasizing the need for patience when talking to people with dementia, but the most important skill I've learned over the years is compassion, not just for our loved ones but for ourselves. Caregivers forget to be kind to themselves and that can affect the way we communicate with our loved ones. Here are some reminders to help maintain your compassion (and your composure) when walking through a day with a loved one with dementia.

#### How to have compassion for yourself:

Remember your frustration is normal and TOTALLY VALID. Much like your loved one, you are going through something heartbreaking and out of your control. Frustration is a healthy human response to the situation you are in. It does not make you a bad person: it's a sign that you are fully aware of the place you're in. Your feelings are valid.

Reach out for help. This is not a one-man job.

This is not a two-man job. Giving someone with dementia the care and attention they deserve takes a village. If you're feeling alone or burnt out or you just need a few minutes to yourself at the grocery store; reach out. There are resources available.

Congratulate yourself. All the time. If you get the dishes done or you get out the door on time or you just got up and managed to get a matching outfit on today, take a second to celebrate the victory. I speak from experience when I say this one feels very weird at first but it will do wonders if you make it a practice.

Celebrate at every opportunity. Got an easy parking spot at the grocery store? Celebrate! Got a good night's sleep last night? Celebrate! Did you wake up without that weird kink in your right shoulder for the first time in a while? Celebrate that one for both of us. My shoulders are always sore. When dementia is a part of your every day, we can get bogged down in all the things that aren't working because they're SO BIG. Celebrating the little things is a reminder that there are still good moments every day.

#### How it translates to compassion for your loved one:

In the dementia world, The Validation Technique has long been a staple of effective communication. Over the years I've found it works for most humans, not just people with dementia. Basically, it boils down to this: remember that the world your loved one occupies is very different from the one you do, but no less valid. Their emotions and frustrations, like yours, are totally valid. Begin with acknowledging their experience.

Make socializing a part of their life every day.

This one can be extra tricky but there are support services available for this too. Socializing can stimulate and strengthen the neural networks in the brain but anyone who lived through the early COVID shutdowns probably also remembers how much it can affect a person's mood to be isolated, even for those of us who thought we were going to love the break.

Congratulate and celebrate every victory they have. This does not mean we should be patronizing our loved ones. Just remember that the same way it takes more effort and strength to walk through waist deep water than on dry land, it takes someone with dementia a lot more strength and effort to walk through a day. If your loved one got up and ready with less resistance than usual today, celebrate that. Did they make it through a family event without needing a break or a nap to reset? That's impressive! Living with dementia, people often lose sight of what they can still do. They can start to judge themselves for their struggles. Celebrating their victories can help refocus the mind on their strength.

I can tell you from personal experience, this advice will not work every time. You will forget to celebrate the little wins and you will beat yourself up for losing your patience. Or maybe you won't, but I have. So, if you do forget these tips, or if they don't work, just remember, that too is normal, and tomorrow is a new day.

I mentioned that there are resources out there for you and your loved one. If you are interested in learning more, feel free to reach out to me.

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HELPING SENIORS AGE WELL AND ENJOY THEMSELVES WHILE DOING IT! • 5

## **SENIOR FITNESS** W. E. I. G. H. In With Us... We Inspire Good Health

By Rita La Rosa Loud, B.S.



QUINCY – I suppose you think my article is about another weight loss program. Perhaps a little. However, as the acronym signifies, the primary focus of our health and wellness facility

is that *We Inspire Good Health*. Clearly, exercise and nutrition play an essential role in leading a healthy, pain-free existence. But at this stage of life mature adults declare they are more interested in being healthy and functioning better.

In last month's article, "Proven Studies That Health is Your Wealth: Why Not Start Today! I focused on three health issues (high blood pressure, osteoporosis, diabetes). In this column, we will visit fibromyalgia and arthritis, conditions that our members are managing via a doable exercise program comprised of four basic fitness components: resistance training, cardiovascular exercise, flexibility, and functional activities.

But first, here is some information regarding these two debilitating diseases.

#### FIBROMYALGIA

Many with fibromyalgia, a condition with which nearly 3% of our population is afflicted, apparently more women than men, experience widespread, chronic body pain that leads to a host of incapacitating issues: muscle weakness, tissue tenderness, and shooting pains in the neck, back, elbows, and knees, as well as fatigue, and sleep deprivation.

These individuals typically stay clear of exercising, believing it would exacerbate these symptoms. According to the *National Institute of Arthritis and Musculoskeletal and Skin Diseases*, the opposite is true. Although these ailments may indubitably make exercising a difficult task, the good news is that regular exercise, aerobic and resistance training, is established as an effective treatment for people with fibromyalgia. Frankly, supervised strength training programs has been shown to be an excellent exercise intervention.

#### ARTHRITIS

A variety of arthritic conditions exist. The two major types we encountered with older adults at our fitness facility is osteoarthritis, which accounts for roughly 95% of arthritic cases, and rheumatoid arthritis, which makes up nearly 5% of arthritic cases. These conditions are typified by tissue tenderness, joint pain and dysfunction, muscle weakness accompanied by muscle loss and fat gain, which may worsen symptoms of arthritis and fibromyalgia. Several studies, including our own, have shown that resistance exercise can have positive results with persons with various forms of arthritis, including individuals with fibromyalgia.

