



# SOUTH SHORE SENIOR News

For Boomers and Beyond

The Staff of the South Shore Senior News wishes you a Happy New Year!

FREE

JANUARY 2023

Distributed FREE to Boston's South Shore communities since 2002

Vol. 21 Issue 01

## New Year – New Job? Retirees ‘Quietly Return’ to the Workforce



By Marie Fricker

When Bill Brokamp, 69, retired from his 30-year career as an orthopedic sales consultant, he thought he'd love the life of leisure he had always envisioned.

He didn't. In August, he returned to his company on a part-time basis and is once again consulting with surgeons on the use of his firm's joint reconstruction implants for knees, hips, and shoulders.

"When I stopped working, I had no real plan for the future," said Brokamp, a Scituate resident who grew up in Chicago and lived in St. Thomas for 10 years. "So, I bought a small boat and my wife and I spent a lot of time out on it in the summer. But the winter did me in. I'm not one to putter around the house or watch daytime TV. I'm a much happier guy since I went back to work."

Whether it is to make ends meet during this inflationary economy or to fill a social void, increasing numbers of baby boomers are opting to keep working long past traditional retirement age.

Dr. Joseph Coughlin, director of the AgeLab at MIT, writes a longevity and generational trends blog for *Forbes Magazine*. In his September article, "Not Quietly Quitting But Quietly Returning, Older Workers Are Changing Work And Retirement," Coughlin says that more retirees than ever are coming back to their jobs post-pandemic. "Why," he asks, "would people who have worked for decades and achieved what has been sold as nirvana, a.k.a. retirement, come back to work?"

## Nostalgia to News, new South Shore Senior News podcast entertains and informs



Now you can listen to great radio shows when you want to hear them.

South Shore Senior News is launching a new podcast entitled "My Generation." The 20-minute radio and video segment will be aired on South Shore Senior News website (SouthShoreSenior.com) on the 1st and the 15th of each month. All shows will be archived on the website as well as available on podcast portals such as Spotify, iTunes, Anchor, etc.

The podcast will be hosted by Doreen

The reasons are varied, according to a Joblist study cited in the *Forbes* story – 27 percent of the retirees surveyed said they went back to work because they needed the money; another 21 percent feared that inflation prices would quickly erode their nest egg, but a full 60 percent of respondents said they were simply "looking for something to do."

Coughlin believes the "fire drill" of baby boomers leaving their posts during the Covid-19 shutdown caused many people to discover they were not ready for unstructured days, weeks, and years, "no matter how long their 'to do' list was for retirement."

Kevin Harrington, CEO of Joblist, feels the return of older people to the workforce after the pandemic will be a boon to businesses. "Retirees are an overlooked talent pool that companies

can and should engage," said Harrington. "They are especially needed in these times of serious labor shortages."

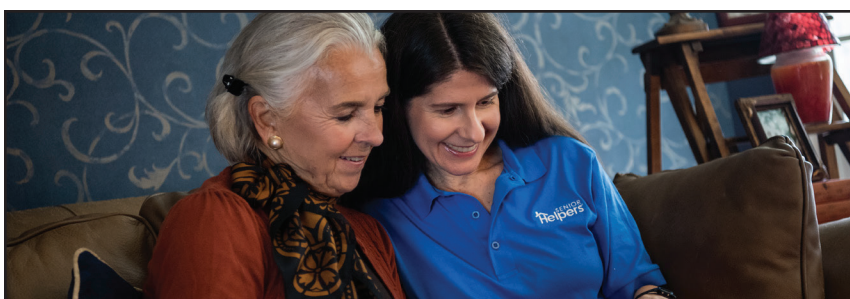
Senior workers are familiar sights at stores like Whole Foods, Macy's, Talbots and Kohls, and retail hiring managers generally welcome them aboard. But this is not the case in much of the corporate world, where "ageism" in the workforce still abounds.

"It came to the point where I was the oldest employee in my building," said Evelyn L. of Weymouth, who had worked for her South Shore insurance firm for more than 25 years. One by one, my older colleagues were laid off or terminated, and then it happened to me. Having to look for a job as a senior is a pretty scary proposition. How do you prepare for an inter-



# BREAKING NEWS!

Cover Story continued on page 4



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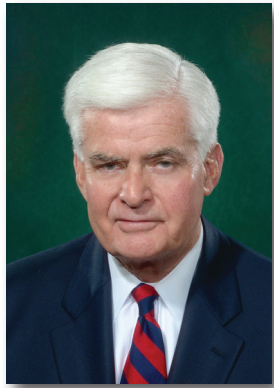
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# HOME EQUITY WEALTH MANAGEMENT

## 2023 – A Year of Reckoning for Seniors with Home Equity Lines of Credit and Credit Card Debt

The Federal Reserve commitment to continue increasing interest rates to fight inflation will increase monthly payments for borrowers with adjustable-rate debt at a time of intensifying financial insecurity.



By **George Downey**

The Feds took the punch bowl away this year – the stimulus payments are over and the historically low interest rate policy they provided has given way to unprecedented rate increases. Most concerning now is the impact

of interest rate hikes on consumers who hold a credit card balance, a Home Equity Line of Credit (HELOC), or other adjustable-rate debt – especially for older Americans with limited incomes and savings.

**Credit Cards and Adjustable-Rate Debt.** Data produced by CreditCards.com reveals the average general purpose credit card APR is 22.66% and retail credit cards even higher at 26%. Given current Fed rate policies, increased rates changes will increase payment obligations, further burdening consumer budgets.

**Home Equity Lines of Credit.** HELOCs have proven to be an easy and affordable way to tap home equity. Featuring low or no upfront costs and interest only payments for a set period, most commonly the first ten years, HELOCs have been a mainstream solution to borrowing on home equity.

