



## The Enchanted Village Lives on through a 'labor of love'



By Marie Fricker

If you've visited Jordan's Furniture in Avon recently, chances are it wasn't to buy a sofa, but to relive the magic of a holiday tradition that lives in the hearts of

baby boomers who grew up in the Boston area. The Enchanted Village, which was located at Jordan Marsh's flagship store on Washington Street in the sixties, seventies, and nineties, is now alive and well, thanks to the efforts of Eliot Tatelman, president of Jordan's.

"I loved my annual trips to Jordan Marsh with my parents and grandparents to see the Enchanted Village," said Tatelman. "That's why I was thrilled to purchase the surviving pieces of the collection from the City of Boston at auction in 2009."

Many of the 250 animated figures from the village were broken or missing parts, when Tatelman took possession of them, but dozens of Jordan's employees helped bring the vintage display back to its former glory.

Set in the midst of the bustling furniture store, a giant blue and white sign with dancing penguins points the way to the Enchanted Village. Two tall wooden soldiers guard a stash of vintage toys – Legos, GI Joes, an Etch-a-Sketch, and Play Doh – in the darkened corridor that leads to the attraction. Guests are welcomed to a resplendent late Victorian-era spectacle lit by gas lamps and twinkling holiday lights.

Bakeries, banks, hotels and candy shops are filled with animated "children" in woolen knickers, earmuffs, pinafores and high button shoes. The characters blow their noses, sip milk shakes, sell newspapers, and hang ornaments on a tree as Bing Crosby's "White Christmas" and other holiday music fills the air. At regular intervals, a gentle snow fall from the ceiling elicits squeals



from tiny visitors, who stretch out their hands to catch a flake.

"I'm brought right back to my childhood when I walk into this place," said Linda Farwell, 64, of Marshfield, who is visiting the display with her grandson. "I remember going into Boston by train with my mom to Jordan Marsh every Christmas," she says. "Dressed in our Sunday best, we would take the elevator to the 7th floor, and stand in line behind a winding red velvet rope. And when we finally got into the big room, it was magnificent. Even in today's technological world, there's something truly enchanting about this village. I'm so thankful that it's back."

Chris and Liz Rubertone of Weymouth recently brought their daughters, Mae, 2 (pictured with Chris) and Anna, 4, to the village. "The pandemic prevented us from coming for a

couple of years," said Liz. "So that makes it all the much sweeter this time around. My mom and dad have great memories of the Enchanted Village in Boston, and they love coming here too."

In the last few years, Jordan's Furniture has expanded its holiday exhibits to include not only the village (which is free of charge) but an indoor skating rink, a tube ride, photos with Santa, the Polar Express 4D movie, a reindeer race, and the laser light show. The store's bakery also sells blueberry muffins with, of course, the original recipe from Jordan Marsh.

"I love talking with the generations of families who visit our holiday attractions," said Tatelman. "Fixing up the village and making it new again was truly a labor of love for me. I hope baby boomers will find it every bit as enchanting as they remember it." ∞



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## Integrating technology into home care: A cumbersome necessity or a bright new path?

By Mark Friedman,  
Owner, Senior Helpers



This is the third in a series of three articles in which I provide my summary and take on the caregiver shortage and how it is affecting the industry. This shortage has been exacerbated by the global

Covid-19 pandemic, which has caused labor shortages across all industries. This trend has no short-term answer in the form of aggressive recruiting or continuously increasing pay. Rather, we will have to hone our ability to accurately assess care needs (as discussed in the second article of the series, which presented the LIFE profile assessment method), and develop tools that will extend the reach of our human workforce, utilize data to optimize care, and de-couple the idea of support from hours of care.

The necessity of integrating technology to address the challenges our industry faces is no longer a question. However, how we view this change is still up in the air. Is integrating technology an unfortunate necessity, or do innovative technological solutions open new opportunities for independence and wellbeing in our third stage of life? I am going to map out “what’s out there” in the world of technology for seniors, as well as share some of the successes and challenges that I have experienced in integrating Sensi.Ai – a “Virtual Care Agent” in my own business.

While there are many tech solutions, the most widely known solutions are:

### Passive

- Type 1: Personal Emergency Response Systems (like Lifeline or LifeAlert) Personal Emergency Response Systems have been around for a few decades and provide seniors with a level of protection if an emergency occurs. They usually require an action on the part of the individual – press a button, call for help. This has been bolstered in recent years by new technology, such as motion sensors around the home, that can also detect falls.
- Type 2: Communication – Devices such as Amazon Alexa or GrandPad enable seniors to keep in touch with their families, share pictures, and even call for transportation. These devices typically have voice recognition and response.

These technologies have done much to support seniors aging in place, but still come up short when attempting to manage outcomes and risk and provide holistic care, which does not depend solely on the presence of a caregiver.

One area that is showing great promise is in the area of smart monitoring. These are tools that allow for an integrated combination of hands-on care and technology-supported oversight for things like adverse occurrences (falls, cries for assistance, expressions of pain), medication management, quality of caregiver, or other personal interactions. Many also capture patterns of behavior such as overnight bathroom routines, sleep patterns, and kitchen routines.

The evolution of smart technology is fundamentally changing the role of technology in homecare. These technologies are built on systems that learn. They analyze data and draw conclusions, which, in turn, provide information and insight in order to optimize care and/or cost. These systems are based on “artificial intelligence” or “machine learning.” While we hear these terms tossed around a lot, artificial intelligence is simply an algorithm that has been fed enough examples of “something” until it is able to identify this something on its own. It’s similar to teaching a child in which you show

the algorithm countless examples of images of chairs and tables and eventually the algorithm will be able to differentiate between them independently.

We have looked at many of these systems and set out to find one that meets these specific criteria:

- HIPAA compliant
- Audio based as opposed to motion or video
- Good aesthetics (not obvious what it is or does)
- Easy to implement
- Extremely strong dashboard that makes it easy to generate insights, validate conclusions and track status over time.

The last criteria proved to be the most difficult hurdle to clear. Many solutions bombarded us with data that was largely useless.

Next month I will review our choice of technology and explain what it does and how.

