



If you've been hacked – 'Problems Solved' Has Your Back



By Marie Fricker

People come to Nancy Muckle with their problems – and she loves it. As CEO and founder of a Plymouth-based company called “Problems Solved,” her job is to right

financial injustices for consumers and business owners (particularly seniors and boomers) who are owed money they have not been able to recoup. She and her team of expert advisors work hard to get their clients the refunds they deserve.

“People over the age of 50 are especially vulnerable to online hacks and telephone scams,” said Muckle, a longtime corporate leader, who now works with a network of real estate professionals, lawyers, insurance specialists, and law enforcement agencies to solve her clients’ problems.

“I recently got a call from a business owner who uttered those three dreaded words – **‘I’ve been hacked.’** His global processor business account had been emptied of tens of thousands of dollars. My client was basically told that the loss was his own responsibility and nothing could be done. Problems Solved took the case, and after our intervention, all of the money was returned to his account.”

As a CEO of several Massachusetts corporations, Muckle knows how to break through the morass of voicemails and overseas switchboards to reach the management team that can make decisions within global multibillion-dollar companies. “I research each issue extensively,” she said. “I confer with experts, when needed, and then determine how to solve the problem and begin working on the solution with my team.

“We have solved all problems presented to our company to date, and my clients are thrilled with the outcome. Some of our recent cases have returned amounts ranging from \$750 to

\$300,000 to people who had been trying to receive money owed to them for years. Results like this often depend on simply talking to the right person – the one who will take responsibility for the situation and make sure it gets fixed.”

Some recent examples of problems Muckle and her team have solved include:

- An elderly woman was eating at a retail store’s restaurant and became violently ill from the food. She asked only that the store pay for her clothes to be cleaned. The retailer refused and its corporate attorney was hostile toward her. Problem solved: the dry-cleaning bill was paid in full, the woman was allowed to select three free outfits from the store, and a \$500 flower arrangement was gifted to her. Total value: \$3,500.

- A college student was rear-ended while driving her car. Sustaining a concussion, she missed three weeks of exams and classes. A national insurance company offered to settle for \$500 on the day after the accident. A prominent lawyer told her she could not expect to receive more than \$1,500 from her claim. Problem solved: Muckle and her team took the case and the injured student was awarded \$8,000.

- A CEO applied for an equity loan on his multimillion-dollar residential property to be used for his business. After numerous phone calls and six weeks of waiting, no action had been taken by the lender. Problem solved: Muckle called the bank’s president and the loan was approved the next day for \$150,000.

- Numerous cruises, flights and weddings were cancelled in the past two years due to the pandemic. Many consumers tried but failed to get their money back from the companies involved. Problem Solved: Prompt refunds were issued to the travelers and brides-to-be who contacted Muckle’s staff for help.

- A manufacturing business had fallen behind on its loan payments due to the Covid-19 shutdowns and was being charged skyrocketing penalty fees. Problem solved: With a single



Problems Solved owner Nancy Muckle

telephone call, Muckle’s team got the debt refinanced and \$150,000 in overdue charges refunded to her client.

“At Problems Solved, we get results you can’t accomplish on your own,” said Muckle. “Every day, I have the privilege of working with people who are owed funds from local retailers, contractors, insurance companies or big businesses, and don’t know where to turn. If we agree to take your case, rest assured that we will find the way to get your money back.”

If you have a problem that needs an expert solution, contact Nancy Muckle at 781-258-9050 or visit her company’s website at www.problemsolved.com.




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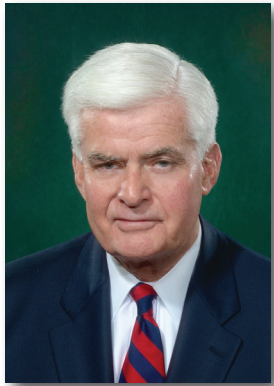
HOME EQUITY WEALTH MANAGEMENT

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

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



Photo credit: istock.com/DS011



By George Downey

BRAINTREE -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 financing 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

	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 needed 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 seven 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 are <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

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 ∞

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In Memoriam

Patricia Abbate

March 14, 1954 - May 14, 2022

By Marie Fricker

It is my sad duty as editor of the *South Shore Senior News* to inform our readers of the passing of our beloved publisher, Patricia "Patti" Abbate. She lost her brave battle with pancreatic cancer on May 14 at the Seasons Hospice in Milton.

During her 17-month struggle with the deadly disease, Patti tried everything modern science could offer – chemotherapy, radiation, surgeries, and clinical trials, along with the alternative therapies that soothed her soul and comforted her mind.

She desperately wanted to live because, as she put it, "I have so much more to do." But Patti Abbate had already done so much in her 68 years on this earth. Small in stature, she was a veritable "Wonder Woman," imbued with unending energy, altruism, and, yes, maybe even one or two super-powers to get the job done when multiple deadlines loomed.

She and her husband Tom Foye purchased *South Shore Senior News* in 2016 and the *Hull Times* in 2019. Buying the papers was Patti's dream, and she took me along for the ride," said Tom, who owned an oil burner services company when he met his wife at a singles dance in 2008. "But her enthusiasm over owning one of the last independent town weeklies, as well as a publication aimed at enriching the lives of seniors, was contagious. So, we became newspaper people."

In conjunction with the *South Shore Senior News*, Patti and Tom hosted a weekly radio talk show, "My Generation – For Boomers and Beyond," that aired on WATD 95.9 FM on Sunday nights for five years. The couple interviewed guests from all walks of life, including health and wellness experts, authors, elder law attorneys, consumer advocates, and well-known "golden oldies" stars like Gary Puckett, Gary Lewis, and Peter Rivera.

