



SOUTH SHORE SENIOR News

AND METRO WEST

For Boomers and Beyond

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DIRECTORY**
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Improve Safety and Quality of Nursing Homes

By Mike Festa
State Director,
AARP Massachusetts

In Massachusetts, nursing home residents account for approximately 65 percent of all probable or confirmed

porting system.

We are also urging Governor Baker to repeal these immunity provisions related to COVID-19. Now is not the time to strip nursing home residents and families of their rights—and to let nursing homes off the hook for abuse, neglect, and even death. Nursing home residents, staff, and their families cannot afford to wait another day.

For those with a spouse, sibling, parent, or other loved one in a nursing home, AARP Massachusetts recommends asking the facility the following key questions to help keep them safe, remain connected, and stay informed:

Has anyone in the nursing home tested positive for COVID-19? This includes residents as well as staff or other vendors who may have been in the nursing home.

What is the nursing home doing to prevent infections? How are nursing home staff being screened for COVID-19? What precautions are in place for residents who are not in private rooms?

Do nursing home staff members have the personal protective equipment and training they need to stay safe and keep their patients safe? If



not, what is the plan to obtain personal protective equipment?

What is the nursing home doing to help residents stay connected with their families or other loved ones during this time? Will the nursing home set up a regular schedule for you to speak with your loved one by phone or video call?

What is the plan for the nursing home to communicate important information to both residents and families on a regular basis? Will the nursing home be contacting you by phone or email, and when?

Is the nursing home currently at full staffing levels for nurses, aides, and other workers? What is the plan to make sure the needs of nursing home residents are met if the nursing home has staffing shortages?

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Elder Law & Estate Planning

The Differences Between Wills and Trusts

By Patrick J. Kelleher, Esq.
ElderLawCare.com



HANOVER AND QUINCY – Wills and trusts have specific and quite different benefits for estate planning purposes. Each state has specific laws and regulations governing these legal documents. You can have both a will

and a trust; however, the information in each should complement the other. As a standalone, it is not accurate to say one is better than the other. The better choice for you, or a blend of both documents, depends on your assets and life circumstances.

Begin by assessing your situation, goals, and needs and understanding what wills and trusts do to guide your decision making. Then, along with an attorney, you will be able to identify the solution that best suits and protects your family.

At its most basic level, a will allows you to appoint an executor for your estate, name guardians for your children and pets, designate where your assets go, and specify final wishes and arrangements. A will is only enacted upon your death. It has some limitations regarding the distribution of assets, and wills are also subject to a probate process (which occurs in court and is overseen by a judge) and, as such, are part of public records.

Types of wills:

The last will and testament designates a person's final wishes about bank accounts, real estate, personal property, and who should inherit these items. A personal will outlines how to distribute possessions, whether to another

person, a group, or a designated charity. It also deems responsibility to others for custody of dependents and management of accounts and other interests. Accounts can include digital assets with a tangible or monetary value associated with it, such as funds in a PayPal account.

A pour-over will ensures an individual's remaining assets will automatically transfer to a previously established trust upon their death. This type of will always accompanies a trust.

A living will or **advance directive** specifies the type of medical care that an individual prefers if the person cannot communicate his or her wishes.

A joint will or mutual will is meant for a married couple to ensure that their property is disposed of in an identical manner.

A mirror will is two separate but identical wills, which may or may not also be mutual wills.

A holographic or handwritten will is valid in about half of the states and must meet the specific state's requirements. Authentication of this will type for acceptance to the probate process also varies by state. There is always the possibility that a court will not accept a holographic will. Even if you have limited assets, your best strategy is to have your will professionally documented by an attorney. A video of your final wishes does not create a valid will.

Trusts are somewhat more complicated than wills, and the many different trust types can greatly benefit your estate and beneficiaries. Generally, a trust provides for the distribution and management of your assets during your lifetime and after death. Trusts can apply to any asset you hold inside the trust and offer more control over when and how your assets are distributed. There are many different trust forms and types—far more than wills. However, the creation of a trust is only the beginning of

the process. You must fund your trust by legally transferring assets into it, and making the trust the owner of those assets. This process makes creating a trust a bit more complicated to set up; however, a trust is often enacted to minimize or completely avoid probate, thus keeping personal records private. Avoiding probate is a huge advantage for some people and often justifies the additional complex legal work of setting up a trust. There are nearly as many types of trusts as issues to address in your estate planning, and each offers different protections. However, trusts generally fall into three basic categories.

Basic trust types:

A Revocable Asset Protection Trust (RAPT) is, by far, the most commonly implemented trust type. The person who creates and funds the trust is known as the grantor and will typically act as the directing trustee during his or her lifetime. The grantor may undo the trust, change its terms, and move property and assets in and out of the trust's ownership, as they deem desirable. Revocable living trusts are designed to switch to an irrevocable trust upon the death of the grantor. It is very important for your attorney to include language in the trust to protect from the "Three-Headed Monster" of Probate Court, Estate "death" taxes, and Financial Creditors and Predators. Pro-tip—these protections are not automatic; your trust needs the specific magic or proper language to get these important protections.

An Irrevocable Medicaid Asset Protection Trust (MAPT) is legally binding on its date of designation and allows very few provisions for change. The trust grantor funds the irrevocable living trust with property and assets and typically, for nursing home or Medicaid protections, most folks put their home into this MAPT, and the trust property is then under the care and control of the individual the grantor names as

Elder Law & Estate Planning... continued on p.7

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Aging with Sass & Class

By Loretta LaRoche

Learn, don't blame!

Over the years, I have met so many people who have decided not to talk to a parent or parents. Some are valid, since they are predicated on being victimized in ways that were extremely abusive. Unfortunately, there are others who have been hypnotized by reading too many self-help books that attribute everything from acne, bad grades, substance abuse and more to so called “toxic parents” that were negative influences. I agree in part that consistently being around individuals who find nothing good about the world they live in can be disturbing. However, many of those people could become our greatest teachers.

My mother and grandmother were always pointing out situations that they thought were troubling. They could find fault with anything; yet they also had many values and traits that have served me well. Their negativity has been the source of many of the examples I share with the participants in my stress management workshops. They have also filled many a chapter in my books.

How often have we blamed and reproached our parents for the mistakes they made and use that blame for our own foibles? I know I used to discuss my own mother’s parenting as an excuse for some of the mistakes I’ve made in my life. But if it’s one thing I’ve learned, it’s that we can only carry the corpse of the past behind us for so long. It gets very tiring and boring.

We go through life with good intentions, hoping we will do the right things. But many things happen along the way. One metaphor I love is that “God laughs while we make plans.” I wanted to be the perfect mother and wife, and I’m sure my mother did too, but children don’t come with manuals and being married is not like a fairy tale. Sometimes the prince does turn into a frog and sometimes we become the wicked witch in order to deal with the frog. The end result can be divorce and the problems that ensue. We are not all blessed with the ability to understand how to create “conscious uncoupling.”

It would serve us all to try to see our parents, family members and friends through the lens of compassion. Try to let go of blame, and begin to see that you have the choice to either follow in your parents’ footsteps or to learn from their mistakes. You may be one of the lucky ones whose parents walked right out of a Winnie the Pooh story. If not, you’re still lucky because you can write your own story.

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

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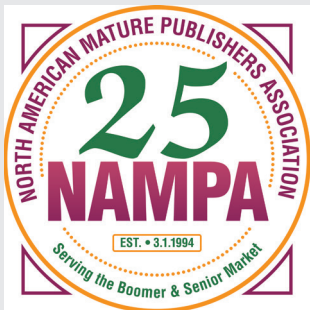
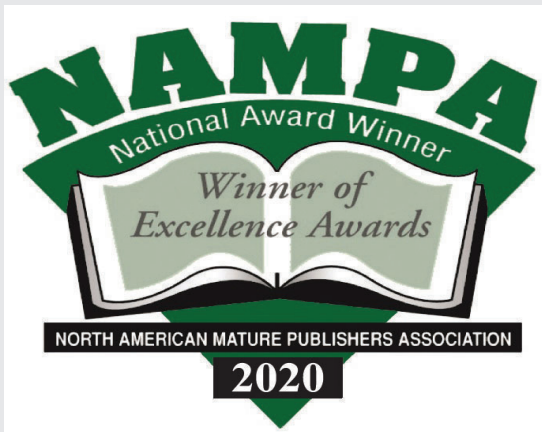
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The Publishers also host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each podcast can be found at SouthShoreSenior.com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



Time for a change?

