



SOUTH SHORE SENIOR News

AND METRO WEST

For Boomers and Beyond

FREE

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A long
life is
a life
well
spent

Quincy centenarian
shares secrets to a
long and happy life

... Page 21



INSIDE

CELTIC ANGELS Maria Burke, RN and Owner of Celtic Angels Home Health Care reminds us that Alzheimer's can be one of the most challenging conditions a loved one will ever face. If you think you might have Alzheimer's or are concerned a loved one might, be aware of the early signs... Page 13.

 **TURN TO OUR
SENIOR SERVICES
DIRECTORY**
ON PAGE 10

Nursing Home Dashboard

As COVID-19 Cases Climb,

New AARP Analysis Reveals Massachusetts

Nursing Homes Still Lack Adequate Staff and PPE



By Mike Festa
State Director,
AARP Massachusetts

As COVID-19 cases in Massachusetts continue to climb, AARP has renewed its call for Governor Baker and legislators to better protect nursing home residents and staff from the coronavirus. The latest release of the AARP Nursing Home COVID-19 Dashboard finds concerning trends in Massachusetts' nursing homes, including rising resident and staff cases, continuing shortages of personal protective

equipment (PPE), and inadequate staff levels.

Using data released by the Centers for Medicare & Medicaid Services—which is self-reported by nursing homes—the AARP Public Policy Institute, in collaboration with the Scripps Gerontology Center at Miami University in Ohio, created the AARP Nursing Home COVID-19 Dashboard to provide 4-week snapshots of the virus' infiltration into nursing homes and impact on nursing home residents and staff. This second dashboard aggregates and analyzes data from nursing homes covering three 4-week time intervals from mid-summer into fall: July 26-Aug. 23, Aug. 24-Sept. 20, and Sept. 21-Oct. 18.

For the period from Sept. 21-Oct. 18, AARP's dashboard reports that Massachusetts nursing homes had:

- 251 COVID-19 cases in nursing homes, up from 94 in the previous 4-week period
- 33 COVID-19 deaths per 100 residents, up from 24 in the previous 4-week period
- 235 staff COVID-19 cases per 100 residents, up from 191 in the previous 4-week period
- 15% of nursing homes without a 1-week supply of PPE, down from 28% in the previous 4-week period
- 14.7% of nursing homes with staffing shortages, slightly up from 14% in the previous 4-week period

AARP has called for the enactment of a plan to protect nursing home and long-term care facility residents:

- Prioritize regular and ongoing testing and adequate personal protective equipment (PPE) for residents and staff, as well as inspectors and any visitors.
- Ensure transparency focused on: daily, public reporting of cases and deaths in facilities; communication with families about discharges and transfers, and accountability for state and federal funding that goes to facilities.
- Ensure access to in-person visitation following federal and state guidelines for safety, and require continued access to virtual visitation for all residents.
- Ensure quality care for residents through adequate staffing, oversight, and access to in-person formal advocates, called long-term care Ombudsmen.
- Reject immunity for long-term care facilities related to COVID-19.

The AARP Nursing Home COVID-19 Dashboard will continue to be updated every four weeks. The complete dashboard is available at aarp.org/nursinghomedashboard.

More resources and information on COVID-19 and nursing homes can be found at aarp.org/nursinghomes. ∞





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Elder Law & Estate Planning

Your Will Is Your Admission Ticket to Probate Court?



By Patrick J. Kelleher, Esq.
ElderLawCare.com

HANOVER AND QUINCY – Your will is your admission ticket to probate court? YES, read on because you will learn a lot! With legal fees costing as much as 5 percent of the gross value of your estate, and probate process taking almost two years, on average, it could cost \$50,000 on a one million dollar estate (which includes your home and everything you own).

Probate is the legal process for authenticating a deceased person's will, reviewing his or her assets, paying outstanding debts and taxes, and distributing what remains to the inheritors. After an asset-holder dies, the court will appoint a valid will's executor to administer the probate process. In the absence of a will, the court will appoint a state administrator to handle probate. Probate law varies by state, but there are steps in the process that are common.

First, an executor, or to use the modern term, "Personal Representative" is appointed and is normally the person named in the will. It is the executor's responsibility to initiate the probate process. An executor can be a family member, a financial advisor, or any person the testator deemed capable of administering the estate. The executor files the will with the probate court, which initiates the probate process. A court officially appoints the executor as named in the will, giving the executor legal authority to act on the testator's behalf.

The executor's function is to locate and oversee all of the estate's assets and to determine each asset's value. The majority of the deceased's assets are subject to the probate court, where the deceased lived at the time of death. Real estate is an exception, and probate may extend to any county where the real estate is located.

The executor will pay any taxes and debts owed by the deceased from the estate. A notice of death is published and creditors are given a limited time to make claims against the estate for any money owed to them. If the executor rejects the claim, the creditor may take them to court, where a probate judge will determine the debt's validity. The executor is responsible for filing the deceased's final, personal income tax returns. The executor's last task, via court authorization, is to distribute what remains of the estate to the beneficiaries.

Probate is required for any asset or account that does not have a joint owner or beneficiary named. If a joint owner or beneficiary is named, then title changes automatically and probate becomes unnecessary. But this approach

does not give you any asset protection from financial creditors and predators.

If a person dies without a will, they are said to have died intestate. An estate can also be deemed instate if the will presented to the court is found to be invalid. The decedent's assets of an intestate estate follow a similar probate process, beginning with the appointment of an administrator. An administrator functions like an executor, receiving all legal claims against the estate, paying outstanding debts, and the decedent's taxes.

Administrators must also seek out legal heirs, including surviving spouses, parents, and children. The probate court will determine the distribution of the estate among its legal heirs. In the absence of any family or other heirs, remaining assets go to the state.

The more complex or contested an estate is, the longer the probate process can take to finalize. The longer the process, the higher the cost. Probate without a will typically costs more than probate with a valid will, but neither scenario is inexpensive. Probate court files an estate's assets as a matter of public record, so if you want to keep your estate private, it is best to pursue other estate planning options such as a trust. Cautionary reminder, your trust or "treasure chest" needs to be funded or titled with your assets or treasures to avoid probate court. Go to ELDERLAWCARE.com to learn more about our Trust Funding and our Proven Three-Step Process.

As estate planning attorneys, we can help you determine what planning tools are best for you. Contact us to schedule time for a private conversation to further determine how we can help.

To learn more, watch our next free educational virtual, on-demand estate planning and elder law webinar at www.elderlawcare.com.

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About the Author: Patrick Kelleher is an author and Estate Planning & Elder Law attorney and founder of the Elder Law Care Learning center in Hanover, Massachusetts. Patrick has been teaching free educational workshops for over 10 years at his learning center and in surrounding communities. Learn more at elderlawcare.com or follow Patrick Kelleher on Facebook because you will learn a lot! His offices are in Hanover and Quincy. You can find Patrick's new book "How to Avoid the Four-Headed Monster" of Estate Planning & Elder Law on Amazon at <https://www.amazon.com/How-Avoid-Four-Headed-Monster-Financial-ebook/dp/B084MB96SK>

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Aging with Sass & Class

By Loretta LaRoche

Don't let life become a 'stress rehearsal'

Not a day passes without some media article that discusses something or someone that we should fear. We have moved into a time where life is becoming a stress rehearsal.

Unfortunately, the end result of fear is that the body must react by emitting chemicals that are useful for a fight or flight response. This is a reasonable concept when one is in imminent danger. However, for the most part our lives are not a daily escape from the threat of being eaten by a saber-toothed tiger.

It would behoove all of us to start to consider how often we want to dance with the "reptilian brain" which is the oldest part of the brain and the area that helps drive fear.

Love, which is the counterpoint to fear and part of a higher wisdom, is more in alignment with the neocortex which helps us to evaluate a situation and keep us calm.

I have often recommended that my workshop attendees buy a plastic snake and a heart and keep it next to their beds. Every day choose how you wish your day to unfold. If you want to catastrophize and awfulize, choose the snake. If you choose love then you have also chosen to live in appreciation.

