



## Find Your Match on a Senior-Friendly Dating Site



By Marie Fricker

Kiki S., 55, of Sacramento, California had been a widow for several years and was lonely. During a happy hour in a local restaurant one night with her friends, she

half-heartedly agreed to try online dating.

"While we were sipping Margaritas, the girls took my picture and wrote a profile for me on Match.com," said Kiki. "It was kind of funny and I planned to delete it when I got home, but I was too tired to do it that night. The next morning when I opened my email there were a bunch of notifications from all these different men who had messaged me. I couldn't believe it. My daughter said, 'Don't delete them, Mom, you might get some lunch dates.'"

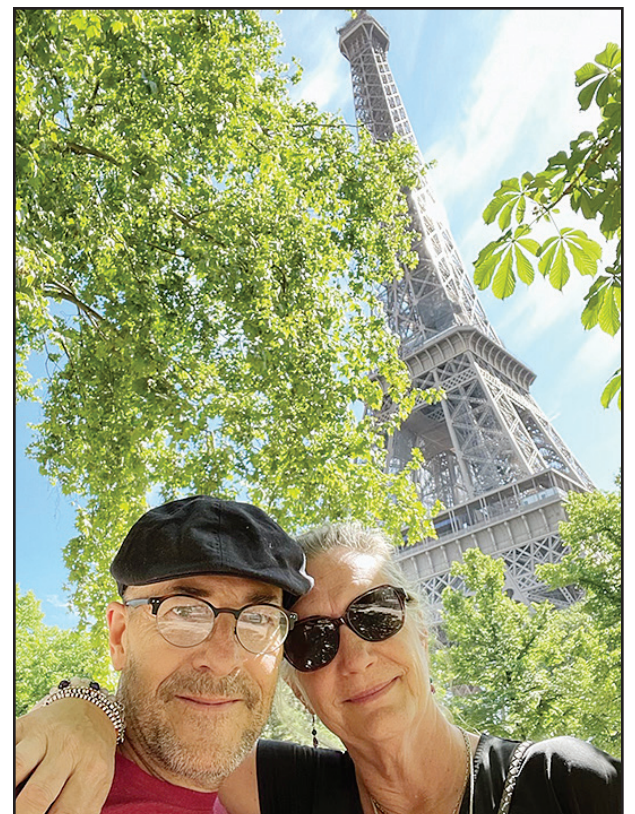
One of the more interesting inquiries was from a man named John. "We exchanged phone numbers and talked every day for a week before deciding to meet for lunch," said Kiki. "I arrived at the restaurant 15 minutes early because I wanted to see what he actually looked like in person. There was an instant attraction.

We had lunch and our conversation flowed like old friends for more than two hours. At one point, the waiter came over and asked how long we had been married. We laughed and told him it was our first date."

The couple very quickly realized they shared similar values and the same sense of humor. "I couldn't believe that a stranger I had just met online was so much fun to be around and so appealing in every way," said Kiki. "I told him he was my Cracker Jack prize, because I knew I was going to get a prize on that date, but just didn't know what it would be."

Three months after their Internet courtship had begun, John got down on one knee at a charity event and proposed to Kiki. "As soon as he asked me to marry him, a photographer appeared and took our picture. He had already gotten permission from my daughters and his own children, who all agreed that we were a match made in heaven. Actually, we were a match made online and I'm proud of it."

*Senior dating... continued on p.12*



(Above right) Hull Author Neil Wood and his wife Ellen; (Below from left) Couples Kiki and John, Roberta and Chuck, and Susanne and Kenny found love online. [Courtesy photos]



 **SENIOR  
Helpers®**

Care and comfort at a moment's notice.

BECAUSE BEING ABLE TO AGE IN PLACE

IS THE BEST CARE AND COMFORT OF ALL

**SOUTH SHORE**  
**781-421-3123**

[SouthShoreMA@SeniorHelpers.com](mailto:SouthShoreMA@SeniorHelpers.com)  
[www.SeniorHelpersSouthShore.com](http://www.SeniorHelpersSouthShore.com)

**BOSTON METRO**  
**617-500-6999**

[Boston@SeniorHelpers.com](mailto:Boston@SeniorHelpers.com)  
[www.SeniorHelpersBoston.com](http://www.SeniorHelpersBoston.com)





**The guidance you need  
for the care they deserve.**



**Professional, local eldercare  
advisors serving SE Massachusetts.**

**We provide assistance in locating the right  
options for you or your loved ones, including:**

Independent Living/Senior Apartments  
Assisted Living Homes & Communities  
Alzheimer's & Memory Care Communities  
Home Care Resources & Information



**Call 508-681-3016 Today!**

**STEVE CARRIER | ELDERCARE ADVISOR & OWNER**  
**STEEC@ASSISTEDLIVINGLOCATORS.COM**  
**ASSISTEDLIVINGLOCATORS.COM/SEMASS**



**Kendra M. O'Toole, Esq., LL.M.**  
**Michelle M. Reed, Esq., LL. M.**  
**Elizabeth A. Caruso, Esq.**

**80 Washington Street**  
**Building S, Unit 102**  
**Norwell, MA 02061**

**781-971-5900**  
**www.legacylegalplanning.com**

**Estate Planning · Elder Law · Probate**

*Hamel-Lydon Chapel and Cremation Service of Massachusetts Presents*

## **LIGHTS OF REMEMBRANCE**

*Honoring the Memories of Loved Ones*

This Year's Event is Dedicated to Those We Have Lost Due to COVID-19



**HAMEL-LYDON CHAPEL**  
**&**  
**CREMATION SERVICE OF MASSACHUSETTS**  
*Pre-Planning • Funerals • Cremations*

**(617)472-5888**



**Directors: Christopher P. Goulet, Sr. & Michelle A. Lydon**

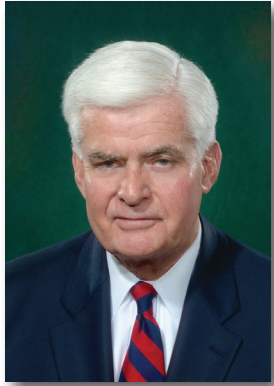
**650 Hancock Street, Quincy, MA 02170 • Serving All of Massachusetts**



# HOME EQUITY WEALTH MANAGEMENT

## Storm Clouds Threaten Home Prices – What You Need to Know and Do Before They Change

Soaring inflation, increasing costs, declining investment values, and worldwide instability threaten everyone, especially older Americans seeking financial security. Fortunately, today's record (but fragile) home prices may provide a solution.



By **George Downey**

**BRAINTREE** – Fear of running out of money in retirement is increasing as older Americans suffer increasing living costs, investment losses, and record interest rate increases. All this, fallout from the pandemic and worldwide financial

instability. This dilemma is heightened for older homeowners relying on savings and their home to sustain them in retirement.

### Record home prices under pressure.

The extraordinary run up in home prices, fueled by historically low mortgage rates and a surging economy, has changed course as the U.S. and world economies adjust to the devastating effects of inflation and international instability.

The U.S. Federal Reserve's committed policy to tame inflation through record setting interest rate increases is chilling home sales as higher borrowing costs disqualify prospective buyers forcing sellers to lower prices. Lower sale prices become "comparable sales" – values that appraisers use to determine current market value and lenders rely on to determine lending limits. What has been a sellers' market is rapidly be-

coming a buyers' market with lower prices. Unfortunately, this trend is unlikely to change any time soon. Fortunately, older homeowners may have a solution.

### Solution – Smart Use of Home Equity

Homeowners (60+ in MA) who want to age-in-place in their current, or new home, should consider a reverse mortgage, which enables them to convert a portion of illiquid home equity to cash and/or a line of credit to increase financial security.

The terms are guaranteed, designed to meet the that changing needs of retirees, and include: (1) loan amount based on current home value, (2) no monthly payment obligations, and (3) a host of other unique features that serve aging owners.

### Objective – Improve Cash Flow and Liquidity

The essence of financial security is cash flow, to meet immediate needs; and liquidity, or access to funds for future expected and unexpected needs. Converting a portion of illiquid home equity to cash and/or a line of credit can be a game changer to increase and extend financial security.

### Who Should Consider a Reverse Mortgage and Why?

Every situation is different. A reverse mort-



Photo credit: istock.com/kazuma se

gage may, or may not, be a good fit based on individual qualifications, circumstances and needs. However, since home equity is the largest single asset most people have, not to include its potential in financial and retirement planning is a mistake. Whether it is a viable resource or not, it should not be overlooked.

The elimination of mandatory debt payments plus access to additional tax-free cash provide homeowners and planners with more planning versatility and greater potential.

Once established, funding and loan terms cannot be frozen or cancelled, regardless of future economic or real estate market declines, as long as the loan remains in good standing. Borrower obligations are limited to:

1. Keeping real estate taxes, liability insurance, and property charges current.
2. Providing basic home maintenance.
3. Continue living in the property as the primary residence.

### To Learn More – Next Step

Comprehensive education and individual analysis are essential to understand if, and how, a reverse mortgage may be suitable for you.

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 NRMLA's consumer website [www.reversemortgage.org](http://www.reversemortgage.org).

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

### We solve problems and recover money owed to you ...

- Real Estate Disagreements
- Insurance Discrepancies
- Medical Bill Overcharges
- Vendor Disputes
- and more

**Problems Solved**  
SOLUTIONS EXPERTS

**(781) 226-1749**

View some success stories at  
[www.probsolved.com](http://www.probsolved.com)

We help you  
**Navigate the Maze**  
and get what is owed to you



# Quincy College Health and Fitness Center Renamed for Dr. Wayne Westcott

The man of the hour was Dr. Wayne Westcott, 73, recently retired chairman of the exercise science program at Quincy College, who was honored at a ceremony held at the school on October 18. City officials, including Quincy Mayor Thomas Koch, colleagues and friends gathered to discuss the many achievements of Dr. Westcott, and unveil a plaque renaming the Quincy College Health and Fitness Center to the Wayne Westcott, Ph.D. Center for Health and Fitness.