When they weren't publishing papers or on the air, Patti and Tom were coordinating special events like free health and lifestyle expos for seniors at South Shore venues. This year's "Senior Celebration" will be held on October 12 at Lombardo's in Randolph.

But business endeavors were not the only passions of Patti's life—she was also a professional photographer and an impassioned community activist. She played a leadership role in saving and regenerating the iconic Paragon Carousel on Nantasket Beach, and she served for nine years as President of the Hull/Nantasket Chamber of Commerce.

"Patti had strong values. She wasn't confrontational, but she would stick up for the little guy," said Jinnie Walsh, a Hull business woman who served with her on the Chamber. "During her tenure as president, she rallied others to work together and made everyone believe in themselves. She just brought out the best in people. There will never be another like her."

Under Patti and Tom's leadership, the *South Shore Senior News* flourished and earned national journalistic awards for stories and features aimed at the interests and lifestyles of age 50+ readers. With the steadfast help of longtime *Hull Times* employee Cheryl Killion and contributions from freelance reporters, Patti continued to report for work despite the debilitating chemotherapy treatments and surgeries she endured.

"My wife was the hardest worker and the kindest human being I have ever known," said Tom. "One of the last things she did, knowing the end would come soon, was to create the "White Dove Foundation" a non-profit charity to fund scholarships for cancer patients to receive alternative therapies not covered by insurance. I intend to make that dream a reality."

For more information on the White Dove Foundation, visit <https://thewhitedovefoundation.org>.

*Godspeed, Patti Abbate, my mentor and friend.
May your smile light up the heavens as it lit up our lives. ∞*



South Shore Senior News publisher Patti Abbate with her husband Tom Foye at Hull's 375th Parade and Gala in 2019.



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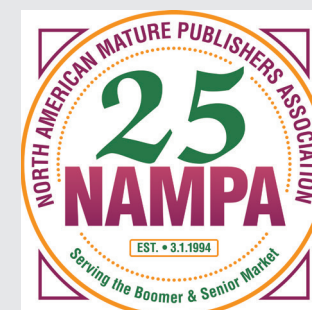
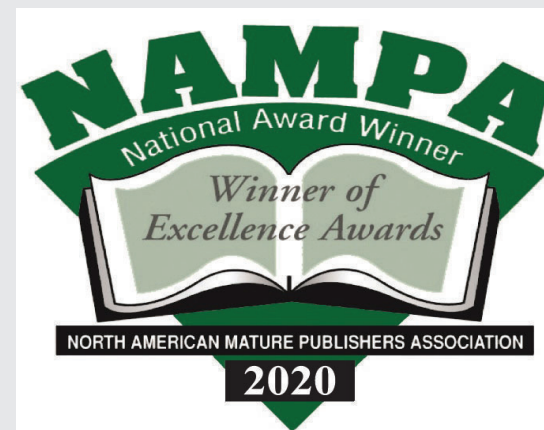
We have been serving the towns and communities south and southwest of Boston in 45 cities and towns since 2002. Published every month and available free to more than 100,000 seniors (the over 50 population) via controlled circulation. My Generation Media, publisher of *South Shore Senior News*, assumes no responsibility for errors, but will reprint in a subsequent edition corrections to that portion of an advertisement or article in which an error occurs.

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

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



Walk This Way: Feel Good About Doing Good

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



Get out and walk. We've all heard about the health benefits of walking. It boosts your energy, trims your waistline, lifts your mood, and improves your heart health. But what about walking for charity? It turns out that participating in

these kinds of fundraisers is not only good for the charities, but it is also really good for the walkers.

It's called a helper's high, and research has shown that participating in charity events increases social connection, improves people's moods, and even helps them sleep better. With those kinds of benefits, I'd encourage everyone to get out and walk, and raise some money for a good cause when you do it.

We're in the season of charity walks. Most are welcoming events that encourage newcomers, so if you're looking for a way to get involved in your community, you might want to explore a charity walk or run where you live.

At Old Colony Hospice & Palliative Care, we are holding our 24th Annual Memorial Walk on June 12, at our headquarters at 321 Manley Street in West Bridgewater. It's a fun-filled family event with food, raffles, music, and activities such as face painting and a bounce house. Walkers leave from here to do the approximately 3-mile course and return to the festivities.

People do the walk to raise money for patient programs and remember loved ones. This year is particularly poignant since so many people could not be with their loved ones during the pandemic. This is a way to mark their passing

and honor them.

There are individuals and teams, such as Team Hummingbird, Joyce's Hospice Hoofers, Papa's Pride, Kim and Charlie's Angels, and the Pub Crawlers. Each person and team participating has a story.

We are grateful to them, and it's nice to know that folks will go home with their spirits buoyed.

The concept of the helper's high was identified in the '80s and '90s, and various studies since then have confirmed its positive effects. These upbeat emotions follow selfless service to others and are similar to some people's euphoria after intense exercise. In his book, *The Healing Power of Doing Good: The Health and Spiritual Benefits of Helping Others*, researcher Allan Luks writes about the health benefits associated with volunteering. He studied thousands of Americans involved in volunteering and found the helper's high feeling lasted several weeks. But it was more than an emotion. It's physical. The boost is also accompanied by a lower level of stress hormones.

There is cynicism out there about the helper's high. Some criticize the idea, saying those who help are not truly being generous since they are getting something out of it themselves. To me, this is nonsense. Volunteers are among the most generous people I've ever met. They are generous with their time, their ideas, and their friendship. The lift they get from giving is well-deserved.

