



# SOUTH SHORE SENIOR News

## AND METRO WEST

For Boomers and Beyond **FREE**

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Photo by Patricia Abbate Photography.com

## Old Scituate Light – a Landmark and a Legacy



By Marie Fricker

My freckle-faced five year-old was sprinting up the 34 steps of the spiral wooden staircase of the Scituate Lighthouse in the summer of 1987, just one week after we had moved into town. I grabbed a corner of his red t-shirt to stop him from slipping backward in the damp, narrow cavern as his older sister made a far less daring ascent behind us, pony tail bobbing and rubber flip flops cautiously gripping each step.

At the top of the stairs, our harrowing journey was rewarded with arrival at the lantern room, where we were treated to the most panoramic view of the blue Atlantic that this inlander had ever seen.

Through the years, the lighthouse at Cedar Point in Scituate and the small beach beside it have provided respite, beauty and a sense of serenity

for me on harried days. Both of my children had their wedding photos taken against the backdrop of the white tower as do hundreds of young couples every year. But Scituate Light is much more than a place to sit on a bench, inhaling sea breezes and watching seagulls fight over your piece of tossed bagel.

Throughout the centuries, lighthouses have played a vital role for seafarers – guiding ships past treacherous rocks and shoals during storms that battered the coastlines in the black of night. But Old Scituate Light has a special story of its own. And no one knows it better than Duncan Bates Todd, the 98-year-old great-great granddaughter of the first Scituate Lighthouse Keeper, “Captain” Simeon Bates.

“In 1810, the U.S. Congress appropriated \$4,000 to build a lighthouse on Cedar Point,” said Todd, who chronicled the history of the landmark in her book, *The Fourteenth Lot*. “The next year the tower and cottage were

**Scituate Light...continued on p.21**



# AARP Nursing Home COVID-19 Dashboard:

## Massachusetts Nursing Home Cases and Deaths Rising, Some Facilities Still Lack Adequate PPE and Staff

By Mike Festa

State Director, AARP Massachusetts



The latest update of the AARP Nursing Home COVID-19 Dashboard finds Massachusetts nursing homes continue to face concerning trends, including rising resident/staff cases and deaths, continuing shortages of personal protective equipment (PPE), and continuing staff shortages. As

COVID-19 brings to light longstanding flaws in the nation's long-term care system, AARP's Public Policy Institute also unveiled a new report in a series on strategies to improve the quality of long-term services and supports (LTSS).

In the four weeks analyzed, October 19 to November 15, AARP's dashboard reports that Massachusetts nursing homes had:

- 458 new COVID-19 cases per 100 residents, up from 251 in the previous four-week period.
- 53 COVID-19 deaths per 100 residents, up from 33.
- 585 new staff COVID-19 cases per 100 residents,

up from 235.

- 12 percent of nursing homes without a 1-week supply of PPE, down from 15 percent.
- 10.6 percent of nursing homes with staffing shortages, down from 14.7 percent.

With coronavirus surging across the country, nursing home residents remain in grave danger as the virus reenters nursing homes and other facilities at an alarming pace. Facilities continue to have shortages of the staff and PPE needed to keep residents and workers safe and stop the spread. Our state leaders must act now to save lives.

As the pandemic continues to place a spotlight on the shortcomings of the country's long-term care system, the AARP Public Policy Institute has launched LTSS Choices, a multifaceted project designed to advance the transformation and modernization of the nation's long-term services and supports (LTSS) system.

A new report in the series examines the effects of the COVID-19 pandemic on long-term care facilities and solutions to improve quality. Recommendations highlighted in the report include:

- Keeping current plans in place for emergencies that address both resident and staff needs.
- Creating state LTSS emergency operations and response centers to identify emergency needs and deploy resources.

- Increasing resident access to telehealth as a supplement to in-person care.
- Ensuring resident care plans address their isolation, risk for depression, and ability to interact with loved ones.
- Ensuring long-term care staff have health insurance, paid sick leave, and competitive wages.
- Encouraging new models of LTSS facilities that can improve infection control with private rooms and bathrooms.
- Imposing more meaningful fines and other penalties, especially for facilities that place residents in immediate jeopardy due to infection control violations.

AARP will continue fighting to protect nursing home residents now and offering solutions to improve our long-term care system for the decades to come.

Using data released by the Centers for Medicare & Medicaid Services, which is self-reported by nursing homes, the AARP Public Policy Institute, in collaboration with the Scripps Gerontology Center at Miami University in Ohio, created the AARP Nursing Home COVID-19 Dashboard to provide four-week snapshots of the virus' infiltration into nursing homes and impact on nursing home residents and staff. The dashboard will continue to be updated every four weeks. The complete dashboard is available at [aarp.org/nursinghomedashboard](https://aarp.org/nursinghomedashboard).

The LTSS Choices series, including "COVID-19 and Nursing Home Residents," is available at [aarp.org/ltschoices](https://aarp.org/ltschoices).

More resources and information on COVID-19 and nursing homes can be found at [aarp.org/nursinghomes](https://aarp.org/nursinghomes).



## PROTECT YOUR HEALTH AND YOUR WALLET

Coronavirus scams are spreading nearly as fast as the virus itself. The AARP Fraud Watch Network's team of fraud fighters offers real-world tips and tools to help protect you and your loved ones during this uncertain time and beyond.

Visit [aarp.org/FraudWatchNetwork](https://aarp.org/FraudWatchNetwork) to learn more, or call the **AARP Fraud Watch Network Helpline** at **1-877-908-3360** to report a scam or for help if you have fallen victim.

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# Elder Law & Estate Planning

## Medicaid & gift-giving: a doubled edged sword



By Patrick J. Kelleher, Esq.  
ElderLawCare.com

**HANOVER AND QUINCY** – Mabel's children were concerned that Mabel would need long-term nursing-home care in the near future. It was the holidays, and Mabel always got a lot of joy out of generosity. But her children had heard that people in Mabel's circumstances should not give gifts because

it could jeopardize their eligibility for Medicaid benefits.

The concern is real. For Medicaid to cover the huge expense of nursing-home care, Mabel would have to show that she owned nothing more than around \$2,000. And she must also show that she had not given away money or assets over the prior five years (2.5 years in California). That Medicaid rule – the “look-back period” or the “transfer penalty” – would charge Mabel dearly for her generosity. Depending on the size and number of the gifts, the penalty could be substantial. I often refer to gift giving as a “double edge sword” when teaching my educational elder law workshops.

Many wrongly think that there is no penalty for gifts of up to around \$15,000 annually. That misunderstanding confuses tax law with Medicaid law (and it also misstates tax law, but that's another subject). The Medicaid rules are entirely different from the tax rules. In the Medicaid context, gifts of any amount that are given during the look-back period can be penalized.

There are exceptions. These include gifts to spouses and siblings under certain circumstances, disabled children, and children who are caregivers and who live at home with the elder for a span of time. But overall, gifts and Medicaid do not go together. The Medicaid rules are complicated and the consequences for mistakes can be very costly. There are a number of options to protect assets and still qualify for benefits, but these options must be weighed with great care. This is why it's best to consult elder law attorneys who, like our team, are qualified by experience and expertise in Medicaid law.

There is one harmless deception Mabel's children might consider to keep Mabel happy and still satisfy the Medicaid rules. The children might help Mabel fill out checks for all the gifts she'd like to give, together with a greeting card for each gift. Everybody could thank Mabel, tear up the check later, and tell her what they “bought” with that amount. It may be that that little device would be worth it, so Mabel could enjoy the holidays too.

Contact us now because our caring Elder Law Team is here to help you get started with the process of protecting what you have for the people you love the most!

Next steps: Attend our FREE educational Estate Planning & Elder Law workshop by calling 781-871-7526 or email [pat@elder-lawcare.com](mailto:pat@elder-lawcare.com) because seating is limited and our Learning Center fills up quickly!



**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](http://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-Head-Monster-Financial-ebook/dp/B084MB96SK>

Our Elder Law Care Team ([www.elderlawcare.com](http://www.elderlawcare.com)) serves families in Boston, Milton, Canton, Randolph, Dedham, Norwood, Westwood, Quincy, Weymouth, Braintree, Weymouth, Hingham, Norwell, Hanover, Hanson, Marshfield, Duxbury, Pembroke, Scituate, Hull, Cohasset, Abington, Rockland, Holbrook, Kingston, Carver, Plympton, Bridgewater, East Bridgewater, West Bridgewater, Plymouth, Barnstable, Sandwich, Wareham, Pinehills, Sharon, Avon, Brockton, Easton, Mansfield, Franklin, Newton, Wellesley, Needham, Bedford, Concord, Lexington including Suffolk County, Norfolk County, Plymouth County, Barnstable County, Bristol County, Middlesex County, Essex County, South Shore, North Shore, MetroWest suburbs, Cape Cod and surrounding communities. ∞

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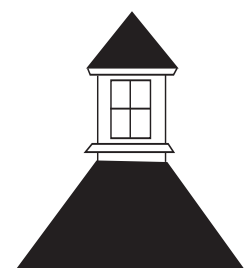
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# Aging with Sass & Class

By Loretta LaRoche

## Find the Fun

These days, it seems that not a day goes by without a magazine or new show doing a "special report" on aging. Why are they all so interested in this "hot" new topic? Well, one of the biggest reasons is that the Baby-boom generation is reaching 65 at the rate of 10,000 a day. These individuals have never done anything in a passive way, and they aren't going to take aging lying down. This leaves us with a very interesting phenomenon. We have the Boomers who don't want to age like their parents and a culture that is youth obsessed. This makes it harder to accept the realities of aging, which are often combined with a myriad of health issues.