However, many borrowers have forgotten that when the initial borrowing term expires: (1) the credit line is frozen, (2) the interest rate continues to adjust, and (3) the monthly payment is increased to pay the balance off over the remaining term.

Borrowers have three options: (1) continue making higher monthly payments, (2) paying the balance off with other funds, or (3) refinancing to a new HELOC or another mortgage program if they can qualify.

Unfortunately, many older homeowners are no longer eligible for refinancing due to more stringent financial and credit qualifications lenders are required to document. Fortunately, a reverse mortgage may provide a solution to resolve this problem and facilitate the fulfillment of other financial and retirement planning objectives.

**Good Debt / Bad Debt – What's the difference?**

The old maxim that there is no good debt in

retirement is a bit worn out. If you have debt it must be dealt with sooner or later. A better perspective may be – debt that requires payments from current income and/or savings is an ongoing threat to savings and financial security. On the other hand, debt that is secured by other assets and defers payment obligations may provide a better solution.

**Reverse Mortgage – Eliminates Monthly Payment Obligations**

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% of all reverse mortgage programs. HECMs are most suitable for home values up to \$1,089,300 in 2023. Higher valued properties may be better served by new proprietary or jumbo programs.

**Financial Advisors Utilizing Housing Wealth in Financial Planning**

Residential home values have achieved record highs in recent years. Recognizing an opportunity, savvy planning professionals are exploring best practices to take advantage of current values and lock in higher loan amounts that may be needed and/or be better positioned to fulfill client objectives.

To a large extent, home equity (housing wealth) has not been a mainstream tool 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.

**Reverse Mortgage Overview**

- No monthly payment obligations – prepayments are permitted without penalty but not required. Monthly charges are deferred and accrue until the home is eventually sold.
- Credit line growth – the undrawn balance of the credit line grows (compounding month-

*Home Equity... continued on p.8*



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## Cover Story

view with a recruiter who's the same age as your grandson?"

Deborah (Buckley) Hope, is a former investment banker, a Master career counseling coach, and the facilitator of the Mass. Library Collaborative 50+ Job Seekers Networking Group, an online program to help seniors search for "second act careers."

"I'm thrilled to say that 100 people have landed jobs in their chosen fields since our first session in 2019," said Hope, who credits her co-facilitator, Tewksbury librarian Robert Hayes, for garnering financial support for her program from 62 libraries throughout the state. "Our members learn how to create a LinkedIn profile (the cyber version of a rolodex), write a resume, devise a dynamic "career story" pitch, and gain a state-of-the-art job search toolkit."

For workshop graduate Charlene Neu, 62, of Milton, Hope's networking group was the launchpad to two new careers. "I took the classes after getting laid off from my job on a Covid task force for Partners in Health," said Neu, who is a gerontologist. "The zoom sessions helped me trade information and get tips for job search techniques that I might never have thought of. And I ended up getting two new positions – I'm a swimming instructor at the Jewish Community Center in Newton and a career coach for the Jewish Vocational Service. The 50+ workshop was a huge benefit to me."

Many people who come to Hope's networking groups are angry and grieving the loss of their previous employment. "It's not easy at the holiday table when relatives start asking you why you haven't gotten another job yet," said Hope. "But by the end of our sessions, they know the value of their skills and experience and believe in our motto – 'Your age is your edge.'"

Most studies show that retirees are healthier and happier when they have a sense of purpose and the camaraderie that comes with working or volunteering outside the home. And money isn't always the prime motivator. For many seniors, mortgages and college tuition bills are no longer burdens, and flexibility in a job may be more important than salary.

Retired Verizon employee and U.S. Air Force Veteran Bill Sims of Norwell, has had several reincarnations of his career, and, at 78, he heads the board of trustees for his condo association, volunteers at the election polls, serves as a census taker, and works as a substitute teacher at his grandson's elementary school.

"I retired at age 54 with a 'golden parachute' from Verizon, and was out of work for a few weeks," said Sims, who met his wife Sandy on an online dating site in 2003. "My friend offered me a position in the IT department at Bank of Boston and I stayed there for the next 10 years. When we moved to Florida, I renovated a house and worked as a real estate appraiser in my mid-sixties. I guess I've never been one to sit around. During my longest retirement – which



*Clockwise from left: Retiree Bill Brokamp says "Winter did me in;" Coach Deborah (Buckley) Hope brings job search skills to boomers; Bill Sims of Norwell, pictured here with his wife Sandy, retired for two weeks.*

was two weeks – I cut my lawn three times."

For more information on the Mass. Library Collaborative 50+ Job Seekers Networking Group, contact Robert Hayes at rhayes@tewksburypl.org or call 978-640-4490, ext. 205. South Shore sponsors include Scituate, Cohasset, Milton, and Plymouth public libraries.

*The curriculum for the 50+ jobseekers workshop was created by Susan Drevitch Kelly in 2015 with funding from the Office of Elder Affairs. ∞*

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Published by

My Generation Media

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Publisher: Thomas Foye

Business Manager/Owner: Thomas Foye

Editor: Marie Fricker

Typesetting/Design/Production: Cheryl Killion

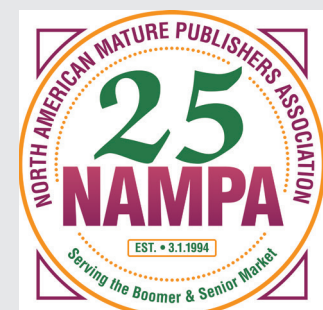
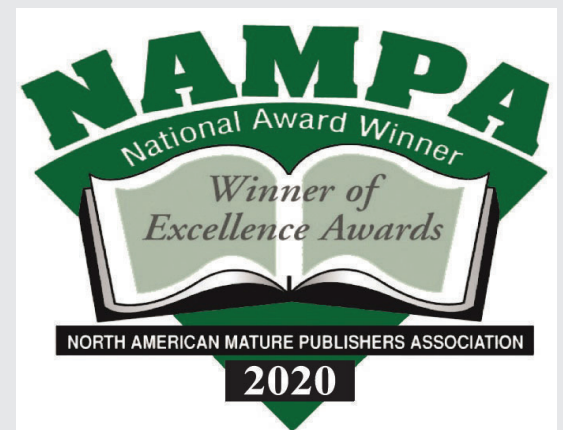
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*South Shore Senior News* is printed 12 times per year with a deadline of the 15<sup>th</sup> of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for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

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



# 5 Signs Your Senior Loved One Is Ready for In-home Health Care

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



It's never easy to think of our loved ones declining. But quickly getting assistance for your loved one will help him or her live as long and happy a life as possible. Here are five signs your beloved senior is ready for home health care.