I've found that those who belittle volunteerism often tend toward unhappiness. They don't understand the drive to help others, they haven't spent much time volunteering, or around volunteers. It is their loss. They aren't just missing out on connecting with great people, making lasting friendships and seeing their work do some good in the world – they are also missing out on the happiness and elation that comes from helping others.

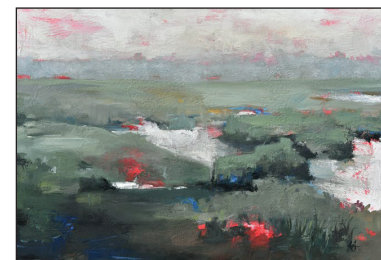
Volunteering is a way to share, give, and honor one another. Knowing that giving also gives back is just frosting on the cake.

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

Scituate Art Association announces 2022's Best in Show winner

Jennifer Laurie Clark for her work entitled **"Bird Song."**

Congratulations to Plymouth artist, Jennifer Clark, Best in Show Winner at the Scituate Arts Association's Juried Show for her oil/acrylic work, "Bird Song."



"I am honored and thrilled to have won this award for 'Bird Song,'" said Clark. "I have always been fascinated visually where water touches land. Salt marshes are a perfect example of this, which is what inspired me for this piece. I was trying to capture something that soothes the soul."

Front Street Art Gallery is open Thursday to Sunday from 12:00 to 5:00 p.m. The SAA's Juried Show is sponsored by Business Patrons Janet Cornacchio, Jack Conway, Scituate, and Business Sponsors Coastal Heritage Bank and the Frame Center of Hanover. ∞

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Combat Cancer with Resistance Training: Exercise is Strong Medicine!

By Rita La Rosa Loud, B.S.



QUINCY – I don't have to tell you that cancer is rampant. Presumably, we all know someone or heard of someone who is suffering with this terrible disease.

In fact, as stated by the American Cancer Society, cancer is the second most common cause of death in the US, exceeded only by heart disease. A major side-effect of cancer is the loss of lean muscle tissue, and as cancer patients lose muscle, survival rates sadly deteriorate. Incidentally, the average American loses muscle year in and year out, due to inactivity, dieting, and lack of resistance exercise. But there is hope! For the most part, by becoming more physically fit, engaging in regular resistance training, (increasing lean mass, and attaining a healthy body fat percentage), along with eating nutritiously, cancer patients can improve their chances of recovery and response to a variety of treatment options.

When I was told that I had cancer in 2018, my medical team was not shocked by my reaction. I understood the importance and benefits of resistance training. As a fitness researcher, I was aware of many studies where resistance exercise increased muscle mass, enhanced muscle strength, and improved function in healthy adults *including* cancer patients. So, when I was given my diagnosis, I resolved to combat cancer with strength training, eating right, taking supplements, and undergoing alternative therapies. By the way, it was disclosed during my consultation, that fitness professionals and exercise enthusiasts like me, stereotypically respond in a similar fashion. I found that very interesting and encouraging.

For my cancer story go to southshoresenior.com: (1) *Let's Get Physical! A Fitness Professional Takes a Road Less Traveled in Battling Lympho-*

ma, Nov 2020, (2) Let's Get Physical: My Return to Health, June 2021, and (3) Featured, Health & Wellness, News, Podcast, Sept 10, 2020. But don't just take my word for it ... Look at the following more recent cancer studies involving resistance exercise.

Breast Cancer Studies. A randomized controlled eight-week clinical trial (Santos, W. et al. 2019), demonstrated that strength training once a week significantly improved muscle strength of the upper and lower body in breast cancer survivors.

Sixteen clinical trials (Montano-Rojas, et al. 2020), determined that properly supervised/instructed strength training is safe and effective for breast cancer patients during/after therapy (e.g., the number of falls/breaks did not increase, even more significant, the number of severity/symptoms decreased post-therapy).

Prostate and Lung Cancer Studies. A study with prostate cancer patients (Keilani, M. et al. 2017), demonstrated that resistance exercise improved muscle strength, body composition (muscle/fat ratio), and enhanced physical function.

A recent study with lung cancer patients (Cavalheri, V. et al. 2019), exhibited that exercise interventions improved both exercise capacity and muscle force.

Exercises That Help Cancer Patients. Cancer patients are not always ready to engage in moderate to vigorous activity, whether it be pre- or post-treatment. So, light stretching is ideal. Flexibility exercises encourage cancer patients to move, and it helps to maintain their joint flexibility and mobility. Cardiovascular exercise and resistance training programs are also beneficial to a cancer patients' fitness, health, and wellbeing. Aerobic exercise conditions the heart and lungs and reduces the risk of heart disease, stroke, and diabetes. And, as mentioned earlier, while cancer treatments result in muscle loss and fat gain, strength-building exercise helps to rebuild muscle and lose the fat.

How Much Exercise for Cancer Patients? The exerciseismedicine.org/movingthroughcancer calls for cancer patients to engage in 20-30 minutes of moderate-intensity aerobic activity 3 days a week, and up to 20 -30 minutes of resistance training 2 days a week. The American Cancer Society recommends 30-60 minutes of moderate to vigorous physical activity 5 days a week. Numerous research studies support resistance exercise once or twice per week for cancer patients. Our fitness programs at Quincy College are consistent with these guidelines, and as certified health and wellness professionals, we customize fitness pro-



grams and progressively increase individual exercise programs.

Precaution. While there are many studies proving the undeniable benefits of strength training for most cancer patients, as a safety precaution, it is advised that *all* cancer patients obtain a medical clearance by an oncologist or primary care physician and be thoroughly screened by professional health care clinicians prior to participating in any exercise program.

