



America's 'First Lady of Television' leaves a legacy of love and laughter

Betty White – January 17, 1922-December 31, 2021



By Marie Fricker

Hollywood icon and animal rights activist Betty White passed away peacefully in her Brentwood, California home on New Year's Eve, just 17 days shy of her 100th birthday. White had a career in radio TV and movies that spanned eight decades and garnered generations of fans who loved this "First Lady of Television" in all of her incarnations.

Whether she was lusting after men as Sue Ann Nivens on the *Mary Tyler Moore Show* in the seventies, sharing anecdotes of her life in St. Olaf as Rose Nylund on the *Golden Girls*, or hosting an episode of *Saturday Night Live* at age 80, she approached life with gusto and the good humor of a self-described "cockeyed optimist."

But there was another part of White's life about which she was equally passionate – her commitment to animals in need. She loved all wildlife from snakes to elephants, and was a trustee of the Greater Los Angeles Zoo Association (GLAZA) for more than 50 years. In an early TV Guide interview, she said, "I'm the luckiest person in the world. My life is divided in absolute half – half animals and half show business. I have to keep acting to pay for my animal work."

After her death, GLAZA President Tom Jacobson wrote: "We are grateful for Betty's enduring friendship, her lifelong advocacy for animals, and her tireless dedication to supporting our mission."

The Betty White Challenge, a viral fundraiser, recently promoted on Facebook and Instagram, urged fans throughout the nation to donate \$5 to a local animal shelter on what would have been the star's 100th birthday on January 17, 2022. To date, the effort has raised more than \$12.7 million for rescue organizations in the U.S. and Canada.

On social media alone, the Massachusetts Society for Prevention of Cruelty to Animals raised \$14,000 and the Northeast Animal Shelter in Salem raised \$40,000 in a day and a half, according to Mike Keiley, the director of adoption centers and programs at MSPCA-Angell and director of NEAS.

"This is everyone around the country recognizing how much Betty



Betty White at "Comedy Central's Roast of William Shatner" August 13, 2006 in CBS Studio Center, Studio City, CA. [Shutterstock Image]

White meant to all of us," said Kieley. "They were thinking beyond the Betty White... continued on p.6



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'Problems Solved' gets green light for senior borrower's business loan mired in red tape

By Nancy Muckle
Founder/CEO of Problems Solved



A woman applied for an equity loan on her residential property. The loan would be used for establishing and building the new company she founded over the last six months. After six weeks, the loan was still not approved.

Problems Solved received a phone call asking for a no charge consultation on the bank problem. After obtaining the facts and understanding there was enough equity in the residence to fund the home equity loan, we went to work.

The branch manager told us the loan was

stuck in underwriting and, after weeks of calls by the business owner, no firm date or reason was given to the client for resolving the issue.

Problems Solved contacted the bank's president, who was given the facts. The following day, the loan was approved for \$150,000.

Whether your problem involves medical billing, issues with vendors, lost deposits due to the pandemic (hotel, air travel, cruises) healthcare, or automobile claims, we are only a phone call away – talk to us confidentially about your problem involving money owed to you.

At Problems Solved, we find a way to get your money back. If we agree to work your problem, we will get results – or you pay nothing. It's that simple. We're not lawyers and what we do isn't



litigious, but lawyers send us their clients with problems that don't require a lawyer or retainer.

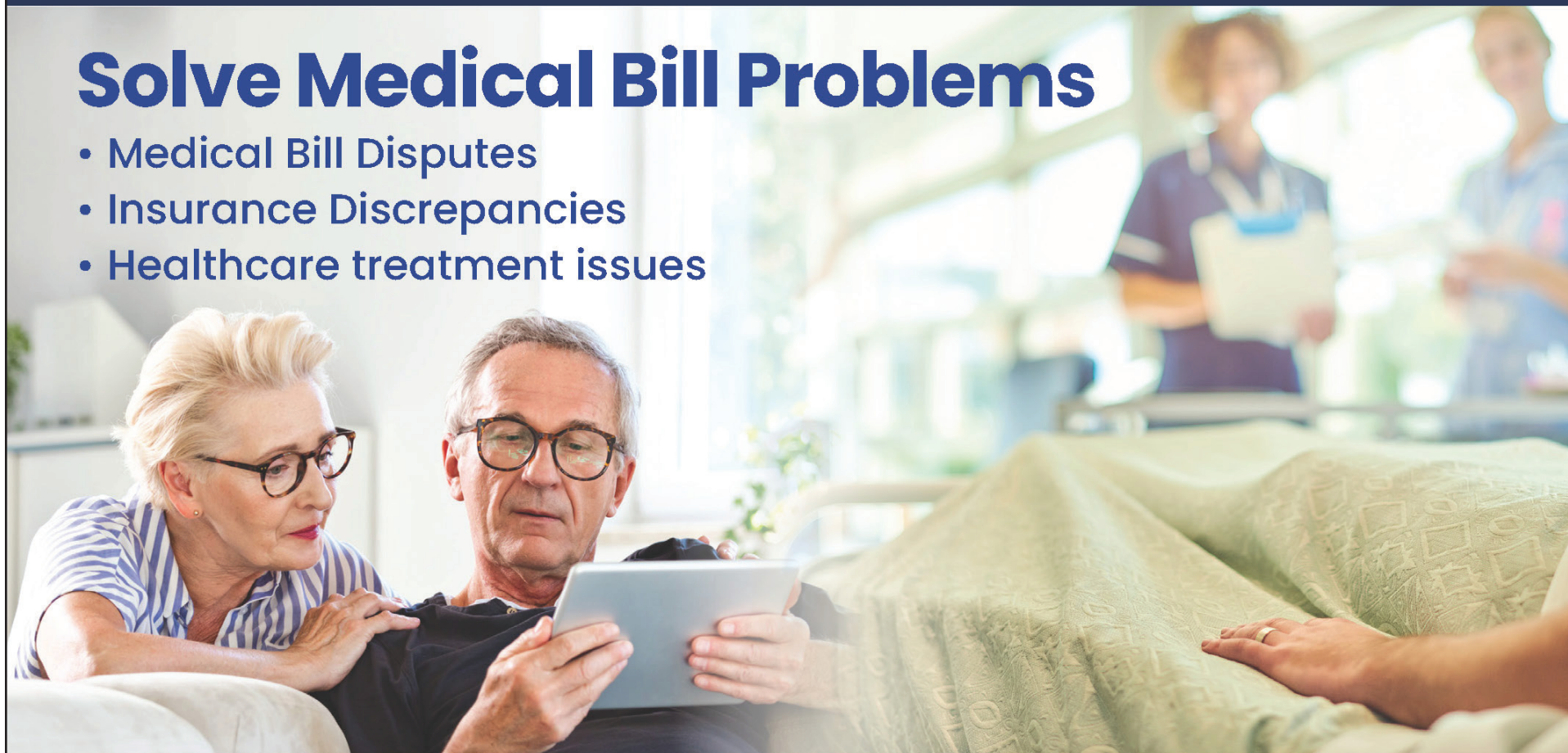
To date, in the last year, we have resolved 99% of problems we have agreed to work.

Our advisors consist of attorneys, real estate agents, nurses, physicians, contract negotiators, and eldercare experts.

