



# SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

JULY 2019

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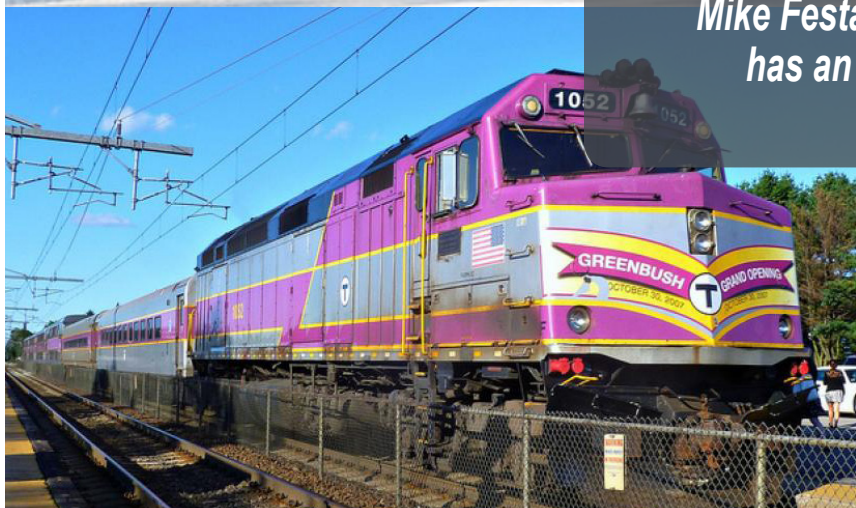
Vol. 17 Issue 07

Distributed to 45 towns including Dedham, Dorchester, Norwood, Westwood, and Needham, Massachusetts

## Age-Friendly Living

*Governor Baker's Council to Address Aging in Massachusetts is focused on promoting healthy aging in the state and achieving the goal of making the Commonwealth the most age-friendly state for people of all ages.*

*Mike Festa, AARP State Director, has an update on page 22.*



# LOBSTER POT



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# This summer engage with AARP Massachusetts at upcoming events

By Mike Festa,  
State Director, AARP Massachusetts

Summer is here and AARP Massachusetts has several events for you to attend in the coming months.

**Cruise with AARP!** Take a wonderful Sunset Boston Harbor Cruise with AARP Massachusetts and Boston Harbor Now on

Monday, August 26, 2019 from 6:30 pm – 8 pm. AARP members and their guests can take a free sunset Boston harbor cruise on the Provincetown II. Enjoy food, a live jazz band, a cash bar and a guided tour of Boston Harbor by the National Park Service.

Join us at the Seaport World Trade Center, 1 Seaport Lane, Boston, MA 02210. Please plan to arrive by 6:00 pm and cruise from 6:30 pm–8:00 pm.

Please register online at <https://aarp.cvent.com/AARPCruise> or call 1-877-926-8300. AARP volunteers and staff will be on-site to share free resources & information about other upcoming AARP events and opportunities, so please visit the AARP table.

**Walk with AARP!** Take a walk along the Road to Revolution in Boston with AARP Massachusetts! Explore the streets of Boston's oldest neighborhoods and hear the extraordinary stories preserved in the meeting-

houses, halls, and homes where the Revolution was born. This tour includes historical landmarks such as King's Chapel, the Old South Meeting House, the Old State House, the site of the Boston Massacre, the Paul Revere House and more. Join us Saturday, July 13 at 2 PM for this two-hour tour. We'll meet at the intersection of Tremont and Beacon Streets, in the plaza across the street from King's Chapel. The walk ends at Copp's Hill Burying Ground. Go to [www.aarp.org/ma](http://www.aarp.org/ma) for more information and how to access discounted tickets.

**Fight Fraud with AARP!** Did you know that someone's identity is stolen every two seconds? AARP Massachusetts is doing our part to help you avoid identity theft and fraud by offering free Fraud Watch Network shredding events. Shredding confidential documents is a good way to protect yourself from scammers.

Attend our AARP Fraud Watch Network free shred event in Eastham on Saturday, September 20. This event is co-sponsored by AARP and the Eastham Council on Aging. The event runs from 9 am to noon at the Elks Lodge, 10 McKoy Road, Eastham, MA 02462. Stop by with up to five boxes or bags of paper you'd like to get shredded. The event will run until noon or when the shred truck fills to capacity, whichever comes first. Visit [www.aarp.org/ma](http://www.aarp.org/ma) for information, or call 1-866-448-3621 with questions.



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Massachusetts

## NAVIGATING THE FUTURE

### The Parallel Powers of Compassion, Communication, and 40 Seconds

By Mark Friedman, Owner

"Compassionomics" is more than just an interesting book and TEDx Talk, it is a fact-based proposition that makes a powerful case for how 40 seconds can change the dynamics of care in our healthcare system. As an owner

of a home care agency, I see stunning parallels to my world view.

Dr. Stephen Trzeciak is an "intensivist" and in his own claim meets people "at the worst times in their lives;" when they require extreme life-saving intervention just to stay alive. He is also a scientific researcher who in a profoundly personal TEDx Talk furnished incontrovertible proof that the medical profession is in a "crisis of compassion." Among the statistics cited:

- 50% of Americans believe healthcare providers lack compassion
- 2/3 of people experience our healthcare system without compassion
- "Compassion" is <1% of all communications between physicians and patients

*"Compassionomics: The Revolutionary Scientific Evidence that Caring Makes a Difference,"* co-authored with Dr. Anthony Mazzarelli, provides a compelling case for the effects of compassion on patients, the cost of care, and the well-being of providers. It is an important read for all of us who subscribe to patient-centered care, the importance of self-care management, and the powerful intersections of art and science when it comes to "care" in every sense of the word.

This new thinking engaged exhaustive research. Drs. Trzeciak and Mazzarelli use science, qualitative and quantitative data to do more than suggest that compassionate care can buffer stress related disease, lower the severity of pain, enhance immune response, and get people to take better care of themselves. Science has already shown that when there is Patient Centered Care, the overall cost of care goes down: there are fewer hospitalizations, referrals to specialists, and requests for diagnostic tests. I totally get the power of compassion to influence the economics of care.

What about the "art?" The art of compassion is in what Trzeciak and Mazzarelli refer to as the "40 seconds." This is because they submit that 40 seconds is about all it takes to make a difference in changing the communication between patient and physician, and ultimately the outcome of care.

Today, the crisis of compassion is due, they suggest, because of physician burnout. This is defined as an inability to make a personal connection; a condition Trzeciak realized himself. Thanks to evolved medical records, too much time is spent staring at computers that many doctors have simply forgotten how to make compassionate connections; to "communicate care."

In the TEDx Talk, Trzeciak talks to the magic of "40 seconds;" and gives a moving example of it in a script read in a patient/physician meeting about cancer treatment. It is stunning to hear how this simple yet effective script, and 40 seconds of communication, can transform a critical visit.

I write often about the science of great home care because we know we have years of research and a solid foundation of studies to inform us about what works and why.

In truth, "the science of care" is the easier aspect of my business because

of the extraordinary engine of our LIFE Profile™ Methodology. We can dissect, discern and mitigate hundreds of risks for seniors in most any conceivable home or living situation because we have reams of scientific evidence to back up our human analyses. But this "science" is not what is important to you. How we apply our science to the personal situation for your mom, dad, or loved one is all that matters. Do we have the caregiver sensitive to your lifestyle and support needs at the ready? Have we really been listening to your concerns? Have we heard you? Here is where home care is at the critical intersections of compassion, art, and science!

Trzeciak defines compassion as an authentic desire to help: this emotion is in constant parallel with empathic communications in the development and delivery of personalized care plans for our seniors. The holistic support and experience for our clients trumps transactional needs of the day. Of course medication management, bathing, grooming, and meals are absolutely essential; but so are emotional connections and being able to successfully answer the question "was this a great day for you?"

One of the most optimistic theories Trzeciak and Mazzarelli put forth in their data-driven pursuit to infuse health care is this: compassionate behaviors can be learned. They challenge everyone in the arena of care to test the theory of giving 40 seconds of compassion and witness the difference in the giver and receiver of these communications.

