



SOUTH SHORE SENIOR News

For Boomers and Beyond

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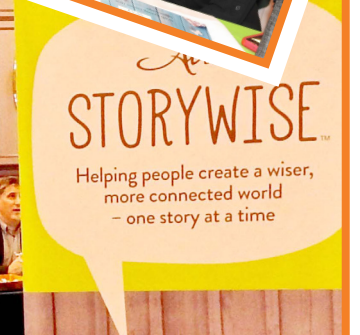
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To all those who made the 27th Annual Senior Celebration a huge success on May 15...

THANK YOU

See page 16



Photos: Courtesy of Skip Tull



AARP Seeks "2019 Andrus Award for Community Service" Nominees

By Mike Festa,
State Director, AARP Massachusetts

Do you know a fantastic volunteer worthy of recognition? AARP is now accepting nominations for the 2019 Massachusetts Andrus Award for Community Service, which honors 50+ Commonwealth residents who are sharing their experience, talent, and skills to enrich the lives of their community members.

The purpose of the award is to recognize outstanding Massachusetts residents age 50+ who are making a powerful difference in their communities in ways that are consistent with AARP's purpose, vision, and commitment to volunteer service and that inspire others to volunteer.

Many of us have seen and experienced the impact that a dedicated, caring and experienced volunteer can have on lives, programs, communities, and society. This is an opportunity to recognize that impact and to let an outstanding volunteer know that his or her service is valued.

Nominations will be evaluated by the Massachusetts state office based on how the volunteer's work has improved the community, supported AARP's vision and mission, and inspired other volunteers. The award recipient will be announced in early fall.

AARP Massachusetts Andrus Award for Community Service nominees must meet the following eligibility requirements:

Nominee must be 50 years or older.

The achievements, accomplishments, or service on which the nomination is based must have been performed on a volunteer basis, without pay.

The achievements, accomplishments, or service on which the nomi-

nation is based must reflect AARP's vision and purpose.

The achievements, accomplishments, or service on which the nomination is based must be replicable and provide inspiration for others to volunteer.

Couples or partners who perform service together are also eligible; however, teams are not eligible.

This is not a posthumous award.

Please visit www.aarp.org/andrusaward for further information and a nomination form. The application deadline is July 15, 2019.

The AARP Andrus Award for Community Service is an annual awards program developed to honor individuals whose service is a unique and valuable contribution to society. The award is named for Dr. Ethel Percy Andrus, who founded AARP in 1958 and lived her life by the motto, "To serve, not to be served," which remains AARP's motto. Throughout her life and career, Dr. Andrus fostered stronger ties between the generations and encouraged all to view aging as an achievement to be celebrated.

Last year, AARP recognized 50 outstanding individuals and couples from around the country. In 2018, Susan Jaye-Kaplan of East Longmeadow was selected to receive the AARP Massachusetts Andrus Award. Kaplan was selected for her remarkable service which has greatly benefited her community, supported AARP's vision and mission, and inspired other volunteers. ∞



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NAVIGATING THE FUTURE

Getting Personal – Designing Care That Works on the Ground

By Mark Friedman, Owner

Confucius once said, "Life is really simple, but we insist on making it complicated."

This quotation could certainly fit the larger healthcare and medical community to a T. As the owner of a Home Care agency, a part of

my job is to collaborate with professionals in helping seniors navigate their respective journeys of aging. This often means we share talk on trends, policy, data, and research that impact their short, medium, and long term care decisions. The fact is, we all want our seniors to be successful in their journey of aging.

There is renewed discussion around a tremendous body of data related to Social Determinants of Health, or SDOH. SDOH essentially categorizes the definition of our population's health based on qualifications including community-levels, socio-economics, cultural and environmental conditions.

Digging deeper into the issues surrounding SDOH, which have now been adopted internationally by world health organizations, emerges a picture of wellness or susceptibility to poor health based on factors of income, education, employment, housing, food insecurity, access to health services, early childhood development, employment/unemployment, social inclusion/exclusion, and even transportation and early childhood development.

The general concepts, massive amounts of data and research published around the SDOH factors are impressive, and have significant implications for healthcare in general. It is now framing public policy to equalize the balance of access to healthcare for all; resulting in sweeping health support and services reaching more people, earlier in life. Conceptually, SDOH represents an ambitious agenda. Time will tell its impact. When the medical system responds, the impact will be over the long term.

Given the urgent need, however, how do we help Mom or Dad NOW? At the big picture level, SDOH is inspirational, but...as with most broad initiatives, the individual often slips through the cracks.

Social Determinants and Seniors

So how does all of this research apply to senior care and the ability to support a senior's desire to age in place? Often, with broadly defined initiatives supported with such massive amounts of data, it is hard, if not impossible, to affect one person at a time. With so much information available there is an illusion of great knowledge at work, but is anything about it really working?

In our relationships with individuals – particularly elders – we must drive outcomes that promise a safe and satisfying journey of aging that starts right now. It is about understanding the individual's specific needs, not in developing and defining a generic policy, but in creating their individualized plan for care and aging.

AARP understands elders and SDOH issues. In collaboration with IMPAQ it issued a BRIEF, finding:

- 50.6% of lonely adults were concerned about staying socially connected
- 37.4% believed they will need help with transportation
- 1/3 of lower-income adults are concerned about preparing food for themselves

While the SDOH data is important, much of the swirling conversation around it misses the important point. "Dad" is a person, an individual! Dad has a unique situation, risk profile, environment, goals, and most importantly, an ever-changing baseline. If there is an anomaly, is there an easy way and place to escalate it for action? The key is uncovering issues as stress points. If we do not know an elder is anxious about meal preparation, connection to community and loneliness, we cannot begin to address it in support.

Senior Helpers has defined the term Micro – SDOH: the process of

factoring in the determinants that relate to these newly defined economic, social, environmental and behavioral issues, and applying them to create highly specific plans for "my dad's" or "your mom's" success. Working around, and in concert with this data, this will help us drive robust outcomes for a senior while at the same time being highly personal and flexible.

Our access to the common sense data and information churning within the Social Determinants of Health should not give us an illusion of knowledge or make our approach to care more complicated. It must be just the opposite. We must understand, apply, and simplify it: one senior at a time.

Safety: Is Dad safe in his every day environment for living? What are his risks and how do they impact the tasks he does, the environment itself, and his level of capability?

Autonomy and Independence: Can Dad get his 13 daily personal and living needs met to successfully age in place?

Medical Condition Management: Can Dad successfully meet the 7 needs for medical condition management?

Burden of Care: If Dad's health is complex, variable and demanding, are his care providers able to meet his needs without putting their own ability to succeed at risk?

Quality of Life Engagement: Is Dad enjoying life, stimulated by friends and hobbies, and engaged in community?

These are the issues great home care agencies are skilled at solving. We now have the science of the SDOH to lean on; and in our case, the science behind our proprietary Senior Helpers LIFE Profile™ to create laser-focused, individualized plans for in-home care. This is not care based on an illusion of knowledge, but care grounded and guided by a real-time and practical understanding of how these micro-SDOH impact the individual.

This is also why in 2019 the home care industry is being recognized for its power to lower admissions and readmissions, as well as visits to the ER. Our potential to lower the risk for hospitalization is so significant that it has influenced the Center for Medicare & Medicaid's decision to allow our services to be included as a supplemental benefit by Medicare Advantage plans. This is a tremendous testament to my industry and for all of us rooting for seniors.