Summation. Resistance training can manage and treat a multitude of health conditions, like heart disease, diabetes, and stroke, including a variety of cancers. Strength training, together with aerobic fitness and flexibility exercise, enhances many health gains throughout life for both cancer patients and people with diverse health conditions. Strength training helps to maintain muscle mass and improve physical function and quality of life in both healthy adults and cancer patients, especially before, during, and after treatments. Resistance exercise is indeed strong medicine!

Quincy College Health & Fitness Center. If you would like to participate in a supervised, fitness program of resistance training, aerobic exercise, and stretching, plus receive a complimentary training session with a certified instructor, please call Rita at 617-405-5978. We are located at Presidents Place, 1250 Hancock Street directly across the street from the Quincy MBTA Station. Take the North Tower elevator down one level and when the doors open, our fitness center is right there. Free one and two-hour parking is available on Hancock, Coddingtown, and Washington Streets and a parking garage next to our building is also available for a nominal fee.

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



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"THE WICKED SMART INVESTOR"

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By Chris Hanson

HANOVER – A pleasant surprise greets you as you enter Kristin's in Braintree Square. "Nosy Nellie," the biggest busy-body in town, is sitting in the corner and beckons you to join her. So, you gingerly anticipate a scrumptious meal of banana French toast spiced with Nellie's gossipy tidbits.

Nellie is a well-known local character. A descendant of Boston's colonial-era town criers, Nellie has a long history of conducting surveillance on townspeople. In kindergarten, her parents caught her peeking in neighbors' windows. Soon after she learned to use the stove, she was steaming open envelopes. In the 8th grade, she won the science fair with a wiretap device fashioned out of old coffee cans and a transistor radio. Her legend is always growing. Folks now swear her eyeglass prescription is binoculars. If there is information to be had, Nellie has it.

On this particular morning that I encountered Nellie, she did not disappoint. Once her tea arrives, Nellie starts with a torrent of exaggerated tales. This one was using coupons at the supermarket; she must be going bankrupt. That one was spotted speaking to a dashing middle-aged CPA; she must be having an affair. The other one told an inappropriate joke in front of Reverend Smith, and made a scene at the church picnic. Nellie continues with warnings of crime sprees, tax increases, and communicable

diseases. Nellie is an alarmist who makes mountains out of molehills. She needs to be that way; no one wants to listen to humdrum scuttlebutt.

Nellie is not the only one overdramatizing events. The financial press is guilty of amplifying relatively small stuff. With numerous media outlets competing for our attention, financial reporters frequently use fear to get our attention.


Let's consider some *Wall Street Journal* coverage of the recent stock market volatility. On February 5th, 2018, the Dow Jones Industrial Average closed down 1,175.21 points, which seems like a big number, but the point drop represented only 4.6% of the index. The next day, bold-faced type read "Stock Plunge Erases 2018 Gains," and the "Dow Industrials fall over 1,100 in biggest drop ever; overseas indexes sink." The article was printed on February 6, 2018, which is a long way to go before it closes down for the year. In the body of the article, journalist Akane Otani describes a growing sense of anxiety and borderline panic-type selling. To a short-term investor, this is very scary. Many investors have a long term and yet can still be rattled by alarmist headlines.

The Wicked Smart Investor despises such headlines because they distract investors from focusing on their long-term goals. If you don't need the money for 20 years, what happened on February 5, 2018 doesn't matter. The market did enter a 10% correction territory that year, but that is to be expected periodically. My advice is work with your advisor and take the reports of the financial press with a grain of salt. The newspapers must sell papers and advertising space in order to survive. This mission does not include helping your financial planning.

It would be great if you could find out what seasoned financial reporters are really saying after a 5% market drop. Imagine if you could catch them saying "Yeah, I know today's 5% drop should not matter to the long-term investor, but I have to think up some frightening headlines so they read my story."

That would expose the tactics of the press and maybe reduce our anxiety. Wait a minute, maybe we could catch them with Nosy Nellie's help. Supposedly, she has a highly sophisticated communication system in her basement with technology even the CIA envies.

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



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Get Social! 5 Ways Seniors Can Get Social and Be Safe

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



Over the past couple of years, many of us haven't been as social as we normally would be. COVID has caused many seniors to curb their socialization in order to protect themselves. And although vaccines help, seniors still remain vulnerable, so it's understandable if you want to continue taking precautions. Yet socialization is important too. It helps your mind stay sharp, keeps you from feeling lonely, and could even help you live longer. Here are five ways seniors can be social and safe.

1. Take Advantage of Technology. One of the silver linings to appear during the COVID-19 pandemic was increased access to technology. And there's no reason you can't continue to make use of it as COVID transitions from a pandemic to endemic. Video chat with loved ones who aren't close by, send emails to friends, or participate in online classes. Just remember, you should never give out personal or financial information to people you don't know personally, and be wary of online scams.

2. Keep Your Friends Close. Odds are many of your friends have the same concerns you do. If one or two of your friends are con-

tinuing to take precautions to stay safe from COVID, you could agree to socialize in a pod, which means a group of people you know well and who strictly observe COVID prevention protocols. You'll know that each of you is continuing to limit outside exposure, so you can feel safer getting together. Trust and honesty are important here. Make sure you agree on the precautions you'll all continue to take so everyone feels comfortable.

3. Get Together Outside. COVID is much less likely to be spread outside where fresh air can circulate, particularly if you keep physical distance between you and your companions. So, take a stroll around the neighborhood together. Go to the park and find a nice bench to chat on. Or meet up for a picnic lunch. It'll be especially nice to get outdoors now that warmer weather is finally here!