This is provocative art, rooted in compelling science. Every day the caregivers at Senior Helpers make compassionate connections with our seniors and families. It is reaffirming and heartening to know that our work is on a parallel plane with these powerful new theories in "Compassionomics" and care management. It should give seniors and families great confidence that there are providers that "get it," where so much success depends on unparalleled communication.

If you are thinking of hiring a home care agency for a loved one, or referring home care to a senior or family, consider the intersection of science and art:

- Ask how the agency will communicate with you and how you will have access to those managing and defining care.
- Ask how frequently a case manager will make house calls to discuss care, brief you if you are the primary contact, and inquire how things are going.
- Ask about depth and range of care expertise as well as specific experience around your support issues; how has the home care agency approached situations like your own?
- Be sure to ask for current references that apply to a situation similar to yours.
- Understand clearly and definitively how your caregivers are trained, verified, and screened for your care. How do they communicate with each other around your care?
- Ask about how care plans are developed, written and communicated. How will your "great day" be decided?
- Meet with the agency in person; ask questions, talk about how changing circumstances and how concerns are communicated and managed.

**Next month: When it Comes to Caregiving, Compassion is a Two Way Street**

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

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# Aging with Sass & Class

Think about all the times in your life you've berated yourself for doing something wrong. I bet that most of those instances weren't particularly serious, that is, they weren't life-threatening or particularly harmful to anyone, but the level of self-flagellation was brutal. Many of us just seem to be heavily invested in beating ourselves up and feeling guilty about everything. That's why they call guilt "the gift that keeps on giving."

It's important to realize that some guilt is useful; after all, it helps form a conscience. Guilt is helpful in stopping us from being unethical in our business relationships or mean-spirited toward those we love. But leaving dishes in the sink or not making the beds doesn't fall into the same category. Ruminating over such mundane situations accomplishes nothing. Unless, of course, they create an Academy Award for the most guilt, then at least we'd have something to put on our mantel.

Think for a moment of the hundreds of different ways you make yourself feel bad throughout the day. Trust me, I've done it more than most. I learned this dynamic well. I had great teachers, starting with my grandmother, who used to wear black all the time, just in case somebody died.

Trying to lose weight always elicits major self-flagellation. I usually start well in advance of the actual process of shedding pounds by spending a few months torturing myself with how awful I look and continually asking myself, "How did this happen?" The answer is obvious...I ate too much. But that doesn't seem to quiet the monster of self-loathing that many of us are familiar with.

My voices continue in an inspired chorus: "You're getting older, what do you expect? What happened to that 24-inch waist, now it's your thigh measurement, isn't it? I wonder what year you'll fit into that size six you used to wear? Maybe they can put it on you when you're dead." Then when I'm actually invested in some type of program, the voices remind me that I didn't exercise enough, even if I ran a 27 mile marathon; or that I just finished eating a meal consisting of a lettuce leaf washed down with a bottle of water.

Similarly, my friend Shirley always talks about how she stays late at work to catch up, even though her overtime is starting to exceed the amount of hours she was actually hired to work. In some ways this drama gives us a form of negative validation, but it saps our energy and devours our spirit. If Shirley spent the same amount of time on the task at hand she would probably go home early. And if I walked as much as I talked about losing weight I might be thinner. If we could spend more time being aware of our thoughts, we just might be able to stop beating ourselves up.

**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. This summer and fall, Loretta will be 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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**SOUTH SHORE  
SENIOR NEWS**

Published by  
**My Generation Media**  
P.O. Box 202, Hingham, MA 02043  
**(508) 212-4862**  
**[www.southshoresenior.com](http://www.southshoresenior.com)**  
**[info@southshoresenior.com](mailto:info@southshoresenior.com)**  
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Publisher/Editor: Patricia Abbate  
Business Manager/Owner: Thomas Foye  
Copy Editor: Theresa Abbate  
Typesetting/Design: Cheryl Killion

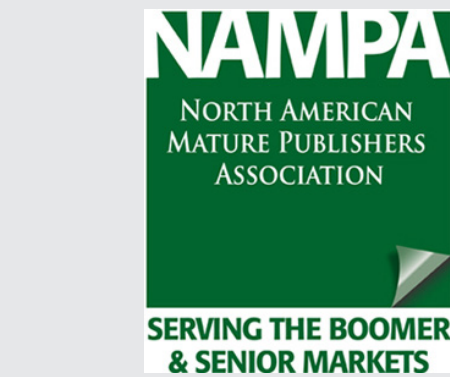
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*South Shore Senior News* is printed 12 times per year with a deadline of the 15<sup>th</sup> of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for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

The Publishers also publish an Annual Senior Services Directory and 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.



# Home Staging



By Wendy Oleksiak

In a 2018 survey conducted by The National Association of Realtors, the following statics were found.

Forty percent of buyers' agents cited that home staging had an effect on most buyers' view of the home.

Eighty-three percent of buyers' agents said staging a home made it easier for a buyer to visualize the property as a future home.

Twenty-eight percent of sellers' agents said they staged all sellers' homes prior to listing them for sale. Thirteen percent noted that they only staged homes that are difficult to sell.

The most common rooms that were staged included the living room (93 percent), kitchen (84 percent), master bedroom (78 percent), and the dining room (72 percent).

Thirty-eight percent of respondents said that TV shows which displayed the buying process impacted their business.

The trend has been fueled by home makeover shows on networks like HGTV. There's a good chance the furniture will be gone with the production crew, just like the furniture in that house or

condominium you buy. But somehow, a well-appointed room convinces buyers that a property can be a home, their home, and choose a staged home over the others.

All home buyers are seeking a space that functions in a manner that they believe reflects their daily lifestyle. They want clear definition of rooms, where they will dine, entertain on holidays, host guests and go to relax. Essentials to today's buyer include an up-to-date kitchen, bathrooms, and master suite. Of course, many sellers have been quite content in their homes and have not been conscious of the décor trends. This is where staging comes into play and can elevate the house's image, impress buyers, and gain a larger return for sellers.

Who wants to think about boring stuff like boilers and square footage? Instead, staging lets buyers walk in and "go on a journey." It is meant to divert the eye from the shortcomings, see potential, and imagine themselves in a home.

Homes that are on the smaller side, and conversely, homes on the larger end, can present a decorating challenge in a buyer's mind. Having furniture placed helps buyers understand how their furniture could work in the property. The style of furnishings also suggests a and sells a lifestyle. A good example of this are homes near the coast, they are best complimented by furnishings that have a reference to the ocean.

Many sellers have equity in their homes, but do not have cash in their bank accounts that can be used for home improvements. Compass has listened to agents' wish lists and has made it possible

for sellers to realize the full equity of their homes by paying for the improvement costs up front, and allowing sellers to pay Compass at closing, with no interest and no hidden costs. This is a game changer for sellers, leveling the playing field to enable them to compete with newer homes on the market.

For more information, contact Wendy Oleksiak, 781-267-0400, [www.WendyOleksiak.com](http://www.WendyOleksiak.com)

**About the Author:** *As a former Registered Nurse, Wendy Oleksiak understands the importance of trust and accountability in creating a successful partnership. Honesty, hard work and professionalism paved the road to Wendy becoming the top selling agent at her previous firm. Wendy made the move to Compass to utilize cutting edge technology and state of the art marketing that provides her clients with the competitive advantage. Her extensive network within the real estate community ensures that her clients learn about off market properties, and enables her to get her buyers offer's accepted and listings sold for the highest price with the best possible terms. You can count on clear communication, efficiency, and integrity when you work with Wendy. Most importantly, she strives to keep the stress level to a minimum for all involved. You can be sure that your best interests will always be well represented throughout your transaction.*

*Wendy has lived on the South Shore for 20 years, raised two children and owned homes in the towns of Hingham, Scituate, Cohasset, and Duxbury. Her hobbies include oil painting, paddle boarding, boating hiking, and enjoying the fabulous beaches in the area! You can reach Wendy at 781-267-0400.* ∞

## Wendy Oleksiak Sells Scituate and the South Shore.



- WO -

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Before



SENIOR FITNESS

Train for Shoulder Stability



Wayne L. Westcott, Ph.D., and Rita La Rosa Loud, B.S.