It actually becomes comedic to watch some people trying desperately to avoid aging by embracing the latest, greatest exercise routines, supplements, and special diets that are supposed to increase longevity. We now have a plethora of gadgets that can monitor our every movement, food intake and sleep patterns. It feels like we're spending more time tracking how we live than enjoying life itself.

Not a week goes by without a new food being touted as the latest fountain of youth. One week it's pomegranate juice, next it's blueberries, which were strongly advised to help prevent memory problems. What if you forget to eat them? Now, kale smoothies are big news. Personally, I would rather have a spaghetti smoothie. Gluten has become practically satanic. Yes, there are individuals who have issues with gluten, but it's only one percent of the population. If you walk around the supermarket you'll notice that hundreds of items are labeled "gluten free." How about napkins? They should be gluten free since you wipe your mouth with them. Using the word "clean" to describe one's eating behavior has also become part of the culture's lexicon. Perhaps we should be vacuuming our food before we eat.

I often wonder how my mother and grandparents lived into their nineties. They ate cheese, sausage, salami, and tons of spaghetti, but they ate together, not in their car, or at their work desk. Does it make sense to eat a healthy diet, exercise and manage your stress levels? Absolutely! But, how about some common sense? What has happened to "everything in moderation?" We are more than our dietary needs. No matter how "clean" we eat or how many steps we take every week, without social connection, fun, and the feeling that life has meaning, we are not living in a holistic manner. In fact, social connection is at the top of the list. There are more people on antidepressants for loneliness than ever before. Loneliness fosters depression, and can increase the possibility of heart attack and a host of other illnesses.

As we age, we are all going to face the challenges that are analogous to aging. Learning how to navigate those challenges is not always an easy task. If you are capable, try to take a daily walk. Eat healthy foods. This is not rocket science. Do something that brings you joy. Engage with others. Most importantly, try to reduce conversations about pains and aches, illness, and the number of pills you might be taking. Try to interject some humor and fun. Don't wait to have fun. Become the fun you're seeking.

**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](http://www.LorettaLaRoche.com). ∞



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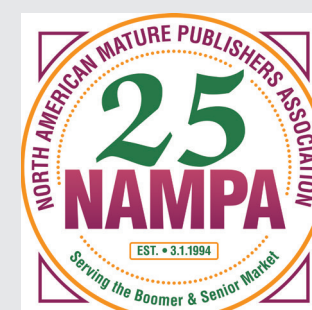
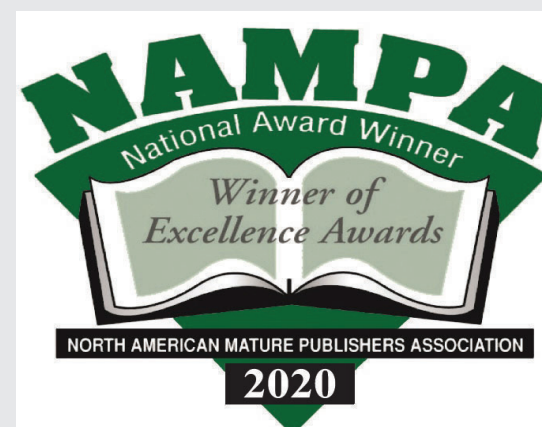
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# 2020 Real Estate Wrap Up



**By Wendy Oleksiak**  
**Vice President,**  
**Compass Real Estate**

2020 has certainly been a year of reprioritizing what is most important in our lives. Health, safety and security have been at the top of everyone's lists. Most unexpectedly, the real estate market took off in a way that none of the industry expected.

Working at home or not being close to loved ones led to people reevaluating their surroundings and, for many, a desire for change was paramount. Families living in the city with children had very limited outdoor space options, and home schooling and the need for a home office emphasized living space restrictions. It became urgent to find a better situation.

We believe that this trend will continue over the next year, which has been wonderful news for sellers. Homes are closing approximately 6 percent over market value, with multiple offers and very favorable terms, including cash offers, and buyers dropping home inspections and waiving appraisal requirements.

## Playing it Safe

Because of Covid, Realtors had to quickly devise protocols to ensure the safety of both buyers and sellers, and online content has become key. New norms include virtual showings, property videos, 3D filmed tours, floor plans, additional photos, and Facetime tours. Stations to disinfect are now required, along with masks and gloves. Showings are done in scheduled windows, allowing sellers to return home and disinfect once without

expecting multiple separate showings.

I'm quite proud of the ability of our industry to pivot, and very thankful that I had the knowledge and training as a Registered Nurse to help my clients understand how to manage their sale or purchase around an infectious disease. I could have never imagined this scenario, but we are almost on the other side of this battle that we are facing together.

## Heading into 2021

We will be wishing each other a Happy New Year with a vigor previously unseen! With extremely favorable interest rates and real estate transaction management "Covid style" now navigated, we are foreseeing another brisk year of sales ahead. Builders are going to be incorporating infection control measures into their new construction homes. Some of these upgrades will include touchless faucets, utility sinks in garages, and air exchange systems.

If you are considering a move, it would be my pleasure to provide you with a detailed plan and timeline. You can be sure that you are in trustworthy hands, and that your best interests and safety will always come first.

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

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

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

*You can reach Wendy at 781-267-0400. ∞*

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One level living at it's finest! Nothing to do but move in and start the new year off right in your new home! Located in a quiet, desirable neighborhood convenient to shopping, schools, restaurants, playgrounds, commuter rail, and more. This home features a sparkling kitchen with recent updates including white subway tile, quartz countertops, new tile floors, and stainless steel appliances. The dining area features hardwood floors with a beautiful sliding glass door that leads to a brand new sunroom that is just filled with natural light! The wood burning fireplace is the centerpiece of the living room and perfect for those cold winter nights. Hardwood flooring in all bedrooms. Ample size yard with shed. For the warmer months, you will be nice and cool with the new CENTRAL AIR system that was installed in 2019. And surprise! The full basement has a designated workout room with a new smart TV (included) for the lucky new owners. This is a must see!



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## Proof Is In The Pudding: Operation Weight Loss!



By Rita La Rosa Loud, B.S.

**QUINCY** – If you’ve been following my Senior Fitness column, you understand how resistance exercise, supplemented with high quality protein, is the key to losing the right kind of weight (fat versus muscle). However, if this is your first time reading my column, I welcome you to retrieve my article, “Do You Like M & Ms.” It clarifies the

importance of resistance training, lean muscle tissue, and the relationship between muscle and metabolism, as well as how much protein is required to build muscle mass and to lose fat weight.

For all intents and purposes, this article will summarize several published weight loss studies led by Dr. Wayne Westcott, our fitness research team, and me. I will then provide details of our upcoming exercise and nutrition study. But first, let’s begin with our preliminary protein and body composition study.

What prompted us to conduct a protein and body composition study? We learned about a Shaklee Corporation 12-week clinical study where subjects participated in a weight loss plan (no exercise protocol) eating three meals a day, two consisting of a high quality protein shake that included the amino acid L-leucine known to help maintain muscle. We were pleased to learn that the study participants retained 100 percent muscle. It piqued our interest so we asked the question “What would happen to the muscle if we add resistance training into the mix?”

### STUDY ONE – Protein and Body Composition Study

We conducted our first protein and body composition study back in 2006. Our male and female subjects, average age 59, were placed in two groups. Under strict supervision by our certified fitness staff, groups 1 and 2 exercised two or three times per week on 10 different resistance machines for every major muscle group of the body. Group 1 was the only group who ingested a meal-shake twice a week that included the amino acid L-leucine, responsible for maintaining muscle – 26 grams of protein, and 34 grams of carbohydrates immediately after completing their exercise. We found that those who drank the supplemental protein shake lost 41 percent more fat and gained 83 percent more muscle than those who did not drink the shake.

This led us to a second study where we explored whether post-exercise protein shakes would increase muscle mass and bone density with no diet restrictions.

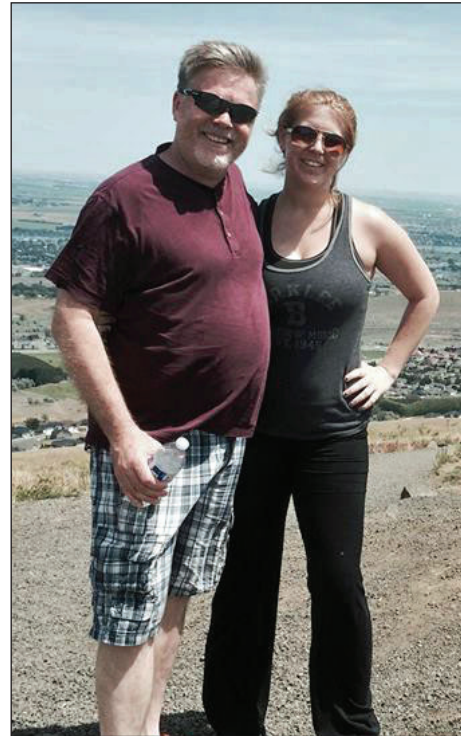
### STUDYTWO – Bone Density Study

In this nine-month study subjects underwent a pre- and post- DEXA Scan to determine bone mineral density. The exercise protocol of resistance training and aerobic activity was similar to Study One (above). Subjects trained on the same 10 strength training machines two or three times per week. The bone density study subjects were placed in three groups: (1) Exercise Only Group, (2) Exercise Plus Shake Group, and (3) Non Exercise/Non Shake Group. The exercise plus shake group increased bone density by 1 percent while the non exercise, non shake group had a 1 percent reduction in bone mineral density.

