



SOUTH SHORE SENIOR News

AND METRO WEST

For Boomers and Beyond

FREE

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TWO TALES TO TELL

A Quincy senior and
his late wife become
published authors

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Summer Fun while Social Distancing

Ideas for staying busy, entertained,
and connected to others while continuing to take precautions
and practice social distancing... With Nicole Long, MSW,

TURN TO OUR
SENIOR SERVICES
DIRECTORY

ON PAGE 8

Economic Impact Payment May Come as a Debit Card



By Mike Festa
State Director, AARP Massachusetts
Don't Throw Away Your Stimulus Payment With the Junk Mail

If you didn't get a paper check, you may receive a plastic debit card from the Internal Revenue Service (IRS) as it continues to dole out stimulus payments.

The IRS has sent four million payments by prepaid debit cards, or Economic Impact Payment (EIP) cards, as the Treasury Department calls them. The cards are going out to certain eligible taxpayers who filed tax returns, but for whom the IRS does not have bank account

information. The stimulus payment is loaded on the debit card.

People are rightly suspicious of unsolicited cards through the mail, and the Economic Impact Payment (EIP) cards arrive in plain envelopes with the return address "Money Network Cardholder Services" from MetaBank in Omaha, Nebraska. That does not sound like a government payment to most people. AARP has heard from members that some people suspect the cards are a fraud or an unsolicited credit card offer, and have shredded them or thrown them away.

Your EIP card will arrive in a plain envelope from "Money Network Cardholder Services." Do not throw it away thinking it is junk mail or a scam. The Visa name will appear on the front of the EIP card; the back of the card has the name of the issuing bank, MetaBank, N.A. Note that you can't request to receive your stimulus payment by debit card—it either arrives that way or it doesn't.

How to activate your EIP card:

Call 800-240-8100 (TTY: 800-241-9100). You'll need to provide your

name, address and Social Security number. You will also be asked to create a four-digit personal identification number (PIN) required for ATM transactions and automated assistance, and to hear your balance. For security, do not use personal information as your PIN. For cards with more than one name, only the primary cardholder (listed first on the card) may activate the card. There is no charge to activate the card.

You can create a user name and password for your card online at the Money Network site. Be sure to have your card handy when you log in. You can see your balance and transaction history online any time at www.EIPCard.com.

How to use your EIP card:

You can generally use your card, without a fee, to make purchases anywhere Visa debit cards are accepted—in stores, online or over the phone.

Although most transactions don't charge a fee, a few do. For example, you'll pay 25 cents for each balance inquiry at an ATM, and \$2 for each out-of-network withdrawal after your first one. You'll also pay \$7.50 for a lost or stolen card, and \$17 if you want it shipped to you by priority mail.

To avoid losing your stimulus payment:

You'll get a letter with the EIP card telling you how to activate it. Be very careful that you call the correct phone number. Do not search the Internet for the number. Scammers sometimes set up fake customer service numbers to deceive people and take their personal information.

Don't give your personal identification number (PIN), EIP debit card number or Social Security number to anyone who calls or texts you.

Check your mail carefully to avoid tossing your EIP card out with your junk mail.

AARP's Fraud Watch Network can help you spot and avoid scams. Sign up for free "watchdog alerts," review our scam-tracking map, or call our toll-free fraud help line at 877-908-3360 if you or a loved one suspect you've been a victim. ∞

Con artists don't care how hard you worked.

They steal billions from Americans like you every year. We're fighting back with the AARP Fraud Watch Network. It provides resources to help you spot and avoid identity theft and fraud so you can protect yourself and your family. Sign up to get watchdog alerts and stay up to date on con artists' latest tricks. It's free of charge for everyone – members, non-members and people of all ages. Because for over fifty years AARP has been committed to safeguarding Americans' financial futures.

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aarp.org/fraudwatchnetwork



Elder Law & Estate Planning

Seniors are Changing Their Living Wills Due to COVID-19 Concerns



By Patrick J. Kelleher, Esq.
ElderLawCare.com

HANOVER AND QUINCY – Kaiser Health News is reporting the coronavirus pandemic is prompting seniors to create or modify their living wills. Specifically, intubation is the topic that has many seniors crafting or rethinking their strategies amidst a wealth of disparate COVID-19 information that makes forming reliable conclusions for decision-making, dubious at best.

Initial reports were suggesting that the use of a ventilator, a machine that pumps oxygen throughout a patient's body while lying in bed, sedated, with a breathing tube down their windpipe, was showing signs of promise in severe cases of COVID-19. Yet, further into the pandemic timeline, these machines that help patients to overcome respiratory failure appear to have discouraging survival rates.

The prognosis of an older adult with COVID-19, who is placed on a ventilator, and has an underlying medical condition like lung, kidney, or heart disease, is even more dismal. These older COVID-19 patients who do survive, spend considerably longer (two weeks or more) on a ventilator and tend to come out of the treatment extremely weak, deconditioned, often suffering delirium, and requiring months of rehabilitative care.

Many seniors are revising their advance health care directive to address the case of COVID-19 specifically, and they are opting out on the use of a ventilator. Joyce Edwards from St Paul, Minnesota, who is unmarried and living on her own, spoke to the issue stating, "I have to think about what the quality of my life is going to be. Could I live independently and take care of myself, doing the things I value the most? I have no spouse or adult children to care for me. Who would step into the breach and look after me while I'm in recovery?"

Joyce's situation is not uncommon in the United States. With the new mantra of "aging in place," American seniors are more likely than ever before to live alone. Living alone does not mean they do not have family, somewhere. Still, in the case of contracting COVID-19 and the difficulties recovery can present, many seniors prefer not to upend the lives of their adult children to prolong their own lives.

Some seniors prefer to "go quietly into that good night" after a life well-lived. They are conceding in writing that extraordinary measures to keep them alive are not how they wish to spend their final months, weeks, or days. It is especially true in the case of intubation, where a patient is essentially in a coma state and unable to communicate with loved ones before they might pass on.

Then there is the gray area of choice regarding respiratory failure due to COVID-19. While some seniors may be saying NO to a ventilator, doctors can give high-flow oxygen and antibiotics. Positive airway pressure (PAP) machines are another mode of respiratory ventilation. BiPAP and CPAP machines deliver oxygen, but without the sedation required during intubation, which allows the patient to be alert, more comfortable, and have interaction with family and friends.

Having discussions with your spouse, family, or doctor (if you are alone) about COVID-19 and what to do if you contract the disease, and how you might amend your living will to reflect your desires, are more important than ever. Dr. Rebecca Sudore, a professor of medicine at the University of California at San Francisco, suggests directing the discussion away from



whether or not to use a ventilator to a more general discussion of how older adults see their future.