QUINCY – Many older adults have experienced a shoulder issue at least once during their lifetime, requiring intense physical therapy or even major surgery. Shoulder problems often occur from performing everyday household chores, playing with grandchildren, picking-up groceries or heavy objects, working in the garden, playing golf or tennis, and engaging in recreational or physical activities. Furthermore, it is not uncommon to see someone in a gym training improperly or using inappropriate weight loads. One wrong move and it could lead to a serious shoulder injury. Why is that? Any one of these situations can result in undue stress on your shoulder joint, and shoulder girdle muscles.

ANATOMY OF THE SHOULDER MUSCLES

The shoulder is comprised of three major muscles: (1) anterior deltoid (front shoulder), (2) medial deltoid (middle shoulder), and (3) posterior deltoid (rear shoulder). These large, strong muscles are responsible for lifting, pushing, and pulling shoulder joint actions such as raising the arms overhead, pressing the arms forward, and pulling the arms backwards. All three muscles are used in activities of daily living, as well as recreational and sport activities. This large volume of shoulder activation is a reason for many shoulder overuse injuries.

ANATOMY OF THE ROTATOR CUFF MUSCLES

The rotator cuff is comprised of four small muscles known as the SITS muscles. These are the: (1) supraspinatus, (2) infraspinatus, (3) teres minor, and (4) subscapularis. Together they wrap around the shoulder and are responsible for stabilizing the shoulder joint. The supraspinatus muscle provides upward movement of the upper arm, such as raising your hand to ask a question. The infraspinatus muscle rotates the upper arm backwards as in preparatory throwing actions. The teres minor muscle works in conjunction with the infraspinatus

muscle to rotate the upper arm backwards. The subscapularis muscle rotates the upper arm forwards. These rotator cuff muscles work together to enable shoulder rotation movements and to maintain shoulder joint stability.

The most common rotator cuff injuries are to the two external rotator cuff muscles (infraspinatus, teres minor). However, if strengthened along with the larger internal rotator muscles, you are much less likely to experience a rotator cuff tear. Please see the exercise instructions/demonstrations presented below.

OTHER SHOULDER JOINT ACTIONS

There are four additional shoulder girdle movements that do not involve the arms. These are: (1) shoulder elevation (moving shoulder girdle upward), (2) shoulder depression (moving shoulder girdle downward), (3) shoulder protraction (moving the shoulder girdle forward), and (4) shoulder retraction (moving the shoulder girdle backward). Although these joint actions have less risk of injury, we recommend performing two shoulder girdle exercises also described under Preventive Shoulder Exercises below.

PREVENTIVE SHOULDER EXERCISES

Each exercise may be performed either seated or standing in an upright position, eyes focused ahead, with upper body relaxed and abdominals engaged. Use slow, controlled movement speeds, keep wrists in neutral position when holding the dumbbell or resistance band, and be sure to breathe throughout. When purchasing a resistance band, choose the appropriate color for your fitness level.

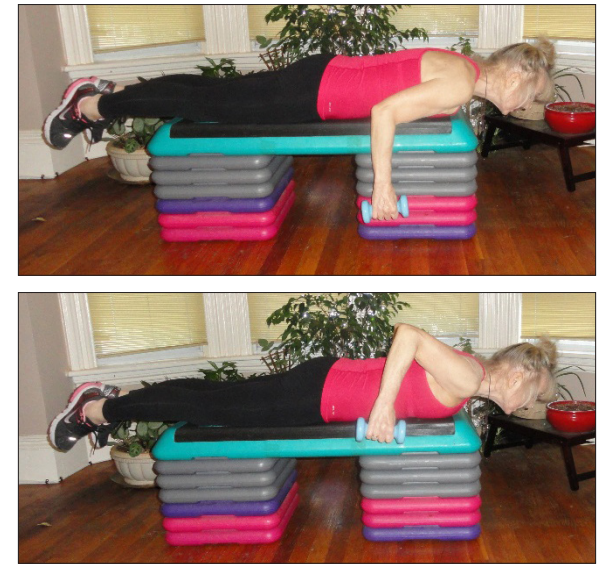
SHOULDER GIRDLE EXERCISES; THE SHOULDER SHRUG EXERCISE



To perform the shoulder shrug exercise you will need relatively heavy dumbbells (approximately 15 to 20 pounds). Hold the dumbbells in each hand with your palms facing in, hands

straight down by the sides of your thighs. Slowly lift (shrug) your shoulders upwards towards your ears, then slowly lower (un-shrug) your shoulders back down. Repeat this sequence for one set of 8-12 repetitions.

THE REVERSE FLY EXERCISE



To perform the reverse fly exercise use relatively light dumbbells (approximately 5 to 10 pounds). Lie face-down on a flat bench holding the dumbbells in each hand with elbows bent. Slowly raise both elbows upward and backward as high as comfortably possible. Pause momentarily then return to start position. Perform 1 set of 8-12 repetitions.

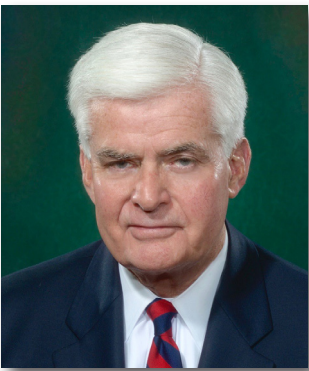
SHOULDER JOINT EXERCISE ; GLASS EMPTYING EXERCISE

To strengthen these relatively small muscles use relatively light dumbbells (typically 5 pounds). Begin with your elbows flexed at 90 degrees forearms forward and parallel to the ground. Raise your elbows away from your body, as high as comfortable, while rotating your wrists downward, as if you were pouring water out of two separate glasses. Repeat this movement pattern and perform 1 set of 8 to 12 repetitions.

OPEN THE DOOR EXERCISE



The open the door exercise is best performed  
*Senior Fitness...continued on p.12*



HOME EQUITY WEALTH MANAGEMENT

Aging in Place at Home – Is It the Right Choice?

The decision to Age in Place is increasingly more complicated

By George A. Downey

BRAINTREE – Numerous studies have established the great majority of aging Americans want to remain in their homes for the rest of their lives. However desirable that wish may be, retirement experts caution it might be a mistake.

A panel of experts on aging and retirement discussed the subject at a meeting hosted by the Urban Institute’s Housing Finance Policy Center. Among the conclusions, research associate Karan Kaul (2019) explained in his blog, American Seniors Prefer to “Age in Place” – But What’s the Right Place?”

Staying in a home must be financially sustainable, but it should also maximize physical, social, and emotional well-being. Financial considerations include maintenance and repair costs and the cost of necessary safety retrofits (grab bars, lifts, ramps, etc.), as well as the general cost of living in that area.

The Big Question – Long term, is the home affordable and suitable?

If the answer to either affordability or suitability is no, then consideration to selling and relocating is a must. At the time of this writing (June, 2019), residential buying demand and property values in Massachusetts are the highest on record. From a purely financial perspective, selling the home may warrant serious consideration. Too often, this choice is overlooked, or not considered, in objective and effective planning.

Using the Home to Stay at Home

The largest asset of most homeowners is home equity. Properly planned and utilized it may hold the potential to significantly increase and extend financial security throughout retirement years. The most effective resource to accomplish this is the HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage program.

HECMs were established by Congress to enable senior homeowners (62 and older) who want to remain in their homes the ability to monetize a portion of their home equity to increase and extend financial security without selling or moving.

HECMs are unique loans designed to accommodate the limited financial circumstances and longer term needs of non-working retirees. Moreover, they have proven to be a valuable financial planning tool for affluent homeowners seeking to maximize future cash flow and liquidity resources.

Compared to a traditional mortgage or home equity line of credit (HELOC), HECMs have unique terms favoring senior homeowners, including:

- No requirement to make monthly payments.
- Credit line growth – the undrawn balance of the credit line increases (compounding monthly) to provide more funds later to offset living cost increases.
- No maturity date – loan repayment never due until no borrower resides in the property and the loan remains in good standing.
- Non-Recourse loan – neither borrowers nor their heirs incur personal liability.
- Funding amount established at closing – not affected if future property value declines.