Although the exercise only group did not increase their bone density, they did, in fact, maintain their bone density. In other words, they did not lose bone. According to research, adults who do not partake in resistance exercise tend to lose 1 to 3 percent bone mineral density each year! This study indicated that resistance training, combined with adequate supplemental high quality protein, increases bone density, which is excellent news for those suffering with osteoporosis.

We decided to conduct a weight loss study next emphasizing building muscle while losing fat.

### STUDYTHREE – Weight Loss Study



*Vincent Van Joolen before (pictured left) and after.*

In this 6-month weight loss study, published in February, 2017, participants followed a sensible exercise program and a sound diet plan. The male subjects consumed 1,500-1,800 calories daily, and the female subjects consumed 1,200-1,500 calories daily. All of our subjects consumed two daily meal replacement protein shakes (24 grams of protein, and 36 grams of carbohydrates). The workout entailed 20 minutes of aerobic activity and 20 minutes of resistance exercise, two or three days per week. On this program, our subjects improved their body composition by almost 18 pounds, losing 14 pounds of fat and adding about 4 pounds of lean (muscle) weight. In addition, our program participants made significant reductions in their hips, waist, resting blood pressure, and blood sugar readings (HbA1c).

The weight loss program was so successful that we followed up with a weight maintenance study to see if body composition would continue to improve during a maintenance phase.

### STUDYFOUR – Maintenance Study

We followed our weight loss study with a weight maintenance study, in which the participants continued the same basic and brief exercise program of aerobic activity and resistance training. The weight maintenance study subjects had no caloric restrictions, but consumed 1 daily meal replacement shake to ensure sufficient protein intake. To our astonishment they continued to improve their body composition, losing fat and adding muscle throughout the study, while avoiding the weight regain other dieter’s experience. In fact, this was the first study to establish these impressive results that were published in the Journal of Clinical Exercise Physiology, 2018.

Subsequently, in the New Year we will be conducting a Nutrition and Exercise Study to compare body composition, resting blood pressure, and exercise compliance between two intervention groups.

### SUMMARY

With these four studies in mind, here are some key points and other pertinent facts:

- Greater than 70 percent adult men and women in the U.S. are considered overweight and/or obese.
- Adults who do not engage in consistent resistance training lose five to 10 pounds of muscle every 10 years.

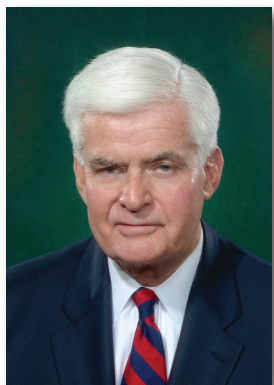
*Senior Fitness...continued on p.11*



# HOME EQUITY WEALTH MANAGEMENT

## What to Do If You're Worried About Running Out of Money

**Financial and retirement fears have intensified since the outbreak of the COVID-19 crisis. Fortunately, savvy homeowners may have a solution.**



**By George Downey**

**BRAINTREE** - In hindsight it seems inconceivable, not so much that the COVID-19 crisis did occur, but that it could occur. This novel crisis caught everyone unaware and unprepared for the financial and other yet

to be known consequences. As the pandemic unfolds, there are no immediate answers to the multitude of questions, except... everything will be different.

In the wake of volatile financial market actions, financial professionals have been scrambling to help clients remain calm and ride out the storm. Beyond handholding, they are recommending clients avoid panic and premature selling to avoid incurring the treacherous consequences of sequence of return risks. They do, however, urge clients to increase cash reserves and limit spending to conserve cash flow and build liquidity. Clearly, good advice, but easier said than done.

**Retirees Threatened Most by Financial Uncertainties.** Mandatory shutdowns, loss of income, and battered financial markets wreaked havoc on investment accounts, especially for those who sold investments in the record market selloff that occurred when the pandemic was first announced. While it's an obvious problem for investors, it can be devastating for retirees relying on investment income and diminished savings.

**Temporary Relief from Mortgage Payments – Forbearance.** Under the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, banks were authorized to enable qualified borrowers the ability to defer making monthly mortgage payments up to six months. This is not debt forgiveness as the unpaid amounts are added to the loan balance at the end, but it provides needed relief to household budgets for a while.

**Permanent Relief from Mortgage Payments – Reverse Mortgages.** Older homeowners (62 and older) may be eligible to refinance to a reverse mortgage that defers all payment obligations permanently. No repayment is required until the homeowner sells or no longer resides in the property. Depending on individual circumstances, all existing liens are paid off eliminating their payment obligations. Further,

additional funds or a line of credit will be made available for any surplus. The unique terms of reverse mortgages were developed to meet needs of aging homeowners, who do not want to sell, but wish to remain in their home to age in place.

The HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage is the dominant program nationally, accounting for over 95 percent of all reverse mortgage programs. HECM property value limits were increased from \$765,600 to \$822,375 effective, January 1, 2021. Further, higher valued properties may be better served by new proprietary or jumbo programs.

**Massachusetts – Jumbo Reverse Mortgages Now Available.** The Massachusetts Division of Banks recently approved new proprietary (jumbo) reverse mortgages for MA home and condominium owners. These programs provide loan amounts up to \$1,500,000 with terms substantially similar to the federally insured HECM with low and no cost options, and without the need for FHA project approval.

**Massachusetts Condominiums – New Developments.** Until recently, reverse mortgage financing was only available to Massachusetts condominium projects that were fully approved by FHA. Consequently, only eight percent of all condo projects in the state received approval, leaving 92 percent ineligible. This year, two significant changes occurred, expanding and simplifying reverse mortgage financing for Massachusetts condo owners.

1.FHA Single Unit Approval. This process enables HECM reverse mortgage financing with simplified and limited FHA approval required. Essentially, it eliminates FHA full project approval.

2.New proprietary (jumbo) reverse mortgages approved by the Massachusetts Division of Banks. Now reverse mortgage loan amounts up to \$1,500,000 are enabled without FHA approval.

### **Reverse Mortgage Benefits/Obligations.**

- No monthly payment obligations – prepayments are permitted without penalty but not required. Monthly charges are deferred and accrue.
- Credit line growth – the undrawn balance of the credit line grows (compounding monthly) at the same rate charged on funds borrowed.
- No maturity date – repayment not required until no borrower resides in the property.
- Non-recourse loan – neither borrowers nor heirs incur personal liability. Repayment of

loan balance can never exceed the property value at the time of repayment. If loan balance exceeds property value at time of repayment, the lender, borrower(s), and heirs are not responsible for the deficiency as they are protected by FHA insurance.

- Access to funds and loan terms are guaranteed – cannot be frozen or cancelled as long as borrower obligations are maintained.
- Borrower obligations (to keep loan in good standing) are limited to:
  - Keeping real estate taxes, liability insurance, and property charges current
  - Providing basic home maintenance
  - Living in the property as primary residence

### **Financial Advisors Advocate Using Housing Wealth in Financial Planning.**

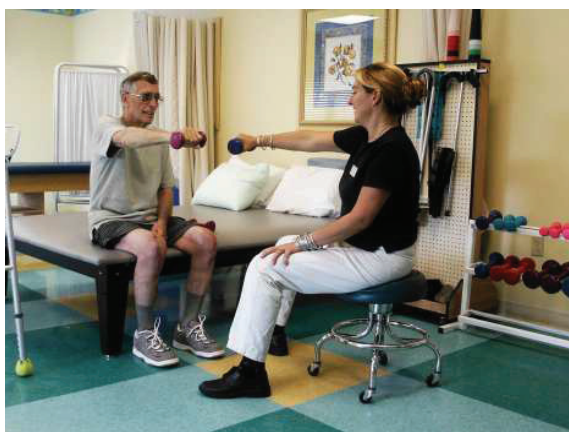
- Massachusetts home values have achieved record highs in recent years. Thus far, these values have been less affected by the COVID-19 financial turmoil. Recognizing an opportunity, savvy home owners and planning professionals are exploring best practices to lock in and monetize these values to increase liquidity and future financial security.
- To a large extent, home equity (housing wealth) has not achieved mainstream status in the financial planning process. That is changing. Converting a portion of home equity to a line of credit and/or additional cash through a reverse mortgage is one strategy advisors are now exploring to cope with the financial setbacks and enable clients to maximize use of all their resources.
- Timothy Ehlers, RICP, Financial Advisor, Wood Wealth Group, characterized the reverse mortgage as the Swiss Army knife in the planning toolbox for its versatility in solving a multitude of retirement challenges.