The college has also established an Exercise Science Academic Achievement Certificate in his honor to be presented annually to an outstanding student in the exercise science program.

"We are absolutely amazed by this, and I'm speechless," said Westcott as he took the podium with his wife Claudia at his side. "We want to thank all of the important people in this room – and that means every one of you – who took the time out of your day to celebrate with us. Over time, you can accomplish a lot. It's not as impressive as these speakers make it all sound, but I'm certainly honored they thought so."

Rita LaRosa Loud, director of the Quincy College Fitness Center addressed the group to talk about her mentor and her friend. "Everyone matters to Wayne, no matter what age, gender, physical ability or stature," she said. He is a man of faith, a devoted caring husband, and the most enthusiastic, charismatic person on this planet! Over the last 30 years, I have watched him encourage others and make it a point to high-



*Claudia and Wayne Westcott.*

light their strengths. The truth is, every person he connects with feels special the instant they meet him. We thank you, Wayne for your life-long commitment and dedication to the welfare of others. It will never be forgotten."

*Dr. Wayne Westcott has been a strength training consultant for many organizations, including the Armed Forces, the YMCA of the USA and six NFL football teams. He is the author of numerous books and textbooks and served as a health and fitness columnist for the Patriot Ledger and the American College of Sports Medicine. ∞*



## SOUTH SHORE SENIOR NEWS

Published by

My Generation Media

412 Nantasket Ave., Hull, MA 02045

781-925-1515

[www.southshoresenior.com](http://www.southshoresenior.com)

[info@southshoresenior.com](mailto:info@southshoresenior.com)

[www.facebook.com/SouthShoreSeniorNews](https://www.facebook.com/SouthShoreSeniorNews)

*In loving memory of Patricia Abbate*

Publisher: Thomas Foye

Business Manager/Owner: Thomas Foye

Editor: Marie Fricker

Typesetting/Design/Production: Cheryl Killion

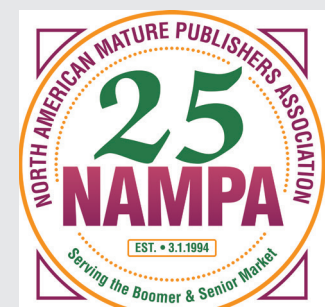
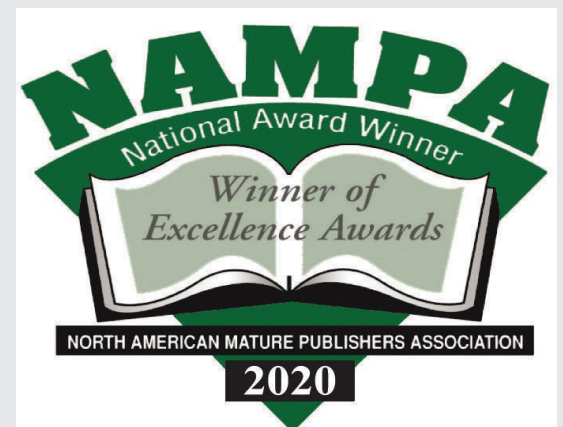
We have been serving the towns and communities south and southwest of Boston in 45 cities and towns since 2002. Published every month and available free to more than 100,000 seniors (the over 50 population) via controlled circulation. My Generation Media, publisher of *South Shore Senior News*, assumes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

All advertisements are run at the discretion of the publisher. Reproduction of the contents of *South Shore Senior News* is prohibited, without the permission of the Publisher. Reprints are available. All editorial and advertisements within this newspaper are provided for general information only and should not be treated as a substitute for the medical advice of your doctor or other health professionals or licensed legal or financial advisors.

The Publisher is not liable for the contents of any external Internet sites listed, nor does it endorse any product or service mentioned or advised on any of the sites. Always consult your doctor if you are in any way concerned about your health. Advertising and articles appearing in *South Shore Senior News* do not necessarily carry the endorsement of the paper.

*South Shore Senior News* is printed 12 times per year with a deadline of the 15<sup>th</sup> 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](http://959watd.com). Audio archives of each podcast can be found at [SouthShoreSenior.com](http://SouthShoreSenior.com) and on iTunes.





# POWER NOW

## GENERATORS

WHEN THE POWER GOES OUT,  
YOU NEED POWER NOW!



PROTECT YOUR  
HOME AND FAMILY

Maintenance contracts available on all brands.

**GENERAC  
KOHLER  
CHAMPION AND  
BRIGGS & STRATTON  
GENERATORS**

SALES  
INSTALLATION  
MAINTENANCE  
& REPAIR OF HOME  
GENERATOR  
SYSTEMS.

781.561.8550

[powernowgenerator.com](http://powernowgenerator.com)

Support  
Your Local  
Businesses!



## Overcoming the Challenges to Proper Caregiving



By Mark Friedman,  
Owner, Senior Helpers

Last month I wrote about the long-term systemic challenges the pandemic has created with regards to professional caregivers – specifically, the impact of a greatly reduced workforce, an increased inability of caregivers to make a long-term commitment to cases, and the economic impact of increased wages and other costs associated with health care and aging in place.

This situation is both intense and ongoing. In addition to posing the fundamental challenge of who will provide the care and can we afford it, there is also the need for a smart path forward to navigate the challenges.

The first step is to have a holistic, proven and consistent method of assessment to determine the right care. The second step is to understand that “the right care” will change, thus requiring the assessment be performed on a regular cycle to monitor changes and to adjust the care accordingly.

So what is a “good assessment?” Many professional publications have referenced the term “person centered care” over the years. However, they have not done a great job of defining exactly what that means in simple terms – most definitions focus on high level objectives but there is a debate as to whether there are eight principles, or four principles, etc.

Let me define it as follows: Person centered care is crafting and delivering a plan of care that is:

1. Transparent to the individual and their circle of care providers – both professional and personal.
2. Evaluates the critical underpinnings of successful aging in place, whether recovery focused or normal aging. This evaluation must be specific and based on evidence and research to ensure it is properly focused, informative and accurate.
3. Tracks progress or changes over time so as to enable review at both a point in time and over time.
4. Focuses resources on the needs, and then the wants. Allocates resources (time, financial, effort) on the factors that reduce risk and drive quality of life.
5. Looks at needs by day and by week. It is about aging in place and living successfully to the highest level possible.

If these are the standards, then the assessment must enable this to happen. Based on 20+ years of research and 75,000 plus case studies, the Senior Helpers’ Life Profile™ meets and enables these standards of patient centered care.

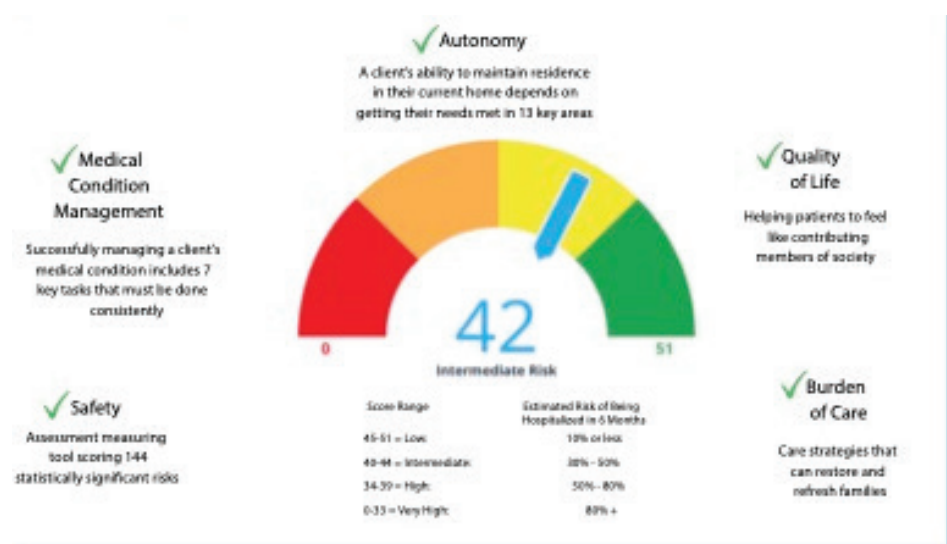
The Summer 2022 issue of the Journal of Aging Life Care™ shares the Life Profile™ research-based strategies for preventing risks that lead to hospitalizations for seniors. The article, “Stop the Revolving Door of Hospitalizations by Keeping Seniors Safe at Home,” examines the importance of Micro Social Determinants of Health (mSDOH) in identifying key outcome areas for keeping seniors safe wherever they call home.

This assessment is built on a complete understanding of the root cause of why seniors experience hospitalizations, and how patterns emerged in these distinct categories:

- **Safety** – A full assessment of the 144 safety risks (Task, Individual and Environmental) that can impact an individual’s ability to age in place.

- **Medical Condition Management** – Review of the seven specific obstacles to success.
- **Autonomy and Independence** – Status and needs to ensure the 13 basic living needs of an individual are met (ADLs and IADLs).
- **Caregiver Support** – review of the potential impact of caring for another.
- **Quality of Life** – it is not enough to just survive; the focus must be on thriving through active engagement in everyday life.

While the article’s focus is on reducing hospitalizations, the impact is successful aging in place. This defines a complete assessment of an individual’s needs. It is this level of completeness that translates status to a risk score that an individual’s success can be orchestrated and a complete plan of care can be defined. In short, the same approach can be used to prevent admissions or other unforeseen events and craft a plan to age in place.