**About the Author:** Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts. First by delivering an exceptional home care experience in a combination of highly trained and high-touch caregivers. And secondly by becoming a significant connection for elders to resources and services in the 75 communities his company serves. Please visit: [www.SeniorHelpersSouthShore.com](http://www.SeniorHelpersSouthShore.com) or contact Mark: [MFriedman@SeniorHelpers.com](mailto:MFriedman@SeniorHelpers.com). ∞



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# Founder of Braintree-based Harbor Mortgage Solutions honored by NRMLA President; elected to Board

BRAINTREE, NORWELL, AND WEYMOUTH, MA – George Downey, CRMP, founder of Braintree-based Harbor Mortgage Solutions and a 40-year industry professional in the Massachusetts real estate and residential mortgage business, has been recognized by the National Reverse Mortgage Lenders Association (NRMLA) with a distinguished service award. The firm's president, Chris Downey, George's son, has been elected to the Board of Directors for the 2023 term.

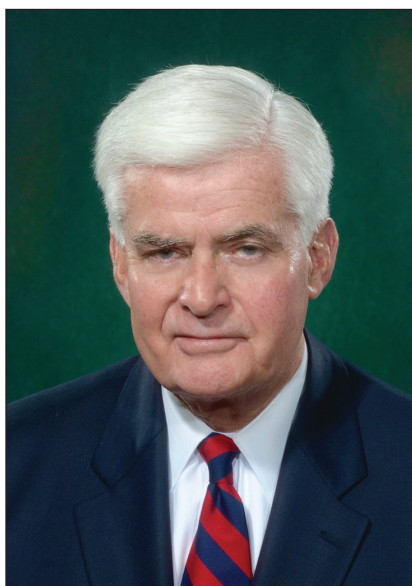
George Downey, a Certified Reverse Mortgage Professional and a longtime reverse mortgage industry advocate, previously served on the Board of Directors of the NRMLA and has been a consistent member of the reverse mortgage trade organization for 13 years. He was recognized by the NRMLA's executive committee during their Annual Meeting and Expo in early November.

Downey worked as a team with Brett Kirkpatrick, his longtime partner at Harbor Mortgage, promoting legislative reform for Massachusetts senior homeowners over the years. Downey has authored numerous articles on issues related to senior financing and reverse mortgage. His specialty is consulting to professional advisors and homeowners on home equity or "housing wealth" as an important and valuable resource to improve financial planning and extend retirement security. He is a frequent guest speaker on radio shows and public forums promoting senior education and best practices for reverse mortgages and retirement planning.

Previously, Downey served 13 years on the board of the Massachusetts Mortgage Association and was an education member of the Massachusetts Chapter of the National Academy of Elder Law Attorneys. He has been a longtime activist in community service, including on Emeritus Board of Directors of the Greater Boston Food Bank and as President of the Boston College Alumni Association. He was a co-founder and Board Chair of Christmas in April\*Boston (renamed Rebuilding Together® Boston), a charity that repairs and refurbishes the homes of low-income families and senior homeowners in the Greater Boston area. In 2003, he received the Massachusetts Point of Light Award, which recognized his role in developing the Rebuilding Together Boston program in Massachu-

setts. He is a resident of Weymouth, MA.

"I'm truly honored to receive the NRMLA's recognition and proud to have had the opportunity to serve on the Board," said Downey. "I'd also like to credit my longtime colleague and partner Brett Kirkpatrick, who has been instrumental in many of our company's efforts and diligently worked with me on many legislative issues."



Chris Downey, president of Harbor Mortgage Solutions, has been elected to the NRMLA Board of Directors for the 2023 term. He has been with the firm for over 35 years and succeeded his father as president in 2004.

He oversees conventional mortgage activities at Harbor, as well as the general management of the firm.

A resident of Norwell, MA, Chris Downey has also been an active volunteer in community service programs, including Big Brothers Big Sisters, the Greater Boston Food Bank, Second Helping, and Rebuilding Together® Boston (formerly Christmas In April \* Boston).

"I'd like to thank the NRMLA executive committee for this honor," he said. "And I look forward to representing the association and continuing the legacy of my father."

## About Harbor Mortgage

Harbor Mortgage Solutions, Inc. is a family-owned, residential mortgage company serving Massachusetts and Rhode Island. Recognized as a leading housing wealth management authority, Harbor Mortgage is dedicated to serving the unique home financing and often complex needs of senior homeowners, while also promoting those needs among consumers, professional advisors, state legislators and industry regulators.

Harbor Mortgage (NMLS #2846, MA-MB2846, and RI 20041821LB) is located in Braintree, MA. For more information, contact 781-843-5553 or visit HarborMortgage.com. ∞

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Publisher: Thomas Foye

Business Manager/Owner: Thomas Foye

Editor: Marie Fricker

Typesetting/Design/Production: Cheryl Killion

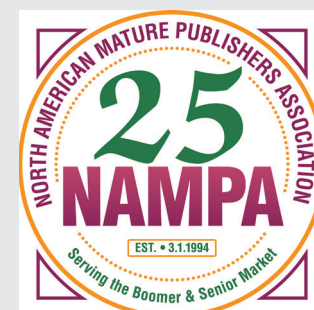
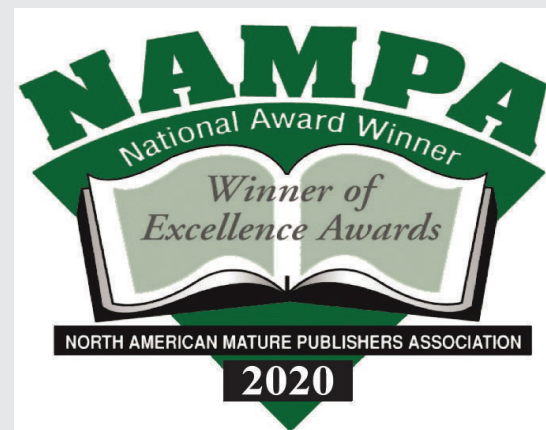
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*South Shore Senior News* is printed 12 times per year with a deadline of the 15<sup>th</sup> of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for review and potential publication.

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





# How to Create an Herb Garden at Home

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



Herb gardens are a cheerful addition to any home. They're beautiful and provide you with delicious herbs to use in your dishes. They also bring a much-needed burst of green to the winter months. Here's

how you can create one at home.

**Choose A Location.** The first step in creating an herb garden at home is deciding where you're going to plant it. If you have enough space, your herbs can be planted outdoors. Many people choose to place their herb garden close to their kitchen, so they don't need to walk too far when they want fresh herbs.