By Wendy Oleksiak
V.P. Compass Real Estate



Change is certainly stressful, and something that we naturally want to avoid. The word home is symbolic in so many ways.

It's not only a place, but also a feeling, and offers us both physical and mental peace. As we move

through the different chapters of life, it is inevitable to arrive at a housing crossroads. I've created a mini-road map to help you determine both when and how to make a move.

Clues that it's the right time to downsize:

- Home upkeep becomes overwhelming.
- You're paying for ongoing maintenance of household items, including landscaping, cleaning gutters, snowplowing, cleaning, help with groceries.
- There are rooms in your home that you no longer use
- You need a different layout, too many stairs and other safety hazards
- Feeling concerned about safety or loneliness
- If any of these are true about you, downsizing or “rightsizing” is likely the best choice.

Housing Options:

- 55+ communities**
- Maintenance-free living
- Community event calendar: book clubs, walking groups, golf groups, game night, service projects
- Focus on active senior living with walking trails, fitness centers

Assisted Living

- On site help with daily living activities, including prepared meals, medication assistance, daily check-ins
- Home-like setting
- Varying levels of specialized care, if needed
- Planned Communities**
- Choice of new construction
- Tend to attract buyers who are looking to socialize
- Offer amenities such as onsite grocery store, bakery, pharmacy, hair salons, restaurants

Multigenerational Living

- Moving in with children or relatives
- Focus on either in-law suite or first floor bedroom suite options
- Builders are beginning to understand that this is an important and growing segment of buyers

Next on the list—sorting belongings:

- Create 4 categories:
- Keep
- Store
- Sell/give away

- Trash
(Start with a small goal; tackle one dresser or one closet. Small completed goals eventually lead to a packed house!)

How to prioritize what you are taking with you:

- Never made it out of the box
- No longer fits your style
- “I might need this someday”
- It's old or out of date
- You won't read it again
- It's an abandoned project, i.e., sewing, assembling, hobby supplies
- Hasn't been touched in a year
- Furniture that won't fit in new space

Items that may require a storage plan:

- Paperwork and documents
- Items with sentimental value
- Family heirlooms
- Holiday decorations
- Seasonal supplies, i.e., gardening tools, ornaments

Now that you've become a “super sorter,” what's next?

- Time to decide who is packing—are you hiring a mover or family to help?
- Obtain boxes and moving supplies, including an indelible marker, to label boxes.
- Consider renting a storage pod or storage locker.
- Create a “moving file” to keep track of receipts, contracts and other relocation paperwork.
- Cluster packing: pick the time of day that you are most energetic and tackle one area per day, taking breaks as needed.
- Call moving companies to obtain quotes. Certain dates are less expensive. August 31 is the most expensive day of the year due to the school calendar.

Time to Make arrangements for items that are in the Sell/Give Away Category:

- Selling/Giving away items can be posted on your town Facebook site. If you are uncomfortable or unfamiliar with this method, ask friends or family for help.
- Yard Sale
- Estate sales can be done for a fee through companies. They will come into your home to look at the designated items to be sold, set up display tables, advertise and conduct the sale.

Organize

- Use or dispose of frozen food, cleaning solutions and aerosol cans that can't be safely packed.
- Obtain medical records to transfer, including dentist, optician and veterinarian, if you have a pet.
- Order new ID tags for your pet with your new address.
- Cancel subscriptions, transfer mail and don't forget to update your Amazon account!
- Electronics. Take photos of how computers, TV and other electronics are connected to use as reference when reconnecting. Place parts in labeled Ziplock baggies.

Transfer Utilities

- Cable
- Internet

- Gas/Oil
- Electric
- Water
- Trash Removal
- Recycling
- Telephone: Landline and/or cell
- Security System
- Lawn Care
- Housekeeping

Preparing for Moving Day

- Pack a suitcase with personal items, including shoes, clothing, important documents, pajamas, toiletries, medications and pet items.
- Pack a moving box with scissors, tape, paper towels, toilet paper, bed linens, tools, light bulbs and trash bags.
- Arrange for trash pickup.
- Plan to pace yourself; consider asking a family member or friend to be with you.
- Have all keys, manuals, security codes and garage door openers labeled and organized for the next homeowner.
- Alert your neighbors to expect a moving truck.
- Arrange a spot where you can comfortably sit, as needed.
- Do a final sweep of all closets, cabinets, attic and shed.

Remember that it will all be worth it. Stay positive throughout the selling process by keeping your eye on the prize. You decided to move for a reason. Change can bring unexpected opportunities; you deserve to be in a place that feels 100 percent like home!

(Please include below along with the photo of my moving guide)

“It would be my pleasure to send you my free moving guide complete with timelines and lists to help organize your move. Please reach out by phone, 781-267-0400, or email, wendy.oleksiak@compass.com.”



About the Author: As a former Registered Nurse, Wendy Oleksiak understands the importance of trust and accountability in creating a successful partnership. Honesty, hard work and professionalism paved the road to Wendy becoming the top selling agent at her previous firm. Wendy made the move to Compass to utilize cutting edge technology and state of the art marketing that provides her clients with the competitive advantage.

Her extensive network within the real estate community ensures that her clients learn about off market properties, and enables her to get her buyers offers accepted and listings sold for the highest price with the best possible terms.

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

SENIOR FITNESS

Basic Training for Seniors: Imagine That!

By Rita La Rosa Loud, B.S.



ROLL CALL: *Hut, two, three, four!* Bear with me; I come from a military family, but can you imagine a basic training for seniors? It is possible! *“Are you out of your mind, Rita?”* Let’s face it we seniors are the first ones up at the crack of dawn, just like our recruits in boot camp, right?

WAKE UP CALL: Awakened by the sound of reveille, these brave men and women must rise at an ungodly hour, make their bunks to perfection, get dressed for PT, off for a short 5-mile run, then to the mess hall for chow – a protein-rich, well balanced breakfast of scrambled eggs and steak, orange juice, fruit of the day, and milk – to help them recover from their arduous drills.

That is what we older folks do the moment we hear the loud buzz of our alarms. We make our beds, take a shower, put on active wear, and with water bottle in hand, go for a sunrise walk. Then upon return, we head to the kitchen to enjoy a healthy breakfast—a couple of eggs, a piece of toast, a cup of milk or an alternative dairy, and a variety of berries—in preparation for *our* daily routine.

MORNING DRILL: After their early rise and muscle retaining breakfast, it is time for the trainees to partake in an outside activity, a cardiovascular exercise that begins with a march, progresses to a light jog, then breaks into an outright run. Dressed in the uniform of the day, no matter the weather, recruits typically start their long training cycles (approximately five miles) chanting in cadence.

ACTIVITY PACE : Rain or shine, active seniors can be found with ear buds on, walking with their husband, partner, workout buddy, or on their own, humming to their favorite tunes. Like the marching band of soldiers, you should begin with an easy walk to warm up and prepare the body. To gradually increase your heart rate, pick up your stride. You need not do as many miles as the trainees—one to two miles, perhaps, to start then, at your own pace, step up the distance and time.

BASIC TRAINING INTERVAL: Begin your basic training with a four-minute leisurely walk, eyes focused ahead, shoulders relaxed, chest lifted, abdominals pulled in, and arms swinging naturally by your sides. Pick up your pace for an additional four minutes, walking briskly and, at your fastest gait, walk another four minutes. Now take four minutes to gradually reduce your speed, then finish with a four-minute comfortably paced cool down stroll. Congratulations you just experi-

enced 20 minutes of endurance exercise!