So what is complete? A complete plan of care is a 24-hour care plan. It addresses the safety risks identified, defines the deficiencies, strategies and techniques to meet the 13 life needs; and addresses the requirements to track, manage and fulfill the needs for medical condition management. The plan reviews the impact of burden, identifies strategies for success, and identifies and tracks life engagement to ensure that an individual thrives.

Lastly, it creates a partnership in the circle of care – professional, family, the individual, and the community, making certain to ensure all are aligned and work as a team. Tracking of the assessment scores over time identifies improvement trends and impairment trends so focus and attention can be adjusted accordingly.

This level of completeness is what ensures financial and time resources across that circle are respected, not being wasted. This is “Right Care.” This is how a family can meter their investment in care and ensure it is both impactful and successful in addition to balancing financial and time constraints.

If you want your loved one to be successful in their journey of aging, insist on a proven, evidentiary based approach to defining their care and keeping it on track over time.

Next month: How smart technology can provide insight, support and economic leverage to the structure of care.

**About the Author:** Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts. First by delivering an exceptional home care experience in a combination of highly trained and high-touch caregivers. And secondly by becoming a significant connection for elders to resources and services in the 75 communities his company serves. Please visit: [www.SeniorHelpersSouthShore.com](http://www.SeniorHelpersSouthShore.com) or contact Mark: [MFriedman@SeniorHelpers.com](mailto:MFriedman@SeniorHelpers.com). ∞



# Elder Law Myth Busters



By Elizabeth A. Caruso, Esq

Myth or Fact? I am married so I do not need a health care proxy, my spouse can make my decisions for me.

This is a MYTH!

In Massachusetts there is no law that allows a spouse to make medical decisions for another spouse. Many states do have an equivalent law, but Massachusetts does not. In Massachusetts, there is no one who can make a medical decision on your behalf unless you have proactively appointed them via a Health Care Proxy or a court has appointed them as a Guardian.

Bypassing the court proceedings for a Guardianship by having a Health Care Proxy is one of the most important pieces of your estate plan. Guardianship proceedings are in place to protect individual liberties and ensure that no one who is not truly incapacitated loses their ability to make health care decisions for themselves. With that said, the court process can be arduous, having to get a doctor's approval first before even filing with the court. The process can also take months for approval from the court.

During this court process, who is making decisions for the incapacitated person?

Having a valid Health Care Proxy is integral to saving your spouse, family members, or other loved ones from enduring the stress of a Guardianship during an already stressful time. A Health Care Proxy is an inexpensive document that must be signed by two witnesses. Many health care facilities can help you properly execute proxy documents.

There is one consideration as to why you may want to go to any attorney for your Health Care Proxy. Massachusetts has additional protections against the infringement of individual liberty if a doctor prescribes antipsychotic medication. Without specific language in your Health Care Proxy allowing for the assent to such medications, your loved ones would need court permission to assent to the prescription, even if you have a Health Care Proxy. Such language can be key in managing an Alzheimer's or dementia diagnosis.

**About the Author:** Elizabeth A. Caruso, Esq. is an attorney at Legacy Legal Planning, LLC, in Norwell, Massachusetts. She has been practicing estate planning, probate, and elder law on the South Shore for over a decade. If this article has sparked questions for you, please feel free to reach out via phone 781-971-5900 or email [elizabeth@legacylegalplanning.com](mailto:elizabeth@legacylegalplanning.com) to schedule a time to discuss your unique situation. ∞

## Social Security Announces 8.7 Percent Benefit Increase for 2023

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 8.7 percent in 2023, the Social Security Administration announced today. On average, Social Security benefits will increase by more than \$140 per month starting in January.

The 8.7 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 65 million Social Security beneficiaries in January 2023. Increased payments to

more than 7 million SSI beneficiaries will begin on December 30, 2022. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

"Medicare premiums are going down and Social Security benefits are going up in 2023, which will give seniors more peace of mind and breathing room," said Acting Commissioner

Kilolo Kijakazi. "This year's substantial Social Security cost-of-living adjustment is the first time in over a decade that Medicare premiums are not rising and shows that we can provide more support to older Americans who count on the benefits they have earned."

To view a COLA message from Acting Commissioner Kijakazi, please visit [www.youtube.com/watch?v=Vgm5q4YT1AM](https://www.youtube.com/watch?v=Vgm5q4YT1AM).

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$160,200 from \$147,000.

Social Security and SSI beneficiaries are normally notified by mail starting in early December about their new benefit amount. The fastest way to find out their new benefit amount is to access their personal my Social Security account to view the COLA notice online. It's secure, easy, and people find out before the mail arrives. People can also opt to receive a text or email alert when there is a new message from Social Security, such as their COLA notice, waiting for them, rather than receiving a letter in the mail. People may create or access their my Social Security account online at [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount).

Information about Medicare changes for 2023 is available at [www.medicare.gov](https://www.medicare.gov). For Social Security beneficiaries enrolled in Medicare, their new higher 2023 benefit amount will be available in December through the mailed COLA notice and my Social Security's Message Center.

The Social Security Act provides for how the COLA is calculated. To read more, please visit [www.ssa.gov/cola](https://www.ssa.gov/cola). ∞

# MIELE VACUUM

Sales and Service

**Shop Your Local Dealer**

**BATTERY POWERED STICK VACUUM**  
2 in 1 Floor/Hand Vac  
Expire 12-30-22  
**BISSELL BigGreen Commercial**  
Reg. \$249.99  
**SALE \$179.99**

**BISSELL**  
BGSV696

# VACUUM CITY

100 ARMSTRONG ROAD, PLYMOUTH, MA 02360 • 508-746-0721  
M-F 9:00a to 5:00p • New exit 16 off Route 3 near RMV  
[vacuum-city.com](https://vacuum-city.com)

**Authorized Miele Sales & Service**

**We Sell the Best and Service the Rest!**  
**FREE ESTIMATES ON REPAIRS, ALL BRANDS**

**ALL-IN-ONE COMMERCIAL / HOTEL / HOUSEHOLD VACUUMS**  
**WE CARRY BAGS & BELTS FOR MOST BRANDS!**  
We repair most makes & models  
**FREE ESTIMATES**  
Full range of cleaning supplies and accessories

**Bissell BG10 CARPET CLEANER**  
**SALE \$439.99**  
OR \$469.99 with hose and solution.  
list \$549.99 machine only  
Expire 12-30-22

**Bissell BGSS1481 Little Green Pro SPOT CLEANER**  
**SALE \$149.99**  
list \$229.99  
Expire 12-30-22

**Bissell BGST1566 Commercial Power STEAM MOP**  
extra long cord.  
**SALE \$129.99**  
list \$179.99  
Expire 12-30-22

**"We accept trade-ins"**  
**We Will Not Be Undersold**





# Homecare Express



Family-owned medical equipment  
retail store located in Hanover.

We carry a full line of medical equipment,  
with rental options available.

Hospital Beds, Lift Chairs, Scooters,  
Power Wheelchairs, Walkers/Rollator  
Home Accessibility Equipment,  
and much more!

781-826-9999 • [www.HomeCareXpress.com](http://www.HomeCareXpress.com)

**\$75**  
OFF  
Lift Chair

**NOVEMBER SAVINGS!**

REDEEM WITH THIS COUPON

Homecare Express,

10 East St. (Rt. 53), Hanover, MA

Call: 781-826-9999 [HomeCareXpress.com](http://HomeCareXpress.com)

Expires 11.30.22

There has never been a better  
time to move to Senior Living.



*Grove Manor*  
ESTATES



- Great Selection of Spacious Apartments
- Fantastic Rates – All-inclusive pricing, no upfront fees
- Sellers Real Estate Market – Record selling prices
- Established Covid-19 Protocol – Stay safe and healthy
- Socials, Programs, Activities and FUN!

Call today for more information! **(781) 843-3700**

Independent Living, Assisted Living, Memory Care

160 Grove Street, Braintree, MA 02184 • (781) 843-3700  
[www.grovesmanorestates.com](http://www.grovesmanorestates.com)

**YOUR MESSAGE COULD BE HERE!**

**Reach thousands of loyal readers every month.**

Call now for details! 781-925-1515 or  
email: [tom@southshoresenior.com](mailto:tom@southshoresenior.com)



# MEMORY CARE REIMAGINED

Schedule  
Your Tour



THE  
CORDWAINER  
ANTHEMION SENIOR LIFESTYLES



781-544-2404

555 Cordwainer Drive



[cordwainermemorycare.com](http://cordwainermemorycare.com)

Licensure Pending EOEA Certification



*Live vibrantly.*

Compassionate care in a home-  
like environment: short- and long-  
term rehabilitation, skilled nursing,  
respite care and Medicare and  
Medicaid certified.

**Life  
Care  
Center**  
of the South Shore  
Joint Commission accredited

781.545.1370 • 309 Driftway | Scituate, MA 02066 • [LCCA.COM](http://LCCA.COM)



# "THE WICKED SMART INVESTOR"

## 'The Frying Pan'



By Chris Hanson

HANOVER — As I walked in the door, I was greeted by my 92-year-old mother and the scent of onions and peppers sautéing on the stove. In a large copper-bottomed Revere Ware frying pan, Ma is making roast beef

hash using last night's leftovers. "Are you staying for supper?" she asks because there is always room for one more at Ma's house.

The frying pan was a gift from her 1955 wedding to a Dorchester dentist. He had plans for a big career and an even bigger family, so she put her career as a neurosurgery nurse on hold and helped him launch his dental practice. As a doctor's wife it was assumed she'd live the life of a suburban princess, but a big family eliminated leisure time. Long before that 1970s Enjoli perfume commercial, Ma proved she could bring home the bacon, fry it up in a pan and...um... never mind.