Need a problem solved? I invite you to call me – Nancy Muckle of Problems Solved – for a no-charge consultation at 781-258-9050 (cell) or 508-224-4464 (office) or 781-226-1749 (office). Visit my website at www.probsolved.com for additional details. ∞

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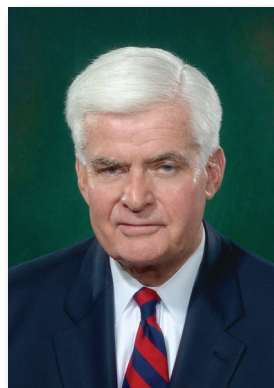
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Historic Home Prices Benefit Seniors Who Don't Want To Sell

Record-breaking home prices – a windfall for sellers, a challenge for buyers, and a unique opportunity for older homeowners who want to age in place. Now, they can keep their home, access cash from the equity without the obligation to make loan payments, and more.



By George Downey

BRAINTREE – The good news, thanks to the extraordinary run up in home values recently, home equity has soared. Unfortunately, it's not liquid unless one sells and relocates, or borrows on it. Borrowing, for homeowners in or approaching retirement, is problematic as lending qualifications are considerably more stringent, and borrowers are required to make unwanted monthly payments – a direct threat to fixed income budgets.

Home Values – Where are they going?

Nobody knows. The COVID-19 pandemic and worldwide disruption of virtually everything creates questions we have no answers for yet. However, we do know that, as trees don't grow to the sky, real estate prices don't either. Sooner or later home prices will respond to changing realities and economic conditions favorably and unfavorably.

The questions for homeowners who want to age-in-place are: (1) Can converting some of today's home equity to cash make sense for me, and why? (2) When and how is this best accomplished? and (3) How can I learn more and whom should I contact?

Home Equity – A vulnerable and underutilized asset

Home equity (housing wealth) is the largest single asset of most homeowners. Any reduction of value can have a profound and long-lasting effect on retirement finances. The Great Recession (2008) proved property values declines can happen dramatically unexpectedly. Value recovery, on the other hand, takes considerably longer – time older homeowners may not have.

Fortunately, senior homeowners may have the ability to hedge this risk by locking-in today's values and gain access to more funding now, or later when it may be needed. To this end, the HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage was created by Congress in 1989 to enable senior homeowners the ability to access a

portion of home equity to increase and extend financial security and homeownership.

Reverse Mortgage – A solution protecting home value and increasing financial resources

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.

Current market conditions provide record benefits

The financial benefits provided by a reverse mortgage are directly related to the home's current market value, owner's age (62 minimum), and current interest rates. As a result, today's historically high home prices and low interest rates combine to provide greater funding potential to reverse mortgage applicants.

Unique and Versatile Financial Planning Tool

Financial advisors are recognizing that reverse mortgages make 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 as long as the loan remains in good standing; (6) no personal liability; (7) no obligation to repay more than the property value at time of repayment, and more.

Reverse Mortgage Common Uses

- Eliminate mortgage and other debt payment obligations
- Establish periodic distributions to supplement cash needs
- Pay health and long-term care costs
- Reduce longevity risks



- Fund contributions to family, church, and charities
- Purchase second home, RV, travel

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. Continuing to live 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 (NRMLA), Washington DC. More information on reverse mortgages and a list of CRMPs is available on NRMLA's consumer website www.reversemortgage.org.

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

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Aging with Sass & Class

Laugh at what you hold sacred, and still hold it sacred

By Loretta LaRoche

Whenever I give a workshop or a lecture, I never fail to encourage participants to read "Man's Search for Meaning" by Victor Frankl. He was a psychiatrist who survived the Nazi concentration camps during World War II and who developed a form of psychotherapy called Logotherapy as a result. His book profoundly shows how individuals can survive the most horrific situations through grace, dignity, and humor.

In the preface of the book, Gordon Allport writes: "Hunger, humiliation, fear, and deep anger at injustice are rendered tolerable by closely guarded images of beloved persons, by religion, by a grim sense of humor, and even by glimpses of the healing beauties of nature – a tree or a sunset." I've heard many accounts of how this type of humor, called "gallows humor," has helped many people in difficult jobs, particularly health-care professionals. Anyone overhearing some of the conversation between nurses or doctors might be deeply offended, but for them it becomes a way to get relief from the horrors they witness. One of the most popular shows on television was *MASH*, which was the quintessential example for "gallows humor."

The great humanitarian psychologist Abraham Maslow once said, "We must laugh at what we hold sacred and still hold it sacred." This is often difficult for individuals who are heavily invested in thinking that their way is the way. Not being able to take the position of "the witness to your thinking patterns can lead you down the path to fanaticism." When we are fanatical about how we must live our lives, and how others must also follow suit, we are embarking on trying to become the leader of a cult.

I have listened to thousands of people describe situations that they deplore but cannot change due to their inability to explore options. Their story becomes like an old TV series that plays over and over and they can't seem to change the channel. What always fascinates me is that they lack a healthy sense of humor. Humor helps us to see the light and when you become fanatical the light is very dim or essentially non-existent.

I was very fortunate to be brought up in an irreverent family. As a child, I was dragged to many an Italian funeral, which often resembled a Federico Fellini movie. There was high drama as a plethora of black clad women showed up to wail and moan. Then there would be bursts of laughter as people recalled stories about the dearly beloved. And, of course there was the inevitable discussion about the food that was to follow.

In today's world we must all try to maintain the ability to laugh at what we hold sacred and to still hold it sacred. It will not only help maintain our sanity but also our ability to tolerate one another.

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



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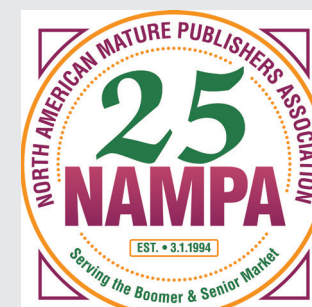
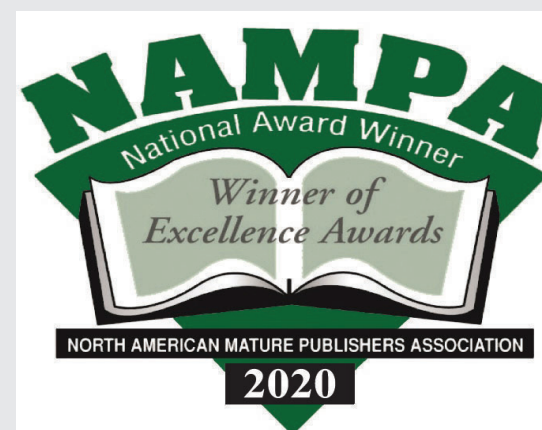
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Elder Law & Estate Planning

In These Times of Uncertainty, Estate Planning is More Important Than Ever

By Patrick J. Kelleher, Esq.
ElderLawCare.com



HANOVER AND QUINCY – The truth is none of us know the future. Significant uncertainty abounds as to the outcomes of U.S. tax legislation

proposals. Estate and gift tax exemptions may get cut in half, or not, and whatever happens will likely affect all deaths and transfers of wealth after December 31, 2021. Whatever the outcome, there are still ways to legally reduce your estate and income taxes as part of asset protection in your estate planning.

Creating a strategic estate plan will take time as well as a great estate planning attorney who understands you, your business interests, and your family relationships. Do not overlook the importance of synergy among your family members in creating an effective estate tax strategy. Your children can be a strategic ally when passing assets before death, thus eliminating tax consequences to your overall estate.

The Importance of Tax Planning for Your Estate Plan

It is crucial to create a tax plan and estate plan together as they heavily influence each other. If you have a separate tax advisor, he or she needs to coordinate with your estate planning attorney to avoid duplication of work effort and create a seamless strategy.