The discussion should include questions about what is most important to you. Do you treasure your independence? Or is time with your family more valuable to you? Is being able to walk and be physically capable important to you, or can you live happily with compromised lungs in a more sedentary lifestyle? Is your goal to live as long as possible? Or is it about the quality of your years on earth? In an open and calm discussion, answering these and other general questions will provide the context that will lead you to your decision about ventilators and other breathing machines.

There is a lot to think about when it comes to end-of-life desires. We are here to help you decide what documents are appropriate to adequately express your wishes. We look forward to talking with you.

Register NOW for our next free educational estate planning and elder law workshop in our outdoor tent, or learn online with our on-demand estate planning and elder law webinars. Call our Elder Law Care Center at 781-871-7526 or visit us at www.elderlawcare.com.

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About the Author: Patrick Kelleher is an author and Estate Planning & Elder Law attorney and founder of the Elder Law Care Learning center in Hanover, Massachusetts. Patrick has been teaching free educational workshops for over 10 years at his learning center and in surrounding communities. Learn more at elderlawcare.com or follow Patrick Kelleher on Facebook because you will learn a lot! His offices are in Hanover and Quincy. You can find Patrick's new book "How to Avoid the Four-Headed Monster" of Estate Planning & Elder Law on Amazon at <https://www.amazon.com/How-Avoid-Four-Headed-Monster-Financial-ebook/dp/B084MB96SK>

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Aging with Sass & Class

By Loretta LaRoche

So many of us are caught up, not only in trying to find out who made us stressed and miserable, but also in storing and cataloging it for future use. I call this “baggage handling,” because after a while, we have so much past misery that we need suitcases to put it in. We may need to hire someone to carry them if we have a whole set.

My grandmother Francesca was so good at recalling past history (mostly negative) that she could have been a curator for the Smithsonian. As a child, I would always ask her why she looked so unhappy. Her answer was always the same: “Because I suffer.” She’d go no further, but her face would become even sadder and her hands would go up in the air as she recited one of her many invocations for God to help her in her hour of need.

There was always an aura of mystery around my grandmother’s suffering, as if it were so unspeakable that it could only be alluded to in veiled words. Every once in a while she would add a teaser: “My mother abandoned me!” This was all said in Italian, which adds such incredible drama. If she had said, “My bra is killing me” in Italian, it would have sounded like a death knell.

I kept asking my mother to explain it to me, but she would slough it off with “It’s an old story, and you wouldn’t understand.” Years later, one of my uncles gave me the whole scoop. It was indeed a good candidate for a made-for-TV movie. It seems Francesca’s father died when she was 11, and after a year, her mother married a man 20 years her junior. This was virtually unheard of in Italy at the time.

Because of the discrepancy in age, and the fact that my grandmother was to embark on young womanhood, her aunts deemed that if my grandmother lived with her mother and her young husband, it would not only bring disgrace to the family, but there was also the possibility that he might become infatuated with her. And so, Francesca was sent to live with her aunts, who lived next door.

Even after my grandmother married and moved to the United States, bringing her mother and her mother’s husband with her, she continued to treat her mother like the Black Plague. The abandonment issue became the centerpiece for her quilt of suffering.

Many of us spend inordinate amounts of time on past injuries. It makes sense to use them as a way to identify what caused us pain, and, hopefully, to become more resilient as a result. But the most important lesson is to learn how to let it go, live in the present, and to create a future filled with hope and joy.

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

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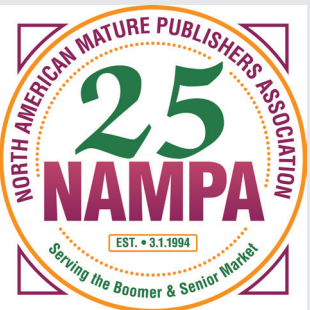
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The Publishers also host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each podcast can be found at SouthShoreSenior.com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



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Do You Like M&M's?



By Rita La Rosa Loud, B.S.

QUINCY – Did the headline get your attention, and are you thinking, “Why would somebody like me ask you this?” To begin with, I happen to like M&M’s. It was my go to candy when I was in high school. Little did I know it would have a completely different connotation as a future fitness researcher, master

trainer, and fitness director whose mission is to help enrich the health and well being of older adults and seniors.

Adult men and women, of all ages, come to our fitness facility seeking to get stronger, and especially to lose weight. During the initial consult, the first thing these folks would say is “I have a slow metabolism, and I just can’t lose weight!” The mere mention of muscle would make them cringe, and they would unwaveringly state, “I don’t want to build muscle, I just want to tone up.” Muscle was the enemy, and there was no convincing otherwise.

Because my job involves research, numerous studies are available at my fingertips indicating how building muscle can achieve a healthy weight and a leaner body composition (more muscle, less fat). Essentially, muscle is highly active tissue and is directly related to one’s metabolism. In order to reach a desired outcome of losing weight, a simpler explanation of the link between muscle and metabolic rate was crucial. Hence, the query “Do you like M&M’s?” evolved. Before I shed more light on this, let’s talk muscle and metabolism.

MUSCLE AND METABOLISM : Muscles are attached to your bones and are responsible for movements of your musculoskeletal system. So every time you move, you utilize your skeletal muscles, and it takes energy to do that. These skeletal muscles are comprised of both fast- and slow-twitch fibers. Fast-twitch muscles fibers facilitate quick bursts of power, speed and strength, while slow-twitch muscle fibers initiate slower, longer, endurance type movements. In view of that, skeletal muscles burn more calories than fat and are turned on by engaging in muscle-building, metabolism-boosting, fat burning, resistance exercise. That is, muscle is metabolically more active than fat, about 5 times more, as a matter of fact! For example, one pound of a strength trained muscle burns approximately 9 calories each day at rest, and one pound of fat uses 2 calories each day at rest.

My colleague, Dr. Wayne Westcott, a leading authority of strength training, precisely reiterates, “Muscles are the engine of the body.” In order to keep your engine running, that is keep your metabolism revved up, it is necessary to maintain your muscle mass. As time goes on, unless you perform resistance exercise, you will lose this essential and highly metabolic lean tissue (muscle). Indeed, the old adage is true, that if you don’t use it, you will lose it!

However, here’s some good news. According to research no matter how old you are, you can replace muscle lost due to inactivity or sedentary lifestyles. And, just as easily as a younger person, you can add muscle with appropriate activities like resistance training to increase your metabolic rate, the ability to burn calories and fat, 24 hours a day. Think of it this way, muscle and metabolism work together as a team. How exciting is that!

To recap... Your rate of metabolism, the amount of calories that you burn at rest, and all day long is directly related to your skeletal muscles. Now, imagine what happens to your resting metabolic rate when you have less lean tissue (muscle) on your body year after year? In truth, when you lose muscle, especially if you are over age 50, you lose about 10 percent of muscle mass every ten years if you do not engage in resistance exercise (strength training).