Best Time to Start a HECM to Maximize Future Funding Capabilities

The ideal time to start a HECM reverse mortgage is when the youngest borrower turns 62. The purpose is to take advantage of the guaranteed credit line growth rate. This is especially true when funds are not needed immediately – called a “standby line of credit.” The earlier start engages the full potential of monthly compounding growth, which is guaranteed even if property values decline.

A common but costly mistake occurs when one assumes application should be made later when funds are actually needed. Although more funds are available to older individuals, numerous studies have conclusively proven this wrong. The differences are principally the result of the earlier start date and

monthly compounding, which is baked into the credit line growth calculations.

\$500,000 HOME VALUE			
	STARTING AT AGE 62	STARTING AT AGE 72	CREDIT LINE DIFFERENCE
AGE	CREDIT LINE AVAILABLE	CREDIT LINE AVAILABLE	
62	224,591	0	224,591
66	259,615	0	259,615
72	346,892	252,928	93,964
76	420,826	292,368	128,458
81	535,784	372,239	163,545
86	682,147	473,923	208,224
91	868,491	603,385	265,106

Clearly, the capability to utilize housing wealth most effectively lies in effective planning. Properly used, it can have a profound effect on improving and extending retirement security. The key is education to understand the issues, ramifications, and the choices that may be available to determine which, if any, may be best for each individual.

To Learn More: Harbor Mortgage Solutions, Inc. is providing free consultations and customized reports on housing wealth utilization to senior homeowners, their family members, and professional advisors. Simply call or email us for more information.

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 ∞

Source: Kaul, K. (2019, June 3). American Seniors Prefer to “Age in Place”—But What’s the Right Place? [Blog post]. Retrieved from: <https://www.urban.org/urban-wire/american-seniors-prefer-age-place-whats-right-place>

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## "THE WICKED SMART INVESTOR"

### Is there a treasure chest in your future?



By Chris Hanson

HANOVER – The outgoing governor, international press, and local mucky-mucks all sat silently as the historical time capsule was opened at the Museum of Fine Arts. Originally placed in a cornerstone of the Massachusetts statehouse by our forefathers, the contents could provide more clues to our colonial past. The crowd was transfixed, what was in the box? The possibilities seemed endless that January, 2015 night.

Well, while historically significant, the artifacts left some people disappointed. Our colonial fathers did not make much so they did not have much to leave us. Observers hoping for a miniature swan boat, a prototype Jordan Marsh blueberry muffin, or maybe a coveted invitation to Kathryn Whites' birthday party were in the wrong place at the wrong time. What the time capsule held were coins, old newspapers, and a silver plate. Only the history buffs were fascinated.

What does your time capsule hold? Before you say you don't have one, let me explain. Your time capsule is the box or desk drawer holding all your mutual fund statements that you never review. The may be IRA's, 401k's, 403B's etc. that you have not looked at because you think everything is just fine. But is that what you want to settle for, "just fine?" Take the advice of legendary money manager Peter Lynch: "You have to know what you own and why you own it" and you will likely do better than "just fine."

The Wicked Smart Investor has unearthed many surprises when reviewing people's dust covered investment statements. I don't even have to lie on a wooden plank and chip away at stone like MFA conservator Pam Hatchfield did to remove the colonial time capsule. While some of the investments surprises I find have come out of left field, most of my discoveries usually involve three critical issues.

First, a frequent discovery is the investments are not proper for the investor's risk tolerance. The investments could be too risky; conversely the investments are not risky enough. The only way investors earn a return in the stock market is to take risks, but if the risk level is too high and causing lost sleep, it's not worthwhile. It's prudent for investors to assess their risk level first then select proper investments.

Next, a robust analysis proves investors are not as diversified as they think. You may own several mutual funds with glitzy names from Greek mythology or space age buzz words and think you are diversified, but you're not. Managers at the larger funds frequently purchase the same stocks be-

cause the companies are deemed "hot stocks." Many times, the "hot stocks" don't live up to the hype. By not diversifying, you likely are missing out on the stocks that usually give the best performance over the long run.

Finally, a qualified advisor may point out that you are paying too much in expenses. Quick, without looking at anything, how much are you paying in expenses? Most investors have no idea, but the more you pay to the mutual fund company, the less goes into your time capsule. Over time, what seems like small dollars adds up due the compounding math. I'm sure you agree that the money would look much better in your account.

It's all your choice. You can place your investment statements in a time vault and maybe do "just fine," or review your portfolio with a qualified advisor and maybe build a jammed packed treasure chest. Getting your financial house in order doesn't take the effort of an archaeological dig and it may be the best gift you leave for your future self.

**About the Author:** Chris Hanson is the author of *The Wicked Smart Investor* blog and a CPA who specializes in financial planning at Lindner 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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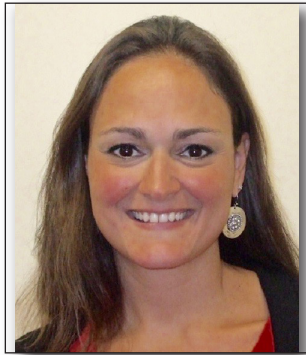
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# Summer Safety Tips

by Nicole Long, MSW, LICSW



**BROCKTON AND PLYMOUTH** – During the summer, people of all ages tend to spend more time enjoying outdoor activities. But, bear in mind that there may be risks associated with outdoor activities – such as the sun and heat. Here are some guidelines to help you and your family to have a safe and healthy summer.

**Heat Safety** – Hot weather can be dangerous, especially for older adults. Even young and healthy people can get sick from the heat. Be proactive and take precautions. When the temperature soars to 90 degrees and above, stay out of the sun and spend as much time as possible in air-conditioned areas. Drink plenty of water to stay hydrated and wear loose, light-colored clothes. If you are outdoors, seek shade and don't forget to wear sunscreen, sunglasses and a hat.

Cars heat up quickly. Never leave infants, children or pets in a parked car, even if the windows are left open a little.

**Water Safety** – It only takes a moment. A child or weak swimmer can drown in the time it takes to reply to a text, check a fishing line or apply sunscreen.

Always supervise children closely when in or around water. Ensure that you and your loved ones wear properly fitted (and U.S. Coast Guard approved) life jackets when boating or in the water. Never swim alone.

Death and injury from drownings happen every day in home pools and hot tubs, at the beach or in oceans, lakes, rivers and streams, bathtubs, and even buckets.

The Red Cross believes that by working together to improve water competency – which includes swimming skills, water smarts and helping others – water activities can be safer... and just as much fun.

According to the American Red Cross, "Death and injury from drownings happen every day in home pools and hot tubs, at the beach or in oceans, lakes, rivers and streams, bathtubs, and even buckets."

Learn more about water competency by visiting Water Safety USA at <https://www.watersafetyusa.org>

**Sun Safety** – Anyone outdoors is exposed to the sun's ultraviolet (UV) rays, even on cloudy days. Take steps to protect skin from these damaging rays. The Centers for Disease Control and Prevention (CDC) recommends using sunscreen with a sun protective factor (SPF) 15 or higher that has both ultraviolet A and ultraviolet B (UVA and UVB) protection, and to reapply sunscreen after swimming and excessive sweating.

Children, older adults and those with special needs may be more sensitive to the sun and may not be aware of the sun's harmful rays. Parents and other caregivers should protect them from excess sun exposure.



**Storm Safety** – June 1st was the start of hurricane season and it runs through November 30th.

Plan ahead. Do you have a hurricane emergency kit on hand? Learn more about what to include in your emergency kit as well as about hurricane hazard risks and storm preparedness on the National Weather Service website <https://www.weather.gov/safety/hurricane-plan>. Being proactive will help you and your family have a safe and healthy summer.

