



Retired secret service agent now protects the legal needs of seniors



By Marie Fricker

From guarding the lives of American Presidents to protecting the assets of South Shore seniors, Braintree attorney and retired U.S. Secret Service Special Agent John J.

O'Connor is ever-vigilant.

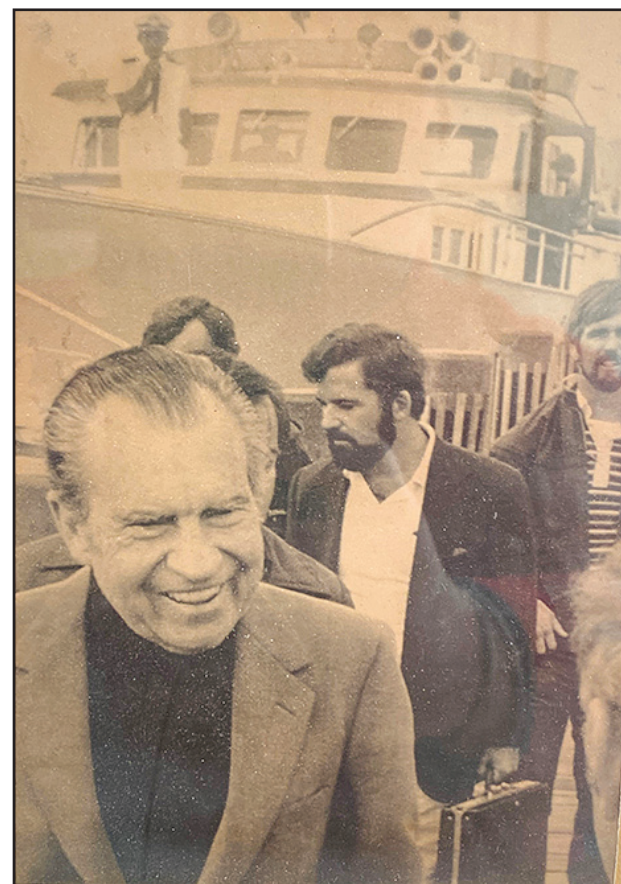
O'Connor, 70, owns and operates O'Connor & O'Connor, PC with his son John W. O'Connor, Esq. Their practice, located at 100 Grandview Road in Braintree, handles real estate transactions, estate planning, and probate issues, with special emphasis on elder law.

"We offer a free consultation to any senior who wants to talk with us about safeguarding their home and assets," said O'Connor. "I tell my clients to make an appointment now while they are healthy and can make financial decisions."

As an attorney, O'Connor enjoys helping seniors gain peace of mind through his legal expertise. But his law career came decades after he graduated from the University of Notre Dame in 1973 and took the U.S. Secret Service Employee Exam. He passed a fitness test, and underwent several interview processes, culminating with a polygraph, a drug test, and a medical examination to see if he was fit for duty. He remained on duty in the nation's oldest federal law



Elder Law Attorney John O'Connor of Braintree (left) was formerly a Secret Service Agent assigned to Richard Nixon (seen at right with O'Connor on a trip to Martha's Vineyard in 1980) and five other U.S. Presidents.



enforcement agency for more than two decades.

The Dorchester native's first assignment was as a Special Agent in the New York City field office investigating counterfeiting. Five years later he transferred to the Richard Nixon protection division and subsequently guarded four other

presidents – Gerald Ford, Jimmy Carter, Ronald Reagan, George Bush '41, and Bill Clinton.

"I'd have to say that Nixon was my favorite," said O'Connor. "We got to see a side of him that people didn't see. He treated us very well."

O'Connor refers to his wife Jane, the mother of his two children, as a "saint" who met the needs of their young family during his many years of 24-hour shifts, 7-day work weeks and extended nationwide and overseas travel.

"It's not like she could call me and say, a pipe just burst in the attic, and I could do something about it from Africa," he said. "Not to mention the worry that she had to deal with when I was on the job. Fortunately, my team was never faced

O'Connor... continued on p.6

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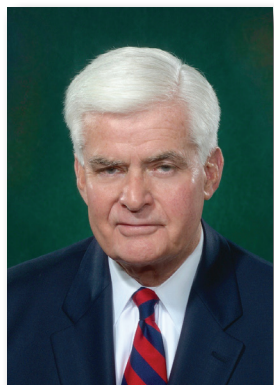
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HOME EQUITY WEALTH MANAGEMENT

Should Older Homeowners Retire with A Mortgage?

While mortgage burning parties may be a thing of the past, the desire to retire without mortgage payments has not changed - a worthy objective complicated by new realities.



By George Downey

BRAINTREE - In earlier times, homeowners were encouraged to pay off their mortgage before retirement. Today, that's not an option for most households. As a result, homeowners are required, if not advised,

to continue mortgage debt into and throughout retirement. Does this make sense?

Depending on one's financial circumstances, this may or may not be a wise strategy. Home equity has become the largest single asset most people have. However, its value is frozen and unavailable until the owner(s) sell or borrow against it. Moreover, the availability of future funding is not guaranteed as we painfully discovered during the housing crash that triggered the Great Recession of 2008. More recently, home prices have skyrocketed. How long will it last? What's ahead? No one really knows, except that what goes up can, and most likely, will come down.

Keep the mortgage in retirement?

As long as one has sufficient income (cash flow) to cover lifestyle obligations, the most logical reason to keep a mortgage is to maximize liquidity for near and longer-term needs. For retirees, paying down the mortgage balance may not be the best strategy. Converting a liquid asset (savings) to an illiquid asset (home equity) by paying down the mortgage may be counterproductive to achieving other objectives designed to increase and extend financial security.