When we appreciate what we have and who we have in our lives it is often harder to be stressed. Does this mean that we put blinders on and go through life pretending that all is well? Absolutely not! The goal is to understand that the human condition is strengthened by thoughts and behaviors that favor resiliency.

So let's take some time off from worrying about what possible problem might be around the corner and think instead of how to make our lives filled with possibilities.

First, make an appreciation inventory. Read it often and add to it weekly. Do it with friends, family, and family and co-workers.

Second, make a list of fifty things you want to do before you leave this planet, which garners feelings of hope.

And thirdly, assess your energy. Do you feel zesty and enthusiastic? If not, why not? You may not be taking good care of yourself, or you may have some emotional vampires in your life that you have to cut loose and stop transfusing with your blood. It's hard to live a fulfilling life when you're feeling drained.

Please share your thoughts with me, would love to hear from you.

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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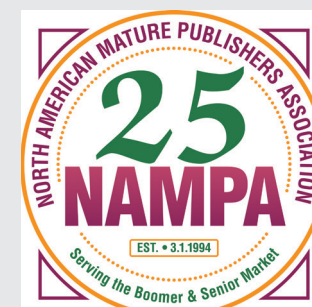
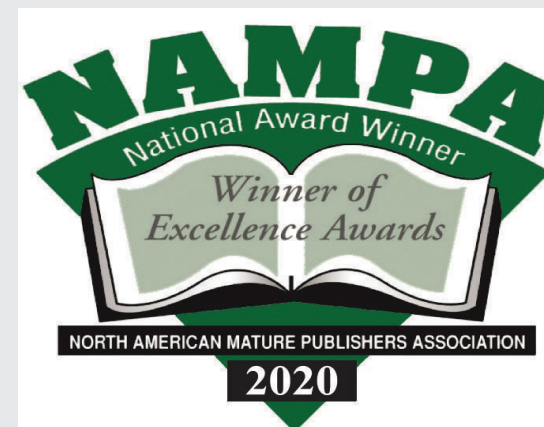
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Thinking of Moving? Add these safety tips to your home search criteria!



By Wendy Oleksiak
Vice President,
Compass Real Estate

So much goes into finding a new home or living situation that meets the needs of your next chapter. Typically, price is at the top of the wish list, along with proximity to friends and family. In this month's column, you will find additional items to take into consideration.

Lighting: How well lit are the interior spaces? Do rooms have overhead lighting or will you need to install new lighting and purchase additional lamps? How well lit is the parking area or parking garage? If you are moving into a multi-unit building, how well lit are the hallways, stairwells and elevator areas?

Railings: Are there railings on all stair areas?

Bathroom Safety: Are there grab bars in the shower, outside of the shower and next to the toilet?

Will you be required to step over a tub wall to enter the shower? Is there a possibility and what would the cost be to install a walk-in shower with a seat?

Garages are key to easing the challenges of our New England winters. If possible, try to find a home that has an attached garage. Ideally, there will be an entry directly from the garage into the house. This will allow for a safe and easy transfer of groceries and less contact with slippery ice patches on stairs and walkways.

If you will be living in a multi-unit building, is there a designated parking spot and is it legally deeded to you as part of the purchase? If you will be taking an elevator, where is the elevator located in proximity to your parking space? How far away is the elevator from your living quarters?

Snow Management: If you are buying a single-family home, think ahead about how much driveway there is to plow. Is there a steep driveway that would be a challenge for a snowplow company to handle? Will you need a SUV type car with 4-wheel drive that can handle the grade of the driveway? If you are moving into a

townhouse development, does the homeowners association cover both plowing and shoveling? Will they include your walkway or will you be expected to pay an additional fee?

Trash: If you are moving into a multi-unit building, check the location of the dumpster that is assigned to your building. Do they have a recycle bin? If you are moving into a single-family home, is there trash pickup as part of the town service or do you need to hire an independent service?

Pets: If you have pets, make sure your Realtor understands what type of pet you have before you fall in love with a property. Certain dog breeds and larger sized dogs can limit your housing options when shopping for a condominium or multi-unit managed property. Some developments do not allow any pets. Are there vets, boarding kennels and other pet services in your town of choice? Our pets are valued family members and an important consideration.

Numbers on front of house: When you move into your new home, make sure that there are clear numbers on both your house and mailbox. Massachusetts requires the fire department to check for numbers on the house when they do the smoke detector inspection. Make sure that an emergency provider can easily identify your home.

Thinking of Moving?...continued on p.16



32 Shadwell Road Scituate

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Looking for a neighborhood, cul-de-sac, and privacy all within walking distance to Scituate harbor? Welcome to 32 Shadwell Road. Prepared to be impressed by the 12' cathedral ceilings as you enter this bright and sunny home. Terrific open floor plan and newly renovated kitchen with Himalayan white granite countertops, subway tiled backsplash and SS appliances. The beamed cathedral ceilings, fireplace and wide plank pine board flooring create a casual ambiance. Three generously sized bedrooms with full bath on the second floor. Large family room, with new oak flooring, cozy up on a snowy night around the brick hearth with with a wood burning stove. A separate laundry room and second full bath complete the lower level. Back deck for outdoor entertaining and BBQ's. Recent updates include a new roof, new furnace, new windows throughout, new doors, new cedar shingle siding..no big ticket items to address. Large half acre plus professionally landscaped yard, gas heat, town sewer and not in a flood zone!



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Seniors on the Ball: Using Medicine Ball in a Fitness Program

By Rita La Rosa Loud, B.S.



Marian, age 77 and her exercise buddy, Jean, age 59 are an amazing duo. Every Tuesday, and Thursday, these two women get together and engage in a medicine ball workout, a form of exercise

that helps to develop greater power, balance, coordination and core strength. Most importantly, older adults, like Marian and Jean, can enjoy themselves while training with these weighted balls. Simply put, while developing practical skills and functional fitness, senior exercisers are having a ball! As a strong advocate for strength exercise at our community health and fitness center it is the foundation of all our fitness programming, and thus would be recommended as the first phase of a medicine ball workout particularly for seniors. For example, in our strength training studies (using weight stack machines) we have found that following 10 weeks of sensible strength training, balance scores improved by approximately 50%. That is, improving muscle strength results in better balance and coordination even without specialized neuromuscular training.

STRENGTH TRAINING PHASE: A standard strength training program for seniors generally consists of 10 basic machine exercises that train major muscles groups of the entire body. An example of these exercises are: (1) leg extension (front thigh), (2) leg curl (rear thigh), (3) leg press (hips, thighs, buttocks), (4) back extension (low back), (5) abdominals (midsection), (6 & 7) rotary torso (waistline), (8) chest press (chest, triceps), (9), overhead press (shoulders), and (10) lat pull down (side back and biceps). Seniors train for one set of 10-15 repetitions using slow, controlled movements, for example, 3 counts while lifting and lowering the weight stack.

MEDICINE BALL EXERCISE: Once a senior becomes adept at strength training, they are ready to learn the base moves for the lower body holding on to a light ball (or a beach ball). Once they feel comfortable with these movements, they are ready to incorporate upper body exercises, which I recommend to do separately. The focus during this phase is to concentrate on executing moves in a slow movement speed to avoid momentum and risk of injury to joints.

COMBINING MOVEMENTS: When a senior becomes confident performing both phases (lower and upper body movements), they are ready for the next phase, where the two moves are combined with rest intervals between sets. Heavier medicine balls are introduced as long as

	EXERCISE NAME	MUSCLES WORKED	REPETITION	APPARATUS
	Under And Over – Warm Up	Upper/Lower Body	10-15 Reps	Body Weight, Beach or Medicine Ball
1.	Calf Raise/Upright Row	Calf, Upper Back (Trapezius), Shoulders	10-15 Reps	Body Weight, Beach or Medicine Ball
2.	Torso Rotation	Waist (Obliques)	10-15 Reps	Body Weight, Beach or Medicine Ball
3.	Squat/Biceps Curl	Hips, Thighs, Buttocks, Biceps, Shoulders	10-15 Reps	Body Weight, Beach or Medicine Ball
4.	Knee Lift/Lat Pulldown	Hips, Front Thigh (Quadriceps), Abdominals, Biceps, Upper Back	10-15 Reps	Body Weight, Beach or Medicine Ball
5.	Bent-Knee Deadlift/Overhead Press	Lower Back, Triceps, Shoulders	10-15 Reps	Body Weight, Beach or Medicine Ball
6.	Side Lunge/Chest Press	Legs, Chest, Triceps, Shoulders	10-15 Reps	Body Weight, Beach or Medicine Ball

the exercises (especially the final repetition) are executed in a safe and effective manner using good form and technique (see Medicine Ball Training Tips for Senior's below). As the senior's endurance, stamina, balance, and coordination improves the rest intervals are eliminated and the focus shifts from basic body conditioning to endurance (aerobic) training.

