

Wayforth Helps Seniors Make Stress-Free Moves



By Marie Fricker

Ready to downsize, but not sure how to begin? Feeling overwhelmed by the thought of packing up decades of memories and leaving your family home behind? Wayforth, a nationally accredited Senior Move Management Company and an exclusive partner to AARP, can take the weight off your shoulders as you make the move to a smaller house, condo, or senior living community.

“We don’t want our clients to worry about a thing,” said Doreen Lang, the firm’s Boston area manager, who provides one-on-one guidance to seniors who are downsizing or relocating to a warmer climate. “I pick up my phone day or night when a client calls, because I understand the emotional aspects of making a move at this point in their lives. There is much more involved than packing boxes and loading furniture.”

Lang, whose official title is “Client Experience Manager,” has a keen understanding of issues facing older homeowners as they move to a senior living situation. Before joining the Wayforth team, she was an executive director of several 55+ communities in Southeastern Massachusetts and worked closely with residents and their families to help them make a smooth transition. She is also the author of three highly acclaimed books on employee retention in the senior living community and has hosted WATD’s “My Generation,” a long-running radio show for baby boomers and beyond.

Wayforth, which earned an A+ accreditation from the National As-

Wayforth... continued on p.6



Doreen Lang of Scituate recently joined Wayforth's Senior Move Management team in the Boston and South Shore area.



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Home For The Holidays: Making Sure Your Senior Parents Are Safe

By Steve Carrier,
Eldercare Advisor/Owner



Heading “home for the holidays” is an American tradition. Many adult children will spend time with their aging parents. Not only is it a time to celebrate the family together, but it’s also an opportunity to observe your parents’ physical and mental health to determine if they need more assistance.

Many sons and daughters no longer live in the same city as their parents, so this may be the first time in months when adult children are seeing their parents. Health changes in mom or dad are more evident and the topic of aging, and its related issues, becomes a family conversation.

What warning signs should you look for to suggest that it’s time to find a new environment for your aging parent? Some of the “red flags” to note:

- A change in mobility--is your parent sitting in the same place all day? Having difficulty getting up and down.
- Obvious weight loss



- New dents and/or racing stripes down the side of their car
- A stack of unpaid bills or unopened mail
- Leaving belongings in strange places, like putting their eyeglasses in the refrigerator
- Frequent confusion/memory loss
- Spoiled food in the fridge--or little food (especially if this is abnormal)
- Forgetting the names of household items
- Decreased judgment regarding finances e.g. overspending
- Frequent changes in mood and personality

Make the most of your holiday visit by taking some private time with your senior parents to discuss future planning. Your parents may not be aware of a gradual decline and may be reluctant or unable to plan for needed care. Allow time for them to express anxieties and needs. You can decide together what needs to be done and who can help. Here are four ways to use family time to get organized for the future care of your aging parent:

Evaluate Health and Wellness

Evaluate your loved one’s living situation.

Ask about their medical visits. Take a photo of their prescriptions for your records. Inquire about their social life and listen for mental health concerns.

Discuss Senior Living Choices

Let your parent know you care about their well-being and want them to make the decisions for their own care, with your help. Bring up the topic of senior living as merely an option — one that could make life easier and more fun as well as safe. Explain to them that modern senior living facilities are, in fact, true communities where they can thrive better. Senior living communities offer expert staff, a choice of quality and nutritional food and most importantly, an opportunity to make new friends and have an abundance of activities to choose from. And finally, offer to take your loved one on a tour.

Collect and Review Important Financial and Legal Documents

This can be a difficult topic to broach, but it is important to discuss money matters before a medical crisis occurs. Set aside time to collect important documents to prepare for your parent’s elder care and health care. Make sure insurance cards, birth certificates, wills and financial records are in one place. This can help families be prepared for hospital visits and mak-

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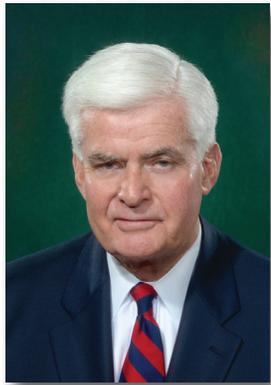
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HOME EQUITY WEALTH MANAGEMENT

Housing Price Bubble? How Seniors Can Protect Home Equity Before It Bursts

As trees don't grow to the sky, neither do home and stock market values. Pandemic induced home prices have skyrocketed at unsustainable rates creating a bubble that will eventually burst. Now, savvy senior homeowners can lock-in these record breaking values permanently without selling.



By **George Downey**

BRAINTREE - In April of this year, Case-Shiller reported home prices set a new year-over-year gain record of 19.9 percent. In the fall of 2005, the previous record was 14.4 percent just before the Great Recession hit that devastated the

economy, banks, and disrupted the economy and real estate markets for years to come.

Few government officials or economists are currently predicting a decline or a crash, but they didn't the last time either. In fact, former Federal Reserve Chairman Alan Greenspan infamously insisted in 2005 that there was no bubble, except for a few small bubbles scattered across the country. He and other leaders were wrong. Who is right today? Clearly, we don't know what may be in store, but the unprecedented disruptions from the pandemic are increasingly worrisome as inflation surges and the supply chain gridlock continues.

Senior Homeowners at Greatest Risk

Home equity (housing wealth) is the largest single asset of most senior homeowners. Any reduction of value can have a profound and long-lasting effect on retirement finances. Property value declines can and do happen quickly. Value recovery, however, takes considerably more time, which older homeowners may not have.

Fortunately, senior homeowners may have the ability to hedge this risk by locking-in today's values and gaining access to more funding now or later when it may be needed.

Reverse Mortgage – A Solution to Protect Current Home Value

One of the unique features of reverse mortgages is that the loan amount and terms are established up front and guaranteed for the life of the loan. Traditional home equity loans and lines of credit may be unavailable, frozen, or cancelled in adverse economic times. Reverse mortgage borrowers, on the other hand, are protected from these risks regardless of any future economic or real estate market decline.

A key factor determining reverse mortgage

funding amount is the home's current market value. Fortunately, reverse mortgage borrowers can lock-in current record home values, create access to greater funding amounts, and gain protection from the uncertainty of future economic or property price declines.



Reverse Mortgages – Unique and Versatile Financial Planning Tool

Advisors and retirees are realizing reverse mortgage makes possible borrowing with exclusive features, including: (1) no obligation to make payments; (2) no maturity date as long as one borrower lives in the home, (3) receive income tax-free distributions, (4) use funds for any purpose, (5) establish a guaranteed growing line of credit that can't be cancelled, (6) no personal liability, (7) no obligation to repay more than the property value at time of repayment, and more.

Understanding the unique combination of features and versatility provides financial advisors and clients the ability to monetize home equity. In so doing, they can unlock housing wealth to increase financial resources that will improve and extend retirement security – without selling the home.

Reverse Mortgage Common Uses

- Payoff mortgage and other debt
- Establish scheduled distributions to supplement cash needs
- Create a guaranteed growing line of credit for future needs
- Pay health and long-term care costs
- Reduce retirement risks
 - Sequence of return risk
 - Health care and longevity risk
 - Fear of running out of money
- Fund contributions to family, church, & charities
- Purchase second home, RV, travel

Enhanced Planning Potential

Integrating housing wealth into the financial planning process can be a game changer. The elimination of mandatory debt payments plus access to additional income tax-free funding

provides homeowners and planners with more planning versatility and greater capacity.