#### **RESEARCH REVIEWS**

Seniors with arthritis who completed our resistance training program at Quincy College had beneficial outcomes. They reported less pain and distress analogous to subjects who experienced reduced arthritic discomfort presented in several research reviews; a study by Ernberg and colleagues showed improvements in pain intensity after a 15-week strength training phase. In another 15-week program of resistance exercise, Ericsson and associates showed improvements in bodily fatigue. And in a study by Larsson, alterations in muscle strength, health status and pain severity were observed in 130 women with fibromyalgia. All in all, the group that experienced significantly larger improvements in every area measured was the strength training group.

In case you are curious, here is what our arthritis and fibromyalgia participants underwent. **ARTHRITIS AND FIBROMYALGIA PROGRAM DESIGN** 

We offered an Arthritis and Fibromyalgia Program in 2017 at Quincy College where subjects were divided into two groups: One group performed resistance training and aerobic exercise with no dietary changes. The other group did the exact training protocol supplemented with higher protein; a plan formulated by Dr. Carolyn Apovian. Subjects consumed 0.7 grams of protein per pound of bodyweight based on a Body Mass Index of 23, as well as ingested higher quantities of water, veggies, and fruit. Overweight/obese participants followed a reduced calorie diet plan: 1,200 – 1,500 per day/ women and 1,500 – 1,800 calories per day/men. The machine-based strength program consisted of upper body, lower body and midsection exercises, plus alternative resistance exercises

safe for arthritic conditions. Subjects met two days a week for 11 weeks and performed 1 set of 8-12 repetitions at moderate weight loads, using slow and controlled movement speeds, and full range of *pain-free* movements. Once 12 repetitions were completed in proper form, weight loads increased by 5%. All subjects also underwent a preand post-body composition assessment to determine muscle/fat ratio. **SUMMATION** 

Evidence supports American College of Sports Medicine's resistance training guidelines for persons with arthritis and fibromyalgia. As follows, studies incorporating strength training programs of sensible resistance exercises for both the upper and lower body, and midsection, two or three days per week; up to three training sets of 8 to 12 repetitions using controlled movement speeds in pain free movement ranges, are regarded as an effective intervention and lifestyle module for people suffering from osteoarthritis, rheumatoid arthritis, and fibromyalgia.

#### Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College

If you would like to tackle your health and fitness concerns, including fibromyalgia or arthritis, by participating in our supervised strength, aerobic, stretching and functional training program, the *Wayne Westcott, Ph.D. Center for Health and Fitness* is located at President's Place, 1250 Hancock Street, Quincy, across from the T-Station. To schedule a tour, a free training, or to learn how to register, call Rita at **617.405.5978**. Free 1-2-hour parking is available on Hancock, Washington, Coddington Streets, and a parking garage is next to the building for a nominal fee.

About the Author: Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for over 35 years. She is also an author and writes fitness-related articles for various publications. Currently, she is a fitness researcher and directs the COVID compliant, Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. She can be reached at 617–405–5978 and is available for speaking engagements.  $\infty$ 



## Scituate Arts Association's Annual Juried Show



By Janet Cornacchio, President, Scituate Arts Association

The Scituate Arts Association is proud to announce its Juried Show to be held at its Front Street Art Gallery from Friday, April 7th through Sunday, April 30.th Awards presentation by invitation will take place Friday evening, April 21, at 7:00 pm. Accepted works will remain on display during Gallery hours through Sunday, April 30.

Jurors will be Jennifer Clark, Keith Conforti and Page Railsback:

Jennifer Clark-Plymouth artist, Jennifer Clark, 2022's Best in Show



Winner, explains that growing up in a family of artists, she was encouraged to use her creativity as far as her imagination would go. While studying graphic design her junior year in college, a paintbrush found its way into her hand, which resulted in a BA in Fine Arts from the University of Utah. The versatility of Jenny's work ap-

pears in the interpretive range of her subjects, from realistic to humorous to modern abstraction, but most of all with an empathetic touch. She embraces impressionistic emotion and luminous color element, delighting



in bringing them to life. Keith Conforti works professionally as a photographer, graphic designer and college professor. He teaches classes and workshops on both disciplines. His visual style relies heavily on composition, honed by his years as a

graphic designer, to create order



out of nature's chaos. Keith's fine art photography has garnered recognition and numerous awards from the South Shore Art Center, North River Arts Society, the Massachusetts Cultural Council, and the Department of Conservation and Recreation. His commercial work has been published in the *Cohasset Mariner* and *South Shore Living* magazine.



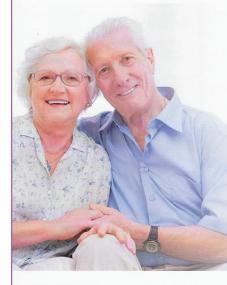
Page Railsback has been painting and teaching on the South Shore, as well as in Mexico, for many years. She lives in Scituate, is a member of the Copley Society, the South Shore Art Center, and shows her work at several Galleries and in her Rockland Studio. She received a Residency at the FineArts Work Center in Provincetown in 2013. Visit her website: PageRailsback.com

Many thanks to the art show's sponsors: Coastal Heritage Bank,

Frame Center of Hanover, Showcase Cinemas de Lux Hanover Crossing and Janet Cornacchio, Realtor, and President of the Scituate Arts Association.

**About the Author:** Janet Cornacchio is an artist member of Front Street Art Gallery, President of Scituate Arts Association, and a Realtor. You can contact her at jcornacch@aol.com  $\infty$ 

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**Do you know** a senior that has been or is about to be discharged from the hospital or Skilled nursing facility, but going home alone is not really an option at this time?