Alternatively, you can grow your herb garden indoors. Since we are heading into winter, this is likely your best option. You won't need to worry about the weather! Just pick a sunny spot, like a south-facing windowsill.

**Select Containers.** If you are going to grow your herbs indoors, you'll need containers. And fortunately, there are loads to choose from. Consider selecting a traditional window box, select colorful flowerpots, or repurpose an old barrel.

As long as your container has drainage holes and can hold an adequate amount of soil, you can be as creative as you like! This is your chance to put your personal touch on your herb garden, so have fun with it!

**Purchase Your Herbs.** Next, you'll need to decide which herbs you'd like to grow. Take into account the amount of space you have available, and then decide which herbs you enjoy or use most often. Once you've made your decision, it's time to purchase your herbs.

Herbs can be grown from seed, or you can buy seedlings. While seedlings are easier and faster to grow, they aren't always available all year. Fortunately, herbs like mint, basil, parsley, chives, and dill are easy to start from seed.

**Plant Your Herbs.** If you're planting outdoors, you'll just need to dig holes in your garden. Follow the instructions on your seed packet or seedling container regarding spacing and depth. It's also a good idea to add compost to your soil.

If you are growing your herb garden in containers, you simply need to fill the containers with good potting soil. Most commercially available soil has all the nutrients your herbs need for the first year. But if you grow perennials, you'll need to fertilize them once a year or so.

**Water Well.** Once your herbs are planted, you'll need to water them well. If you're using containers, don't forget to place a saucer under the pot. Otherwise, you'll water your windowsill, too!

You'll need to continue to monitor your herbs and water as necessary. The soil should remain slightly damp but not soggy. Unfortunately, it's very easy to kill herbs by overwatering them. So, err on the side of caution. It's better to water thoroughly but less frequently than to water your herbs every day and risk drowning them.

**Enjoy Your Herbs.** Once your herbs are grow-



ing, it's time to enjoy them! As long as you don't excessively harvest your herbs, you should be able to enjoy them for months or years to come.

Just pinch off a sprig or a few leaves as you need them. Your plant will continue to thrive, and regular harvesting will prevent annuals from going to seed.

Need help creating your herb garden? We're here for you. At Celtic Angels Home Health Care, we can help you or your senior loved one with activities like gardening, in addition to providing many other services. Learn more about what we do at <https://celticangelsinc.com/what-we-do/>

**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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## Balance Exercises for Older Adults: Use It or Lose It!

By Rita La Rosa Loud, B.S.



**QUINCY** – Rich, age 70, noticed something was off with his gait. He assumed it was a normal part of the aging process, so he ignored it. However, over time, it got progressively worse as

he became increasingly unsteady. Alarmed he might end up falling and injuring himself, at the urging of his wife, went to see his doctor. It was determined after careful examination that his hip and thigh muscles were weak. To address these issues, his doctor suggested he join a fitness program of strength training, aerobic exercise, and balance movements.

Maintaining independence is another reason older individuals, like Rich, show up at our door. Often seniors feel unsteady on their feet, and are afraid they might fall, especially during winter months when it is likely they may slip on icy walkways. To improve balance and coordination mature adults require good posture, leg, and core strength but they need help to gain these things. As accidents *can* and *do* occur, helping seniors get strong and stable by improving their bone health and muscle strength so they can keep their balance while walking and moving is our goal. Our major objective is to help seniors avoid a serious injury from a tumble or fall.

Before presenting noteworthy findings of our posture, balance, and bone density studies, let's review common health issues, prescription/medication concerns, and home/environmental perils that affect our balance and risk of falling.

### Common Balance Safeguards At-Home Hazards

Believe it or not, I tripped over a rug the other day that was situated in front of my kitchen sink. Silly me! Knowing better, I should have put a double-faced tape underneath to prevent that from happening. So many mishaps can occur in the home. **Tips to consider:** Secure loose rugs, and promptly wipe up spilled fluids, grease, or food. Place nonslip bathmats while bathing/showering and mount grab bars in the shower/tub. Have night lights strategically placed throughout the home; switch on lights prior to going up or downstairs, and install handrails on both sides of a stairwell, just to name a few.

**Chair Balance Exercise:** Builds lower body strength (thigh and buttock s) needed for climbing stairs, walking, and getting out of a chair, tub, or car. Sit on a sturdy chair with feet firmly planted, legs, shoulder-width apart.

Place hands on either side of the seat and lean slightly forward, back and neck aligned above chest. Keep weight on the balls of your feet and slowly stand up. Pause, then slowly lower yourself back down. Repeat 10-15 times or build up to 15 repetitions. Rest for 60 seconds before doing an additional set.

### Environmental Hazards

Being aware of the environment, both inside and outside of the home, is key to preventing risk of injuries from falling. **TIPS:** While inside, look for furniture obstructing pathways, watch for broken steps, extension cords strewn about, and even pets who may run underfoot. While outside, keep eyes forward, check for irregular pavements, large shrubs, or protruding tree stumps.

The following exercise is one of my favorites aimed at improving balance and preventing falls.

**Supported Calf/Heel Raise:** Strengthens *Ankle Plantarflexor* muscles. Place a sturdy chair in front of you. Hold on to the back of the chair with both hands. Maintain an erect posture, legs hip-width apart, eyes forward, chest lifted, shoulders relaxed, head, neck, and shoulders aligned over hips, knees, and ankles. Slowly rise on to toes, keeping the heel in line with your arch (do not roll out foot). Pause and contract the calf muscle, then slowly lower your heels back down. When your heels brush the floor, slowly rise on to toes and repeat the sequence 10-15 times. As you become stronger, hold on to the chair with one hand. For more of a challenge, place both hands on your hips. When you find it easy to do, perform two or three sets of 10-15 repetitions. Rest between sets, then stretch the calves after completing the series.

### Medicinal/Pharmaceuticals

It is imperative to be cognizant of the various serious side-effects and interactions of some prescriptions/medications. As an example, a close friend of mine, Tom, takes an over-the-counter medication for his health issue, which causes him to experience dizziness and dehydration, both of which led him to have a bad fall. **TIP:** Speak with a physician about reducing side effects by obtaining a new prescription or finding a natural solution.