Borrower Obligations – It's A Mortgage – Just Different

Funding and loan terms cannot be frozen or cancelled as long as the loan remains in good standing. Borrower obligations are limited to:

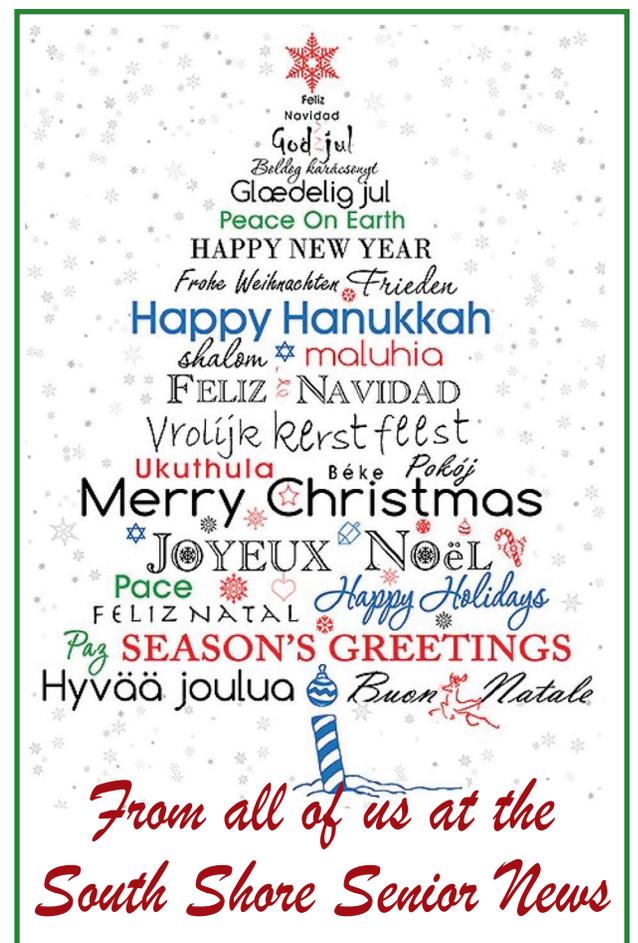
1. Keeping real estate taxes, liability insurance, and property charges current.
2. Providing basic home maintenance
3. Living in the property as the primary residence

Good For Some – Not For All

Every situation is different. A reverse mortgage may, or may not, be a good fit based on individual qualifications, circumstances and needs.

To learn more, consultation with a Certified Reverse Mortgage Professional (CRMP) is recommended. CRMPs are certified, experienced, and exam-tested professionals pledged to strict observance of the **Code of Ethics & Professional Responsibility** of the National Reverse Mortgage Lenders Association, Washington DC. More information on reverse mortgages and a list of CRMPs is available on NRMLAs consumer website www.reversemortgage.org.

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 ∞*





Aging with Sass & Class

Don't let life become a 'stress rehearsal'

By Loretta LaRoche

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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info@southshoresenior.com

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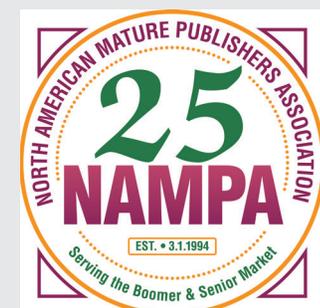
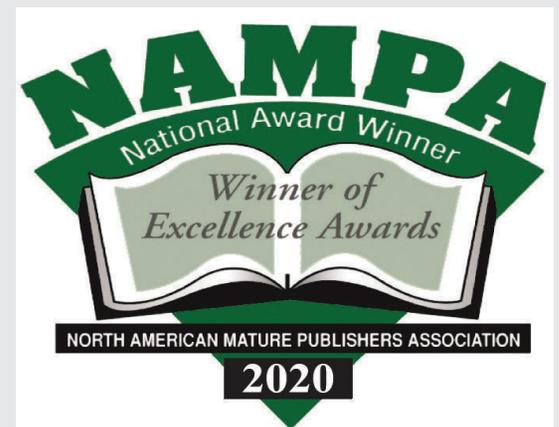
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Elder Law & Estate Planning

Tax Law Changes that can Impact your Estate Planning



By Patrick J. Kelleher, Esq.
ElderLawCare.com

HANOVER AND QUINCY – Some of the more common transfer strategies for estates may have significant impacts due to tax law change proposals on the precipice of being enacted into law. While it is too early to know what will become law, the House Ways & Means Committee tax plan draft indicates

that change is coming soon. While new details emerge and changes are made to the proposals over the coming weeks, it is critical to understand how these possible tax changes may affect your estate planning.

What are the Major Proposed Changes that Impact Estate Planning?

One of the most significant changes to affect estate planning is that as of January 1, 2022, the federal estate and gift tax exemption is facing a reduction from \$11.7 million to approximately \$6 million. Ambitious budget and spending proposals require additional sources of revenue. While technically not yet a law, there is little doubt, per the Congressional Budget Office, that this particular estate and gift exemption will become law. This near certainty provides a small window for individuals to make full use of their 2021 permissible exemption.

Other major change proposals include grantor trusts, which may not have until December 31, 2021 to take full advantage of existing planning opportunities. For decades, grantor trusts permitted the grantor to be individually liable for income taxes on earned income, yet the grantor trust remained excluded from the grantor's taxable estate. If the proposed changes take effect, there will be an elimination of grantor's trusts in estate gift planning.

Under the current rules, existing grantor trusts are exempt from the law change proposal (grandfathered) with one significant limitation. A gift pre-existing proposed grantor trust law change will be exempt; however, the portion attributable post-act contribution is under the new rules. Therefore, that new rule portion is included in the grantor's taxable estate. Grantor trusts include life insurance trusts. Therefore, pre-funding this trust type with enough cash to pay premiums for several years to ensure its exemption status is required in order to remain outside the taxable estate. Execution and funding must happen before enacting the proposal to take full advantage of existing grantor trust laws.

Finally, the proposal regulations upend rules regarding the sale of appreciated assets by a grantor to their grantor trust. Today, this action is not an income tax recognition event. The proposal act, however, would deem such a sale as being between unrelated parties. This change means the sale to a grantor trust becomes an income tax recognition event to the grantor. Typically, assets sold to grantor trusts have substantial gains already built-in. Therefore, the strategy to sell to a grantor trust largely disappears with the change proposal enactment, and not even losses could have recognition upon such a sale.

Valuation rules, such as discounts on ownership interests in passive assets, face elimination. Any individual wishing to claim a valuation discount on a gift of interest of an entity must complete the gift before enacting the proposed legislation. Again, the window of opportunity for claiming these types of valuation discounts may close, even long before December 31, 2021.

Understanding Proposed Changes to Tax income Rules

Tax income rules are also under scrutiny and ripe for change. A new surcharge proposal of three percent of a trust's modified adjusted gross income or an estate above \$100,000 is likely to enact into law. Realizing income gains in 2021 rather than 2022 can help to preserve your wealth.

Also, expect individual and capital gains and dividends tax rate increas-

es. Individual tax rates may increase from 37 to 39.6 percent, and the income level threshold for these higher rates will decrease. The current level for higher-income taxpayers' capital gains will change from 23.8 percent to as high as 31.8 percent. Part of these taxes includes a three percent surtax applying to high-income individuals, estates, and trusts.