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. Contact Mark: MFriedman@SeniorHelpers.com ∞

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Aging with Sass & Class

Common Sense

By Loretta LaRoche

When I was growing up, people put black wreaths on their doors and wore black arm bands to show the public they had lost a family member. I suggest we all do that to mourn the loss of common sense. Over the past twenty years I have witnessed the increasing demise of a behavioral model that my generation had drilled into them on a daily basis. We were told to mind your manners, pick up your clothes, if you use something put it back, when you visit someone be a good guest and ask if you can help. Teachers were not reprimanded for giving a child a bad grade if they did not perform up to speed by parents who felt their child was akin to Einstein. Nor were sports an obsession that had nine-year-olds going to boot camp for pitching. Games were fun and the outdoors were for exploring, and creating imaginary worlds. Parents didn't need to give their kids snacks and bottled water if they were outside longer than a couple of hours. In fact, I remember drinking out of the hose in the back yard. I never got the plague, warts or hives from the hose.

Most kids knew their place. You just didn't try to get your way by jumping up and down or repeating yourself over and over like a parrot. My mother and many others I knew just gave you a look. I have heard parents today say they have to give their child what they want because their self-esteem might be compromised when they grow up! What ever happened to the word "brat." If someone always gets what they want, they are a brat and will turn into a self-absorbed adult with no concern for others. Common sense dictates that in order to live in a civilized society we need to be aware of others and their needs as well. But, let's face it, if a kid doesn't get what he wants today he can make a YouTube video of his parents chastising him and get a petition signed to have his parents sent to a Gulag in Russia.

You can sue anyone for anything today as well. We have become a litigious society ready and able to blame someone for the smallest infractions. We can all remember how a woman who spilled hot coffee in her lap was awarded a huge settlement. Isn't coffee supposed to be hot?

Unfortunately, we will be at the mercy of what I describe as "the death of the obvious" until we decide to embrace responsibility, reason, accountability, and the knowledge that we are a part of the universe, not the center.

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. ∞*



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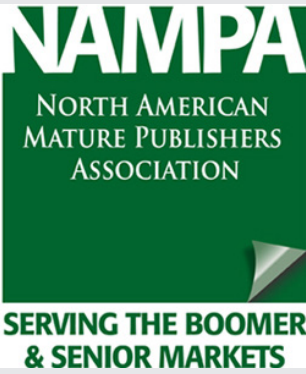
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The Publishers also publish an Annual Senior Services Directory and host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each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



What's the Secret to Selling My Home for Peak Value? A Great First Impression!

By Wendy Oleksiak

First impressions are important and really do matter, especially when it comes to selling your home. To realize optimum value, creating a fantastic first impression is key. When your home hits the market, make sure prospective buyers find it irresistible—from the outside in. Here are a few tips to help you make that first impression memorable.

EXTERIOR:

You want your home to be in the best condition possible. Take care of major defects such as broken windows or a leaky roof that could discourage buyers.

Curb appeal is crucial to a great first impression, so make sure your landscaping is immaculate. Mow the lawn, prune the bushes, weed the garden, and plant flowers. Accent the front door with seasonal planters.

Clean rain gutters, outside windows and screens. Paint the exterior and/or pressure wash the siding, roof, and drive way as needed.

Make sure the entrance is inviting. A freshly painted front door, especially in a color that contrasts with the home, will make it stand out.

Replace any outdated exterior lighting fixtures and check that all light bulbs work. Replace house numbers if the old ones are dated or faded. Be sure

buyers can see the new ones from the curb.

Give special attention to the kitchen and bathrooms. Don't forget interior windows, mirrors, and baseboards.

You might like your lime green bedroom, but it may sour buyers. Tone down your walls to a neutral paint color that will appeal to a wide range of buyers. Purchase new linens and pillows if necessary, in colors that reflect a neutral palette. Use colorful throw pillows to create interest.

Be mindful of odors, as they make a distinct and lasting impression. Nothing smells as good as fresh air! Open windows and doors before open houses and private showings. Be careful of heavily scented air fresheners and perfumed candles, as both can be overwhelming and may trigger allergies in prospective buyers. If you have a kitty, empty the litter box frequently and wash Fido's bedding area.

Create perceived value by including the flat-screen TV, washer/dryer, refrigerator, swing set or patio furniture. A home purchase and the accompanying closing costs usually exhausts the discretionary spending budget.

INTERIOR:

Add a new welcome mat that immediately invites buyers to step into your home.

Remove clutter, as you want buyers to envision *their* belongings in your home. Consider renting a storage unit or portable pod if needed. Rearrange furniture to make rooms appear as large as possible.

Consider hiring a professional staging company.

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The Secret Gardeners. Freshly painted interior, updated with beadboard wainscoting. New Whirlpool stainless steel kitchen appliances. Finished lower level playroom and second basement offers workshop and large storage area. For boaters, store your vessel on the professionally installed "boat driveway", designed to hold up to a 40 foot craft. A home in this A+ location, with an in law suite/first floor master, is a rare opportunity, welcome home to 20 Foxwell Lane!

Adding current décor to the kitchen, family room, and master bedroom can dramatically increase the return on your investment.

Organize kitchen cabinets, closets and drawers. Buyers will look there. Crowding gives the impression that a home doesn't have enough storage space.

Make every surface shine, from ceiling fans to floors, and everything in between... clean your home until it sparkles!

Taking the time to put your best foot forward will make the home sale process less stressful and more financially rewarding.

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, Cobasset, 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. ∞

SENIOR FITNESS

Safety Suggestions for Spring Gardening



Wayne Westcott and Rita La Rosa Loud

QUINCY - For those of us who are lawn and garden enthusiasts, this is a special time of year. We are eager to enjoy a new season of yard work, and can't wait to start raking and trimming, hoeing and sowing. Unfortunately, we typically tend to do too much too soon and experience consequences in the form of overuse injuries. Another problem for many of us is improper biomechanics as we perform our outdoors tasks, which may lead to injuries. particularly in the shoulder and low back areas.

The best approach for avoiding overuse injuries is a progressive preparatory program to effectively condition your musculoskeletal system, including your muscles, tendons, ligaments, and joint structures. This is best accomplished by a sensible strength training program that addresses most of your major muscle groups in a few basic exercises. If you train at home these would include the dumbbell/resistance band squat, dumbbell/resistance band chest press, dumbbell/resistance band row, dumbbell/resistance band shoulder press, dumbbell/resistance band curl, bodyweight trunk curl, and bodyweight trunk extension. If you train at a fitness facility, the most appropriate exercise machines are the leg press, chest press, seated row, shoulder press, arm curl, abdominal flexion, and low back extension. Whichever type of equipment you choose, the seven exercises should be performed with a resistance that permits between 8 and 12 repetitions. One or two sets of each exercise are sufficient, and these workouts should require between 15 and 30 minutes for completion, respectively. Train two or three non-consecutive days per week.

To improve your biomechanical proficiency, consider the following performance guidelines for lawn raking, hedge trimming, garden hoeing, and seed planting. It may take some practice to perfect these techniques, but the result should be a reduced risk of injuries, as well as more productive yard and garden work sessions.

RAKING

Lawn raking is a vigorous physical activity that requires coordinated movements of the upper and lower body. Although the actual rake pulling action is accomplished by the arms, the

hard-working shoulder muscles and stabilizing low back muscles are most likely to be injured if raking is performed improperly.

Step one for successful raking is a good base of support with a staggered foot stance that adjusts easily to small backward steps. I recommend wearing running/walking shoes for ease of movement and motion control when raking.

Step two is to maintain a relatively erect posture, neither bending forward at the waist nor leaning backward, as such movements place greater stress on the lower back. Remind yourself to stand tall throughout your raking session.

Step three is related to arm movements, which should remain reasonably close to your body at all times. Reaching too far forward may place excessive stress on the low back muscles, and pulling too far backward may place too much stress on the shoulder muscles. Keep your elbows slightly flexed while raking. If your elbows are fully extended, you are most likely overreaching and raising your risk of injury.