**1. Changes in Dress and Hygiene.** Is your once-stylish senior loved one now spending the day in sweatpants or pajamas? Or have you noticed that he or she goes outdoors without a coat when it's cold? Have they stopped shaving or brushing their hair? Or perhaps they aren't bathing as often as they should.

Changes in the way seniors dress and care for themselves could be a sign that they need in-home health care. For example, wearing clothes that are inappropriate for the weather could signal the start of dementia. And a sudden change in style or hygiene could be a sign of physical problems or fears of falling.

**2. A Messy House.** If your loved one suddenly stops doing housework, it could be a sign that it's time for in-home health care. A clean, safe environment is essential to living well as we age. So, if your senior loved one is no longer able to manage on their own, you'll want to begin investigating proper and quality home care assistance.

Dishes piling up, laundry going undone, clutter taking over the home, and safety hazards like loose cords are all signs your beloved senior is most likely ready for in-home health care.

**3. Giving Up Social Activities.** Has your senior loved one always been a social butterfly in the past? But now, they've stopped going to bridge club, don't meet up with their friends, and rarely call family members? These are signs your beloved senior is changing and requires attention to their physical and mental health and wellbeing.

Losing interest in social activities could be a sign of depression. But

it's also possible your loved one can no longer manage getting to and from activities. You'll want to check whether they are still safely able to drive or if they are maybe experiencing financial pressures.

**4. Confusion.** Does your senior loved one tell the same story over and over? Do they forget to take their medicine? Have they forgotten food on the stove until it burned? Do they get lost in familiar places and forget familiar people? If so, it may be time for in-home health care.

Confusion may signal the beginning of serious problems like dementia or Alzheimer's disease. And forgetting to take medicine, pay bills, or turn off the stove are all serious safety risks, as is getting lost in familiar places. If you notice these signs, seek help for your senior loved one.

**5. Physical Challenges.** As we age, it's natural to develop some physical challenges. And it can sometimes be hard for families to know when those challenges signal the need for in-home health care.

If your loved one is struggling with balance, has difficulty climbing stairs, has fallen, or experiences pain when sitting or standing too long, he or she may be ready for a Certified Nursing Assistant or Home Health Aide. Losing or gaining weight can also be a sign your loved one is experiencing health problems or struggling with self-care.

If you are worried that your senior loved one is no longer safe living at home without assistance, make an appointment to speak with his or her doctor and discuss your concerns.

Remember, when the need for home health arises, we are always ready to help. Contact us today to learn more.



**About the Author:** Maria Burke, RN, is owner and founder of 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 provides a full array of the highest quality in-home health care services with certified and skilled CNAs, HHAs, and RNs. ∞



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## Love It, or LIFT It! Turn Your Life Around With ...

By Rita La Rosa Loud, B.S.



QUINCY – I bet you know what I was about to say. Yup! ... “Turn your life around *with exercise!*” I thought older adults might like to hear reasons individuals with an aversion to exercise

made the decision to finally jump on board. I recently posed this question to senior members in our *Wayne Westcott, Ph.D. Center For Health and Fitness*. Before I rattle them off ..

Many explanations come to mind why so many choose *not* to exercise. Shyness, for one, is huge, and one that I can relate to. I remember feeling self-conscious while training at a gym, not wanting to appear incapable of performing the exercises correctly in front of others. Frankly, no one paid me any attention, all were intently involved in their *own* workout(s). Well, one person was watching, and it was the trainer. Wouldn't you know, I gained confidence in my abilities as I got used to the exercises and being around others there for similar reasons. To get strong and fit, not to mention, the added benefit of making new friends.

Older adults are under the impression that it is too late to make any beneficial progress, another common reason they avoid exercising. However, the good news is it is a myth. This population can build strength (and muscle) just as easily as a younger person. But I digress. In fact, seniors on the advice of their PCP to “*join a supervised fitness program,*” found themselves feeling stronger and wishing they had started sooner. My *own* husband for many years did not exercise. When I convinced him to commit to training at the gym just one day a week, he liked it so much that he soon went two, then three days on his own. He is now a regular exercise enthusiast, and as a result, at the age of 71 is currently not on any medication.

Beginning with my husband, Paul, below are some real stories from real people who made the decision to engage in our resistance training, aerobic exercise, and stretching program at Quincy College.

### Real People Real Stories

**Paul L. Loud, Age, 71:** “Many years ago, my wife, Rita, asked me at what frequency would I agree to perform exercise. My response was,

even though I have a busy schedule, I would try. So, she signed me up for a 10-week program that meets once a week. It was on a Saturday morning at 6:00 AM. I had no choice but to give it a shot. Actually, one day of exercise a week did not sound that difficult to fit in. Day one began with a body composition assessment and an introduction to strength training, cardiovascular exercise, and stretching. Gee! One down, not a bad start, I thought, and surprisingly the weeks went by quickly. I definitely can find time to continue this. I enjoyed it so much that I went two times a week, which ultimately led to three days per week. You see, time was available. Evidently, I was not managing it efficiently. I will be forever grateful to those who got me started, trained and coached me. Having other participants encourage you along sure helps.”