The current draft legislation does not propose eliminating the step-up in basis at death or implement a carryover basis at death, nor transfers of lifetime gifts (other than sales to a grantor trust, see above) or upon the death of an income tax realization event. The legislation does not propose setting a minimum term for grantor-retained annuity trusts, or eliminating zeroed-out grantor-retained annuity trusts. Nor does the draft legislation increase the estate tax rate from forty percent or create a progressive estate tax rate structure, limit the annual exclusion to trusts or gifts, or create new limitations on the use of dynasty trusts.

The recently unveiled Build Back Better Act has the possibility of implementing wide-sweeping changes to the US tax code and has drastic impacts on commonly used estate planning techniques. Whether you have an existing estate plan or need to create one, contact us today to understand how these proposed changes may affect your existing or future estate plans.

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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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sociation of Senior Move Managers, employs a trained cadre of senior service experts who guide each step of their client's move, from packing precious heirlooms to coordinating every detail of their "move-in day." The company provides floor planning, home inventories, packing, transporting, unpacking and resettling, storage, furniture assembly, coordinating donations of unwanted household items, and much more.

In keeping with Covid guidelines, all staff members are vaccinated, wear masks, get temperature checks, and observe strict rules of social distancing. The firm even offers a "contactless moving" for some of its more vulnerable clients. "We are in a very stressful time in our nation's history because of the pandemic," said Lang. "But our clients will not have a stressful move."

Lang recently assisted in the relocation of a Walpole woman who was moving to Pasadena to be closer to her son. "Winnie greeted me at the door of her home in her wheelchair," said Lang. "We went through each room of her house while she pointed out the items that she wanted to take with her and those that could go to a charity or the dump. I assured her that she wouldn't have to lift a finger during the process of her move and that our team would even hang her pictures on the walls of her new home, dust off her Hummels and make her bed. I could see her visibly relax as I took photographs of her belongings while she sipped a cup of coffee at her kitchen table."

Another senior client, Ann B., had this to say about her experience in working with the Wayforth team when she was ready to downsize. "I absolutely could not have done this without them. They were constantly assuring me and saying, 'We're here for you. Call us if anything is on your mind.' I honestly don't know how people move without the kindness, efficiency, skill, and laughter that I had with these senior move specialists. Psychologically, I really needed this kind of support, and the whole process was wonderful."

Wayforth staff members make every effort to not only relocate their clients but also the items they will not be taking with them in the move. "We don't smash old pianos and dated furniture and add them to the landfill," said Lang. "I send pictures of the household items to donation centers like Savers or Salvation Army, and I find a home for almost everything. It makes our clients feel better to know that the things they couldn't take with them will be used and appreciated by someone else."

For people of all ages, but particularly seniors, moving is a major cause of stress. The daunting task of decluttering and emptying a home and filling up another residence can be overwhelming. In fact, 45 percent of the respondents in a recent OnePoll study of 1,000 Americans cited moving as "the most stressful event in life," followed by getting divorced (44 percent) and getting married (33 percent).

"When I meet my senior clients for the first time, I often see the fear in their eyes about leaving their house and moving to an unfamiliar place," said Lang. "They know they should downsize, but it's hard to let go of the home where they have raised their children, and sometimes even grown up in themselves."



All members of the Wayforth team observe strict Covid-19 precautions

"And yet, as a past director of senior living communities, I have seen people make this transition again and again, and nearly all of them have felt a huge burden lifted off their shoulders when they no longer have the responsibilities of maintaining a house. I can't guarantee bliss for my senior clients in their next residence, but I can promise them a stress-free move, and that's a great start."

For more information about Wayforth's Senior Move Management services, contact Doreen Lang at 617-535-3737, email: Doreen.Lang@wayforth.com or visit www.wayforth.com. ∞

Home for the Holidays... *Continued from page 1*

ing decisions about senior care for their loved ones.

Planning for Cost of Senior Living

If you haven't planned for senior living care, you aren't alone. Few people do, either because they don't think they'll need it or because they want to save their assets for their children and believe that government subsidies will cover any care they need. This doesn't mean they can't afford suitable care. Fortunately, just like the variety in settings, styles, and amenities, senior living residences are available at a variety of price points.

During this holiday season, it may be the best gift you could ever give yourself and other siblings, to engage in a conversation about overall concerns with your parents and to consider the importance of planning ahead.

About the Author: Steve Carrier, a Scituate resident, is a Certified Dementia Specialist and Senior Care Advisor/Owner of Assisted Living Locators South-eastern Massachusetts, a free senior placement and referral service that helps you explore and understand eldercare options. Contact him at 508-681-3016 or visit www.assistedlivinglocators.com/semass. ∞



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The Best Present? Presence

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



Finding just the right holiday gift is one of the best parts of the season, but nothing can be more frustrating than not knowing what to get for someone dear. We've all been there – scratching our heads and wondering what to give to a loved one who either has everything or wants nothing. Holiday gift-giving gets even trickier when you are looking for the perfect gift for someone who is chronically or terminally ill.

You want to give something loving, an item or notion that shows you care enough to give the gift real thought, but you may struggle with ideas. At Old Colony Hospice & Palliative Care, we've seen many types of gifts during our four decades of caring for patients. There is no one-size-fits-all gift out there, but we have seen some great gift ideas for those who are struggling with chronic disease or those at their end of life.

Often, our patients tell us the gift of time is what they want most. But what does that really mean, in practical terms? It can take many forms, from a simple visit to a more orchestrated project, according to Samantha Brooker, MSW, LICSW, ACHP-SW, OCH's director of social work and support services.

"We hear this over and over again. People want more presence than they do presents," Samantha B. said. "Mostly, they just want time with family and friends to enjoy simple things."

She suggests that you think first about being a companion. Make a plan to visit, and be sure to follow through. Your visit doesn't have to be long, and sometimes it is better if it isn't too lengthy as it can tire out your relative or friend. You don't have to have an agenda. You can just sit and talk, listen to music, read them a book or a magazine. If they're up for it, perhaps go for a walk or a drive to a favorite place.

Many patients are yearning for meaningful conversation. If your loved one is able, talk to them about their life and what is important to them – your relationship, family, hobbies, places they've lived, accomplishments. Encourage them to tell you stories about their past. Ask questions that prompt stories, such as – What are some of your happiest memories? What is your earliest memory? Can you tell me about your childhood neighborhood? Is there anything that you want to tell me about your life? Are there any funny family stories that come to mind?

"Ask them if there is something they'd like to talk about, to tell you," Samantha B. said. "People get nervous, but what we've found is that patients really want to talk. This is the time."

Take a moment to appreciate your loved one. These memories and moments are a gift to you, too. Tell them how they've contributed to your life. Share positive stories or memories that involve them. Let them know you care for them and admire them. Bring some photos to share of times

and events you enjoyed together.

Offer to assist. During your visit, you might offer your services for tasks that your loved one may need help with, such as writing thank-you notes, writing a letter to a relative, sorting through photographs or paperwork.

Coordinate a gift tree with family and friends, with people giving gift cards for favorite restaurants or stores that can be clipped to a "tree" along with photographs and hand-written notes with memories and messages.

If you'd like to bring a gift, you might consider making a favorite meal or writing a handwritten letter telling the person what they mean to you. Something homemade carries deep meaning, such as crocheting a throw using the person's favorite colors or putting together a traditional or digital photo album.