Step four is to frequently change sides and hand positions throughout the raking session. Although you will have a preferred raking pattern, try to switch sides at least every 10 pulling actions. Changing hand positions frequently postpones fatigue, particularly in the more vulnerable shoulder muscles, and reduces the risk of overuse syndrome.

Step five is to stop raking every 10 minutes to pick up the rakings. This provides a beneficial break in the repetitive raking actions, and prevents the pile of raked materials from becoming too large and unwieldy.

HEDGE AND BUSH TRIMMING

Whether you use manual or electrical trimmers, this can be a most problematic physical activity, especially for the neck, shoulder, and low back muscles. Unless you have low shrubs, I suggest using a sturdy stepladder when working on bushes above waist level.

Step one applies whether your feet are on the ground or on the ladder steps. Always maintain a balanced base of support, and keep your body directly above your feet. Resist leaning forward at the waist, even if it requires moving the ladder more frequently, as this posture decreases stability and increases low back stress.

Step two is to never raise the clippers higher than your abdominal area. Raising your arms above this level requires straightening of the arms and holding the clippers too far from your body. This unfavorable leverage position makes the muscles of the neck, shoulders, and low back work much harder, thereby increasing the risk of overuse injuries.

Step three is simply to take a break every 10 minutes. Even with your elbows bent and

the upper arms close to your sides, holding a trimmer for extended periods of time can cause problems, especially for the gripping muscles of your forearms. Use the break time to pick up the clippings, thereby incorporating different muscles and movements before returning to the somewhat static posture required for trimming.

GARDEN HOEING

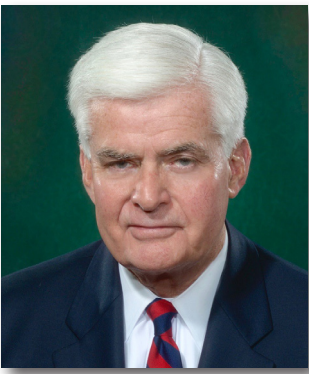
Hoeing spring soil can be a muscle-challenging activity that is even more vigorous than lawn-raking. Pulling a garden hoe through the ground is definitely harder than pulling a lawn rake over the ground. Like raking, the feet should provide a relatively wide and stable base from which to perform the arm pulling movements. Like raking, avoid bending forward or leaning backward as both positions raise the potential for low back injuries. Short-range arm actions are more effective and less stressful on the shoulder joints than overreaching movements that pull the body out of proper position and create unfavorable leverage factors. Like raking, switch sides and arm positions every 10 pulls, and take a brief hoeing break every 5 to 10 minutes. I suggest shallow, rather than deep, hoeing actions even though more time may be needed to complete your work. That is, instead of hoeing a deep row in one hard pass, do two passes with moderate effort to achieve the same row depth with less musculoskeletal stress.

SEED SOWING

My least favorite garden task is planting the seeds, because it is a pretty tedious process. However, the apparent lack of activity as you place seeds one inch apart in the dirt can be deceiving. Some people bend at the waist to plant, while others bend at the knees in a squat position. Both postures are potentially dangerous, as the first places undue stress on the low back and the second places excessive stress on the knees. My recommended planting position is one foot flat on the ground and one knee on the ground (preferably on a knee pad). This position permits a relatively straight back and a 90-degree knee angle which provides a more comfortable and less stressful planting posture. Switch leg positions every few feet as you move down the row.

By doing some preparatory muscular conditioning and implementing bio-mechanically correct activity techniques, you should have safe, effective, and enjoyable raking, trimming, hoeing, and sowing experiences this season.

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. ∞*



HOME EQUITY WEALTH MANAGEMENT

Home Equity Lines of Credit – A Trap for Unwary Senior Homeowners

By George Downey

Senior homeowners who have a Home Equity Line of Credit may be in for a shock they may not be aware is looming.

Long favored as the cheap and easy way to tap home equity, the commonplace Home Equity Line of Credit (HELOC) may be a ticking time bomb for senior homeowners, especially those with limited income and financial resources.

The HELOC Problem

The problem lies in the loan structure that typically includes two periods: (1) the draw period – usually the first 10 years when funds can be drawn, repaid, and re-drawn with minimum monthly payments of interest-only required; and (2) the reset or repayment period following the draw period, when the payment terms are changed.

At the reset date, the draw period ends meaning no further withdrawals are permitted, and the monthly payments are increased (amortized) to repay the outstanding balance and ongoing interest by the maturity date of the loan agreement. Depending on the amount owed, interest rate, and remaining term (years), the increased payments can be multiples of the interest-only payments the borrowers were accustomed to paying.

Failure to pay the increased payments on time creates a default, which if not resolved, subjects the borrowers to foreclosure proceedings. Unless the borrower(s) have sufficient funds to pay the balance off or are able to afford the higher payments, the most common solution is to refinance to another HELOC or mortgage program.

Senior Borrower Problem

In earlier working years, qualifying for a HELOC was relatively easy when income levels were higher. Later on, if the reset period begins in retirement years when income is lower, the higher monthly payments may not be affordable, and lending guidelines may not permit refinancing to a new HELOC or other traditional mortgage program.

The days of easier money are over. In fact, you probably already know loans are more difficult to get in the post-housing crisis economy. For seniors with limited income and financial resources, qualifying for a loan that requires monthly payments is considerably more challenging. Unfortunately, for both borrower(s) and lender, if the problem is not resolved, the final solution is foreclosure.

Senior Borrower Solution

A better refinancing solution for senior homeowners may be the HUD/FHA insured Home Equity Conversion Mortgage (HECM) line of credit reverse mortgage. This program was developed and approved by Congress to provide homeowners (62 and older) a home fi-

nancing tool uniquely designed to meet the financial circumstances of retirees.

Routinely, HECMs have successfully refinanced HELOCs (including defaulted HELOCs) or other home mortgage programs to provide more suitable terms and/or additional funding as may be needed or desired.

Unfortunately, the HECM government insured reverse mortgage has been largely misinterpreted by consumers and professional advisors. For the most part, this is due to lack of education, misconceptions, and overall misunderstanding of the program. While the HECM provides unique and valuable benefits for great numbers of seniors and their families, it is not a suitable solution for all. Each situation is different, requiring consideration of individual facts

and circumstances as well as understanding the pros and cons of potential solutions.

HELOC vs HECM – Which is best?

The following chart compares some of the main points that distinguish HECMs from HELOCs and should be considered before a decision is made to choose either.