4. Be Neighborly. Sometimes, just making a habit of saying hello to your neighbors and people you frequently see goes a long way to helping you feel more connected. Greet your mailman, wave to your neighbors when they come home, or stop by for a chat at the fence. In addition to feeling happier, you'll also build good connections with your neighbors. Then, you can help keep each other safe by noticing if something seems wrong.

5. Schedule Phone Calls. Phone calls are a safe way to socialize. They allow us to stay in touch with loved ones who aren't nearby, or just to chat when we can't be together in person.



Setting a schedule can help you continue to remain social. Arrange to call your daughter, or son, every Friday at 7:00, your grandchild every Saturday morning, or your best friend on Sunday afternoons. Having a weekly phone call to look forward to helps us feel connected and keeps loneliness at bay.

Do you need help socializing safely? We here at Celtic Angels Home Health Care are happy to assist! We can provide transportation, help you with correspondence, accompany you to visit friends, or just provide a listening ear. Contact us today to learn more.

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



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Kelly is a kind and caring person and I look forward to her coming on Tuesdays. My children are also happy that I have Kelly here to take care of me. It gives them such peace of mind to know if anything goes wrong with me, she will be there to take care of me and let them know.

Sincerely, Susan C.

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SOCIAL SECURITY UPDATE

Fact sheets added to YOUR Social security statement



By Delia De Mello,
Social Security

Your Social Security Statement (Statement) tells you how much you or your family can expect to receive in disability, survivors, and retirement benefits. It also

provides a record of your most recent earnings history and other valuable information.

We also give you fact sheets with your online Statement. The fact sheets provide clear and useful information, based on your age group and earnings situation. They can help you better understand Social Security programs and benefits.

The Statement fact sheets cover the following topics:

- Retirement readiness for workers in four age groups.
- Workers with non-covered earnings who may be subject to the Windfall Elimination Provision and Government Pension Offset.
- Social Security basics for new workers.

- How people become eligible for benefits (for people who have not earned enough work credits).
- How additional work can increase your future benefits.
- Medicare readiness for workers aged 62 and up.

We recently released a new fact sheet specifically for people with limited earnings. The new fact sheet covers how they and their family members may qualify for benefits, including:

- Supplemental Security Income.
- Social Security retirement benefits.
- Children's benefits.
- Supplemental Nutrition Assistance Program.
- Help with health care costs – including Medicare, Medicare Savings Programs, Extra Help with Medicare prescription drug costs, and Medicaid.

The best way to get access to your Statement and the new fact sheets is by using your personal my Social Security account. If you don't have a personal my Social Security account, be sure to create one at www.ssa.gov/myaccount. You can even view your full earnings history there.

To learn more, visit our Social Security State-



ment webpage at www.ssa.gov/myaccount/statement.html. Please share these resources with your friends and family.

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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Mayflower II marks 65th year milestone Celebration festivities slated for June 11-13

Plymouth, Massachusetts (May 13, 2022) – *Mayflower II*, Plimoth Patuxet Museum's full-scale reproduction of the original *Mayflower*, is riding a wave of celebration this year. June 13, 2022 marks 65 years since the ship crossed the Atlantic in 1957 and arrived in the very harbor where the Pilgrims landed in 1620. In the weeks to come, the Museum will commemorate *Mayflower II*'s major milestone with events and activities that spotlight the ship's history and maritime heritage.

Built in Brixham, Devon, England from 1955 to 1957, *Mayflower II* memorializes renewed international alliances between the United States and the United Kingdom during World War II. The reproduction vessel and its crew of 33 departed Plymouth, England on April 20, 1957. She then sailed 3,500 nautical miles in 54 days to arrive in her new home – Plymouth, Massachusetts. Amid great fanfare and with 25,000 spectators there to greet the ship and crew, she arrived on June 13, 1957.

As the ship neared her destination, she was saluted by aircraft, blimps, and private planes – even the ocean liner *RMS Queen Elizabeth* sounded her horns as *Mayflower II* sailed by. Among the people who welcomed the ship's arrival were then-Senator John F. Kennedy and

Vice President Richard Nixon. Major national media, including *National Geographic* and *Life Magazine*, covered the historic event.

Since *Mayflower II*'s inaugural voyage, the ship's popularity has continued to grow. Under Plimoth Patuxet's stewardship, millions of visitors have crossed her decks to learn about a defining moment in the founding story of the United States. "We're grateful for the privilege of sharing this national treasure with all who visit," said the Museum's Executive Director, Ellie Donovan. "We're celebrating this historic ship's 65th anniversary and looking ahead to the next 65 years."

Throughout the weekend of June 11-12, admission tickets to visit the ship will include access to family games, creative crafts, live music, festive food, and more. Additionally, on the evening of Saturday, June 11, Plimoth Patuxet will host a Seaside Soirée to

celebrate the ship and raise funds in support of *Mayflower II*'s maintenance and educational mission. The anniversary festivities will close on Monday, June 13 with a special ceremony of commemoration to honor *Mayflower II*'s builders and 1957 crew.

Plimoth Patuxet has a boatload of programs and offerings on deck for those near and far to join in the celebration of this beloved Tall Ship. From family outings to festive gatherings in support of *Mayflower II*, climb aboard and be part of the celebrations! Visit plimoth.org/explore/mayflower-iis-sapphire-jubilee to learn more. ∞



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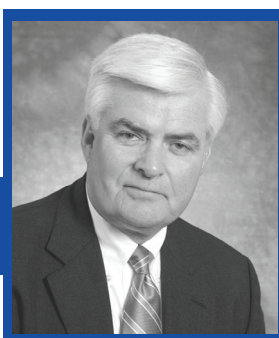
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World Elder Abuse Awareness Day (WEAAD) is June 15



By Nicole Long,
MSW, LICSW

World Elder Abuse Awareness Day (WEAAD) is June 15th. Did you know that elder abuse is considered a “silent problem?” Nationally, five million older adults are abused every year, and at least \$36.5 billion is

lost annually by victims of financial abuse, according to the National Council on Aging. In Massachusetts, there were 35,202 elder abuse reports made in 2021.