### Louise Doty, Age 72, Seated Leg Curl Machine:

“I really do not like to exercise. For someone who was inactive, I got along pretty well until I was 71, when I had to have a total knee replacement. Then, at age 72, my other knee began to bother me. I also started experiencing rotator cuff problems. I knew it was time to do something about it. I heard about the senior group fitness center at Quincy College where they provide individualized hands-on support. I decided to give it a try. Right away I knew I had made the right choice. A few weeks into the program, I started strength training, and immediately felt like I was making progress. I already could feel the difference! As an aside, once I got myself in the car, I was good to go. I can truthfully say, when I arrive at the fitness center, I really enjoy exercising. And, when I get home, I feel great, and so glad that I did it. I even sleep more soundly now. My entire family is grateful that I am exercising, even my 23-year-old niece at Thanksgiving told me she was so happy that I was participating in this exercise program.”



### Patricia Leavitt, Age 65, Biceps Curl Machine:

“In my 20s through my 30s, I stayed active with cycling, hiking, and other group activities. But, in my 40s, personal time constraints made it difficult to commit to regular workouts. My main source of exercise for years was brisk walks 2-3 times per week. However, over time, I noticed I no longer felt as fit or strong as I did in my youth. I realized I needed something more.



Not knowing much about resistance training, it sounded like a “*guy's*” workout, and having no expectations, I tried the Quincy College Fitness Center program. From day one I was hooked. Training on the strength equipment, I gained muscle definition, and within a few months, I felt stronger and more energetic. I am happy to say that over the past six months, I increased my strength, and improved my balance, as well as my overall feeling of wellbeing. Since I am predisposed to osteoporosis, I am very excited to increase my bone density with resistance training. I highly recommend you give it a try!”

**Paul Phelan, Age 58:** “Have no fear. Take that first step. You will not regret it. It is a time dedicated for yourself. To improve your present health and fitness, especially your future wellbeing. Honestly, the hardest part for me is getting dressed to exercise. I came to the Quincy College fitness center to improve my golf performance and to my delight the strength exercise has been a huge help in improving my golf drive (swing). I have become much stronger and even experience fewer aches and pains after many rounds of golf. For me, resistance exercise has certainly been worth it. I have been attending this program twice a week for over a year and appreciate that the trainers ensure I am training correctly. My advice to anyone considering beginning exercising is have no fear, you will be in good hands.”

**Rebecca Stutzman, Age, 58:** “I never thought of myself as a “gym” person. I have always been active throughout my life playing sports and enjoying outdoor activities. Raising two children as a single mother kept me extremely busy. Like many moms, I focused on my kids rather than myself. Now that I am an “empty nester,” it was time for me to concentrate on my health and fitness. As I entered into my 50s, I learned about the importance of strength training and its benefits on bone health. My daily walking was not enough and joining the fitness center at Quincy College has been a great addition. Using the machines and weights is new to me and, at first, seeing the equipment was a bit intimidating. However, the professional trainers taught me how to exercise safely and effectively. Once you start, it does get easier. In just a few months, I have improved my posture, balance, and overall strength. I cannot wait to see more results as I continue my fitness journey. It is never too late to start exercising!”

### How to Get Involved

No matter your reason for being on the fence about exercising, your age, gender, or physical ability, *everyone* can benefit from engaging in some form of physical activity. We hope these

*Senior Fitness... continued on p.14*



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# Be Wary – Scams are on the Rise



By Nicole Long,  
MSW, LICSW

A scam is when a person or organization dishonestly attempts to obtain money, personal information, benefits, or something else of value from you by winning your confidence or via threat. Scam attempts may be made in a number of ways, from email, social media, dating websites and text to a telephone call or an in-person attempt. Anyone can become a victim of a scam.

**The following is an abbreviated list of scams to be aware of:**

- The **Skimming Scam** is aimed at obtaining credit, debit, and Electronic Benefits Transfer (EBT) card information and Personal Identification Numbers (PINs). A scammer targets Department of Transitional Assistance (DTA) clients. DTA strongly recommends changing your PINs. If any DTA client believes they may have fallen victim to a skimming or phishing scam, they are encouraged to report it to DTA's fraud hotline at **1-800-372-8399**. There have also been reports of a phishing scam where individuals receive scam text messages that their Pandemic EBT (P-EBT) benefits have been blocked. The message directs individuals to call a number where they are asked to provide their P-EBT card number. This message is not from DTA. **DTA only sends text messages from 382-674 and would only direct clients to call the Assistance Line (877-382-2363) or EBT**

**Customer Service Line (800-997-2555).**

- **Grandparents Scam / Emergency Scam** is when a scammer impersonates your family member or friend in an attempt to obtain money from you for "help" in a bogus emergency. Scam callers may call at any hour posing as a family member or friend who just "got robbed" or "got arrested" and are in need of money to help them get home or for bail. Do not wire or mail money or purchase and mail gift cards. Hang up and call your loved one directly or verify with other family members and friends.
- In the **Social Security Scam**, scammers pose as government employees of the Social Security Administration or other government agency. They contact you via telephone stating there is an issue with your social security account or number and that you owe a fine/debt, then threaten legal action or arrest if you don't pay. They may even send you an official-looking email. A scammer will ask for payment via pre-paid debit card, gift card, wire transfer or cash.
- There are several **Healthcare Scams**. Be wary of unsolicited texts, emails or calls that ask you for your Medicare, Medicaid, or health insurance information. They may say they need to update your account information or send you a new card. Do not share personally identifiable information such as your birthdate, social security number, Medicare/Medicaid number, health insurance number, banking or other information.