**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 26 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of elders and people with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve seniors, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit [www.ocesma.org](http://www.ocesma.org)*

Sources: American Red Cross. (n.d.) Water Safety. <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/water-safety.html>





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Senior Fitness
Continued from...from p.6

with an elastic resistance band (available at most sporting goods stores). Secure one end of the band on the left side of your body, waist level. Hold the other end firmly with your right hand, elbow flexed at 90 degrees, forearm across your midsection just above your belt. Keep tension on the band as you slowly turn your right upper arm to your right as if you were opening a door. Be sure to keep your right elbow fixed to your right side. Continue to move your right hand

as far right as you comfortably can go, keeping your forearm parallel to the floor. Repeat this movement pattern for 1 set of 8-12 repetitions, then switch arms.
CLOSE THE DOOR EXERCISE
This exercise is performed in the opposite direction, beginning with your hand away from your body and moving it across your midsection, as shown in the photo. To perform this exercise it is necessary to secure the elastic band away from your body, such as attached to your left hand. Repeat this movement pattern for 1 set

of 8-12 repetitions, then switch arms.
SUMMARY
Rotator cuff injuries have a detrimental effect on people of all ages and fitness levels, making even day-to-day activities problematic. This type of injury has a variety of causes, including: (1) using incorrect form while exercising, (2) training with excessive weight loads, (3) using momentum rather than controlled movements, (4) accidents at home or the gym, (5) inactivity, and (6) overtraining. We hope that our recommended exercises will be helpful for avoiding or rehabilitating common shoulder girdle and shoulder joint injuries.

About the Authors:
Wayne L. Westcott, Ph.D. and Rita La Rosa Loud, B.S., direct the college and community exercise/fitness programs at Quincy College. They are located in Room 019 Presidents Place (1260 Hancock Street) and may be reached at 617-984-1716. ∞

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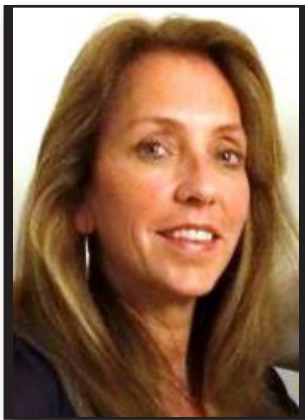
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# ASK THE HIPPIE

The journey that caregivers are on when caring for someone with Alzheimer's/dementia is full of mystery, self-doubt, and loneliness. This column offers a chance to reach out, seek new ideas, and by reading about the experiences of others, learn that you are never alone.

By Phyllis DeLaricheliere, MS

## Embracing the journey: Knowing your Inner Hippie

### ACCEPTANCE

Life changes in a split second. One minute you could be surrounded by friends and family who seek your advice, your time and your company, and the next you are perhaps surrounded by the same friends and family who look at you with sheer concern or even terror. They shy away and now your company feels like a burden. You have dementia, and in some cases, this is what the you might experience.

Throughout various times of our lives, we

seek some sort of acceptance or validation. Whether it be from a parent, a boss, a loved one. The concept of acceptance in human psychology comes from the Latin word ‘acquiescere,’ meaning to find rest in. With acceptance comes a sense of peace and belonging. Hand in hand with acceptance is tolerance. To tolerate something demonstrates the willingness to go along with behaviors or opinions that we might not agree with.

When someone is faced with the diagnosis of dementia or Alzheimer's, they go through a monopoly board of emotions having to hit on each place and not being able to pass “GO.” Acceptance is one of these places where they must face what they have and accept what is. So here, acceptance is not gaining it from others but finding it within them-



selves. They no longer seek it from others, for their world and concerns have changed, but at the same time there is an unspoken “given” that those in their lives, friends and family would just accept them as is. So, ask yourself, do you?

Here is where I see so many times the challenges families and friends face. Because they at first do not know what's wrong, as perhaps their loved one has not yet been diagnosed or they don't have a real understanding on dementia. Eyes roll, frustration builds, and patience is tested. This is when acceptance and tolerance must be applied.

Although the journey of dementia is a tough one, there are so many things to be thankful for. The first step is being able to see that one of the gifts of dementia is acceptance. Once you accept the reality, you will be able to see the gifts that your loved one will give you and show you while on this journey. The second step is tolerance. The popular phrase, “Don't sweat the small stuff, it's all small stuff,” helps us put challenges in perspective. We must exercise patience, find the laughter in each moment, and not disrespect the trust that your loved one diagnosed has placed in you. They believe that you will

Ask the Hippie... continued on p.16



# Common Frauds and Scams for Seniors to Avoid

By Maria Burke, RN,  
Owner, Celtic Angels Home Health Care  
Contributing Author:  
Kevin W. Kirby, Attorney at Law

WEYMOUTH AND NEEDHAM – I have worked with people over the age of 55 for a large part of my nursing and home care career and I have seen and heard of so many different fraudulent acts and scams that I thought it warranted an article about how to avoid falling prey to them.

### Most Common Scams

Be very cautious of anyone who comes to your door selling a product or service. Never allow them entrance to your home or apartment. If you are actually interested in what they are selling, ask them to leave the information at your door step with their business card and you will contact them by phone or mail.

Most common scams seem to come from people claiming to resurface your asphalt driveway, an exterminator, or a chimney sweep. Again, never permit a stranger to enter your home without having a proper introduction by phone with a prior arranged appointment. If possible, have someone with you when you have a service person or salesperson come to your home or apartment.

### Phone Scams

Some of the most recent reported scams involve people calling claiming they are from the IRS, people requesting bail money for one of your family members, or robotic calls selling a product or service. Do not ever provide sensitive banking information, personal information such as social security number, street address, or family names to these callers. It's important to know that the IRS would never contact someone by phone and would use the United States Postal Service for any inquiries from you.

### Magazine or Other Subscriptions

It is common for some publishing companies to have you sign up for a magazine or product subscription and then automatically bill your credit card every month thereafter. Remember, you have the right to cancel these

subscriptions at any time. Also, if they send you threatening letters or invoices, you have every right to write the company and request they remove you entirely from their subscription and all other mailing lists.

### Who Commits These Crimes

The types of people who commonly commit these crimes are very good at it. They have mastered sales techniques and they don't take no for an answer. They use social media like Facebook and Google for their victims. They also scan obituaries and they sometimes involve trusted people in your inner circle like caretakers, family members, neighbors, attorneys, pastors, doctors, and nurses. Unfortunately, according to the National Council on Aging, 90% of all elder abuse is by a family member and those listed on joint accounts, powers of attorney who promise care in return for money or other possessions of yours.

### How to Protect Yourself

Do not pay up-front for anything that is “promised” to you such as “you'll win a prize” or “receive a financial benefit of some kind.” Have a script ready when someone calls or comes to your door so you are prepared and aren't thrown off by their slick abilities. Talk to your friends if someone is questionable. Do an online search.

Don't trust your caller ID. Scammers have found a way to appear as though they are calling from a local or state police barracks. Remember, your welfare comes first. You can always say “send me some information in the mail and I will look at it at my convenience”.