Who is at risk? There are several key risk factors for elder abuse including social isolation, poor physical health, and dementia. Although it may not be possible for older adults to control or change their physical health, they should maintain their connections with family and friends. Staying active in the community is another way to ward off social isolation and reduce risk.

How do you recognize elder abuse? Recognizing elder abuse is not always easy because they may not be physically obvious. Some signs could be: sudden changes to a will; unpaid bills; appearing fearful, or withdrawing socially.

See the “Red Flags of Elder Abuse” page on the National Center on Elder Abuse’s website, <https://ncea.acl.gov/NCEA/media/docs/Red-Flags-of-Elder-Abuse-English.pdf>

Elder abuse includes financial exploitation, emotional, physical, and sexual abuse, neglect or self-neglect. Unfortunately, people who are known and trusted, such as family members,

friends and service providers, are the perpetrators of most elder abuse cases.

How can OCES help? Old Colony Elder Services (OCES), a non-profit agency designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts, has a Protective Services Team that works with older adults or their designees to prevent, eliminate or remedy situations involving elder abuse. This may include situations where the perpetrator is a current or former intimate partner, in which case domestic violence and elder abuse are involved.

When a report is made to the Elder Abuse Hotline (1-800-922-2275), and the elder resides in OCES’ service area, OCES will receive the report and determine if further investigation is necessary by a Protective Services Worker.

Working together to end elder abuse. In recognition of WEAAD, to raise awareness and help stop elder abuse, OCES has partnered with Plymouth County District Attorney Timothy Cruz, Plymouth County Sheriff’s Department, the Brockton Council on Aging and Plymouth Center for Active Living to hold “March Against Elder Abuse,” community marches in Brockton on June 15, and Plymouth on June 16, 2022. The public, civic leaders, health workers and community supporters are invited to participate. Registration is required and you can register on OCES’ website, www.ocesma.org.

What are other ways to raise awareness to stop elder abuse? In addition to supporting and participating in local events such as the March Against Elder Abuse, community groups and organizations are encouraged to consider holding workshops for healthcare, EMTs, and non-family member caregivers to help them

identify potential signs of abuse. Check on older family members and neighbors, know the signs of abuse, consult with OCES’ Protective Services Team, or file an elder abuse report if you have concerns.

Be proactive and be a part of the solution to help end elder abuse. Anyone witnessing elder abuse is urged to report it – *See Something, Say Something!*

If you have concerns, contact your local Protective Services Agency. To file a report on elder abuse, contact the Centralized Intake Unit (Elder Abuse Hotline) at 1-800-922-2275.

For more information about “March Against Elder Abuse” events, visit www.ocesma.org.

About WEAAD. WEAAD was launched in 2006 by the International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations. To learn more about WEAAD, visit <https://eldermis-treatment.usc.edu/weaad-home/>

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 ∞*

Support your local food pantry while you downsize



By Natalie Ahern,
Owner, All the Right Moves

I am a weekly volunteer at a local food pantry. I have the pleasure of working with a dedicated group of men and women who HUSTLE during their shifts. Many of these people have worked at the food pantry for ten years or more; I began my volunteer shift in April 2020, when COVID-19 reared its nasty head and left me feeling I wanted to do something to help my community.

The clients we serve are kind and appreciative of the food provided to them. Most of them are embarrassed to wait in line for food, but these good folks just want to be able to feed their families. Occasionally, they will share their stories of jobs that ended, raised rent on their apartments or medical issues that have left them unable to provide even the most basic necessities. Not a shift goes by when one of the volunteers doesn’t utter the words, “That could have happened to any of us.”

I write this article today as a downsizing specialist to serve as a reminder of the good you can do while you are working on your own downsizing

project. Consider delivering these items to your local food pantry:

- Unopened, unexpired canned or boxed foods
- Pet food
- Paper products (paper towels, tissues, toilet paper)
- Unopened cleaning products and wraps (foil, sandwich bags)
- Unopened Toiletries of any size

Many food pantries offer additional services to their clients, such as mental health and job seeking services. Often food pantries have thrift shops where you can donate household goods and clothing you may want to downsize. Clients may purchase these items for a fraction of the cost of a retail store. Proceeds from the thrift shops fund the services mentioned.

Donating your unwanted items helps our communities in so many ways. Providing nutritious food keeps our clients healthy, keeping kids in school and parents at work. Your donations also indirectly fund mental health and job counseling. And, of course, your contributions help struggling members of our community maintain dignity.

About the Author: *Natalie Ahern, founder and principal of All the Right Moves Boston and downsizing and transition specialists serving Greater Boston and the South Shore, 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. She is a member of the National Association of Senior Move Managers. You can reach her at 781-724-1681 or visit alltherightmovesboston.com for more information. ∞*

Art Matters XXXI: Reflections on various art media

Sculpture, Part 10c – Byzantine Medieval Art, Post-Iconoclasm to the Fourth Crusade



By Janet Cornacchio,
President, Scituate Arts Association

In my last column, we talked about art of the Eastern Empire, which, broadly summarized, observed that “For over 1,000 years, from the moving of the Empire’s capital by Emperor Constantine until its fall in 1453, the Eastern Empire carried on much of the knowledge, literature and art of Europe and the ancient Near East.” Now, let’s take a look at the first 500 or so years of Byzantine art, religious and public art along with decorative and

smaller works.