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 ∞*

HECM			HELOC	
MONTHLY PAYMENTS	NONE	No monthly payments are required for the life of the loan	YES	Monthly payments are required usually interest only for an initial drawn down period then increase to amortize the loan balance to the maturity date
UPFRONT CLOSING COSTS	VARIABLE	Closing costs include a premium for FHA insurance based on the amount of the maximum claim amount. Total costs vary depending on individual factors including program and rate options. Individual quotes are need for accurate estimates. Costs are typically paid from loan proceeds, and may include no cost options depending on origination source and individual circumstances.	VARIABLE	Not FHA insured, so no insurance premium required. Upfront costs vary by lender, but generally feature low or no costs depending on individual lender promotions and borrower circumstances.
CREDIT LINE GROWTH GUARANTEED	YES	Undrawn credit line balance grows (compounds monthly) at the same rate (interest + FHA insurance premium) charged on balance owed. Credit line growth is guaranteed and could potentially exceed future property value. Effectively, providing a hedge against property value declines and interest rate increases.	NO	Credit line amount does not grow
MANDATORY PAYOFF DATE (MATURITY)	NONE	No maturity date - repayment not required as long as any borrower continues to reside in the property, and loan remains in good standing.	YES	Maturity date usually 30 years, or less. First 7 to 10 years only provide access to funds. In the remaining years - no access to funds. Payments are reset and increased to pay the balance off by the maturity date.
LIMITATION ON ACCESS TO FUNDS	NONE	Funds can be accessed any time for the life of the loan as long as the loan remains in good standing	YES	Access to funds is limited to the initial drawn down period normally the first 7 to 10 years only.
LENDER OPTION TO FREEZE FUNDS	NONE	Lender cannot freeze access to funds for loans in good standing for the life of the loan	YES	Most HELOCs enable lenders to freeze access to funds with notice
PERSONAL LIABILITY	NONE	<u>Non-recourse loan</u> - neither borrower(s) nor heirs have any personal liability. Balance owed can never exceed property value at time of repayment	YES	Borrower(s) are personally liable for any deficiency plus legal and collection costs
LENDER FAILURE ELIMINATES FUNDING	NO	If the lender fails, or goes out of business - access to funds and servicing of the loan is <u>not</u> interrupted - FHA will assume responsibility for continued performance	YES	If lender fails, or goes out of business, access to further funding will cease – unless or until another lender assumes responsibility

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POINT

"THE WICKED SMART INVESTOR"

Investment advisors are like blueberry muffins...bigger isn't always better



By Chris Hanson

HANOVER – Consumers of many products or services are frequently offered a choice; go with the little guy or the big, branded behemoth. This is true whether you're baking blueberry muffins or hiring an investment advisor. Before you succumb to the will of marketing myth makers, let's examine your choices in both decisions.

Let's talk about the legendary Jordan Marsh blueberry muffin. Mention these treats to Bostonians of a certain age and you'll likely evoke blissful memories of downtown shopping trips with Grandma. If children behaved they were rewarded with muffins glistening with crunchy sugar on the top and slightly tart, juicy blueberries in the middle. At the right time of day the appetizing scent of the muffins baking even overpowered Grandma's Jean Nate' perfume. The muffins were so good, amateur bakers eagerly sought out the recipe. Yet the recipe was a closely guarded secret and many were misled by the counterfeit concoctions of parish cookbooks and handwritten index cards.

One day, the culinary cliffhanger was almost solved. The food section of the Boston Globe featured a recipe formulated by pastry chef Nick Malgier. It seemed the secret ingredient was buttermilk, the acid in it helps keep the muffins moist. The Wicked Smart Investor used this recipe a few times enjoying great adulation from all that devoured my muffins. Imagine my dismay years later when Jordan Marsh baker John Pupek revealed the true recipe with absolutely no buttermilk! I felt like a fraud, passing my muffins off as legit Jordan Marsh when they were just another fake. Dejected but determined, I baked muffins using both recipes and held a few blind taste tests. The muffins baked with buttermilk won by an overwhelming majority. This may rock Bostonians right to their "R" dropping core but just because it is a Jordan Marsh blueberry muffin does not mean it is the best blueberry muffin.

So, are investment advisors from big institution better than the small independent outfit? That is a question for you to decide. Since I'm independent I obviously have a bias. Let me do my best to educate my readers objectively.

First, you do not lose any fraud protection with an independent advisor when a third party has custody of your money. Usually a large outfit, this custodian offers many checks and balances that assure your advisor never has physical custody of your funds or the reporting function. You receive

statements directly from the custodian bypassing the advisor.

Next, an independent advisor usually has more freedom of investment choices. If your advisor works for a firm with proprietary products it is very likely you'll be placed in those products even if they are not best for you. Or, the advisor may have a quota for certain third party products that also fall short. Don't be fooled into thinking that advisors from big firms have the best research and better returns will likely follow. The internet has democratized investment research, small players have access too.

Finally, larger firms also tend to be publicly traded and/or have layers of expensive management. The constant pressure to produce growing revenues and pay large salaries reduces the ability for larger firms to be fee competitive. Frequently, advisors at these firms are paid less, fueling high turnover. You may never speak to the same advisor twice. Smaller firms usually enjoy less turnover.

The stock market simply does not reward investors based on the size of their advisory firm. The myth makers be damned. I recommend choosing a fee-based advisor offering great service and held to the fiduciary standard. That's the crunchy sugar on top.

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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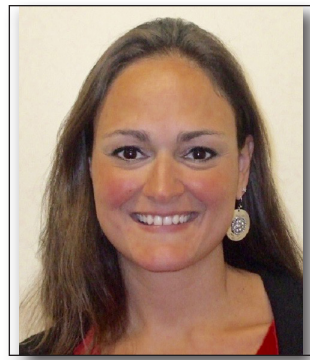
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June is Elder Abuse Awareness Month

By Nicole Long, MSW, LICSW

BROCKTON AND PLYMOUTH – World Elder Abuse Awareness Day (WEAAD) is June 15th, 2019. The International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations launched WEAAD on June 15, 2006 with the purpose “to provide an opportunity for communities around the world to promote a better understanding of abuse and neglect of older people by raising awareness of the cultural, social, economic and demographic processes affecting elder abuse and neglect.”¹

Elder abuse includes caregiver and/or self-neglect, financial exploitation, emotional, physical, and/or sexual abuse. According to the National Center on Elder Abuse (NCEA), about one in 10 Americans who are age 60 or older have experienced at least one form of abuse.

There are several factors that may put an elder at risk, such as social isolation (due to loss of family members/friends, or due to illness), family relationships that are strained, reduced cognitive abilities, financial instability, or even inadequate funds for care. It is not always easy to recognize abuse in elders, and isolation and fear often keep older adults from seeking help.

Increasing awareness of elder abuse is imperative. In fiscal year 2018, the Executive Office of Elder Affairs received 34,216 reports state-wide.

At Old Colony Elder Services (OCES), our Protective Services Program staff works with older adults or their designees to prevent, eliminate or remedy situations involving emotional, physical or sexual abuse, neglect by a caregiver, financial exploitation and/or self-neglect. Older adults who are at risk of harm from others, as well as those whose own behaviors jeopardize their safety, can receive assistance to keep them safe in their own homes. OCES’ staff can advocate for older adults in these situations and provide services and resources to resolve these difficult matters. All calls and reports are confidential.

Anyone can report elder abuse. **If you are concerned about an older adult (age 60 or older), and have reason to believe he/she is a victim of elder abuse, neglect, self-neglect or financial exploitation call the**

Massachusetts-based Elder Abuse Hotline (centralized intake) at 1-800-922-2275. Once the report is taken by Centralized Intake, they will forward those reports to the applicable local Protective Services Agency (OCES) for screening, investigations and service planning for elders in our community. For more information on elder abuse contact OCES at 508-584-1561 or www.ocesma.org.


Working together, we can continue to raise awareness and help prevent elder abuse. Please join us at our WEAAD events: June 13 in Brockton and June 20 in Plymouth. Call Lisa at OCES for more information, (508) 584-1561, extension 220.

For fact sheets about recognizing and preventing elder abuse, visit the WEAAD webpage at <https://eldermistreatment.usc.edu/weaad-home/about/>.


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*

Sources: 1USC Center on Elder Mistreatment. (2017.) World Elder Abuse Awareness Day. <https://eldermistreatment.usc.edu/weaad-home/>






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Captain's Corner

By Capt. Brad White

This is the last of our three-part series on Sea Burials for 2019.

In January we described Burials at Sea, their historical perspectives, method and practices. In May we explored scattering of cremated remains at sea, the laws, regulations and how and where to do so by boat or airplane.

In this month's part three, we are focusing on Full Body Burials at Sea— Is it legal? How does it work? Do you need to be embalmed? What do you place me in a casket or burial shroud? How far off-shore do you need to go? Can my family go and witness my final

farewell? How and where can we do it?