A more traditional reason to keep the mortgage is to maintain the tax deduction for mortgage interest paid. However, the Trump-era tax reform act increased the standard deduction, so the average middle-class homeowner is unlikely to benefit. To be eligible, one must have itemized deductions, including mortgage interest, that exceed the standard deduction available today. The assumed tax advantage may be unrealistic.

Eliminate the mortgage in retirement?

For most, paying off the mortgage comes from a desire to eliminate payment obligations, reduce anxiety, and increase peace of mind. Conversely, while seemingly logical, it may compromise future borrowing capabilities to tap home equity when it may be needed. There is no assurance that future market conditions and/or lending requirements will accommodate the

borrowing needs of retired homeowners.

What's the end-game? (hint - it's different for everyone)

Which is more important - leaving the home to heirs without debt, or using home equity to increase and extend financial security? Whatever the answer, planning is essential. Most important is a practical understanding of how home equity may be used to increase financial security.

In the end, financial security comes from having sufficient cash flow to meet lifestyle expenses and enough liquidity (ready access to funds) to pay for known and unknown financial risks of aging and retirement.

Reverse Mortgages - An innovative solution

Increasingly, financial advisors are recommending reverse mortgages as a strategy to tap home equity without selling or taking on the burden of monthly payments. They are recognizing reverse mortgages are a unique and versatile planning tool that can significantly improve the financial plans of aging clients. Basic features include:

- No obligation to make payments
- Funds received are income tax free - can be used for any purpose
- Credit line is guaranteed and growing
- No personal liability for borrower or heirs
- No maturity date as long as one borrower resides in the home
- Balance owed can never exceed property value at time of repayment
- Borrower Obligations - It's a mortgage - Just different

Funding and loan terms cannot be frozen or cancelled as long as the loan remains in good



Photo credit: istock.com/sanfel

standing. Borrower obligations are limited to:

- Keeping real estate taxes, liability insurance, and property charges current
- Providing basic home maintenance
- Continuing to live in the property as the primary residence

Good for some - Not for all

A reverse mortgage may or may not be a good fit based on individual qualifications, circumstances and needs.

To learn more, consultation with a Certified Reverse Mortgage Professional (CRMP) is recommended. CRMPs are certified, experienced, and exam-tested professionals pledged to strict observance of the **Code of Ethics & Professional Responsibility** of the National Reverse Mortgage Lenders Association, Washington DC. More information on reverse mortgages and a list of CRMPs is available on NRMLAs consumer website, www.reverse-mortgage.org.

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

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Aging with Sass & Class

By Loretta LaRoche

Recently I watched a documentary on the life of Gore Vidal. Vidal was a prolific American writer, famous for frequent talk-show appearances, and witty political criticisms. He often debated with William Buckley who was also famous for his literary works and his political opinions. Their views on many subjects were diametrically opposed to each other, but what they had in common were their rapier wit, incredible intelligence, and vocabularies that made you feel that they had ingested Webster's dictionary.

My mother loved words and her goal was to make sure that I loved them too. Every night after dinner she would ask me what new word I had learned that day. If I didn't come up with something she would bring out the dictionary and tell me to pick out a word to add to my list. She was also an avid reader and encouraged me to read as well. When she would find out that Buckley and Vidal were on a show together we would sit and watch them "go at it."

I remember being mesmerized by their dialogue. Even if you didn't understand what they were saying, you were in awe of how they said it. Yes, they had an air of arrogance about them, but that added to their allure. They always appeared to be like two proud lions stalking and calculating how to take over each other's territories.

In today's world, having a good vocabulary doesn't seem to matter much. After all, as long as you understand what #hashtag means you're all set. Basically knowing 140 words will get you through your entire life if the technology wizards have it their way. Texting doesn't require being "word wise!" I don't recall having someone text me words like supercilious, lugubrious, salacious, ebullient, or fatuous. Texting is supposed to be short and sweet, get to the point for goodness sake.

Our need to get to the point is helping to eliminate conversations that once included dialogue that helped describe our opinions, and emotions. We often rail against how technology has overcomplicated our lives. Yet, perhaps the opposite is true. There are a plethora of sites that are now able to reduce subject matter to the simplest terms. Writing an essay as a homework assignment was often a brain drain. Now you can find essays already written for you if you choose to eliminate using your own "think tank."

We are constantly alerted to how important it is to exercise the brain in order to stave off the horrors of dementia. Crossword puzzles seem to be one of the prescriptions to help with neuroplasticity along with a healthy diet and exercise. There's only one problem; it's hard to do a crossword puzzle without a good vocabulary. It just might be time to pick up a dictionary!

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. Loretta was on a stadium tour, The Power of Success, in Canada with Tony Robbins. She believes and lives her message, "Life is not a stress rehearsal!" Learn more at her website: www.LorettaLaRoche.com. ∞



SOUTH SHORE SENIOR NEWS

Published by

My Generation Media

412 Nantasket Ave., Hull, MA 02045

781-925-1515

www.southshoresenior.com

info@southshoresenior.com

www.facebook.com/SouthShoreSeniorNews

Publisher: Patricia Abbate

Business Manager/Owner: Thomas Foye

Editor: Marie Fricker

Typesetting/Design/Production: Cheryl Killion

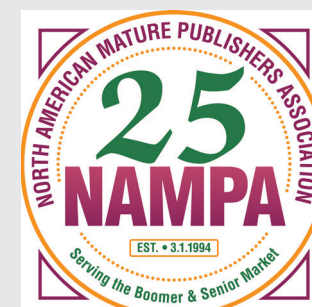
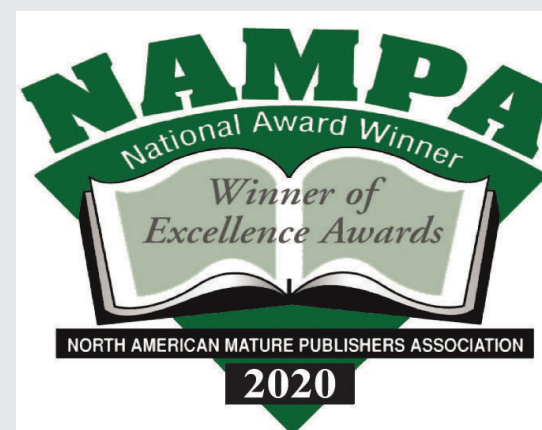
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South Shore Senior News is printed 12 times per year with a deadline of the 15th of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for review and potential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