If you suspect you or a loved one have been the victim of a scam, don't be afraid or embarrassed to talk to someone. Contact one of the following

agencies to report the scam: your local police department or the Attorney General's Office.

**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) ∞*

## Home Equity *Continued from p.3*

ly) at the same rate charged on funds borrowed.

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- Borrower obligations (to keep loan in good standing) are limited to:
  - Keeping real estate taxes, homeowner's insurance, and property charges current
  - Providing basic home maintenance
  - Continue living in the property as primary residence

**About the Author:** *George Downey (NMLS 10239) is a Certified Reverse Mortgage Professional (CRMP) and the founder of Harbor Mortgage Solutions, Inc., Braintree, MA, a mortgage broker licensed in Massachusetts (MB 2846), Rhode Island (20041821LB), NMLS #2846. 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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# SOCIAL SECURITY UPDATE

## General enrollment period for Medicare Part B



By **Delia De Mello, Social Security**

If you did not apply for Medicare Part B (medical insurance) within three months before or after turning age 65, you have another chance each year during the General Enrollment Period. The period runs from January 1 to March 31 every year.

If you don't enroll in Part B when you're first eligible for it, you may have to pay a late enrollment penalty for as long as you have Part B

coverage. Your monthly premium will increase 10% for each 12-month period that you were eligible for Part B but did not sign up for it. Your coverage starts the first day of the month after you sign up.

To learn more about Medicare, please visit our Medicare Benefits page at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare). You may also read our publication at [www.ssa.gov/pubs/EN-05-10043.pdf](http://www.ssa.gov/pubs/EN-05-10043.pdf).

Please share this information with your friends and loved ones who may need it – and share it on social media.

**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) ∞*

## Elder Law Myth Busters



By **Elizabeth A. Caruso, Esq.**

**Myth or Fact?** Once your estate plan is signed you should put it in a safe deposit box with all your other important papers.

This is a MYTH!

Owning a safe deposit box is a great way to protect valuables and important documents, however, depending on the ownership of the box, it a

very problematic place to store your estate plan.

When you pass away, your safe deposit box is treated as any other bank account for ownership purposes. If there are multiple owners on the box, the surviving owners retain ownership and the box passes to them without the need for probate court intervention. What if only one person's name is on the box? Then the box is subject to going through probate to determine the rightful owners. Now imagine that your estate plan, including your original Last Will and Testament, is in that box. If the box is subject to probate, then no one can access it until a Personal Representative has been appointed, but if the Last Will and Testament is in the box, it is inaccessible to file with the probate court until a Personal Representative has been

appointed. The issue with this situation is pretty clear and can make for a mess for your loved ones.

There are petitions that can be filed with the probate court that can remedy this predicament, but those are just adding extra court time and expense that can easily be avoided by keeping your estate plan somewhere else. We suggest keeping your estate plan in your home with your other important papers in a fire and waterproof safe or filing cabinet. We also recommend keeping electronic copies in the cloud or on an external hard drive. Lastly, we recommend telling your loved ones, especially those who are appointed as your fiduciaries in these documents, where the documents are located and how they can access them. You can even send electronic copies of the documents to your proposed fiduciaries so they have a clear understanding of your goals and wishes during your lifetime.

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



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# Scituate's Front Street Art Gallery and Showcase Cinema Present 'The Art of the Movies'



By Janet Cornacchio,  
President, Scituate Arts Association

Lights! ... Cameras! ... Easels! .... The Scituate Arts Association partnered with the Showcase Cinema de Lux Hanover Crossing on Sunday, December 4, to celebrate the love of art and the opening of the new theater. The event featured a silent auction of artwork from SAA artists depicting iconic movie scenes, a reception, and a showing of Steven Spielberg's new film, *The Fabelmans*. All proceeds benefited the Scituate Art Association's mission and activities in the South Shore community.

Showcase staff hosted the function, which included a sumptuous assortment of appetizers, crudities, cheeses, fresh fruits and complimentary cocktails and drinks. Front Street Gallery artists, SAA members, and local art and movie lovers mingled during the afternoon, enjoying the theater's vibrant, state-of-the-art lobby and entertainment area.

Mark Malinowski, VP of Global Marketing for Showcase Cinemas (and a gallery artist) and SAA President Janet Cornacchio were co-presenters at the event.

"We were thrilled to open our theater with a celebration of movies and newly created local artwork that was inspired by classic films," said Malinowski. "We're happy to support the Scituate Arts Association and its beneficial work within the community. We share a love of art in all its forms."

Cornacchio discussed the history of her association, which, among many other initiatives, hosts an annual high school Student Art Show at the Front Street Art Gallery, supports the Scituate Town Library Gallery, and stewards the historic Ellis House in Scituate, where the group is based.

"We auctioned off approximately 25 amazing works of art created by 18



Superman – Mark Malinowski



Back to the Future – Maureen Brookfield

South Shore artists at this unique event," said Cornacchio. It was a great collaboration to promote the new theater and our artists."

After the silent auction ended, guests were invited into the cinema's darkened auditoriums with free popcorn and M&Ms for a showing of *the Fabelmans*, Steven Spielberg's new memoir about his early life and passion for the movies.

"The seats in this theater are more comfortable than my sofa," said attendee Marie Fricker of Scituate, who has been waiting for the Hanover theater to open since the pandemic.

"And where, in these inflationary times, could you attend an event that includes an art show and auction, a movie on a huge screen, refreshments, a souvenir T-shirt, and a free framed print of Julie Andrews in her famous Sound of Music meadow scene? It was incredible!"

"The final tally on the fundraiser, including ticket sales, proceeds from the auction, and a substantial donation by Showcase Cinema was \$10,000," said Cornacchio. "This will be a great help towards our association's 'Arts Alive for 65' mission in the coming year. What a great way to launch a theater!"