Samantha B. recalled a particularly poignant multigenerational project one family orchestrated with their mother. She was the family cook and prepared all the family holiday meals and special dishes for important occasions. She was the keeper of all the family recipes. She worried this part of the family culture would be lost, and the family realized that so too might the secrets and stories behind the recipes. Each family member came to her kitchen to make a cherished dish with her, write down any tricks left off the recipe instructions and record her memories connected to the recipes. They took pictures of the cooking lessons and made a beautiful cookbook/scrapbook before their mother died.

"She loved it. It was a way to honor her place in the family," Samantha B. said. "She was so happy they took the time to do it, took the time to learn the recipes with her, took the time to be with her."

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. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, a veteran, and a 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. She currently sits on the boards of the Hospice & Palliative Care Federation of Massachusetts and the National Hospice and Palliative Care Organization Regulatory Committee. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care at www.oldcolonyhospice.org. ∞*



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No Time Like the Present to Start an Exercise Nutrition Plan



By Rita La Rosa Loud, B.S.

QUINCY – Have you ever been on a diet, lost weight, regained it and then some? Or, wanted to make a healthy lifestyle change, then decided it wasn't the right time, so you put it off? You are not alone! More than 70 percent of the American population is either overweight or obese from dieting alone! What if I told you that there's no time like the present to take care of business? I

know what you're thinking, "*Christmas is right around the corner!*" I am mindful that we are amid the holiday season, but perhaps I can convince you to have a change of heart. Subsequently, I would like to tell you about an exercise and nutrition study we conducted over a period of 15 months where the subjects lost weight and kept it off.

Before I delve into that, let's explore some reasons why we come up with ways to avoid exercising and eating healthy. We have told ourselves that losing weight – especially keeping it off – is an impossibility, especially over the holidays. If we were to present our arguments in front of a judge, we would win our case hands down. I can relate to quite a few of these myself!

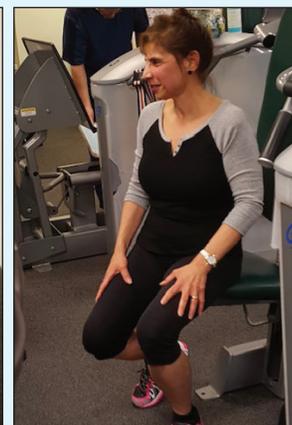
Your Honor,

- I love my McMuffins, French fries, plus fast foods are quick and convenient.
- I am not going to stop drinking beer or wine; I love my brew.
- I eat out at restaurants with friends two or three times per week.
- Not now, I'm going on vacation.
- I have a shower and a wedding to go to.
- It's the *holidays* and I can't break traditions; it would upset my family.
- I'm a chocoholic and enjoy my fudge and sweets.
- I do not like vegetables at all, and I hardly eat fruit.
- I can't give up my evening snacks or comfort foods.

YOUNG AT HEART PROFILE

Patricia Churchill

Patricia Churchill, age 65, has been a member of Quincy College's Community Health & Fitness Center since retiring 10 years ago. She faithfully engages in strength training twice weekly and aerobic exercise five days per week.



"Basically, a yo-yo dieter, I was overweight, and fatigued, suffering from insomnia," said Patricia, whose goal was wellness, so she tried our program. "It promised customized strength training designed especially for seniors staffed by certified instructors."

In just a few months, she felt more energized, her insomnia disappeared, and she began to lose weight. Over the course of two years, Patricia lost 2 lbs. per week, then 1 lb. per week, followed by ¼ lb. per week, ultimately losing 40 lbs. in all! "The fitness staff was instrumental in helping me overcome plateaus by adjusting my weight training routine," she said.

Although Patricia never went on a formal diet, she ate a well-balanced diet of lean protein, fresh fruits, and vegetables, whole grains, and nuts. She stayed well-hydrated and drank a protein shake after her strength training sessions to help build muscle. "I'm happiest about maintaining my weight loss for over eight years," she said. "Adhering to an exercise regime and eating healthy has allowed me to maintain an ideal body weight, and to retain my muscle as evidenced by periodic body composition tests."

For Patricia, adopting a healthy lifestyle was a slow and steady process. She changed her habits and eventually they became part of her daily routine. "Life events, like holiday parties, and even a global pandemic, didn't derail me," she said. "There's no time like the present to adopt a healthy lifestyle, and I am so glad I took the first step by participating in this fitness program!" ∞

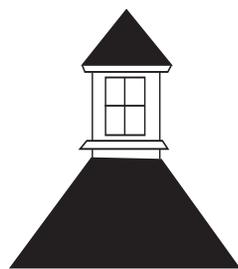
- Soda is my passion and so are salty foods.
- I can't lose weight no matter what diet I go on.
- I camp out every weekend; Frankfurts, hamburgers, sausages, and beans are my staples.
- I get invited to dinner parties, and I don't want to offend the host.
- Every week at the office we celebrate a birthday.
- Coffee and donuts are offered at every business meeting, and I just can't refuse.
- I'm going to a conference where box lunches are served that include a dessert.
- I love all-you-can-eat buffets.

Kidding aside, you may think I cannot relate, but that is far from the truth. My mother was very sedentary and, as a result, she passed away with her first heart attack. If you've read my previous March 2021 article, "*Are We Being Conditioned to Be De-Conditioned?*" you learned why being inactive is one of the worst conditions to be in. Briefly, inactivity can result in becoming overweight and obese as well as suffering from various diseases, including heart disease. Well, I was 30 at the time when mom passed away and I vowed then to stop my unhealthy habits (yo-yo dieting for one), to keep active, eat balanced and nutritiously, and plainly take care of my health.

I understand temptation is abundant. But, let's face it, it is not go-

Senior Fitness...continued on p.17

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Protecting Your Beloved Senior Post-Covid: 5 Things to Consider

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



COVID has fundamentally changed the way we think about caring for our seniors. After witnessing the consequences of infection spreading unchecked through assisted living facilities, many families decided to care for seniors at home. Now that vaccines are available, families often wonder how to transition to post-COVID life while continuing to protect their senior loved ones. While each individual's needs are unique and will vary accordingly, here are five things to consider when protecting your beloved senior post-COVID.

1. **Check the Spread.** We've come a long way since COVID first appeared. Vaccines are now widely available in the US, and some treatments have been developed to help combat COVID, but in many areas of the country, COVID cases are still high and, with the variant, some areas have seen an uptick. Although vaccines are highly effective, breakthrough cases do occur, and seniors are more likely to suffer with more severity. If you live in a community with a high number of cases, you'll need to take that into account. Some families may opt to wait for case numbers to drop,

while others are comfortable rejoining activities while continuing to take precautions.

2. **Keep Masking.** One of the positive side-effects of the COVID pandemic was an almost nonexistent flu season. That's been attributed to the efforts we were taking to prevent COVID, like social distancing and wearing masks. Since choosing to continue wearing a mask makes it less likely that your beloved senior will contract either COVID or another potentially serious illness like the flu, it's wise to do so. Additionally, the CDC recommends that all adults wear masks indoors and advises that those with compromised immune systems take extra precautions.

3. **Get Boosters.** We have learned that vaccines aren't as effective in people whose immune systems are compromised by things like cancer, organ transplants, and certain medications. If your senior's immune system isn't working as well as it should, a third shot may be needed. In addition, the CDC recommends that all seniors get booster shots six months after their second dose.

4. **Enjoy the Outdoors.** Many diseases spread during winter because we spend more time indoors and have less fresh air flowing into our homes and buildings. Whenever possible, enjoy activities outdoors. Your senior will have a chance to stay active and break up the monotony of spending so much time at home, while being less likely to pick up an infection. Even a short walk around the neighborhood or backyard will help.