Suddenly widowed with 13 kids under the age of 18, her nursing cap proved more valuable

than any princess' tiara. Maybe the frying pan is her royal scepter. At the very least it's a culinary Swiss Army knife.

Because with 13 kids, ordering take-out was cost prohibitive, so Ma cooked dinner almost every night to keep the family finances in check. She cut coupons, shopped sales and used leftovers to make meals in that frying pan. The recipes were frequently improvised originals and we'd think up creative names for the unique dishes. My smart aleck brother Frankie dubbed one dish "choke and puke." He paid dearly for that. I laughed about it then, but looking back, I realize that the meals were always nutritious with fresh vegetables and good cuts of meat. I grew to 6 ft. 3, so something worked.

The frying pan also played a central role during birthday celebrations. Bakery cakes were too expensive so Ma combined a couple of Duncan Hines cake mixes in the frying pan and baked the cake simultaneously with the main dish. She was so busy working full-time and cooking meals she did not have time to do anything else. Frequently, the cake was burnt on the bottom and she'd tell us to cut off the burnt part and it would taste fine. It never did, but I got used to my charcoal-flavored birthday cake. Her frugality also helped me to attend a pricey graduate school, so all is forgiven.

Thanksgiving is when the frying pan really shined. The Pilgrims invented Ma's favorite hol-

iday and she celebrated it in a highly traditional fashion. In a Norman Rockwell-like scene, we put the kitchen and dining room tables together in the living room, because Ma likes the meal served family-style. After devouring a turkey accompanied with homemade fixings, dessert was served. Every year Ma made a large squash pie with homemade pie crust in that frying pan. As challenging as her life has been, she was still thankful for everything.

Absolutely nothing was perfect in Ma's house, how could it be? Is perfection even necessary? We were not impoverished but Ma watched every penny because she had no choice. The saying goes, "Watch your pennies, and the dollars will take care of themselves." It worked, and Ma has been able to enjoy luxuries. She has walked across the Great Wall of China, visited the Hermitage and frolicked all through Europe. This, and every one of us went to college!

When my friends ask me "How did you mother do it?" I struggle to answer. I was there, and I don't know all her secrets. I can tell you this; she pinched pennies and made hash out of last night's roast beef.

Happy Thanksgiving!

**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 [wickedsmart-investor.blogspot.com](http://wickedsmart-investor.blogspot.com). ∞



### Contact:

1-844-962-0015 (TTY: 711)  
7 days a week, 8 a.m. - 8 p.m.  
[www.WellcareSeminar.com](http://www.WellcareSeminar.com)

**Don't miss out.  
Annual Enrollment Period:**

October 15 - December 7

## Get all the benefits you care about most **plus a little extra.**

### Enroll in a Wellcare Medicare Advantage plan for a \$0 or low monthly plan premium.

At Wellcare, we're working to improve every aspect of the Medicare experience for our members. That's why our plans are simplified, so you can enjoy great benefits like:

- \$0 or low monthly plan premiums
- \$0 copays for most common prescription drugs
- Dental, vision, and hearing coverage
- Wellcare Prepaid Flex Card
- Money for over-the-counter items
- Money back in your Social Security check

Follow us: [@WellcareMedicare](https://www.facebook.com/WellcareMedicare)

Cosmetic procedures are not covered under this benefit. Benefits vary by region. 'Ohana Health Plan, a plan offered by Wellcare Health Insurance of Arizona, Inc. Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal. Wellcare by Allwell (HMO and HMO SNP) includes products that are underwritten by Superior HealthPlan, Inc. and Superior HealthPlan Community Solutions, Inc. Wellcare (HMO and HMO SNP) includes products that are underwritten by Wellcare of Texas, Inc., Wellcare National Health Insurance Company, and SelectCare of Texas, Inc. Health Net Life Insurance Company is contracted with Medicare for PPO plans. Wellcare by Health Net is issued by Health Net Life Insurance Company. Wellcare is issued by Wellcare of Washington, Inc. Wellcare is issued by Wellcare Health Insurance Company of Washington, Inc.

Y0020\_WCM\_90540E\_M Final2 CMS Approved 07122022

NA3WCMADF90540E\_ADNE ©Wellcare 2022



# 10 Sunday Afternoon Activities Seniors Love

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



Sunday afternoons are perfect for resting and enjoying some lighthearted recreational activities. So, what can you do this Sunday? Here are 10 Sunday afternoon activities seniors love.

**1. Card games.** Card games make an excellent Sunday afternoon activity because they can be played with any number of people. Invite a few friends over to play bridge. Or start a game of Crazy 8s with a family member. You can even play solitaire on your own!

**2. Have Tea.** Nothing is quite like an afternoon chat over tea. So, whether you prefer to have tea with family, friends, or your Celtic Angels Home Healthcare caregivers, you're sure to have a good time. You can even set up a regular tea social and enjoy trying different snacks and blends of tea each week.

**3. Make Art.** Art is a wonderful form of self-expression. And since there are so many mediums, virtually anyone can participate, even if you have mobility challenges. Try painting, drawing, or decoupage for an enjoyable afternoon.

**4. Write Letters.** Emails can't compare to the joy of receiving a handwritten letter in the mail. Try spending Sunday afternoon writing letters to friends and family. It's a good way to keep in touch and feel connected. Plus, you'll

have all your letters done and ready to be posted Monday morning.

**5. Record Your Memories.** Sundays have traditionally been days of reflection, so why not take some time each afternoon to think about fond memories you'd like to share with your loved ones? If you write down one or two memories each week, you'll have an entire memory book in no time. If you need a bit of help, try a journal that includes prompts to help you record your life story.

**6. Bake.** Is there anything more inviting than the smell of warm cookies or pie wafting from your oven? Sunday afternoons are a great time to get some baking in. Decorate cookies if you're feeling creative, or just whip up a batch of brownies to share.

**7. Listen to Music.** Sunday afternoons are a perfect time to relax with your favorite music. Put on your radio station, queue up your playlist, or venture out to listen to local musicians. You can also listen to music while doing other activities, or even have a dance in your living room!

**8. Practice Yoga.** Yoga is wonderful for stretching out our muscles, helping us become more in tune with our bodies, and allowing us to relax and focus on our breath. So why not make Sunday afternoons your time to practice yoga? You may find it's just what you've been missing!

**9. Meet for Fellowship.** Many places of worship offer afternoon activities, including pot-lucks, volunteer opportunities, hymn sings, and more. Consider joining one of these activities for fellowship. And if you can't leave home due to mobility challenges or COVID precautions, find out whether you can participate virtually.



Many places of worship are happy to include you!

**10. Spend Time with Grandchildren.** If you have grandchildren, Sundays are often the best day of the week to visit with them. School is out for the weekend, and many of the activities they participate in occur on Saturdays. So why not see if you can make a set time to spend with your grandchildren on Sunday afternoons? Share a favorite hobby, have a meal, or just enjoy their presence!

Do you need help participating in your favorite Sunday afternoon activities? We're here to help! Contact us to discuss your needs at [www.celticangelsinc.com](http://www.celticangelsinc.com)

**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. ∞



Focusing on the  
**CARE**  
in home  
health care!

231 Washington Street  
Weymouth, MA 02188  
781-331-0062

60 Dedham Ave., Ste 150  
Needham, MA 02492  
781-662-8700

## Celtic Angels Home Health Care

*Hi. I'm Milo. The Celtic Angels Mascot.*



*Our clients seem to love us  
but don't take my word for it.  
Read this:*

Dear Maria,

Your CNA Kelly has been coming to see me for well over a year now. She has been doing everything for me including cleaning, cooking, grocery shopping, and taking me to my many doctor's appointments.

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

Sincerely, Susan C.

[www.celticangelsinc.com](http://www.celticangelsinc.com)



## Funny You Should Ask! Frequently Asked Questions

By Rita La Rosa Loud, B.S.



**QUINCY** – I often entertain questions from older adults about health and fitness, mainly how the Quincy College community exercise program operates. You might identify with some of these queries.

**Once I join the strength exercises, will there be someone there to train and help me?**

A fitness instructor is always present supervising and coaching the group exercise class. After providing your medical history, a workout card is prepared based on your fitness level and restrictions or limitations you indicated on the form. Once you are familiarized with the equipment and training protocols are reviewed, the trainer demonstrates the exercises before you even get on the equipment. They also determine seat, back, arm, and leg machine settings, weight loads, plus ensure proper form and technique is performed throughout the program.

**If there is a machine that I cannot use due to an injury, will the trainer be able to help me?**

First, all participants complete a medical history questionnaire, which is very important as it appraises us of specific conditions and needs. When an injury is indicated, instructors may provide an alternative exercise or modification, and depending on the condition, adjust the machine settings, use a lighter weight load, or resistive tool like a dumbbell or a rubber band. Trainers defer to the program director for any questions or can request more information from a health care professional before they proceed.

**I am leery of joining a gym. Will I be in good hands with your instructional staff?**

We offer a very safe and effective fitness program for adults and seniors at our training facility. Our fitness instructors have either completed a Quincy College one-year Exercise Science/Personal Trainer Certificate and/or the two-year Exercise Science/Personal Trainer Associate Degree program; and most are American Council on Exercise nationally certified personal trainers.