We have studied, replicated and improved upon this time-honored sea burial tradition from what folks did over 300 years ago—now with better quality, technology, and reverence.

You need a funeral director with good sea legs, a well -equipped vessel to travel 45+ miles off shore, the Atlantic and Pacific Sea Burial Shroud®, 150 lbs of ballast weight (cannon balls or plate weight), your guest list for up to 50 +/- and your requested choice of departure port(s) which in this readership area includes Hyannis, Plymouth and Newburyport.

The Environmental Protection Agency (EPA) law states that full body burials (intact remains) are allowed to be buried at least three miles from land past an imaginary “demarcation line” beyond where state waters meet federal waters where there is at least 600’ of ocean depth.

In the Boston/Cape areas that is roughly 45+ miles offshore and one must file a permit with the EPA for the deployment of “intact” human remains. EPA regulations forbid full body burials in rivers, lakes and streams.

Of prime importance is to locate an experienced burial at sea provider with a well-equipped 75’+ vessel that offers a good and stable platform to go off-shore in with an experienced USCG captain and crew to pilot that vessel.

For full body burials, a licensed funeral director is

*Burial at sea...
continued on p.22*

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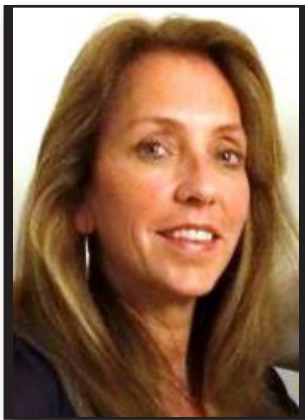
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ASK THE HIPPIE

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

"I think, therefore I am" – PART I

Personal Identity is defined in the Merriam-Webster dictionary as; "the persistent and continuous unity of the individual person normally attested by continuity of memory with present consciousness."

Philosophically, the definition itself seems too precise and exact for the uniqueness of a human being. In 1690, John Locke proposed the "Memory Theory of Personal Identity."

He states that there is a direct connection between consciousness and memory, suggesting that self is solely a thinking intelligent being.

He suggests that if one cannot remember an experience, then they did not have that experience, and thus, memory is the crucial component of a person's identity.

FIRST THOUGHT:

So, if I have dementia and my memory is compromised, is it fair to say that I have an identity crisis?

Thomas Reid, a philosopher of the 1700s

best know for his theories on perception, grossly disagreed with Locke. He argued that memories do not make you the same person over time, they simply allow you to know your own past with direct and immediate access.

Memory itself is complex. There are unique distinctions



between episodic memory, semantic memory, working memory, and procedural memory. Let's take a look.

- Remembering that George Washington, our first President, crossed the Delaware is an example of our semantic memory.
- Remembering how to tie your shoes is your procedural memory.
- Remembering your high school graduation is your episodic memory.

So beliefs, thoughts, ideas, and perceptions all come into play as we identify with ourselves and the world.

SECOND THOUGHT:

With no fully-functioning memory, have I lost my sense of self?

Do identity and memory derive from the same place? Does our memory create our selfhood through organizing our memories and experiences into some sort of autobiography? Who am I? Is this defined by where I came from? Let's explore further. Is this defined by where I came from, the experience I had, and the recollection of those experiences? Does memory define who we are? Do those who can recall rule over those who no longer can?

One's sense of self does not solely rely on one's

Ask the Hippie... continued on p.22



SOCIAL SECURITY UPDATE

Spruce up your financial plan with social security

By Delia De Mello

Now that tax season is over, it's probably a good time to evaluate some financial "best practices" for the rest of the year. A good spring-cleaning can get rid of the clutter to help you see a clear path for your future. Social Security is always here to help. Even if you just started working, now is the time to start preparing for retirement. Achieving the dream of a secure, comfortable retirement is much easier with a strong financial plan.

Tip 1: Start Early

Our online retirement planning resources are helpful to people at any stage of their career. Our many calculators, Benefit Eligibility Screening Tool, and disability resources are all available at www.socialsecurity.gov/planners. From here, you can read and download publications and also email and share with colleagues, friends, and family. Remember, the earlier you start, the better chance you have at saving what you need.

Tip 2: Be Informed

We're often asked, "What's the best age to start receiving retirement benefits?" The answer is that there's no single "best age" for everyone and,

ultimately, it's your choice. The most important thing is to make an informed decision, based on your individual and family circumstances. To help you make that decision, see our retirement publications at https://www.socialsecurity.gov/pubs/?topic=Retirement.

Tip 3: Estimate the Benefits You Might Get

Knowing the amount of money you could get is pivotal in planning your finances. With the Retirement Estimator, you can plug in some basic information to get an instant, personalized estimate of your future benefits. Try out different scenarios, such as higher or lower future earnings amounts and various retirement dates to see the various potential effects on your future benefit amounts. Visit www.socialsecurity.gov/benefits/retirement/estimator.html.

Social Security can help you spring into action and take control of your future with the proper planning tools. Share these online resources with friends and family so they, too, will have the tools.

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

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Crossword Puzzle Corner

answers on page 18

ACROSS

- 1 "Troy" actor, Brad
- 5 Idea of oneself
- 8 Not up
- 12 Light beige
- 13 Hasty escape
- 14 Humdinger
- 15 Base for sauces
- 16 Back again
- 17 Reverse
- 18 Prepare to be knighted
- 20 Canned meat
- 22 Watery film
- 24 Adherent of an Indian religion
- 27 80 year old
- 31 Fraternity letter
- 32 Daybook
- 33 Pen part
- 35 Tender
- 40 As a result of (2 words)
- 41 Street abbr.
- 42 Unpleasant guy
- 44 Birch family tree
- 48 Toward dawn
- 51 U.N. arm, for short
- 53 Fountain order

DOWN

- 54 Dog pest
- 55 Not a thing
- 56 Bookie's quote
- 57 Greenish blue
- 58 Word on a quarter
- 59 Wyle of "ER"
- 1 Benefit
- 2 Desktop symbol
- 3 Real
- 4 Promgoer's rental
- 5 Imp
- 6 Needlefishes
- 7 The eating of raw food
- 8 College graduates
- 9 Hair style
- 10 Vulcan's mind m___ in "Star Trek"
- 11 Two singers
- 19 Part of a relay race
- 21 Balloon filler
- 23 Very cordial
- 25 ___ Point, California
- 26 Troop group
- 27 Connective word
- 28 Neighbor of Libya

1	2	3	4		5	6	7		8	9	10	11
12					13				14			
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48	49	50			51		52		53			
54					55				56			
57					58				59			

- 29 Vegetarian staple
- 30 "___ so fast!"
- 34 To stay the same
- 36 Merry
- 37 Old verb ending
- 38 Fertility clinic stock
- 39 English admiral in history
- 43 Assortment
- 45 Unfashionably dressed person
- 46 Icelandic poem collection
- 47 Precipitate
- 48 Bank method of funds transfer, for short
- 49 Pub pint
- 50 Large quantity
- 52 Long used

THE GRAPEVINE

Rosé All Day



By Missa Capozzo

SHARON – National Rosé Day is celebrated every year on the second Saturday in June. When many Americans think of rosé, their first thought is the sweeter styled White Zinfandel, which was discovered by Bob Trinchero with Sutter Home in 1972, quite by accident while experimenting with the Zinfandel grape. Visitors of the tasting room found a fondness for the resulting “accidental” wine, and the masses demanded more production. He ramped up production in 1975 when for reasons unknown, the fermentation stopped at around 2% residual sugar, leaving a noticeable sweetness. People loved the resulting product, and white Zinfandel became extremely popular over the following decades.