5. **Address Your Senior's Needs.** Every person has his or her own unique needs. Think about what your loved one needs most. Has he

or she experienced isolation, been less active, or had to give up cherished hobbies? Think about the ways you can help. Have discussions with friends and family members that your senior may be missing. If everyone has been vaccinated and agrees to take precautions, perhaps you can resume visits in a way that makes everyone comfortable. If your senior needs more activity, try starting a daily walk, going birdwatching, or arranging activities with a small group of friends. And if your senior has been missing hobbies, reach out to facilities to ask about precautions being taken to protect seniors. Perhaps your loved one can resume old activities, or maybe you can help your loved one find a new hobby.

Times are still challenging, but we hope better days are ahead. Keep the above considerations in mind to protect your senior post-COVID. We at Celtic Angels Home Health Care are here to help. If you'd like to know more about how we can help you and your family care for your senior, contact us today.

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. ∞



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Dear Maria,

Your CNA Kelly has been coming to see me for well over a year now. She has been doing everything for me including cleaning, cooking, grocery shopping, and taking me to my many doctor's appointments.

Kelly is a kind and caring person and I look forward to her coming on Tuesdays. My children are also happy that I have Kelly here to take care of me. It gives them such peace of mind to know if anything goes wrong with me, she will be there to take care of me and let them know.

Sincerely, Susan C.

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Self-Care: The Importance of Nutrition



By Nicole Long,
MSW, LICSW

Over the past year, there has been immense focus on self-care as we continue to cope with stress (among other challenges) related to the pandemic.

Self-care is about taking proactive steps to keep yourself physically, mentally and emotionally healthy. It is not a new idea or practice – nowadays there is just a greater awareness of its importance. Taking the time for self-care helps you maintain your overall health and happiness, while better coping with stress, illness, disability and many other life challenges.

Eating Well. A nutritious and well-balanced diet is an important practice of physical self-care. As we get older, nutrition plays an even larger role in health and well-being.

Did you know? More than 3.7 million older adults in the U.S. are malnourished. Since it's

difficult to tell whether an older adult is malnourished, simply by looking at them, the condition often goes unnoticed and undiagnosed. Malnourishment in older adults can lead to increased falls, hospital stays and comorbid health conditions.

It's important for everyone to cultivate smart eating habits. Parents and grandparents raising grandchildren should start to introduce healthy eating habits to their children. By developing a nutrition strategy and planning meals in advance, you are more likely to consume meals with vitamins, minerals, fiber, protein and other nutrients needed.

The Nutrition Department at Old Colony Elder Services (OCES) can provide older adults with services, such as nutrition education, through their Healthy Living Program.

The OCES Nutrition Program enhances the quality of life for older adults by providing nutritionally sound and satisfying meals Monday through Friday through Community Dining meal sites. Older adults who are unable to attend a Community Dining site, or who are unable to prepare nutritious meals at home, may benefit from receiving home-delivered meals through Meals on Wheels (MOW). Having daily meals delivered enables a homebound individual to remain independent. It provides them with a connection to the community and serves as a safety check, while also reducing loneliness.

The OCES monthly menu is planned by a registered dietitian and includes medically tailored meals with a doctor's approval and also meals for those who have special diets.



Food Security. Many older adults have reported that if not for the home-delivered meals program, there would be a food shortage in their home. Older adults attending a Community Dining meal site have reported they are able to save money on food and have an opportunity to socialize with others.

According to the **Mass. Senior Nutrition Program Satisfaction Results** in their 2019 Satisfaction and Outcomes report, 71% of meal recipients said their home-delivered meal was their main meal of the day. Older adult meal recipients also reported that the nutritious meals helped them to feel better, maintain their weight, and improve other medical conditions.

Good nutrition is an important aspect of self-care that helps older adults maintain independence, stay healthy and enjoy a better quality of life. For more information about OCES' Nutrition program or for assistance, visit www.ocesma.org or call 508-584-1561.

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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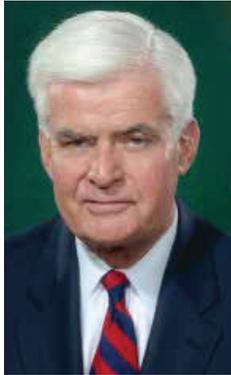
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ASK THE HIPPIE

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.

I forget so I can learn

By Phyllis DeLaricheliere, MS



WEYMOUTH – It's a good thing. Honestly! We NEED to forget some things to make room to learn more. This is a healthy process, and our brain – the main frame computer – dumps old and useless data, in order to make room for new learning.

We should not always fear forgetfulness. Memories degrade naturally over time. The less we think about certain moments, they will fade away and the neuron connections become disconnected. People today process lots of stimuli and information – more than yesteryear. Therefore, we tend to grow more and more forgetful as we dump what we don't need at the time.

LESSON #1: When learning new information, give yourself a few moments to process it before learning more. Recall will be more successful.

As our brains work hard to store data learned

and moments experienced, filing it away for later use is critical. Lack of sleep has a negative impact on our neurological health and the storage process. The phases of sleep each have their own special function. While you are falling asleep, the brain begins working on editing all of the day's memories, and filters what it will keep and what it won't. Next, as you slip into a deeper sleep, the brain dumps the waste and begins to biologically nourish itself. This is a time that the brain rests and heals. REM sleep follows, but as we get older, this becomes more challenging to accomplish. It is during this time of sleep that our memories get consolidated, hard drive stored.

When sleep deprived, the brain does not have time to organize, consolidate and remember your day's events, so recall can be very challenging.

LESSON #2: Adults over the age of 50 should still get 7-8 hours of sleep based on published sleep studies. It was always believed that, as we aged, we needed less sleep. When we are at rest, it is the main opportunity for our brain to heal itself, repair and recharge. Just like water and air are critical to our body's survival, sleep is in that top 3! Perhaps a good night sleep might be one of the ways we try to keep dementia away.

Helping yourself, throughout the day, to remember is not only a smart idea but a survival technique. Here's a situation: You are speaking with someone; you have another thought to mention, but they are talking. How many times have we heard ourselves say, "Oh I forgot what I was going to say?"

LESSON #3: Take a moment, remember what you wanted to say and associate it with



something like, holding your thumb in the other hand. Once the person is done speaking you will associate your thumb being held with the thought you had.

Here is one more situation: You have five different things you must remember to do before you go to work the next day.

LESSON #4: This one is simple; put sticky notes in a place where you will reference them in the morning.

There is no shame in assisting ourselves during these times to remember. It is NOT an early sign of dementia, more a representation of the chaotic time we all live in. So, take care of yourself, embrace forgetting, and assist remembering.

About the Author: *Phyllis DeLaricheliere, MS is a well-known educator and lecturer in the world of dementia. She concentrates on holistic approaches to managing the journey of the diagnosis, with a concentration on the HIPPIE Philosophy. Her book "Embracing the Journey; Knowing your Inner Hippie" is coming out in paperback in the new year. Also you can find her on the web: www.ask-thehippie.com ∞*

Using your treasures

By Natalie Ahern, Owner,
All the Right Moves



How many of you have a beautiful 12-piece place setting of china, crystal and/or flatware that sits unused in your china buffet? How many of you have more than one of the aforementioned collections?

Most of the clients I work with on downsizing have multiple china and glassware sets (one from their wedding, one from a relative) that are brought out once a year (maybe). Inevitably the client will say to me "I don't know what to do with this! My kids don't want any of it and I don't have room in my new home."