One of the most significant possible changes to tax legislation is a special income tax surcharge that will impact many existing trusts. Proposals currently target higher-income taxpayers with an additional five percent tax on income over \$10 million, with an additional three percent tax on those above \$25 million. If these surcharge taxes take effect, it will change how many people structure their trusts like a credit shelter or create a family trust on the death of the first spouse.

The Value of a Trust in Your Estate Plan

It appears grantor trusts will remain taxable to the settlor; however, non-grantor trusts (complex trusts) generally pay their own taxes and will require close monitoring for regulation changes. A non-grantor trust pays taxes on all earned income; however, it receives a deduction for beneficiaries' income (distributed net income). The cautionary tale is to stay tuned

and act quickly on any legal changes.

Creating more than one scenario for your estate to remain flexible to tax law changes is key to implementing changes quickly. Bear in mind, some of these proposals cite the date of enactment as the effective date for the rule; other proposals may be retroactive to the date they were brought forward to legislators. Options of action can include several provisions in your trust documents permitting you to change or modify the trusts. Some of these provisions can include:

A decanting provision that allows the trustee to decant into a new trust. However, some proposals may restrict decanting, which may supplant any state law rights permitting decanting.

Disclaimer provisions provide the right to designate a person as the primary beneficiary to disclaim all assets transferred into the trust; the disclaimer executes the assets to revert to the donor/settlor.

A provision that permits the trustee to disclaim. However, it could be a violation of the trustee's fiduciary obligation to all beneficiaries.

A provision that allows a named person to turn off the grantor trust status assuring the ability to modify the trust's income tax status if it proves advantageous in the light of the proposed harsh restrictions on grantor trusts.

You name a trust protector with authorization to change trustees, governing law, situs, administrative provisions, etc.

Give power to the trustee to divide the trusts to take different actions if it becomes useful.

Name a broad class of beneficiaries, including charities, which gives the trustee flexibility to include capital gains income and provide broad discretion or distribution of income and perhaps principal out of the trust.

There are other tactics to employ, but it is evident that the complex law governing trusts and the potential for changes need to be in the hands of a competent estate planning attorney.

You likely have worked hard throughout your lifetime to build generational wealth for your family. Proper estate

planning is the way to ensure your assets will not see a dramatic reduction due to taxes. The time to plan and implement your legal strategies is now. Some of these proposals may become law. Proactively getting out in front of the changes is in your best interest.

Call our Elder Law Care Center NOW at 781-871-7526 to register for our next free educational elder law workshop. When you attend the workshop, you will receive a \$500 coupon to use in your initial meeting with one of our elder law attorneys (available for a limited time).

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/B084MB-96SK>

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Betty White with Allen Ludden [R] and a contestant on the game show *Password*.

personalities she played on TV and films, and about the causes that mattered so deeply to her during her lifetime.”

Born in Oak Park, Illinois in 1922, White was the only child of Christine Tess, a homemaker, and Horace Logan White a lighting company executive from Michigan. Her family moved to Los Angeles during the Great Depression where she attended Beverly Hills schools and later became the 27-year-old host of a live daytime talk show, *Hollywood on Television*, which aired from 1949 to 1953. Her first situation comedy, *Life with Elizabeth* (1953-1956), earned her a Los Angeles Emmy and the pioneering status of the first woman to act in and direct a TV sitcom.

White made the Guinness Book of World

Records for “Longest TV career by an entertainer (female),” and was inducted into the Television Hall of Fame in 1995. She has a star on the Hollywood Walk of Fame, right next to that of her husband, Allen Ludden, the former host of the sixties game show *Password*. Ludden, a widower, proposed to White after she appeared as a celebrity contestant on his program several times. They were married for 18 years until his death from stomach cancer in 1981.

When she was a guest on an episode of *Larry King Live* many decades later, King tugged on his suspenders and said, “So, Betty, tell us why you have never remarried.”

“Oh, I don’t know, Larry,” she answered. “When you’ve had the best, why bother with the rest?”

Sometime later, James Lipton, host of the Bravo Cable TV program, *Inside the Actor’s Studio*, asked White, “If heaven should exist, what would you like God to say to you when you walk through the Pearly Gates?”

She replied, “Come on in, Betty. Here’s Allen.”

When she was in her eighties and nineties, and still acting, White was frequently asked to share the secret to her longevity. In a *New York Times* article, she quipped, “I’m a health nut. My



Tami Freed / Shutterstock.com

favorite food is hot dogs with French fries. Exercise? Well, I have a 2-story house and a very bad memory, so I’m up and down the stairs a lot.”

In an interview with Katie Couric in 2017, White offered some less tongue-in-cheek tips for living a long and healthy life.

- Keep a positive attitude and remember, everything isn’t about you.
- Stay busy. You won’t have time to stress about anything.
- Find things you’re interested in and indulge them. That keeps you on your toes.
- Try to appreciate how good life is while it’s happening because before you know it, it’s over.
- Don’t take yourself too seriously.
- Remember, you don’t fall off the planet once you pass a given age. You don’t lose any of your zest for life. If you were a dull young person, you’re going to be a dull old person. But just because the years go by, you don’t have to be that way.

When White turned 90 in 2012, New York Times columnist Frank Bruni asked her if she ever thought about the subject of her own mortality.

Her answer was an honest one. “I have no fear or dread of death,” she said. “But I would be happy as a lark to stick around for as long as I can.”

Thank you for “sticking around” for nearly 100 years, Betty. The world is richer for it. ∞

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National Caregivers Day – February 18, 2022

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



Have you noticed there seems to be a national day for everything? Some are bizarre or curious, like National Dogs in Politics Day, National Static Electricity Day, or National No Housework Day. (I can definitely get behind that one.) Others are more serious and meant to raise awareness or appreciation, and this month, there's a little-known day of celebration for a group that often goes unnoticed – caregivers.

National Caregivers Day is observed on the third Friday in February. This year that falls on February 18. Caregivers are, in many ways, unsung heroes – people whose work very often goes unnoticed but provides the glue that keeps so many families and communities together. Right now, more than 50 million Americans are doing truly selfless work by serving as unpaid family caregivers for a loved one.

“People don't always realize the incredibly important work that caregivers take on, the sacrifices they might make, and – while it can be a gift to be able to take care of loved ones – it can also be very challenging and take its toll on people,” said Samantha B., LICSW, ACHP-SW, Director of Social Work & Support Services for Old Colony Hospice & Palliative Care.

Every day, we at OCH see the commitment of these family caregivers and the hours they put into this labor of love. Many are spouses who must take time from work or try to do both. Some are adult children who also are trying to take care of their own children and careers.

Some are taking care of more than one elderly family member. Our hearts broke recently for a woman who was caretaker for both her ailing parents. Her father had recently been transferred to our Dr. Ruth McLain Hospice Home in Braintree, and when it became clear he was at the end of life, she wanted to be by his side. But she could not leave her mother alone in the middle of the night, so we put the phone next to her father's ear, and she talked to him for eight hours until he died. It wasn't clear if he could hear her, but the staff noticed a smile on his lips when the daughter talked about family vacations.

Family caregivers are tasked with handling so much: personal care such as bathing, feeding, and dressing, as well as coordinating medical

care, navigating the health care system, and advocating for patients. Caregivers are often also in charge of household chores, finances, and bill paying, as well as home and yard upkeep.