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Welcoming Spring, Embracing Resilience

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



It never fails to come – spring! Suddenly, the snow is gone, and the vulnerable buds and shoots appear. Just when we think the landscape will stay gray forever, crocuses pop up, the trees turn green and the sunniest of daffodils burst into

bloom. It amazes me every year – but this year, after two years of the pandemic, the return of spring is somehow more meaningful than ever.

Spring is the proof of nature's resilience. And as I look at my staff and the families we serve, I see this resilience in them too. The grace and resilience of the human spirit. It never fails to break through – the smile, the touch, the kind word – reaching out to others, and in doing so, reaffirming that we are connected to each other and the many seasons of life and loss, and life again.

Resilience, our ability to recover and rebound creatively, is key to moving forward through difficult times, especially loss, which we have all experienced so much of since the pandemic hit. This doesn't mean that rebounding is an easy road, but new research shows that trauma can lead to new beginnings and growth.

"People don't always think about resilience or grieving as being about adapting to change. But that is what it is about," said Jennifer C., LICSW, ACHP-SW. A hospice social worker at Old Colony Hospice & Palliative Care, she has been researching resilience to help our staff and our patients.

While we may be designed to adapt, we don't always understand how to foster this resilience, this ability to adapt, in a way that we can positively tap into this resource and move forward. And sometimes, we feel that doing so means we

are not grieving the way we should. Resilience, though, does not mean people do not suffer immense pain or grief. Resilience gives us the ability to deal with tragedies, loss, and setbacks. We need to allow for both grieving and resilience. And we need to give both time.

At Old Colony Hospice, we deal with loss every day. As a society, too, we understand that loss is part of life, and to a certain extent, we expect it. But as Jennifer C. points out, the pandemic has brought about new layers of unexpected loss for many, from the deaths of loved ones to the loss of jobs, social life, and friendships. We've all experienced other losses too, such as privacy, predictability, and trust in institutions.

And, we are also now dealing with the horrific news coming out of Ukraine. With the images and stories, many people are struggling with past traumas and present concerns, including children's advocates, war veterans, animal advocates, people whose families have been touched by the Holocaust, and so many others.

Sometimes, it can feel like the ground is shifting and life can feel overwhelming. It is important to reach out for help and to know that, with time, most people find ways to work through these traumatic changes. We can even grow from difficult experiences to develop deeper relationships and reorganize our priorities.

This is what researchers call resilience; it can and should be nurtured. The process of developing resilience, like grieving, often comes in different stages and is a personal journey. What works for one person may not work for another, Jennifer C. said. Still, those who deal with these issues suggest these tips:

- **Connect:** Make connections with others, not only loved ones but new people. Surround yourself with people who listen but do not judge. Consult a therapist, counselor, or spiritual leader.
- **Feel, Don't fight it:** Allow yourself to feel the range of feelings that accompany loss.
- **Focus:** Focus your attention on activities or information that is helpful to you or that fosters growth. Practice filtering out negative influences.

- **Grow:** Practicing or developing a skill helps during times of stress. Practice a musical instrument, learn a language, train for a race, plant a garden. But be reasonable in your expectations.
- **Remember and reflect:** Practice gratitude exercises. Embark on a project that contributes to the welfare of others. Do something that honors the legacy of a loved one. Find a way to remember an event or time in your life that feels special to you.
- **Stay in the present:** Anxiety worsens when worrying about the past or the future. Focus on what you can control now.
- **Reframe the questions:** Instead of asking questions with no answers, such as "Why did this happen to me?" ask questions that can lead you to growth, such as "What can I learn from this situation to help me cope?" or "What are the ways forward for me?" or "What can I do in this moment?"
- **Take care:** Remember to take care of yourself and your needs, including eating well and exercising. Take five minutes to refresh: Go for a walk. Call a friend. Enjoy a cup of your favorite tea.

As I watch one season change into another, I am reminded that change is inevitable. Accepting that and trying to work with those changes is what boosts our resilience so we can find our way through difficult times.

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. ∞*

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By Nancy Muckle,
Owner, 'Problems Solved'



Problems Solved was launched in New England and has grown nationwide to solve problems involving money owed to individuals and business owners who haven't been able to get results or would like a team of advisors – lawyers, doctors, contract negotiators, eldercare experts, and financial executives – to assist.

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owner after Problems Solved Team Works Issue. Medical Billing Issues are a major problem for business owners as well as individuals. The latest happy Problems Solved client is a business owner who had some mammograms and other tests done, but they were not paid for by a leading national insurance company.

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Cover Story, continued from page 1

with a deadly force threat to us or to those we protected.”

In the late eighties and early nineties, O'Connor served on an FBI Boston Task Force and led a team that investigated bank and credit card fraud. He retired from the Secret Service in 1996 and earned a law degree at the New England School of Law. He worked as a civil and criminal trial attorney for many years before entering corporate law and opening his own practice.

He has served as a guest lecturer for the Norfolk County Sheriff's office, at elderly housing councils and at local senior centers on the topics of

identity theft and financial crimes. He and his son John like to educate their clients about the possibilities that are open to them.