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Do you know a senior that is concerned about their financial ability to cover the costs of upcoming care concerns?

Are you wondering what resources you can tap into in the community that could ease the burdens of the senior in their current or future circumstances?

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HELPING SENIORS AGE WELL AND ENJOY THEMSELVES WHILE DOING IT! • 7

#### "THE WICKED SMART INVESTOR" When the Investing Lightning Strikes huge increase is in increases 5.8% M



#### By Chris Hanson

A small passing of time can change the course of history and the value of your investments. Events occurring in minutes have toppled regimes and installed new ones. The stock market has suffered huge

declines and enjoyed strong advances within a few trading days.

Let's discuss what may be the most important minute in US history, the night of April 18, 1775 at our Old North Church. Two colonial rebels, Robert Newman and Captain John Pulling, Jr. were on a mission to alert fellow rebels of the British Army's advancement route through Boston. After keeping watch for hours, they spied troops putting boats in the Charles River. Newman and Pulling burst into the church, climbed a series of staircases and ladders, bringing two lanterns to the steeple eight stories above.

Executing a pre-planned strategy, the two hooligans hung the lanterns facing Charlestown to signal the Sons of Liberty members that George III's troops were taking a water route through Boston. It was the beginning of the Redcoats' journey to Lexington where they intended to destroy the rebels' armaments. The lanterns were only displayed for 60 seconds, but that began an immensely consequential series of events as the final catalyst to the American Revolution.

Riders scattered across the region and warned colonists of the British advance. The most famous horseman, Paul Revere hollered, "The Regulars are coming" throughout present day Somerville, Arlington and Medford. Gathering a sizable militia in Lexington, the rebels surprised the British the next morning. The "shot heard round the world" was fired and the War of Independence had begun. Only 60 seconds set the colonies on the course to separate from Britain and eventually become a world superpower.

With a lot less fanfare, a relatively small amount of time has changed the stock market. Let's remember that, unlike history, we tend to forget many somewhat seismic shifts in the market. To most people, (except numbers nerds) stock market history is really not that interesting. But bear with me as I discuss a few great days on Wall Street.

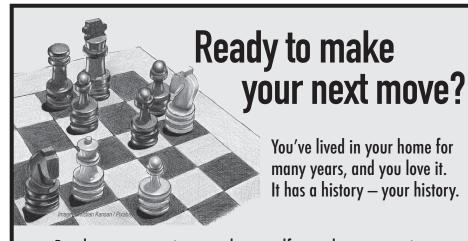
It happened soon after the Dow Jones

after the Dow Jones reached its lowest level following the 2007-2008 financial crisis. That revolting close was 6,547 on March 9, 2009. On March 23,2009 the Dow shot up 6.84%. While the huge increase is impressive by itself, it followed increases 5.8% March 10th, 3.4% on March 12 and 2.5% on March 17. Yes, there were some losses between March 9 and March 23, 2009, but that is an awfully good run in a few short trading days. In fact, when the Dow closed at 7,776 on March 23, 2009, that represented an almost 19% gain in 10 trading days. Experts say this was the start of a great bull market. If you were on the sidelines because of fear or inertia, you lost out.

There is a lesson here for average investors. As many steep increases frequently occur at the start of bull markets and in short periods of time, it behooves you to always stay invested. You'll lock in your losses if you sell when the market is low then buy when the market is high. Wicked Smart Investors win when the lightning strikes because they are always invested. There will be no horseman wearing a three-corner hat riding on Wall Street yelling, "The bull market is coming." We only know that in retrospect.

You will see three-corner hats and other colonial era costumes at the Annual Lantern Event at the Old North Church on April 20. The placement of "One if by Land, two if by Sea," a phrase coined by Henry Wadsworth Longfellow, will be reenacted.

About the Author: Chris Hanson is the author of The Wicked Smart Investor blog and a Certified Financial Planner (TM) at Cardea 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 wickedsmartinvestor.blogspot.com.  $\infty$ 



But there comes a time to ask yourself some honest questions:

- Is home maintenance becoming too much of a burden?
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- Do I want to live closer to family members?
- Would I like to relocate to a warmer climate?

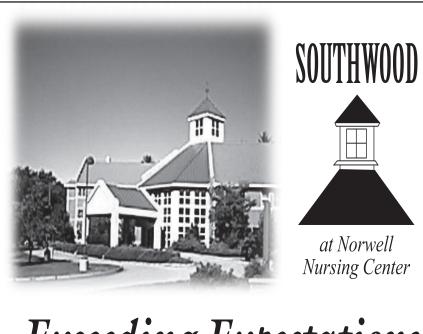
If you are facing any or all of these issues, it may be time to make a move. I can help. I am a Certified Senior Real Estate Specialist (SRES) specifically trained to meet the needs and unique concerns of buyers and sellers, aged 50 and over.



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## **Volunteers Make a Difference**



#### By Nicole Long, MSW, LICSW, CEO of Old Colony Elder Services

In April, we celebrate National Volunteer Month and all the individuals who generously donate their time and effort to make a difference in the lives of so many.

At Old Colony Elder Services (OCES), a nonprofit organization, we honor more than 650 volunteers who are dedicated to providing essential services to older adults, individuals with disabilities and others throughout the 23 communities we serve.