The one perhaps unfortunate result of the rise of white Zinfandel and its style is that Americans tend to assume that all rosé or pink wines are sweet, and that couldn't be further from the truth. Dry rosés are the norm all over the world, including France, Italy, and Spain. Someone who doesn't particularly enjoy a sweeter style rosé wine such as a white Zinfandel might very likely find much enjoyment in the drier styles that are available.

There are many factors that influence a rosé, including grape variety, region and terroir in which the grapes are grown, winemaking styles, techniques, and traditions, and of course market demands. For instance, the rosés of Provence are typically made by the direct press method, which includes gently pressing the grapes and collecting the juice after it has only had about 1-4 hours macerating on the skins, resulting in a very pale colored, light and fresh style of rosé.

In many other regions of France such as Tavel, however, it is more popular to use the saignée method of production, which allows the juice to macerate for a 8-24 hours, then bled off the skins to be fermented into rosé. This results in a deeper color, fuller in body, and more aromatic than the direct press method.

Rosé wines, both still and sparkling, have been considered a trend on the rise for the past several years in the US. In 2017, rosé sales increased by 53% with no slowing down in sight. Considered a refreshing, summertime wine, rosés appeal to white and red wine lovers alike, providing the red fruit notes of a red combined with the refreshing crispness of a white. It offers the best of both worlds!

When it comes to food pairing, dry rosés pair quite well with lighter or medium weight foods and summer fare, such as salads, seafood, grilled chicken, grilled vegetables, and an array of salty cheese and snacks. Adding fresh red berries and fruit really brings its fruit flavors to the forefront. Think fresh strawberries in your salad. Or make a nice charcuterie board containing an array of meats, cheeses, crackers, nuts, and berries for a variety of textures and flavors. Rosé is typically served mildly chilled and makes for a refreshing sipper during the warmer summer months.

About the Author: Missa Capozzo, CSW, WSET3, FWS, BWSEd. Missa holds various positions in the wine industry, each of which brings her incredible fulfillment. She is the EVP of Sales and Acquisitions at VINOvations in Sharon, MA. She also teaches students of all levels of experience and interest in classes and leads wine dinners with Boston Wine School. Missa also works to spread the love for local Massachusetts wines at Hardwick Vineyard & Winery in Hardwick, MA. 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://www.bostonwineschool.org>

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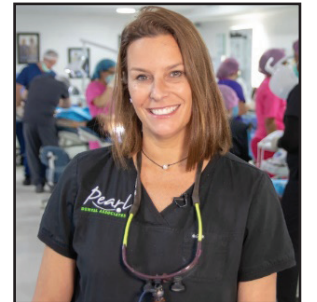
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South Shore Happenings

Kingston Spring Author Talks: June 6 Make-up Date for Daniela Lamas

KINGSTON – Daniela Lamas is a critical care doctor treating people at their sickest and she is fascinated by the stories of what comes after for those who have had their lives extended by days, months, or years by modern medicine. Very often medical stories begin with sirens and flashing lights and culminate in survival or death. In her book, *You Can Stop Humming Now: A Doctor's Stories of Life, Death, and in Between*, Dr. Lamas takes a compassionate and uncompromising look at the choices and realities that many of us, and our families, may one day face.

In *You Can Stop Humming Now*, Lamas gives intimate accounts of patients and their families. A grandfather whose failing heart has been replaced by a battery-operated pump; a salesman who found himself a kidney donor on social media; a college student who survived a near fatal overdose and returned home, alive but not the same; and a young woman navigating an adulthood she never thought she'd live to see. These moving narratives paint a detailed picture of the fragile border between sickness and

health. Atul Gawande calls it gripping, soaring, and inspiring.

Dr. Lamas will speak about her book at the Spring Author Talks at the Kingston Council on Aging on Thursday, June 6th at 7 p.m.

Daniela Lamas is a pulmonary and critical care doctor at the Brigham & Women's Hospital and faculty at Harvard Medical School. She's a Harvard graduate and earned her MD from Columbia University College of Physicians & Surgeons. She has worked as a medical reporter at the Miami Herald and is frequently published in the New York Times. You Can Stop Humming Now is her first book.

The ongoing author series is sponsored by the Kingston Public Library in partnership with the Kingston Council on Aging and Kingston Public Library Foundation. The series is sponsored by WATD 95.9 FM Radio. The author will provide copies of the book for sale and signing.

Light refreshments will be offered, and although the program is free, registration is requested. For more information or to register, visit the library's online calendar at www.KingstonPublicLibrary.org, or call the Library at 781-585-0517 or the Kingston Council on Aging at 781-585-0512. ∞

Free Nutrition Events June & July 2019

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June 6. Scituate Council on Aging. 10-11 AM. Mediterranean Diet presentation.

June 10. Weymouth Senior Center. 12-1 PM. Out with the Old ...In with the New Food Label Workshop. Learn how to interpret the current and new labels on products on the grocery store shelf. Includes discussion on GMOs, Organic, Natural and Clean Eating.

June 13. Hingham Public Library. 2-3 PM. Out with the Old ...In with the New Food Label Workshop. Learn how to interpret the current and new labels on products on the grocery store shelf. Includes discussion on GMOs, Organic, Natural and Clean Eating. Register with the Library.

June 19. Norwell Big Y Gluten Free Support



Group (partnership with National Celiac Association). Support Group will be held the third Wednesday evening of

each month in 2019.

June 26. Westwood COA at Walpole Big Y. 10:30 AM-Noon PM. Eat for Health Supermarket Tour.

July 26. Hanover Council on Aging. 1-2 PM. Eat Well... Age Well presentation.

Contact Info: Kathy Jordan, MS, RDN, CPT KathyJordanMSRD@gmail.com, (413) 504-4199 ∞

Peg's Picks

American Duchess: A Novel of Consuelo Vanderbilt

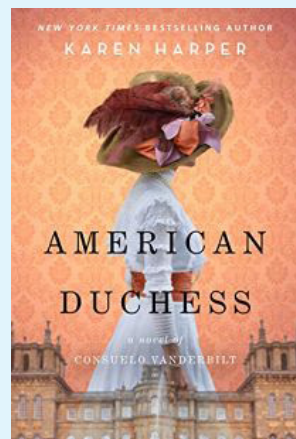
Author: Karen Harper



Do you love Downton Abbey? Then this novel is for you. American heiress Consuelo Vanderbilt is bullied into marrying the English Duke of Marlborough by her mother. In 1895, she finds herself at the center of the power-brokered "Wedding of the Century" in New York City, while just 18. The marriage becomes anything but a fairytale. Consuelo takes her independent American values to England where the Duke tries in vain to change her and keep her down.

Although life with her beautiful children and fulfilling charity work keeps her busy, neither is enough to save her marriage. She leaves the Duke to live in London, along with all ties to the life of royalty and new friends behind. Luckily, a few stand with her bold choice, including Winston Churchill. Consuelo eventually marries Frenchman Jacques Balsan, finally living out her fairytale life. The book concludes as World War II begins. Stay tuned, as there is a sequel to this riveting tale.

About the Author: Peg is an avid reader and member of a long-standing South Shore book club. ∞



Elder Law & Estate Planning

Why YOU need to create YOUR Estate Plan now!

Patrick J. Kelleher, Esq.
Elder Law Attorney



HANOVER AND QUINCY - When it comes to creating Wills, Trusts, and Estate plans, older Americans outpace their younger counterparts. We are the baby boomer generation. Still, a significant number — 19 percent of those over age 72 and 42 percent of those between 53 and 71, according to survey data — lack any type of estate plan. This my friends, is called you have the "government plan" and you are putting your family and loved ones at significant risks!