**Front Street Art Gallery**, a juried cooperative gallery of over twenty local artists and artisans, is located at **124 Front Street in Scituate Harbor**. Gallery hours - Wednesday through Sunday, Noon to 5 PM or by appointment. [www.frontstreetartgallery.com](http://www.frontstreetartgallery.com)

For more information on the Scituate Arts Association: [www.scituateartsassociation.com](http://www.scituateartsassociation.com)

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



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# "THE WICKED SMART INVESTOR"



## Develop a Relationship with a Trusted Investment Advisor

By Chris Hanson

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 that does not put you first. There are advisors that 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 well-being ahead of his or her interest.

**2. Advisors help you create realistic finan-**

**cial 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 may 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 by 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 may 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 and offer a toast to the good doctor.

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

## Building and Maintaining Strength and Balance

By Tyson Sunnerberg, Certified Personal Trainer & Co-founder of Type One Fitness



What if you could improve your balance and rehabilitate any part of your body that may need it?

Maintaining our strength as we grow older is just as important to our health as is eating a nutritious diet. Engaging

in a low-impact fitness program works many different important muscles that are essential for maintaining balance.

There is a fun class that enables active older adults at all levels of participation to improve their functional performance and balance – Yoga Fitness with Chair Assist.

Yoga Fitness with Chair Assist is a whole-body practice where the intent is to move and stimulate the body, mind and soul from head to toe. It is a blend of traditional yoga postures and practices (asana, pranayama, mudra, reflection

and meditation) combined with fitness-based practices to improve full-body strength, length and joint mobility. The Yoga Fitness with Chair Assist class incorporates seated and standing movement. With the option to use a chair as an "assist," participants are able to maintain balance and gain strength while performing standing postures.

Although modifications and stronger variations are offered throughout the class to appeal to multiple levels of practitioners, the participant is ultimately in control of choosing how to move. The movement is intended to stimulate, not aggravate the body, so participants should always respect their own body's limitations.

This class, along with Gentle Restorative Yoga and others, is led by Kim O'Brien, a local registered yoga instructor. Kim has consulted with the Massachusetts Commission on Aging in an effort to assist local area senior centers with online fitness class development. Kim believes that moving the body in every direction with healing intention creates a better quality of life. Yoga Fitness with Chair Assist is tailored to active older adults' needs to improve their functional

performance, but it also provides participants with an opportunity to socialize.

If you'd like to talk about

participating in the class yourself or for a group that you are involved with, contact Type One Fitness.



**About the Author:** Tyson Sunnerberg is the co-founder of Type One Fitness, a boutique fitness center with a unique focus on diabetes wellness that is open to everyone. With nearly 20 years of experience and success as a Certified Personal Trainer, Behavior Change Specialist and Fitness Nutrition Specialist, Tyson has a passion for fitness and well-being. He is dedicated to creating and delivering safe and effective exercise programs for individuals and groups, including those with medical clearance to exercise. Type One Fitness offers a comprehensive array of training, workshops, and group classes taught by celebrated industry professionals. For more information call 781-987-1393 or visit the website at <https://typeonefitness.org>. ∞

# Walking into the New Year: May Peace Be With You

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



The holiday season brings with it the bustle of gatherings, gift-giving, and to-do lists, not to mention New Year's wishes and resolutions.

As much as it can be joyful and exciting, this time of year can also be overwhelming. I know it can be for me anyway. I have to stop and remind myself to take a breath and take a walk. Breathe. One step in front of the other. Then another.

It might be a short walk or a longer one, down the hall or down a pathway, but I always feel better for it. It gives me a moment to quiet my thoughts and center my emotions. Research has shown that taking a break and walking can relieve stress.

We're lucky to live in an area with some wonderful walks, among them World's End in Hingham, North River Wildlife Sanctuary in Marshfield or the Cape Cod Canal. Personally, I am more of a stroller than a hiker, though. One

of my favorite spots to walk is in my neighborhood. Another is the newly created Peace Garden (pictured at right) at our Dr. Ruth McLain Hospice Home in Braintree.

The hospice home is celebrating its two-year anniversary in the upcoming year, and the garden is a way to celebrate and mark that milestone. The final touches will be added in the spring, but the garden already is bringing a sense of peace to the staff, residents, and families of patients.

The garden has a few different pathways with memorial planters and bricks. There are benches so visitors can stop, sit, and contemplate along the way. The half-acre behind the hospice home is filled with trees, holly bushes, rhododendrons and lily of the valley and other plants that attract birds and butterflies.

During the end-of-life journey, nature can be healing. Dealing with death can leave people with uncomfortable emotions and even physical sensations that leave you feeling disconnected. Moments of mindfulness and meditation in the outdoors can help ground you, chase away negative thoughts, and allow you to focus.

Walking and being in nature can remind us of the continuum of life and the beauty of creation. We were reminded of that during the height of the pandemic, when so many other places were off-limits. Sometimes, it is the solitude of a walk or time with nature that gives us peace. Sometimes, having company along can be what we need.

So, as you move through the holidays and life changes, don't forget to find your re-



storative environment. Talk a walk. Reconnect with nature.

As we enter the New Year, we at Old Colony Hospice wish you peace.