Our volunteers support several important programs. For example, there are more than 400 volunteers in our Nutrition Program delivering "Meals on Wheels" to homebound recipients on a daily basis. More than 40 volunteers support our Money Management Program and help older adults balance their checkbooks, reconcile bank statements, and pay their bills on time. Volunteers also serve on OCES' Board of Directors and the Money Management Program Advisory Council as well as many other important efforts.

OCES is also fortunate to have more than 250 volunteers in the Retired and Senior Volunteer Program (RSVP) of Plymouth County, part of the AmeriCorps Seniors network, which is the federal agency for volunteering, service, and civic engagement. These volunteers help local agencies such as Plymouth Public Schools' Reading Programs, Food Banks including South Shore Community Action Council, Veterans Services, and others.

We recognize and thank all volunteers for your important contributions to our community.

#### Matching Volunteers and Organizations

Thinking about becoming a volunteer? There are a variety of volunteer

#### **Super Dental Care for Seniors**



Meet Dr. Richard Wolfert, DMD, owner operator of The Toothboss, a dental practice located at 1121 Main Street (Rt. 18) in South Weymouth. Dr. Wolfert named his practice The Toothboss based on the nickname he received while in the U.S. Navy serving on the USS Midway (CV-41).

Since 1992, The Toothboss has provided oral care for individuals and families on the South Shore. More than 100 of those patients have been coming to The Toothboss for more than 30 years.

The Toothboss provides the essential services like cleanings, X-rays, fillings, etc. Yet we also deliver

the services that are important to seniors:

- Dental implants
- (including mini-implants)
- Removable dentures
- Veneers and laminates
- Periodontal care
- Oral cancer screenings
- Annual comprehensive review
- And much, much more.

The Toothboss accepts all major dental providers and offers the TBD plan for those without dental coverage. For more information and to schedule an appointment, call 781-335-0604 or visit Toothboss.com and book your appointment online.



1121 Main Street South Weymouth, MA 02190 781-335-0604 Toothboss.com opportunities to match an individual's interests. At OCES, we help our community partners by providing and connecting individuals to volunteer opportunities. For example, OCES recruits many volunteers for programs at other nonprofits, schools, and organizations throughout Plymouth County. For anyone who is 55 and older, OCES can provide information on RSVP of Plymouth County.

#### Visit the Volunteer Center

Not sure how to become a volunteer? Or, are you currently a volunteer seeking a new opportunity? The Volunteer Center at OCES is located at 204 South Meadow Road in Plymouth. Please call and make an appointment to be matched to a service opportunity that meets your needs! The Volunteer Center is a central place for prospective and current volunteers to talk one-on-one with Volunteer Program staff. They can assist in your search for volunteering opportunities that fit your skills and interests.

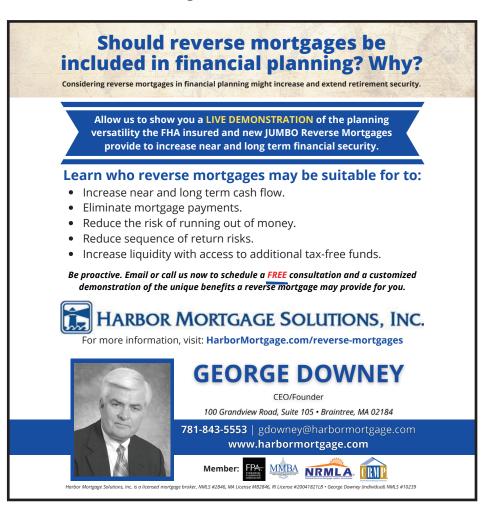
The Volunteer Center also serves as a designated space for volunteers to work together on specific projects, such as Letter Writing to Troops for National Days of Service and Remembrance.

Did you know? Individuals of all ages can volunteer, from high school and college students to retirees. There are many different outreach opportunities. You can choose a volunteer opportunity that best suits your schedule.

OCES is able to personally "match" volunteers and organizations. Interested in learning about the many different volunteer opportunities? Visit the Volunteer Center, open Tuesday, and Thursday by appointment only from 10 a.m. to 3 p.m.

For more information about volunteer opportunities throughout Plymouth County and the Southcoast, visit OCES' website at www.ocesma.org/volunteer or contact OCES' Volunteer Coordinator at 508–584–1561 ext.596.

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 individuals 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  $\infty$ 

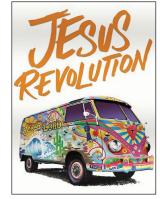




## By Marie Fricker

#### The Jesus Revolution, Rated PG-13

Put on your bell bottoms, grab your lovebeads, and buy a ticket to the *The Jesus Revolution* – you'll be glad you did. This movie is the true story of a hippie youth minister named Lonnie Frisbee who, with the help of a California



pastor, brought thousands of disenfranchised young people back to Jesus.

The film chronicles the events that took place during the "Jesus Movement" of the late sixties and early seventies, a time when the



Vietnam War raged, and the younger generation distrusted anyone over the age of 30.

Kelsey Grammer of *Frasier* fame plays Chuck Smith, an uptight Christian pastor in Costa Mesa, California, whose daughter welcomes a Jesus lookalike (Frisbee, played by the captivating Jonathan Roumie of *The Chosen*) into their home. Gentle, charismatic, and kind, the visitor quickly wins the affections of the family and is invited to give a sermon at Smith's church, where attendance has been steadily dwindling.