**My doctor said I should exercise, but I never liked working out. Will I be able to keep up?**

Our fitness center staff are very knowledgeable in resistance exercise for musculoskeletal conditioning, aerobic activity for cardiovascular conditioning, as well as stretching for overall flexibility. In other words, they will help you to perform strength, endurance, flexibility enhancing activities including functional exercises in a very safe, effective, efficient, and manageable manner. So, expect to be pleasantly surprised at how good you will feel once you begin exercising. Like many of our older adults have stated, *"I wish I had started exercising sooner!"*

**I don't exactly live in the area. Would it be worth it to travel to your facility?**

No pun intended, but *funny you should ask*. Over the years, many older individuals have traveled from afar to train at our health and fitness center. One, was a thoracic surgeon, **Dr. Ben Daly** from Boston Medical Center. He would travel in his scrubs via MBTA (Quincy T is across the street from our facility), and train three days per week, one hour each session, then return to work. When he retired, he continued to work out with us for a few more years trekking from Wellesley to Quincy. Older adults who live in other cities like Dr. Ben join our facility to learn about training

programs and protocols for the senior population.

**I have osteoporosis. Is this an appropriate exercise program for someone like me?**

Many seniors suffer with weak muscles and bones due to inactivity or lack of resistance exercise. While we have many cases of seniors building muscle and bone, **Gladys Petkun** comes to mind. In her 80s, Gladys was diagnosed with osteoporosis. After attending a *Benefits of Strength Training* lecture with Dr. Westcott and myself, Gladys began strength training. A year later her DEXA Scan showed a much better diagnosis (osteopenia *not* osteoporosis)! Gladys periodically undergoes a bone density test and has not only maintained bone, but a recent scan indicated another improvement in her bone density! Now 94, rain, or shine, she never misses a class.

**I'm concerned about cleanliness, especially with the numbers of people training at your facility.**

First, we limit the size of our group exercise classes. On average we have six people per class, and the maximum number allowed is ten. We also reconfigured our facility so that the equipment is spaced safely/comfortably apart. We have air filters throughout the center, and participants are instructed to clean the machines using environmentally friendly products after each use. The instructors also thoroughly sanitize the entire center daily after their shifts are over.

**I really need to lose weight. Do you offer any nutrition programs or information?**

As fitness researchers, Dr. Westcott, and our team (including world-renowned nutritionists) have conducted several groundbreaking exercise and nutrition studies that are published in peer-reviewed scientific journals. Based on our research results, we can provide you with nutritional information that should enable you to achieve your weight loss goals. For a brief synopsis of these studies, refer to my article, *Proof is in the Pudding: Mission Weight Loss*, January 2020 Issue.

**I notice when I bend over, I no longer can touch my toes. Do you include stretching in the program?**

After each strength exercise, participants perform a corresponding stretch right on the machine, on a Stretch Mate apparatus, or on an exercise mat. In fact, we conducted three studies where stretching was included with the strength exercises. We found that these subjects not only improved their flexibility but increased their strength by about 20 percent more than the subjects who did not stretch. Wow! To quote member, Gail Fasano, *"Stretching is the best part. It feels so good to end the class with the stretch!"*

If you are thinking about exercising, but haven't made the move yet, I hope the answers to these questions help you to get hooked on fitness.

### CHECK US OUT

Still on the fence but would like to tour our facility to see if we are a match? We are happy to provide you with a complimentary training session with one of our professional fitness instructors. Our *Quincy College Community Health & Fitness Center* is located at President's Place, 1250 Hancock Street, Ground Level. There is plenty of one- and two-hour parking available on Hancock, Coddington, and Washington Streets, or you can park in the garage next to the building for a nominal fee. Just call **617.405.5978** to schedule an appointment.

**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, Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. She can be reached at 617-405-5978 and is available for speaking engagements. ∞



# The Art of Downsizing

By Lu Annatone, Pres., The Junk Removers



Are you a senior who has realized that the home you live in is too big, full of clutter, or just too much to care for? Often the solution to this issue is to downsize to a condo, or move in with a relative, or into a senior residential community.

Once it's decided, seniors start feeling the stress of moving, with all the associated tasks: preparing the house for sale, decluttering, and deciding what to take to the new, smaller location.

To reduce this stress, start thinking about decluttering strategically. Here are some ways to start down this path:

**Start with the Easiest:** Begin the sorting process with a room of the house that has little emotional attachment, like the attic or basement. For some, clothing is the easiest to start with. For others, sorting small areas works best.

**Make Categories:** KEEP, GIVE AWAY, and THROW AWAY are good to start with. Get help from a family member to periodically donate to charities so they don't impact other rooms in the house. Pack up as much as you can while you go.

**Recognize that Someday Means Never:** Items that haven't been used in the near past, will probably never be used in the future, so let go of these. Discard almost all the stuff that you're tempted to label as "someday."

**Say Goodbye to Duplicates:** Seniors may feel that letting go of doubles is wasteful, but doing so is necessary. Giving away or donating will feel better than throwing them away.

**Be Realistic About Timing:** The downsizing timeline from the initial decision to the first day in the new home, varies with each situation. Factors like the attitudes of family members and the availability of new homes influence timing. The reality is: start early and get help from family, friends and professional service providers like organizers, junk removers, Realtors, cleaners and movers. These companies help guide you along the right course.

Let's look at four of these service providers that are crucial to the entire home selling journey:

**Professional junk removal companies** are multi-faceted in providing a variety of services including basic junk removal, donating and recycling of items. Most quality clean-out companies fully understand how to downsize and move out of a property that folks have likely lived in for over 30 years. This experience is extremely valuable when putting a home up for sale and before it closes. People want to know that their good discarded belongings will be donated or recycled and not just sent to a landfill. This industry is leading the way in proper diversion techniques of everything from clothes to books to appliances to furniture so you can feel good about giving them a second life.

2.) Using a **quality professional moving company** is simpler than trying to round up a bunch of friends and family to make the move. It will be money well spent to have them pack and properly move your belongings.

3.) It may be tempting to do a DIY home sale, but the truth is the process will go smoother with the help of an experienced **real estate agent**. The difference is in the details of how to price, stage and negotiate terms that are to your benefit. This can not be understated

when making an often complicated downsizing move.

4.) To get the home ready for showings, strongly consider hiring a **professional cleaner** to make everything sparkle. As with junk removers and movers, these companies are worth the money to perform a thorough cleaning to make your home more attractive to buyers.

In the end, there is a rhythm and art to successful downsizing. These tips may help you navigate the journey. ∞

## SENIOR JUNK REMOVAL SPECIALISTS



- We remove anything, from furniture to appliances.
- We provide on-site fair price quotes.
- We work neatly, quickly and sweep-up.

OUR TEAMS UNDERSTAND THE TRANSITION AND ESTATE PROCESS.

**Call Now! (781) 461-0086**

[www.thejunkremovers.com](http://www.thejunkremovers.com)

## Should reverse mortgages be included in financial planning? Why?

Considering reverse mortgages in financial planning might increase and extend retirement security.

Allow us to show you a **LIVE DEMONSTRATION** of the planning versatility the FHA insured and new JUMBO Reverse Mortgages provide to increase near and long term financial security.

### Learn who reverse mortgages may be suitable for to:

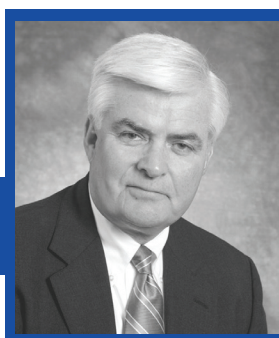
- Increase near and long term cash flow.
- Eliminate mortgage payments.
- Reduce the risk of running out of money.
- Reduce sequence of return risks.
- Increase liquidity with access to additional tax-free funds.

**Be proactive. Email or call us now to schedule a **FREE** consultation and a customized demonstration of the unique benefits a reverse mortgage may provide for you.**



**HARBOR MORTGAGE SOLUTIONS, INC.**

For more information, visit: [HarborMortgage.com/reverse-mortgages](http://HarborMortgage.com/reverse-mortgages)



**GEORGE DOWNEY**

CEO/Founder

100 Grandview Road, Suite 105 • Braintree, MA 02184

781-843-5553 | [gdowney@harbormortgage.com](mailto:gdowney@harbormortgage.com)

[www.harbormortgage.com](http://www.harbormortgage.com)

Member:

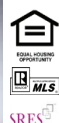


Harbor Mortgage Solutions, Inc. is a licensed mortgage broker, NMLS #2846, MA License MB2846, RI License #20041821LB • George Downey (individual) NMLS #10239



**kw**

KELLER WILLIAMS.



574 Washington Street  
Easton, MA 02375  
774 240-8928

[jfuller-jones@kw.com](mailto:jfuller-jones@kw.com)

Each office is Independently Owned and Operated

**Jeanne Fuller-Jones**

Senior Real Estate Specialist/Partner



## Cover Story

Neil Wood, 65, author of the bestselling book, *Dating Success after 40*, urges people to try on-line dating if they're looking for a new soulmate or even just a companion to socialize with. "I met up with so many women through Match.com and other dating apps that I felt I had to share what I learned – both the perks and the pitfalls."

Wood began his internet dating in his late fifties after going through a divorce and living alone for several years. "I wanted to meet a woman, and I wasn't a barroom kind of guy," he said. "So, I joined a couple of different online match sites. I described myself as 'an optimist looking for someone between the ages of 45 and 60, who enjoys Yoga, hiking, walking the beach, traveling and looking at the brighter side of life.'"

Increasing numbers of baby boomers are divorced or widowed every year, and loneliness has become an epidemic among seniors. Studies suggest that being alone most of the time can lead to depression and a shorter lifespan. Psychologists stress that it's important to connect with other people in social settings, and that healthy relationships – even virtual ones – are therapeutic.

If you are thinking of dipping your toe into the pool of online dating, the process is pretty similar on most of the dating sites, according to the seasoned pros.