### Physical/Cognitive Health

More than 80 percent of older adults over the age of 65, have, at best, one chronic health condition. We have clients, for example, with diabetes, arthritis, or who have suffered a stroke. These health conditions can increase risk of falls, result in a loss of function, lead to a sedentary lifestyle, cause depression, and require co-

### YOUNG AT HEART PROFILE George Guilfory, Age 67

"A year ago, health and age issues were affecting my balance. Wanting not to fall or injure myself this prompted me to seek help. Joining the program for senior strength and conditioning at Quincy College and training on the Nautilus equipment has made a tremendous difference for me. I have gained muscle, lost weight, and improved my balance significantly. More importantly, working directly with the Fitness Director, I learned many exercises that I can do at home or while traveling. I am now open to new exercises and lifestyle, which have improved my attitude and quality of life, for which I am thankful."

pious pain medications to alleviate symptoms. Poor vision like glaucoma/cataracts and inner ear issues are tremendously troublesome to seniors for controlling footing/balance. **TIPS:** Get physically active to become independent as it helps improve your strength and balance. Schedule yearly appointments with your ophthalmologist and regularly update eyeglass and hearing aid prescriptions.

### Relevant Research Studies

Based on studies we conducted tackling balance issues, we propose that resistance exercise ought to be first line of defense before introducing balance drills/skills to improve posture, flexibility, strength, and balance, above all to minimize/prevent serious injuries from accidentally falling. Our research-based *Posture and Balance Study* where senior subjects engaged in ten strength exercises on machine-based machines for both the upper/lower body, including the spinal column, and midsection (core) exercises was extremely successful.

Senior subjects got stronger, enhanced their posture, and improved their balance measurements by an impressive 35 to 50 percent! **The resistance exercises:** (1) Leg Press, (2) Leg Extension, (3) Leg Curl for the lower body muscles, (4) Chest Press, (5) Shoulder Press, (6) Mid Row, (7) Lat Pull Down for the upper body muscles, for the spinal column, (8) Neck Flexion/Extension, and, for the core muscles, (9) Low Back Extension, and (10) Abdominal Curl.

In another study with older adults, we looked

*Senior Fitness... continued on p.9*





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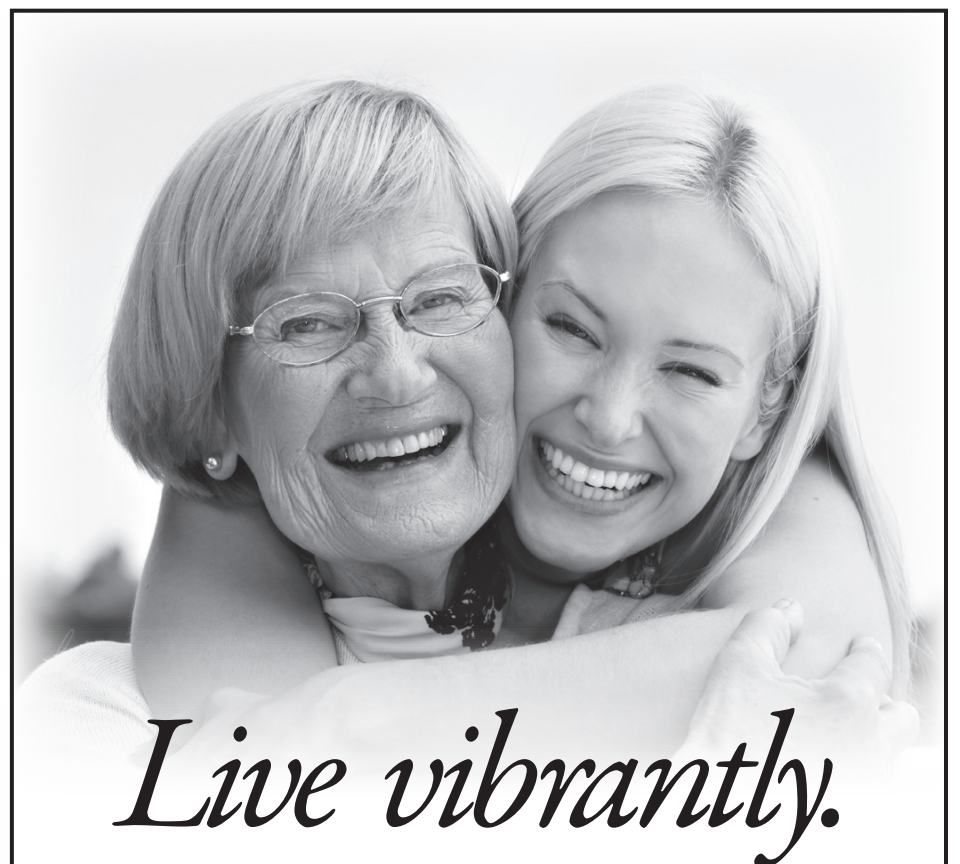
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# Honoring Cultural Celebration and 'Priceless' Gifts



By Nicole Long,  
MSW, LICSW

December's cultural and religious holidays make it a very special time of year for gathering with friends, family, and neighbors to celebrate and honor traditions. It's also the best time of year to start new traditions and an opportunity to invite new friends to share your traditions with them.

Hanukkah, the Jewish celebration known as the Festival of Lights; Christmas which is both a Christian holiday and a cultural celebration; and Kwanzaa, the week-long celebration of African American culture and heritage, are commemorated in different ways. Special foods or a feast, music, storytelling, and the exchange of gifts may be a part of each tradition.

Along with an exchange of tangible gifts, there is also a spirit of giving, or "giving back" that denotes the intangible gifts of kindness and compassion.

There are countless ways to give back to the

community. Helping an older neighbor with a task they can no longer take care of themselves, recycling or donating clothing or other household items, or contributing to a local food drive are just a few examples. Volunteering at a food pantry, homeless shelter, animal shelter, or non-profit are other ways to give back and help to improve the lives of others.

Not sure where to start? Old Colony Elder Services (OCES) can provide guidance and resources. OCES has a volunteer program and engages people of all ages in volunteer opportunities at various nonprofits, town agencies, schools, and other community organizations. OCES, a nonprofit organization serving older adults and individuals with disabilities, also has volunteer opportunities available, which range from assisting older adults through the Money Management Program (MMP) to delivering Meals on Wheels (including special holiday meals) to older residents.

When we give back, we play a significant role in helping to make a positive difference in the lives of our neighbors, and sharing our time, knowledge, and traditions with one another also strengthens our community. These gifts are priceless.