Here’s another way to look at it. When you perform resistance exercise, a number of significant fitness and health benefits occur. You build muscle, strengthen bones, function better, and increase resting metabolic

rate of about 7 to 8 percent. In effect, strength trained muscle burns 50 percent more calories each day than untrained muscle that is 9 calories per pound per day versus 6 calories per pound per day respectively. For these reasons, I would like to think that you would choose to strengthen the musculoskeletal system, rather than end up with less lean tissue, weaker bones, and a lower metabolic rate. As a result, having less muscle and a slower metabolism, your body will no longer burn calories as efficiently and will begin to store stubborn fat in areas you don’t want like around your midsection, hips and thighs.

METABOLISM AND DIETS: Especially troubling is when dieters go on a calorie restricted plan over and over again. This yo-yo dieting makes it virtually impossible to keep the weight off. It’s no news after several cycles of dropping pounds dieters regain the weight plus more. Can you see why permitting the body to lose muscle results in a lower metabolism, and why it is more difficult for someone to lose weight and keep it off? It’s no wonder that greater than 70 percent of the U.S. population is grossly overweight. By concentrating on muscle building activities, like resistance training, you will indisputably increase your resting metabolic rate. Next, let’s look at the importance of fueling the body with added protein.

MUSCLE AND PROTEIN: To become a fat burning engine, at least two things must happen. First, partake in a systematic muscle building resistance training program supervised by qualified instructors. Second, talk with a nutritionist about increasing protein intake throughout the day. Without the building blocks of protein, especially the amino acid, leucine, and inadequate consumption of lean protein, increasing muscle is unattainable. Adults over the age of 50, in particular, require a higher intake of protein, more than the Recommended Daily Allowance, exactly 25 percent more, and 50 percent more especially if they exercise. Our resistance training and nutrition studies supplemented with high quality protein shakes proved that 20-30 grams per meal or 1.5 grams per kilogram (kg) of body weight, or (0.7 grams per pound of bodyweight) each day is effective in building muscle. Given that muscle is mostly made up of water, approximately 70 percent, it is essential that you drink plenty of water and remain hydrated during the workout as well.

MUSCLE BUILDING PROGRAM: At Quincy College’s community health and fitness center, we offer resistance training programs for older adults and seniors. Our members perform exercises in a structured circuit using strength machines two or three times per week. They perform just one set of eight to twelve repetitions of ten basic muscle-building exercises for every major muscle group: Three for the lower body (leg extension, leg curl, leg press), three for the midsection (abdominal curl, low back extension, rotary torso), and four for the upper body (chest press, rowing back, shoulder press, lat pull down). Each exercise is performed with a moderate resistance. As the workout becomes easier, the weight load is increased typically by 5 percent. The participants enjoy this workout because it doesn’t take much time to go through the exercises, and they find the private environment welcoming. They especially appreciate the training and guidance our nationally certified personal trainers provide.

SUMMARY: By adding muscle with resistance training, you will raise your metabolism, increase strength, build bone density, improve health, enhance function, and most importantly you will have the ability to lose weight and at long last maintain your ideal body weight.

I bet by now you figured out that each letter ‘M’ in the article title is a cue for the correlation of Muscle and Metabolism. As the M&M commercial suggests, it’s Mmmm good! So, can we then agree that muscle is indeed your friend?

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

Home Staging

By Wendy Oleksiak
V.P. Compass Real Estate



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 make-over 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

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 offers accepted and listings sold for the highest price with the best possible terms.

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. ∞

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"THE WICKED SMART INVESTOR"

A Matter of Trust

By Chris Hanson

HANOVER – Leaving a friend's tax office in Marshfield late on a Saturday night, the only thing keeping me company is my sense of isolation. This seaside community, home to rock royalty Steven Tyler, rambunctious

July 4th celebrations, and an energetic agricultural fair, has been reduced to a ghost town by a rotten little virus. As I make my way to the car, I pass a New England white clapboard church with an accompanying cemetery. In normal times, the church bell's chime provides a sense of comfort. Now, because of a horrifying pathogen I'm left to wonder for whom the bell tolls. Realistically, it could toll for me.

This pandemic scares me. I worry about my friends and family, my clients, small business owners, the unemployed. Actually, I could enumerate many more groups, but newspapers have word limits. What I find most troubling is, in trying times like these, we simply don't know who we can trust. As a people we have been misled, and sometimes blatantly lied to by the government, media and the church many of us grew up in. I won't preach politics, I'm not picking sides, I'm just highlighting the gruesome facts of our collective experience.

Our lack of trust frequently becomes evident as we interpret the daily Covid-19 statistics. Our thoughts may be reminiscent of Mark Twain's, who said, "There are three kinds of lies: lies, damned lies, and statistics." Some think the numbers are understated so we don't panic. Others insist the hospital executives artificially inflate the numbers to get additional financial reimbursement. Some insist there is no virus, or it's just a bad cold. Others theorize the virus has been in the Boston area a lot longer than reported.

How do we discern the validity of any of these numbers ourselves? We could visit the hospitals and count for ourselves, which could be kind of tricky. Even though I am a dashing local celebrity, The Wicked Smart Investor, I simply doubt esteemed institutions like Tufts Medical Center and Massachusetts General Hospital will permit me to roam the halls with a clip board. I simply have to pick news sources I deem credible and take their word the numbers are real. Ouch!

I frequently teach clients how to validate the number when investing with me. As a fiduciary advisor, I am most comfortable with a client when he or she has a basic understanding of how things work. Let's say you invest \$250,000 with me and we agree that it should be an S&P 500 index

fund. I always recommend much broader diversification than that, but let's keep this example simple.

Once I submit the paperwork, and the funds are invested in the S&P index, you will get a trade confirmation from a third-party custodian. The numbers on that statement should match the amount to the check you've written, and the initial investment recorded by the Registered Investment Advisory I work for. Of course. there are fees, I don't work for fee, but my fee structure is transparent. At the end of the quarter, the results of the S&P index are widely reported. If the index increased 2% so should your account, less fees. The bank and the investment firm paperwork need to match. If the market is down, and sometimes it is, the math works in the opposite direction. It is that simple!

I'd be a bumbling fool if I did not realize I work in a low trust industry. But I must be doing something right, because clients are referring their friends to me. I would argue that because of all the regulation, checks and balances, the average financial investor is easier to trust than your average politician, media outlet or big institution.

My hope for our country is that we find leadership that most of the people can trust most of the time.