**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. ∞



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## Crossword Puzzle Corner

Answers on page 21

### ACROSS

1 Wood cutters  
5 “60 Minutes” network  
8 “\_\_ Robinson” Simon song  
11 Glow, in a way  
12 Quaint dance  
13 Saturate  
14 Spanish for house  
15 Earlier  
16 Small rabbit  
17 Book keeper  
19 Stringed toy  
21 Big fuss  
23 60's fashions, for example  
26 Mint family member  
30 Good looking  
31 It's a wrap  
32 BYOB part  
34 \_\_ now brown cow!  
36 Auspices

39 Spy novelist, John (2 words)  
42 Wheeled transporter  
44 Roll of dough  
45 Rhone river city  
47 Sacred song  
51 “What \_\_ can I say?”  
54 Outfit  
56 Hodgepodge  
57 Four quarters  
58 Direction  
59 Civil Rights heroine, Parks  
60 Oval shaped item  
61 Shepherd's locale  
62 Lick

### DOWN

1 Instants  
2 Female servant in India  
3 Knowing  
4 Prison camp in Russia

5 Dance, when doubled  
6 Unidentified aircraft  
7 Animal trail  
8 Farm noise  
9 Governed  
10 “Vanilla \_\_” movie  
13 “Party Down” star, Adam  
18 Govt. agency  
20 Agreement word  
22 Kim follower?  
24 European coal area  
25 Stench  
26 Joan \_\_ Arcadia  
27 Felt sorry about  
28 Thus in Latin  
29 Night bird  
33 Fresh, in terms of paint  
35 \_\_, the people  
37 River in Bavaria  
38 Elusive  
40 Limit

1	2	3	4		5	6	7		8	9	10
11						12			13		
14						15			16		
17					18		19		20		
				21		22		23		24	25
26	27	28				29		30			
31					32		33			34	35
	36		37	38		39		40	41		
	42				43		44				
				45		46		47		48	49
51	52	53			54		55		56		
57					58				59		
60					61				62		

41 Collect on a surface  
43 Country guy  
46 Number of Supreme Court judges  
48 Cream additive  
49 A Simpson  
50 Water barrier  
51 Evaluating quality  
52 Shake a \_\_!  
53 Hang  
55 Leaves in a bag



# THE GRAPEVINE

## Summer With Sangria



By Missa Capozzo

**SHARON** – What mixed beverage screams summertime louder than Sangria? Sangrias are a staple at BBQs, cookouts, picnics, pool parties, and even beachside. Not only are they fruity, delicious, refreshing, and a crowd favorite, but they are incredibly simple to make. In fact, there are very few hard and fast rules when it comes to concocting a sangria recipe. A bottle of your favorite wine and pretty much anything else, mixed with some fruit: boom, sangria.

Traditionally, this Spanish drink starts with Rioja, a Spanish red wine based on the Tempranillo grape, mixed with various fruits, and sweetened with sugar and orange juice. Nowadays, it is common to make sangria with any style wine you wish, whether red, white, rose, dry, sweet, or even sparkling. The additions are also a free-for-all: your favorite fruit juice, other spirits such as brandy or vodka (flavored or plain), seltzers or sodas, and of course a variety of fruit. Served cold on ice, this refreshing drink can transform anyone into a mixologist for the day.

When I make sangria, vodka is my spirit of choice. There are so many delicious flavored vodkas on the market, and mixing them creates some unique and exciting flavors. I like to soak my fruit in the spirits for a few

hours, if not overnight, before mixing the rest of the ingredients, but that is certainly your choice. Below are three of my favorite, simple sangria recipes you can enjoy this summer.

### Red Wine Sangria

2 bottles of Spanish red wine  
¾ cup raspberry vodka  
¾ cup pomegranate vodka  
Sprite Zero (1 – 2 cans to taste)

Sliced/chopped fruits: orange slices, strawberries, blueberries

Blend both vodkas in a pitcher and add sliced/chopped fruit and berries, allowing to soak in the refrigerator for 2-12 hours. Once fruit has soaked, add in the wine and chill until ready to serve. Immediately upon serving, add in your preferred amount of Sprite Zero or other carbonated citrus based beverage of your choice. Serve over ice.

### White Wine Sangria

2 bottles white wine  
2/3 cup of orange flavored liquor (Grand Marnier, Cointreau)

Fruit: peeled mango slices, orange slices, sliced strawberries, raspberries

Add all ingredients into a pitcher and refrigerate for a few hours. Stir prior to serving and pour over ice. Optionally, top with a mint leaf for garnish.

### Pink Sangria

2 bottle of rose' wine  
1 liter ginger ale  
2 cups pineapple juice  
1 can frozen lemonade concentrate, thawed  
2 (10 ounce) packages of frozen strawberries, thawed

Stir the strawberries, lemonade concentrate, rose wine, and pineapple juice in a punch bowl or large pitcher until combined. Stir in the ginger ale just before serving.

The fun in making sangria is in the experimentation. Try different wines, different spirits, juices, sodas, and fruits and have a blast creating your own signature recipes!

Cheers! ∞

## Ask the Hippie

*Continued from...from p.14*

continue to love them, cherish them, be with them.

**REMINDER:** All you are seeing with dementia is their Hippie side. Another side of themselves. So, whether or not it's your friend, your partner, your spouse, or your parent, you have loved them through so many times both good and bad. Now is the greatest test of LOVE of all.

Dementia will test both the patient and the caregiver. You must face the journey as a team! Don't let the disease divide and conquer. Acceptance and tolerance are the first two steps in walking hand in hand down that path. This is and always will be your partner, your friend, your parent, your spouse. Don't let dementia define you, don't shy away, don't be afraid, don't mourn...just because they might be different now does not mean they are not still ours to love!

**About the Author:** *Phyllis A. DeLaricheliere, MS is a sought-after speaker/educator and is getting ready to publish her book: "Embracing the Journey: Knowing your Inner Hippie". Her passion for finding solutions to the Dementia epidemic has turned into a crusade and she is humbled to be able to touch so many caregivers out there that she respects so much. To book her for a lecture or get on her pre-published waitlist for her book, email her at knowyourhippie@gmail.com. ∞*



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# Is technology making it harder to do business?



By **Gerry Criscenzo**

Nielsen marketing states that 50% of the U.S. population will soon be over the age of 50, control 70% of the nation's disposable income, and stand to inherit \$15 trillion in the next 20 years. This is The Silent Generation, born 1925-45 and Baby Boomers, born 1946-64. While some are tech savvy, many are not, and some companies have practically abandoned them when technology is the only way to do business with them.

This legion of customers with so much buying power has begun to lose their independence with failing eyesight and hearing. Many don't use email, own a computer, and can't see the small screen of a smart phone. When "digital channels" for customer experience replace the physical touch for cost savings, it's another barrier to independence, increasing reliance on their caregivers. This creates a poor customer experience for many people in a single transaction.

Tech gives industries groundbreaking ways to serve their customers but it mustn't supplant human touch. Customer experience is about emotions and tech can make "tech challenged" people feel inadequate.

Businesses must often meet legal requirements to provide physical access to mobility or sight-challenged people even if the percentage of customers that it helps is small. Perhaps there should be requirements for the technology-challenged. At the very least, a business should review its technology and how their customers interact with it.

Case in point: My Dad recently had medical home monitoring for about two months to transmit his weight, blood pressure, and oxygen. The sensing devices (a scale, blood pressure cuff, and oxygen finger-tip sensor) transmitted to a tablet via Bluetooth, which then transmitted to the hospital nurses.

The sensors were the same equipment found in a doctor's office. The visiting nurses had no problem getting the right readings when they came to my parents' home, but it was not so simple for my parents. My Dad has slight dementia and my Mom is legally blind. I'm their caregiver and would get a call about every other day from the nurses saying the readings seemed wrong or they didn't get any, requiring me to drive 45 minutes (one way) to help them get the proper readings. In this situation, these sensors should be designed for even greater simplicity.

Note: When a family caregiver is involved, companies must understand they are deal-

ing with two distinctly different customers at once: the person(s) receiving the service AND their caregiver, who may be a strong influencer. You must cater to both.

Business phone systems are often a nightmare for older tech-challenged people: getting the wrong person or department or no choice but to leave a message for an "agent" to call you back at "their" convenience, not the customer's.

For growth, companies must perpetually attract and cultivate new customers from newer generations such as meeting the new demands of Millennials. But attracting a new customer is seven times more costly than retaining existing customers. So why would any company abandon legions of existing customers by making it more difficult for them to do business?

If you find it difficult to do business with a company due to technology, let them know. You're a customer with a loud voice who still controls a great deal of spending power.

If you're a company implementing tech or designing enhancements to customer experience, make sure you are not excluding any group of customers.

**About the Author:** *Gerry Criscenzo is a Customer Experience Designer/Expert/Trainer and Founder of Advanced Service Knowledge. In his 25+ year career in Customer Service he has worked with Fortune 500 companies in technology and automotive industries. He is passionate about helping companies design exceptional experiences for their customers. He can be reached at 617-275-2276 or at [www.CustomersAreGold.com](http://www.CustomersAreGold.com). ∞*



## Elder Law & Estate Planning

### Can Your Senior Loved One Be Evicted from a Nursing Home? Know your Rights!

**Patrick J. Kelleher, Esq.**

Nursing home evictions are an issue for many elderly people. Reports of evictions and complaints against nursing homes attempting to evict patients are widespread. Nursing homes are businesses and eviction problems often occur for residents when financial issues arise.