MEDICINE BALL PROGRESSION: Similar to strength training, when performing a medicine ball workout it is important to include all major muscle groups of the upper and lower body. Seniors may perform one set of 10-15 repetitions per exercise and similar amount of exercises as a strength training routine (refer to Sample Medicine Ball Exercises below). Once they can perform all the repetitions in good form, seniors may increase the weight load by progressing from a light beach ball to a 1kg (2.2 lbs) medicine ball, a 1 kg medicine ball to a 1.5 kg (3.3 lbs) medicine ball, and so forth.

Medicine ball exercises are broken down into three parts: (1) where seniors execute movements at slower speeds and rest between exercises or switch to another ball weight. Emphasis is on proper form and technique during this phase and as performance improves the weight load is increased, (2) the lower body movements are performed separately from the upper body movements. Once a senior demonstrates they can perform the exercises correctly, (3) both upper and lower body movements are combined for a more challenging workout.

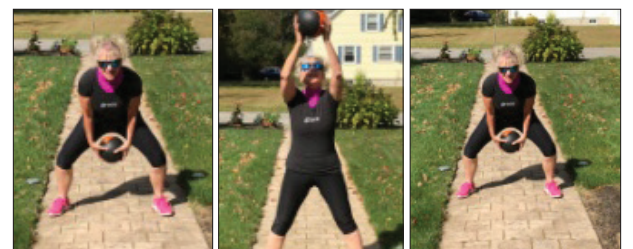
MEDICINE BALL TRAINING TIPS FOR SENIORS

- Engage in strength training first to build a good musculoskeletal foundation
- Perform the lower body and upper body exercises separately. For additional challenge, combine the two moves if you have good balance and coordination
- Initially perform medicine ball exercises using your own body weight, or with little or no weight

- As performance improves, gradually increase weight load. Start with a beach ball, then a light medicine ball and progress to a heavier medicine ball. Sample progression: 1 kg, 1.5 kg, 2.0 kg, 3.0 kg, etc.
- Use slow and controlled movement speeds. Increase speed if you are able to maintain control
- For a cardiovascular effect, repeat the cycle once or twice with no rest between exercises
- Keep feet firmly planted, knees slightly bent, chest lifted, neck and shoulders relaxed
- Contract abdominals to stabilize the torso
- Breathe normally throughout
- Stop exercising if discomfort, dizziness, or unusual feelings occur

SAMPLE MEDICINE BALL EXERCISES: Perform the lower body separately from the upper body, or combine the two moves with or without a rest between sets. Add the two moves together only if you have good balance and coordination. Exercises where the head is dropped below the knees (Under and Over-Warm Up, Bent Knee Deadlift) may cause dizziness. Keep your head up, eyes forward, or skip it entirely to prevent this from happening. Perform 1 set of 10-15 repetitions of each exercise. As you become more fit and the exercises are easier, add more weight or perform more sets.

WARM UP – UNDER AND OVER: Stand upright with legs in a wide stance. While holding a ball slowly bend over and reach the ball through your legs then stand to press the ball overhead. To prevent dizziness, do not drop your head but keep your eyes gazing forward.

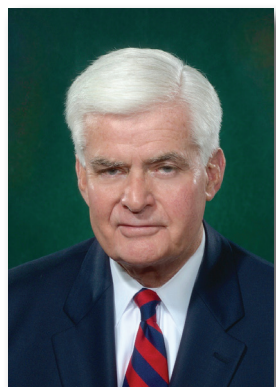


Senior Fitness...continued on p.19

HOME EQUITY WEALTH MANAGEMENT

How Medical Costs Can Be Paid with Home Equity

Potentially significant and unexpected costs of health and in-home care may be paid more efficiently using home equity to avoid depleting savings while increasing financial security.



By George Downey

BRAINTREE - Achieving and maintaining financial security throughout retirement continues to be the number one concern among financial advisors and their aging clients. Add to this the reality that one of every three individuals age 65 or older will require some form of long-term health care services, creates a major challenge to family finances.

Without question, the preference of older homeowners is to remain at home and utilize in-home care as opposed to going to a nursing home or long-term care facility. Unless covered by long-term care insurance, the costs of in-home care must be paid by the family, as Medicare and Medicaid, for the most part, do not cover these costs.

In-home care costs vary widely based on the nature and level of service needed. Steve Stern, owner of First Light Home Care, Needham, MA, a prominent in-home care service provider in the Greater Boston area, advised that typical monthly charges range from a

low of \$2,000 to \$3,000 per month to \$12,000 to \$13,000 per month.

Clearly, this can be an obstacle for most households, as the amount and duration of these expenditures are difficult to project. Medical needs tend to change and increase over time, potentially requiring more service and equipment costs.

One often overlooked financial resource to pay these costs is a reverse mortgage. Reverse mortgages enable accumulated home equity to be converted to cash without selling the home or taking on the burden of making monthly payments. Home equity, the largest single asset of most families, is a valuable resource that, properly used, may increase and extend financial capabilities and long-term security.

Massachusetts Increases Reverse Mortgage Limits and Choices

The combination of today's historically low interest rates and record high home values provide homeowners greater funding limits. Moreover, in addition to the HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage, the MA Division of Banks approved new proprietary (jumbo) reverse mortgage programs with higher loan amounts up to \$1,500,000.

Both the HECM and proprietary (jumbo) programs provide comparable terms to accommodate retirement budgets and the desires of homeowners who want to age in place.

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 (HECM only in MA) – 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 as long as the loan remains in good standing.

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 & 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


In many cases, the new home may be a more suitable house or a condominium. To avoid the burden of monthly payments (or if the buyers do not qualify for traditional mortgage financing under new, more stringent qualifications) they will purchase for cash. The problem with a cash purchase is that 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 50 percent versus 100 percent cash. Financing the balance with a reverse mortgage does not require any loan payments, and enables the borrower to increase savings by the other 50 percent for future needs.

About the Author. George Downey CRMP (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 ∞



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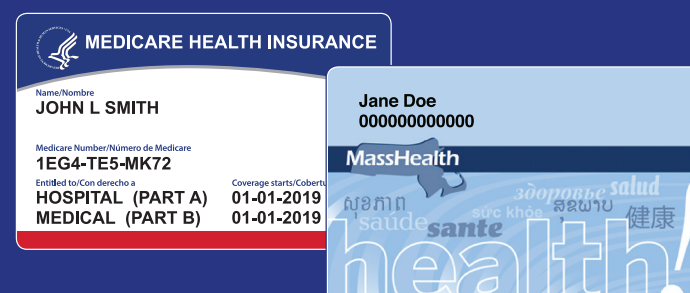


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"THE WICKED SMART INVESTOR"

Cheap Gifts



By Chris Hanson

HANOVER – If there were ever a year in which good, hard working people could find themselves in trying circumstances, 2020 certainly is it. What a year! Widespread economic hardship could make holiday gift giving traditions

somewhat awkward. People have pride and may be embarrassed to admit they are struggling, even if it is through no fault of their own. Think about proactively suggesting to friends and family a hiatus from pricey gifts and suggest low or no-cost gifts, which can do a great job expressing heartfelt sentiment. It could also let them off the hook.

Let's remember why we give gifts: to show appreciation for others' presence in our lives. A popular misconception is that the bigger the gift, the more appreciation is shown. That's what the marketers want you to believe, but the Wicked Smart Investor ain't buying it. On several occasions, I was able to give frugal gifts that elicited such a great response that it was also a gift to me.