Dressed in a paisley tunic with a daisy in his long brown hair, a barefoot Frisbee addresses the handful of parishioners inside the Calvary Chapel. "My people are only looking for a place where we can be accepted," he tells the stiff-backed congregation. "We can only enter doors that are open to us, and this church, well its doors are shut."

With Smith's enthusiastic approval, crowds of Frisbee's followers pack the pews of the small chapel from that day forward. They get baptized in the ocean and fill a sprawling tent outside the church with nightly worship and song.

I would be remiss not to mention that Grammer's (Smith's) almost instantaneous metamorphosis from a "hippie-phobic square" to a tearyeyed Frisbee fan was a little hard to swallow. I'm guessing the real Pastor Smith took a bit longer to erect the "Hippies Welcome Here" sign on his front lawn.

One of Frisbee's most ardent disciples is teenager Greg Laurie, played masterfully by 25-yearold Joel Courtney. Young Laurie struggles with his alcoholic mother, an identity crisis, a neardeath experience on LSD, and ultimately gets the calling to become a preacher. We are told in the epilogue to the movie that Laurie went on to found the Harvest Christian Fellowship, one of the largest evangelical churches in the country.



*(Full disclosure)* – I am a believer and a baby boomer, so, as you might expect, I loved *The Jesus Revolution*. The film is nostalgic and engrossing with a cast of characters that I cared about and rooted for from start to finish.

On-line critic rottentomatoes.com gave the movie a dismal 62%, but its "Audience Score" was 99%. I vote with the latter.

#### Frick's Flicks rating: 4/5 stars

Marie Fricker is a South Shore resident whose lifelong love affair with movies began in the Capital Theater in Arlington in 1964. She has a master's degree in print journalism from Boston University and is a published author.  $\infty$ 

#### OCES appoints new Home Care Program assistant manager

BRIDGEWATER, BROCKTON AND PLYM-

OUTH, MA – Elizabeth Nolan, a resident of Bridgewater, MA, has been promoted to Home Care Program Assistant Manager at Old Colony Elder Services (OCES), the non-profit agency proudly serving older adults and individuals



with disabilities throughout Plymouth County and surrounding towns.

In her new role as Home Care Program Assistant Manager, Nolan will plan, organize, manage, and evaluate Home Care Program operations and assigned care management staff. She will work with the Home Care Program Care Manager to ensure coordination, quality, and consistency across the program.

Nolan began her career at OCES in 2013 as a Care Manager in the Home Care Program where she evaluated and assessed need for home care services by an applicant under the home care program. She was then promoted to Home Care Program Supervisor and for the next six years, she oversaw Care Management Staff, provided training, and ensured program compliance and quality.

Nolan holds a Bachelor of Science in Social Work from Bridgewater State University and has also earned a Supervision and Leadership Certificate from Boston University Center for Aging & Disability Education & Research.

About OCES. Founded in 1974, OCES proudly serves greater Plymouth County and surrounding communities. OCES is a private, non-profit organization headquartered in Brockton with a second office in Plymouth. OCES is designated as one of 23 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts.

For more information about OCES call 508-584-1561 or visit www.ocesma.org.  $\infty$ 

## Saying Goodbye: No Regrets



By Toni L. Eaton, RN, BSN, MS, President & CEO of Old Colony Hospice & Palliative Care

For some people, visiting a loved one on hospice care can be frightening and complicated. As a

society, we struggle with integrating death with life, and many of us become paralyzed when we hear a friend is on hospice care.

You don't know what to say or do. Everything seems inadequate. You may be dealing with your own grief or complex feelings about death. You're afraid you'll make your dying loved one and their caregivers feel even more emotional or uncomfortable during an already difficult time. You feel you might be intruding and are unsure how to act. So, you put it off or avoid a visit altogether.

Caring for those on hospice, we see this all the time. But we also understand that saying goodbye without regrets can be powerful and healing – for the person on hospice and for visitors. So, how can you overcome your emotional reluctance and hesitation for yourself and for your loved ones?

In hospice care, time is precious and fleeting. Understanding that a visit is not just for you but also offers connection and comfort to the patient and their caregivers helps many people get over the difficulty. Spending time together– whether it is a recurring visit or a single visit – communicates, "You are important to me. You are loved. You have a special place in my heart. You will be missed."

As you try to work through your feelings, we would encourage you to be gentle and honest with yourself. Know you're not alone in this position. Acknowledging the situation, understanding what is stopping you, and deciding what you would like to do about it are the first steps.

"Not everyone knows how to relate to someone who is terminally ill or facing a serious crisis," said Vince C., a chaplain at Old Colony Hospice & Palliative Care. "In that awkwardness, people sometimes pull away inadvertently from relationships that are important to them. They don't know how to engage. They may have never experienced this before, or it may bring up so many other emotional experiences. It's a learning curve like anything else in life."

OCH Spiritual Care Coordinator Maria C. said some people don't visit because they are concerned about getting in the way or imposing on the patient.

"I think about one patient who had many siblings, and they were not visiting because they were fearful of being a burden and worried that their visits would be too much for the patient. It turned out he was just as worried about them," Maria said.

These kinds of concerns create obstacles, but conversation and communication can overcome.

"Once they started talking, they were more at peace. The siblings realized they could call ahead and ask, how is it going today? Maybe doing a Facetime would be better that day. The patient understood it was alright to say, 'Can you come in the afternoon instead of the morning today? I've had a difficult night,' Maria C. said. "Don't be embarrassed to have a conversation. If you're leading with love, people are less likely to take offense."