As much as this labor can be rewarding, it can also be overwhelming and draining. It isn't surprising that these daughters, sons, spouses, and grandchildren sometimes put their own health, careers, and social lives on hold. Many find it difficult to find time to go to a doctor's appointment for themselves, or visit with a friend outside the home, and some struggle under the stress.

At OCH, our staff and volunteers try to lighten the load a little by helping with nursing, medical care and equipment, prescriptions, pain relief, and even by offering caretakers the occasional respite.

Janela S., OCH's Volunteer Program Coordinator, said family caregivers are grateful when a volunteer can come by to sit with a patient, read them a book, play a game of cards, or swap stories.

“The patients appreciate it, and very often friendships happen, but the caregivers also appreciate this time. It can give them a little time for themselves, to go for a walk, get to a chiropractor appointment, spend time in the garden, or do some kind of self-care,” Janela S. said.

But many people care for people who are not in a program, and finding time for themselves or support is even more challenging.

A survey done five years ago by Embracing Carers found that roughly half of unpaid US caregivers report feelings of depression, sleep troubles, and other health complications.

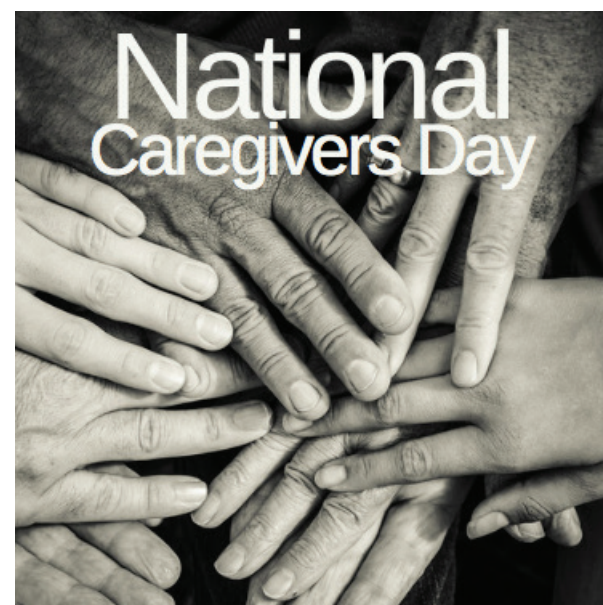
Caregiving for a loved one is a role that millions more Americans will be taking on in the upcoming decades, especially with more baby boomers wanting to age in place rather than being moved to care facilities, such as retirement homes or skilled nursing homes.

Being a caregiver has its upsides, and many report that they feel honored to take care of their loved ones, even if it can be difficult at times. For some families, it has meant generations have become closer. The trend has also meant a reduction in hospital readmissions.

But there is a high cost as well.

MetLife recently found that caregivers sacrifice about \$3 trillion a year in lost wages, pensions, and Social Security benefits. They also end up spending an average of \$7,000 a year to help take care of their loved ones.

According to a report done by the Gallup-Healthways Well-Being Index, caregivers spend six days a month grooming, feeding, dressing, bathing, and walking and 13 days a



month commuting, cleaning, doing laundry, monitoring medications, and cooking.

National Caregivers Day, started in 2016 by Providers Association for Home Health & Hospice Agencies, is a chance to remember the contributions caregivers make, their sacrifices, their kindness, and their patience. And perhaps, it could be a chance to offer them a helping hand.

“Some caregivers often don't even have the freedom to run out to the store for a gallon of milk. And they don't have much time to themselves,” said Janela S.

The job can be isolating, as many are taking care of people who cannot be left alone.

The National Alliance for Caregiving found in a recent study that a third of caregivers in America do it alone.

So, on February 18, or any other day of the year, if you know a family caretaker, take a minute to let them know they are not entirely alone. Let them know how much they are appreciated. Talk to them about their circumstances, the challenges of caregiving, and ask what might help. It could be bringing dinner by once a week, helping with transportation, taking over some of the chores, or offering to sit with a loved one for an afternoon.

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. ∞*

Build a Strong Foundation for Better Balance



By Rita La Rosa Loud, B.S.

QUINCY – Accidents do happen no matter how careful we are – falls, particularly. In fact, I have been known to fall down a whole flight of stairs. On my way to a presentation, and, yes, I was rushing, I grabbed my resistance bands and backpack, and out the door I went. Within seconds, *bumpety bump*, I found myself at the bottom of my stairs! I slid down on my rear, 25 steps in all!

To my surprise, I jumped up, landed on my feet, and in a flash, I was out the door. As I entered my car, I thought, *“Whew! It’s a good thing I strength train, otherwise, I don’t think I would’ve gotten up so easily.”* Granted, I was in my late 40s and my age and activity level likely had something to do with it.

In my years of strength training active older adults, I can remember, more than once, a senior experiencing a bad fall, yet able to bounce back. One incidence was of an older woman member of our fitness program in her late 80s, who had fallen on a brick walkway entering a building. A few days later, she arrived in my fitness class, proudly showing her bruises. Her doctor, she said, informed her that participating in a resistance training program was likely the reason why she didn’t suffer serious injuries. That was music to my ears!

“But, Rita, aren’t you going to talk about balance training?” Absolutely! But first let’s consider building a strong foundation prior to adding balance skills and drills to the mixture. Here’s why.

Improve Balance with Resistance Exercise

As we age, unless we are physically active and participating on a consistent basis in resistance exercise, we can expect a progressive decline in overall muscle strength, particularly in the lower limbs. This decline occurs during the second and third decades (20s and 30s) of life and increases through the fifth decade (50s) and more rapidly after the sixth decade (60s), specifically after age 65. This loss of lower body strength ultimately leads to increased risk of falls, hip fractures, and weakening of bones, such as osteoporosis, as well as functional limitations in daily living. According to the National Council on Aging (NCOA), seniors 65 and older experience the following consequences because of falls, including apprehension of falling: (1) grave or life-threatening injuries, (2) fractures of the hip, broken bones, ankle sprains, muscle tears, and skull (head) injuries, (3) feelings of despair, loneliness, and depression, (4) limiting or restricting physical activity, and (5) physical deterioration, and social isolation.

Importance of Strength Training

In the two examples given, neither one of us as had time to catch ourselves as we fell. Although possessing good body coordination, balance, flexibility, posture, and being aware of the surrounding environment, can certainly prevent falls, my client and I went down *hard* in a blink of an eye! What we *did* have in common was regularly engaging in resistance training which may have prevented fractures or breaking some bones, unlike my non-exercising grandfather who passed away at age 88 after breaking his hip in a fall.

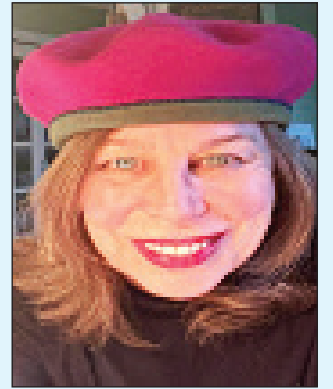
I was only 19 and just beginning to experiment with weightlifting to strengthen *my* body. I only wish I knew then what I know now, as I would have encouraged him to lift some weights to strengthen *his* body (musculoskeletal system). It may well have been his saving grace, which is one of many reasons why our Quincy College Fitness Center so strongly promotes sensible strength training for older adults.