CALISTHENICS: Military personnel are required to perform calisthenics along their jaunt—jumping jacks for instance. We may have to skip or modify that one. However, you *can* stop and do some conditioning exercises also during your walk. Why not scope out a nearby bench and perform some squats (see below)? Sit down, and get up, then sit down again and get up again. Do these a few more times and you will surely feel it in your hips, thighs, and, buttocks. As the troop reconvenes their run, it is back to a brisk walk for you.

SQUAT EXERCISE: Lead with your hips as you to sit down on the bench. Be sure to keep your head up and your weight in your heels. With abdominals pulled in, slowly rise to full hip extension while simultaneously tightening your buttocks. You may use your arms for balance. Repeat for 10-15 repetitions.

TIME-OUT: There are no rest intervals for these trainees. They are, however, instructed to sip water from their canteens, when fatigued or thirsty, to prevent getting dehydrated or passing out. When *you* feel tired, it is ok to take a quick break. But, to avoid feeling faint, locate something to hold onto (flag, lamp post, tree trunk) and do some calf raises, an exercise that prevents the blood from pooling into your lower extremities and away from the heart. If you have good balance, you may perform calf raises unsupported with hands on hips. And, remember to drink some water to quench your thirst!

CALF RAISE EXERCISE: While holding onto a stable object, slowly rise up onto your toes, pause to tighten the calf muscle, then lower back down to the ground. Repeat for 10-15 repetitions.

CONDITIONING EXERCISES: Now imagine hearing the drill instructor shout, *“Get down and give me 20!”* Of course, recruits are doing military push-ups, a very challenging exercise that works the chest, triceps and shoulders, as well as core muscles (abdominals, low back, and hips). Find a high stonewall or a bench and perform modified military push-ups. If you are able to get on all fours and find a soft surface (grass or sand), do a number of bent-knee push-ups to fatigue.

MODIFIED MILITARY PUSH-UP EXERCISE OPTIONS: **Option 1:** Eyes forward, and neck relaxed, place hands flat on the edge of a bench, arms shoulder width apart, fully extended in line with shoulders. Extend both legs behind you in a narrow stance (or wide stance), back flat, and abdominals contracted. Remain on your toes as you slowly lower the chest toward the bench. Repeat for 10-15 repetitions. **Option 2:** Position yourself behind a sturdy bench, and place your hands on the high

backrest. At this height, you will be able to lower your chest easier than the first option.

BENT-KNEE PUSH-UP EXERCISE: Get on all fours. Keep your focus straight ahead, with shoulders and neck muscles relaxed. Place your arms beneath your shoulders, palms flat on the ground. Pull in your abdominals and keep your back flat throughout to prevent your hips from sinking and arching your spine. Bend your elbows and lower your chest toward the ground then slowly straighten your arms. Repeat for 10-15 repetitions. *If you have knee issues, I suggest you perform the modified push-up version depicted above but use a wide, versus narrow stance to decrease the difficulty level.*

OBSTACLE COURSE: At some point these soldiers are climbing walls, jumping over hurdles perhaps even crawling under wires and trudging through mud. They must be ready for anything, ready for action. You need not take it that far. Depending upon where you live, you can test your agility and coordination by creating an obstacle course with whatever means comes your way. For example, quickly step up and down on a curb, gently hop or jump from one pavement to another, cautiously tread on unstable surfaces, like sand, cobblestones, or through a stream, go over and under a wooden bridge, hike uphill then downhill, or circumvent obstructions, such as benches, poles, rocks, trees, branches, and bushes. Let your imagination go wild!

AT EASE: Basic training is not complete without stretching exercises to cool down the body. When it is time for *you* to slow down, pick a spot where you can relax then stretch your chest, triceps, and shoulders, as well as low back, hip, buttocks, and calf.

FLEXIBILITY REGIMEN: Use good posture when performing the following four stretches: eyes forward, shoulders and neck muscles relaxed, chest open, and abdominals engaged. Do not bounce, but hold your stretch to the point of mild tension for 20-30 seconds and be sure to breathe throughout.

1. CHEST AND SHOULDER STRETCH: Sit upright at the edge of a bench, feet flat on the ground. Keep shoulders down away from your ears and look straight ahead. Clasp both hands behind your back and squeeze your shoulder blades. You will feel a stretch in both chest and shoulders as your chest expands.

2. LOW BACK AND BUTTOCKS STRETCH: Seated in the same upright position as the previous exercise, place both hands underneath your upper thigh. Slowly lift your bent leg up towards your chest as far as you can go comfortably. Switch and repeat with the other leg.

3. REAR THIGH AND CALF STRETCH: While seated, place both hands on

top of your thighs. Fully extend one leg on the ground and flex your ankle (point toes up). Keep your back flat and slowly bend forward from your hips. Switch and repeat with the other leg.

4. FRONT THIGH AND HIP STRETCH: Stand up and place one leg on the bench with the top of your foot flat on the seat. Maintain a slight bent knee position of your supporting leg. Keep hips and legs facing front and gently press your hips forward. You may hold on to the bench rail for support or place your hands on your hips for balance. Switch and repeat with the other leg.

BRIEF RUNDOWN: It just takes a little imagination to replicate what our sons and daughters underwent, or grandchildren undergo in preparation to proudly and safely serve our

country. Ok, so it is not as intense as an actual boot camp basic training regimen, but that is perfectly fine! You should be working out at your own pace anyway. Besides, walking at a moderate intensity helps strengthens your heart and lungs, the push-ups work the upper body, arms, shoulders, and chest, as well as your midsection, hips and spine, and the squats work your lower body muscles, front and back thighs, buttocks, and low back. That is, in my estimation, a great workout!

Just like our recruits, you too can do your part to stay fit and be the best you can be, both physically and mentally. *A Senior Basic Training* can help you to withstand challenges that life may throw at you. Take time to keep your body moving and train in this manner, and you may be able to function and perform your

grandfatherly and grandmotherly duties and everyday activities with greater ease. See what a little imagination can do for you? Forward ... March! In laymen’s terms ... Now get out there and do *your* thing!

ABOUT THE AUTHOR: *Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training.*

She is NASM Certified and has been actively involved in the fitness industry for over 35 years. She is also an author and writes fitness-related articles for various fitness publications.

Currently, she is a Fitness Researcher who Co-Directs the Health & Fitness Center at Quincy College with Dr. Wayne L. Westcott. ∞

Elder law and estate planning... continued from p.3

trustee. The grantor cannot change his or mind and “undo” the trust. There are unique tax implications and other benefits to an irrevocable trust, including protecting a person’s home and savings from the high costs of long-term care and the \$15,000 per month nursing home. These benefits can make giving up control to a suitable child as your trustee worthwhile, because the average stay in a nursing home is about three years or the private pay costs of \$540,000, if you do not protect. Don’t forget this type of planning has to be done five years in advance because of the 5-year look-back period.

An Irrevocable Veterans Asset Protection Trust (MAPT) would be appropriate for veterans to protect their assets to qualify for VA Aid and Attendance benefits. Aid and Attendance benefits are for veterans who meet all of the following criteria: 65 years of age or older; served for at least 90 days of active duty; served at least one day during war time; fail at least two activities of daily living, and qualify financially.

A testamentary trust is a provision within a will appointing a trustee to manage the deceased’s assets. This trust is often used when the beneficiaries are minor children or someone who is receiving public benefits. This

trust type is also used to reduce estate tax liabilities and ensure professional asset management. A testamentary trust is not a living trust. It only exists upon the death of the testator (the writer of the will). The executor of the deceased’s estate would follow the terms of the trust (called administering the trust) as part of the probate process.

Things to put into a trust include, but are not limited to:

- Stocks, bonds, mutual funds
- Money market accounts
- Brokerage accounts
- Patents, copyrights, and royalty contracts
- House and other real estate
- Business interests and notes payable to you
- Jewelry and precious metals
- Works of art or other valuable collections
- Qualified retirement accounts—401ks, 403 Bs, IRAs—only if done properly with a qualified elder law attorney.