For more information about volunteer op-



portunities or to learn more about OCES' programs for older adults, individuals with disabilities, and their caregivers, visit [www.ocesma.org](http://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](http://www.ocesma.org) ∞*



## 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.

## 'Tis The Season to NOT be PERFECT

By Phyllis DeLaricheliere, MS

WEYMOUTH – It's that time of year; the holiday season has arrived once again. With loved ones that have been recently diagnosed with dementia or are on the journey of dementia, you as their spouse, partner, friend, or child might begin to feel anxious, stressed or even sad during this time of year. Why? We begin to evaluate and "guesstimate" how different it will all be.

Listen, the holidays do NOT have to be perfect and quite honestly, they never were. Every year, there is always something new or different that occurs. We tend to forget this when we feel overwhelmed by something we perceive as sad. Holidays don't have to be something you dread. History has shown us that humans find ways to relax, have fun and celebrate. This needs to happen, no matter what the situation or diagnosis. Here are steps to help us recognize holiday triggers and allow ourselves to enjoy this festive season.

How should we take steps to get ahead of depression or stress that already comes with the holidays but is further enhanced by our loved one being diagnosed with dementia?

- Take ONE step back and remind yourself; your loved one is NOT gone. He or she has not passed away and is still very present in your life – just in a different way. It's not the longest goodbye. Be blessed that you still have time, which is so valuable, to explore this life with them, even if

not the way you had planned.

- Connecting with our loved ones who have been diagnosed is such a fundamental need between two people that care for and love one another. Your loved one might not be able to express what they are feeling, but, organically, they are breathing it in and out.
- Here's a life lesson – "I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." -Maya Angelou
- Reflect on what the holidays mean to you. What do you love about them?
- Create a holiday hallway that will express all the love and memories you have shared with your loved one. Take a walk down memory lane, looking at a decoration one of your children made when they were young, or a photo of your first Christmas tree. It will make you both smile.
- Don't dwell on what is lost, for you are the keeper of those memories. Celebrate what is here today and the blessings of life and love.
- Limit what you want to do this year. Is it too much to make all the invitations you have? Create a plan of what you will attend and stick to it. Others will understand.
- Listen to yourself and get in touch with your emotions. It's ok to feel all that you are feeling and there is never a good or bad time to feel! Take time out to cry or express feelings and don't force yourself to be happy just because it is the holiday.

Every day is a gift. What we put into it is the investment we receive. Experience TODAY, embrace it, feel it. It will never come again. Wish-you and your family, a blessed holiday season.

**About the Author:** *Phyllis DeLaricheliere MS, author/columnist/lecturer/consultant is on a mission to help others understand compassionately the journey of Alzheimer's/dementia. She is a welcomed educator for nursing programs and other clinical settings as well as a vibrant guest speaker to those caring for someone with Alzheimer's and allows them to feel supported and to see the disease from another side. WEBSITE: [www.askthehippie.com](http://www.askthehippie.com) to learn more. ∞*



# Elder Law Myth Busters



By Elizabeth A. Caruso, Esq.

Myth or Fact? A person can gift up to \$16,000 per year to any person on earth without creating a gift tax issue or any other legal issue.

This is a FACT and a MYTH, because there are multiple considerations with gifts.

It is correct that the maximum amount an individual can gift to another individual is \$16,000 per year before gift taxes are triggered. This means that a married couple with two children can give each of their children \$32,000 (\$16,000 each from Mom and Dad) without incurring any gift tax issues. What if these children are married? Mom and Dad can also gift \$32,000 to each of their children's spouses. In this scenario, the parents can gift \$64,000 per year to their children and their spouse without incurring any gift tax issues. Many people utilize this gifting method to reduce their estate tax threshold OR to have the flexibility to give a monetary gift when the money is needed.

However, there is one catch when thinking about gifting money – the 5-year Medicaid look-back rule. If you need long-term care in a nursing

home setting, you need to either pay privately with your own funds or you are eligible for Medicaid to pay for the care. To be Medicaid eligible as a single person, your assets must be below \$2,000. As a married couple, you are allowed \$137,400 and the home you live in, as long as the equity is below \$955,000. Included in those \$2,000 and \$137,000 calculations are any monetary gift you have given in the last five years. This does not include the run-of-the mill holiday and birthday gifts.

Think of this example as an illustration of this issue. A married couple has one child. The child is looking to buy their first home. The parents seek to give them assistance in making their down payment and gifts the child \$32,000 (\$16,000 from each parent) to put toward the down payment. Three years later, the one parent has a stroke and needs the services of a long-term care facility. That \$32,000 that they gifted to their child, completely legitimately, will count against their Medicaid eligibility. This example happens very often, making it imperative for people to think about the big picture prior to giving any large monetary gifts.

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

## Senior Fitness

Continued from p. 6

at the effects of resistance exercise, supplemental protein, calcium, and Vitamin D on *Bone Mineral Density*. Subjects who partook in the same strength training exercises as the above study increased both their muscle and bone. Both studies showed improvement in muscle mass and strength, bone density, joint flexibility, body composition, posture, coordination, and balance, ultimately helping to reduce risk of falling and harmful bodily injury. By engaging in resistance exercises and learning to skillfully use your muscles and not lose your balance, you may prevent serious health problems or accidents. Read how one of our members, learned *to use it and not lose it!*

Concerned about your balance and would like to regain your independence, leg, and core strength, plus minimize injuries and/or prevent falls? Consider the resistance training, stretching, posture, and balance program at the **Wayne Westcott, Ph.D. Center for Health and Fitness** located at President's Place, 1250 Hancock Street, Lower Level. Call 617.405.5978 and try us for free! 1- and 2-hour free parking is available on Hancock, Coddington, Washington Streets with a parking garage next to the building for a nominal fee.

**About the Author:** Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for over 35 years. She is also an author and writes

fitness-related articles for various publications. Currently, she is a fitness researcher and directs the COVID compliant, Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. She can be reached at 617-405-5978 and is available for speaking engagements. ∞

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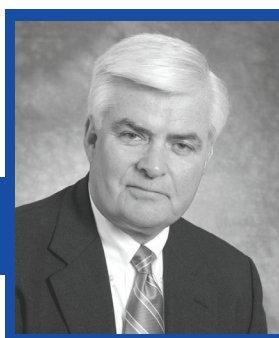
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## Gift Giving: Thinking Outside the Box



By Missa Capozzo

The holidays are a special time of year, as should be the wine we gift to our friends and loved ones. Special wines don't necessarily need to equate to expensive or unapproachable.