“We ask people some very important questions at the first meeting,” said O'Connor. “How can you protect your assets should you get sick or injured? How can you preserve your 401K to make it last longer? Is your real estate properly titled? How can you avoid Medicaid taking your house? Once we talk, I'll do an overview of what I think needs to be fixed and I'll fix it for them, and, at the same time, tell them how to avoid financial fraud.”

The former Secret Service agent stresses, “Now is the time to act because no one knows what is going to happen. You may be planning to put off taking your Social Security benefit until you're 70. As the saying goes, ‘If you want to hear God laugh – tell him your plans.’”

To book a free consultation with O'Connor & O'Connor, call 781-428-3924. ∞

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SENIOR FITNESS

Effective Exercise and Nutrition Program for Lower Blood Sugar



By Rita La Rosa Loud, B.S.

QUINCY – It is well-known that individuals of all ages, including older adults and seniors, who are overfat and underfit may develop blood sugar issues that can lead to several diseases, like diabetes, heart disease and stroke. According to the American Diabetes Association, more than 1 in 3 American adults have pre-diabetes which increases risk for Type 2 diabetes. Unfortunately,

greater than 70% of Americans fall into this category. Individuals who are overweight and sedentary may not even realize they are pre-diabetic (blood glucose levels are higher than normal) or have developed Type 2 diabetes, which is associated with neuropathy, blindness, heart disease, stroke, or other serious medical issues.

In our multi-faceted 24-week Quincy College weight loss study, which consisted of resistance training, cardiovascular exercise, stretching and a sensible nutrition plan of moderate calorie consumption and supplemental protein, the participants reduced their body weight, improved their overall body composition by losing fat and adding muscle, decreased hip and waist circumference, improved waist/hip ratio, lowered their resting blood pressure, and significantly improved their blood sugar (HbA1c) readings.

What is HbA1c? HbA1c is an assessment of relatively stable blood sugar levels, attained by a simple blood test prescribed by a physician that predicts prediabetes and diabetes. These assessments are important tools with respect to monitoring, treating, and managing this disease. Although HbA1c target numbers can vary due to age, etc., the desirable goal for diabetics is to achieve an HbA1c percentage of less than 7. An HbA1c range between 5.7 percent and less than 6.5 percent, indicates pre-diabetes. To

prevent suffering with this illness, the ultimate aim is for an HbA1c level of less than 5.7 percent. Incidentally, HbA1c blood samples of all our study subjects were drawn at a local medical facility.

Quincy College Exercise and Nutrition Program. As part of our 15-month joint exercise and nutrition study, overweight men and women performed 20 minutes of machine-based (resistance) exercises, 20 minutes of cardiovascular (aerobic) exercise, and 5 minutes of stretching (flexibility) exercises 2 or 3 days per week. After 6 months of training in the following manner (refer to Training Protocol below), they increased their lean (muscle) weight by 4 pounds and decreased their fat (adipose) weight by 14 pounds which amounts to an 18-pound improvement in their overall body composition (muscle and fat ratio) as well as their personal appearance. They also experienced significant decreases in waist and hip girth, resting blood pressure, and blood sugar levels.

Training Protocol. Our subjects performed 1 set of 3 lower body exercises (leg extension, leg curl, leg press) followed by 6-to-7-minutes of cardiovascular (aerobic) exercise of their choice (treadmill, cycle, or rower). Subjects then performed 1 set of 3 upper body exercises (chest press, lat pull-down, shoulder press) followed by another 6-to-7-minute cardiovascular (aerobic) exercise option of their choice, then completed a third and final succession of 1 set of 3 mid-section (core) exercises (abdominal curl, low-back, and torso (trunk) rotation) followed by 6-to-7-minutes of cardiovascular (aerobic) exercise selection of their choice.

The aerobic (cardio) segment was performed in an interval approach, namely, a higher effort for 20 seconds followed by a lower effort for 20 seconds. Stretching exercises were performed in a distributed manner, immediately after each strength exercise right on the strength machine (At-Machine Stretching), or in a consolidated fashion, on a StretchMate stretching apparatus. The resistance exercise was performed with a moderate weight load that could be lifted between 8 to 12 repetitions, in a slow, controlled movement speed, for example, 3 seconds for the lifting action, and 3 seconds for the lowering action. As soon as 12 repetitions were completed in proper form, the subjects increased their weight load by no more than 5 lbs. (refer to Exercise Component).

Exercise Component

MACHINE-BASED EXERCISES	MUSCLES TARGETED	SETS X REPS/DURATION
Leg Extension	Front thigh	1 set of 8-12 repetitions
Leg Curl	Rear thigh	1 set of 8-12 repetitions
Leg Press	Front/rear thigh, hips, buttocks	1 set of 8-12 repetitions
Aerobic Exercise	Cardiovascular System	6-7 min x 20 sec intervals
Chest Press	Chest, front shoulders, triceps	1 set of 8-12 repetitions
Lat Pull-Down	Back, rear shoulders, biceps	1 set of 8-12 repetitions
Shoulder Press	Shoulders, triceps	1 set of 8-12 repetitions
Aerobic Exercise	Cardiovascular System	6-7 min x 20 sec intervals
Abdominal Curl	Front trunk	1 set of 8-12 repetitions
Low Back Extension	Rear trunk	1 set of 8-12 repetitions
Torso Rotation	Side trunk	1 set of 8-12 repetitions
Aerobic Exercise	Cardiovascular System	6-7 min x 20 sec intervals

Nutrition Component

In addition to participating in an effective resistance exercise, our subjects participated in a sensible nutrition plan. As stated above, the exercise program consisted of 20 minutes each of two modes of activity, aerobic and resistance exercise, while the nutrition component necessitated consuming 1,200-1500 calories for women, or 1,500-1,800 calories for men). The nutrition program included substituting high protein meal replacement shakes (24 grams of protein) and/or meal bars (20 grams of protein) for breakfast and lunch per day.