You see the musculoskeletal system – muscles, tendons, ligaments, and bones – assists in providing good balance, which helps the body to remain upright and in correct alignment. When there is an issue with any of these structures, poor balance results, and no wonder it is likely for older adults

YOUNG AT HEART PROFILE

Catherine (Catha) Casey

Catha began working out regularly in her mid-twenties after undergoing an unexpected hip replacement caused by medication side effects. Her goal was to keep the muscle around the hip strong and healthy. While she was disciplined with keeping an exercise schedule and eating well, Catha said, “It wasn’t until I discovered the strength training class at Quincy College that I realized I had been failing to increase my muscle mass in my workouts.”



Although she maintained a good weight and appeared fit, she realized she was most certainly lacking muscle, as evidenced by her body composition (muscle and fat ratio).

“Since I have been strength training three times per week, encouraged and motivated by the highly trained fitness instructors, I feel a lot stronger,” said Catha. “And I have gained the confidence to increase my weight loads by five pounds once I am able to perform 12 repetitions safely and effectively. This is something I didn’t do in the past and which I have recently learned is required to build muscle.”

As of this week, Catha, at the age of 67, is lifting 165 pounds on the leg press machine. “I am grateful to the trained coaches who challenge and motivate me while making suggestions and modifications when needed. There are so many benefits to weight training, both mental and physical. I am a lifer!”

or anyone to experience a serious injury from a fall!

There are many simple exercises seniors can do at home to improve and maintain balance and coordination. However, resistance training may even be more effective at fall prevention as it helps to not only increase muscle mass and support joints, but more importantly, to strengthen bones. Hence, if we should unexpectedly take a fall, with any luck, we may avert a serious or life-threatening injury. Indeed, falls, injuries from falls, and number of falls can be reduced or prevented by partaking in regular resistance exercise in combination with balance training.

Next, are three research findings, including two of our own, attesting to the importance of incorporating resistance exercise to improve balance function.

Research Findings

Finding One: In one of our previous balance and posture training studies, senior participants partook in 10 basic machine-based strength exercises for the lower body, upper body, and core musculature, whereby subjects not only improved their posture and increased muscle strength, but significantly enhanced their balance by an astounding 50 percent! The machine-based strength exercises were: (1) leg press, (2) leg extension, (3) leg curl, (4) chest press, (5) shoulder press, (6) mid row, (7) lat pull down, (8) abdominal curl, (9) neck flexion/extension, and (10) low back extension.

Finding Two: We also conducted a bone density (osteoporosis) study whereby our senior participants engaged in the same machine-based strength training/resistance exercise program in *Finding One* above. However, during this research study, they supplemented with protein, calcium, and Vitamin D. As a result, subjects increased both muscle and bone, subsequently leading to a hardier musculoskeletal system which characteristically is less injury prone.

Finding Three: A 12-week study published January 2014 online in the Journal of Physical Therapy Science examined whether lower limb strength exercise leads to improved lower limb strength and balance function in the elderly population. Subjects between the age of 65 to 85 were random-

Senior Fitness... continued on p.11

Seven New Hobbies Beloved Seniors Can Enjoy at Home

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



Many seniors currently need to stay at home, both because of the winter weather and because we are once again dealing with rising COVID-19 cases in the community. But that doesn't mean seniors are destined for long days of boredom! Here are seven new hobbies all seniors can enjoy at home.

1. Writing. Writing is an excellent new activity for seniors to take up, and one study even found that spending time writing can help reduce brain shrinkage and memory decline! So why not work on a memoir, fill a journal with poetry, or record family recipes to pass down to your grandchildren?

If you're helping a senior with this activity, look for books that include writing prompts. Your mom, dad, grandmother or grandad will enjoy answering questions and recording life stories, and the book can be given to family members as a cherished heirloom.

2. Art. Art is enjoyable and allows for personal expression. Many seniors find arts, such as painting or any type of crafts to be therapeutic, and it's something that can be shared with loved ones. There are a variety of mediums available, so you can find something that suits your interest and can be adapted for physical limitations. Consider scrapbooking, painting, drawing, coloring in adult coloring

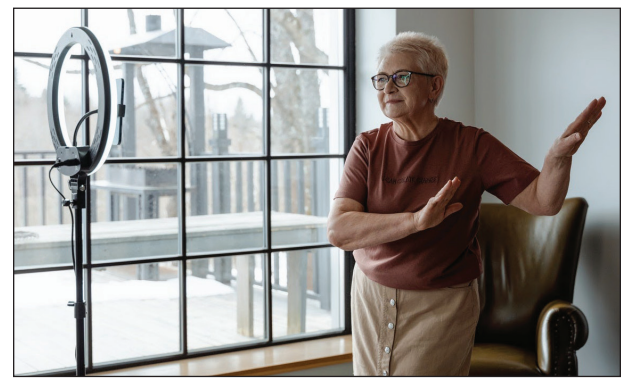
books, sculpting with clay, or choose one of the many crafting kits designed for seniors.

3. Learn an Instrument. It's never too late to learn to play an instrument! And with the many online classes available now, you can do it right from your own home. Why not give piano, keyboard, guitar, or ukulele a try? You'll keep your brain sharp by learning a new skill, and you'll make beautiful music, too!

4. Bird Watching. Bird watching may not be one of the first things that come to mind when thinking of hobbies to do from home, but if you have space available to put bird feeders outdoors, this can be a very enjoyable hobby to take up! Ideally, place the feeders where they are visible from a window near a comfortable chair. Then, you'll have birds coming right to you! Enjoy watching different species as the weather changes, and see how many you can identify. Remember, if mobility and weather conditions are a problem, have someone else fill the feeders.

5. Dancing. You don't have to go out to enjoy dancing! Now, you can learn a new dance through a video or streaming service. Or just turn on your favorite music and dance in your living room! And besides being tons of fun, dancing helps you balance, stay in shape, reduce risk of falling, and even lower your risk of dementia!

6. Puzzles. Puzzles are enjoyable and keep our brains working. And there are so many kinds available! Have fun putting jigsaw puzzles together, solve crossword puzzles, or get a book of word searches. Alternatively, try playing online puzzles like Words with Friends or Candy Crush. Mobile apps can be a fun way to solve puzzles while engaging in friendly competition with your friends or family members.



7. Yoga. Yoga and stretching exercises are hobbies that have become increasingly popular for seniors. That's because they can be relaxing and also help you stay fit and flexible. Plus, breathing exercises are great for increasing your lung capacity. And with so many books and online classes available now, you can learn yoga from the comfort of your home.

Staying at home doesn't have to be boring. Take up a new hobby (or seven!) to fill your time with enjoyable activities. And remember, we at Celtic Angels Home Health Care are always here to help. Learn more about our services at celticangelsinc.com.

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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Sincerely, Susan C.

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Celebrating Black History Month



By Nicole Long,
MSW, LICSW

February is Black History Month in the United States. Since 1976, this month has been designated to acknowledge the achievements and history of generations of African Americans.

From Dr. Martin Luther King, Jr., prominent civil rights leader and recipient of the 1964 Nobel Peace Prize for combating racial inequality through nonviolent resistance; to Maya Angelou, author and activist renowned for her memoir, *I Know Why the Caged Bird Sings*, to Jackie Robinson, the first African American Major League Baseball Player and the first African American inducted into the Baseball Hall of Fame – their accomplishments are far greater than what is summarized in these few lines.

Did you know? Dr. Martin Luther King, Jr. gave his iconic “I Have a Dream” speech on the steps of the Lincoln Memorial as part of the March on Washington on August 28, 1963. Not long after that, President Lyndon B. Johnson signed the Civil Rights Act of 1964 into law, after 10 years of lobbying led by the NAACP in addition to other peaceful protests for civil rights, according to NAACP.