There are a variety of ways you can give a fabulous gift without spending hundreds of dollars on wines your recipient might be afraid to drink.

One of my favorite holiday gifts to create is a festive bag or basket with wine and food pairings. A combination I particularly like is a fruit forward red (think an old vine California

Zinfandel) alongside a bag of Brookside dark chocolate covered fruits, a bag of Raspberry Milano Cookies, and a block of sharp cheddar cheese. Or maybe your gift recipient is a Cab lover. Cabernet Sauvignon, paired with dark chocolate mint, is mind-blowing, as is pairing it with horseradish cheddar. Add in an accessory or two, such as a set of unique wine glasses, or perhaps a crystal decanter, and you have a gorgeous basket that will be a huge hit.

Themed gift baskets are a lot of fun to give and receive. A "movie night" theme is a crowd favorite. Create this gift basket around a bottle or two of buttery California Chardonnay and a few bags of buttered popcorn or kettle corn (the ultimate wine and snack pairing). Select a block of locally made cheese and some artisanal crackers, perhaps a few salted caramels, or some white chocolate truffles to include a sweet treat. Add in gift cards for Netflix and/or Hulu, and your recipient will have a fun, cozy plan to enjoy the first snowstorm of the season. Get creative!

Yankee Swaps are a blast, and everyone always seems to fight over the wine! Whether your swap has a \$10 or \$25 price limit, you cannot go wrong with easy drinking wines with fun, eye-catching labels. People are fascinated with the 19 Crimes line of wines, which have a special app: when you point your phone at the

label, it comes to life and tells a story. Personally, I love wine labels that have dogs on them, such as Bar Dog. Middle Sister wines, with their quirky names, such as "Drama Queen," "Mischievous Maker," and "Sweet & Sassy," are a huge hit with women. Not only will the recipients love the wine inside the bottle, but they will rave about the labels.

There is always a place for high-end or premium bottles of wine, and the holidays are certainly the perfect time of year. With New Year's Eve right around the corner, this is the ideal time to gift a bottle of nice Champagne, whether mid-range price points, such as Moët & Chandon, or Veuve Clicquot, or the higher end \$150+ range, such as Dom Perignon, Cristal, or Krug. These are perfect wines that the recipient can save to open for a special occasion or celebration if they wish.

Cheers to a wonderful holiday season!

**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 Wine-Works. Demystifying wine and removing the intimidation is her passion when sharing wine with others. Visit her at [www.winedowntastings.com](http://www.winedowntastings.com) and [www.facebook.com/winedowntastings](http://www.facebook.com/winedowntastings) <http://sailtotrail.com> ∞

## Art Matters! Developing Drawing Skills: Basics – Negative Drawing II

By Janet Cornacchio,  
President, Scituate Arts Association



Our last lesson gave you a chance to work with another basic drawing exercise – "basic negative drawing" of three basic shapes – cube, sphere and cone – rendered using negative space exercise, worked on teaching the mind/eyes how to see realistically, not symbolically.

Do continue sketching regularly – grab some paper and a soft pencil and a good eraser. Do this as often as you can, at least once a day. Don't worry about more than trying to draw what you see (not what you think you see) and keep practicing!

Working with negative space with also retrain your brain and eyes. Today's exercise will involve Negative Drawing, which is a technique that consciously isolates and leaves sections of the paper white. The areas left white are essentially the solid areas of the drawing's subject; the areas that will be toned are the spaces around the objects. For example, in sketching a simple object like a chair, the space between the legs and the chair back are solid; the chair parts are left white. A piece with rungs and a Windsor back can get pretty complicated and if the drawing is done looking at an angle, there are lots of oblique and multi-sided shapes!

As a reminder, Negative Drawing does not

involve any form of erasing. Using a pencil and cutting into it with an eraser could be described as "drawing in negative," but it is the exact opposite of true Negative Drawing, whose primary purpose is to isolate and protect virgin areas of paper. Think of Negative Drawing as defining the boundaries of a shape using only a tone that surrounds that shape. In other words, you aren't drawing the object but simply giving the illusion of the object by drawing around it.

For today's drawing exercises: Draw the contours carefully of the negative spaces, then fill



the negative space with a single flat value or tone, leaving the positive spaces (the objects) shown by the white of the paper. This can be done on any drawing paper using charcoal or soft drawing pencil and using a good gum eraser for adjustments.

**Try a still life drawing done by drawing the negative space. Start with a simple object like a comb and then something a little more complex like a table or chair.**

Focus on drawing only the negative space between and around the objects in your still life. This exercise will improve your

ability to focus on the subject and it will shake loose those symbolic images of the objects being drawn, which interfere with seeing what's in front of you.

You will find that while you may have an idea about what a chair, or even a tree, might look like, you may not easily perceive or understand the random space around these objects. Freeing your vision and your mind to clearly draw these spaces will help you more realistically record your subject.

This week's exercise involves drawing a simpler object from direct observation. Both are simple objects with relatively basic shapes, but still allow more room to develop an interesting composition by selecting an angle from which to view the object. Be sure to emphasize the negative space and avoid extreme overlaps that will make it difficult to read the main object while allowing variety and a number of negative spaces.

**You will find that the more you study the negative space and draw only those spaces carefully, the more accurate your result will be.** Once it's finished, the negative spaces will define your subject and make an intriguing result as well.

The next few columns will continue to cover basic exercises. Have fun drawing!

**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](mailto:jcornacch@aol.com) ∞



# "THE WICKED SMART INVESTOR"

## Generosity is the Best Part of the Holiday Season



By Chris Hanson

I had a great Christmas last year, but the holiday season started out quite gloomy. The aftermath of the 2020 election had people engaging in nasty arguments on social media. Everyone is

entitled to their political opinions but everything seemed so divisive this political cycle. I worried that there would never again be enough unity in this country to ever get anything done. The political climate almost became The Grinch Who Stole Christmas.