**TO LEARN MORE.** Get the facts and determine if, or how, the various methods to use housing wealth might work for you now or later. For more information on reverse mortgages, visit the National Reverse Mortgage Lenders Association website [www.ReverseMortgage.org](http://www.ReverseMortgage.org), or contact a Certified Reverse Mortgage Professional (CRMP) for a private consultation.

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



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# "THE WICKED SMART INVESTOR"

## Foster a Beneficial Relationship with an Advisor



By Chris Hanson

HANOVER – It was a bit of poetry that caused quite a stir amongst the Boston Brahmin.

At a Holy Cross Alumni dinner in 1910, Dr. John Collins Bossidy offered this toast:

*And this is good old Boston,  
The home of the bean and the cod,  
Where the Lowells talk only to the Cabots,  
And the Cabots talk only to God*

The Wicked Smart Investor hopes the wealthy Lowells and Cabots spoke to their investment advisor as well. Then again, maybe the aristocratic family did not know what to expect from an investment advisor. After all, there were no Youtube videos and "For Dummies" books around to educate us. For your benefit, and maybe for some of the old-moneyed Bostonians, I will lay out what your expectation of an investment advisor should be.

1) It's all about you. Don't accept any advice from an advisor who does not put you first. There are advisors who push products that offer them a high commission but eat up your return. To avoid this situation all together, hire a fiduciary. A fiduciary has a legal obligation to put your financial wellbeing ahead of his interest.

2) Advisors help you create realistic financial goals. A good advisor will give you the correct answer, not the answer you want to hear. It may be a tough pill to swallow but advisors create financial plans, not fairytales. One day, you'll be thankful the plan was not based on far-fetched expected returns. Despite some initial unease, you'll eventually sleep better at night.

3) Unemotional Advice. Our hard earned money is a loved one; we don't want to lose it! Yet, if you invest too conservatively, it's likely you will not have enough to retire. A good advisor will assess your risk tolerance and steer you toward only compensated risks. Your nest egg will grow faster.

4) Education. You probably will never be an expert in financial matters, but a good advisor should provide you with a basic understanding of how your money is invested. There should be no black box. It's quite fulfilling when a client says to me "You said..." That means they have learned something and have the basis to appreciate my value. This education is ongoing.

5) Regular Communication. Feeling that your advisor is always thinking of you is comforting. Communicating with email and phone

calls at least quarterly and an annual meeting is very typical. However, if you feel comfortable meeting more often, just let the advisor know. A good advisor is flexible.

6) Reasonable Fee. If an advisor did not charge you anything, how good would their advice be? If you want great service, you must expect to pay for it. After all, you are enjoying the benefit of your advisor's education, experience and research. Maybe you can get financial advice from your beloved Uncle Harry for free, but that could be penny wise and pound foolish.

7) Professional referrals. Many advisors specialize in certain areas, which means in order to service your account properly, they must refer you to other professionals. You may be referred to an estate planning attorney, a tax accountant, or a reputable insurance broker. These referrals are intended to protect your assets from various perils.

So there you have it, a guide to a beneficial relationship with an advisor. Also, I'd be remiss if I did not mention Dr. Bossidy's relationship with the city of Boston. This distinguished ophthalmologist housed his practice in the swankiest of Boylston Street's medical buildings, yet spent a lot of time treating the needy at Boston City Hospital. Let's raise a glass for and offer a toast to the good doctor.

**About the Author:** Chris Hanson is the author of *The Wicked Smart Investor* blog and a CPA who specializes in financial planning at Cardea Capital Advisors in Hanover. He earned his BBA at the Isenberg School of Management University of Massachusetts and an MBA at Babson College's F. W. Olin Graduate School of Business. He may be reached at (978) 888 - 5395 and you can read his blog at [wickedsmartinvestor.blogspot.com](http://wickedsmartinvestor.blogspot.com). ∞

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# Wear a Mask and Have Your Guard Up

## Be Wary of Coronavirus-Related and Other Scams



By Nicole Long,  
MSW, LICSW

The new year brings the hope that the darkest days of the coronavirus (COVID-19) pandemic will soon be behind us. As we move forward and continue to take precautions, wearing masks and social distancing, we must also be diligent about protecting our personal and financial information from scammers.

Beware of scams – in particular, coronavirus-related scams – where scammers make dishonest attempts to obtain money or personal information from unsuspecting individuals. The Federal Trade Commission (FTC), which protects consumers from deceptive and unfair practices, has been tracking consumer complaint data related to coronavirus and helping consumers recognize and avoid scams.

**Is there a sense of urgency? Are you being threatened?** Scam attempts, whether they relate to coronavirus or not, may be made in person, by telephone (robocalls) or through phishing email and texts. Regardless of how the scam is set up, a scammer attempts to win the confidence of the recipient or threaten the recipient. A scammer may try to impart a sense of urgency or trick you into helping with a fake emergency to get you to act immediately.

It can be difficult to identify some scams, as they may be more sophisticated than others. But, remain vigilant. To avoid phone scams, do not answer unknown numbers. If you do, and learn it's a scam or a recorded message or robocall, hang up. Be aware that scammers can use spoofing tools to make it look like they are calling from a legitimate business or government agency. For example, there are scam calls that look like the Social Security Administration (SSA) on caller I.D. The SSA will not threaten to suspend your social security number or benefits, or ask for payment via wire transfer, gift cards or cash. Never give out or confirm your Social Se-

curity or Medicare number, credit card, banking or any other personal information (your name, address, date of birth, etc.) to an unsolicited call.

Phishing scams are unsolicited and unexpected communications via email or text message that ask for personal information. Do not share or confirm any of your personal information. Be careful not to click on links, open attachments or download files from unexpected email or text, even if it looks like it is from a person or company you recognize.

Anyone can become a victim of a scam. The main way to avoid scams and protect yourself and your loved ones is through awareness. Below are examples of a few Coronavirus-related scams:

- **Cure for COVID-19** – Beware of websites offering (fake) COVID-19 remedies. Avoid online offers for Coronavirus cures, as they are not legitimate.
- **Tests for COVID-19** – Scammers attempt to gain personal information to be used in identity theft with the promise of (fake) COVID-19 antibody tests or home test kits.
- **Exposed to COVID-19** – Watch out for phishing texts or emails from contact tracer imposters alerting you that you've been exposed to someone with COVID-19. The text or email includes a link. DO NOT click on it, as doing so will download malware to your device.
- **Charitable donations** – Be wary, as scammers will try to solicit donations via phone or email for virus research or to "help" individuals or organizations affected by the virus. Scammers may request the donation be made by gift card, prepaid debit card or cash. Visit the FTC's website, [www.ftc.gov/charity](http://www.ftc.gov/charity), for tips on charitable giving prior to making donations.

As many are doing more shopping online, be aware that there are phony websites that imitate retailers. Make sure you are on a legitimate site (fake sites often have grammatical/spelling errors) and that the site has a secure payment process. If you're unsure about a website, check it with the Better Business Bureau website, [www.bbb.org](http://www.bbb.org).

If you are looking for coronavirus-related information be sure to turn to trusted sources. You can find the latest information at [coronavirus.gov](http://coronavirus.gov) or [usa.gov/coronavirus](http://usa.gov/coronavirus). For information about coronavirus scams, visit [ftc.gov/coronavirus](http://ftc.gov/coronavirus).

If you suspect you or a loved one has been the victim of a scam, don't be afraid or embarrassed to talk to someone. Contact your local police department or the Attorney General's office. You may also contact the Better Business Bureau Federal Trade Commission or the U.S. Postal Inspection Services.

**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) ∞

## Weight Loss Study

Over 70 percent of the adults in the U.S. are overweight and/or obese. A major cause of the overweight and obesity problem is the age-associated reduction in both muscle and metabolic rate which leads to fat accrual.

Traditional calorie-restricted diets compound the issue resulting in both fat and muscle loss making it extremely difficult to prevent weight regain. Dieting in conjunction with increased protein consumption and appropriate resistance exercise is highly effective at losing fat while gaining muscle thus improving one's health, fitness, and body weight maintenance.

Starting in January 2021 a *NEW!* highly supervised Weight Loss Study will be conducted at Quincy College's COVID compliant Community Health and Fitness Center located at 150 Hancock Street, Quincy, MA 02169 (across the street from the Quincy MBTA Station). To participate, contact Dr. Wayne Westcott, Professor and Director of Exercise Science at Quincy College, via [wwestcott@quincycollege.edu](mailto:wwestcott@quincycollege.edu) or call him at 617.984.1716 for more details.

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## Senior Fitness... *Continued from page 6*

- Reductions in muscle result in reductions in metabolism, as much as 2 to 4 percent every ten years,
- When metabolism slows down, it ultimately leads to storing excess body fat. 25 percent of the weight lost in typical low calorie restricted diets results in muscle loss that leads to serious metabolic rate reduction and weight regain.

Our goal is to address the occurrence of the obesity epidemic our nation is facing. Plainly, the leading cause is age-related loss of muscle mass and reduction in metabolic rate that directly link with fat accrual. Typical diets are temporary fixes that result in fat loss, and, unfortunately, muscle loss as well, making it challenging to prevent regaining the lost weight.

Our research studies along with others, have demonstrated that one can expect to lose fat and gain muscle improving the chances of maintaining a healthy lifestyle and ideal body weight by supplementing with the appropriate amount of high quality protein in conjunction with regular resistance exercise.