**About the Author:** Toni L. Eaton, RN, BSN, MS, is the President & CEO of Old Colony Hospice & Palliative Care of West Bridgewater, a dynamic non-profit hospice serving more than 55 communities south of Boston. OCH also runs the Dr. Ruth McLain Hospice Home in Braintree. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, veteran, and community leader to her insightful South Shore Senior News columns. Her leadership has been honored by several groups, including the South Shore Women's Business Network. She currently sits on the boards of the Hospice & Palliative Care Federation of Massachusetts and the National Hospice and Palliative Care Organization Regulatory Committee. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care at [www.oldcolonyhospice.org](http://www.oldcolonyhospice.org). ∞



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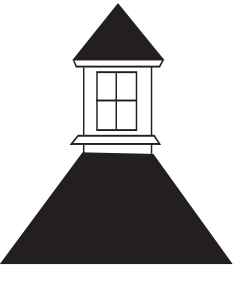
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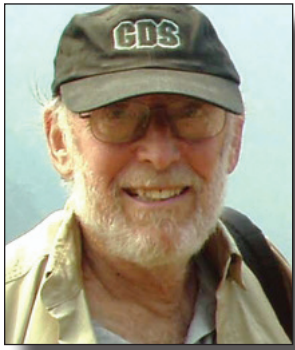


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# Travels with Vic: Popular Destinations of the Rich and Famous



By Victor Block

Four people walk into a tavern: Oprah Winfrey, Owen Wilson, Britney Spears – and you. If this sounds far-fetched, it could be true – IF you were vacationing in Maui.

That Hawaiian island is among destinations around the United States that attract Hollywood A-listers and other famous people when they're seeking a bit of R&R. Whether you're a star-struck movie fan or just a lucky traveler, it's possible to cross paths with the rich and famous at destinations that range from likely to less anticipated.

Long stretches of golden sand beaches, sprawling Haleakala volcano and graceful waterfalls are among touches of Mother Nature that attract travelers to Maui. Those seeking active pursuits against this backdrop may opt for hiking and mountain biking, surfing and snorkeling, fishing and finding other favorite pastimes among a long list.

It's not clear how many of these interests appeal to Oprah, Owen and Britney. What is known is that they're among celebrities who have spent downtime on the island. Others include Kate Hudson, Ben Affleck and Selena Gomez – and, from a very different walk of life, Bill Clinton.

Other views, and vibes, greet visitors to Miami Beach, and Jennifer Lopez, members of the Kardashian clan and other familiar faces have been spotted checking out what it has to offer. They often turn their attention to South Beach and the eclectic list of appeals there.

The sparkling sand is lined by art-deco hotels, high-end boutiques and trendy restaurants and bars. This is a natural environment for people-watching and whom better to set your sights for than stars of the silver screen and television tube.

If you're more of a snow bird than sun, sand and surf seeker, you might prefer to join the likes of Michael Douglas, Jack Nicholson, Demi Moore and Mariah Carey who have frequented Aspen, Colorado. Along with breathtaking slopes that challenge skiers and snowboarders, it offers a choice of warm-weather activities including mountain hiking, biking, whitewater rafting, boating and climbing.

Given its popularity among the rich and famous, along with the well-to-do and not so well known, Aspen is home to fine-dining restaurants, fancy boutiques and fashionable spas. Some familiar faces seeking an escape from the exclusive luxury ambience of Aspen opt for Sun Valley, Idaho. It became the first destination ski resort in the United States when it opened in 1936 and continues to appeal to a swanky

clientele in spite – or, for some, because – of its more laid-back atmosphere. Among those for whom this spot has appeal are Tom Hanks, Harrison Ford and Richard Dreyfuss.

Wagering replaces outdoor winter activities in Las Vegas, Nevada. Much of the action in that city of lights and nightlife, games of chance and glittering entertainment takes place indoors. Savvy savers who stay away from the lure of cards and dice can enjoy a variety of vacation activities without blowing their bank account. It's not known if that applies to Taylor Swift, Miley Cyrus and Gwen Stefani, who are among entertainers who have been spotted along The Strip.

Night life also gets top billing in New Orleans, Louisiana. That's only natural for a city nicknamed the Big Easy and Birthplace of Jazz. While fun and frivolity are abundant there, it also offers fascinating history, a rich cultural mélange, and an A (Art) to Z (Zoo) list of things to see and do. That inviting choice may be among reasons why Sandra Bullock, Nicolas Cage and Brad Pitt purchased homes there, and Beyonce, Serena Williams and Harry Connick, Jr. are among celebs who have visited.

If New Orleans is where jazz music was born, a claim disputed by some other towns, there's little argument with the boast of Nashville, Tennessee that it's the Birthplace of Country Music. No wonder Carrie Underwood, Keith Urban and Blake Shelton own homes there. A number of now-famous singers got their start warbling tunes at the Bluebird Café, and other celebrity hang-outs include The Pancake Pantry

and Capitol Grille.

Some stars who prefer New England set their sights on Cape Cod, Massachusetts, a maritime magnet for seafarers since Norse voyagers showed up around 1000 AD. It became a summer haven for city dwellers beginning around the end of the 19<sup>th</sup> century, and, more recently, for Meg Ryan, Reese Witherspoon and Jake Gyllenhaal.

As long as he's in Cape Cod, Jake Gyllenhaal has been known to make the short trip to nearby Martha's Vineyard. That island, believed to have been named for a relative of an English explorer who traveled there in 1602, is a popular, affluent summer colony. Today's visitors stroll through its quaint towns, enjoy inviting beaches and check out the five lighthouses that have marked its shoreline since "the Vineyard" was a fishing and whaling hub in the 1800s. They may recognize singer-songwriter Carly Simon or actors Ted Danson and Mary Steenburgen, who have houses there, or President Barack Obama who has been known to drop by.

Enjoy these "star picks" of vacation destinations for their attributes alone or for the chance of rubbernecking with your favorite celebrity.

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

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# Have a heart, keep brushing your teeth!

By Dr. Richard Wolfert, DMD



“Brush your teeth!” How many times did your parents remind you to do that? We thought it was because they wanted us to have healthy teeth then and for the rest of our lives. Truth be told, our parents might not have realized how the health of our teeth im-

pacts our overall health, as children, as adults, and as seniors.