A short Facebook post put the Mean One back in his place. My friend Lisa is a teaching assistant at an inner-city school with several homeless students. She was tired of watching a little girl shiver in an ill-fitting spring jacket so she requested a girl's size medium winter jacket from her Facebook friends. The thought of a little girl shivering because she lacked basic necessities really bothered me, but I could not give her one of my big galoot sized winter coats. So, I told the story on a separate Facebook post and instantly my page exploded, really exploded with offers of help. My holiday spirits came roaring back, not just because of the compassion and generosity, but that it came from all walks of life.

The first respondents were suburban moth-

ers. This did not shock me because a woman's maternal instinct goes far beyond her own kids. After the moms, a kid I met at a bucket of blood boxing gym asked me for a list of what the family needed. The owner of a local oil distributor offered a cash gift because he believes in giving back. A proactive, hotshot lawyer committed to buying a warm pair of boots. The owner of a yarn store knitted a hat and mittens for this girl. All night I was responding to offers of assistance. My specific request was eventually satisfied by the owner of a Braintree consignment store. She even joked that no one would ever believe she was nice, but I know better.

She certainly does not know it, but the shivering little girl gave me a wonderful Christmas gift. I realized how lucky I am to have such big-hearted friends that did not pass judgment on someone so needy. No one asked why the girl was homeless, if her parents were employed, her place of birth, her race, religion, etc. They just insisted on helping. The little girl simply shined daylight on their ever-present benevolence and that gave me a warm feeling that lasted until January.

The Winter Smart Investor wants to replicate that warmth this year, and actually it is easy to do. As reported on website swissinfo.ch, neuroscientists from Zurich University found generous behavior makes you happier. After having test subjects spend money on others, researchers took an MRI scan of their brain activity. The researchers found strong activity in the areas associated with happiness and generosity.

**Giving Back** during the Holiday Season

A few of the top methods for giving back during the holidays include:

- Volunteer your time
- Sponsor a family
- Donate your spare change
- Join a giving circle
- Help the homeless
- Clean out your closets

Most importantly, the study found these areas were synchronized proving generosity can cause happiness. Check with your tax advisor; maybe you'll get a tax deduction too!

If you're feeling a little blue this holiday season, consider shutting off the TV and disconnecting the social media. Get involved with a local charity, feed the hungry, visit the lonely, clothe the poor or comfort the sick. My niece Mary likes to go Christmas Caroling with me. Just do what works for you, it could be the best gift you ever give yourself. Think of it as a non-financial dividend.

However you choose to spend the holiday season, I wish you a joyous one.

**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](http://wickedsmartinvestor.blogspot.com). ∞

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# 'Tis the Season: Hospice and Hope During the Holidays

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



It's that time of year – of holidays, family gatherings, and traditions, as well as beginnings and endings. The seasons are shifting, the old year is closing, and a new one is beginning. This holiday season can be a time of intense emotional highs and

lows, even more so for those with loved ones at the end of their lives or for those who have recently lost loved ones.

Giving advice on how to navigate this challenging time is difficult since everyone's experiences and circumstances are so different. Still, after decades of working in the world of hospice, I can say this without reservation: Be gentle, kind, and flexible with yourself and those around you. Although this time can feel uncertain and heavy, it can also, at times, be meaningful and healing. And even if that cannot happen right now, you can try to manage this time in the best way possible for you.

If this is your first holiday season missing a person you have lost, please accept our heartfelt condolences as you navigate this challenging time. If you are supporting a family member at the end of their life journey, we extend our sympathy as you find ways to manage the holidays with comfort, caring, and peace.

Even if you cannot imagine caring about the holidays right now, it may be better not to be



caught off guard. Consider what you want the season to be. Being prepared may make you feel more in control. Take a few moments to think about what seems realistic and comfortable for you, understanding that your expectations may not turn out as planned and that you may have to adjust.

As you prepare for and participate in celebrations, understand that if you have recently lost someone or anticipate losing someone in the near future, this holiday season is likely to be different. You may miss what used to be, but know it is okay to change traditions to fit the moment. Deciding (for yourself or as a family) what traditions or events are most important can help you get a much clearer sense of what really matters.


Remember to reach out to your support network when you need to lean on someone. Talking to family, friends, or a counselor can help you during this time. Your community may also offer support groups that can bolster you during this season. Many hospice and community organizations have support groups. At Old Colony Hospice, we are offering special holiday bereavement groups on December 6, December 13, and December 20 from 11:30 a.m. to 12:30 p.m. They are free, open to the public, and held at our offices at 321 Manley Street, West Bridgewater.

You only need to register by contacting Kim Martin, LICSW, at [kmartin@oldcolonyhospice.org](mailto:kmartin@oldcolonyhospice.org) or calling us at (781) 341-4145.

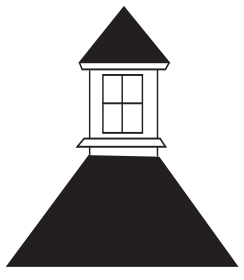
Remember, grief can complicate plans, and you will likely have to deal with unexpected times of sadness, but there may also be moments of joy, celebration, or tradition to be found that can lift your spirits. Accept that sorrow may be part of losing someone, but also embrace those lighter moments whenever you find them. Give yourself permission to laugh, smile, or enjoy – without guilt – and also to feel sad – without guilt.

You will need both the laughter and the sadness to help you get through these times.

**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, veteran, and community leader to her insightful South Shore Senior News columns. 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](http://www.oldcolonyhospice.org). ∞



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# SOCIAL SECURITY UPDATE

## Social Security Benefits increase in 2023



By Delia De Mello,  
Social Security

Approximately 70 million Americans will see an 8.7% increase in their Social Security benefits and Supplemental Security Income (SSI) payments in 2023.

On average, Social Security benefits will increase by more than \$140 per month starting in January.

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 higher. The cost-of-living adjustment (COLA) helps to offset these costs.

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. But if you want to know your new benefit amount sooner, you can securely obtain your Social Security COLA notice online using the Message Center in your personal *my Social Security account*. You can access this information in early December, prior to receiving the mailed notice. Benefit amounts will not be available before December. Since you will receive the COLA notice online or in the mail, you don't need to contact us to get your new benefit amount.

If you prefer to access your COLA notice online and not receive the mailed notice, you

can log in to your personal *my Social Security account* to opt out by changing your Preferences in the Message Center. You can update your preferences to opt out of the mailed COLA notice, and any other notices that are available online.