China, crystal and silver are items most of our children have no need for. Either they have their own place settings already, or, like

my kids, prefer the minimalist life of having only everyday dishes/glassware.

My suggestion is one I have adapted in my own life; use your beautiful things each day. Most of my clients initially look shocked at my suggestion of daily use of these items, but many of them come around to the idea that they CAN use these lovely items for themselves. My own china now rests in my kitchen next to a few chipped everyday dishes that I keep for microwaving. I no longer have my box of six wine glasses purchased for \$12.00; those were donated when I downsized. Instead, I use my beautiful crystal, china and flatware from my wedding 33 years ago. Please note that this wonderful bit of advice was given to me by a small antique store owner many years ago. This practical shop owner told me china and crystal have very little value in the resale market, a fact that remains true to this day. Which brings us back around to the fact that using your place settings for yourself is a terrific idea. After all, aren't you worth it?

Like china and crystal, using some of the beautiful serveware, bowls and vases in our daily life also makes sense. How many times have

you used an old margarine tub for paperclips or cotton balls while a Wedgewood bowl sits in your dining room cupboard collecting dust? I am SO guilty of this!

Of course, china and fine crystal are more delicate, and if you use your dishwasher, select the "china" setting. Avoid touching dishes when loading and wait until the dishes are dry and cool before handling. If you use your sterling or silverplate flatware daily, keep them separated in the dishwasher as they can discolor when mixed.

Using your fine dishes and glassware may mean they fade or chip over time, but isn't the joy of using them worth that small price? Enjoy your treasures!

About the Author: *Natalie Ahern, founder and principal of All the Right Moves Boston, 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. She is a member of the National Association of Senior Move Managers. You can reach her at 781-724-1681 or visit alltherightmovesboston.com for more information. ∞*

"THE WICKED SMART INVESTOR"



The Worst Christmas Gift?

By Chris Hanson

HANOVER – Holiday traditions usually provide seasonal merriment. Yet, there is one unfairly maligned standby; the dreaded fruitcake. Many people have never actually tasted fruitcake, but insist it's absolutely putrid. As a financial planner, The Wicked Smart Investor gets a similar reaction. Frequently, people assume they cannot afford my services but don't understand that quality advisors justify the cost.

Let's talk about fruitcake, an immensely popular confection in Victorian England. Made with nuts, dried fruit, spices and sometimes booze, it traces its roots to the Roman Empire. Yet, its glorious history did not prevent Johnny Carson from joking "The worst Christmas gift is fruitcake. There is only one fruitcake in the entire world and people keep sending it to each other year after year." Instantly, fruitcake became the yuletide whipping boy.

My grandfather loved fruitcake and balked at this criticism. Born in the Lancashire, he cherished all things British (well, maybe not the Sex Pistols). Technically, his name was Grumpy, but he was such a curmudgeon that we called him Grumpy. A tough old bird, he simply laughed at his nickname. I think part of the reason he

was always grumping is no one could understand him. He never lost his cockney accent and sounded like Ozzy Osbourne. His favorite watered down expletive was "For Cripe's sake."

Alas, there was no mistaking Grumpy's happiness at Christmas time. He took great joy in simple pleasures like playing board games with his grandchildren while snacking on fruitcake, and it was only expected that Grumpy would want to share his beloved fruitcake with his young grandson. One Christmas, he cornered me in the dining room with a slab of the muddy looking concoction. "Try it Christopher it's good," he commanded with a grimacing smile.

There was simply no arguing with Grumpy; I was stuck. I nervously took a bite and my worst fears were confirmed. It tasted like the devil dipped a cellulose sponge in cherry cough syrup then sprinkled it with slimy insects and nuts. I got woozy and confused, I sensed it was really Halloween and this was the witches brew. Observing my obvious distress, Grumpy belted "For Cripe's sake what is wrong with you, Christopher? It's good." There was definitely something wrong with me alright. I wasn't back to myself for at least a week. I swore off fruitcake forever but at least I actually tried it.

Can you say the same thing about a financial planner? Do you simply assume you cannot afford one and do it yourself? Or, maybe you seek free advice from an unqualified relative, friend

and/or coworker? Many times I actually reduce investment costs while giving clients personalized service. The low-cost mutual fund giant Vanguard conducted a study on the value of a quality advisor, and the findings note that over the long term, clients enjoy an extra 2.9% return and that is net of fees! You may want to reconsider your opinion of advisors.

This season I reconsidered my fruitcake boycott. I once read that taste buds are constantly changing, so maybe I could appreciate fruitcake now. Also, if fruitcake was so horrible why does Hickory Farms, Hostess and various mom and pop bakeries sell millions of them each year?

At Greenhill's in Dorchester, I courageously had a slice. It wasn't bad; it would not be my first choice, but it wasn't torturous. I'm sure somewhere good old Grumpy was laughing at me. For Cripe's sake, Grumpy, yes, you were right! I wish you were here for one more Christmas. I'd still beat you at Parcheesi.

I hope you enjoy the simple pleasures this holiday season.

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. ∞

SOCIAL SECURITY UPDATE

Social Security: Answers From the Experts



By Delia De Mello,
Social Security

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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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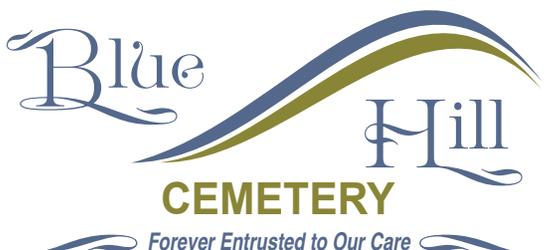
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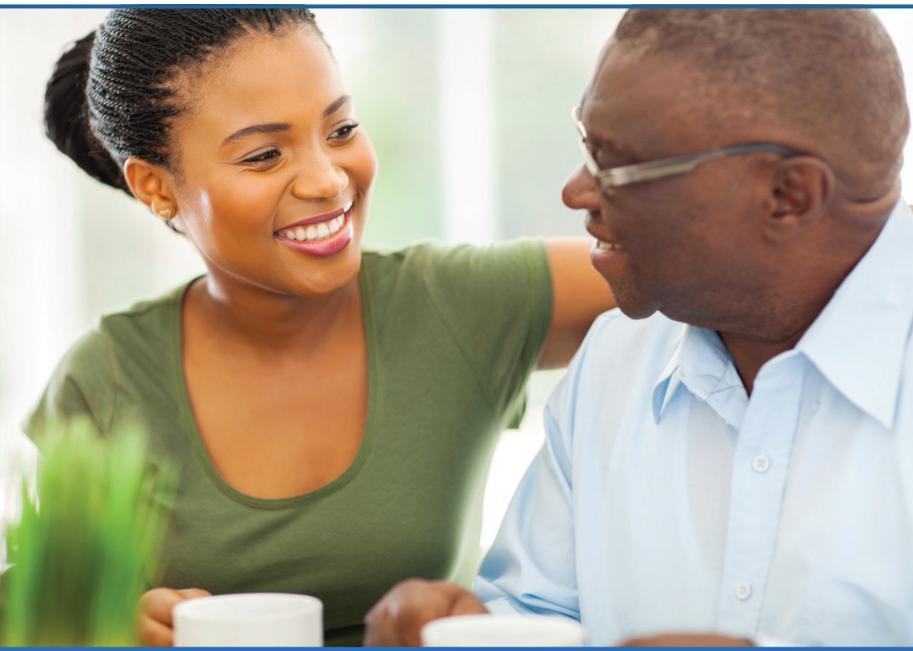


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Art Matters XXVI: Reflections on various art media

Sculpture, Part 7 – History of Classical & Hellenistic Greece



By Janet Cornacchio,
President Scituate Arts Association

In my last column, we looked at the history of sculpture in the Ancient Near East and Archaic Greece. Today let's discuss more of the history of classic sculpture, that of Classical Greece and Hellenistic Greece.