Others may not visit because they do not know what to expect or what to say once there. They wonder what they can talk about or do when they are there. Try not to overthink your visit and take your cue from the patient. Understand that patients on hospice run the range from those who can entertain their visitors to those who are unresponsive or in a deep resting state.

Just sitting for a few minutes holding someone's hand can offer comfort to the patient or their caregivers. Sharing a memory of a time spent together can bring great joy. Listening without judgment can be a precious gift.

"Allow the person to guide you," said Vince C. "Maybe all you do is sit with them. Maybe they need you to listen to them talk about how they're struggling with the situation or how they've come to peace with it. Listen. And understand that listening is just that, hearing what someone is saying without offering your solution to their dilemma."

Embarrassment can build walls that keep people apart. Some people feel embarrassed that they have not visited, and this makes it more difficult for them to reach out. As more time goes by, the embarrassment and guilt grow.

But Vince C. and Maria C. said that in their experience, most patients and their families understand the awkwardness and would just like to reconnect.

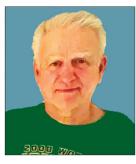
"People worry they won't know what to say or do," said Maria. "Just being present for a time is wonderful. It's just a visit. You can read from the paper, hold a hand, or sit in silence if someone is sleeping. You don't have to fill every moment."

If you cannot get there physically, consider reaching out in other ways. Pick up the phone. Write a note. Mail a card. Send flowers. Organize a Zoom. Drop off a meal. Don't underestimate how much it can mean to reach out.

"The smallest gestures of kindness can have immeasurable effects on those around us," said Vince C.

About the Author: Toni L. Eaton, RN, BSN, MS, is the President & CEO of Old Colony Hospice & Palliative Care of West Bridgewater, a dynamic non-profit hospice serving more than 55 communities south of Boston. OCH also runs the Dr. Ruth McLain Hospice Home in Braintree. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care at www. oldcolonyhospice.org. ∞

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## ELDER LAW MYTH BUSTERS



By Elizabeth A. Caruso, Esq.

Myth or Fact? It is acceptable to leave an inheritance directly to minors in your Will.

This is a MYTH!

In Massachusetts, a minor is defined as anyone who has yet to reach the age of majority, which is eighteen (18). A minor cannot inherit property in Massachusetts; a parent or guardian must claim the property on their behalf. Unless the Will explicitly allows for a parent or guardian to accept property

on the minor's behalf, a separate court action called a "Conservatorship" must be filed by the parent or guardian to properly accept and manage the property.

With a Conservatorship, the property management arrangement ends the day the minor turns eighteen (18). The brand-new adult can then make all management decisions over the property, including when withdrawals happen and how the funds are spent. Essentially this is handing a blank check to an eighteen (18) year old. Many kids, and, yes, they are still kids, cannot han-

## **Understanding Your Grief Journey**



#### By Susan Drevitch Kelly, Life Transition Coach

If you have experienced the loss of a loved one, you don't need a dictionary to tell you what grief is – you know it, feel it, and you deal with it every day – a sense of profound and deep sorrow.

There are so many books that have been written about grief, and many theories and models that have been developed on the cycles of grief, to try to help us understand what has happened and our reactions to it.

Probably the most well-known and recognized is the Five Stages of Grief Model developed by Swiss psychiatrist, Elisabeth Kübler-Ross. This "blueprint" was based on her work with terminally ill cancer patients and the common stages they experienced with the progression of their diagnosis, disease and anticipated death. She introduced this groundbreaking model in her book, On Death and Dying, first published in 1969.

The Five Stages of Grief [Shock/Denial; Anger; Regrets/Guilt; Profound Sadness/Depression; Acceptance] aren't intended to tell us exactly how our grief will unfold and progress. Instead, the idea of the stages is to help us make sense of the physical, emotional, mental, and spiritual reactions that are commonly experienced during the grief process.

The "framework" of the five stages isn't telling you what to do – what should be happening; rather, it's just giving you language to help you understand what's happening – what you're thinking-how you're feeling as you go through the grieving process.

If you are dealing with a profound loss in your life, before you try to make sense out of your feelings and reactions to this life-changing event, it is really important to understand and reflect on some "grief facts":

**Grief is Not a Linear Process** – and neither are the five stages of grief. You may not experience them in the specific order observed by Kübler-Ross in her research, and you many not even experience all of them.

Your Grief is Unique to You. No one else will experience and react to your loss the way you will because no one else had the exact same relationship with your loved one. When and how you experience the various stages will be different and unique to you because your grief is unique to you.

**Grief does not follow a Specific Time Line:** unfortunately, the grieving process is not a "neat and tidy" process, moving from one phase to the next. Grief does not follow any specific timeline and everyone grieves differently.

The Tangled Ball of Yarn: If you were to draw a picture of your journey through grief, it would be unlikely to look like a straight line progressing through the stages of loss. In reality, it might look more like a tangled web. You may progress from denial to regret to acceptance, back to denial, on to anger and depression, and so on.

dle this responsibility and do not manage the money appropriately. They can also be more susceptible than a mature adult to coercion and manipulation regarding spending, gifting, and lending.

This can be avoided in a few different ways. First, making sure your Will contains the language allowing for parents or guardians to inherit on a minor's behalf can alleviate the need for a Conservatorship proceeding. However, this does nothing to protect the assets past the minor's eighteenth birthday. To protect the property past the age of 18, a trust must be established, either within your Will or within a Revocable or Irrevocable Trust. The latter is the preferred method as it means the least amount of probate court interference.