"The first thing you do is to create a profile that lets people know what your interests and goals are," said Wood. "Then post pictures of yourself doing things you like to do. Putting your photo out there can be intimidating, especially for some older women and men who are too critical of themselves. But it's important if you want to make connections. I never took anyone out unless I saw a photo first, and, for the most part, I met wonderful people, even when the romance wasn't there."

Wood offers some first-hand tips for cyber daters, based on his own experience:

- Meet for the first time in a public place – not in your home or a secluded spot.
- Don't talk about your exes or discuss how lonely you are. Be positive.
- List specific characteristics about the type of man or woman you're looking for – hair color (if it matters), age range, ethnicity, fitness level, and, other factors.
- Try to skype, facetime or talk on the phone with your prospective match before the meet-up. You may decide to cancel the date if you don't like what you see or hear.
- Do a little pre-meetup digging. Check out your match on Facebook, Linked in or Google before you set up a date.
- Tell a friend where you're meeting a match for the first time.

"Online dating is not all hearts and flowers. Even I have been scammed by con artists from time to time," said Wood. "You must be vigilant about who is genuinely looking for a partner and who is 'catfishing' for personal gain. Scammers will schmooze women – 'You are so beautiful. I want to come and see you but I live in South Dakota. Could I borrow \$5,000 to help an ill relative?' Don't fall for it. Thirty-five people have used my personal photos for their dating profiles. They posed as me, romanced women and then asked for money. If you're at all wary of someone, zoom or facetime them as quickly as possible to

## 12 Top-Ranked Dating Sites for Seniors

- Match.com
- eHarmony
- Senior Friends Date
- So Syncd
- Silver Singles
- Singles50
- EliteSingles
- Zoosk
- Christian Mingle
- MatureDating
- OurTime
- SeniorMatch

see what they look like. If they don't want to do that, block them and report them to the website."

Ellen E., 63, of Scituate thought she had found her perfect mate in a man she met on Match.com after her divorce. He was a widower and they enjoyed a fun and romantic relationship for three years. But unbeknownst to Ellen, Ed was searching for other matches on the site the entire time they were together. He abruptly broke up with her to marry one of them after a 3-year relationship.

"I just didn't see it coming, but there were red flags I probably should have noticed," said Ellen. "I was never invited to his house on Christmas or other holidays. He didn't seem to want me to get close with his family, and always made excuses. The end came on one summer night when he was supposed to come to my place for supper. He walked into the house and told me to sit down because he had something to tell me. 'I think we should cool it for a while,' he said. 'I've met someone else.' He then drove away in his car, and I never saw him again. 'I was devastated.'"

Ellen had another unfortunate experience with a premium 50+ dating service, which charged an upfront fee of \$1,200 to look at photos and profiles of "pre-screened" single men. "Every time I asked about one of the matches, I was told 'Oh, sorry, this one is not available.' After a few months, I canceled my membership and they wouldn't refund my money. So, I took them to small claims court and won the case. You really have to watch out for scammers on these websites." (Ellen's story had a happy ending when she met a new soulmate at a community event in 2012. They have been together for almost 10 years.)

According to Wood, there are dating sites, such as OkCupid and others, that are free of charge, but he believes, as the old saying goes, "You get what you pay for," even in the world of cyber romance. "It's up to you to decide how much you're willing to spend and if you think a premium plan is worth it," said Wood, who remarried in May of this year. "However, as a general rule, opting for a paid plan will accelerate the process and allow you to meet more people, so you have a better chance of finding the perfect match for you."

Susanne S., 57, of North Carolina, had been divorced twice and was single for seven years before deciding to try online dating. She started with the free site, OKCupid.

"I went out with one match I made pretty

quickly there," said Susanne. "Unfortunately, it took me about two weeks to realize this guy was a narcissist. From my experience, I didn't feel the candidates on the free sites were very good quality. But with paid memberships, like Match.com, the sheer number of people on the platform gives you a better shot of finding the right person."

While she had a number of "one-date" matches and some longer relationships that didn't last, Susanne admits to meeting some dear friends through online meetups, including her current "friend with benefits," Kenny, a widower whose wife had died of breast cancer.

"I told Kenny on our very first date that I had just been diagnosed with metastatic breast cancer, and that if he wanted to bail out, I would totally understand it," said Susanne. "I really thought he would run for the hills, but he didn't budge, and we are traveling, hiking, and living each day to the hilt. I am 61 years old, I have metastatic breast cancer, and I am living my best life ever."

Susanne urges people who are just entering the arena of online dating to take certain safeguards, as she did. "I never gave my address or last name," she said. "I called myself Susan instead of Susanne, and I got a Google voice number because I didn't want to give out my cell phone. But I never felt threatened in any way, and I had a lot of fun on line searching for Mr. Right."

Even though they didn't meet online, Wood and his new wife Ellen Hildebrand, 56, have many common interests, including fitness, biking, hiking, cooking, and writing. They each have three grown children of the same ages and, both are optimists. In fact, Ellen has written her own bestselling book – *Single Again* – about starting life over after a divorce.

While many senior singles turn to dating apps like Match.com and eHarmony to find new partners, some use their Facebook pages and other forms of social media to reignite old flames.

U.S. Army Vet Chuck Engler, 64, had been divorced for 10 years and was living in Phoenix, Arizona in 2014 when a "friend request" popped up on his Facebook page. He was amazed to see that it was from his high school sweetheart and former fiancée, Roberta Minichiello of Marshfield, whom he hadn't seen in almost 40 years. He accepted her friendship request and they followed up with texts, phone calls and a plan for him to fly to Boston.

"I was so nervous about meeting Chuck at the Logan Express when he arrived," said Roberta, a retired dance school owner, who had been divorced for 14 years. "I didn't even know what he would look like now. I saw him from behind. He was bald, which was a bit of shock, but I recognized his body and his stance. I never expected to react this way, but I jumped into his arms, wrapped my legs around his waist, and gave him a huge kiss. It was like those four decades apart had never happened, and we were head-over-heels again. We got married in 2016, and all because I couldn't sleep one night and found the love of my life on Facebook."

**About the Author:** Marie Fricker is the editor of the *South Shore Senior News*, a member of the *Scituate Council on Aging*, and a *Realtor* specializing in serving the real estate needs of seniors. She can be reached at 781-258-0657. ∞



# November is Family Caregivers Month

## Spotlight on Employer Support for Family Caregivers



**By Nicole Long,  
MSW, LICSW**

Did you know? One out of six working Americans assists with the care of an older adult or disabled family member, relative or friend, according to Family Caregiver Alliance.

The number of family caregivers in the U.S. continues to grow. According to the National Alliance for Caregiving and AARP's Caregiving in the U.S. 2020 report, from 2015 to 2020, the number of family caregivers in the U.S. increased by 9.5 million, and 61 percent of family caregivers work.

Handling both work and family caregiving is a difficult balancing act. Employees who are family caregivers may experience the need to take time off from work, reduce their work hours, turn down a promotion, take a leave of absence, or even give up work entirely. Workplace programs can be invaluable to both employers and employees in helping those who are helping others, such as an aging parent, spouse, child or grandchild.

Old Colony Elder Services (OCES) helps caregivers navigate one of life's hardest but most rewarding jobs through the Family Caregiver Support Program. The goal of this program is to reassure family caregivers that they are not alone and that resources are available to assist them in their caregiving. Employers throughout greater Plymouth County may provide access to the OCES Family Caregiver Support Program (FCSP) to their employees to help them obtain information, tools and support they may need. Each employee situation is unique and complex and OCES helps employees by directing them to the right resources available to them and guiding them as caregivers.

OCES' FCSP team provides one-on-one support to working family caregivers by creating a personalized caregiving care plan outlining available resources (which includes OCES programs as well as community resources) that are applicable to their caregiving situation. Within the personalized care plan, OCES provides individual support creating short- and long-term plans, as well as three referrals for every need. OCES also provides assistance in the creation of realistic boundaries in the promotion of self-care.

The resources provided may include access to caregiver support groups as well as educational workshops or programs that share techniques to help family caregivers with stress reduction, time management, goal setting, problem-solving, relaxation and more. The FCSP can also provide financial assistance helping caregivers obtain supplies, equipment, and access to respite services to alleviate some of the financial strain that most caregivers have to deal with.

The OCES team can meet with working family caregivers in-person or via conference call at their convenience. FCSP can also offer "Lunch and Learn Trainings" during employees' lunch hour to support local businesses. OCES' Family Caregiver Support Program service area includes: Abington, Avon, Bridgewater, Brockton, Carver, Duxbury, East Bridgewater, Easton, Halifax, Hanover, Hanson, Kingston, Lakeville, Marshfield, Middleboro, Pembroke, Plymouth, Plympton, Rockland, Stoughton, Wareham, West Bridgewater, and Whitman. For more information, visit [www.ocesma.org](http://www.ocesma.org) or contact OCES 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](http://www.ocesma.org)*

Sources: Family Caregiver Alliance. (2022). Caregiver Statistics: Work and Caregiving. <https://www.caregiver.org/resource/caregiver-statistics-work-and-caregiving/?via=research-policy,research-and-reports>; National Alliance for Caregiving. (2022). 2020 Report. <https://www.caregiving.org/research/caregiving-in-the-us/caregiving-in-the-us-2020/> ∞



**Queen Anne**  
NURSING HOME

***South Shore's  
Preferred Nursing &  
Short Term  
Rehabilitation Center***

50 Recreation Park Drive  
Hingham, MA 02043  
TEL: (781) 749-4982  
FAX: (781) 740-4283



**Ready to make  
your next move?**

You've lived in your home for many years, and you love it. It has a history — your history.