Did you know you can receive a text or email alert when there is a new message waiting for you? That way, you always know when we have something important for you – like your COLA notice. If you don't have an account yet, you must create one by November 15, 2022 to receive the 2023 COLA notice online.

"Medicare premiums are going down and Social Security benefits are going up in 2023, which will give seniors more peace of mind and breathing room. This year's substantial Social Security cost-of-living adjustment is the first time in over a decade that Medicare premiums are not rising and shows that we can provide more support to older Americans who count on the benefits they have earned," Acting Commissioner Kilolo Kijakazi said.

January 2023 marks when other changes 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 2023 will be higher. The retirement earnings test exempt amount will also change in 2023.

Be among the first



to know! Sign up for or log in to your personal *my Social Security account* today. Choose email or text under "Message Center Preferences" to receive courtesy notifications.

You can find more information about the 2023 COLA at <https://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](http://www.socialsecurity.gov) ∞



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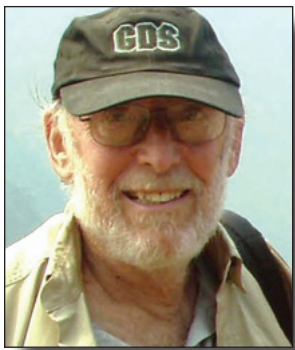
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# Travels with Vic: Christmas Traditions Near and Far



By Victor Block

Model boats are decorated with brightly glimmering lights. Women sprinkle water scented with basil around their house, which they believe will keep bad spirits away. Families dine on spit-roasted pork and fried pastry.

This is Merry Christmas as it's celebrated in Greece. People around the world welcome this special day in a variety of ways, some familiar and others less so. These include festivities that are focused on Santa Claus and those that stress the Christ in the holiday's name.

Given the seafaring history of Greece, it's not surprising that decorated ships are an old tradition. In the past, small vessels were displayed in homes when sailors returned from sea voyages.

The *kallikantzaroi* are described as roguish goblins that dwell underground and emerge during the 12 days of Christmas. While they have a reputation as naughty, some believers insist they're actually impish and stupid.

Food often is a focus of Christmas merriment, and the list of typical fare is long and varied. Carp is the main dish at some holiday meals in Poland and while some people buy a filet, others adhere to the time-honored tradition by purchasing the fish several days in advance, letting it swim in a bathtub, then being dispatched when the time has come for it to be cooked and consumed.

Since Poland is largely a Catholic country, church attendance is part of the holiday observance for many people. Some also refrain from enjoying their favorite food and beverages in their effort to remember what they consider the "real reason" for Christmas.



Colonel Sanders would feel at home in Japan, where fried chicken at KFC and other fast-food restaurants is a holiday favorite. Other imports from the United States include greeting cards and presents. Because most people are not Christian, Christmas in Japan is more like Valentine's Day, a romantic time for a couple to be together.

That contrasts with Germany, where a focus of celebration is the Advent; many families attend Mass on December 24 and gifts are brought by the *Christkind* (Christ Child). Christmas trees have been used since the late Middle Ages. Most people have a real tree, which traditionally is decorated with wooden ornaments and real candles.

Holiday celebrations in Germany include the famous Christmas Markets. Most cities have at least one and some are based upon a theme

like angels or medieval times. The market in Frankfurt dates back to the 14 century and that in Cologne can attract more than four million visitors.

Some time-honored ways of celebrating Christmas were brought to Canada by German immigrants, along with people from France, Great Britain, Norway and other countries. Given the cold winter climate, skiing, ice skating and tobogganing are popular pastimes if the ground is covered by snow.

An annual extravaganza in Toronto is the Santa Claus Parade, which first took off in 1905 and now attracts more than a half-million people. Lavish floats, marchers, bands, clowns and, of course, Santa and Mrs. Claus wind through the city along a 3.5-mile route.

In contrast to the snow and shivering cold of Canada is warm winter weather south of the Equator. Of course, that includes Australia where, as in other countries that previously formed the British Empire, some practices – like Boxing Day, are held on December 26.

Less familiar is the fact that Santa, at times, has been depicted as wearing Australia-style clothing, including a wide-brimmed *Akubra* hat and flip-flops and riding in a sort of pick-up truck pulled by Kangaroos. Some Aussies go to a beach to swim in the ocean and it's not unknown for Santa to come ashore riding a surfboard.

Argentina and South Africa share a Southern Hemisphere location with Australia so sand and surf are more closely associated with Christmas than snow and sleet. Santas dressed in their traditional wool clothing do their best to keep shouting ho-ho-ho when they'd prefer to say hot-hot-hot.

Argentines are lovers of meat so it's no surprise that an outdoor barbecue is a staple of activities. So are Christmas trees, usually artificial and sometimes decorated with cotton balls to represent snow. Fireworks at midnight often mark the start of Christmas day and the sky is filled with *globos*, paper decorations with a light inside that float into the sky.

Dining outside also is a highlight of Christmas in South Africa. The main course might be turkey, duck or suckling pig followed by a dessert of *malva* pudding, a sweet cake prepared with apricot jam and vinegar, which gives it a caramelized texture.

Some traditions, like trimming a Christmas tree and hanging stockings, may sound familiar. Depending upon where you live in the United States, outdoor activities, like beach sunbathing, hiking in a park, or camping may be less likely.

**About the Author:** After gallivanting around the U.S. and more than 75 other countries, Retiree Victor Block retains the travel bug. He believes travel offers a wonderful education, and says he still has a lot to learn. He loves experiencing new destinations and cultures, and his stories have won numerous writing awards. ∞





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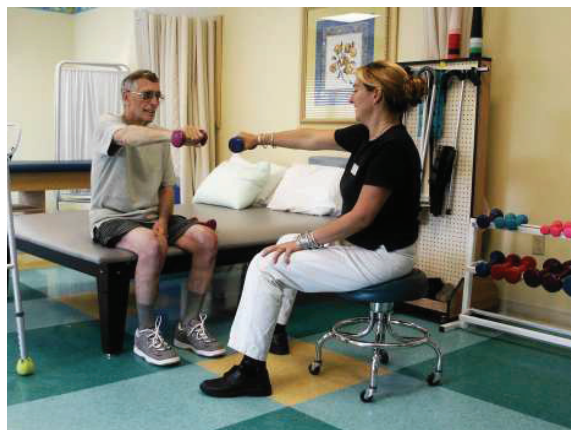
  
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