An elder law attorney, when either drafting or reviewing your estate plan, can counsel you on which method makes the most sense for you, your family situation, and the goals for your estate distribution.

**About the Author:** Elizabeth A. Caruso, Esq. is an attorney at Legacy Legal Planning, LLC, in Norwell, Massachusetts. She has been practicing estate planning, probate, and elder law on the South Shore for over a decade. If this article has sparked questions for you, please feel free to reach out via phone 781–971–5900 or email elizabeth@legacylegalplanning.com to schedule a time to discuss your unique situation.  $\infty$ 

The Five Stages of Grief are not intended to give us an exact map of our grief journey, moving us from point A to point B and eventually on to the final "destination" of healing, acceptance and recovery.

Instead, the idea of the stages is to help us make sense out of how we're feeling during this difficult journey. You may find yourself bouncing back and forth between stages; or, you may be feeling stuck in one phase, such as "regrets," months after a loss; or, you haven't experienced one of these phases, such as anger. The main point to understand and embrace: you shouldn't feel like there's something wrong with you, or that you must progress to the next phase in order to heal.

To understand these defined stages- to be able to recognize them as phases in the grieving process - will help you to deal with how you are feeling and reacting, and ultimately help you with your healing.

Whether you're just beginning your grief journey, or you're "stuck" in a stage or you've proceeded through all five stages and thought you had finally reached the acceptance phase, only to slide back to denial or anger again, you don't have to go through your grief alone. Consider joining a grief support group in your area. There is a unique and powerful support system to be found in the dynamics of a group of people with a common thread that binds them.

Grieve Not Alone is a grief support group, created in 2020, sponsored by the Scituate Senior Center, facilitated by the author, Susan Drevitch Kelly, and open to anyone located on the South Shore. Registration for the next group program, a 16-session series of interactive workshops, will begin in August, 2023 and launch in mid-September. For additional information, contact Jessica Souke, Program Coordinator, Scituate Senior Center: 781-545-8722 x4.  $\infty$ 



#### **Cover Story**

young families with kids," he said. "But once we added a Wednesday ride, that attracted a lot of retirees who were home during the week and looking for something to do. I didn't have a grand vision of creating a healthy social outlet for seniors, but it evolved into that. Most of our riders are in their seventies, and they are having a great time."

For an annual membership fee of just \$10 (free for anyone over age 80) the club runs 65 rides a year from April 1 until the end of November. An experienced biker known as the "Sweep" rides behind the slowest riders in the line to ensure that they are not alone.

"Our spring 'warm-up' trips are a distance of 15 to 20 miles on flat bike paths," said Arbeitman, who plans all of his club's routes. "They are perfect for seniors who may be new to the sport, or haven't ridden in many years. I strongly encourage people who have not been physically active to start small. Go out the first day and do two miles and take the next day off. You'll be sore at first, but it's amazing how little time it takes to go from biking two to three miles to doing 25 miles with our group."

Some of the seniors on the ABC rides choose to use electric bikes to help them climb hills or navigate rough terrain.

"Pedal assist bikes make sense for people who are falling off the power curve a bit because of age or medical conditions that may slow them down," said Keutmann. "You shouldn't have to stop riding because you're not as fast as you used to be. I love my e-bike."

Health and fitness publications often cite the benefits of bicycling - both stationary and on the road - for seniors. Patria Vandermark, the co-owner of RideHeadquarters. com, organizes 40 or more bike rides a year for her organization. While she admits she has some seniors on her trips, her routes are geared for serious bikers, not novices.

'The older bikers in my groups have been riding all their lives,"



founder Joel Arbeitman,73, Joe "Century" Repole, 87, and Marie Keutmann, 77, enjoying the ride. Below: Joel Vignoni, 75, biked 3,000 miles in 2022.

bike thousands of miles more in a year than I do at 45 years old. But a club like ABC is a great option for older riders who want to get out in the fresh air, get some exercise and socialize with others. Riding a bike is not an impact sport, so it is easy on the body, takes advantage of the heart muscle and just keeps everything moving."

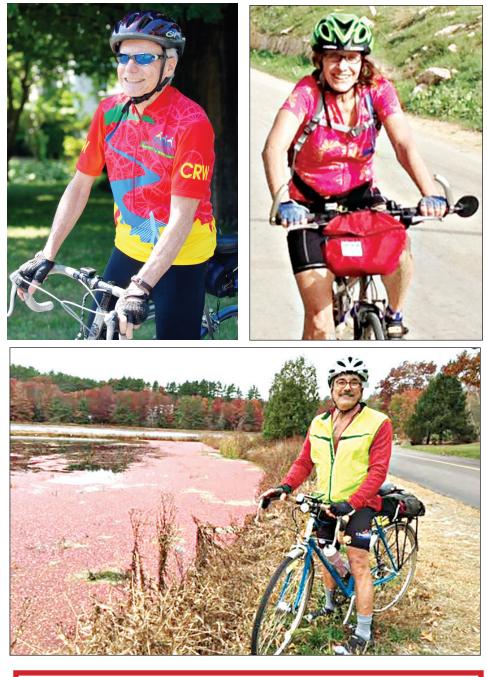
For Arbeitman, the safety of his riders is his top priority. He often alters a route if he discovers a dangerous left turn or intersection on a trip. "Our club uses a software program (ridewithgps.com) that allows our members to get audio, turn-byturn directions along the route in case they get separated from the group," he said. "Our motto is 'Social, Scenic and Slow,' and nobody gets left behind."