There are federal regulations concerning nursing home evictions. However, it is largely dependent on the state to enforce these regulations. Some residents or their families choose to fight back with complaints and legal action. Unfortunately, many of these cases go unreported as is the case with other types of elder abuse.

Nursing homes do have guidelines that allow for evictions in certain cases. A resident may be evicted but the facility must follow the minimum guidelines of federal and state law to be successful. One reason an elderly person may be evicted is if their clinical or behavioral status puts others in the facility in danger. This is one of the reasons often cited for discharging patients involuntarily.

Forced discharges are also commonly attributed to the patient's care not being paid. This can happen when private pay patients run out of resources and fall back on enrollment in Medicaid. This program pays substantially less for the same service and the home is looking to replace this lost income. Another common trigger for eviction notices occurs when Medicare patients change from being a patient under the Medicare program to qualifying under Medicaid. This transition can mean a reduction in the resources the facility is being paid.

Involuntary discharge can also occur if the facility is unable to meet the resident's needs or if it is necessary for the resident's welfare. A patient's needs and the facility's ability to meet those needs should be assessed before the person is admitted to the facility. For this reason, the inability to meet a patient's needs should be a rare reason for discharge. If it is determined that the person no longer needs the care the nursing home provides, they can be discharged. Finally, if the facility is closing, patients can be

legally discharged.

It is important for residents and their families to do their homework and be informed about the regulations governing nursing homes. Not only must nursing homes follow these regulations, but they must also follow strict procedural guidelines in order to evict. If these guidelines are not strictly followed, the discharge can be reversed. If a resident is threatened with eviction, this must be done in writing and must include a written reason for the eviction. If you or your family receives a discharge notice, contact an elder law attorney immediately.

Even if the resident does not want to stay in that particular facility, it is important to take the discharge notice to an attorney because it may affect the patient's ability to get into another facility. The window for appeals is short so be sure to contact an attorney quickly in order to give the attorney time to build the case and file the appropriate documents. The Nursing Home Reform Act helps to protect residents. The problem is that many people are uninformed and miss their opportunity to appeal these evictions. Timely response is essential in these cases.

Living in a nursing home is a difficult experience for many patients and their families. A threat of eviction adds stress to the situation. The attorney is your best advocate as he or she is able to enforce the resident's rights and protect them within mandatory time frames.

If you have any questions about something you have read or would like additional information, please feel free to contact us.

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

**About the Author:** *Patrick's mission in life is to help his clients and their families in a meaningful way with Estate Planning, Elder Law, Veterans and Special Needs Planning! For more information visit [www.elderlawcare.com](http://www.elderlawcare.com) or call (781) 871-7526. ∞*



## SOCIAL SECURITY UPDATE

### Beware of people pretending to be from social security

By **Delia De Mello**

Social Security is committed to protecting your personal information. We urge you to always be cautious and to avoid providing sensitive information such as your Social Security number (SSN) or bank account information to unknown people over the phone or internet. If you receive a call and aren't expecting one, you must be extra careful. You can always get the caller's information, hang up, and — if you do need more clarification — contact the official phone number of the business or agency that the caller claims to represent. Never reveal personal data to a stranger who called you.

There's a scam going around right now. You might receive a call from someone claiming to be from Social Security or another agency. Calls can even display 1-800-772-1213, Social Security's national customer service number, as the incoming number on your caller ID. In some cases, the caller states that Social Security does not have all of your personal information, such as your SSN, on file. Other callers claim Social Security needs additional information so the agency can increase your benefit payment, or that Social Security will terminate your benefits if they do not confirm your information. This appears to be a widespread issue, as reports have come from people across the country. These calls are not from Social Security.

Callers sometimes state that your SSN is at risk of being deactivated or deleted. The caller then asks you to call a phone number to resolve the

issue. People should be aware that the scheme's details may vary; however, you should avoid engaging with the caller or calling the number provided, as the caller might attempt to acquire personal information.

Social Security employees occasionally contact people by telephone for customer-service purposes. In only a very few special situations, such as when you have business pending with us, will a Social Security employee request that the person confirm personal information over the phone.

Social Security employees will never threaten you or promise a Social Security benefit approval or increase in exchange for information. In those cases, the call is fraudulent, and you should just hang up. If you receive these calls, please report the information to the Office of the Inspector General at 1-800-269-0271 or online at [oig.ssa.gov/report](http://oig.ssa.gov/report).

You can also share our new "SSA Phone Scam Alert" video at <http://bit.ly/2VKJ8SG>

Protecting your information is an important part of Social Security's mission. You work hard and make a conscious effort to save and plan for retirement. Scammers try to stay a step ahead of us, but with an informed public and your help, we can stop these criminals before they cause serious financial damage.

**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) ∞*

## Uva Wine Bar debuts in Plymouth

**PLYMOUTH** – Uva Wine Bar, the South Shore's first and only self-serve wine bar, opened last month at 46 Main St. in downtown Plymouth. Uva features 12 interactive NAPA Technology WineStations, at which customers can choose from 48 different wines. With the use of smart card technology, customers can select a sip (1.5 oz.), a taste (3 oz.) or a full glass (6 oz.), each proportionately priced, with the push of a button all while learning about the different wine varieties and regions.

WineStation technology is an intelligent wine preservation and dispensing system that uses argon gas to preserve the wine for up to 60 days. Each WineStation holds four bottles of wine and maintains the optimal temperature for either red or white wine. The LCD screens showcase wine information and pricing, which varies depending on the wine in the WineStation. The smart card,

aka Uva Wine Card, keeps track of wine purchases throughout the visit for each customer. No other wine bar in New England offers this self-serve feature.

Uva's menu includes a Build Your Own Board so customers can customize cheese boards with their favorite cheeses, charcuterie and other wine-friendly foods such as olives, crackers, and hummus. The menu will also feature locally made chocolate truffles and homemade desserts. Uva also offers gluten-free options. For those who want to drink something other than wine, Uva offers a selection of local craft beers and non-alcoholic beverages.

In addition to a fun and unique night out, Uva is available during the day for private celebrations and luncheons for up to 40 people. Customers can make reservations for a party of six or more in the evenings to celebrate a special occasion.

Summer operating hours are 3 to 9 p.m. Sunday, 3 to 10 p.m. Monday through Thursday, 3 to 11 p.m. Friday, and 2 to 11 p.m. Saturday. For more information visit [www.uvawineplymouth.com](http://www.uvawineplymouth.com) ∞



*We met up with two of our readers, Dick Flattery and Lynn Nelson, of Bourne, as we delivered the June edition to locations in Bourne and Wareham, including one of our favorite spots for lunch, the Lobster Pot on Cranberry Highway.*





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25 Stonehaven Drive, South Weymouth MA 02190 [www.fairingway.org](http://www.fairingway.org)

## Are you at risk? Medicare covers hepatitis C screening

By Kristen Young



QUINCY— World Hepatitis Day is July 28, and is an important opportunity for us as individuals to see what actions we can take to combat viral hepatitis around the world. Viral hepatitis is a group of infectious diseases known as Hepatitis A, B, C, D, and E. It affects millions of people worldwide, causing both short-term and long-term liver disease. There are many things seniors can do to help join the fight for this important cause.

As individuals, preventative healthcare is important, but even more important for seniors. Detecting and treating illness and disease early, leads to better health outcomes overall. One health test that many seniors may not know they need is a Hepatitis C screening. Many seniors are completely unaware that right now they could be carrying this virus, and not even know it. An estimated 3 to 5 million Americans are infected with hepatitis C, and according to the CDC, more than 75 % of the adults currently living with hepatitis C were born between 1945-1965.