The first gift that comes to mind is the homemade gift I gave to a tough-as-nails Marine and professional boxer. I participated in his morning exercise class and this kid whipped me into great shape. My deep appreciation was rooted in the fact that Mark's father was in a debilitating motorcycle accident soon after I met him. Despite great personal difficulty, he continued to teach the class, even staying late to teach a big lummoX like me how to jump rope. I worried about him. When December rolled around, his father was still in the hospital and I knew it was going to be a difficult Christmas. I decided to give him a present he could share with his family, so I baked them Jordan Marsh blueberry muffins. I'll never forget the big smile and the bigger bear hug I received when he opened the muffins. It said so much. For just a moment, the toughest guy I know was putty in my hand. It was a Hallmark moment in a most unlikely place, a bucket-of-blood boxing gym.

Next, I once used my non-existent musical talent to entertain a legally blind young lady on Christmas Eve. Natalie's mother, Susan, is one of the most impressive people I know from Braintree, a sweet as pie, hot-shot trademark attorney, who bravely took me up on my Christmas Caroling FaceBook offer, even though I have a horrible voice. But I was willing to make a spectacle of myself so that my niece Mary could enjoy and cherish a holiday tradition.

When we showed up at the house, Natalie's father suggested we sing her favorite song, "Deck the Halls." The reaction we got was absolutely heartwarming. In her own way, Natalie expressed an abundance of yuletide joy. It really did not matter that my voice is like fingernails on a chalkboard. Natalie expressed great happiness and appreciation for our singing and that made my holiday.

Finally, I suggested something very simple but

highly effective to the membership of a fitness/weight loss support group. Everyone knows maintaining a healthy weight is very difficult in a world that is constantly throwing food at us. Then we're barraged with pictures of nearly perfect physical specimens, like Tom and Gisele, with ice cream cones in their hands. I wondered if they were even eating the summertime diet no-nos. Maybe they were just posing for the camera. One thing I am certain of is that this world constantly tells us we are not thin enough, rich enough, pretty enough, smart enough, blah, blah, blah.

Imagine getting a letter from someone that talks only about your good qualities? That is exactly the gifts we exchanged in the support group that year. Everyone sat around the table and read their letter. It was quite an uplifting evening. Although we were lacking washboard abs and slender waist sizes, people knew they were wonderful just the way they are. This gift cost nothing. Members tell me that they saved

these letters to read when they need an ego boost.

A good gift does not have to cost anything; it simply needs to be a sincere expression of goodwill. I hope we can find a way to enjoy this holiday season in a frugal and safe manner. Brighter days will return.

Happy Holidays!

About the Author: Chris Hanson is the author of *The Wicked Smart Investor* blog and a CPA who specializes in financial planning 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. ∞



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Self-Care and Coping with the Holidays during COVID-19



By Nicole Long, MSW, LICSW

Holiday celebrations may look a little different this year in light of the COVID-19 pandemic. Gatherings may be smaller, or they may be virtual, or perhaps even “drive-by” celebrations.

Yet, one thing remains constant—the holiday season can be a very stressful time of year.

In times of stress, having a self-care routine can help you cope. Self-care is about understanding your own needs and taking steps to stay physically, mentally and emotionally well. Below are six ways to practice self-care:

Eat well. A balanced diet is important for overall good health. As we get older, our metabolism slows so we require fewer calories. Practice portion control and eat a variety of nutritious foods, including colorful fruits and vegetables. Also, cut down on sweets.

Get enough sleep. Older adults need approximately eight hours sleep a night. Healthy sleep habits begin with going to bed around the same time each night and waking up at the same time each day. If you’re having difficulty falling asleep, avoid watching television or using your computer or Smartphone before going to bed. Choose another activity such as reading. If your insomnia continues, seek the advice of your doctor.

Exercise regularly. Regular exercise can help to lower your risk of heart disease, as well as other diseases, such as type 2 diabetes. Exercising increases your strength, which helps you to maintain your balance. Just 30 minutes of walking five days a week makes a difference. (If you’re just beginning to exercise, or if your mobility is limited, or you have a health issue, be sure to check with your physician first.) Did you know? When you exercise, your body releases chemicals that can improve your mood. Exercise not only helps to keep you physically fit, but benefits mental health as well.

Engage in a project or activity you enjoy. What do you like to do? Paint, draw, craft or write? Cook a new recipe? Do puzzles? Listen to music? Keep trying various projects or activities until you find something you truly enjoy and look forward to. Then, make time for it each day.

Meditation. A way to relax and calm the mind, meditation doesn’t require any special equipment or an incredible amount of time. Meditating

may be done at any time of day. Find a quiet space to meditate for several minutes. Just starting out? Try it for just one minute. Don’t know where to begin? You can find information about meditation online, in books or CDs. There are also a number of meditation apps (some are free), which can guide you through the process.

Health check-ups. Be sure to keep up with your medical care. Don’t put off visits to your doctor or other healthcare provider(s). Tele-health visits are an option in most scenarios, so don’t let COVID keep you from seeking medical care.

A self-care routine is key to maintaining well-being. Strive to practice self-care each day.

Reach Out. Coping with the holidays—along with isolation and limited activities during the pandemic itself—not only increase stress, but can also bring about feelings of sadness or loneliness. It’s important to reach out to others such as a caring friend, family member or neighbor. If you’re sad and not feeling like yourself, talk with your healthcare provider or another trusted individual about how you are feeling.

Caregiver Well-Being. Caregivers often overlook their own needs, but it is imperative that they take care of themselves. When a caregiver’s needs are taken care of, the person they are caring for will benefit. Old Colony Elder Services (OCES) has a Family Caregiver Support Program (FCSP), which provides one-on-one support and creates a personalized plan outlining available resources that are applicable to a caregiving situation. FCSP also assists caregivers in developing a self-care plan. For more information, contact OCES at 508-584-1561 or visit www.ocesma.org.

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 ∞

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Social Security benefits increase in 2021



By Delia De Mello, Social Security

Nearly 70 million Americans will see a 1.3 percent increase in their Social Security benefits and SSI payments in 2021. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the COLA helps to offset these costs.

January 2021 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2021 will be higher. The retirement earnings test exempt amount will also change in 2021. You can read our press release for more information at www.ssa.gov/news/press/factsheets/colafacts2021.pdf.

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. Want to know your new benefit amount sooner? You can securely view and save the Social Security COLA notice online via the Message Center inside my Social Security in early December without waiting for the mailed notice.

If you don't have an account yet, you will have to create your account by November 18, 2020 to receive the COLA notice online this year. my Social Security account holders can opt out of receiving a mailed COLA notice and other paper notices that are available online. You can choose text or email alerts when there is a notice in Message Center by updating your Preferences at www.ssa.gov/myaccount/opt-out.html so you always know when we have something important for you.

Be the first to know! Sign up for or log in to your personal account today at www.ssa.gov/myaccount. Choose email or text under "Message Center Preferences" to receive courtesy notifications. This way you won't miss your online COLA notice!

You can find more information about the 2021 COLA at www.ssa.gov/cola.

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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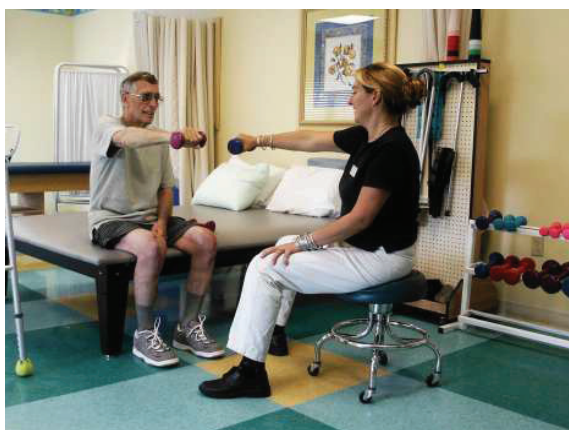
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Know the Signs of Alzheimer's for You or Your Loved One



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

Alzheimer's can be one of the most challenging conditions a loved one will ever face. If you think you might have Alzheimer's or are concerned a loved one might, be aware of the early signs. Here are some key questions you'll want to answer:

- Are you or any of your loved ones beginning to forget events or recent occurrences?
- Are they asking the same questions or repeating statements over and over?
- Do they seem to be misplacing their possessions or leaving them in strange places?
- Are they forgetting the names of familiar friends and family members or struggling to remember their names?
- Are they confused about the day, time of day, or where they are in relation to their familiar surroundings?
- Do they get lost in familiar places or lose track of dates, or the passage of time?
- Are they failing to recognize familiar objects?
- Have you seen an increase in withdrawal from work or normal social activities?
- Are they exhibiting a decrease in motivation or more difficulty in completing simple tasks?