"Joe Century" would agree. "I like to ride alone, but going with the club is safer and a lot more fun," said Repole. "I want to bike for as long as I can. I think it's the Fountain of Youth."

For more information on ABC, said Vandermark. "Many of them email ashlandbikeclub@gmail.com. ∞

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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.



## The Only Difference Between Men and Women is...EVERYTHING!



#### Phyllis A. DeLaricheliere, MS

There is no question that men and women are very different – emotionally, physically, and mentally. Books upon books have been written about this exact subject including a popular one: "Men are from Mars and Women are from Venus." This is what makes us so interesting as human beings.

So here is another question. Is it possible then that men and women are affected by the Alzheimer's disease differently? And if so, why and how?

FACT: More than 5.5 million Americans are diagnosed today with Alzheimer's. Out of these millions, two-thirds are women.

FACT: Women on average live longer than men.

FACT: In the past, women received less of an education than men did. This has drastically changed since the 1940s and we now see that 3 % more women than men completed a 4-year college education in 2021.

It was often thought that because women lived longer, they were at a higher risk of getting Alzheimer's Disease. Additionally, they were less educated, which made them further susceptible.

There are studies out now that have debunked these theories, replacing them with scientific hypotheses that could give us a better look into why women continue to make up the largest portion of the Alzheimer's population. Here is what I found. Women are at a higher risk of depression. Depression is associated with the "shrinkage" of the hippocampus and is linked to dementia. As we know, the hippocampus is the memory storage bank in our brains. It has been observed that, in women only, this memory storage is affected by depression but not in men. Reasons – yet unknown.

There are grave hormonal differences between the two sexes. This is especially noted with estrogen. During and post-menopause, a women's estrogen levels drop drastically. This causes various degrees of changes in the brain and we already know that estrogen is involved in the abnormal biomarkers in Alzheimer's. With menopause being a predictor and subsequent lower estrogen, women are far more at risk for the disease with more than 60% of postmenopausal women developing Alzheimer's later in life.

Exercise is a strong supporter of a healthy body and one of the many ways to try to prevent dementia. However, with postmenopausal women, having low estrogen, they tend to exercise less, and this leaves them more vulnerable to Alzheimer's.

Women's bodies throughout their lives go through many metamorphoses – from puberty to child bearing, that could lead to post-partum depression and body image issues, to menopause. These changes affect the brain in ways not yet defined. But they can lead to risk factors for Alzheimer's.

Women tend to pass verbal memory tests quite easily, far better then men. This means that early detection could be delayed for those suffering with early onset.

Both men and women are vulnerable to the disease, but there are many ways to work on prevention. However, women must take note of the risks and continue to push for more research. This will help with improving the management of the diagnosis, and early detection, and, most importantly, the difference in treatment based on gender. The human brain in so many ways is still a mystery. What we do today can hopefully make a difference tomorrow.

About the Author: Phyllis DeLaricheliere, MS is an award winning columnist and has been writing her "Ask the Hippie" article for 7 years. She is inspired by Patricia Abbate who encouraged her to write about her passion for educating those about dementia/Alzheimer's and spreading her message. Her website is: www.askthehippie.com and her book will be available this Spring – go to the website to get on the waitlist and to see where she is lecturing next.  $\infty$ 

## SOCIAL SECURITY UPDATE How we protect you from misleading colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2">colspan="2" colspan="2">colspan="2">colspan="2" down to colspan="2">colspan="2" colspan="2" col



By Delia De Mello, Social Security

Social Security works with the Office of the Inspector General (OIG) to protect you from scams that use Social Security as bait. Section 1140 of the Social Security Act

allows OIG to impose severe penalties against anyone who engages in misleading Social Security-related advertising or imposter communications. You can review Section 1140 at www. ssa.gov/OP\_Home/ssact/title11/1140.htm.

For example, the OIG may impose a penalty against anyone who:

Mails misleading solicitations that appear to be from or authorized by Social Security.

Operates an imposter internet website or social media account designed to look like it belongs to or is authorized by Social Security. Sends emails or text messages or makes telephone calls claiming to be from Social Security.

Sells Social Security's free forms, applications, and publications without our written approval.

Charges a fee for a service that Social Security provides free of charge without providing a clearly visible notice that Social Security provides the service for free.

If you receive a misleading or suspicious Social Security-related advertisement or imposter communication, please let us know immediately. Try to capture as much information about the communication as you can.

Here's what you can do:

- For suspicious websites or social media accounts, please take a screenshot of the page. Please note the website address or social media link – and how you came across it.
- For emails and text messages, please capture the entire message and any message links.
- For U.S. mail solicitations, please retain the

complete communication, including the outside envelope and all inserts.

For telephone solicitations, please note the caller identification phone number and any company name or call back number that the caller or recorded message provides.

You can help us stop misleading advertising and communications. We encourage you to report potential scams to the OIG at oig.ssa.gov. You can also call our fraud hotline at 1-800-269-0271 or send an email to OIG.1140@ssa.gov.

This information will help OIG locate the source of the suspicious solicitation or communication. You can also check out our publication, *What You Need to Know About Misleading Advertising*, at www.ssa.gov/pubs/EN-05-10005.pdf.

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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 ∞



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