Although managing these details can seem daunting and depressing at first, the task becomes far less unpleasant with proper understanding and with "taking action" to begin the planning process. From my experience, the process of creating an estate plan and protecting your family can even be personally gratifying and calming for my clients because it gives them an immense peace of mind knowing that they took action to protect their loved ones. Estate planning is critically important for seniors and for their family members to be prepared in the event of a loved one's illness or passing because with the government plan (no written plan) the consequences can be extremely costly for your family members.

If you or an aging loved one have been putting off estate planning, start with the basics and learn why it's important to take the focus off of the negative and shift it to the positive benefits. We make it easy for our clients. They attend one of our free estate planning and elder law workshops named, "How to Avoid the Four-Headed Monster of Estate Planning & Elder Law," at our learning center. This entitles you to receive a \$500 voucher for your initial meeting to get started in the process. Also, we have been teaching these free workshops in the community for over ten years and people love them because they are very educational, informative, and fun. You will learn how you can protect what you have for the people you love the most in just an hour. You will learn how you can save your family and loved ones tens of thousands of dollars, and even hundreds of thousands of dollars, from the costs and expenses of Probate Court, The Massachusetts Estate "Death" Tax, Financial Creditors and Predators (lawsuits, divorces, times of turmoil) and the \$15,000.00 per month Nursing Home.

Understanding the meaning of "estate"

In addition to the fear factor of planning for illness and death, many seniors dismiss its importance because they don't understand what "estate" means, or they believe it applies only to those with significant wealth. In reality, an estate includes everything you own — from your home(s), bank accounts, retirement accounts, life insurance, automobiles, personal property, and other assets.

Also, planning for your eventual disability is of the utmost importance because disability planning is one of the most overlooked areas in estate planning and often the first shoe to drop for us. Unfortunately, unlike fine wine we do not get better with age. Most of us will become incapacitated before we check out, and when you do not have proper disability planning in place, the "Disability Probate" process can be very expensive and costly for your family in loss of money, time, and unnecessary stress. I call this the "stresses and messes" of probate court.

The estate plan's role in self-advocacy

Estate plans help seniors establish important guidelines that allow them to advocate for themselves. This is essential for seniors who wish to retain their independence and protect their assets. In addition to creating Wills, Trusts and other important documents, an estate plan allows seniors to have a say in the quality of their long-term care — whether at home or in

an assisted living facility — and to qualify for government benefits, such as Medicaid to help pay for that care. It also helps them to protect their life savings and outline their wishes should they become incapacitated or die unexpectedly.

Elder law attorneys can help clients develop strategies to enable seniors to better advocate for themselves in these scenarios.



Establishing Trusts or Your "Treasure Chest"

Estate planning also includes provisions for developing Trusts. Trusts allow seniors to set aside money for specific people to avoid the long, drawn out, expensive, and stressful process of probate court. Once your Trust, or what I like to call your "Treasure Chest," is properly funded with your assets, it will allow your loved ones to receive their inheritances much more quickly, with far less cost. And if the Trust is drafted properly, they can receive asset protection from their potential financial creditors and predators. The asset protection is a nice sweater to have in the suitcase just in case your in-laws turn into outlaws. As Forest Gump eloquently said, "It happens."

While many trusts are revocable, meaning the senior can change or terminate the trust at any time, irrevocable trusts are often used to protect assets of a senior from the costs of the \$15,000.00 per-month nursing home. With the staggering costs of long term care and the average stay in a nursing home about three years, it can cost you a whopping \$540,000 for three years of private paying a nursing home. Also, keep in mind there is a "Five Year Look-back" period when protecting your home from the nursing home. If your goal or vision for your family is to Protect and Preserve the family home from the nursing home, you need to take action now because the clock does not begin to run until the day your home is funded or transferred into your Irrevocable Medicaid Asset Protection Trust (MAPT).

If you or your loved one has been avoiding this important planning responsibility, now is the time to begin. Being proactive increases your success to protect what you have for the people you love the most. I always advise my clients the best time to plan is when you are "alive and well" compared to being "alive and not so well" which is a time of incapacity. Do not wait until the fourth quarter of life or the two-minute warning, thinking you can throw a "Hail Mary pass" and be successful in protecting your family. If you do, who may pick off your pass? Likely, one of the Four-Headed monsters of estate planning and elder law.

Next steps: TAKE ACTION NOW and call our Elder Law Care Team at 781-871-7526 to attend our FREE educational Estate Planning & Elder Law workshop or email 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 or call (781) 871-7526. ∞



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Protect your skin from sun damage

By Tracy Lombardi

QUINCY - Did you know, it only takes as little as 15 minutes for the sun's ultraviolet (UV) rays to damage your skin, and for some with fair skin, less than 5 minutes! Wrinkles, sunspots, sagging skin....oh my!

Not to scare you anymore (well maybe), but an estimated 40% to 50% of Americans who live to the age of 65 will have skin cancer at least once.

Research from the University of Iowa's College of Public Health suggests that the number of sunburns increases the risk of melanoma, not the timing in your life that it occurred. Therefore, as a senior, you should not think you are out of the woods. The research finds that, "suffering just five sunburns over your lifetime more than doubles your chances of developing melanoma, and each successive tan or sunburn raises the risks further."

To make matters worse, as we age, our skin's fat and water content lessens and becomes thinner, leaving our skin fragile, allowing the UV light to penetrate more deeply. In addition, some medications can make us more vulnerable to the sun's negative effects. Once the damage sets in, the aging body cannot repair itself as it once could. This opens the door for DNA damage to progress

from mutations to potentially cancer.

It's a commonly known fact that UV radiation from the sun increases the risk of skin cancer and contributes to skin aging. What can we do? First, use a broad-spectrum sunscreen (UVA/UVB), preferably SPF of 30 or higher, and water resistant. The UVA radiation damages the collagen and



reduces collagen production (think wrinkles and age spots). UVB damage results in sunburns. Both have the ability to cause skin cancer with over-exposure. SPF stands for sun protection factor, a measure of how well a sunscreen protects against UVB rays only, not UVA. So make sure the product is labeled "broad spectrum" to protect against both UVA and UVB rays. Some ingredients to look for in sunscreens that help protect against UVA rays include Zinc oxide, Titanium dioxide, Avobenzone, and Ecamsule (Mexoryl SX). I recommend looking for Zinc Oxide in the ingredient list because it provides protection in the entire UVA spectrum (both UVA-1 and UVA-2), as well as UVB. While Titanium Dioxide protects against UVB rays and provides good coverage for UVA-2 but insufficient protection from UVA-1 rays.

Apply two tablespoons (1 shot glass size) of sunscreen at least 20 to 30 minutes before you go outdoors. Consumer reports found using half that, you would get half the SPF protection. So no skimping! Make sure you reapply sunscreen every 2 hours or after swimming or heavy sweating.

Additionally, protective measures include avoiding being outdoors between 10 AM and 4 PM, when the UV rays are typically the most intense. Keep in mind, 80% of the sun's UV rays can penetrate the skin on cloudy days. Also, wearing protective clothing is beneficial, i.e. dark colored long pants and long-sleeved shirts with tightly woven fabric, brimmed hats, and sunglasses. Fabrics that are darker in color tend to block out the sun more effectively. For example, a white t-shirt may offer a UPF of 7, while a green cotton shirt offers a 10 (keep in mind if there is a heatwave, the CDC recommends lightweight, light-colored clothing to reduce risk of heat stroke). The type of fabric worn can also alter UPF. A rule of thumb is, if you hold it up to light and you can see through it, then the UV rays are getting through too!

Be Careful Out There!
And apply, apply, apply!