Other early onset signs include trouble with comprehension, problems with speech or writing, poor judgment, changes in mood or personality, and increased agitation or anxiety.

Our staff is professionally trained in Alzheimer's care through formal

education programs and training. Please click on our video: <https://celticangelsinc.com/familys-dealing-with-alzheimers> for more information. We are always here to help!

Caregiver Spotlight. This month, we'd like to "shine the spotlight" on two of our amazing Certified Nursing Assistants, Susan Hoffman and Anthony Kiyaga.



Susan has worked in the healthcare industry for more than 10 years. She has been a "Celtic Angel" for over a year, first as an HHA and now as a CNA. While working with her clients at Celtic Angels Home Health Care, she encourages each of them to maintain a healthy lifestyle that includes sound nutrition and some sort of physical activity. She also tries to introduce them to arts and crafts.

Anthony Kiyaga, CNA, continually demonstrates an exceptional level

of care and compassion for his patients, always going above and beyond the call of duty. His heartfelt dedication to his job extends far beyond our expectations for him as a Certified Nursing Assistant.

Thank you, Anthony and Susan, for all you do!

About the Author: Maria Burke, RN, Owner, 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 services hundreds of elderly people across Massachusetts with a variety of services including skilled nursing, home-making services and home health aide and CNA care services. ∞



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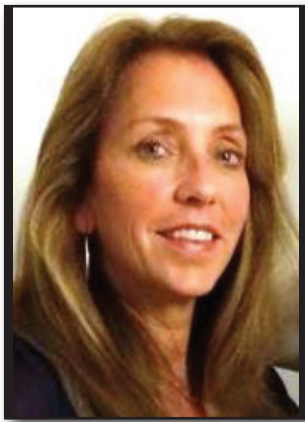


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ASK THE HIPPIE

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.

Dementia Detention leads to COVID Quarantine Blues

By Phyllis DeLaricheliere, MS

As a caregiver, you know how tough it is to take care of a loved one at home who is dealing with dementia. We want to do it; we think we can do it, and at times, we are successful in doing it. But it is hard, challenging and often isolates you as the caregiver, because it is difficult to leave for any period of time. You have learned (or need to) how to work with resources, ask others for help, have friends over, DO FOR YOU and take the breaks you need from your path on this journey of dementia.

It can feel like detention – temporarily being removed from society – as certain times make it next to impossible to take a break, get away, and/or do something for yourself. No one truly can understand how isolating, defeating and challenging this can be for the caregiver. EXCEPT FOR NOW!

With COVID and the raging pandemic that faces us as a nation, we are ALL finding ourselves isolated, removed from our normal routine, and frequently alone. For the caregiver of a loved one with dementia, what was once detention has turned into a full-time quarantine because of COVID. Most of the resources that you once accessed are temporarily not available; friends, out of fear of the virus, cannot come by, and there is nowhere for you or your loved to go for a break or respite.

We are a social species. Humans have a desire to belong to a community, and social interactions feed those desires. However, with COVID, there is data that shows social withdrawal will help to decrease the spread of the virus. This goes against our natural need for connection. Here lies the greatest struggle for the home-bound caregiver. Already being somewhat isolated, the idea of no reprieve can seem overwhelming. It creates a state of loneliness. This feeling of disconnect not only affects the caregiver but also the person with dementia.

With social engagement, the brain creates a robust amount of good gray matter in areas of the brain that can be affected by dementia. But with the quarantine blues, like its brother, cabin fever, it can lead to depression, anxiety, or both, which feeds the progression of the disease of Alzheimer's/dementia and begins to affect the physical and mental health of the caregiver. Missing positive and needed interactions and relationships, the body and mind can begin to fall apart. This can cause brain cells to die and create a new pathway, now or in the future for dementia.

It will be somewhere in our future, where we will discover the long-term effects of COVID-19. Will it increase cognitive decline in Alzheimer's



disease? How many new cases of depression will come from the caregivers? So, what is the answer? Prevention and a treatment for COVID-19.

Prevention will rely on our ability to learn new ways to connect—to stay socially engaged through new pathways, such as virtual media, letter writing, and phone conversations. We need to find new hobbies and stimulate the HIPPIE side of our brains that explores being creative and engaged in new ways, both as a caregiver, and with our loved one with dementia.

Although there is hope for a COVID vaccine, new research recently published suggests that two common vaccines that exist now, such as the flu and the pneumonia shot, reduce the risk of Alzheimer's and dementia.

There are things we must always remember – we are strong, and we can face this, and we can learn a new way. Tap into your HIPPIE side. Fight the fight! Allow yourself to be sad, but do not stay there long. Figure out your NEW NORM, for you, the caregiver, have already done this once before, and you can do it again.

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About the Author: Phyllis A. DeLaricheliere, MS, has made a career of working with seniors. She is a sought-after speaker/educator and author of *Embracing the Journey: Knowing your Inner Hippie*. To book her for a lecture, or receive a copy of her book, email Phyllis at knowyourhippie@gmail.com. STAY TUNED – HER LIVE WEB CHATS ARE COMING SOON! ∞



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THE GRAPEVINE



Putting The Pop In New Year's Eve



By Missa Capozzo

I can't think of a more appropriate day to celebrate National Champagne Day than on December 31st. For as long as I can remember, I've had an incredible passion for Champagne. Champagne was my very first experience with fine wine and has become a regular part of my wine drinking. Champagne is not simply a bottle of bubbly wine, however.

Champagne is not a grape or a style; it is a geographical region in Northern France. In order for a wine to be called Champagne, it must come from this region, and it must adhere to various rules and laws that include specific growing conditions to its wine making technique.

Champagne must be made in the Méthode Champenoise, or méthode traditionnelle (traditional method). This is a very intricate and time consuming winemaking process that involves a second fermentation in the very bottle it will later be sold in. This can often, in part, account for the hefty prices many bottles of Champagne command.

As with all wine, you want to store your bottles of Champagne away from bright or artificial light and maintain a consistent and cool temperature (ideally 44-50 degrees F).

Although the loud POP sound of a bottle of Champagne is synonymous with celebration, it is not the proper and safe way to open your bubbly. The first step is to remove the foil, then to loosen the wine cage (this should take 6 twists of the wire tab). Next, drape a towel or cloth over the cork and cage, hold the bottle at a 45-degree angle and away from yourself and others, and while firmly holding the cork in place, slowly twist

the bottle from its base. You want a very soft release of the cork into your hands.

There are various shapes of glassware in which to serve your Champagne, such as a flute (tall and narrow) or a coupe (wide and shallow), or even various white wine glasses. The depth of a glass can really influence the aromatic release of a sparkling wine. There is much controversy about which shape is best, so my advice is to try different glasses and choose your favorite. My personal favorite is a traditional Champagne flute, simply for the aesthetics and to see the bubbles dancing to the top of the glass.

When we think of Champagne, we think of celebration and decadence. Caviar, smoked salmon, foie gras, exquisite French cheese, each a match made in heaven with a beautiful glass of Champagne. As someone who enjoys Champagne on a regular, non-celebratory basis, these luxurious foods simply aren't always on my menu. One incredibly delicious everyday pairing is, believe it or not, French fries! Fresh fried seafood, goat cheese, fish tacos, fresh strawberries, shellfish, even deviled eggs are simple everyday pairings that are sure to enhance the Champagne experience. High acid, salt, and fat content in your food pairings will be sure to pair wonderfully with the high acid content of your Champagne.

So pop the cork (carefully) and have a Happy New Year!