The many benefits that proper estate planning with wills and trusts can provide to your family are worth some thoughtful contemplation, legal counsel, and properly drafted documents. The investment is well worth it. We would be happy to meet with you and discuss which options are best for your particular situation.

To learn more, watch our next free educational virtual on-demand estate planning and elder law webinar at www.elderlawcare.com.

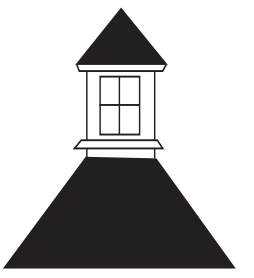
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About the Author: *Patrick Kelleher is an author and Estate Planning & Elder Law attorney and founder of the Elder Law Care Learning center in Hanover, Massachusetts. Patrick has been teaching free educational workshops for over 10 years at his learning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

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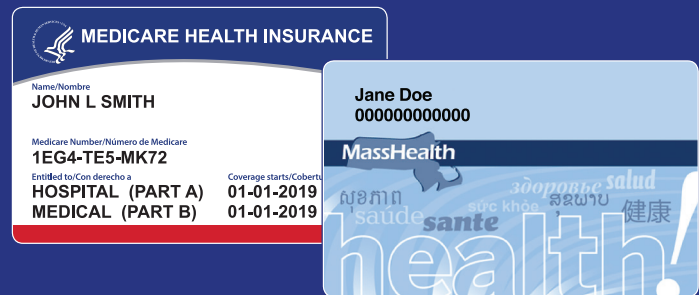
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"THE WICKED SMART INVESTOR"

A Beacon Hill Brush-Off



By Chris Hanson

HANOVER – I've always wanted to dispel the common investment myth that wealthy people have an automatic advantage in the stock market. So, I thought joining a Boston Brahmin social club would be the best way to explore this topic. Things did not turn out the way I expected, but the process reinforced some very basic life lessons, along with investing realities.

The architecturally stunning club has a posh Beacon Hill address and its wealthy members have Boston pedigrees dating back hundreds of years. In the mid- to late 1800s, clubs like these were founded as a way to preserve the power of old-moneyed families when the Irish started taking over municipal offices. With their "beaucoup" bucks and tight control over city philanthropy, the society members would quietly pull power plays behind the scenes. That's all true, but I wanted to find out what happens in the present day. Are there really fancy-pants brokers roaming the halls dispensing hot stocks tips while dropping their "R's" as the local folklore conveys?

On my bean pot stationary, I crafted a letter to the membership committee. My family has only been in Boston a hundred years, so I had to be thorough. I wrote that my grandparents went to Milton Academy, but left out the part about them being domestic servants at the school. I bragged about appearing on the society page in 1970, omitting that the newspaper was the now defunct Braintree Observer. My last boast was having tea at the Boston Athenaeum with the Earl of Harewood, then 52nd in line to the British throne.

Even with these impressive credentials, I still thought my Brahmin street cred was a little lacking. So, I stretched the truth a bit and told them I was a local celebrity. I am *The Wicked Smart Investor*; after all, and I can act snooty with the best of them. "What? you've never heard of me?" I asked in a condescending tone.

Their answer was no, with no explanation, just no.

Like game 6 of the '86 World Series, it hurt. I've dealt with snobs and cliques before but this really stung. I turned to my fellow scribes for comfort.

First was local poet and anti-bullying activist Lila Dooley. In her book "Each Step I Take" (available on Amazon.com and SDP Publishing) the teenager reminds us of the cruel social pecking order of high school. The lowest rung on the social ladder are "the weird kids who are used to make the popular kids feel good about themselves." If the chosen few were really so wonderful in their own right, why do they need to pick on good natured eccentrics? Why does the social club have to exclude people based on a trickle of old Boston blood? The answer is these people are no better than the rest of us, and they take great strides not to admit this simple truth.

Next, the staff of Investopedia cheered me up—reminding me that "Many market advisors

claim to be able to call the market's every turn. The fact is that almost every study on this topic has proven these claims are false."

So, the society curmudgeons really are not getting inherently better investment information than the rest of us. I always shudder when I hear of investors thinking they "have arrived," because huge investment mistakes usually follow.

I like the fact that a plumber, waitress and mail carrier can get the same percentage return as the Boston Brahmin when they're properly invested. "Society members" may have more investable assets, **but everyday people can get the same ROI.**

So I never needed to join the hoity-toity club. Besides, I successfully manage Yankee money that is even older than the members' money. Maybe if they're good, I'll let them join my club.

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

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November is National Alzheimer’s Disease Awareness Month



By Nicole Long, MSW, LICSW

November is National Alzheimer’s Disease Awareness Month as well as National Family Caregivers Month.

Did you know there are more than five million Americans living with Alzheimer’s? Or that there are 16 million Americans providing (unpaid) care to those with Alzheimer’s or other dementias? Those are the figures according to the Alzheimer’s Association.¹

Alzheimer’s is a degenerative brain disease that affects memory, as well as thinking and behavior. It is a type of dementia where, over time, its symptoms interfere with daily tasks. Although there is no cure for Alzheimer’s, the symptoms can be treated.

- Be Aware of the Signs**
- Most people are familiar with one sign of Alzheimer’s in particular—memory loss. But there are a number of warning signs and symptoms of the disease. Among them are:
 - Difficulty concentrating. It takes a longer time to complete things.
 - Difficulty with problem solving. Working with numbers may be challenging.
 - Trouble driving to a familiar place or completing tasks that are familiar.
 - Losing items and not being able to retrace steps to find them again.
 - Losing track of the passage of time and the seasons.
 - Asking the same questions repeatedly. Trouble following and engaging in conversation.
 - Confusion. Mood and personality changes.
 - Poor judgement.

If you notice changes in yourself or in a family member, don’t delay. Make an appointment with your doctor. To learn more about Alzheimer’s and for a comprehensive list of signs and symptoms, visit www.alz.org.

Family Caregivers

Caring for someone with Alzheimer’s disease can be overwhelming. Family caregivers face a number of challenges on a daily basis. It is imperative that they pay attention to their own well-being. Getting involved with a caregiver support group is an important step. Old Colony Elder Services (OCES), which is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts, offers a Family Caregiver Support Program, as well as a virtual Alzheimer’s and Dementia

support group, to provide support, advice and guidance to caregivers and families.

OCES’ Family Caregiver Support Program (FCSP) provides FREE one-on-one support, which includes a personalized plan outlining OCES’ available resources, as well as community resources that are applicable to an individual’s caregiving situation. Educational workshops or programs that share techniques to help family caregivers with stress reduction, time management, goal setting, problem-solving, relaxation and more are among these caregiver support group resources.

OCES’ virtual Alzheimer’s and Dementia Support Group is specifically for people caring for someone with memory impairment. Caregivers are able to share their experiences and receive practical advice. They also learn strategies to deal with common challenges and further improve their coping and self-care skills.

OCES’ Healthy Living Program offers The UCLA Longevity Center Memory Training Program that is designed for those who wish to improve or maintain their memory ability. The goals of the Memory Training Program are to help participants develop good memory habits and to teach techniques to improve memory. The strategies taught are effective in improving memory in older adults with normal, age-related memory challenges.

The role of a family caregiver will change over time as Alzheimer’s disease progresses. Know that there are many resources available to help. For more information about OCES’ Family Caregiver Support Program and the Alzheimer’s and Dementia Support Group, or if you are in need of services, contact OCES’ Information and Referral Department at 508-584-1561.

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*

Sources: ¹Alzheimer’s Association. (n.d.) *Facts and Figures*. <https://www.alz.org/alzheimers-dementia/facts-figures> ∞

SOCIAL SECURITY UPDATE

How to replace a missing social security card online



By Delia De Mello, Social Security

If you need to replace your lost or misplaced Social Security card, our online application makes getting a replacement card easier than ever. Requesting a card replacement online is available if you live in the District of Columbia or one of the 45 states that can verify state ID information for us. If you’re only requesting a replacement card and you’re making no changes, you may be able to use our free online service.