### STUDY FIVE – NEW! Nutrition and Exercise Study

Starting in January, we are conducting a new weight loss study at our Quincy College Community Health and Fitness Center. We are located at President's Place, 150 Hancock Street in Quincy, right across from the Quincy MBTA Station. Our facility is COVID compliant and our fitness staff is nationally certified. Please contact, Dr. Wayne Westcott, Professor and Director of Exercise Science at Quincy College, at [wwestcott@quincy-college.edu](mailto:wwestcott@quincy-college.edu) or call him directly at 617.984.1716 if you would like to participate and/or would like more information.

**ABOUT THE AUTHOR:** Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for over 35 years. She is also an author and writes fitness-related articles for various fitness publications. Currently, she is a Fitness Researcher who Co-Directs the Health & Fitness Center at Quincy College with Dr. Wayne L. Westcott. ∞

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# A Message of Hope



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

We knew the cases of Corona Virus would spike this fall and winter. Latest hospitalizations have increased by 44 percent as I write this article. Our hospitals and health care workers are once again in a position of enormous responsibility, caring for so many, both sick and well. But we, as a state, are better prepared than we were last spring. We have put measures in place and are well equipped to manage the uptick in COVID-19 cases.

Best of all, there is hope. We know there have been huge strides in the area of a vaccination and we're being advised by the CDC and other leading national and local health care agencies and organizations that the vaccine will soon be available. So there is hope. One day, in the near future, this pandemic will be a historical event and I'm encouraging my readers to focus on the "historic" aspect, that is, a thing of the past.

Some of our patients have asked us if they should get the vaccine or wait until a massive amount of the population has been vaccinated. We encourage our seniors to get vaccinated but we also honor individual choice. So our answer is it's up to you. Our preference would be to take all measures to protect yourself and your loved one against infection, since this virus can be fatal.

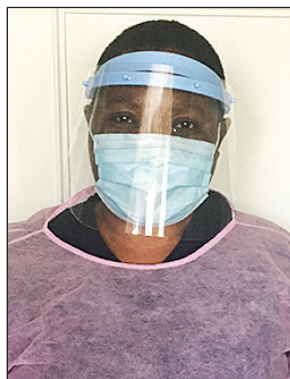
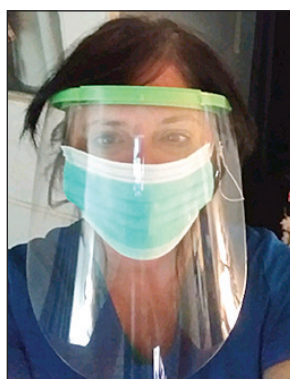
We here at Celtic Angels Home Health Care continue to practice risk prevention and follow stringent protocols in order to protect

our caregivers and their patients. I continue to provide training modules and other communication materials to our entire caregiver and administrative staff on proper use and application of PPE equipment and additional preventative measures.

As we look to the new year, it is truly a time of renewal and tremendous hope. We will get through this, and I have no doubt that many of us will be stronger for it.

From our family to yours, we wish you a very peace-filled and healthy holiday season and a bright and better 2021!

**Caregiver Spotlight.** This month, we'd like to "shine the spotlight" on three of our amazing caregivers; **Elmise Andre, CNA**, (top) **April McGann, CNA**, (middle) and **Jackie Muumba, HHA** (bottom). Thank you to our all our Angels for their tireless commitment to their patients and for providing the highest quality of health care and wellness services. We here at Celtic Angels Home Health Care are all looking



forward to a brighter and joyful New Year!

**About the Author:** *Maria Burke, RN, Owner, Celtic Angels Home Health Care. Maria Burke was born in Middleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from there, launched her own home health care company. Celtic Angels has two offices; Weymouth and Needham and services hundreds of elderly people across Massachusetts with a variety of services including skilled nursing, homemaking services and home health aide and CNA care services. ∞*

## The Boston Globe Names Celtic Angels Home Health Care A Top Place to Work for 2020

*The Magazine honors the  
best employers in Massachusetts*

Celtic Angels Home Health Care, with locations in Weymouth and Needham, MA, has been named one of the Top Places to Work in Massachusetts in the 13th annual employee-based survey project from The Boston Globe.

The Top Places to Work 2020 issue publishes online at [Globe.com/TopPlaces](http://Globe.com/TopPlaces) on the night of November 19 and in Globe Magazine on November 22. Top Places to Work recognizes the most admired workplaces in the state, voted on by the people who know them best – their employees.

The survey measures employee opinions about their company's direction, execution, connection, management, work, pay and benefits, and engagement. The employers are placed into one of four groups: small, with 50 to 99 employees; medium, with 100 to 249 workers; large, with 250 to 999; and largest, with 1,000 or more.

"I am so honored to receive this highly prestigious award," said Maria Burke, RN, Owner and Founder of Celtic Angels Home Health Care. "To achieve this designation, particularly during the most challenging times for health care organizations, underscores the heroic measures my employees continue to perform, and I am eternally grateful to be part of such an incredible group of caregivers and support staff," said Burke.

"This was a particularly challenging year to be a great place to work, and the companies that made our list went above and beyond to keep their employees safe, engaged, and cared for," said Katie Johnston, the Globe's Top Places to Work editor. "From offering help with child-care to making the workplace more equitable, to holding virtual talent shows, these employers showed that the best get better in crisis."

The rankings in Top Places to Work are based on confidential survey information collected by Energage (formerly WorkplaceDynamics), an independent company specializing in employee engagement and retention, from more than 80,000 individuals at 285 Massachusetts organizations. The winners share a few key traits, including offering progressive benefits, giving their employees a voice, and encouraging them to have some fun while they're at it. ∞



*"2020 was like no other year in recent history. Most notably, COVID-19 posed enormous challenges on all our caregivers and staff. I could not be prouder of your willingness to rise to the occasion and take such great care of all your patients throughout the pandemic. I am so very grateful to all our caregivers and staff. All of us here at Celtic Angels Home Health Care wish you and your family a very healthy, peaceful, joy-filled New Year!"*



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Photo courtesy of Getty Images

# Build a Better Health Care Budget

## Tips for managing the mounting costs of a chronic condition

FAMILY FEATURES

Managing a chronic disease takes plenty of special planning and attention, and in many cases, a lot of money. In some cases, the expenses associated with disease management are overwhelming, forcing patients to skip essential treatments or medication and risk serious health complications.

One example is diabetes. A study published in the “Journal of American Medicine” found that 1 in 4 individuals with diabetes had rationed their insulin, which can impact short- and long-term health. Since 2002, the list price of insulin has risen, often costing customers without health insurance or on high-deductible insurance plans upwards of \$1,000 for a one-month supply.

Consider these ideas to help manage the expense associated with a chronic disease:

### 1. Health Insurance

Whether you have a chronic condition or you’re generally healthy, it’s important to understand the different types of health insurance available to you. Commercial health plans can be purchased by anyone and may be available through your employer, or you may be eligible for government-funded health care, but there are numerous other options and variables to consider.

Understanding the costs associated with insurance plans means taking into account both your monthly premium and out-of-pocket costs like co-pays, co-insurance and deductibles. When choosing a plan, decide whether you’d rather pay a higher amount each month (premium) and less when you see the doctor (co-pays, co-insurance or deductible), or if you’d prefer to pay less each month and more when you need to see the doctor or fill prescriptions.

Another consideration is the plan’s network. There can be a significant budget impact when you see doctors in-network vs. out-of-network. Other potential cost-

saving options include health savings accounts or flexible spending accounts, which might save you tax dollars.

### 2. Doctor Visits

Avoiding visits to the doctor because of the expense can end up costing more in the long run if you leave serious symptoms untreated or fail to properly manage a chronic condition. Make sure you understand all costs associated with your visits, including what’s covered by insurance, your co-pay and any out-of-pocket costs. Labs and tests aren’t always covered, and certain conditions like diabetes can require many test-related expenses. Sometimes saving money can be as simple as having lab work done at an in-network facility and sent to your doctor.

In addition to a primary care doctor, many patients with diabetes also see an endocrinologist and have more frequent visits to the eye doctor. Indirect costs like transportation and childcare may also impact the overall expense of a visit.

### 3. Prescription Drugs

Doing your research can make a major difference in what you pay for your prescriptions. For many conditions, such as diabetes, the cost of medication may make it tempting to skip doses to make a prescription last longer, but that can have dire medical consequences.

Instead, conduct price checks with various pharmacies and discuss your medication options with your doctor, including which of your prescriptions have generic alternatives available. If a generic is a possibility and your doctor believes it’s a good match for your condition, be sure the prescription notes that substituting is allowed. You can also look into coupon savings and patient assistance plans.

In addition, some programs are available to help people with certain conditions. For example, GetInsulin.org, created by nonprofit organization Beyond Type 1, is a one-stop tool for anyone with

diabetes who is having trouble accessing affordable insulin in the United States.

“High-quality, modern insulin must be available to people with diabetes regardless of employment or insurance status, across all demographics, without barriers and at an affordable and predictable price point,” said Thom Scher, CEO of Beyond Type 1.

Through the website, users answer a few questions and receive customized action plans to guide them through the access solutions that best serve their unique circumstances such as location, insurance type, income and prescription.