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. Visit her at www.winedowntastings.com and www.facebook.com/winedowntastings <http://sailtotrail.com> ∞

Thinking of moving?

Continued from p.5

Security system for house and self: Home security systems are becoming more and more common in single-family homes. There are multiple options that can monitor both the perimeter of the home or designated zones. Systems can be easily tailored to your needs. A personal emergency alert system should also be considered. Having a wristband or necklace with a button to press for help, if needed, can be very comforting.

Generator: We do tend to have a few power outages every year, due to wind, downed electrical lines or snowstorms. Generators are becoming an amenity that buyers are hoping for. Have your Realtor check if there is a hookup for a generator, or a full house generator system in place. If not, an electrician can provide an estimate and installation. If you are moving into a multi-unit building, does it have a generator?

Safety: Once you identify a property or area of town where you'd like to live, pick up the phone or stop in at the local police station to ask about crime rates and history of incidents.

Public transportation options: Is there a train station, bus service or senior center transportation available?

Drug store/grocery store home delivery: After experiencing the Covid pandemic, we are keenly aware of our comfort level related to going into grocery and drugstores. Are their local services that provide delivery?

Floor type|slippery tile: Check tile and vinyl flooring for grip, both in single family homes as well as multi-unit buildings.

Where will you be doing laundry? If the hookups are in the basement, that will likely be hazardous and inconvenient. Is there an easy relocation spot

within the home? In a multi-unit building, look for in-unit laundry options.

I bring my training as a registered nurse to my real estate practice, with an eye out for both the safety and happiness of my clients. I take pride in ensuring that your best interest is my number one priority. It is possible to find a home that checks off all of the boxes. The earlier that you begin your search, the more likely you will be to find a new home that meets all of your needs. Please feel free to call or email me with any questions. I work in all towns on the South Shore and in the Boston Metro area. It would be my pleasure to help you or a loved one with your next chapter!

"It would be my pleasure to send you my free moving guide complete with timelines and lists to help organize your move. Please reach out by phone, 781-267-0400, or email, wendy.oleksiak@compass.com."

About the Author: Honesty, hard work and professionalism paved the road to Wendy becoming a top selling agent.

Her extensive network within the real estate community provides her clients with the competitive advantage and outstanding results. She strives to offer the most personalized, sophisticated and confidential real estate support available.

Wendy utilizes the most innovative tools to elevate and create far reaching marketing campaigns for her exclusive properties. As a former Registered Nurse, Wendy understands the importance of trust and accountability in creating a successful partnership. You can count on clear communication, efficiency, and integrity when you work with Wendy.

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SENIOR LIVING





Even “remote” Volunteers can ease the loneliness of elders

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

As the days begin to cool and the evenings come earlier, our thoughts turn to holiday visits and family gathered around the table. I know my thoughts do. But we all know this year will be different. That makes it all the more important that we find new ways to be together and that we encourage others to find ways to connect both safely and meaningfully.

We’re all adjusting to these new times and the ripple effects the pandemic has sent through our communities. For seniors living in nursing homes, assisted living centers, or in hospice care at home, feeling isolated and lonely has been one side effect of the precautions people have had to take to fight COVID-19 and keep each other safe. For many seniors, visitors have been few and far between. As we enter the winter months, that isolation may be felt even more keenly by our elders. It is not hard to imagine the sadness a cherished family member will feel this year when Thanksgiving—a time so wrapped up in family—is arriving, but family cannot. We all need to step up to make sure that void is filled.

Volunteers have always been friendly lights for those in nursing homes or for those housebound with an illness. But during these difficult times, these volunteer visits have been limited. People keep asking me what they can do if they cannot volunteer in-person the way they used to do before COVID. Not only are the seniors missing these volunteer visits, but the volunteers too are finding that they are feeling a great loss of connection to community that their hours of service gave them.

Volunteer service is not only good for the folks being helped, but it also boosts the helpers. According to the Mayo Clinic, those who volunteer

report reduced stress, a greater sense of purpose, and lower rates of depression. Research shows that volunteers have better physical, mental, and social health.

While some volunteers—now that we understand more about COVID-19 and the precautions needed—are able to return to their community work in limited ways, others are still seeking opportunities that they feel comfortable doing. At Old Colony Hospice & Palliative Care, our visiting volunteer program was suspended out of an abundance of caution. But our volunteers found other ways to help, such as sending home-made meals to the Dr. Ruth McLain Hospice Home in Braintree.

One “remote” volunteer opportunity that could make a big difference for lonely seniors in our region would be letter and card writing to those in nursing homes. Perhaps you already know someone who would be thrilled to get a card or a note. If not, you could contact the activity director at a local nursing home and ask where you could send some cheerful cards. These letters of friendship, even from a random volunteer, can have a profound impact for seniors in boosting their spirits. The effort can be small or large, depending on the time you have to devote to it. But be assured, when the mail comes, your notes will bring a smile to a senior who needs one.

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. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, a veteran, and community leader to her insightful columns for South Shore Senior News. Her leadership has been honored by several groups, including the South Shore Women’s Business Network, and she currently sits on the boards of the Hospice & Palliative Care Federation of Massachusetts and the Brockton Hospital School of Nursing Alumni Association. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care. ∞*

Story Telling at the Holidays



By Natalie Ahern
Owner, All the Right Moves

I have a lovely client named Lucille who is 92 years old. She hired me to assist her in organizing her house. She is incredibly interested in the world around her and is knowledgeable about politics, travel and the arts. We are going through photos, boxes of postcards, theater programs and her vast collection of music. Two weeks ago she began to teach me about opera and sent me home with a loaned copy of Pavorotti’s “Donizetti Lucia Di Lammermoor”. I love our discussions and look forward to my time with my special friend each week. Our organizing process is slow as almost every piece of memorabilia has a tale to be told. When I tell Lucille I am not helping her sort fast enough, she gives me a beseeching stare and says “You’re helping me by listening to my stories.”

It never ceases to amaze me how much enjoyment I receive from spending time with older adults. There are magnificent stories about careers, travel, loves lost and loves found. One of my downsizing clients was a rather gruff man at our first meeting. By the time I had settled him into his new home, he was reading me poetry he had written about growing up in Hull and about young soldiers in the Vietnam War. Many of my clients are artists and show me the original inspiration for a painting or explain the significance of the carefully chosen fabrics for a quilt. I wish I had taken the time to ask my own grandparents more questions about their careers, how they came to the United States and what it was like to live during the war or the depression.

Spending time with my clients, hearing their stories, helps me truly

get to know my seniors. It allows me to provide better guidance while we are sorting through possessions and deciding what to keep and what to give up. Knowing how much his teaching career meant to him, I would encourage the retired high school educator to keep his favorite essays. The client who worked for George Bush, I would suggest framing and hanging her signed photo of the two of them.

This holiday season will be very different for most of us... As COVID cases grow and we are encouraged not to visit older relatives, I hope we can all use the time we would otherwise spend traveling to Grandma’s to talk longer on a phone or video call. Ask one of the seniors in your life to share a story and for the seniors out there, I encourage you to not wait to be asked. Perhaps there is a slightly faded, black and white photo of a time in your life that can be your starting point for a story about your life: “Have I ever shown you this photo of my father at his dry goods store? ...” or “Did you know I married your grandfather in the biggest snowstorm our town had ever seen? ...” These moments help build a bridge of understanding and foster an admiration between generations. What a wonderful gift this holiday season: sharing, listening and learning about each other.

And Lucille, if you are reading this, I am ready to borrow “Madam Butterfly”!

Happy Holidays from all of us at All the Right Moves.