At the completion of the 24 weeks, subjects made significant improvements in body weight, body mass index, percent body fat, fat weight, lean weight, waist/hip circumference, waist/hip ratio, systolic/diastolic blood pressures, and HbA1c while simultaneously reducing body fat and increasing lean muscle. Our results corroborated other research that showed positive effects of progressive resistance exercise on HbA1c levels, especially those with abnormal glucose metabolism. In our study the preponderance

Senior Fitness... continued on p.12



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One Size Does Not Fit All



By Chris Hanson

HANOVER – Retirement planning is so complex it's tempting to use a product that implies simplification. Target date funds are one example. But there are things in life that should be highly suited to your personal preferences, like your financial plan or your wedding dress.

Filene's Basement's "Running of the Brides" was a cherished Boston tradition. Hundreds of prospective brides would cobble together a pack of trusted advisors, storm subterranean Downtown Crossing, and chase the bridal gown of long-held dreams. With deep discounts, the price was always right but the dress had to be the proper size, style, cut, train length, fabric, etc, etc, etc. It was no easy feat, so teams had to be strategic with matching shirts and secret hand signals. With a great deal of effort, and maybe some trading, the bride would score a captivating dress on a parsimonious budget.

Now imagine this absurd scenario: You decided to stay in bed that Saturday morning for the "Running of the Brides" and sent a football team instead. The only instruction you give them is a size 12. On the surface, some of this makes sense. Gridiron galoots already have matching shirts and understand last second audibles. Aggressive offensive linemen can

clear paths through the ruthless bridezillas so the wide receiver can snatch a dress. All this occurring while you're in your jammies leisurely browsing china patterns. Sounds great, huh?

But I bet you wouldn't blissfully spike the dress in the end zone. I wonder if it would actually be a dress and not some burlap sack. Then, despite your somber disappointment, you're confronted with a Mount Rushmore face head coach insisting "We're on to photographer selection." But remember, the guys did their job. When you give generic instructions, expect generic results.

This is exactly the same logic employed by investors purchasing target date funds. If you purchase shares of "Retirement 2030" funds you forgo the opportunity to plan based on your personal situation and preferences. While the funds are managed somewhat aggressively in earlier years, their investments get more conservative as it gets closer to the target date. All decisions are based solely on that date. Your life expectancy, estate planning needs, retirement travel plans and other assets are not taken into account. There is no financial planning; you're simply lumped in with the rest of the fund shareholders. Maybe even with a few of those bridezillas and galoots.

If that is not bad enough, target funds present another obstacle to a happily-ever-after retirement. A widely held criticism of target funds is the investment becomes too conservative once the date is reached. Remember, a 20-30 year retirement is very common. If you do not earn at high enough returns and keep up with inflation, you increase your chances of running out of money. It is important to holistically consider your personal situation and plan from there. It is impossible for target funds to do so.

For many, the perceived drudgery of actually sitting with an advisor and crafting a personalized plan seems intimidating. But you're as special as the bride to a quality advisor and it does not take much time. A long retirement should be something that is anticipated, not feared. It is quite possible you'll renew your wedding vows or meet a second Prince Charming at age 80. The Wicked Smart Investor wants you to have the budget for another nice dress.

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 wickedmartinvestor.blogspot.com. ∞



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Managing Anxiety About a Post-COVID World

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



After living through two years of the COVID-19 pandemic, it's natural to be a little anxious. After all, we saw the devastation it wrought, particularly on seniors. And seniors are still falling ill from COVID more often

than other age groups. So, it's no wonder that many older people experience anxiety as the country attempts to shift to a post-COVID world. Here's what you need to know.

Your Feelings Are Valid. Whether you're worried for yourself, or your mom, dad, grandparent, or elderly family loved one, your feelings are valid. Many seniors feel they have been left behind throughout the pandemic and that their needs and increased vulnerabilities are not being addressed as restrictions are lifted. As a result, many of them are choosing to continue taking precautions like limiting visitors and wearing masks. If you would like to continue taking precautions, you should honor those choices. Your feelings are valid. Know that many healthcare professionals support your decision to continue COVID-19 virus prevention precautions.

The Risk Is Not Yet Over. The unfortunate truth is the risk COVID-19 poses to seniors is

not yet over. With current new COVID cases averaging over 26,000 per day and deaths averaging over 500 per day in the U.S., seniors still remain vulnerable to COVID. If you are feeling anxious, angry, or frustrated as the world begins to open up again, that's a normal reaction. After all, everyone has been affected by COVID, whether by isolation, losing loved ones, experiencing financial impacts, or contracting the virus yourself.

But There Is Reason to Hope. Although COVID is here to stay for the foreseeable future, there is reason to hope. Seniors are the most highly-vaccinated group in the country, with many states achieving more than 90% vaccination rates among seniors. There are also new treatments available that we didn't have at the beginning of the pandemic, like antiviral pills and monoclonal antibodies. And additional new treatments are currently being developed. That means seniors are less likely to get COVID than they were at the beginning of the pandemic (as long as you've been vaccinated) and more likely to receive effective treatment than before.

Managing Anxiety is Key. As we transition to a post-COVID world, it is completely normal to experience some anxiety. So, if you're struggling with constant low-level anxiety, you're not alone. Rather than dismissing your feelings, managing your anxiety is key. Don't feel pressured to do more than you are comfortable with. Remember, your decisions about which precautions to continue taking are between you and your doctor, not anyone else.