### 4. Medical Equipment

Devices like oxygen tanks, pacemakers, blood glucose monitors and CPAP machines for sleep apnea play vital roles in treating serious medical conditions. If you’re worried about the cost of equipment recommended to help you navigate a short- or long-term diagnosis, work with your doctor and insurance company to figure out the most cost-effective method to achieve your treatment goals.

### 5. Emergency Care

A medical emergency isn’t only a drain on your physical and mental well-being, it can deliver a major blow to your finances. Emergency care can cost thousands of dollars per visit, especially with high-deductible insurance plans. Some conditions like diabetes are associated with a higher likelihood of emergency care needs for complications such as diabetic ketoacidosis and severe hypoglycemia. To offset the impact of potential emergency care expenses, plan ahead and build a savings account for your medical needs.

### 6. Food

Certain diets cost more to maintain, and that can be especially true when you’re eating to accommodate a medical need. When planning food costs, be sure to account for the foods you’ll eat regularly, as well as the extras you’ll need, such as glucose gummies and snacks to treat low blood sugar for those living with diabetes.

Learn about options to help manage your diabetes-related expenses at GetInsulin.org.



THE COST OF LIVING WITH DIABETES  
MEDICAL EXPENSES AVERAGE \$16,752 PER YEAR

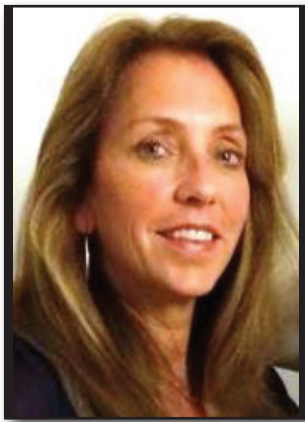
Medications and other Supplies: \$6,325

Inpatient Care (Hospitals, Nursing homes): \$6,085

Outpatient Care (Doctor Visits): \$4,342

According to research from the American Diabetes Association





## 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.

### "Reflection"

By Phyllis DeLaricheliere, MS

**REMEMBRANCE.** 2020 was quite a year. So many challenges and unique first-of-a-kind, experiences. For those on the journey of dementia, this is everyday life. Add COVID-19 and no one imagined how hard this past year would be.

So, it's 2021, time to count our blessings, breathe new life into our journey and start anew.

Pat yourselves on the back that you endured 2020. We grew as people and found inner strengths we never knew we had. We were tested beyond our wildest dreams and triumphed! Take inventory of how special life is and those in it. No matter what we are facing, we are blessed to still have each other. Through COVID, dementia, and social distancing, find gratefulness. We should NOT forget about 2020 but learn from it.

**BEGIN AGAIN.** Time passes, years move on and so often unnoticed. The new year arrives and washes away the old. The vaccination for COVID has arrived and, slowly, over the next few months, so many will have the option to protect themselves from this horrible virus. With such an innovative and swift release of a vaccine for such an enormous pandemic across the world, this writer not only finds great pride in this but hope. What



this world has shown us is that if we all work together and want to make a difference and cure the sick, we can. What if that energy was put into a cure for Alzheimer's. Research is showing that by 2050 AD this disease will be a pandemic.

**IMAGINE THE POSSIBILITIES.** The COVID vaccine could spark new energy into research, technology and medicine. We never have all the answers we need, but we must stay open to what will come. Embrace this time of innovation. 2021 could be the year for many new breakthroughs.

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

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# THE GRAPEVINE

## Putting The Pop In New Year's Eve



By Missa Capozzo

SHARON – I have always been a fan of wine cocktails, whether a morning mimosa or Bellini with brunch, sangria in the summer, and especially mulled wine. Also known as glögg, Glühwein, and many other names I cannot pronounce, mulled wine is a wine beverage served hot or warm, particularly in the colder winter months. It is typically made with red wine and various baking spices, such as cinnamon, nutmeg, anise, ginger, cloves and dried orange peel with the addition of some sort of spirit, most commonly brandy or vodka. Born and raised in New England, I have experienced my share of Nor'easters and blizzards, and nothing makes me feel cozier than watching the snow fall from the comfort of my living room while cozied up fireside with a mug of nice hot mulled wine.

Not only is mulled wine incredibly simple to make, the house smells incredible from the simmering baking spices. By keeping a few simple ingredients on hand, you can be prepared to whip up this comforting recipe in a pinch. I also find this fun to make for cocktail parties, get-togethers, the random “pop-in” visitor, and especially as a dessert beverage after dinner parties. Mulled wine can be made stovetop or in a slow cooker, whichever you prefer.

You can find hundreds of different recipes for mulled wine on the internet, but I have my own personal favorite that is simple, inexpensive, and delicious. You can certainly buy your own personal favorite combination of spices separately, but I choose to purchase a pre-mixed combination of mulling spices from Atlantic Spice Co. in North Truro, MA (<https://www.atlanticspice.com/>), which contains cinnamon chips, orange peel, all-spice, and cloves, as the base of my spice mix. I purchase small muslin bags to contain the spices while simmering for easy removal; however, you can

## Missa's Mulled Wine

- 1 (750 ml) bottle of the red wine of your choice
- containing 2 tbsp of Atlantic Spice Co's mulling spice mix
- 1 muslin bag (or cheesecloth pouch) containing 2 tbsp of Atlantic Spice Co's mulling spice mix
- ¼ cup of brandy or vodka (or your favorite liqueur)
- 2-4 tbsp of sugar, maple syrup, or honey (or your desired sweetener) to taste
- Optional garnishes: orange slice, cinnamon stick, star anise

Steep mulling spices and wine for 30-60 minutes on the stovetop or in a slow cooker on low just to a simmer. Do not boil, making sure to keep the wine under 160 degrees. If no pouch or bag is used, strain the wine into a mug, top with desired garnishes, and serve hot. Enjoy!

choose to add the spices to the simmering pot on their own, then simply strain them when it is time to serve.

This recipe can be made in a non-alcoholic version, as well. Simply simmer the spices stove-top or in a crock pot with a gallon of cider or juice and omit the wine and liqueur.

Cheers!

**About the Author:** Missa Capozzo, CSW, WSET3, FWS, BWSEd is the EVP of Product Development and Sommelier at Worcester's first and only urban winery, Sail to Trail WineWorks. Throughout her career, she has taught students of all levels of experience and interest in classes, wine dinners, and lifestyle experiences. She is a Certified Specialist of Wine (CSW) with the Society of Wine Educators, a certified French Wine Scholar (FWS), certified with the Wine and Spirits Trust, Level 3 Advanced (WSET), and a certified educator with Boston Wine School (BWSEd). Her unique combination of talent allows her to translate the nuances of wine for the everyday wine drinker in an accessible and fun way. Demystifying wine and removing the intimidation is her passion when sharing wine with others. When not fully immersed in the world of wine, Missa is a self-proclaimed “obsessed dog mom” to her Boston Terrier, Peyton. Visit her at [www.winedowntastings.com](http://www.winedowntastings.com) and [www.facebook.com/winedowntastings](http://www.facebook.com/winedowntastings) <http://sailtotrail.com> ∞

## Downsizing for a Difference



By Natalie Ahern  
Owner, All the Right Moves

Let's face it; the winter months are challenging in terms of motivating ourselves to do downsizing projects around the house. It's so much nicer to curl up with a warm throw and a good book or watch an episode of “The Crown.” The winter months seem to take an extra bit of motivation for most of us to be productive. Well, I believe I may have that bit of encouragement you need. I call it Downsizing for a Difference.

Moving into 2021, our country is facing a difficult economic situation. There are some ways in which we can all help those in need, while simultaneously accomplishing some downsizing projects. Here are some simple ideas:

- Sort through your pantry. Are there staple items like soups, pastas, brownie mixes that you may have too many of? How about paper products, pet foods, personal care items or cleaning supplies? Food pantries are desperate for any donations you might have as long as they have not passed expiration and are unopened.
- Sort through your office supplies. Paper products, pens, staplers, folders can be donated to local charitable organizations to help children

who are learning virtually and who may be struggling to afford the cost of new school supplies. You may even have a working printer, desk and chair that would be invaluable to a young student or parent now working from home.

- Check your closets for cold weather items such as coats, hats, mittens, sweaters, boots and blankets. Most of us have way more of these than we could ever use.
- And finally, do you have games, puzzles, snowshoes, or maybe even a sled, that you are no longer using? These items will help many families get through the long winter months.

Your downsizing efforts will help you part with items you no longer need or want, while helping another family in your community. Please feel free to share any other ideas you might have and how we can all spread the Downsizing for a Difference message.

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





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## They Can Hear You!

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

Go ahead. Sing to your loved ones. Read to them. Tell them your jokes. Share your joys. Whisper your love. Right up to the last moment.

Most family and hospice caregivers have felt this intuitively: even as a person approaches the stillness at the end of life, even if they seem unresponsive, you sense they probably can hear you, and they are listening. Now, recent research suggests this is exactly right.

Hearing has long been considered the last sense to recede as we leave this world behind. A new academic study out of Canada is showing that people seem able to hear even when they are in an unresponsive state at the end of life.

The first study to investigate hearing in humans in their last moments before death indicates that people register sounds until the end of life. The study by researchers at the University of British Columbia was recently published in Scientific Reports: Electrophysiological Evidence of Preserved Hearing at the End of Life.