But there comes a time to ask yourself some honest questions:

- Is home maintenance becoming too much of a burden?
- Would I prefer a smaller house or one-floor living?
- Do I want to live closer to family members?
- Would I like to relocate to a warmer climate?

If you are facing any or all of these issues, it may be time to make a move. I can help. I am a Certified Senior Real Estate Specialist (SRES) specifically trained to meet the needs and unique concerns of buyers and sellers, aged 50 and over.

Call me at 781-258-0657 for a free analysis of your home's value on today's market. I would be happy to share my network of senior service providers with you.

Marie E. Fricker, REALTOR/SENIOR REAL ESTATE SPECIALIST  
Coldwell Banker Realty, South Shore and beyond  
781-258-0657 (Direct) Email: [Marie.fricker@cbrealty.com](mailto:Marie.fricker@cbrealty.com)




**COLDWELL BANKER  
REALTY**



# This Veterans Day, honoring veterans, and a veteran's volunteer

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



As a nation, we honor veterans during this month every year. This year, we at Old Colony Hospice & Palliative Care would like to recognize a particular veteran, Paul Straughn, not only for his military service but also for his dedication as a volunteer helping other veterans during their end-of-life journeys. His loyalty and commitment are supportive and inspirational.

Paul left the US Airforce in 1975, but that was not the end of his service. He joined the special ranks of our hospice Veteran-to-Veteran Volunteer Program.

Old Colony Hospice has a special corps of military veterans who volunteer to visit with fellow veterans on hospice care. As part of the We Honor Veterans Program, a collaborative program of the National Hospice and Palliative Care Organization and the US Department of Veterans Affairs, we are one of only a handful of hospice organizations in Massachusetts pairing veteran volunteers with veteran patients. As much as we can offer with medicines and nursing, our veteran volunteers such as Paul have a unique ability to connect with veteran patients during this significant time of respite and life review.

"We have a great group of veteran volunteers. There's a special connection and healing that we see that comes when veterans volunteer with veterans," said Janela S., Old Colony Hospice's vol-

unteer program coordinator. "Paul is one of our longest-serving veteran volunteers. He has been extraordinary, always willing to go wherever we need him to help veterans and their families."

Paul is a "veteran" veteran volunteer. He joined us as a volunteer six years ago. Usually, our volunteers average about 50 hours a year. In the last two years, Paul has logged a remarkable average of 130 hours annually.

Years ago, he suffered a back injury and had to spend many months recovering after surgery. The pain was intense, but the excruciating boredom of recuperation also took its toll.

"It can be very depressing to sit there and stare at four walls for hours on end," said Paul, who at one point was in traction for six months. "I understand how important it can be to have someone come visit and distract you."

He initially injured his back as he lifted a bag of life preservers when he was serving as an Air Force life support technician in Taiwan. He re-injured his back several times after that.

"Sometimes you twist in just the wrong way, and that's all it takes," said Paul, who grew up in Quincy and now lives in Easton with his significant other, Margaret.

When he retired as an Air Force machinist, he decided he wanted to help other veterans. He remembered how much it meant to him when he had visitors, so he reached out to become a hospice volunteer.

We are so grateful that he did. Because Paul has also served, there is often a special bond of understanding. The veterans feel comfortable with him, sometimes sharing stories with him from their military days that they have not felt comfortable talking about with family.

Paul also volunteers with Homes for Our Troops and the Travis Mills Foundation, nonprofits that work to better the lives of veterans.

During his time as an Old Colony Hospice volunteer, he has visited with veterans from all branches.

"All sorts of veterans. I've had a Pearl Harbor survivor and World War II POW, veterans




U.S. Air Force Vet and OCH volunteer Paul Straughn was honored during an Old Colony Hospice & Palliative Care event last year celebrating veterans.

from Vietnam and the Korean Wars," he said.

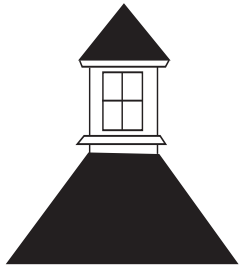
Sometimes, the patients talk about their military experiences, good and bad. They tell stories about their buddies and show him photographs from their time in the military. Paul listens. He understands that companionship is important, and he has spent countless hours playing games with the veterans. Cribbage, chess, checkers, and backgammon.

"It's not about the winning or the losing," he said. "It's about enjoying the company and enjoying the day. That's what we do."

**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](http://www.oldcolonyhospice.org). ∞



## SOUTHWOOD



at Norwell  
Nursing Center

# Exceeding Expectations in Healthcare

501 Cordwainer Drive, Norwell, MA 02061  
TEL: 781.982.7450 • FAX: 781.982.7451

## Home Care Partners, LLC

**Private Duty In-Home Care Services  
on the South Shore**



- Live-in or Hourly Care Staff
- Personalized In-Home Assistance
- Highly Competitive Rates
- Agency Bonded & Insured

**Ask us about Veteran's financial assistance!**

[www.homecarepartnersma.com](http://www.homecarepartnersma.com)
(781) 378 - 2164



**Old Colony Hospice**  
& Palliative Care

*Providing the highest quality comfort and compassionate Hospice & Palliative Care to patients and their families since 1979!*

*When it comes to hospice care, you have a choice and those who know hospice, choose Old Colony Hospice.*

[www.OldColonyHospice.org](http://www.OldColonyHospice.org)  
1-800-370-1322  
501 (c)3 Non-Profit

 **HOSPICE**  
HONORS elite

 **TOP PLACES TO WORK**



700 West Street • Braintree, MA  
[information@bluehillcemetery.com](mailto:information@bluehillcemetery.com) • [www.bluehillcemetery.com](http://www.bluehillcemetery.com)  
**781-843-9000**

**Blue Hill CEMETERY**  
Forever Entrusted to Our Care

**AFFORDABLE PACKAGE PLANS AND CONVENIENT PREPAYMENT OPTIONS AVAILABLE**


Permanent Memorialization Options • In-Ground Burial  
Above-Ground Entombment • Cremation Niche Columbarium

**OCES is your resource for information, advice and solutions about aging and disability issues.**

144 Main Street  
Brockton, MA 02301

508-584-1561  
TTY: 508-587-0280  
Fax: 508-897-0031

[info@ocesma.org](mailto:info@ocesma.org)  
[www.ocesma.org](http://www.ocesma.org)



**Old Colony Elder Services**  
Providing services to the community since 1974

  
**WINDROSE** at weymouth  
Specialized Memory Care Assisted Living

**Call to schedule your visit today:  
781-331-5555**

670 Main Street • South Weymouth, MA • [windroseweymouth.com](http://windroseweymouth.com)

*Award Winning Care*  
**IS HAPPENING HERE!**

Webster Park's foremost Rehabilitation Program delivers Physical, Occupational and Speech Therapy **7 DAYS A WEEK.** Our Rehab Professionals craft individualized Rehab regimens utilizing the most advanced technology and latest treatment modalities.

*New!*  
**Pulmonary Program with full-time Respiratory Therapist on staff!**



  
**WEBSTER PARK**  
Rehabilitation & Healthcare Center

**781.871.0555**  
56 Webster Street, Rockland MA 02370  
[www.websterparkhealthcare.com](http://www.websterparkhealthcare.com)

**SENIOR CARE ONLY BETTER**



**Senior Helpers Boston & South Shore is proud to offer families uncompromising senior home care services, including:**

- » Round-the-clock care
- » Traditional care
- » Dementia care
- » Parkinson's care
- » Recovery care
- » Assisted living at home

**Call us today to learn more!**  
LOCALLY OWNED AND OPERATED

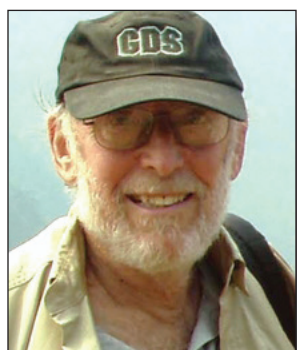
  
Care and comfort at a moment's notice.

**SOUTH SHORE**  
**781-421-3123**  
[www.SeniorHelpersSouthShore.com](http://www.SeniorHelpersSouthShore.com)

**BOSTON METRO-METRO WEST**  
**617-500-6999**  
[www.SeniorHelpersBoston.com](http://www.SeniorHelpersBoston.com)



# 'Travels with Vic'



by Victor Block

## Destination: Ithaca, New York

In the morning, my wife Fyllis and I walked along a path right in town, which skirts waterfalls that tumble through the bottom of a deep gorge. Then we strolled in a lovely botanical garden set in an expansive natural environment.

Lunch consisted of fresh farm-to-table produce accompanied by cider for which the destination is famous, and dinner featured similar fare augmented by equally well-known wine.

This introduction to Ithaca, New York included some attractions for which that small city is famous, but it only scratched the surface. Many people equate Ithaca (population about 32,000) with Cornell University, Ithaca College and nearby Tompkins Cortland Community College. Those learning institutions augment, but don't define, what the town has to offer visitors.

Its "Ithaca is Gorges" motto encapsulates both the proliferation of narrow ravines that bisect steep rock walls, many of which are home to cascading waterfalls, and the beauty of the surroundings. It also refers to rolling farm fields, grapes growing in vineyards that dot the area and Cayuga Lake, the longest (38-plus miles) of the 11 narrow Finger Lakes that were gouged out during the Ice Age by glaciers as they moved south from present-day Canada.

Cayuga Lake is named after the indigenous Cayuga people, who were there when the Europeans arrived and still reside in the region. Early in the 19<sup>th</sup> century settlers began to build houses and mills that were powered by waterfalls. At one time, dozens of factories manufactured flour, paper, agricultural equipment and other goods.