The important thing is to learn to manage

your anxiety, because we know anxiety has negative impacts for everyone, and especially seniors. Thankfully, there are many things you can do to help. Listening to music, reading, gardening, and other hobbies are great ways to take your mind off your worries and reduce your anxiety. Talking to supportive friends and family members is helpful, too. Exercise boosts your feel-good hormones while helping you stay healthy. And trying meditation, yoga, or Tai chi can help you relax and feel more at peace. Remember, if your anxiety becomes overwhelming, it's a good idea to talk to a doctor or therapist, too.

Many seniors continue to deal with anxiety about a post-COVID world. If you or your loved one need help with activities to manage anxiety, Celtic Angels Home Health Care is only a phone call away. We're available to provide companionship, play games, go on outings, transport you to see friends, and more. Visit us at www.celticangelsinc.com to learn about the many services we provide.

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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Sincerely, Susan C.

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Downsizing your closets

By Natalie Ahern,
Owner, All the Right Moves



Most of us have a few skeletons in our closets... let's continue to keep those secret and just talk about clutter in our closets!

Are your closets frightening, disorganized and overly crowded? If so, you aren't alone. Most of us lament the lack of closet space in our homes but when it comes right down to it, it often isn't a lack of closets, but we just own too much stuff.

When my clients are ready to downsize, most of them want to focus on their furniture. We do floor plans for furniture that will be going with them and find consignment or donation spots for all the rest. But when it comes to closets, most people don't see the value of sorting and purging. I often need to remind clients that paying to pack, move and unpack items that don't fit or are duplicative is expensive. It is also not very much fun to find yourself tripping over unopened boxes two months after a move because the items don't fit in your closets.

Here are some tips that may help you as you

set about downsizing your closets:

- Pull all like items together (all coats, handbags, lightbulbs, office supplies).

Ask yourself these questions:

- Does it fit?
- Does it make me feel good when I wear it or use it?
- Does it fit into my current lifestyle (ex., professional clothes, old hobbies)?
- Could I borrow, rent or otherwise make do without it?

Once you have everything laid out by category, you can then determine if items are to keep, donate, consign or sell, gift or trash.

Whenever possible, take items for trash right out to your barrel or to the dump. Take donations to your favorite local charity, box up items for consignment or gifting. Processing these items and removing them from sight will prevent you from "changing your mind" about the items you have decided to part with. It happens! I once had a client who climbed into her dumpster in the middle of the night to remove items that she had trashed the day before.

Once you have decided what you want to keep, organize your remaining items in a manner that works best for you. I like using existing items to help with organizing; use fabric bins to corral handbags, accessories. Use plastic bins for toiletries, office supplies, utility items (flashlights, batteries, extension cords, etc.). I like us-

ing shoe racks as "risers" for office supplies and pantry items and hanging shoe bags in front hall closets for hats, gloves, even masks and sanitizers. Be creative with the supplies you have.

I hope you will find a new appreciation for your pared down possessions and enjoy your decluttered closet space. You may even have room to add a few more skeletons!

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. ∞*



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Older Americans Act Nutrition Program 50th Anniversary

OCES Celebrates with Special “March for Meals” Event in Easton

BROCKTON AND EASTON – Old Colony Elder Services (OCES), the non-profit agency proudly serving older adults and individuals with disabilities throughout greater Plymouth County, held a special “March for Meals” event in Easton, MA.

Honoring 50 Years. Meals on Wheels America and local programs such as OCES’ Nutrition Program and others across the country, celebrated a very special March for Meals honoring the 50th anniversary of the Older Americans Act Nutrition Program, the federal legislation that provides funding for nutrition services for seniors and helps support programs like Meals on Wheels.

OCES’ March for Meals campaign included a Community Champions component which is when local elected officials and Council on Aging (COA) Directors participate along with OCES to deliver meals, speak out for seniors and raise awareness for the power of their work. This special March for Meals lunch (grab & go style) was held on March 24th.

Senator Michael Brady’s assistant, Alfred DeGirolamo, along with Easton Council on Aging Director Kristin Kennedy; Program Director Anne Daley; Easton Public Health Officer Timothy J Vamosi; OCES Supportive Housing Specialist

Shikha Datta; OCES Community Programs Director Brenda Carrens; and OCES Nutrition Supervisor Jean-Marie Finn provided nutritious “Grab and Go” meals to residents at the Easton Housing Authority on Parker Terrace.

According to Nicole M. Long, OCES CEO, “The Nutrition Program is critical to many homebound older adults who are unable to prepare meals or manage grocery shopping. In celebration of the 50th anniversary of the Older Americans Act Nutrition Program, our March for Meals events gave older adults opportunities to meet the dedicated individuals serving our communities and supporting the vital Meals on Wheels programs.”

Over the past year, the COVID-19 pandemic brought about many new challenges, but OCES continues to adapt and safely serve the needs of their consumers and communities. According to Meals on Wheels America, eight out of ten local Meals on Wheels programs are still serving more home-delivered meals than they were prior to the pandemic.



Brenda Carrens, Alfred DeGirolamo, Anne Daley, Shikha Datta, Kristin Kennedy and Timothy J Vamosi Easton EMS/MIH/Public Health Officer.

All of OCES’ nutrition meals are planned by a Registered Dietitian. OCES has hundreds of volunteers in their Nutrition Program delivering over 1,900 nutritious meals each weekday to homebound recipients living in greater Plymouth County.

For more information about OCES’ Nutrition and Meals on Wheels program, contact Brenda Carrens OCES’ Community Programs Director at 508-582-1561 ext. 252.