Did you know? Along with more than 50 honorary degrees and many awards she received, Dr. Maya Angelou was awarded the National Medal of Arts as well as the nation’s highest civilian honor, the Presidential Medal of Freedom.

Did you know? Jackie Robinson was also a civil rights activist, speaker, and the first African American named vice president at a fortune 500 company. He was posthumously awarded the Presidential Medal of Freedom in 1984 and the Congressional Gold Medal, Congress’s highest civilian award, in 2003.


One way to honor these distinguished individuals is to learn more about their lives, beliefs and accomplishments. Then learn the history and contri-



butions of all those who preceded and followed them. Freedom, equality, unity and inclusion. The contributions of African Americans have shaped history and will continue to do so for generations. Join us in celebrating Black History Month.

Resources:
NAACP - History Explained- <https://naacp.org/find-resources/history-explained/1963-march-washington>
Poetry Foundation - Maya Angelou - <https://poets.org/poet/maya-angelou>
Jackie Robinson Foundation - About Jackie Robinson- <https://jackierobinson.org/jackie-robinson/>
African American History - <https://www.africanamericanhistorymonth.gov>

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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Senior Fitness... Continued from page 8

ly assigned and placed in two groups: a strength exercise group performing leg extension, and leg curl exercises, and a control non-exercise group. The strength training group significantly improved lower limb strength and balance compared to the control group. This supports our findings, as well as other studies, that a basic and comprehensive strength training program leads to both improved strength and improved balance in older adults and seniors.

Free Workshop for Seniors

If you would like to get started on a balance program by learning some simple balance exercises that you can do at home or would like to see what a balance training and strengthening program entails, we will be offering a free *How to Improve Balance Workshop for Seniors*, Thursday, February 17, 2022, from 2:00 PM to 3:00 PM at Quincy College's Community Health

& Fitness Center, President's Place, Ground Level, 1250 Hancock Street, Quincy, MA (directly across the street from the Quincy T-Station).

To participate in this workshop that will help you build a strong foundation to better balance, please RSVP by calling Rita La Rosa Loud or Wayne Westcott at 617.405.5978. There are numerous free one-hour and two-hour parking spaces available on Coddington Street, as well as an easily accessible parking garage next to our 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 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. ∞

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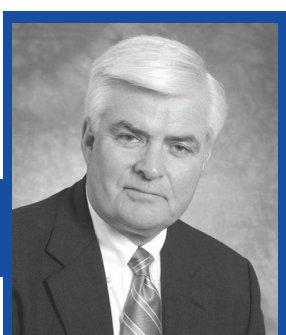
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ASK THE HIPPIE

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.

On A Journey Where We Know How It Ends

By Phyllis DeLaricheliere, MS



WEYMOUTH – I so often speak of the diagnosis of Alzheimer's as a journey. It's a path in life that neither our loved one diagnosed, nor the family expected. Further, I tell people that like with any life curve ball, we need to embrace the journey

that we are now placed on. Why is this important? The opposite of embrace is denial. And as with any diagnosis of a disease, denial is part of the emotional wheel, but the sooner we can embrace the truth, the sooner we can plan for what lies ahead.

The statistics today are staggering and there is still no cure. According to the Alzheimer's Association, between 2000 and 2019 deaths from Alzheimer's have increased almost 145% where heart disease is declining 7.3%. There needs to be a plan if life presents us with this curve ball. More strategies for the family to enjoy the journey and time with their loved one and not have stress be the ruling factor.

First, let's talk about the emotional wheel that one experiences when faced with the diagnosis of Alzheimer's from the family's perspective:

- Shock (This can't be!)
- Fear (So what does this mean?)
- Denial (Maybe they got it wrong; it's probably a mistaken diagnosis.)
- Victim (Why does this have to happen to me?)
- Sadness (I feel so all alone.)
- Stress (I don't know if I can keep going and I don't dare tell anyone.)
- Anger I can't do this; this can't be my life now.)
- Frustration (I'm tired, and this is exhausting.)
- Mourn (They are slowly leaving me; it's painful.)

THESE NEXT ONES ARE HARDER AND NEED MORE PRACTICE:

- Grateful (I'm grateful they are still here each day with me.)
- Champion (We are going to ride this journey out together.)

- Love (I love this person unconditionally.)
- Peace (I know how this ends, and I'm not afraid as long as I had the chance to love them.)
- Calm (I'm so glad that we talked through everything they wanted early in the process so there is no guessing now.)
- Pride (Proud of myself that I knew how to ask for help when I needed it and it made things easier.)
- Joy (I really appreciated those funny, crazy moments and laughed at them in the present and still have them now and in the future.)

Preparing yourself that these emotions will happen along the journey and may come several times is one way to let you know that it's all normal and you are ok. But the sooner you can embrace where you and your loved one are going, the better you will be. How? Let's not deny that Alzheimer's is fatal, but having a plan takes all the stress off later and, respectfully to those who are diagnosed, allows them to have a choice before they no longer can make them.

What does the plan entail? 1) Talking about medical choices later in the journey/end of life; 2) Looking at the overall financial portfolio and what care and help can be provided; 3) Having all necessary legal documents in place; 4) Listing a few bucket list items to tackle on the journey so there are positive things to look forward to; 5) Identifying a song or a gesture that, later in the journey, your loved ones will be able to associate with you, in case they forget.

The most important of all of these is making sure that you, as the caregiver, have help. Establish lifelines, resources, and support early on, so that when it's really needed, you are not trying to do this in crisis mode. Statistically, the Alzheimer's Association will tell us that there are more than 11 million unpaid Americans providing care to those with Alzheimer's/dementia. In 2020, these caregivers



gave an estimated 15.3 billion hours of care equal to the cost of \$257 billion dollars.

In my research, I found that 74% of those caring for someone with Alzheimer's or dementia took ill or passed away first. Why? Because caregivers ignore their own needs, feel overwhelmed, and push back on the journey instead of embracing it. And who are these caregivers? Family. So having a network in place early, will help to decrease the stress, isolation, and depression the family members go through.

Until there is a cure, the most important thing is to prepare for the journey ahead, understand where it will end and take in the life that is yours and theirs every day. For as I always say, they are NOT gone, and you do NOT need to say goodbye to them every day. They are standing in front of you, on an altered path, but one you can still share with them.

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 to learn more. ∞*

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"THE WICKED SMART INVESTOR"



By Chris Hanson

HANOVER – Mistakes are peculiar things; everyone makes them but few of us are willing to admit to them. Frequently the more educated and intelligent people are, the harder it is for them to admit they are wrong. It's as if their whole identity is wrapped up in being the smartest person in the room. If they're actually wrong, then they fear losing self-esteem and social status. The Wicked Smart Investor does not subscribe to this school of thought. After all, in financial planning, admitting to your mistakes can cut your losses and put you on a better path. Sometimes in life, owning up to a big blunder could lead to sweet success.

Let's consider the story of a local heroine, Ruth Wakefield, a world-famous chef with very humble beginnings. Raised in Easton, Massachusetts, Ruth graduated from Framingham State Normal School Department of Household Arts in 1924. Over the next few years her career path followed a "normal" progression. Ruth taught Home Economics at Brockton High School and served as a dietician at a hospital. Later, she decided to go into business with her husband and soon enough nothing was "normal," but in a good way.