The Hepatitis C virus can take decades to cause significant liver damage, and that's why so many people are unaware that they are carriers for this disease. Getting screened, and starting treatment early helps patients experience a more mild form of the disease. Untreated patients are at high risk of liver failure requiring liver transplantation, or developing liver cancer. All seniors should be sure ask their doctors to be screened for Hepatitis C. Even seniors who currently feel healthy should ask for this screening, in an effort to help stop the disease from being spread through blood to blood contact.

Seniors should know that Medicare covers a one-time hepatitis C screening test, if your primary care doctor or practitioner orders it. You pay nothing for this screening. If you do screen positive for the virus, there

are a number of medications that doctors can prescribe to send the disease into remission, and help those infected continue to live healthy lives.

Under Medicare Part D drug coverage, beneficiaries who have a medical need for drugs and meet "medically accepted indications" are "required to have access to needed therapies." As of July, 2015, all Medicare Part D plans cover at least one new Hepatitis C drugs. However, even with drug coverage, many patients still face relatively high copays, and may require prior authorization.

Many of these new expensive Hepatitis C drugs are known as specialty medications. Specialty medications focuses on treatment of chronic, complex conditions such as Hepatitis C. Since these drugs are very expensive, and usually have no generic alternatives available, they require special billing, distribution and handling. Patients taking specialty medication often require intensive disease-specific patient counseling, support, monitoring, and medication therapy management. Finding the right pharmacy to support this need can be difficult, scary, and confusing. Filling a prescription for a specialty medication does not only need to be done by mail order pharmacies. In many cases, your local independent pharmacy can fill these prescriptions for you, lessening the confusion of using mail order pharmacy. Local independent pharmacies have pharmacists readily available to help you get a better understanding of your medication, and understand how to use it appropriately in order to get the best outcome.

When getting treatment for a chronic, complex condition, you do not have to feel alone, trust your local independent pharmacy to help you navigate the process. You will always have access to a professional who is informed and can make sure you stay on top of your treatment. You'll receive personalized care and customer service, refill coordination, and payment assistance, which includes help with prior authorizations process with your insurance plan. Overall, stay informed and make sure you seek treatment with healthcare providers who will invest their time to provide you with continuous counseling on side effects and safety, and help you with your medication adherence. Adhering properly to your treatment is so important to a successful outcome.

**About the Author:** Kristen Young is a pharmacist with Crown Colony Pharmacy in Quincy. You can reach her at 617-472-9000, and find more information about this compounding pharmacy at <http://www.crowncolonypharmacy.com>

## South Shore Happenings

**LUCKY WINNER.** Marylouise Wolfe, of Scituate, was thrilled to learn that her name was drawn in a contest to win a new Lift Chair. Thanks to a generous donation from Hannover-based Homecare Express, the \$1,900 chair was raffled off at the Senior Celebration held at Lombardo's on May 15. Homecare Express owners, Dianne Long and son Mike Long, have been serving the South Shore's durable medical equipment needs since 1999. With several thousand home medical products to select from, the Long family helps customers choose the best options. Call them at 781-749-0079 or visit <http://www.homecareexpress.com>.



Celebration held at Lombardo's on May 15. Homecare Express owners, Dianne Long and son Mike Long, have been serving the South Shore's durable medical equipment needs since 1999. With several thousand home medical products to select from, the Long family helps customers choose the best options. Call them at 781-749-0079 or visit <http://www.homecareexpress.com>.

### Timing the Tides - A Guide to Paddling on the Rivers

Marshfield Maritime Center  
Tuesday, July 9, 7:00 pm

Free workshop on how paddle on the rivers

Want to go paddling on the rivers but aren't sure how to time the tides, where to put in or what the best itineraries are? It can be a little intimidating – but with a little guidance you can enjoy some of the most beautiful natural gems on the South Shore! This workshop is designed to provide all you need to know to navigate the North and South Rivers safely and find out some of the important nature and history you will see while out on your adventure. We will provide a virtual tour of the rivers – where to put in, how to time the tides at each put in, some easy, medium and hardcore itineraries and some points of interest along those itineraries. This presentation will help you start to explore the nature in your own back yard! This event is free and open to the public, however, registra-

tion is required, and is held on Tuesday, July 9, at 7 p.m. at the Marshfield Maritime Center, 100 Central St., Green Harbor, Marshfield.

Program sponsored by the North and South Rivers Watershed Association. Check out more of our events at [nsrwa.org](http://nsrwa.org).

### CROSSWORD PUZZLE ANSWERS FROM PAGE 15

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# Massachusetts Age-Friendly State Update

By Mike Festa,  
State Director, AARP Massachusetts

You may remember Governor Charlie Baker announced that Massachusetts joined the network of AARP Age-Friendly States and the World Health Organization Global Network of Age-Friendly Cities and Communities in January 2018. A lot has happened since then, and the age friendly movement is running strong in the Commonwealth.

Massachusetts is only the second state in the nation to take such action after New York enrolled with AARP to become an age-friendly state in 2017. Currently, 56 communities have

joined the Age Friendly Network.

AARP's Age-Friendly Network asks for commitment from state elected leadership to work actively toward making the state a great place to live for people of all ages.

In 2017, Governor Baker established the Governor's Council to Address Aging in Massachusetts, which focuses on promoting healthy aging in Massachusetts and achieving the goal of making the Commonwealth the most age-friendly state for people of all ages. The Governor's Council brings together leaders from the aging, business, government, nonprof-

it, technology, education, transportation, housing and health care sectors to advise the Baker Administration on innovative policies and best practices to support and engage older residents.

Adults aged 60 and over are the fastest-growing segment of the U.S. population and will make up 23% of the Commonwealth's population by 2035.

The AARP Network of Age-Friendly States and Communities helps participating states become great places by adopting such features as walkable streets, better housing and transportation options, access to key services and opportunities for residents to participate in community activities. Well-designed, livable communities help sustain economic growth and make for happier, healthier residents — of all ages. The AARP Age-Friendly Network is an affiliate of the World Health Organization's Global Network of Age-Friendly Cities and Communities, an international effort launched in 2006 to help cities prepare for their own and the world's growing population of older adults and the parallel trend of urbanization.

The age friendly movement in Massachusetts has support from many partners, including the Massachusetts Executive Office of Elder Affairs, Massachusetts Executive Office of Health and Human Services, the Massachusetts Healthy Aging Collaborative, Tufts Health Plan Foundation, University of Massachusetts Boston Gerontology Division, and the Massachusetts Councils on Aging.

AARP's participation in the age-friendly network advances the Association's efforts to help people live easily and comfortably in their homes and communities as they age. AARP surveys show that nearly 90% of the 50+ population want to stay in their homes and communities as they age, where they have strong social networks and a sense of familiarity. The eight Age-Friendly/Livable Community domains outlined by WHO and AARP are:

- Outdoor spaces and buildings – safe, accessible, recreational facilities
- Transportation
- Housing
- Social participation
- Respect and social inclusion
- Work and civic engagement
- Communication and information, and
- Community and health services.

AARP encourages older adults to take an active role in their communities' plans and ensures that their voices are heard. Related initiatives focus on areas such as housing, caregiving, community engagement, volunteering, social inclusion and combating isolation among older people. For more information, visit [aarp.org/livable](http://aarp.org/livable). ∞

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The Arc of the South Shore is committed to empowering families and individuals of all ages with disabilities to reach their fullest potential. We achieve this by providing high-quality individualized services and opportunities that foster independence, community inclusion, and advocacy.

**ADULT FOSTER CARE**

- AFC is an Arc program funded by Mass Health that pays family to care for people with disabilities or elderly adults in a home setting.
- The goal of the program is to delay or prevent out of home placements for individuals who cannot live safely on their own.
- Caregivers receive tax exempt stipend based on the member's level of care.

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**MONTHLY DEMENTIA EDUCATION**

**MANAGING THE SYMPTOMS OF MEMORY LOSS**  
WEDNESDAY, JULY 10 | 5:30 P.M.  
Location: Bridges® by EPOCH at Pembroke  
*A light dinner will be served.*

**SPOUSAL STRESS & DEMENTIA CAREGIVING**  
TUESDAY, JULY 16 | 12 P.M.  
Location: Bridges® by EPOCH at Hingham  
*Lunch will be served.*