Byzantine art and architecture is traditionally divided into four periods – the Early period, Middle or High Period, Late Period and Post-Byzantine. Today, let’s look at the Early Period which begins with the Edict of Milan in AD 313 issued by Emperors Lucinius and Constantine. The edict legitimized Christian worship and within a few years Constantine transferred the imperial seat to Constantinople, a city he founded. The early period extends to AD 842 marked by the conclusion of the Iconoclasm (a term that refers to the rejection and destruction of pagan religious symbols).

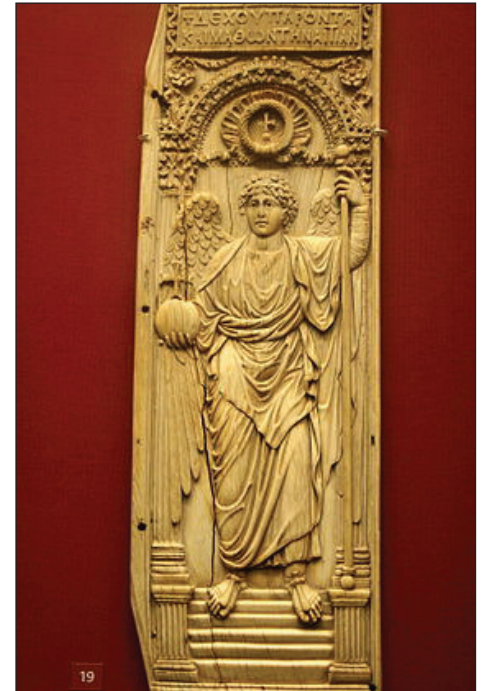
Now, Christian monumental art could appear and Constantine’s locating his capitol in Constantinople assured that the city and its art became an artistic center for the eastern half of the Empire. The emperor’s city’s open space was filled with ancient statuary and a number of major public buildings and churches were built, including what was to become the foundation of the Hagia Sophia. Other important buildings, which partially survived, are the Hippodrome of Theodosius I (specifically an obelisk and its base) and the Basilica of St John. In Rome, the church of Santa Maria Maggiore reflects the building style of Byzantium’s early period (Remember, Rome and Constantinople were still one Empire) – It was a favorite of mine on a trip to Rome.

Significant changes in Byzantine art coincided with the reign of Justinian I (527–565). When he wasn’t reconquering Italy, North Africa and Spain and laying the foundations of a strong imperial absolute Byzantine state, codifying its laws and imposing his religious views on all his subjects by law, Justinian renovated, rebuilt, or founded anew countless churches within Constantinople. One of them was the world-famous Hagia Sophia, which had been destroyed during a major riot. After the fall of Constantinople, the church became a mosque under the Ottomans (hence the minarets in the photo) and today it is a museum. Byzantium’s flourishing Christian mosaic art filled the Hagia Sophia and spread throughout the Eastern Empire from the 4th century onwards.

Among the important sacred and secular illuminated manuscripts that survive from this early period are those of the classical author Virgil, illustrated with narrative paintings and a number of illuminated biblical manuscripts. One of the major ones, the Syriac Gospels, known as the Rabula Gospels, is a 6th-century manuscript created in the Asian provinces of Byzantium. One of the earliest and most historically significant Christian manuscripts, it features large miniatures that are brightly colored, full of movement and dramatic presentation of the subject. It comes from a period from which little art survives and which saw a great development in Christian iconography or pictorial symbolism.

One additional exceptional Byzantine art form was that of ivory carving. Ivory diptychs or two part works, many with intricate relief work, served as gifts for newly appointed consuls. The Aerobindus diptych (AD 506) shows the consul, Aerobindus Dagalaiphus presiding over the games in the Hippodrome of Constantinople, one of the significant monuments built by the Emperor Constantine circa AD 330.

Another excellent example of Byzantine Ivory carving is the Archangel



Clockwise from right: Leaf from an ivory diptych of Areobindus Dagalaiphus Areobindus, consul in Constantinople, 506. Areobindus is shown presiding over the games in the Hippodrome, depicted beneath (Musée national du Moyen Âge); Archangel Ivory, 525–550, Constantinople; Miniatures of the 6th-century Rabula Gospel (a Byzantine Syriac Gospel) display the more abstract and symbolic nature of Byzantine art.



Ivory of Constantinople, AD 525–550. Part of a diptych, the archangel is commonly identified as Michael. The angel is shown in high classical style with Roman garb and face and body adhering to classic proportions, although the spatial relationships are typically Byzantine. Notice the tenuous positioning of the angels feet on the steps, quite similar to that of the figure in the Aerobindus diptych. The second half of the Archangel diptych was probably Emperor Justinian, who was offered the orb as a symbol of imperial power. This is the largest single Byzantium ivory carving surviving at approximately 17 x 5.5 inches.

Justinian’s reign (527–565) was followed by a period of political decline where the emperor’s territorial reconquests were lost again. The rising tide of Islamic conquests in the 7th century was a continuous threat. The next major period in the Eastern Empire was the Iconoclasm, a reaction to the extreme veneration of religious imagery (icons) that took place in the century following Justinian. Art in Christian churches was simplified: the depiction of Christ as the lamb was forbidden as was the use of the cross on pavements and, in general, pictures that incited base pleasures were discouraged. Some of the earlier mosaics and portable icons were removed, although some forms of secular realistic art continued.