All you need to do is create a personal my Social Security account at www.ssa.gov/myaccount and meet certain requirements. Opening a personal my Social Security account is easy, convenient, and secure. We protect your information by using strict identity verification and security features. Once you have a personal account, simply follow the instructions to request a replacement Social Security card.

- You can apply for a replacement card online, if you meet all of the following requirements:
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 - You are not requesting any changes to your card (including a name change).
 - You have a valid driver’s license or state-issued identification card.
- In many cases, you may not need a replacement card; often, simply knowing your Social Security number is enough.
- But if you do need a replacement card, please visit our website at www.ssa.gov/ssnumber to find out if you can take advantage of this convenient online service.

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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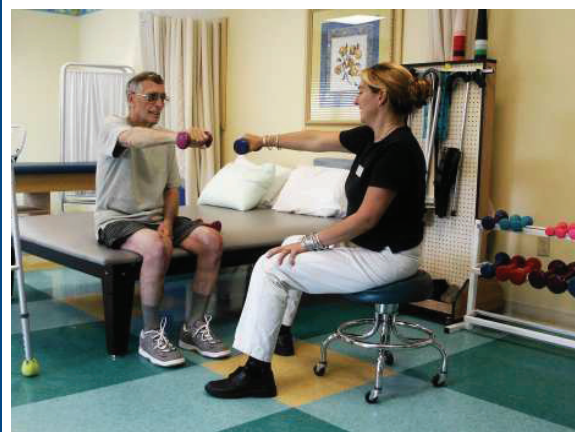
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Stay vigilant this Fall



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

As we move into the autumn months in New England, we have the enjoyment of the crisp, cooler evening temperatures, beautiful fall foliage, and warm, cozy traditions, like hot apple cider, pumpkins on the doorstep, and colorful mum plants. The fall season also typically brings a spike in flu symptoms and, on everyone's mind this year, a spike in COVID-19 cases.

Here are several tips to keep you and your loved ones from contracting the virus or flu this season:

- Stay vigilant – continue to wear a mask always, whenever you leave your house or residence.
- Keep a spare mask in your pocket or purse.
- Assemble a small "emergency" kit with tissues,

hand sanitizer and hand wipes.

- If you anticipate being in a doctor's office, or any type of medical facility, wear a face shield in addition to your face mask. Wear disposable gloves.
- Wash your hands with warm water and soap for at least 20-30 seconds and avoid touching your face at all times.
- Use disposable cutlery and coffee cups whenever possible, or bring your own coffee cup if you're going to a family member's or friend's house, or a place of business.

Together, as a society, we can manage any further outbreak of the virus and uptick in flu cases if we all follow these simple behaviors. We will get through this, together!

Caregiver Spotlight

This month, Celtic Angels Home Health Care is "shining the spotlight" on its amazing home health aide, Susan Hoffman. Susan continually demonstrates an exceptional level of care and compassion for her patients, always going above and beyond the call of duty. Her

heartfelt dedication to her job extends far beyond the organization's expectations for her as a home health aide and for that, we want to say thank you Susan, for all you do!

About the Author:

Maria Burke, RN, Owner, Celtic Angels Home Health Care. Maria Burke was born in Middleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from there, launched her own home health care company. Celtic Angels has two offices, Weymouth and Needham and services hundreds of elderly people across Massachusetts with a variety of services including skilled nursing, home-making services and home health aide and CNA care services. ∞



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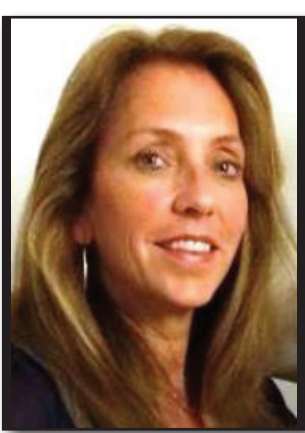


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ASK THE HIPPIE



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

‘Dementia is not a BAD WORD’

By Phyllis DeLaricheliere, MS

What is this world coming to? Why do we still not embrace and respect our differences and instead let it fuel bullying, discrimination, and isolation? Is there no line that we will not cross as a society? Because dementia was called out publicly in a very disrespectful way in recent weeks, I must stand up! I would not be my authentic self if I did not speak to the environment that we are all living in right now and use this platform to do so.

Dementia is a diagnosis, and millions of people are living with it, but it is not a label that should be used to describe a shortcoming of another person. It is not an insult! Those wonderful human beings who have given the world so much of themselves should not have to face the rhetoric that they are “no longer themselves” or “have no quality of life.” It is so important that we talk about dementia with RESPECT and protect against words that are destructive.

All human beings are equal and have value. No matter where they are on their life’s journey and what they may be facing, they still deserve respect. Dementia does not discriminate and it does not care what color you are, where you are from, what gender you are, how much money you have, or how smart you may be. It does not ask about your religion, your political views, or your dreams. It treats all of us as equals.

Although dementia may compromise our memory, it cannot take away our uniqueness, our individuality, or the fascination that is our soul.

Dementia is not a “word” that should be used to describe a person who forgets something. It has no place in a political forum. If you do not know the struggle of another, then put their shoes on and walk their walk. We must look inside ourselves and realize that we all need each other.

- Differences are the DNA to our uniqueness.
- Embracing those differences brings enlightenment.
- Enlightenment brings acceptance.
- Acceptance brings an awakened understanding.
- Understanding brings a celebration of life.
- Peace is a codependency.

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



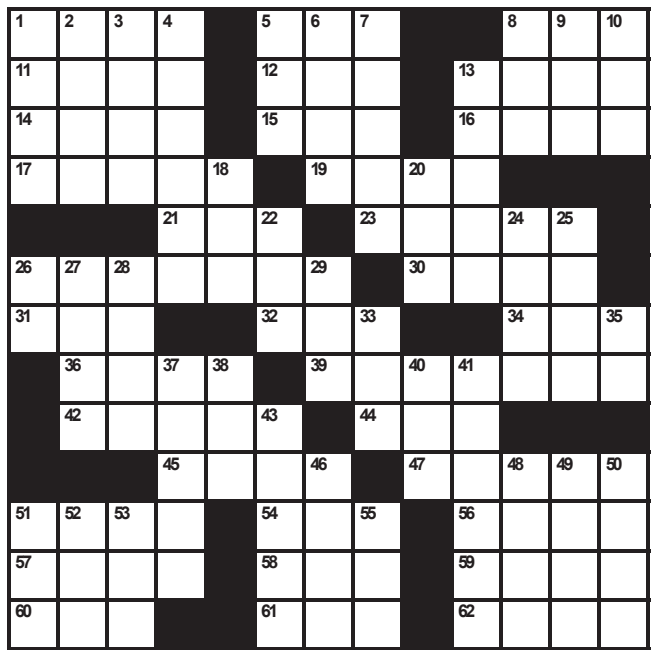
Crossword Puzzle Corner Answers on page 22

ACROSS

- 1 Wood cutters
- 5 “60 Minutes” network
- 8 “__ Robinson” Simon song
- 11 Glow, in a way
- 12 Quaint dance
- 13 Saturate
- 14 Spanish for house
- 15 Earlier
- 16 Small rabbit
- 17 Book keeper
- 19 Stringed toy
- 21 Big fuss
- 23 60’s fashions, for example
- 26 Mint family member
- 30 Good looking
- 31 It’s a wrap
- 32 BYOB part
- 34 __ now brown cow!
- 36 Auspices
- 39 Spy novelist, John (2 words)
- 42 Wheeled transporter
- 44 Roll of dough
- 45 Rhone river city
- 47 Sacred song
- 51 “What __ can I say?”
- 54 Outfit
- 56 Hodgepodge

DOWN

- 17 Four quarters
- 58 Direction
- 59 Civil Rights heroine, Parks
- 60 Oval shaped item
- 61 Shepherd’s locale
- 62 Lick
- 1 Instants
- 2 Female servant in India
- 3 Knowing
- 4 Prison camp in Russia
- 5 Dance, when doubled
- 6 Unidentified aircraft
- 7 Animal trail
- 8 Farm noise
- 9 Governed
- 10 “Vanilla __” movie
- 13 “Party Down” star, Adam
- 18 Govt. agency
- 20 Agreement word
- 22 Kim follower?
- 24 European coal area
- 25 Stench
- 26 Joan __ Arcadia
- 27 Felt sorry about
- 28 Thus in Latin
- 29 Night bird



- 33 Fresh, in terms of paint
- 35 __, the people
- 37 River in Bavaria
- 38 Elusive
- 40 Limit
- 41 Collect on a surface
- 43 Country guy
- 46 Number of Supreme Court judges
- 48 Cream additive
- 49 A Simpson
- 50 Water barrier
- 51 Evaluating quality
- 52 Shake a __!
- 53 Hang
- 55 Leaves in a bag

THE GRAPEVINE

'Fall'ing for Wine



By Missa Capozzo

The year 2020 has been anything but ordinary and routine, but one thing that doesn't change is the beauty of New England fall foliage, the crisp air ushering in, the introduction of comfort foods, and the shift to heavier bodied wines.