Recent evidence links excellent gum tissue health to a reduction in atherosclerosis – a major contributor to coronary disease. Atherosclerosis is the thickening of arteries through the accretion of calcium, cholesterol and other substances found in the bloodstream. This condition has been linked to fatal cardiovascular complications like coronary heart disease and peripheral arterial disease.

According to the findings from researchers from the Columbia University’s Mailman School of Public Health, flossing, brushing and

regular trips to the dentist can slow the rate of atherosclerosis.

According to the CDC, cardiovascular disease is the leading cause of death in the United States, killing nearly 700,000 people each year – 1/4 of all recorded fatalities. On average, deaths and illnesses associated with coronary heart disease cost the U.S \$219 billion annually.

Simply put, brushing twice a day for a minimum of two minutes, flossing daily, and visiting your dentist at his/her recommended interval (which can vary depending on each patient’s needs) can protect you from the devastating results of heart disease.

An added benefit is that many dentists, including my practice, conduct oral cancer screenings as part of their annual examinations. According to the Oral Cancer Foundation, 54,000 people in the US will be newly diagnosed with oral cancer in 2022.

Oral cancers can be genetic, but primarily people who smoke or use other tobacco products, drink alcohol or are exposed to the HPV-16 virus (human papilloma virus version 16), are at increased risk for developing the disease. As it is with any cancer, the earlier you detect it, the

faster you can treat it. When found at early stages of development, oral cancers have an 80 to 90 % survival rate. Unfortunately, the majority are found as late-stage cancers, and this accounts for the very high death rate of about 43% at five years from diagnosis, and high treatment-related morbidity in survivors.

These issues alone make oral hygiene imperative for seniors, including regular dental appointments. Unfortunately, some seniors do not get to the dentist, largely due to finances, as Medicare/Medicaid does not include dental. Fortunately, many practices now offer their own plans where, for a nominal annual fee – ranging in the \$200-\$400 area – seniors can get two annual checkups, X rays, and other services.

As seniors, we must take care of ourselves. Fortunately, your oral health is something that is very much in your power to maintain. If you’re already taking care of your teeth, keep up the good work. If you could do a little better, there’s no time like the present and the benefits of your self-care could save your life.

**About the Author:** *Dr. Richard Wolfert, DMD is the owner of The Toothboss, 1121 Main Street, South Weymouth, MA. For more information, call 781-335-0604 or visit <https://www.toothboss.com/>. ∞*

## Old Colony Elder Services’ Emergency Fund helps older adults in critical need; Fundraising campaign now underway

**BROCKTON AND PLYMOUTH** – With significant increases in the cost of food and energy and a growing number of individuals needing emergency assistance throughout greater Plymouth County area, the non-profit agency Old Colony Elder Services (OCES) has kicked off an Emergency Fund campaign to support those most vulnerable in the community.

OCES’ Emergency Fund provides older adults and individuals with disabilities a place to turn to when faced with an emergency that threatens their health and/or living situation.

Whether it’s an emergency medical equipment, inability to pay for necessary medication, home heating fuel or utilities, or another urgent situation, OCES’ Emergency Fund helps meet the needs of at-risk low-income older adults and individuals with disabilities who are in a crisis or emergency situation. All too frequently, these individuals encounter problems that can jeopardize their independence, dignity and well-being.

“Through our Emergency Fund, we have been able to help many older residents in the 23 communities we serve with critical issues such as an empty oil tank, an emergency bill, prescriptions or the purchase of unexpected medical equipment, short-term emergency shelter, and medical transport,” said Nicole M. Long, CEO. “We anticipate there will be significant

need, particularly this winter, as higher heating costs may be the tipping point for many older adults who are already at-risk.”

OCES’ goal is to raise \$10,000 for the Emergency Fund campaign. OCES is recognized as a tax-exempt charitable corporation under section 501c3 of the IRS tax code. To make a donation to OCES’ Emergency Fund online, visit [www.ocesma.org/donations/](http://www.ocesma.org/donations/)

Donations may also be made by check or money order and mailed to OCES, 144 Main Street, Brockton, MA 02301.

About OCES. Founded in 1974, OCES proudly serves greater Plymouth County and

surrounding communities. OCES is a private, non-profit organization headquartered in Brockton with a second office in Plymouth. OCES is designated as one of 23 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 several 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). ∞

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

real stories by real people will spark your interest in participating in a strength training, endurance exercise, and stretching program. So, why not start your New Year off on the right foot with us at Quincy College’s **Wayne Westcott, Ph.D. Center for Health and Fitness**. We are located at President’s Place, 1250 Hancock Street, Lower Level. Call 617.405.5978 to tour our facility and receive your free complimentary training session. 1- and 2-hour free parking is available on Hancock, Coddington, Washington Streets with a parking

garage next to the building for a nominal fee.

**About the Author:** *Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for over 35 years. She is also an author and writes fitness-related articles for various publications. Currently, she is a fitness researcher and directs the COVID compliant, Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. She can be reached at 617-405-5978 and is available for speaking engagements. ∞*

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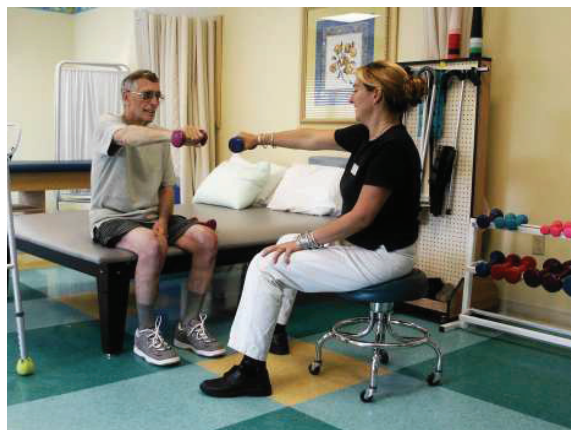


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