Next time we’ll take a look at the final years of the Christian Eastern Empire.

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



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.

A tribute

By Phyllis DeLaricheliere, MS

WEYMOUTH – June, 2022 is my five-year anniversary of having the honor of writing my monthly column “Ask The Hippie,” for the *South Shore Senior News*. You all have allowed me to share my thoughts, ideas, viewpoints, research, and best practices as they pertain to dementia. This privilege was all thanks to one woman, Patricia Abbate – “Patti!”

I met Patti over five years ago when I was teaching a dance class to seniors in Weymouth called “Enchanted Women.” I believe they were learning Hip Hop to the song “24 Karat,” by Bruno Mars. She came by the community with her trademark fancy hat of the day and cameras hanging from around her neck and a notebook in hand to write down the scoop about our class for the “South Shore Senior News.”

Patti had recently purchased (rescued) the monthly newspaper and was passionate about getting information about seniors to seniors in the Greater South Shore community. It was here that our friendship began. After she took pictures in the dance studio, she came down to the office and we started chatting about my viewpoint on aging, preventative holistic approaches to dementia, and the magic of the arts – dance, song, paint, and photography. We “clicked” and she said I should write about the topic in her newspaper. So many people, she told me, have false or depressing information about dementia.

Here's the truth – I was excited, thrilled and petrified. I had never written a column. Five years later, Patti has supported me, encouraged me to write my first book, and engaged me in lectures around the area telling my “HIPPIE” stories.

This past weekend, my mentor, my cheerleader, my light, lost her brave battle with pancreatic cancer. Knowing Patti like I do, this selfless human being would not want me to make this article about her, but rather about losing a loved one. So, in honor of my dear friend, I will educate all of us, so we can better understand and digest a loss.

“It isn't fair”

How many times have you used this phrase when something has happened or gone wrong that doesn't seem justified? This is often used when someone we love is diagnosed with Alzheimer's/dementia, cancer, or another medical condition that will change their life's journey and perhaps have it end sooner than we all want it to.

It's okay to say it isn't fair. For all of us suffering such a loss, fair-

ness seems to be imbalanced. Our suffering, more times than not, manifests itself into anger. We're mad that a person we love and care about had their path altered, shortened – angry that we can put a billionaire in space, but we can't cure dementia, Alzheimer's or cancer. We're fearful of what our journey will be like now without them. These emotional components all fall under the term GRIEF – A universal commonality among human beings. When the experience takes place, our brains begin to learn and relearn what our future is going to be like without our loved one; this is the process called GRIEVING.

Grieving is a painfully emotional process; at first our brain cannot process that we will never see this person again. This evolution in our brain takes time. The most important thing is that you do not do this alone. Grieving and the abject pain that comes with it are physiologically real. We need to understand –

- A support system is critical towards healing and adjusting. It is part of the brain's learning.
- Grief is an emotional experience, and you will have to go through it again, with regards to your loved one, when an event, memory or time triggers the feelings. Allow yourself to feel, but know that you have, or will develop, the tools to cope.
- Part of grieving is celebrating. In many cultures, the celebration of one's life supersedes the loss. Partake in this. Our culture seems to be divided on this, but neuroscience supports that the happy endorphins that come from loving memories help with the painful moments of loss and/or suffering.
- Take the lessons that life presents. First, with a diagnosis of dementia, it's ok to say, “It's not fair,” but appreciate that your loved ones' presence, their being, is still with us and we have continued opportunities to love them. Second, life is short. We have heard this phrase so MANY times, but we all have an expiration date, and sometimes a dark force, like cancer or heart disease, shortens our lives. So, embrace the moments that you still have together.

Finally, I will leave you with this assurance – special people in our lives who have left us too soon, are not lost – they are alive in our memories and our journey; for they touched us and put their imprint on our path. Be thankful for what we did have, not what we should have.

God Bless.

About the Author: *Phyllis DeLaricheliere MS, author/columnist/lecturer/consultant is on a mission to help others understand compassionately the journey of Alzheimer's/dementia. She is a welcomed educator for nursing programs and other clinical settings as well as a vibrant guest speaker to those caring for someone with Alzheimer's and allows them to feel supported and to see the disease from another side. WEBSITE: www.askthehippie.com to learn more. ∞*



Free Concert: Satuit Band returns to Rockland

On Friday, June 24 at 7 p.m. the 50 members of the Satuit Band will be seated on the Rockland Library lawn for the first time in two years to present the pre-Fourth of July Concert.

Bring your blankets and lawn chairs and enjoy this exciting group of dedicated musicians.

Based in Scituate, MA, the Satuit Band has been welcoming South Shore musicians since 1933. Membership includes high school and

college students, dedicated amateurs, and seasoned professionals. As part of the bands' commitment to the continued education of the student members of the band, thousands of dollars have been awarded in scholarship money to the student members of the group.

The band is under the direction of Charles Shaffer, who holds degrees in music education from Florida State University and was a music teacher for 25 years at Braintree High School.

The band's 90-minute concert will include music from Leroy Anderson, Henry Mancini, Neil Diamond, The Beatles and others. This summer

the group will be playing at St. Mary's in Scituate, at Hull High School for the Hull Life Saving Museum, the Hingham 4th of July celebration, and at Glastonbury Abbey also in Hingham.

The concert is sponsored by the Friends of the Rockland Memorial Library and funded by a grant from the Rockland Cultural Council, a local agency supported by the Massachusetts Cultural Council.

This exciting pre-holiday event is back for the first time in two years. Come and enjoy a rousing 90-minute program of your favorite songs and celebrate the 4th of July early! ∞



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