To learn more about Meals on Wheels America, visit <https://www.mealsonwheelsamerica.org>





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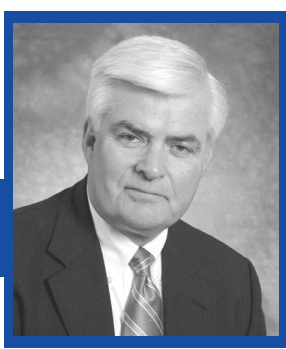
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Myth-Busting: What Aging in Place Really Means



By Nicole Long, MSW, LICSW

May is Older Americans Month. The Administration for Community Living (ACL), which leads the celebration each year, announced that “Age My Way” is the 2022 theme. According to ACL, this year’s theme focuses on how older adults can age in their communities, live independently for as long as possible, and participate in ways they choose.

Today, many older adults are living longer than their parents or grandparents. However, there remains an old-fashioned belief among some people that growing older means it’s time to slow down, step back from things, and be less involved. This is

a myth that needs to change!

Studies have shown that staying connected and remaining active and socially-engaged are key elements of thriving while aging. Just as a nutritious diet and regular exercise influence long-term health, maintaining positive social connections plays a key role in overall health. Individuals who lack social connections are at greater risk of experiencing depression and cognitive decline.

There are many ways that older adults can stay connected to and involved in their communities.

Local libraries and Councils on Aging (COAs) are good sources of information pertaining to various activities, events and groups that may be of interest to older adults. Libraries may offer book clubs, technology classes, special guest presentations and more. COAs provide programs, workshops, lectures and other fun activities designed to enhance quality of life. All of these activities can help to build social connections, develop new friendships and stay involved.

Other ways to **participate in the community** include getting outdoors for some low impact exercise by taking a walk with a friend or neighbor. Try your hand at gardening, learn a new hobby or consider attending an

exercise class such as Tai Chi. Some classes may even be held outdoors.

Volunteering is another way to stay connected to others and your community. Volunteer opportunities may be found at food pantries, places of worship, and animal shelters, to name just a few. Some organizations even offer virtual volunteer opportunities.

Community Dining Sites, located at some COAs and Housing Authorities, provide older adults with nutritious hot meals as well as opportunities to socialize with their peers.

There are a number of ways that homebound older adults can stay connected. Older adults who are unable to attend a Community Dining Site, or who are unable to prepare nutritious meals at home, may benefit from receiving home-delivered meals (also known as **Meals on Wheels**). These healthy meals, which are delivered Monday through Friday, enable recipients to remain independent; home-delivery also provides an important connection to the community and serves as a safety check.

Another way for homebound individuals to stay connected with their community is through **online classes and activities** offered through local libraries and COAs. Most libraries offer e-books and adult education online. Some feature arts and crafts classes, world travel guides and more.

Aging in place means remaining in and staying involved in your community. There are countless ways to do so! Old Colony Elder Services (OCES), a private, non-profit organization designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts, provides essential information and services that promote healthy and safe living. For more information about volunteering, Community Dining, Meals on Wheels, housing options and other programs to help you age in place, visit our website, www.ocesma.org.

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 ∞

Senior Fitness... Cont. from page 7

of HbA1c improvement associated with the exercise and nutrition intervention occurred within the first 12 weeks of the program.

Conclusion. The participants in our 24-week exercise and nutrition study experienced significant improvements in HbA1c during the first 12 weeks of the program. These subjects performed both resistance and endurance (aerobic) exercise while consuming a reduced calorie diet plan of higher protein intake (1,200 – 1,500 calories for women, or 1,500 – 1,800 calories for men). The subjects attained a larger reduction in percent fat and fat weight, improvement in body weight, body composition, body shape, and blood pressure readings.

During the final 9-month maintenance phase, participants consumed one meal replacement protein shake, versus two, and were no longer reducing their calorie intake. The result was extraordinary! They not only maintained their weight loss, but managed to decrease fat and inches, while increasing lean muscle. As you may know, dieters completing conventional weight loss programs typically gain all their weight back and some. This was, happily, not the case in our study.

Recommendations. In addition to engaging in strength and endurance (aerobic) exercise, based on our study results, to improve body weight, body composition, and body shape, while simultaneously losing fat and gaining lean (muscle) weight, we highly recommend a moderate calorie nutrition plan (high in protein, fruits, veggies, and water) of between 1,200-1,800 calories to include two daily protein-rich meal replacement shakes or bars each day. To reduce blood sugar levels (HbA1c) we also suggest that individuals who are overweight/obese and that have pre-diabetes/diabetes partake in a basic resistance and aerobic exercise program that also includes high protein meal replacements.

Study Subject Testimonial. Julie Driscoll: “I was in my mid-60s and overweight after having been on several diets to no avail. Sure, I would always lose a few pounds, then regain the weight I lost plus some! I was frustrated as I was someone who always exercised and didn’t understand

why I couldn’t lose and keep the weight off. In addition, I typically would end up with injuries to my joints and would have to stop exercising and then restart all over again.

“At the same time, I noticed my blood sugars were steadily rising and I was getting concerned. When I heard about this healthy nutrition and exercise study that was highly supervised by professional trainers, I decided to join. To my delight, at the completion of the program, I had lost approximately 20 pounds, added a good amount of muscle, and lost even more fat! My waistline got smaller and so did my hips, as well as other areas of my body. In fact, due to the careful guidance I received throughout this program, I never experienced any injuries. Even more important, my HbA1c dramatically improved.”

May 2 – June 30 Summer Shape-Up Program. If you would like to get healthy and strong, kick-start your weight loss, reduce your hips and waistline, and lower blood sugar levels, we invite you to join our Quincy College Community Health & Fitness Center’s 8-Week, Summer Shape-Up Program. To participate and receive enrollment instructions, please call Wayne or Rita at 617-405-5978. Our center is in Presidents Place, 1250 Hancock Street across from the Quincy T-Station. Once inside, just go to the North Tower Elevators next to the Security Desk and take it down to the Ground Level. When the elevator door opens, our fitness center is right there. Free one- and two-hour parking is available on Hancock, Coddington, and Washington Streets, and a parking garage is also available next to our building for a nominal fee.