The researchers used electroencephalography (EEG), which measures electrical activity in the brain. They analyzed this electrical activity in a control group of healthy people, as well as hospice patients when they were conscious and hospice patients when they became unresponsive. The patients were receiving care at St. John Hospice in Vancouver.

“In the last hours before an expected natural death, many people enter a period of unresponsiveness,” study lead author Elizabeth Blundon is quoted as saying in a UBC News article. “Our data shows that a dying brain can

respond to sound, even in an unconscious state, up to the last hours of life.”

This new information from the world of science reaffirms that family and friends can bring comfort to a person in their final moments.

While the research cannot tell us what dying patients actually comprehend, my colleagues and I have watched time and time again the peace that comes over patients when they hear the voices of loved ones who have come to say good-bye and tell them they love them in their final moments.

Samantha B., our director of social work and support services at Old Colony Hospice & Palliative Care, said hospice caregivers often witness the ways that sound from loved ones soothes patients. The family of a woman at the Dr. Ruth McLain Hospice Home in Braintree, run by OCH, honors the patient’s lifelong love of music by playing guitar and keyboard at her bedside. Another hospice patient at a nursing home enjoyed listening to chapters being read to her from favorite murder mysteries. And the Threshold Singers, a group based in Littleton, Colorado, sings hymns at the bedsides of hospice patients in the final hours – bringing comfort both to the patient, and to the family.

So your instincts are right: Yes, talk to your loved one, even if he or she appears to be asleep. They likely can hear you and draw comfort from your voice and your words, right up until the moment of death.

**About the Author:** Toni L. Eaton, RN, BSN, MS, is the President & CEO of Old Colony Hospice & Palliative Care of West Bridgewater, a dynamic non-profit hospice serving more than 55 communities south of Boston. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, a veteran, and community leader to her insightful columns for South Shore Senior News. Her leadership has been honored by several groups, including the South Shore Women’s Business Network, and she currently sits on the boards of the Hospice & Palliative Care Federation of Massachusetts and the Brockton Hospital School of Nursing Alumni Association. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care. ∞

## SOCIAL SECURITY UPDATE

### Hearings with the social security administration during COVID-19



By Delia De Mello, Social Security

In March 2020, we temporarily closed all of our Social Security Hearing Offices due to the Coronavirus pandemic and are not offering in-person hearings. During the office closures, we are providing two flexible, safe, and secure hearing options: either a telephone hearing or our new option of an online video hearing.

Additional information on both of these hearing options is available here: [www.ssa.gov/appeals/hearing\\_options.html](http://www.ssa.gov/appeals/hearing_options.html)

[www.ssa.gov/appeals/hearing\\_options.html](http://www.ssa.gov/appeals/hearing_options.html)

What are “online video hearings?” Online video hearings are a secure way to conduct hearings over the internet, using a free platform called Microsoft Teams. You and your representative, if you have one, can attend the online video hearing safely and securely from any private place with a secure internet connection using a camera-enabled smartphone, tablet, or computer.

Like our telephone hearings option, the online video hearings option is not mandatory. We will conduct online video hearings the same way we conduct telephone and in-person hearings. During the hearing, the administrative law judge (ALJ) will swear in all hearing participants and listen to your testimony. You will see the ALJ and representative, if one has been appointed. Other participants, such as vocational/medical experts and interpreters, will join by phone.

What are the technology requirements to participate in an online video hearing?



You and an appointed representative, if applicable, must have access to email and a personal computer, laptop, or Android/Apple tablet or mobile device with a secure and private, high-speed Wi-Fi or cellular data connection. The device must have a camera, microphone, and speakers. If using a mobile device, you must download the free Microsoft Teams application.

We will send you a link to a user guide that explains how to access and use Microsoft Teams before the date of an online video hearing.

Please read our publication Online Video Hearings at the Social Security Administration at [www.ssa.gov/pubs/EN-70-10284.pdf](http://www.ssa.gov/pubs/EN-70-10284.pdf) for additional information. A short video about online video hearings is available at [www.ssa.gov/appeals/hearing\\_video.html](http://www.ssa.gov/appeals/hearing_video.html).

**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) ∞



## Giving Thanks and Making Adjustments



By Mark Friedman

I have not seen my parents (that cute couple on my website home page and on the cover of our brochure) in person since last Thanksgiving. My sister and I had been visiting regularly just to help out with things, but all that changed in March when COVID-19 entered the landscape. So the decision was made that this year my family would be with them.

The original plan was for my wife, my son and I to pick up my daughter at college on Saturday prior to Thanksgiving (about a 9-hour drive from our home), and then continue on to my parents home – about an additional two hours on the road.

Our plan was always to put their safety first. And we felt confident we had achieved our goal. My wife and oldest son and I all work from home and have been symptom free. My college daughter gets tested every week and has also been clear. We had planned to all be tested two days before we left and would quarantine before heading to my parents. In essence, we created our own little “family bubble.”

We would drive straight through, only stopping for gas and restroom breaks. Our plan was to spend six days with my parents. Other than (maybe) outside at a social distance, we would not see others while visiting. Then, we would drive back in one day. But that plan changed.

My daughter was not comfortable with the plan, showing concern that while she had been testing negative there was still risk for my folks. As much as she wanted to see them, she decided to opt out. We understood and respected her decision.

After much discussion, it was decided that I would make the journey alone. I drove straight through, stopping only for gas. When I pulled in, they were both waiting inside the garage door. Mom had a big smile on her face and tears streaming down her cheek. The first thing she said to me as she hugged me was it was the first hug she had received since last March. As Dad hugged me I came to realize the true impact of social isolation and the value of something as simple as a hug.

Immediately after my Mom made sure I ate enough (it's what Moms do), and she dutifully reviewed all the meals we would have while I was there, my folks presented me with a list of things they wanted help getting done. While

this was happening, I made a point to pay close attention to what they do and how they do it. Here are my observations:

- Shopping is complicated. Online is possible but only to the extent that they are comfortable doing so, and understand how and from which online retailers to shop.
- Errands and medical appointments are their social lives; in general, and especially now
- The physical requirements of the house are in control but can be significant and daunting. Prioritize, Simplify and Optimize.

**This was my task list:**

- **Task 1:** Their reaction to being largely sequestered since March is they have too much stuff they do not need. First order of business; review the stuff and help them make a plan to get rid of it.
- **Task 2:** Organize the paper towels and toilet paper they acquired. There are legitimate shortages of product where they live. For frugal purposes, they like to buy in bulk. However, they have difficulty safely handling items that may be too large (i.e., Mom cannot lift a large Costco-sized laundry detergent. Same with a half-gallon of milk). Two bags of groceries have to be split into five bags so it is manageable. My brother and sister have been shipping items to them via Amazon. The good news; they have plenty of items. The bad news; it's overtaking areas of the house.
- **Task 3:** Change all the light bulbs, and anything else that requires a ladder or step stool so they don't have to use one in the future.
- **Task 4:** Optimize their house for wireless. Their access point is at one end of the house, with the bedrooms at the other. Give them access to the strongest signal possible. This is their lifeline.
- **Task 5:** Dispose of old electronics. They had been storing the old computers and other electronic items in the attic; afraid to throw them away. I destroyed the hard drives and disposed of the computers and old TVs, which allowed for a lot of free space.
- **Task 6:** Understand what they do online versus in person, and how they decide what to do or even understand what is possible

My mom does not shop online other than via Amazon, “But that only works on your father's computer, not mine.”

They still go to the bank, which is great as they do the drive-through and have the chance to see people and be seen. However, they did not know about making a mobile deposit.

General lack of comfort using credit cards

online. On a future visit I will discuss options like setting up a ghost card for online shopping fears, tips for online safety, etc.

We had a great visit, with tears flowing freely as we parted. There were numerous precious memories during the visit, but the embrace they gave me when I first arrived and the hug they gave me when I left topped the bill. I can still feel both!

Here are six steps for a successful holiday experience that we took away from the visit:

- **Communicate:** It is critical that everybody understands each other's concerns and fears. Talk openly about them. What is behind them? Define the “Must Haves” versus the “Wants.” Understand the implications of each person's view.
- **Align on a plan:** Do not try to convince others of what you want. Focus on the “Must Haves” first, and then work the plan to meet the wants as best as possible.
- **Stop and think:** Give everyone a chance to reflect on the plan and the tradeoffs they may be required to make.
- **Adjust to new information from anyone in the group:** This is not a negotiation where you are trying to convince others you are right and they are wrong and you want to convince them to “just go with it.” This is a time to, if possible, build around the most restrictive needs.
- **Be willing to cancel at the last minute:** Last minute concerns can arise and things can change quickly. Be willing to accept that without holding it against anyone.
- **Take recommended precautions while you are together.** Treasure the hugs!