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. ∞

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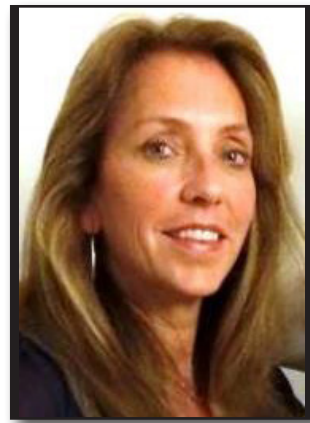
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ASK THE HIPPIE

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.

ACCEPTANCE

By Phyllis DeLaricheliere, MS

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 you might experience.

Throughout various times of our lives, we seek some sort of acceptance or validation—whether it is from a parent, a boss, or 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 themselves. 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 initially do not know what's wrong; perhaps their loved one has not yet been diagnosed or they don't have a real understanding of 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

Ask the Hippie... continued on p.12



Summer Fun while Social Distancing



By Nicole Long, MSW, LICSW

Summer is upon us, but amid the coronavirus (COVID-19) pandemic, it will certainly be different. In light of this, here are some ideas for staying busy, entertained and connected to others while continuing to take precautions and practice social distancing.

Green thumb. Gardening is a wonderful way to spend time outdoors. Not only is gardening good exercise, you'll be able to enjoy the fruits of your labor. If space allows, how about planting a vegetable garden or a tomato patch? If you like flowers that bloom all summer long, consider

planting annuals. Limited space? How about a window box of fragrant herbs or a container garden of flowers and plants, which could be placed on a deck, porch or walkway.

Coffee sunrise. Grab your favorite mug and head outside to revel in nature's sights and sounds at dawn.

Lawn games. Enjoy a traditional lawn game with a friend while maintaining social distance. From croquet, horseshoes and badminton, to lawn bowling, Bocce ball, and more, these activities are perfect for warm, sunny days.

Holiday concert. Although summer concerts have been canceled, including the Boston Pops live concert and fireworks, you can still celebrate and carry on tradition by tuning in to "A Boston Pops Salute to Our Heroes" on July 4th on television, radio, and digital media.

Get creative. Whether you take pleasure in drawing, painting or photography, bring your sketchbook, paints, and camera outdoors to gain inspiration from the natural world.

Take a stroll. Walking is one of the most pleasant forms of exercise. During the heat of summer, opt to walk when it's a little cooler, typically early morning or late in the day. It doesn't matter how fast or how far you walk; simply enjoy it. Not able to get out outdoors? Take advantage of the virtual exercise programs that senior centers offer for free or reach out to your local YMCA.

Beach books. Like a good "beach read?" Reading is an ideal activity, particularly on a record-breaking humid or rainy day. Looking for new

material? Many libraries offer eBooks, audiobooks, streaming media, and digital resources. Visit your local library's website to learn more about these options.

Puzzle mania. Whether you're working on an intricate jigsaw puzzle that takes many hours to finish, or you're completing the daily crossword, puzzles are great brain games. Can't figure out a crossword clue? Phone a friend and work on it together.

Toe-tapping tunes. Music is powerful. Studies have shown that listening to music can help to boost mood and may even help people to feel calmer. Listening to upbeat music can bring joy. Make time for music each day.

Virtual tours. Enjoy viewing incredible works of art from the comfort of your home? Many museums, including the Museum of Fine Arts Boston, offer online exhibitions and collections. In fact, there are many popular places offering tours and videos online, including zoos, aquariums, and even national parks.

Stargazing. Consider the wonders of the night sky. Gaze at the moon, find the Big Dipper and wait for a shooting star. Curious about constellations or the next Perseid meteor shower? It's a great time to delve into the universe.

Although these months of social distancing are challenging, maintaining social connections is key. Stay in touch with family and friends on a regular basis through phone calls, emails and texts. Learn how to use videoconferencing technology, such as FaceTime on your phone or Zoom for virtual visits. Stay up-to-date on state and local city/town guidance by monitoring Mass.Gov, the local city/town website, or call 211 for more information. Above all, stay positive and enjoy the warm, sunny days ahead.

About the Author: *Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org*

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Ask the Hippy *Continued from p.10*

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, and it’s all small stuff,” helps us put challenges in perspective. We must exercise patience, find the laughter in each moment, and continue to love, cherish, and be with our loved ones who have been diagnosed with dementia.

REMINDER: All you are seeing with dementia is their Hippy side – another side of themselves. So, whether 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 who they are or how you interact with them; don’t shy away; don’t be afraid, and don’t mourn. Just because they might be different now, they are still yours to love!



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About the Author: *Phyllis A. DeLaricheliere, MS, has made a career of working with seniors. She is a sought-after speaker/educator and author of Embracing the Journey: Knowing your Inner Hippy. To book her for a lecture, or receive a copy of her book, email Phyllis at knowyourhippie@gmail.com ∞*



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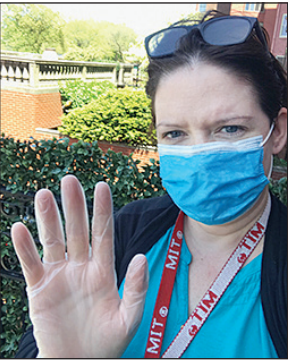
Benefits of Being a Registered Nurse in Home Health Care

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

Faced with the most challenging worldwide health care pandemic since I opened my company, I have found, in dealing with the ramifications of COVID-19, my education and experience as a registered nurse has helped me immensely.



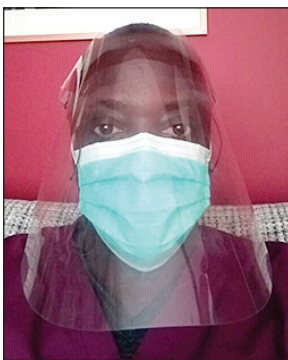
Lamercie Auguste



Mairead Finn, HHA



Claire Katuslime



Justice Kamulegeya

Patient education, through my formal nursing program, helps me understand the medical and clinical needs of my clients. We were also taught a great deal about community education, and this knowledge has never been more relevant than during these times of navigating the stormy waters of COVID-19.

Celtic Angels Home Health Care has been very fortunate to secure ample amounts of the much-needed proper personal protective equip-

ment, so that every one of our caregivers is sufficiently protected, thus protecting all of our clients. Conversing with other medical professionals and contacts in the medical field, when supplies are desperately needed, can be easier when we have the clinical background and support. I am eternally grateful to all my caregivers for their continued commitment to the health and safety of all our clients.

About the Author: *Maria Burke, RN, Owner, Celtic Angels Home Health Care. Maria Burke was born in Midleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from*



Patricia Simpson, RN, Susan Conneely, RN, Malgorzata Wallek, HHA

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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Social Security's Online Services Are Ready for Business



By Delia De Mello

During this time when our physical offices are closed to the public, you may wonder, "How can I get help from Social Security without visiting an office?" You can find the answer at www.ssa.gov/onlineservices, which links you to some of our most popular online services. You can apply for retirement and disability benefits, appeal a decision, and do much more.