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

Art Matters XXXI: Reflections on various art media

Sculpture, Part 10b – Byzantine Medieval Art, from the reign of Constantine to the end of iconoclasm



By Janet Cornacchio,
President, Scituate Arts Association

In my last column, we took a look at an exploration 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.” Today, we 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 spaces were 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 (a favorite of mine on a trip to Rome) reflects the building style of Byzantium’s early period (Rome and Constantinople were still one Empire), as do the mosaics in Ravenna’s San Vitale Church.

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, including 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 historically significant Christian manuscripts, it features large miniatures that are brightly colored, full of movement and dramatic presentation of the subject, coming 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

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 angel’s feet on the steps, quite similar to that of the figure in the Aerobindus diptych. The second half of the Archangel diptych was probably the 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 were 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 disturbed the mind and 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 take a look at the final years of the Christian Eastern Empire.



Hagia Sophia, Justinian rebuild with Ottoman minarets

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 ∞



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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.

All work and no play

By Phyllis DeLaricheliere, MS

WEYMOUTH – “All work and No play means we are only using half of our brain.” This is, of course, a play on words from the original proverb “All work and no play makes Jack a dull boy,” that first appeared in 1659, in James Howell’s proverbs. So for over 350 years, it’s been written that we need to find the balance and if not, then we need to ask ourselves are we truly fulfilling our life and enriching our two brains. The Judge (our left brain) creates a routine in which it feels comfortable functioning. This structure allows us to work efficiently and effectively. The Judge thrives on tasks, problem solving, and openly takes on the stresses that come with day-to-day life. Of course, stress over prolonged periods of time changes the brain, and damages brain cells. The more we exercise the stress, the stronger it becomes. “Reducing stress and changing patterns of thinking over a period of time is reflected in the structure of the brain,” according

science journalist Jo Marchant.[2]

Luckily for us, our Hippie (our right brain) is up for the challenge. It loves to live in the world of chaos with no rules, no guidelines, and to play! It embraces doing something that has no measurable purpose, plan or meaning. It offers your brain a much needed vacation from stress and processing.

These two brains battle for attention. We need to take care of our Hippie side, investing some energy into giving it a creative pursuit. When we are young, the dominant brain is the intrepid explorer, but once the Judge eventually matures and takes the lead. By allowing the Hippie to have a turn, it will exercise neurons, making new brain connections.

So let’s find the Judge/Hippie balance. Exercise your creativity, not your stress. Laugh, take a walk, cook a new recipe, paint a picture, sing a song, and explore the artistic you! Your brains will thank you.

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. ∞*



SOCIAL SECURITY UPDATE

Online Services and Telephone Remain Most Convenient Ways to Contact Agency



By Delia De Mello,
Social Security

Local Social Security offices have restored in-person services, including for people without an appointment, on April 7, 2022.

To avoid waiting in line, it is strongly encouraged, for people who can, to use our online services at www.socialsecurity.gov; call us, and schedule appointments in advance rather than walking in without an appointment. Phone appointments can save you a trip to a busy office. I thank the public for your patience as we work to increase service.

Customers who walk in without appointments may encounter delays and longer waits at our offices. Be aware that our offices tend to be the busiest first thing in the morning, early in the week, and during the early part of the month, so people may want to plan to visit at other times.

Given that many of the people we serve have health vulnerabilities, and consistent with our union agreements, we are continuing to require certain safety measures including masking, physical distancing, and self-health checks for COVID-19 symptoms. We will provide masks

to the public and employees if they need them.

Thoughtful planning and preparation have shaped our process to restore in-person services. Social Security employees are dedicated to serving the public, and we are ready to welcome the public back to our offices. Our local managers understand and can address the needs of their communities. We have also implemented office-to-office support as well as brought recently retired employees back to assist the public. We thank the many interested stakeholders including the Department of Health and Human Services’ Administration for Community Living and national advocate organizations for your help.

Throughout the pandemic, millions of people have used our secure and convenient online services and received help by phone. People who have access to the internet should first try our online services before calling us or visiting an office.

As we transition to a new modern phone system, some people may experience a busy signal or be unintentionally disconnected from their call. We sincerely regret this disruption and recommend people call when our National 800 Number may be less busy, such as before 10 a.m. or after 4 p.m. local time or later in the week. Like our offices, our waits are generally shorter later in the month.

To learn more, please visit www.socialsecurity.gov/coronavirus/gethelp/ and www.socialsecurity.gov/onlineservices/.

Additional Information: Most Social Security services are available to the public online at www.socialsecurity.gov and with a my Social Security account, or by telephone. And most Social Security services do not require the public to take time to visit an office. People may create their my Social Security account, a personalized online service, at www.socialsecurity.gov/myaccount.

People who set up their my Social Security account have access to additional personalized services. They can request a replacement Social Security card online if they meet certain requirements. If they already receive Social Security benefits, they can start or change direct deposit online, request a replacement SSA-1099, and if they need proof of their benefits, they can print or download a current Benefit Verification Letter from their account.

People not yet receiving benefits can use their online account to get a personalized Social Security Statement, which provides their earnings information as well as estimates of their future benefits. The portal also includes a retirement calculator and links to information about other online services, such as applications for retirement, disability, and Medicare benefits.

Many Social Security services are also conveniently available by dialing toll-free, 1 800 772 1213. People who are deaf or hard of hearing may call Social Security’s TTY number, 1 800 325 0778. ∞

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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