When I think of fall flavors, the very first thing that comes to mind is pumpkin and apple. My entire world changed when I discovered both of these fla-

vors can become even more delicious when paired with the proper wines, especially the desserts.

Pumpkin flavored dishes don't always need to be sweet, and Viognier is the perfect match for these hearty, savory dishes. Viognier displays its own notes of baking spice, which will complement those very same spices in various foods. Viognier is a weightier white wine, so it has the body to stand up to heartier dishes. Pumpkin or butternut squash ravioli is a perfect example of such a dish. Another favorite is pumpkin risotto, or even a side dish of sweet potatoes and cinnamon butter. Want to enjoy Viognier with your entree *and* dessert? This wine is scrumptious with gingerbread, or even pumpkin pie squares with a gingerbread crust.

Maybe pumpkin isn't your forte and you prefer hearty, spicy chili. Riesling is the perfect white wine match, whether dry, off-dry, or on the sweeter side. With various amounts of residual sugar and high acid, it will complement the chili spices and leave you with a flavor explosion on the palate. Perhaps you prefer a red. An Oregon Pinot Noir would be a lovely choice to sip alongside your chili. The lighter red fruits and soft tannins will provide the perfect complement to the chili spice without lighting

your palate on fire.

Pinot Noir is also a perfect wine for pork dishes, such as chops or pork roast. Add some apple slices and cloves to your pork and bring out the warm spice and herb notes of the wine for a fabulous combination. Carry this wine over into dessert and serve dark chocolate covered strawberries to really make the strawberry and raspberry notes of this wine shine brightly.

So often on those cool fall evenings, we gather around the fire pit in our coziest hoodies, the smoke filling the air with that comforting aroma of burnt wood. Nights like that make me want to slice up the smoked Gouda and pour a glass of Pinotage. This red gem from South Africa has a rustic quality and notes of smoke, and makes such a beautiful pairing with smoked meats and bacon.

Cool weather always has me reaching for a hefty red wine that warms me to the core. Cabernet Sauvignon from Washington State provides us with a beautiful sipping wine as well as a fantastic food pairing wine. The palate bursts with juicy cassis and black fruits, as well as some earthy notes. With its medium to full body, these Cabs can stand up perfectly to a hearty mac and cheese or even a savory beef stew—the ultimate comfort foods.

Whether you prefer whites or reds, dry wines or off-dry wines, the perfect wine and fall food pairings are plentiful and sure to please any palate.

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

New Dreams, New Pleasure



By Natalie Ahern
Owner, All the Right Moves

My father is 84 years old and still lives in the house he bought with my mother 32 years ago. It's a beautiful setting with lovely views of the ocean. To my father, the son of a railroad worker and homemaker, this house is the symbol of all he worked for and it is his pride and joy. He resides there alone, having outlived two wives. His home requires endless hours of upkeep, is outdated for his needs, with laundry in the basement, and a steep, icy driveway to maneuver in winter.

But still he stays in his beach community home, isolated for the six or seven coldest months of the year as neighbors travel to warm climates or back to the towns where they raised their families. He no longer walks to the beach, nor sits on his deck to watch the ocean roll in as his health has declined. He is lonely. I've asked him many times why he refuses to leave his home and move to a simpler, safer life and his reply is always the same; "This house is my dream."

My father's answer makes me wonder, when is the right time to trade in your old dreams for new ones? Is there a point when your old dreams become impractical or unsafe? For my Dad, does living in his high maintenance beach home remind him of the things he can no longer do? Has living in so much isolation eroded his ability to share his funny stories and

to make new friends – two qualities that I have always admired in him.

Sometimes the "dreams" of my clients are smaller, but no less important. The man who has abandoned his home woodworking shop because of failing eyesight, or the woman who has bags of yarn untouched for ten years, for whatever the reason might be. As I often discuss with my clients, sometimes letting go of those old dreams and focusing on new ones makes more sense and celebrates a sense of accomplishment, rather than serving as a reminder of things that are harder to do. In the case of the woodworker, we hung one of his beautiful handmade birdhouses in a tree outside his window where he can watch birds for hours. My knitting client has donated her bags of yarn and enjoys her jigsaw puzzles and walking with friends. New dreams, new pleasures.

For my Dad, I would like to help him find a new home where he has people around him and mental and physical activities to enjoy. I wish for him to be in a place where he can build a new life for himself and have pride in being the funny, interesting man I know. Until then, I will be patient until he is ready to take that new path.

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



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Holiday Grief

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

For families grieving a loved one – especially during these difficult times – the holiday season may magnify feelings of loss. Many of us, happily, draw comfort from the annual traditions and festivities, but for others, the holidays and their memories can deepen feelings of loss.

There is no right or wrong way to grieve.

However, for the bereaved trying to find a way through grief and loss, it can be difficult to go through the days in a world bustling with gift giving, holiday songs, and preparations.

For all of us, the holidays will have a different feel because of the pandemic. Travel and gatherings may be limited, cancelled, or scrapped. Add to that a family loss, and the season may feel overwhelming. But there are things we can do to cope, remember loved ones, and even bring some joy back to the holidays.

Acknowledge that this year will be different. The holidays aren't going to be the same without your loved one, so accept that things will be different and that you can do things differently. You don't have to put up elaborate decorations if you find you don't have the energy or time, or if they simply stir sad memories. You may decide to change the time or the place for a family meal or gift giving. Make your decisions for this year; you don't have to make the same choices you have for 20 years, and you don't have to do the same things again next year.

Understand that people grieve in their own way. Share your feelings with family and respect each other's choices. Communicate and listen. Consider compromises so family members can deal with the loss in their own ways. Decide what feels right for you and let others choose their best

path. Grieving can run the gamut from sadness to numbness, from a desire to talk, laugh, and share memories to a wish that you could simply move on and be left alone. Remember, it's not unusual to experience the whole range of feelings within the same day, even the same hour.

Be flexible with yourself and others. If you feel up for an outing, great. If not, that's okay too. Some may want to continue a tradition, while others may want to sit the traditions out this year. Perhaps you may want to change or start a new tradition, such as including a moment of remembrance for those who have passed. While you may not feel like joining in one tradition, such as a family party, you might offer to be part of another activity, such as cookie making.

Recognize your loved one's presence. Lighting a special candle, observing a moment of silence, or creating a new tradition in your loved one's honor can commemorate memories in a positive way. Share memories if you feel able, even through the tears. Let people around you know it's okay to say your loved one's name. Sharing stories can bring your loved one into the holiday season with you.

Remember others – and reach out. Sometimes the best way to forget our own troubles is simply to help someone else. Keep in mind relatives, friends or neighbors who may be alone and want a meal, a call or just an email letting them know they are thought of. It is hard to visit this year, but make time to set aside your own concerns to care for someone else with a delivered meal or card or gift.

Give yourself and your family permission to enjoy the holidays. Smiling and laughing is not a betrayal. Don't feel guilty if you find you are enjoying yourself. Take time to love those in your life and to be loved by the people around you.