In 1930, the Wakefields purchased a restaurant in Whitman, MA and named it the Toll House Inn. Conveniently located between Boston and Cape Cod, the inn attracted customers from all over the area. Ruth's skillful cooking, high standards and hard work made the restaurant successful in the first year. The Kennedys even frequented the Inn; Joe Sr. loved the Boston Cream Pie while Jack opted for the Mary Jane Gingerbread. Serving Massachusetts "royalty" is pretty fancy, huh? But Ruth was a sharp lady with even more tricks in her pastry bag.

As smart as Ruth was, one day this Betty Crocker prototype made a huge culinary blunder. One version of the story had Ruth baking chocolate cookies based on an old colonial recipe for butter drop dos. Pressed for time, she did not melt the chocolate first; instead, she chopped the Nestle chocolate in pieces then added the morsels in the mixing bowl. She figured the chocolate pieces would melt and evenly distribute throughout the cookies. **WRONG!** When she took the cookies out of the oven, she discovered that the chocolate melted, but stayed in place. When the cookies cooled, the firm bits of chocolate gave the cookies a firm and exquisite crunch. The mistake, snafu, blunder, whatever you want to call it, eventually resulted in mouthwatering joy for millions and culinary super stardom for Ruth.


A true entrepreneur, Ruth exploited the opportunity presented by her error. I told you she was a smart lady. Her Toll House Inn patrons loved her creation and the recipe made its way into a Boston newspaper. Growing in popularity, the cookies became a staple in care packages sent to soldiers from Massachusetts, and then their buddies from all over the US asked

their families for the cookies. Food columnist Duncan Hines, the first cake boss, raved about the Toll House Cookies. Sales of Nestle's chocolate soared and the big wigs came knocking at the Toll House. In exchange for a lifelong supply of chocolate, Ruth gave Nestle permission to print her recipe on bags of chocolate chips. The world would soon be aware of Ruth's mistake, but she already rebranded her blunder as a "happy accident."


Don't you wish your mistakes were this fruitful? I'll bet your mistakes are not that fortuitous, especially if the blunder is in the financial planning arena. Maybe you put together a financial plan that did not take into account inflation, health care costs in retirement, or your true risk tolerance. Or maybe you made big bets on a favorite stock, made too optimistic estimates of stock market return or discovered you spend a lot more than you thought. It's probably time to admit your mistake and revisit your financial plan with a qualified advisor. I know admitting you're wrong is hard to do but think of it as cutting your losses. Why pay for yesterday's mistake for the rest of your life? A trusted advisor can minimize the damage and set you on a better path. An added benefit is a trusted advisor is like a vault; your mistake will never be as famous as Ruth Wakefield's "happy accident."

Be proud of yourself for being wise enough to admit you're not infallible, none of us are!

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. ∞



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Art Matters XXVIII: Reflections on various art media

Sculpture, Part 8b – History of Rome – the Imperium



By Janet Cornacchio,
President Scituate
Arts Association

So, in my last column, we continued to look at more of the history of classic sculpture, that of Classical Rome or the Roman Republic. Today let's look at more of the history of ancient and classic sculpture, this time that of Imperial Rome.

The Ara Pacis, "Altar of Peace," 13 BCE, exemplifies the Empire's Greco-Roman style at its classical and refined best. This altar was located in Rome, close to the Tiber, and was dedicated to Pax, the Roman goddess of Peace. The Tiber gradually silted the site over and the altar was moved to its current location in 1938. The Roman Senate ordered this work built to honor Augustus' return to Rome after three years in Hispania and Gaul.

Built as a roofless cube, the altar has entrances on the east and west sides, decorative friezes on the lower portion and complex relief work on the upper. The most famous relief on this exquisite work is referred to as the Tellus Relief for the goddess, presumably Pax, after the altar name, who sits amid a scene of fertility and prosperity with twins on her lap. The billowing drapery, flapping goose, farm animals and classic beauty of the goddess and her court are examples of Roman classicism at its best.

The Romans diverged from the Greek preference for depicting sculptural scenes of heroic exploits of history and mythology. Instead, they chose to celebrate their conquests and history in relief. Reliefs illustrated historical events – the Roman legions winning battles or formal ceremonies, equestrian statues with mounted Emperors. Female nudes and statues of mythological figures, common in Greece, disappeared.

As we shall see, the most important type of sculpture produced in Ancient Rome was Roman Relief Sculpture, notably historical reliefs as exemplified by those on Trajan's Column. Trajan's Column located in the heart of Ancient Rome may represent the most well-known example of this style of continuous winding narrative relief. This triumphal column celebrates the Emperor Trajan's victory in its Moesia Province, against the Dacians, a tribe who threatened Roman provincial control there.

As the wealth of Imperial Rome grew, artisans created many forms of small luxury sculptural items for both the upper and expanding middle classes. The Great Cameo of France, carved from sardonyx, is the largest extant example of this type of jewelry relief work from



Clockwise: Commemorating the return of Augustus to Rome, this Greco-Roman style altar is known as the Ara Pacis, 13 BCE; The cameo gem known as the "Great Cameo of France," c. 23 CE, with an allegory of Augustus and his family; Commodus dressed as Hercules, c. 191 CE, in the late imperial "baroque" style; The Four Tetrarchs, c. 305, showing the new anti-classical style, in porphyry; Trajan's Column, CE 113, section with scenes from the Dacian Wars.

1st century Rome. In the early years of the Imperium, portrait busts were of stern and resolute Emperors. By the end of the 2nd Century, Roman art developed the exaggerated characteristics that are often termed "baroque." Commodus, Emperor from 180-192, had himself depicted as Hercules, a rather fanciful portrait, and quite a contrast with the portrait busts of the full classical style, such as the Capitoline Brutus examined last time.

As the Imperium descended into chaos, its art lost the assurance and classic proportions of its Grecian antecedents. Four Tetrarchs (c. 305) a porphyry sculptural group of four Roman emperors, was a product of the Eastern Empire, Constantinople. Its angular movements, squat proportions and use of incision to show features and drapery, rather than modeling, is an almost complete rejection of Ancient and Imperial Rome's artistic values and style.

These changes were a precursor to the adoption of Christianity as the official state religion.



From there, it wasn't long before the division of Roman into the Eastern and Western Empires, and the Medieval Era. The collapse of the Empire, the splintering into smaller nation states and the changes it wrought in how art was conceived will be the focus of our next Sculptural history study.

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 ∞

Downsizing the forgotten Items



By Natalie Ahern, Owner,
All the Right Moves

Everyone has an area of his/her home that contains clutter. If you are like most people with whom we work, almost every room needs a good decluttering (including our own homes!). It is very hard to stay on top of every space in your life; most of us strive to keep our homes functional and safe. Chances are if items are tucked away, we don't feel the need to sort or organize them.

Being in the midst of a long, cold winter, I thought I would take this opportunity to remind you of some of those areas of your home that might need a little downsizing attention while you are "stuck" inside.

Cleaning supplies. I like to keep cleaning supplies in each bathroom and under my kitchen sink. This makes cleaning up easy but often leads to too many extra bottles of glass cleaner, wood polish, etc. It is also easy to accumulate way too many sponges, rags, etc. Going through and consolidating bottles and tossing yucky rags and sponges is, well, cleansing!

Laundry space. How many single socks do you have in your laundry room? This might be a good opportunity to look in your sock drawers and toss the mismatched "lost" socks. Spray cleaners and dryer balls or packets, seem to multiply over the months. Consolidate what you can and make a mental note not to buy more!

Sewing boxes. Single buttons, zippers, rusted shears, odd colored thread may be easy to toss. Chances are you only need a small sewing kit to replace buttons or an occasional hem. Donate unopened packages of binding, zippers, etc.