Sixth century Greek sculpture evolved rapidly, from posed and conventionalized, to more naturalistic and fluid figures and complex narrative scenes. In a previous column on stone sculpture, we looked at the pediment of the Parthenon in Athens. This is perhaps one of the most famous examples of classical Greek art in the "High" period style, featuring figures in the round.

They survived in close to unblemished condition for future generations to admire since the time when these figures, now known as the Elgin Marbles, were used as fill to level the ground after the Persian sack of Athens, barely 40 years after they were created in 480 BCE. Created by the studio of Phidias (active 465–425), the paramount Greek Athenian architect and sculptor, his contemporaries celebrated him for the colossal chryselephantine Statue of Zeus at Olympia, one of the Seven Wonders of the Ancient World, along with his Athena Parthenos, the cult image, which stood inside the Parthenon, and the Athena Promachos, a colossal bronze figure, which stood outside. None of these works survived but they are known by reputation and from representations.

The "High Classical" period lasted only a few decades from about 450 to 400, but has had a momentous influence on art and retains a special prestige, despite a very restricted number of original survivals. The High Classical style continued to develop realism and sophistication in the human figure and improved the depiction of drapery (clothes), using it to add to the impact of active poses. Facial expressions were usually very restrained, even in combat scenes. The composition of groups of figures in reliefs and on pediments combined complexity and harmony in a way that had a permanent influence on Western art.

Relief could be very high indeed, as in the previously mentioned Parthenon illustration. The Late Classical style developed the free-standing female nude statue, supposedly an innovation of Praxiteles, and developed increasingly complex and subtle poses that were interesting when viewed from a number of angles, as well as more expressive faces; both trends were to be taken much further in the Hellenistic period. Other significant architectural sculptures come from Paestum in Italy, Corfu, Delphi and the Temple of Aphaea in Aegina. I was in Paestum about 10 years ago and the scale of those buildings is amazing. See the snap of me in front of one of the restored temples.

Classical Hellenistic Sculpture

The next major period in Western history and classical art is Hellenism; the name Hellenism is derived from Hellas, the Greek word for their homeland. The Hellenistic Era is bookended by the death of Alexander the Great (323 BC), the first great conqueror of the Western world, whose territory stretched from Macedonia to the Indus Valley, and the Roman defeat of Cleopatra at the Battle of Actium in 31 BC (she who was the descendant of the great Conqueror's last remaining general (Ptolemy) and whose rule in Egypt represented the final remnant of Alexander's empire).

Actium also marks the end of Republican Rome and the beginning of Imperial rule. Alexander's conquests brought Greek-Hellenistic culture into courts throughout the Near East and parts of Central Asia, as well as to upper class households in parts of Italy, where Greek colonies initially controlled the Southern part of the Italian "boot." Hellenism and its art played a significant role in both the western and eastern extremes of Alex-



Temple of Paestum, restored. Located in Italy below the Amalfi Coast on the Mediterranean. Note the scale (see the small figure in near the fence, that's me.) At right, side view of one of the Temples.



Pictured from left to right. The celebrated Hellenistic sculpture, the Wing Victory of Samothrace, is an example of 2nd century BC Pergamene style. Athena Parthenos, Athéna Varvakeion. The Varvakeion Athena is a 3rd-century CE Roman copy in marble, housed in the National Archaeological Museum of Athens. This is generally considered the most faithful version of the Athena Parthenos, the cult sculpture created by Phidias for the interior of the Parthenon. Venus de Milo, dated between 130 to 100 BCE, represents the elegance and simplicity of Hellenistic Classicism.

ander's Empire – in the expanding Roman Republic and in the Buddhist Empire of the Indian subcontinent. Remember the massive Buddhist figures destroyed by the Taliban in Afghanistan. They are an example of Hellenistic influence in Indian/Buddhist art.

Hellenism has two major stylistic periods. An earlier Pergamene Style (from the Greek Hellene city of Pergamon in modern day Turkey) was known for its naturalism and exaggerated style. The style produced a vivid sense of reality in the viewer with its highly expressive gestures, dramatic action-filled poses and musculature, and deep drapery folds. The Louvre's Winged Victory with its furled wings, flowing drapery and the sense that the figure is about to alight exemplifies this style.

An equally famous female figure, the Venus de Milo, with its graceful turned pose, is representative of the later Second Classicism (2nd century BC) with its return to simplicity and elegance. These two styles overlapped and dating is typically very uncertain, especially considering that most works are known from copies, not originals. Greater general prosperity and a very wealthy class led to an expanded subject range and large houses decorated with sculpture and a proliferation of public art.

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 ∞

Senior Fitness...

Continued from page 8

ing anywhere. High-calorie foods and sweets are featured on TV and radio commercials, online ads, drive-by billboards, food channels, cookbooks, bakeries, restaurants, and grocery stores. Processed food is presented at parties, events, celebrations of all kinds, and especially during the holidays, which, I agree, *does* make it difficult to stick to a plan, stay focused, and disciplined during these festive times. However, I hope to show you that it *is* possible to lose weight and keep it off even with all these distractions, particularly during our favorite seasonal gatherings.

Back in 2015, Dr. Wayne Westcott, myself, and our fitness staff decided to offer a comprehensive, weight loss research program to include strength training (resistance exercise), cardiovascular fitness (aerobic activity), as well as a flexibility (stretching) component along with an adaptable nutrition plan of supplemental protein shakes. We initially offered this study as a 6-month weight loss program. It was so well received that our participants remained for another six months to see if they continued to lose weight; and ultimately an additional three months, for a total of 15 months, to see if they could maintain their weight loss. Our study was conducted over several holidays, including Halloween, Thanksgiving, Christmas, New Years, and Valentine's Day! Extraordinarily, participants were willing to stick with our doable exercise component and sensible nutrition plan during these problematic periods with amazing results.

DOABLE EXERCISE COMPONENT

During the entire 15-months, our exercise and nutrition program participants strength trained on nine machines for 20 minutes and engaged in 20 minutes of cardiovascular exercise (aerobic activity) for 40 minutes in total, twice or three times a week (see chart below).

WEIGHT LOSS RESULTS

During the first three months, we categorized subjects into two groups: Group 1: exercise only, and Group 2: exercise plus nutrition. The exercise and nutrition group consumed two meal replacement protein shakes per day. The women were placed on a 1,200 to 1500 calorie nutrition plan, and the men 1,500 to 1800 calories per day. Both groups improved their body composition and body shapes. However, subjects in the protein shake group lost twice as much fat!