Take time to care for yourself. Grief is emotionally, physically, and psychologically draining. Be sure to get plenty of rest, eat well, get some exercise, and adjust your pace.

There is no special formula to make the holidays easier for those who are grieving. Taking care of yourself, deciding what is most comfortable for you and your family, and realizing that the season this year will be different will help manage expectations and offer hope for the holidays.

Most important, be kind to yourself and give yourself time. Know that grief has its own timetable, and that it will be different for everyone. But as time goes on, grief does lighten and will become easier to handle.

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



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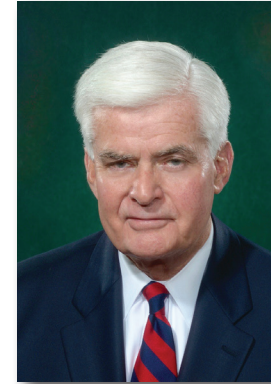
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HOME EQUITY WEALTH MANAGEMENT

How Aging Homeowners Can Permanently Eliminate Monthly Mortgage Payments Without Selling or Moving

The COVID-19 pandemic crisis drove banks to offer forbearance programs that provide temporary relief from making mortgage payments, but new attention is on reverse mortgages that provide permanent relief among other benefits.



By George Downey

BRAINTREE - Homeowners flocked to take advantage of forbearance offerings earlier this year, which enabled them to defer making monthly mortgage payments for a few months. Without question, this was well-

come relief for many coping with the unexpected shocks and financial insecurities created by the pandemic crisis.

Now, reality is setting in as those deferral programs are winding down, and the obligation to resume mortgage payments is around the corner. So, helpful as it was, the remedy is ending but the dilemma continues. In this regard, aging homeowners (60 and older) have an advantage.

Reverse Mortgages Provide Permanent Payment Forbearance

Savvy financial professionals are advising aging clients to consider the advantages of refinancing to a reverse mortgage for several timely reasons:

- **Improve Cash flow** – Monthly payments are not required. They are optional, not mandatory.

- **Increase Financial Resources** – Convert frozen equity to cash and/or a growing line of credit for future needs without selling, moving, or giving up homeownership.
- **Program Choices** – The HUD/FHA insured Home Equity Conversion (HECM) reverse mortgage or new proprietary (Jumbo) programs are available.
- **Eligible Properties** – Primary residences, including condominiums.
- **Guarantees** – Loan terms and funding cannot be frozen or cancelled as long as the loan remains in good standing.
- **Timing** – 2020 record low interest rates and soaring home values increase funding amounts.

Reverse Mortgage Suitability – Good for Some, Not for All

To determine if a reverse mortgage is a good fit depends on individual situations and circumstances, considering near and longer-term financial and personal factors.

Like any mortgage loan, reverse mortgage borrowers have responsibilities to keep the loan in good standing. These responsibilities include, but are limited to:

- Keeping real estate taxes, homeowner insurance, and property charges current.
- Providing basic home maintenance.

- Living in the property as primary residence.

To Learn More: Investigate the options and consult with qualified and knowledgeable professionals to objectively assess your situation and explain the choices. Too often, well intended, but uninformed, friends and family provide inaccurate and misleading advice. The decision is too important. Learn if it may be a good fit for you, or if not, why not.

Visit reversemortgage.org, the website of the National Reverse Mortgage Lenders Association (NRMLA) for in-depth information about reverse mortgage as well as links to qualified lenders and Certified Reverse Mortgage Professionals (CRMPs) in your area.

CRMPs are the industry's elite exam-tested and experienced reverse mortgage professionals who have committed to NRMLA's rigid Code of Ethics and Professional Responsibility.

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 ∞

What Changes Can You Expect to see to Medicare in 2021?

By Daniel S. Short, Simply Seniors

For 2021 there are still many unknowns that exist for Medicare beneficiaries as to their expected 2021 premiums, deductibles, and other possible costs.

It is no secret that each year the costs of health care, and health insurance, increases. This is a fact that most Medicare beneficiaries are well aware of. However, in the last quarter of each year the Center for Medicare and Medicaid Services usually has updated what we can expect for the coming new year.

As has been the case for most of 2020, CMS has not yet updated this information for Medicare beneficiaries for 2021.

As you get the new Medicare & You 2021 booklet in the mail this year you will notice that it refers readers to the Medicare.gov website as updated 2021 information was not available at

the time of printing. This is not unusual.

What is unusual, is that coming to the end of September that information is still not released.

Here are a few items that are updated for 2021 that we do know.

As of January 1, 2021, Medicare will open Medicare Part C plan to beneficiaries diagnosed with End Stage Renal Disease. This is a big change for those in this condition who have been unable to receive coverage through Medicare Part C in the past if diagnosed with ESRD, unless enrolled in a state approved special needs plan.

The second major change announced for 2021 is that Medicare will not cover up to 12 visits each 90-day period to receive acupuncture treatment for back pain. This is a great benefit for many to look forward to.

As with any new services added to Medicare

coverage, it may take some time for providers to get up to speed and working with Medicare. If you receive Original Medicare benefits, and want to receive this treatment, you may want to visit with your provider and let them know that this benefit will be covered in 2021 and you would like to receive this service from them.

Another great change in 2021 is that introduction of the Senior Services Model for Medicare Part D plans. The big news with this is that those plans that feature the SSM will have the option to limit the out-of-pocket costs of insulin to no more than \$35 per month. This is a big relief to many who are paying much more than that in 2020.

While we don't know the exact increases we can expect in premiums and deductibles for 2021, we do know that CMS has previously

Medicare...continued on page 22



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Cover Story

A Fitness Professional Takes a Road Less Traveled in Battling Lymphoma

Rita La Rosa Loud shares her personal story of survival



By Marie Fricker

She was fit; she was healthy; she ate right; and she got cancer. Rita La Rosa Loud, director of the Health and Fitness Center at Quincy College, and a regular columnist with

South Shore Senior News, was blindsided by a diagnosis of stage 3 Lymphoma in November of 2018. She is thriving today through strict adherence to a holistic program of alternative therapies, including "Trace Element," energy-balancing device treatments and nutritional protocols, rather than the heavy-duty chemo regimen her doctors had advised.

Rita's journey began with gastrointestinal problems (diagnosed as IBS) that progressed to flu-like symptoms, dizziness and shortness of breath. She fainted while having a mammogram, passed out in the shower and wound up in the ER with her husband Paul at her side. An initial blood draw detected anemia, but subsequent testing confirmed lymphoma.

"When I was told I had cancer, I think I was in denial," said Rita. "But the truth is I was more afraid of the treatment than I was the illness. I don't tolerate medication well, and I didn't want to put something into my body that was going to kill the good stuff, as well as the bad."

Rita's hematologist at the Dana Farber satellite at St. Elizabeth's Hospital recommended chemotherapy or a targeted drug regimen as options for treatment. She and Paul went for a second opinion at the Dana Farber Cancer Institute in Boston, where the oncologist wanted to schedule a biopsy that day and begin chemo as soon as possible.

"They mentioned the words 'hospice' and 'death' a few times at that meeting and I didn't appreciate that at all," said Paul Loud, who was at his wife's side throughout her cancer battle. "I'm not blaming them, but I didn't want that kind of negativity in my brain."

Strongly adverse to drugs, Rita decided to try a holistic approach to healing her body. She returned to her St. Elizabeth's doctor, who was more interested in her plan and was willing to incorporate it into a targeted drug therapy to combat her disease. He agreed to collaborate with her biochemist, Dr. David Watts, who is the founder of Trace Elements, a nutrition-based program that analyzes hair follicles to examine mineral balance in the body and

suggest appropriate foods and supplements to address problems.

"A mineral analysis of a person's hair or tissue reveals a unique metabolic world of intracellular activity that can't be seen with traditional tests," said Rita. "In essence, it provides a blueprint of the biochemistry of the body."

With each test report from Dr. Watts, Rita was given a list of foods to eat or to avoid and a highly specific listing of nutrients that was designed to balance her body's biochemistry.