Utility boxes. Opened packages of batteries should be bagged by size. If any batteries are old or rusted, they should be tossed according to your

town's disposal guidelines. Go through your light bulbs. Most of us have outdated light bulbs from light fixtures we no longer own. Unopened boxes of these items can usually be donated. Also lurking in your utility box(es) may be at least a couple of flashlights with rusted batteries or non-working bulbs. If you can give life back to your flashlights, you can put one in your garage, kitchen, and near your nightstand for emergency power outages. Donate or toss the rest.

Toiletries. I once worked with a dental hygienist who had an entire linen closet filled with floss, toothbrushes and toothpaste! Many of the tubes of toothpaste were well past expiration, but we were able to donate several boxes of unopened dental supplies to a local food pantry. How many travel-size shampoos, soaps and shower caps have you brought home from vacation and never used? New bottles of toiletries, soaps, etc., can find a home at your food pantry or homeless shelter.

Home entertainment centers. Albums and CDs can be sorted and, if in good condition, sold to local record stores. DVDs can be brought to most donation centers. VHS and cassette tapes are no longer donatable and will need to be trashed. Check for headphones, personal listening devices and outdated video equipment that you may want to donate.

Cleaning out these items will help you stay organized and may create extra space for you. For example, downsizing items in an entertainment center may allow you to have a smaller cabinet and wall mount your TV. Organizing cleaning and laundry areas may create more space for you to house other items like paper towels and toilet paper. Whether you find more space to store items or just create less clutter, I know you will be happy with the results.

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. ∞*

SOCIAL SECURITY UPDATE

Submit Your Social Security Disability Update Report Online



By Delia De Mello,
Social Security

We are required to periodically conduct "Continuing Disability Reviews" for beneficiaries with disabilities. This process requires that beneficiaries complete a Continuing Disability Review packet, which

we mail to them to help us update information about their medical conditions and recent treatments.

Additionally, we offer an online option for beneficiaries to complete the Disability Update Report form and provide any supporting documents about their medical treatment or work activities.

We designed this form with convenience in mind – and to save you time. You can access the online form at www.ssa.gov/ssa455-online-form. (Use either Microsoft Edge or Google Chrome for the best online experience.)

When you complete your Continuing Disability Review, you will need your Social Security number, current address and phone number, and a valid email address to complete the form. Also, you must have received a request for an updated disability report in the mail.

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Please be sure to let your friends and loved ones know about this new online option.

NOTE: The mention of Microsoft Edge and



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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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THE GRAPEVINE

Wine & Chocolate



By Missa Capozzo

SHARON – Wine and chocolate, a match made in heaven in this wine lover's opinion. I tell my students, when in doubt, grab a bag of dark chocolate and a bottle of tannic red wine, and you will have an evening of deliciously paired bliss. There is so much to explore in the world of chocolate and wine. Valentine's Day is upon us, and what better time than to take our taste buds on a sweet adventure?

White chocolate and Pinot Noir is probably the most surprising and delicious chocolate and wine pairing I've ever experienced. Pour yourself a glass of Pinot Noir, then put a square of quality white chocolate on your tongue and savor. While the chocolate is melting, raise the glass to your nose and breathe in the aromas of the wine. You will start to taste an incredible vanilla flavor that wasn't noticeable before. Once you've enjoyed this sensation, take a sip of the wine, coating the white

chocolate as it continues to melt, and enjoy pure bliss.

Old vine Zinfandels are some of my favorite wines, and I'm absolutely obsessed with pairing them with dark chocolate raspberry, such as Ghirardelli dark chocolate raspberry squares. Zinfandels are so jammy and fruit forward that these chocolate squares will turn that wine into liquid raspberry on the palate in the most heavenly of ways.

Cabernet Sauvignon tends to have undertones of eucalyptus or mint, which makes these hefty reds the ideal partner for chocolate mint. You can go beyond dark chocolate mint candies and pair them with Mint Milanos, Thin Mint cookies, or even grasshoppers.

I enjoy the flavor of coffee in pretty much anything, and chocolate is no exception. You will bring out a delicious earthy, mocha note when pairing red wine with dark chocolate covered espresso or coffee beans. Earthier varietals like Cabernet Franc and Pinotage will truly impress with this delightful pairing.



er whites, such as Chardonnay, pair wonderfully with creamy white chocolate, or even milk chocolate covered nuts or turtles. Try an off-dry white, such as a Riesling, or a sweeter white, such as a Moscato, with milk chocolate caramels with sea salt.

Want to explore a little outside the box? Try chocolate covered bacon for a new and exciting twist. This gives you the best of the wine pairing world: salt and fat blanketed in decadent chocolate. You could even drizzle chocolate on some salty kettle chips for a similar effect.

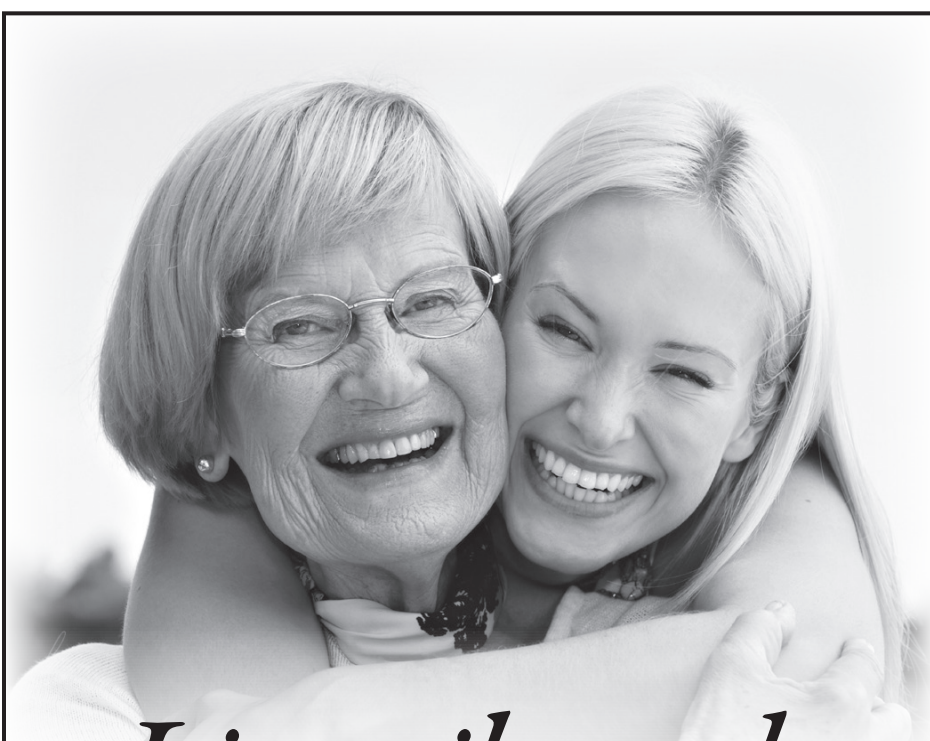
When it comes to wine and chocolate pairing, the best part is the "research"!

Cheers!

A fun and unusual combination I have grown to love is dark chocolate chili, which provides a nice spicy kick. Enjoy this with a nice Syrah/Shiraz, and watch the fruit and spice dance happily on the palate, switching off who takes the lead.

What about white wines? These can be a bit tricky, especially the drier ones, as too much sugar will amplify the acid, resulting in an unpleasant bitter taste. I have found the heavier bodied oaki-

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. ∞



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