Our newest my Social Security feature, Advance Designation, enables you to identify up to three people, in priority order, who you would like to serve as your potential representative payee in the event you ever need help managing your benefits. We have updated our Frequently Asked Questions at faq.ssa.gov/en-us/Topic/article/KA-10039 to answer questions you may have about Advance Designation.

You can also apply for Medicare online in less than 10 minutes with no forms to sign, and often no required documentation. We'll process your application and contact you if we need more information.

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About the Author: *Delia DeMello, metropolitan public affairs specialist, has been with the Social Security Administration since 1986. For information, call 800-772-1213 or visit www.socialsecurity.gov* ∞

The 3 Rs of Downsizing

By Natalie Ahern
Owner, All the Right Moves

Everyone knows about the 3 Rs of learning – Reading, 'riting, and 'rithmetic – but not many people know about the 3 Rs of downsizing.

When I am working with folks to move or declutter, I always advise that a positive attitude will go a long way. I like to look at sorting as a walk down memory lane and as a time for re-evaluating what matters to you. This is where the 3 Rs come in.

Remember: Going through your boxes of memorabilia, you will be able to remember the many special places you have been. The watercolor of Miami from your honeymoon, or a stuffed toy horse from a visit to Saratoga with friends. Perhaps you will have photos from the

trip to California to visit your first grandchild. All of these treasures will remind you of wonderful adventures, big and small. Most of my clients are able to let go of these items once they have had a chance to "revisit" the memories.

Reconnect: Sorting through your treasures may help you to remember people you haven't seen in years. Now is a great time to pick up the phone and call an old friend or write a letter to a colleague who was a trusted advisor. This is also a time to reconnect with yourself and old dreams. Perhaps you always wanted to read that collection of Steinbeck books or finish the needlework you started. Finding some of these items may reignite a fire in you.

Reassess: Did you know you owned so many coats, hammers, pie plates, etc.? Once you start the sorting process, you will be able to reassess what you own and what makes sense for you to keep. Let go of the items you have kept out of guilt, such as too-small clothing, or gifts that were never your taste. Maybe now is the time to stop "saving" the items you have only used for special occasions and use them every day, or decide to let them go. Reassessing what you own is a chance for you to truly think about what is important to you, what makes you feel good, and what you want to surround yourself with.

Whether you are moving, or decluttering your current space, I hope the "3 Rs" are a helpful tool in determining what you keep in your life. The process may also rekindle some relationships and dreams along the way.

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



Yamas (To Our Health)!

Visit Greece Virtually with these Breakfast Recipes



By Katerina Iliades

Wake up and smell the coffee—along with eggs and fresh fruits!

Great homemade breakfasts/brunches may be seeing a rise in popularity as people continue to “social distance.”

According to an April 26 CNBC.com Make It article, the 10 most popular recipe search terms on Google from March 1 onward included banana bread (#1), pancake (#2), recette crepe, a French term for crepe recipe (#6) and French toast (#8).

As the daughter of Greek immigrants, I’m excited to see this trend. In my family, breakfasts, crafted with love, are a treasured tradition. This year, I’m thinking wistfully about my grandparents in the mountains of Macedonia and friends in Crete. Normally in the summer, I visit them, and our breakfasts are among our most cherished times.

It is my pleasure to share these experiences with you and to point you to South Shore Senior News’ website for some recipes.

Macedonian Breakfast Treats

In Macedonia, my family’s morning meals are refreshing, light – and mandatory! My grandparents are retired now, but even when they were working, they would wake extra early to make sure the whole family enjoyed sitting and eating together.

When we visit, I look forward to fresh, sweet breads topped with eggs or slathered with Nutella, butter or homemade jams. Imagine preserves bursting with the flavors of peaches, figs and lemons from your own family’s garden. When they’re spread on pita or tsourekhi sweet bread, I feel like I’m sitting in heaven.

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As a special treat, my grandparents also bake koulouri, an o-shaped sesame bread, which can be sliced in half to hold even more preserves.

Embracing Crete’s Food Traditions

My US friends love going out for eggs, but for our friends back in Crete, that’s nearly sacrilegious. The best-tasting fried eggs with staka (butter cream) go straight from the family farm to the family table.

Making them even more special is a double-baked bread called Paximadi – crustier than Macedonian breads and made with wheat, rye, barley and other grains. It’s the perfect “base” on which to add tomato and extra virgin olive oil.

When my aunt joins us, she brings fresh dough with jams, graviera cheese with Cretan honey, and watermelon with feta. Crete’s distinctive teas, blending indigenous herbs like chamomile, oregano and sage, cap these signature Greek experiences.

What About that Coffee?

Digesting even a light meal can be tiring, and the perfect antidote is caffeine! In summer, cold Greek frappe coffee, made with Nescafe, offers just the right jolt and flavor.

As we say in Greece, Yamas (to our health!). I wish you, your friends and families continued wellbeing, and hope you enjoy exploring some new culinary traditions.

Enjoy these recipes!

Cretan Dakos

4 Cretan barley, rye of wheat rusks
2 ripe tomatoes
4 teaspoons water
4 tablespoons Greek Extra Virgin Olive Oil
2 teaspoons capers
3-4 tablespoons crumbled feta cheese
10 pitted Kalamata; olives pitted, chopped
½ teaspoon dried Greek oregano
salt
pepper
basil
parsley, chopped

Grate 1 tomato, discarding the skin.
Chop up the second into cubes. Add capers, basil, salt, pepper and stir.
Lay rusks flat and drizzle 1 teaspoon water on each. Slowly spoon grated tomato over each rusk
Layer cubed tomato mixture by spooning over rusks.
Crumble feta cheese, add olives, sprinkle oregano and parsley.
Drizzle olive oil
Let sit for five minutes and enjoy.
To purchase rusks: greekintlmarket.com/home/178-to-mavva-wheat-rusks.html

Greek Nescafe Frappe

A Greek style frappe ...
1-2 teaspoons Original Nescafe Frappe
1-2 teaspoons of granulated sugar
¾ cup cold water
ice cubes
milk
frappe mixer or shaker

In a shaker or tall glass, add Nescafe frappe, sugar, water and ¼ of the glass of water. Froth or shake until you create a solid foam.
Add ice, additional water and milk.
Serve and drink immediately.