The next three months, the exercise-only group added the nutrition component while the exercise plus nutrition group continued with their protein shake plan. The exercise-on-

STRENGTH MACHINES - AEROBIC ACTIVITY	CARDIOVASCULAR MACHINES
LOWER BODY EXERCISES	SETS, REPETITIONS - DURATION
Leg Extension (front thigh)	1 set of 8-12 repetitions
Leg Curl (rear thigh)	1 set of 8-12 repetitions
Leg Press (hips, thighs, buttocks)	1 set of 8-12 repetitions
Aerobic Activity (bike, rower, or treadmill)	6-7 minutes of 20-second intervals
UPPER BODY EXERCISES	SETS, REPETITIONS - DURATION
Chest Press (chest, shoulders, triceps)	1 set of 8-12 repetitions
Lat Pull-Down (back, shoulders, biceps)	1 set of 8-12 repetitions
Shoulder Press (shoulders)	1 set of 8-12 repetitions
Aerobic Activity (bike, rower, or treadmill)	6-7 minutes of 20-second intervals
MIDSECTION EXERCISES	SETS, REPETITIONS - DURATION
Abdominal Curl (abdominals)	1 set of 8-12 repetitions
Low Back Extension (lower back)	1 set of 8-12 repetitions
Torso Rotation (waistline)	1 set of 8-12 repetitions
Aerobic Activity (bike, rower, or treadmill)	6-7 minutes of 20-second intervals

ly group did even better in the second three months than the previous three months in body weight, body mass index, percent fat, fat weight, waist, and hip girth.

We thought we might lose subjects due to program length, loss of interest, and the holiday season. *Au contraire!* The subjects lost the same amount of fat as their first three months, gained even more muscle the second three months, and they remained motivated the entire time when dieters on many weight reduction plans lose focus and drop out!

WEIGHT MAINTENANCE RESULTS

Since the weight loss participants did so well during the 6-month weight loss program, we invited them to participate in a 6-month weight maintenance program. They discontinued caloric restriction (dieting) but continued to do the exercise program and do one meal replacement protein shake daily. During the 9-month period, when 90 percent of dieters regain the weight they lost, our participants maintained their post-diet body weight, while continuing to build muscle and lose fat. This was unique among weight maintenance research studies.

If you recall in my July 2020 article, "*Do You Like M&M's?*" I touched upon how physiologically when weight loss occurs by dieting, you lose both muscle and fat. I further explained that since muscle is linked to your resting metabolic rate, muscle loss also results in a reduction in metabolism making it very difficult to sustain the new weight. Due to this muscle loss and reduced metabolic rate, less calories are burned, and more fat is stored. Thus, most dieters regain the weight and more, and less than 10 percent maintain their post-diet body weight.

We, on the other hand, decreased calories by a manageable amount to prevent physiological issues, included resistance exercise and higher

protein intake to *build* rather than *lose* muscle. While it may not sound like a lot, on average, our participants lost 10.4 lbs. body weight on the scale. However, if you consider the changes in fat weight and muscle weight, it is much more impressive. On average, the study participants lost 14.1 lbs. of fat weight, and gained 3.7 lbs. of muscle weight, which adds up to nearly an 18 lb. improvement in body composition and physical appearance!

Now that you have read how subjects in the weight loss and maintenance study found our method, doable and enjoyable, and especially effective during the challenging times we all face, perhaps you might want to consider getting started on a comparable exercise and nutrition plan where you too can lose the weight and keep it off. As I said, "*there's no time like the present!*"

If you are interested in a highly supervised small group resistance training program and would like to visit our senior friendly fitness facility, please feel free to call 617.405.5978. We will be happy to schedule a tour or a complimentary training session at your convenience. Our Quincy College Community Health and Fitness Center is conveniently located at President's Place, 1250 Hancock Street, Quincy Center, directly across from the Quincy T Station. Parking is readily available in the adjacent garage for a nominal fee and there are numerous free parking spaces on the surrounding streets.

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 and Directs the COVID compliant, Community Health & Fitness Center at Quincy College. She can be reached at 617-405-5978. ∞*

THE GRAPEVINE

Putting the Pop in New Year's Eve

By Missa Capozzo

SHARON – 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.

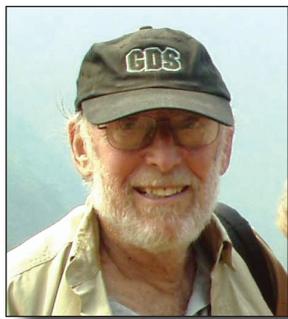
When we think of Champagne, we think of celebration and decadence. Caviar, smoked salmon, foie gras, exquisite French cheese, each a match made in heaven with a beautiful glass of Champagne. As someone who enjoys

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 is a noted Wine Educator/Sommelier for private events, corporate events, wineries, New England restaurants as well as Wine Consultant and Team Leader with Wineshop At Home. 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. ∞*

Same Names, Different Towns



By Victor Block

An Eiffel Tower sports a cowboy hat on top. Places are named Berlin, none of them in Germany.

Some towns throughout this country share the same name but little else with other communities.

For example, there are over 20 U.S. towns called Berlin and Middletown, and about two dozen known as Paris.

Let's begin our journey at the Eiffel Tower in Paris, Texas, which was built in 1913. When a higher one went up in Paris, Tennessee later than year, a cowboy hat was perched on top of the Texas version to increase its height.

The setting is different in Paris, Maine, which is surrounded by dairy farms and apple orchards. The town's historic district of Federal and Greek Revival architecture is a popular tourist attraction.

A former gold mining settlement in Nevada was named Berlin by German immigrants who settled it. Prospectors arrived in the 1880s but left about 30 years later when the mine closed. Today it's a ghost town where well-preserved buildings contain the original furnishings.

The village named Berlin in Maryland occupies the site of a plantation, which was established in 1677. Berlin's historic residential areas feature nearly two centuries of architectural heritage, and 47 structures are included in the National Register of Historic Places.

What place other than Nashville, Tennessee could claim the nickname "Music City?" Since the 1920s, Nashville has attracted musicians and those who love country and other kinds of music. Entertainment venues range from the famous Grand Ole Opry to small clubs and nondescript bars. Other major attractions are the Country Music Hall of Fame and museums dedicated to leading musicians.

Sauropods, rather than sounds of music, are the attraction in Nashville, Arkansas. The small community (population about 4,600) is home to the largest dinosaur trackway in the world. A collection of up to 10,000 footprints serves as a reminder of Sauropods that roamed the area some 200 million years ago.

Then there are towns that got their name because of their location between places. That includes Middletown, Connecticut, about halfway between Windsor and Saybrook, and California, which occupied the halfway point along the stagecoach route connecting Calistoga and Clearlake.

According to legend, when the ancient Greek scholar Archimedes came to understand the theory of water displacement, he ran naked

through the streets yelling "Eureka! (I have found it)." However, Eureka, Illinois is best known for its association with Ronald Reagan. He attended Eureka College and returned to town at least 12 times, including twice as President. The Reagan Museum and Peace Garden at the College is the largest center of his memorabilia after the Reagan Presidential Library in California.

A much longer pathway passes through Eureka, Montana. The 1,200-mile Pacific Northwest Trail runs from the Continental Divide in that state to the Pacific Ocean. Ten Lakes National Scenic Area, just outside the town, is a wilderness setting of rugged Alpine Mountain terrain and spectacular views all the way into Canada. A Historical Village includes a general store, school, church and other structures, some dating back to the 1880s.

This brief sampling provides an introduction to several places around the country that have the same name but very little else in common. There are many more, which may be discovered by an Internet search.

About the Author: *After gallivanting throughout the United States and to more than 75 other countries around the world, and writing about what he sees, does and learns, Victor Block retains the travel bug. He firmly believes that travel is the best possible education, and claims he still has a lot to learn. He loves to explore new destinations and cultures, and his stories about them have won a number of writing awards. ∞*

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