"While waiting for my hair analysis to begin, I suffered debilitating side effects from the targeted drugs I was on," said Rita. "I was nauseated, got mouth sores, skin eruptions, back pain, and even manic depression. The back spasms were so bad one night that Paul took me to the ER to get pain meds. The next day, I had a relaxing energy balancing treatment that helped immensely in reducing fluid in my ankles. My doctor couldn't believe it when he saw them."

Rita required 32 blood transfusions in the course of her illness, but once her Trace Elements program got into gear, they were no longer needed. "Whenever I was offered traditional drug treatments, I would ask if it was really life threatening right now or could it wait until my program kicked in," she said. "They lowered my dosage of pills at my request and my numbers continued to improve. My blood draws keep getting better."

But it wasn't just the nutritional supplements and mineral testing that Rita acknowledges for her successful cancer battle. She attributes it first and foremost to her faith in God and her belief in the power of prayer. "I prayed a lot," she said. "At my lowest ebb, I would ask for the Lord's help and he would always answer. One day on my way to the hospital, I was praying and anguishing about how to approach my doctor with my holistic program, and I looked at the license plate on the car in front of me and it said 'HEALD.' I took it as a sign, and it gave me strength."

Rita also saw a healing priest, Father Tom DiLorenzo, who conducts Masses in Winthrop. "My friends took me to see him and I wasn't expecting anything except a quiet night at church," she said. "But Fr. Tom told me to hold hands with my friends as he prayed over me. He said, 'Receive the body and blood of Jesus Christ.' I felt a sense of exhilaration, and my next blood draw improved exponentially. Since July of 2019, I have not needed a single blood transfusion."

A positive attitude, a supportive husband, a

posse of friends and family, and balanced nutrition and supplementation, "based on science, not guesswork," gave Rita an arsenal of weapons for the toughest battle of her life.

Her advice to others is simple—"There is hope. You can advocate for yourself," she said. "I would never tell people not to do what their doctors want them to, but I just couldn't accept it for myself. As a fitness professional, I believe in exercise, and giving the body the right nutrients and foods, along with the appropriate supplements. I honestly feel that if you allow it to, the body can heal itself. But that's just my opinion. I only know what worked for me."

For Paul, watching his wife resume teaching her Quincy fitness classes, even via Zoom, has been an incredible joy. "I was more scared than Rita was when she was diagnosed with cancer," he said. "I thought I was going to lose my best friend."

For more information on Dr. David Watts or the Trace Elements program, contact Rita LaRosa Loud at PLoud@msn.com. ∞



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Art Matters XIII: Reflections on various art media,
Part 8 – Mixed Media and Drawing Media



By Janet Cornacchio

Over the past few columns, I've discussed basics of composition, and four popular 2-D media—acrylic, watercolor, oil and pastel—and the three last times we explored how important paper and printmaking have been in the spread of knowledge and the industrial revolution, including specific printmaking terms and types, such as engraving, etching and woodcuts, to name a few. Today let's look at two more media—mixed media (which is just like it sounds) and computer or digital art.

Mixed media is a term used for visual art where the artist uses more than one medium in his or her piece. Mixed media is not to be confused with multimedia art. Mixed media combines any of the various visual art media we've discussed and could even include some three-dimensional media, whereas multimedia can mix in other non-visual art forms, such as recorded sound, dance, theater, film or audience participation.

Mixed media is a chance for imaginative use of a wide variety of materials or media. An oil painter or watercolorist might mix in some digital printed images from a photograph. All sorts of media can be mixed—oil, watercolor, acrylic, charcoal, color and regular pencil, printing techniques, paper or fabric, or other found articles as collage are some examples. In creating an intentional mixed media work, (as opposed to the occasions when one evolves...more later) the layers should be done deliberately if the artist intends to use heavy pigments, it's also important to allow for drying between layers.

Last, certain media need to be worked in particular layers. Watercolor will not show on top of oil or acrylic so it must be a base layer. Once covered, it will disappear, so that must be taken into account. If working a collage, make sure to use appropriate glues and clear coatings. And often, mixed media works evolve to resolve compositional problems. Some day I'm going to cut up the successful bits in my pile of uncompleted work and create several new satisfactory ones! Many a mixed media work has grown from such issues.

Believe it or not, as early as 1962, technical magazines were discussing the concept of computer art. Today we're more apt to refer to it as digital art. And on double checking, "digital" refers to the fact that computers relay on a binary system to code. Digital or computer art refers to art in which computers play a role in either the production or display of their artwork and the

term digital artist is used to describe artists who make use of digital technologies in the production of their art.

For the purposes of this column, the art involved would be visual, but computer art can include sound, music, animation (compare Disney's "Snow White" to "Frozen." I know which one I'd rather watch and consider noteworthy. Do I date myself?), video, etc. It has reached the point that the integration of digital technologies with more traditional works of art and other media is almost impossible to separate. I'm sure today's youths don't understand my complaint about modern animation, which might as well be a traditional film, and most movies rely on blue screen more than sets for complex scenery and effects.

Digital technology has transformed activities such as painting, drawing, sculpture and music/sound art, while new forms, such as net art, digital installation art, and virtual reality, have become recognized artistic practices. Today, digital art techniques are employed extensively in the production of video entertainment and advertising.

Desktop publishing has revolutionized the workplace and our lives in general. Most of us do our own writing and graphic design on home computers, laptops and pads, etc. For example, the art association produces its own ads, posters for events and gallery shows, designs our Holiday House Tour Brochures, etc. We self-publish our newsletter and are able to use the Internet to apply scanning codes that reduce mailing costs significantly. Granted, we have access to those who started in traditional graphic design fields and have moved on to today's digital design or work with the Internet on varying levels of sophistication.

As early as 1985, Andy Warhol created digital art using a Commodore Amiga. Today, both digital and traditional artists have begun to use many forms of electronic (aka digital) information in the creation of their art. Digital arts sources can be purely computer-generated or other images, such as a scanned photograph. Do not confuse the scanning of art for storage or minor editing with the creation of art. The

term digital art is reserved for works consciously created using computer software, which can then be printed on a 2-D surface (or given today's 3-D printers...3-D computer art may soon follow).

There is also the broad field of installation art, which can take many forms, including large-scale works involving projections and live video captures. The expansion of the digital art in the coming years is unquestionable as the youth of today who are growing up with tablets and touch screens explore the interface between traditional and electronic creative options.

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

Medicare 2021...
continued from p.19

announces that it expected to increase Medicare Part B premiums to \$148.50 per month in 2021. Of course, this is was before the world changed due to the COVID-19 situation.

Some of this uncertainty may be caused by the current COVID-19 situation and that the proposed HEALS act has had inclusions to hold 2020 Medicare premiums and deductibles at their current rates in 2021. This would mean the continued Medicare Part B premium of \$144.60 per month and deductible of \$198 per year.

We also remember a few years ago that without a Cost of Living Adjustment there cannot be a Medicare premium increase. So, if all around COVID-19 has impacted the inflation to the point that the annual COLA increase does not happen, then we can be assured that our Medicare premiums will remain constant in 2021.

While there are some great updates coming to Medicare in 2021, be assured that we will keep you updated on this situation as we get more information.

CROSSWORD PUZZLE ANSWERS FROM PAGE 15

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57	Y	E	A	R				58	E	N	E			59	R	O	S	A					
60	E	G	G					61	L	E	A			62	B	E	A	T					

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ATTENTION FOLKS!

I am Elder Law Care Attorney and Author Patrick Kelleher. I would like to invite you to our **FREE** Educational Estate Planning & Elder Law Workshop on the **Four Headed Monster of Elder Law** and why you need to avoid it!

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- **Thursday, November 5th at 3 PM**
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Topics Include: How to Avoid the messes and stresses of Probate, Estate “Death” Tax, Financial Creditors & Predators, Nursing Homes.

Main Office: Patrick J. Kelleher’s Elder Law Care Center

1415 Hanover Street – Second Floor, Hanover, MA 02339

By Appointment Only: One Adams Place, 859 Willard St., Ste. 400, 4th Floor, Quincy, MA 02169

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