About the Author: *Katerina Iliades is the founder of the Greek International Food Market in West Roxbury. Every day, her mission is to promote a healthier lifestyle, based on Greek cuisine, including olive oils and specialty marinated olives, cheeses, wines/beers, honey, coffee, tea, spices, herbs and more. Additional information is available at Facebook, madfeta.com, Greekintlmarket@gmail.*

Pets are Important to End-of-Life Patients



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

For many of us, pets are part of our family. At a local community hospice, such as Old Colony Hospice & Palliative Care, we are witness every day to these loving relationships between cats, dogs, birds and their people. Pets are a life-affirming force for many hospice patients, giving them unconditional love and companionship, easing loneliness and providing comfort. Because of the depth of that bond, especially as end of life nears, concerns about the welfare of these animal loved ones become a cause of real worry and stress. Patients often press us for assurance—they want to know their beloved animals will be taken care of before they can leave this earth.

Sarah L., a nurse at Old Colony Hospice, remembers a Brockton man whose best buddy was a small black lab named Roscoe. The two were devoted to each other. Roscoe lifted the man’s spirits, and the man doted on the dog. Toward the end of his life, the man became agitated about the pet’s future. He had no one who could take him in. Sarah understood this worry and began asking her network of family, friends and coworkers about a home for Roscoe. Her brother knew someone who welcomed Roscoe into his family. With Roscoe safe, the Brockton man died at peace a few days later.

We at Old Colony Hospice, and other hospices throughout the nation, see this situation frequently—patients who cannot rest until their pets are settled. Finding homes for orphaned pets is not technically part of the hospice service, but helping our patients find peace is, and so we try the best we can to help.

The importance of pets isn’t simply sentimental: Research has shown over and over that contact with pets toward the end of life lowers stress and blood pressure and eases depression and loneliness.

A Taunton widow shared her life with a calico cat named Riley. The two friends got a kick out of each other and both understood that Riley was king. As her condition worsened, the cat spent hours on her bed offering precious companionship to her in her last days. The woman told Sarah that before she passed, she wanted to know there would be a place for Riley. Again, Sarah sent out a distress call to her network and the mother of an Old Colony Hospice staff member offered Riley a loving home. Relieved and grateful, the widow died within a few days.

Colleen R., an intake manager at OCH, has a similar story. There was a very big cat named Bailey that came to live as a kitten with a woman named Pat. He filled her life with meaning, and the two were inseparable, except when she was hospitalized with illnesses. These trips became more frequent as years went by. When Pat was away, Bailey pined for her. When Pat came home on hospice care, her main concern was finding a caring home for her loving, longtime companion. Colleen put the word out and another staff member offered to adopt Bailey. Pat cried when she learned her feline loved one would have a home. She died peacefully the next day.

Beloved pets lower stress and provide love. It is a crucial piece, as end of life approaches, that patients know their loved one will be cared for. Talk to your family, friends and your hospice provider to work out a plan for what happens to your pets. We are here to help.

About the Author: *Toni L. Eaton, RN, BSN, MS, is the President & CEO of Old Colony Hospice & Palliative Care of West Bridgewater, a dynamic*

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

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THE GRAPEVINE

Summertime Grillin' & Sippin'



By Missa Capozzo

It's grilling season! Summertime wine pairings are some of my absolute favorites, but it's not all about the protein. The spices and sauces can be the stars of your wine pairing show. When considering foods smothered in classic barbeque sauce, my mouth waters when picturing a big jammy, juicy Zinfandel in my glass. Think foods like pulled pork or chicken, ribs, and burgers smothered in barbeque sauce. The blackberry, raspberry, and plum notes of a Zinfandel will complement the tangy and often sweet flavors of a classic barbeque sauce, and whether the wine is lightly or heavily oaked, will enhance the smoky flavor of the sauce to varying degrees. Another delicious option would be Grenache (called Garnacha in Spain) or a Grenache-based red blend, such as Côtes du Rhône (France) or Priorat (Spain). Grenache grapes grown in the US tend to offer luscious, strawberry and raspberry notes that perfectly complement a classic-style barbeque sauce. Many California red blends are crafted with barbeque in mind, and Kansas City barbeque

sauce provides the ideal combination of tang, sweetness, smoke, and acidity to express exactly what these blends were meant for. Kansas City barbeque sauce tends to be thicker, heavier, and sweeter than other styles, so they warrant an equally heavy wine to match its weight, as not to dominate and overpower the wine. Bacon molasses spice rubs and sauces are a tasteful twist on traditional barbeque flavors. The smoky, salty, and savory qualities of the bacon combined with the subtle sweetness of molasses make this a fabulous pairing for a variety of wines, in particular Pinot Noir. A Pinot Noir will offer enough acidity, lower tannins, as well as an earthy quality and fruit forward element that provides a perfect match. Red wines that show significant oak, spice, or smoke suggest smoked meat, for obvious reasons. The oak and spice of grapes, such as Syrah, South Africa's Pinotage, Tempranillo (as in Spain's Rioja), and Portugal's Alicante Bouchet, can augment the smoky flavor of the meats beautifully, as will the wine's fruit forwardness. The heat of Jamaican jerk spices begs for a touch of sweetness in a wine. You can't go wrong with refreshing whites, such as off dry Riesling, Chenin Blanc (in particular France's Vouvray), or even a Malvasia Bianca. A big fan

of the "heat with sweet" rule, I find that touch of residual sugar relaxes the sting of the spicy heat and amplifies the actual flavor profile. Chipotle seasoning adds a nice smoky and approachable level of spice to any protein. Chipotle peppers are smoked, dried red jalapenos. When dried and ground and used as a seasoning, chipotle peppers not only add heat, they also add a smoky flavor. Both a softly oaked Chardonnay and a crisp, refreshing unoaked Chardonnay will complement the zesty spice of chipotle. Prefer a red? Opt for a juicy red wine with softer tannins, such as Merlot or even a Beaujolais. Cheers to summertime!