About the Author: Traci Lombardi 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> ∞



Comfort Care and Hospice

By Maria Burke, RN,

WEYMOUTH AND NEEDHAM - When I am out and about visiting patients, I'm often asked a multitude of questions about hospice and palliative care. Most often, people want to know exactly what hospice and palliative care is and how would they know if their loved one was eligible.

What is hospice care? This level of care is most beneficial for people that are suffering from a terminal condition which means that it's clear that death will occur as a result of an illness even when there seems to be a significant time left, six months or more. The most important aspect of hospice care is to provide a level of medical care that ensures the person is comfortable and in an environment that is nurturing and focuses on quality of life. The environment should be as pleasant as possible for the patient as well as their loved ones.

How do you know when it's time to consult with a hospice care specialist? It's very hard for families who struggle with their emotional pain but also with the denial that their loved one is terminal. The first step would be to talk to your loved one doctor and ask for a referral to hospice. Then you can set up a consultation with a recom-

mended hospice provider.

The following is a check list of signs your loved one may be ready for hospice care.

- If your loved one has had an increased number of visits to the emergency room in the last six months and has expressed that they no longer want to go to the hospital. These signs could be a red flag that perhaps they may be open to learn more about hospice care and what they could expect to receive in the home care setting.
- Has your loved one lost a lot of weight and you notice that their rings have become loose or they have little or no appetite?
- Have they become weaker and or have they fallen?
- If your loved one is showing signs of decreased energy, and are having difficulty taking care of themselves such as bathing, dressing or simply getting out of bed
- Are you getting calls to come to the aid of your loved one more frequently?
- What does the hospice benefit cover?
- The hospice benefit covers nursing, social workers, chaplain, nursing aides, medications for pain management, counseling, pet therapy, music therapy, massage therapy, medical supplies, medical equipment - for example a hospital bed and bereavement services. When you are having a consultation with hospice, make sure you or a family member reviews what services they offer, as they can vary.
- Is this type of care covered by insurance? Hospice is a benefit that most private insurance plans cover and may be also covered by Medicare, and Medicaid. To be eligible, your primary doctor and hospice doctor must certify that you are terminally ill with a life expectancy of six months or less.

You will be required to sign a statement choosing hospice care. And you are required to agree to accept care for palliative (comfort care) for your loved one.

It is important to know that hospice doesn't provide care 24/7, so although they provide many services, you will need to have someone supplement the times of day and evenings when the hospice care team is not with your loved one.

Remember, the term "hospice" doesn't necessarily mean that the end of a person's life is eminent. We have taken care of patients who initially were given a terminal diagnosis of six months and we are still taking care of them two years later.

On a personal note, as an RN, I have had the honor and privilege to provide comfort and care to many people during the end stages of their lives. It is truly a gift of grace for me and all my caregivers when clients call us in to be part of the care team to provide a level of comfort, tenderness and support at the most critical of times.

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 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. ∞

Captain's Corner: Burial at sea

Continued from...from p.12
required to accompany a body through its final disposition. We work with many well qualified Sea Burial Certified® Funeral Directors to choose from in New England and coast-to-coast.

Secondly, you will need the proper body enclosure to house and hold the body including 150 lbs of ballast weight so that the body can be gently deployed overboard allowing it to properly sink to the ocean floor.

Our ocean friendly Atlantic and Pacific Sea Burial Shroud® is thoughtfully designed, hand sewn, and crafted by Navy veterans on the south shore of Boston. They are detailed, of very high quality, and offer a truly dignified “receptacle” versus a hard-sided casket that we don’t use as they are not ocean friendly and could risk being dredged up long into the future. Our shrouds are made from organic cotton duck canvas that is eco-friendly. They include 42” of ¾” sewn-in grommets to let air and gasses escape while letting in helpful sea life for natural decomposition.

The energy of your body then goes back into our planet’s water column—which takes just a few weeks to a few months—and the body will totally degrade. This is what people want and the only thing left is the ballast weight which creates its’ own underwater reef system, which is most beneficial to sea life.

Embalming for preservation is not required nor recommended for sea burials, but may be required by your funeral director for any shore-based public viewings. Instead, funeral directors use plain old-fashioned refrigeration, and that works just fine.

While this at sea burial method offers flexibility to the customer on timing and quality of event, our typical at-sea event is a 90 mile / six hour round trip that gives an attending grieving family member the nec-



essary time to process what is happening while spending valuable onboard time with their guests. Simple catering of food and beverage is also available and recommended.

At sea, we often observe incredible wildlife, including whales, seals, sharks, dolphin, bird life, and more. This is very comforting to a family as that is what their loved one wanted.

The ocean is a safe and legal place for sea burials and when conducted properly, many client families tell us that they were relieved to be able to meet their loved one’s final request in being buried at sea. The deployment area is typically memorialized by one of many lighthouses in the area and many say, “When you look at the water, you will always see me.”

At New England Burials at Sea, we operate coast-to-coast, with both civilian and military families from all creeds and cultures, departing from over 73 ports with 86+ vessels to choose from.

If you missed our first two sea burial articles in this series feel free to email us at OceanBurial@aol.com and we would be pleased to send them to you at no charge.

Check out our informative website at www.NewEnglandBurialsAtSea.com for more details, pricing and helpful videos.



About the Author: Capt. Brad White is a native resident of the south shore, navigating its’ waterways for over 45 years with the last 15 years as a USCG Licensed Master Captain conducting burials at sea. ∞

Editor’s note: You may also access the first two sea burial columns on our website: www.southshoresenior.com, by selecting the “Online Editions” tab.

Ask the Hippie

Continued from...from p.14

ability to retrieve memories, but on how we interact with the world around us and relationships with those in it. Who we are can be determined through mutual recognition. Over time, dementia erodes one’s memory, however, every moment a new memory is created. Therefore, if we can stimulate the person through their “Hippie side,” working with them respectively and creatively, and getting in touch with their feelings — new relationships and connections can be made, resulting in the nurturing and developing of one’s self.

Our feelings and how we use them to connect with the world around us is much more imperative to what defines us than what we can remember.

When observing someone with dementia, the newest form of identity politics is discovered in a profound way.

Within this crisis is the claim that all people deserve equal recognition no matter their race, politics, religion, or any other difference. Therefore, those with dementia might be suffering from memory loss, which makes them different, but they are still our equals and deserve all the same rights.

Those on the journey of Alzheimer’s/dementia thrive in environments that offer structure and repetition. New experiences and learning become creative endeavors, allowing the right brain—their Hippie brain—to dance, sing, paint. To experience the joys, sounds, and stimulation of music being played, hearing laughter, and feeling...love. It’s said that love is powerful and can conquer all (but it’s never said about algebra!).

Memory is simply data storage and only a part of our human selves. We need to see beyond this and not for one minute think that we have lost our loved one! For we are organic beings, and feelings are forever experienced as spontaneous and new, and can thus stimulate and continue to support our relationship with them. We need to reject the idea that a diagnosis of Alzheimer’s or dementia is a tragedy and that it somehow devalues one’s sense of self-determination. Rather, we must embrace and celebrate the person they are today, and each day, and make the emotional connections all of us need to help us find our place in the world.

If you have a question or want to suggest at topic, email me at knowyourhippie@gmail.com

About the Author: Phyllis A. DeLaricheliere, MS is a Project Manager for the new 55+ Independent Living Community Fairing Way @ Union Point located in Weymouth MA. She has made a career out of working with Seniors in finding them housing for over 20 years. She is a sought after speaker/educator and travels all over New England delivering her HIPPIE message. She can be reached for lecturing or guest speaking at 802-999-7503 hippiepd@gmail.com or if interested in making Fairing Way your new home call her at 781-660-5000 pdelaricheliere@fairingway.org. www.fairingway.org. ∞

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- 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.
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