About the Author: *Natalie has extensive experience in project management, home decorating and floor planning in homes on and around Boston’s South Shore. Whether a client is downsizing, relocating or aging in place, Natalie manages it all with calm efficiency. Her favorite part of the job is the lasting relationships she forms with her clients. “When you spend time going through a lifetime of personal belongings, you really get to know a person. It’s a gift to be able to share so many memories with my clients.” Natalie is a member of the National Association of Senior Move Managers, the leading membership organization for senior move managers. ∞*

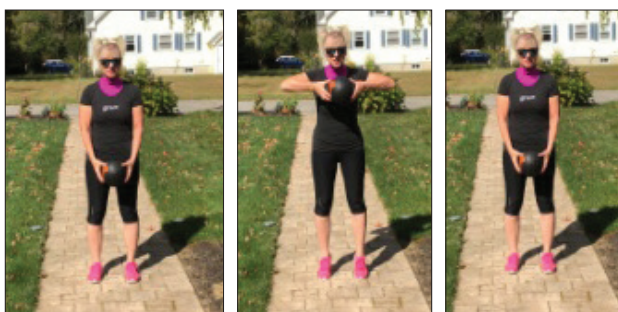
Seniors on the Ball

Continued from p.6

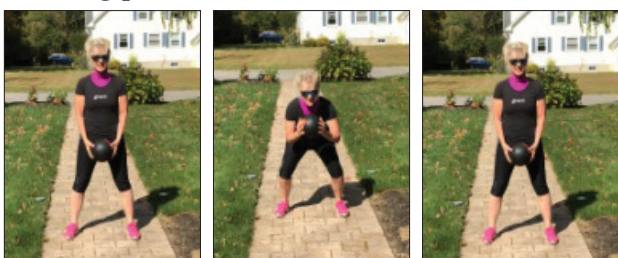
1. TORSO ROTATION: Stand upright in a narrow or wide stance while holding the ball at waist level. Stabilize the hips and keep your head, neck, and shoulders still as you slowly rotate the torso right and left. Alternating side to side signifies one cycle. For more of a challenge, hold the ball away from your body as you rotate your midsection



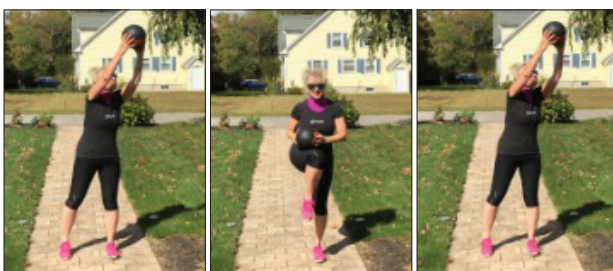
2. CALF RAISE WITH UPRIGHT ROW. Stand upright with legs in a narrow or wide stance. Hold a ball, with arms down and palms facing the front of your thighs. As you slowly rise up on your toes point your elbows upwards and pull the ball up to your sternum. Slowly lower your heels and press the ball downwards to the starting position.



3. SQUAT WITH BICEPS CURL. Stand upright with legs in a wide stance. Hold a ball with your arms straight down, palms facing up. Keep elbows fixed by your sides and curl the ball up towards your midsection as you sit back. Keep your weight in your heels, and do not allow the knees to go below hip level. Slowly return to standing position.



4. KNEE LIFT WITH LAT PULL-DOWN. Stand upright with legs hip width apart. Hold a ball overhead and towards the

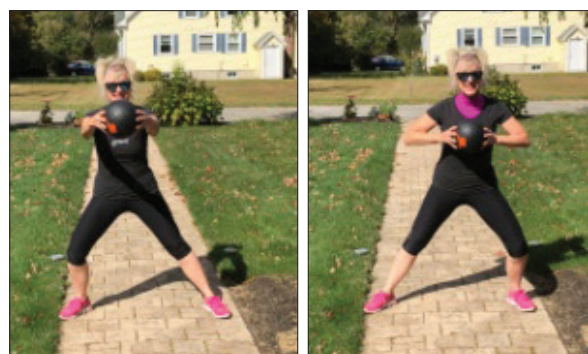


right corner. As you raise your left knee towards your hip, simultaneously pull the ball down towards your knee. For more of a challenge, bring the ball to the outside of your hip. After completing the desired amount of repetitions, repeat other side.

5. BENT-KNEE DEADLIFT WITH OVERHEAD PRESS. Stand upright with legs in a wide stance. Hold the ball in front of your waist. With knees bent, and back flat, bend from your hips and touch the ball onto the ground. As you straighten up, press the ball overhead. Keep knees bent and back flat especially when bending over. To prevent dizziness, keep your head up as you bend over.



6. SIDE LUNGE WITH CHEST PRESS. Stand upright with legs in a very wide stance, hips squared, toes and knees facing forward. Hold the ball center chest. Lunge right and press the ball forward, then immediately lunge left and pull the ball back to center chest. Alternating right and left signifies one cycle.



SUMMARY: A medicine ball is an ideal training tool to exercise the lower and upper portions

of the body with people of all ages and abilities, including seniors, like Marion and Jean. Using weighted balls improves balance and coordination, and promotes cardiovascular fitness when movements are continuously linked together. In our opinion, a standard strength training program is the first step to help seniors develop the motor skills and patterns required to achieve safe and effective weighted ball movements.

A three phase approach is: (1) strength training on 10 machine-based exercises followed by, (2) total body medicine ball exercises performing lower body and upper body separately, and finishing with (3) upper and lower body combination exercises.

Additionally, a three part approach to exercise progression is: (1) performing these exercises using body weight only or little or no weight, (2) progress from a beach ball to heavier medicine balls (1 kg, 1.5 kg, and so on), and (3) eliminating rest intervals between exercises to increase level of difficulty for a more challenging exercise session.

Give this versatile workout a try by following the guidelines and medicine ball exercises in the sequence provided (simple to complex) and like Marion and Jean you can easily incorporate medicine balls into your current senior fitness program. And, while you're at it, have a ball!

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 fitness publications. Currently, she is a Fitness Researcher who Co-Directs the Health & Fitness Center at Quincy College with Dr. Wayne L. Westcott. ∞





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Quincy centenarian shares secrets to a long and happy life



By Marie Fricker

Shirley Cohen Green, 101, a resident of Brookdale Quincy Bay, “never took a drink or smoked a cigarette,” but her recipe for longevity has nothing

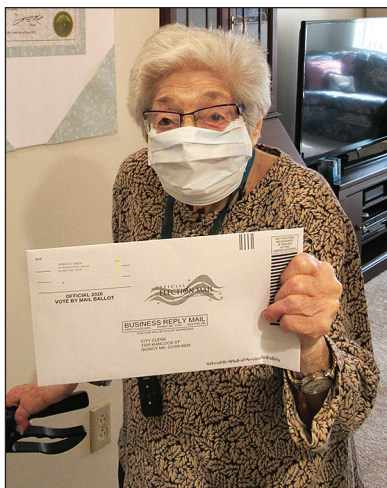
to do with how much she exercised, the foods she ate, or how many hours of sleep she got. It’s all about the way she thinks.

“I have always seen the glass as half full instead of half empty,” said Shirley. “That’s gotten me through a lot of hard times in life. I’m a survivor, and all I ever worry about is the people I love staying well and happy.”

Shirley, the mother of two daughters, now 75 and 71, recently cast an absentee ballot for Joe Biden in her 21st U.S. presidential election. “The first time I voted was for Franklin Roosevelt, and it was the most exciting thing I’d ever done. It still is. I think Biden is a smart, dignified man and will be a good leader. I never much cared for Trump, even when he was on *The Apprentice*. He was too nasty.”

Shirley’s childhood years during the Great Depression were tough ones, mirroring some of the hardships taking place today. Her father lost his 2-family home when the stock market crashed and his tenants could no longer pay their rent. Her 42-year-old mother died from pneumonia before penicillin had been invented, and although she was accepted into college, Shirley had to go to work to help her father pay the bills.

“It was just like now with people losing their jobs and businesses going under, only it wasn’t because of a virus,” said Shirley. “And at least back then, we could be with each other and get comfort from family and friends. This is a hard stretch we’re in right now, but we’ll get through it. We always do. I’ve survived two World Wars and a Depression. I can handle this.”



Shirley Green gets ready to mail in her absentee ballot for the 2020 Presidential Election.

A widow of 23 years, Shirley cites the day she met her husband Edward as the “highpoint” of her life. “We met at a singles dance in Winthrop, and I hadn’t even wanted to go,” said the Salem native who later moved to the South Shore. “He was a great man, and a great father and grandfather. And to think, if my friends hadn’t talked me into going to that dance, I never would have met him. You never know when a simple act will make such a momentous difference in your life.”