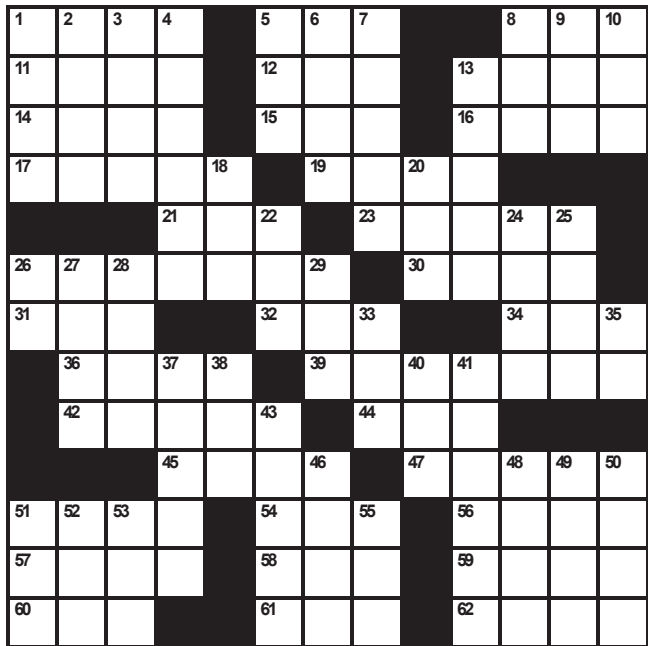
About the Author: Missa Capozzo, CSW, WSET3, FWS, BWSEd is the EVP of Product Development and Sommelier at Worcester's first and only urban winery, Sail to Trail WineWorks. Throughout her career, she has taught students of all levels of experience and interest in classes, wine dinners, and lifestyle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

Crossword Puzzle Corner

Answers on page 22

- 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
- 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

HOME EQUITY WEALTH MANAGEMENT

Regulators Help Condo Owners Get Reverse Mortgages

Long overdue policy changes ease access and increase reverse mortgage choices for Massachusetts condominium owners.



By George Downey

BRAINTREE - Condominium ownership, the lifestyle choice for an increasing number of aging Americans, has had a longstanding financing problem in Massachusetts. For this cohort, reverse mortgages, uniquely designed to meet the financial challenges of retirement living, have not been available to most condominium owners. Availability has been restricted to certain Federal Housing Authority (FHA) approved properties, and in loan amounts limited

by FHA regulations. **Massachusetts – A twofold problem for condominium owners** The only reverse mortgage program available in the Commonwealth has been the HUD/FHA insured Home Equity Conversion Mortgage (HECM). FHA regulations have required the entire condominium complex be reviewed and approved by FHA before HECM reverse mortgages are allowed. However, only eight percent of all condominium projects in Massachusetts are FHA approved. Consequently, the overwhelming majority of condo owners have been shut out from reverse mortgage financing. Proprietary (jumbo) reverse mortgage programs, available in other states, do not require FHA approval, and provide loan amounts substantially greater than HECM limits. Most suitable for higher valued properties, these programs provide unique financial and estate planning benefits for owners. However, they have not been approved in Massachusetts.

Good news – change has come Fortunately, recent federal and state policy changes address both problems. Today, it's easier for condominium owners to be eligible for HECM financing and to have access to jumbo reverse mortgage funding opportunities.

FHA relaxes condo policy FHA policy revisions, effective, October 15, 2019, enable certain individual condominium units to be eligible for FHA mortgage financing even if the condominium project is not FHA approved. Further, it enables approval for more mixed-use projects and extends the recertification requirement for approved projects from two to three years. Commenting on these developments, U.S. Housing and Urban Development Secretary Ben Carson had stated in a press release: "Condominiums have increasingly become a source of affordable, sustainable homeownership for many families, and it's critical that FHA be there to help them. Today, we take an important step to open more doors to homeownership for younger, first-time American buyers, as well as seniors hoping to age in place." (U.S. Department of Housing and Urban Development, HUD Public Affairs, 2019).

Massachusetts approves jumbo reverse mortgages The Massachusetts Division of Banks recently approved the first proprietary or jumbo reverse mortgage programs in Massachusetts. The programs of two lenders—Reverse Mortgage Funding LLC (RMF) and Finance of America Reverse LLC (FAR)—received the inaugural approvals and are currently accepting applications. Both companies are nationally recognized leaders specializing in reverse mortgage lending. Massachusetts guidelines permit proprietary loan amounts up to \$1,500,000. **End Notes** At the time of this writing, June 15, 2020, the COVID-19 pandemic



ic crisis is entering its fourth month with no discernable end in sight. The financial upheaval to the national economy and individual savings is unprecedented. The unexpected losses to retirement savings increase the already serious risk of seniors running out of money in retirement. There are no quick fixes. However, smart use of home equity (housing wealth) may be a solution for some homeowners. This is what reverse mortgages were designed to do. They are not a good fit for all, but can be an invaluable resource for many. For older homeowners planning to age-in-place, the recommendation is to become educated about the various ways housing wealth can be monetized without selling the home to increase financial security. Consult an experienced Certified Reverse Mortgage Professional (CRMP) and learn more at the website of the National Reverse Mortgage Lenders Association, www.reversemortgage.org. *Source: U.S. Department of Housing and Urban Development, HUD Public Affairs. (2019, August 14). FHA Issues New Condominium Approval Rule [Press release]. Retrieved from https://www.hud.gov/press/press_releases_media_advisories/HUD_No_19_121*

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

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Cover Story



TWO TALES TO TELL: A Quincy senior and his late wife become published authors

By Marie Fricker

Dr. Frank X. Roberts, 87, picked up a copy of the South Shore Senior

News that had been delivered to the lobby of his Quincy apartment complex in May. The cover story – "Got a tale to tell?" – caught his eye. It was about Stephen White, a Hanover ghost-writer, who was helping baby boomers and older seniors to self publish their books.



Roberts, a former college professor, had not one, but two tales to tell—his own and his late wife Dorothy's. The stories were already written, but he had no idea how to get them from printed pages to publication, so he sent a quick email to White. The result? Less than a month later, paperback copies of *There and Back Again: The Life and Travels of an English Lady* by Dorothy (Webb) Roberts, and *St. Augustine's Finger: Medieval Bookmarks and Related Topics* by Frank X. Roberts are available for ordering on Amazon.com.

"I've already sent Frank his first royalty check," said White, who designed the covers and formatted the Roberts' manuscripts for publishing through Amazon. "Many of my clients come to me with just an idea, and I write their story from start to finish. But Frank and Dorothy had already written their books. I just got them into the world."

Roberts is grateful to White for helping him

realize a dream. "Steve enabled me to scratch two items off my bucket list, and I'm so thankful," said Roberts. "And very soon, we'll be publishing a new edition of my poems called 50 Years of Poetic Experiments. That's going to be fun."

A widower since 2018, Roberts' biggest desire was to get his wife's story to a wider audience. She had written a memoir recounting her 60 years of international work and travels from her native England to Africa, Australia, Italy, Spain and her adopted homeland of America. She met her husband in Tanganyika (now Tanzania) in 1961, when she was working for the British Colonial Service, and he was involved in a program called "Teachers for East Africa" through Columbia University. A year later, the couple saw the country get its independence from England and watched the British Union Jack lowered from a tall pole as the new Tanzanian flag was raised.

"I courted Dorothy for two years and bought her engagement ring in Zanzibar," said Roberts. "We had wonderful times traveling the world for work and pleasure, but in the seventies, we had to flee Uganda, where I was helping to open a library school. General Idi Amin had begun his reign of terror, and we were afraid for our lives when a group of rifle-toting soldiers stopped our car and questioned us."