**About the Author.** Mark Friedman is the Owner of Senior Helpers Boston and South Shore. He is passionate about senior's ability to age in place. 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 through highly trained caregivers and case managers; secondly by becoming a significant connection for elders to resources and services in the 75 communities his company serves. He has developed protocols for care adopted nationally by the Senior Helpers Franchise System. Friedman writes and leads continuous education with NASW, ANCC and EAB credits. He has taught in the Lasell College ELDER certificate program, guest lectured at the Tepper School of Business, Harvard Business School Executive Education, Emerson University and others. He is a past member of the Private Duty Advisory Committee of the Home Care Alliance of MA and a founding member and Vice Chair of the Home Care Association of America Massachusetts Chapter. He served as the national Chair of the Senior Helpers Owners Council for six years. ∞





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## Scituate Light... *Continued from page 1*

built and my great-great grandfather moved into that 2-bedroom house with his wife and nine children. He lived there for 23 years, a tenure equaled only by one of the 12 Scituate lighthouse keepers since then – Ruth Downton, who was appointed in 1985 and retired in 2008. Bob Gallagher, a Marshfield High School history teacher, succeeded Ruth to the post, and he is doing a wonderful job bringing our lighthouse into the 21st century with blogs and webcams and lots of other outreach efforts to keep the community involved.”



*Current lighthouse keeper Bob Gallagher, is also a Marshfield High School history teacher.*

In the early 19th century, the duties of a lighthouse keeper could be daunting. The light had to be kept lit with whale oil and wicks, and wind or water damage to the tower and house from fierce Nor'easters constantly required repairs and renovations. But it was an exciting life, and Todd is proud to share in her family's heritage at Cedar Point. For years, she led tour groups through the lighthouse and shared stories about her ancestors.

One of those tales (founded in historical records) is about the “American Army of Two.” Abigail and Rebecca Bates, the young daughters of Simeon Bates, who saved the town from an attack by a British warship in 1814 by hiding behind some cedar bushes and playing their fife and drum loudly. The troops thought they were hearing the Scituate Militia coming, and they left the town unscathed.

According to David Ball, former President of the Scituate Historical Society, the lighthouse at Cedar Point is the oldest “complete lighthouse” in the country. “There is an older lighthouse, but ours is the oldest one with an original keeper's cottage attached,” said Ball. “People who move away from town always want to come back to the lighthouse. It's the landmark that is the biggest draw in Scituate.”

More than two centuries have passed since Simeon Bates and his family first lit the wick on the whale oil lamp in the lighthouse tower. Much has changed in Scituate since then, but the lighthouse at the entrance to the town's harbor continues to flash its white light (now electric powered) every 15 seconds through the darkness from dusk until dawn.

***A lighthouse cannot steer a ship. It cannot board the boat and turn the wheel. It cannot demand a response from the captain. All it can do is shine.***

*– The Christian Post, July, 2004*

But it wasn't always so. In 1860, Old Scituate light went dark for 134 years. “The lighthouse was removed from service because of the construction of Minot Light,” said Gallagher, who was appointed lighthouse keeper by the Board of Selectmen and moved into the cottage with his wife and young daughter in 2009. “In 1916 the lighthouse was put up for sale and the town of Scituate purchased it for \$1,000. It was named to the National Register of Historic Places in 1988. Three years later, it was relit with the light visible only from land, and in 1994, the light was made visible from sea as a ‘private aid to navigation.’”

Gallagher's 9-year old daughter Haley grew up at Scituate Lighthouse. It was home to her, as it feels to so many others, including the groups of third grade students who have their field trips there each year. Small fingers continue to probe the damp, cool surface of the tunnel that leads to the beacon tower. Children wiggle past their parents to climb the spiral staircase that leads to



*Duncan Bates Todd, the 98-year-old great-great granddaughter of the first Scituate Lighthouse Keeper, “Captain” Simeon Bates.*

a small ladder, which only the appointed lighthouse keeper may climb. It is there that Gallagher vacuums out dust and debris, checks the bulb on the light, checks on damage to the windows, and looks out on the sea from a vantage point that few others have.

More than 100 applicants expressed interest in the lighthouse keeper position when the historical society posted the vacancy in August of 2008 after Downton's retirement. “We didn't even have to think about who we wanted,” said Ball. “Bob Gallagher was a history teacher and perfect for the job. He has done so much since he's been here, including installing webcams on the tower, creating learning stations on the lighthouse grounds, installing the wooden boardwalk, and hosting tours in the summer months. He even writes a blog ([oldscituatelight.blogspot.com](http://oldscituatelight.blogspot.com)), where you can literally see what's happening at Cedar Point 24/7.”

For Gallagher, serving as the Scituate Lighthouse keeper is much more than a job. “I am deeply honored to safeguard this 209-year-old landmark,” he said. “And as a teacher, I try to educate people about the history of the area. The rock where the Italian freighter the Etrusco grounded on the beach here in 1956 now bears a plaque telling its story, and I'm happy when I see walkers around the lighthouse stopping at the various learning stations to read the information.”

Living in a tiny 1811 waterfront cottage in New England might be frightening to some, but Gallagher seems to relish it.

“We used to lose power a lot and that was tough,” he admits. “One night the temperature in our kitchen was 21 degrees, but now we have a generator and the new revetment wall protects this area from flooding. Yet, I have to admit, I love the storms. When they're predicting a blizzard with 13-foot swells, I can't wait to be in the middle of it – here in the lighthouse – feeling the power of the wind and the sea and the legacy of those who came before me. There is nothing like it.” ∞



# Art Matters XV: Reflections on various art media, Part 2 – Techniques and Practice



By Janet Cornacchio

Last time we examined the history and some basics of drawing, which are both a visual medium and a technique. Today, let's look at the techniques and practical aspects of drawing media. Drawing is perhaps the most

basic media of the visual arts, employing a variety of tools to mark lines and values of light to dark (tone) onto paper or another base to convey an object or scene in a recognizable manner.

Until recently most drawings were monotone, whether black or sepia (dark brown), but in the past century, colored-pencil drawings have straddled the line between drawing and painting. In the West, drawing is distinct from painting, although similar media may be used in either art form.

There are a multitude of terms that refer to the style or intent of a drawing. A simple quick drawing is called a sketch. A study is an experiment and plan for a final image. Studies can help determine how to approach specific parts of the chosen subject and generally experiment with the best means to express one's artistic or other goals. A well-executed study often becomes a worthwhile artistic piece in its own right. The definition of "drawing" can become confusing, as the term has many uses. In creating a work of art, minimum, a quick sketch and often a full study are used prior to the creation of a finished work in another medium; plus, drawings are used as a base underneath almost all media.

Drawing styles can include cartooning, doodling, contour (outlines of objects) and light studies. There are also many drawing techniques, such as line drawing, stippling, shading, and tracing (drawing on a translucent paper, such as tracing paper, around the outline of preexisting shapes that show through the paper). Without color, texture is a key part of a drawing.

The media used in drawing can be dry (e.g., graphite, charcoal, pastels, metal point), or wet (marker, pen and ink). Watercolor pencils can be used dry like ordinary pencils, then moistened

with a wet brush to get various painterly effects. Metal point drawing usually employs either of two metals: silver or lead. More rarely used are gold, platinum, copper, brass, bronze, or tin point.

Paper is generally the base on which drawings are created. It can range from newsprint, which is suitable for practice and rough work, to high quality acid-free museum quality rag paper, which has a much longer lifespan (centuries - with proper care). There is also great variety in texture (smooth to rough), color, acidity and strength. Each paper has various qualities that make it desirable for different purposes - practice, experimentation, fine detail, accepting wet or dry media - for example. Studio tools that are necessary accoutrements include a flat surface to draw on (table or board), a pencil sharpener and eraser, and for ink brush or pen work, blotting paper. More exacting drawings - mechanical or architectural, for example - use a circle, compass, ruler, and set square. Fixative can prevent smudging. Masking tape secures paper to the work surface and can block an area from accidents while working.

In creating an image, there is a wide range of drawing strokes to choose from. Pen and ink drawings (wet media) often use hatching - groups of parallel lines. Different tones can be created using cross-hatching - a series of lines in two or more different directions to create a darker tone, or broken hatching - lines with intermittent breaks to form a lighter tone. Stippling uses dots to produce tone, texture or shade.

Drawings in dry media often use these linear techniques, although pencils and drawing sticks can achieve continuous variations in tone. Erasers can remove unwanted lines, lighten tones, and clean up stray marks. Another effective technique with graphite or charcoal is subtractive drawing in which the drawing surface is covered and then erased to make the image.

Blending, which softens or spreads the original drawing strokes and is most easily done with a medium that does not harden on application, such as graphite, chalk, or charcoal, can be done prior to drying with ink or other wet media. Tools for blending include a blending stump, tissue, a kneaded eraser, a fingertip, or any combination of them. A chamois is useful for creating smooth textures, and for removing

material to lighten the tone.

Texture helps create interest and aid in producing an image. Aside from stippling and hatching, a number of other methods can produce texture. In addition to the choice of paper, drawing material and technique affect texture. A common artistic technique is to pair opposites - light against dark; the same applies to texture: a coarse texture stands out when contrasted with a smoothly blended area, just as a light edge next to a dark background will stand out to the eye. Careful handling of reflected light, attention to contrasting shadows and highlights creates a stronger image, whether one's approach is realistic, impressionistic, or abstract.

Next time, we'll discuss another ancient medium - egg tempera.

**About the Author:** Janet Cornacchio is an artist member of Front Street Art Gallery, President of Scituate Arts Association & a Realtor with Jack Conway. You can contact her at [jcornacch@aol.com](mailto:jcornacch@aol.com)



Ingres, pencil sketch: Lady Harriet Mary and Catherine Caroline Montagu, Rome 1815



Henri de Toulouse-Lautrec: Madame Palmyre with Her Dog, 1897.



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