After their marriage in 1942, the Greens rented a 2-room apartment in Revere for \$35 a month, and were “thrilled” that it had a refrigerator instead of an icebox. Later they bought their first house in Quincy for \$10,000, a 3-family near Wollaston, and then settled in a small ranch right off the beach, where they spent the next 47 years.

Shirley went to work with her husband as a Realtor, and they later opened their own real estate business, Wollaston Park Realty, to help pay for their daughters’ college and weddings.

An active and healthy centenarian, Shirley needs little help with her daily activities. Except for medications for high blood pressure and some mild anemia, she has no need for medical attention and hasn’t seen her doctor in nine months. She voluntarily gave up driving her car at age 93 because of her failing vision, but she is quick to say it was her decision, not anyone else’s.

Her diet has always been a healthy one with ample portions of fresh fruits and vegetables, chicken, turkey, lots of fish and little to no red meat. Although never overweight, she admits to “never being into exercise” and getting no more than 4-5 hours of sleep a night. She keeps her brain alert with games and mental exercises, hosted by associates at Brookdale where (before Covid) she served as a “Welcome Ambassador” to new residents, and by keeping up with friends and family through email, Facebook, and phone calls.

“Love is a big part of my life. I love my children, grandchildren, great-grandchildren and all my nieces and nephews,” said Shirley. “And I could tell you what’s going on in any one of their lives. I’ve never been into myself, only others, and I think that’s a good thing. I haven’t told my daughters this, but if they offered me a vaccine for Covid, I’d tell them to give it to a younger person. Their lives are more worth saving.”

Because of a deep faith based on her Jewish religion, Shirley doesn’t fear death, but she is grateful for every day she has on earth. “I love my life,” she said. “There is always something to do, even if it’s just watching the news, cleaning my closets, rearranging my drawers, or listen-

ing to an audio book (her most recent “read” was Michelle Obama’s new memoir, *Be-coming*).

“Every morning when I open my eyes, I say, ‘Thank you God for getting me through the night.’ I pray a lot and thank the Lord a

million times throughout the day. I often think, why am I still here? I don’t know that answer, but as long as I am, I’m going to stay active and try to help others as much as I can.”

Shirley Cohen Green will celebrate her 102nd birthday on May 4, 2021. ∞



Shirley Green at 98.



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Art Matters XIV: Reflections on various art media, Part 1 – Drawing – Basics and History



By Janet Cornacchio

In a number of past columns, I've discussed the basics of composition, and several 2-D media. Today, let's look at drawing media, which have been and are used as a base for many other works, or in standalone works. Just as some

words can be both nouns and verbs, drawing is both a media and a technique. Various implements are used in drawing to mark paper or other bases. Possible drawing tools include graphite pencils, pen and ink, inked brushes, color pencils, crayons, charcoal, chalk, pastels, various kinds of erasers, markers, styluses, various metals (such as silverpoint) and, today, a computer stylus or mouse.

Drawing tools release pigment onto the chosen base, usually paper, though cardboard, plastic, leather, canvas, and board are examples of other possible bases. Ephemeral drawings may be made on a blackboard or whiteboard or even a sidewalk with chalk. Throughout human history, drawing has been a basic and widespread means of expression, readily available to all, since both the tools and requisite skills are perhaps the most accessible form of artistic expression or visual communication.

Artistic expression aside, drawing skills are employed in a number of business applications including commercial illustration animation, architecture, engineering and technical drawing. Essentially, drawing has two major roles in human history—first and foremost it has always provided a major means of communication and, of equal importance, it has been a major form of artistic expression. Often these two roles overlap.

As a form of communication, drawing pre-

dates written language. Those cave paintings/drawings again include pictograms and abstract concepts. Indeed, you may remember that two of the most ancient written languages began as pictographs—the hieroglyphs of ancient Egypt and the calligraphy of ancient China. So, humanity first expressed written thoughts by using symbolic pictures to represent ideas. Most written symbol systems or alphabets have, at minimum, a pictographic base in a letter or two.

As a form of artistic expression, drawing is prominent throughout the world as an art medium. It is the preliminary basis for drafting or designing most other artworks, as well as the starting point for practice and experimentation in artistic skill. Before paper was readily available, artists would use wooden tablets or other hard surfaces that could be wiped clean and reused for practice or designing their work.

Most drawing was ephemeral prior to the 14th century when paper became available. With the major shifts that came with the Renaissance, drawings became important and so the thoughts and sketches of Leonardo, Michelangelo, and so many of other artists, scientists, mathematicians, architects, explorers and diarists down the centuries are there for us to appreciate, admire and analyze. Then, in the 19th century, the invention of photography gradually led to a shift in the use of drawing as a means to reproduce a realistic image to more expressionistic and imaginative intent, while photography replaced drawing to accurately represent a subject.

I can't begin to guess how many times people have confessed to me that they can't draw more than a stick figure. That may be so, but anyone can learn to draw. Granted, just as in sports or any other skill, we are not born equally adept, but innate ability is only one aspect of acquiring a skill or knowledge. Initially, the artist or

student may seek to reproduce an accurate rendering of what is being drawn. For me, that is craft and it is useful to be able to do that, but ultimately it isn't art, and it is just one part of being able to draw. First, one must learn to see what one is looking at; next, decisions have to be made about how to represent what's being seen; over time, practicing the skills needed to apply the tools used in drawing whether they're pen, pencil, charcoal, etc., will help and last, learning how to critique and fine-tune what's been drawn.

Here are a few tips on how to develop and improve drawing skills. One must develop the perceptual skills to observe and represent the chosen subject and then have the physical ability to use one's chosen tools.

Here are some suggestions for practicing your ability to "see" what you draw: squint; use a view finder to focus and isolate the subject. Do a contour drawing; put your pencil to the paper and draw an outline of the subject without lifting pencil from the paper. Take a cell phone or digital picture and put that right next to your drawing pad. If you have a computer handy, download the image so you can go in deep and out to explore your subject.

Do several rapid sketches of the subject – take 1 minute, 3 minutes, 5 minutes, 15 minutes. This will help you understand what you're seeing. Doing these steps before attempting a more deliberate final piece will help you understand your subject, realize what's difficult in the subject, what you find interesting, and much more. It will also help you learn how to work with your chosen drawing tools. Keep a pad on the side and you can experiment with different effects, etc. Next time, watch for more lessons about specific drawing techniques and skills.

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 ∞

Shop Small and Give Back This Holiday Season

Family Features

This year has been tough for many. Despite the challenges, acts of compassion and generosity can bring together the global community. With this holiday season different from those before, it is important to remember the world's shared humanity and help make the season brighter.

For those who will be celebrating this season and are looking for gifts that give back, UNICEF Market offers an online collection of handcrafted gifts made by artisans from around the world. Supporting these small businesses helps both the artisans—many of whom are dealing with economic hardship because of the pandemic—and the lifesaving mission of the United Nations Children's Fund (UNICEF).

The platform brings business to artists like

Mirian Otzin from Central America, who began weaving using Mayan techniques with her mother as a hobby at the age of 8. Otzin worked for a female weavers organization for 16 years before becoming an entrepreneur.

In addition to Otzin, more than 2,000 artisans are empowered on the platform. These entrepreneurs share their talents, selling their handcrafted items for homes and gardens, jewelry and more, such as reclaimed stone flowerpots and onyx and marble chess sets from Mexico, teakwood cutting boards from Thailand, silk tapestries from



Ghana and knit blankets from India.

A portion of gifts' proceeds also help fund lifesaving programs such as nutrition, sanitation, education and more in the more than 190 countries where UNICEF works. Since the COVID-19 pandemic started, the organization's 13,000 staffers have reached 250 million children with distance-based learning and 2.88 billion people with virus prevention information. They have delivered more than 234 million units of personal protective equipment, hospital equipment and diagnostic tests to frontline workers globally. As the largest vaccine buyer in the world, the organization is set to lead the procurement and supply of COVID-19 vaccines in the world's biggest and fastest operation of its kind.

Share the best of this season by visiting unicefusa.org/ShopSmall2020. ∞

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