We flew back to England as soon as we could arrange for a flight, and I bribed a guy to get our cat 'Hodge' aboard the plane. Other people were forced to leave their pets on the tarmac, but Hodgie made it on and lived to travel 30,000 miles with us during her lifetime."

A native of West Quincy, and graduate of Quincy High School, Roberts holds a Master of Library Science degree from Simmons College and a Ph.D. from the University of Buffalo. He retired in 1997 as a Professor Emeritus at Northern Colorado University and is a proud member of the "International Friends of Bookmarks," an organization dedicated to collecting and studying bookmarks as artifacts of society. He sent an email about his new book to the 200 members of his club and has already received inquiries from friends in Lithuania, Australia and several other countries.

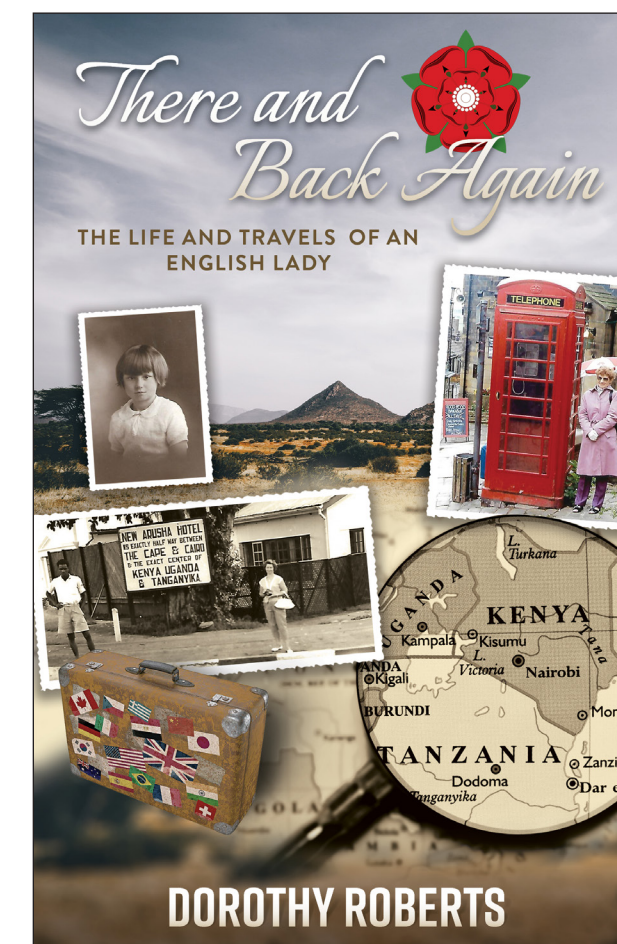
"Most people take this simple reading tool for granted, but there is so much rich history around it," said Roberts. "Bookmarks have commemorated great events in every walk of life, and as early as 380 A.D., St. Augustine alluded to the term in his famous work, *Confessions*. You'll learn more about that when you read by book."



Roberts believes his wife would be as thrilled as he is that their stories have been preserved for posterity. "When Dorothy passed, I spread half of her ashes in Lancashire, England where she was born (the setting of J.R.R. Tolkien's *The Hobbit*), and half are in a niche at Blue Hills Cemetery," he said.

"One day, I will join her there, along with a copy of my book. And there we shall stay for a thousand years. And when the whole thing falls apart, someone will find my book, dust off the first few pages, and say, 'Hey, this guy was a pretty good writer.'"

If you have a tale (or two) to tell, contact Stephen White at swhitejb@aol.com. ∞



Art Matters X

Reflections on various art media, part 6: Printmaking basics



By Janet Cornacchio

Over the past few columns, I've discussed the basics of composition and four popular 2-D media—acrylic, watercolor, oil and pastel. This time, the focus is on printmaking. To be accurate, printmaking is a complex media with many variations under one over-arching name.

Those cave-dwelling Neolithic ancestors, mentioned in a previous column, used a basic form of printmaking when they made impressions of their pigment-coated hands on the walls. Printmaking is the process of creating artworks by impressions made with ink on paper or other surfaces (fabric, plastic, etc.) that will accept pigment. From an artistic perspective, it refers to original works, not multiple reproductions, such as prints of well-known museum originals, photocopies, or other commercially printed works. Artists value printmaking for the singular results that the various printing techniques produce.

So how are prints created? Basically, ink is applied to a surface (referred to as a plate), which is then covered with paper or other material, and pressure is applied resulting in an image or print. How the image is created or printed varies. There are five major forms of printmaking—relief, intaglio, lithography, silkscreen

and monotype.

If the ink is rolled onto a raised flat surface, that is called a relief print. The artist creates a design, picture or image from the ink, which is sticking to the higher raised surface. Think fingerprint. A relief print can be made using wood or linoleum block in a variety of ways.

In intaglio prints, the process is essentially the reverse of relief. Lines are cut into a plate with a sharp tool or acid. Ink is pressed into these lower areas; the higher raised surface is wiped clean. Paper is applied to the plate and a press force contact with the ink. Intaglio printing requires a heavy press and thicker paper. It produces a characteristic embossed texture. A dollar bill is an intaglio print.

Lithography (literally “stone writing”) is done with a flat plate (as opposed to the top of a raised surface or inside a cutout one). Ink is applied to a flat prepared surface; drawing is done using a greasy crayon or other implement. Ink is attracted to the greasy surface and the other area repels it. Think oil and water. The printing press used is a flat plate and the paper does not pick up a texture, unlike relief or intaglio. Many mass production techniques rely on the principles behind lithography, as does modern digital printing.

Silkscreen (serigraphy) prints use a stencil technique. A mesh screen (originally silk, now more commonly polyester or nylon) is partially masked and ink is pressed through the screen with squeegee-like tool. The method is great for multicolor prints. Each color requires separately masked screens. It is a demanding process that is more common in fine art prints than mass production.

Monotype is the final major printing technique. It is quite popular with today's printmakers, as it is clearly a fine art technique producing a truly one-of-a-kind work. Using a flat plate surface—glass, plexi or even gelatin-ink, watercolor or oil paint is used to draw or paint a picture. The work is covered with paper. The press is applied, either by hand or a press (even a rolling

pin can work for home use). After the print is struck and the paper removed, the artist can use the remaining ink and create a variant of the design, experimenting with different effect. It is a simple technique that even young artists can use.

Next time—let's explore how important paper and printmaking have been in the spread of knowledge and the industrial revolution. And let's talk a little more about some of the specific printmaking terms and types, i.e., engraving, etching and collographs to name a few.

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



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CROSSWORD PUZZLE ANSWERS FROM PAGE 18

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11	E	M	I	T	12	H	O	P	13	S	O	A	K						
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