Much local history comes alive at The History Center, a state-of-the-art museum that includes interactive displays, collections of Native American artifacts, and other exhibits.

But it's outdoors where the appeals of Ithaca are most evident. The area in and around town claims more than 150 waterfalls, and the viewing begins right in Ithaca itself. Aptly named Ithaca Falls is located within the city limits. Nearby Buttermilk Falls takes its name from the foaming water created as it descends in a series of rapids.

With a vertical plummet of 215 feet, Taughannock Falls is 33 feet higher than Niagara. It's the tallest single-drop fall east of the Rocky Mountains.

While waterfall watching is a favorite activity in the area, an almost alphabet-long list of other things to do also vies for attention. An Art Trail leads to the studios of dozens of resi-

dent artists, and a Murals Map outlines a tour to view wall paintings and installations throughout the city. Hiking, biking and other trails crisscross the surrounding woods.

The Discovery Trail links an enticing group of attractions that range from the magnificent Cornell Botanic Gardens and Cayuga Nature Center to the Johnson Museum of art and a 226-acre ornithology sanctuary, where over 230 species of birds have been recorded.

Fishermen cast their lines into stream waters and troll for landlocked salmon and trout in Cayuga Lake. Others explore the lake in tour boats while some view it from hot air balloons sailing above.

A drive through the bucolic countryside that surrounds Ithaca provides an introduction to other things to see, do and enjoy. Some are off main roads and, in their way, off-beat. One such sojourn led us to the tiny town of Trumansburg.

When it was incorporated in 1872 – happy 150<sup>th</sup> birthday, Trumansburg – the community was called Tremaine's Village, a tribute to Abner Tremaine who founded it. He was granted the land for his service in the American Revolutionary War.

After developing as a mill town and commercial agricultural center, Trumansburg settled into its present-day role as a bedroom community for Ithaca and retreat for those who prefer life in the slow lane.

Pavement markers recall pages from the past. For example, Trumansburg Optical stands where a tavern operated in 1810, and the Wok Chinese Restaurant occupies the building that housed a firefighting company in the late 1800s.

While the Farmers Market in Ithaca is operated by a cooperative of about 150 vendors, the weekly Trumansburg version makes up in small-town charm what it lacks in size. While we were there, a local band consisting of three gray-haired gentlemen provided entertainment, people purchased just-picked fruits and vegetables, and the Autumn Harvest Farm stand offered "Free beef bones" along with its selection of meats. Another vendor hawked fresh mushrooms and mushroom tincture, and two young women wove yarn and knitted warm winter clothing.

The food treats available in this tranquil setting hint of the focus on field-to-plate pleasures that greet visitors to the Ithaca area. Throw in magnificent samples of Mother Nature's handiwork and a lengthy list of activities and attractions, and it becomes clear that the "Ithaca is Gorges" slogan is as true as it is catchy.

If you go, The Hotel Ithaca is a gathering place for Cornell alumni and visiting guests as well as those coming to town for other reasons, and its ambience provides links to the surroundings. Walls are covered with photos, which focus upon the wondrous waterfalls that people associate with the destination. The hotel is close to the popular Ithaca Commons, a wide pedestrian mall, which is lined by places to eat and drink, unique shops and inviting galleries, and public art.



The Moosewood Restaurant has been a bright star in the farm-to-table trend, which celebrates the variety that vegetables can provide to the hungry diner. Other dining alternatives include vineyards, breweries and cideries that offer food from nearby farms to enjoy with their libations. For more information, log onto [cityofithaca.org](http://cityofithaca.org).

**About the Author:** *After gallivanting around the U.S. and more than 75 other countries, Retiree Victor Block retains the travel bug. He believes travel offers a wonderful education, and says he still has a lot to learn. He loves experiencing new destinations and cultures, and his stories have won numerous writing awards. ∞*



# Sundowners Syndrome: Facts, Misconceptions and Care Tips



By Steve Carrier,  
Eldercare Advisor

Sundowners Syndrome (also known as Sundown Syndrome or Sundowning) is a state of confusion, restlessness, and agitation that affects people with Alzheimer's or mid-to late-

stage dementia. As the name implies, it commonly begins in the evening as daylight fades and lasts into the night. Sundowning can affect memory, thinking, personality, reasoning, and mood.

## How does Sundowners Syndrome affect quality of life?

People that suffer from Sundowners Syndrome experience disorientation and anxiety and can sometimes display aggression. You might find them pacing, wandering, and acting lost or confused.

Sundowning affects the ability to think, causing people to forget who they are and fundamental activities like eating or using the bathroom. In general, it hinders their ability to carry out their activities of daily living (ADLs).

Seniors who experience Sundowners Syndrome are very vulnerable when it happens and may bring harm to themselves or get lost.

## How do you know if a loved one has Sundowners?

Does your loved one exhibit changes in behavior, mood, or personality in the late afternoon and early evening? Do they appear disoriented, or do they appear more demanding, suspicious, or agitated?

If the answer is yes, they might be experiencing Sundowners Syndrome. Keep reading to learn more about symptoms to look out for in your aging loved ones.

Common signs and symptoms of Sundowning Sundowners Syndrome affects people in different ways, but here are some common symptoms to look out for:

- Confusion
- Anger
- Extreme agitation
- Emotional outbursts
- Insomnia
- Disorientation
- Hallucinations
- Paranoia
- Restlessness
- Shadowing (This is when the individual follows their caregiver very closely, everywhere they go)
- Depression
- Fear
- Crying

- Being unusually demanding
- Pacing or Wandering

It is important to note that Sundowners Syndrome commonly occurs alongside some form of dementia, but not everyone with Alzheimer's disease or dementia will have it.

According to research carried out by the National Library of Medicine in 2011, Sundowner's Syndrome may speed up the mental decline of a person suffering from Alzheimer's disease.

## What causes Sundowners Syndrome?

The exact causes of sundowning are not known, but it is thought that all forms of dementia damage the body's circadian clock, which controls the body's daily rhythm.

So far, nobody has been able to point to one major cause that might explain all the different behaviors associated with Sundowners Syndrome.

However, some professional caregivers believe that, in some cases, sundowning behavior occurs when you place too many demands on dementia patients during the day.

In many memory care communities, residents engage in multiple activities without rest. In the evening, fatigue and anxiety kick in, making it difficult for them to function well and communicate their needs, which, in turn, stops them from entering a restful state.

Different things can trigger sundowning symptoms, but here we have listed some factors that can play a significant role:

- Damage to the part of the brain that regulates sleep-wake cycles i.e., circadian rhythm disorders
- Sleep apnea or other sleep disorders
- Inadequate exposure to sunlight during the day
- Too much noise or commotion
- Changes in body temperature
- Too much or too little light. Shadows can increase fear and confusion.
- Side effects of medication
- Thirst from dehydration
- Increased stress levels
- Low blood pressure
- Depression or other psychiatric disorders
- Loneliness
- Chronic pain
- Unfamiliar surroundings
- Acid reflux
- Vision or hearing problems
- Low blood sugar
- Hunger
- Hormonal imbalance
- Discomfort from needing to go to the bathroom
- Incontinence
- Boredom
- Urinary tract infection or other types of infection

- Asthma or other breathing disorders
- Heart disease

## Some facts and misconceptions about Sundowners Syndrome

**Myth:** Sundowners Syndrome is a disease

**Fact:** Sundowning isn't a disease. It is a group of symptoms that occur at a specific time of the day. The exact cause of this behavior is unknown, but some of its triggers are known and have been stated in this article.

**Myth:** It affects everyone living with Alzheimer's and dementia.

**Fact:** This is false, as it does not affect everyone with Alzheimer's or dementia. It is estimated that only a small percentage (about 20%) of those with dementia or Alzheimer's will experience sundowning symptoms at some point.

## How to care for someone with Sundowners Syndrome

Once behavioral changes have been identified as sundowners syndrome, treating the underlying triggers is one of the most important ways to reduce sundowning symptoms.

You must be patient through the process. Dementia patients can be hard to care for, so you must set aside frustration when dealing with them. It is not uncommon for the caregiver to be winding down from their day right when the symptoms of sundowners occur.

Below are some simple tips to help you care for seniors dealing with sundowning:

- Maintain a predictable routine for meals, daily activities, and bedtime.
- Keep the more stimulating activities for daylight hours.
- Limit their daytime napping.
- Turn on a night light to reduce agitation caused by dark or unfamiliar surroundings.
- In the evening, stop stimulating activities, like TV viewing and the use of mobile devices.
- If they are in a strange or unfamiliar setting, bring familiar items to make them feel secure.
- When it's sleep time, play relaxing sounds, for example, sounds of nature.
- Consider taking them for an evening stroll to reduce restlessness.
- Make sure they are well fed, well rested, and in no pain, as these may be triggers.
- Ensure the lighting in their space is not too bright or too dark.
- In the evenings, try to minimize noise and other environmental triggers that can increase agitation and confusion.
- Consider limiting their use of alcohol, caffeine, and tobacco.
- Avoid retaining them or telling them "No," as this can cause increased agitation. Instead, use distraction or redirect their attention to

*Sundowners Syndrome... continued on p.19*



## New Start Dates For Medicare Part B Coverage Coming In 2023



By Delia De Mello,  
Social Security

Changes are coming next year for when Medicare Part B coverage starts.

### What is not changing:

If you are eligible at age 65, your Initial Enrollment Period (IEP):

- Begins three months before your 65<sup>th</sup> birthday.
- Includes the month of your 65<sup>th</sup> birthday.
- Ends three months after your 65<sup>th</sup> birthday.

If you are automatically enrolled in Medicare Part B or if you sign up during the first three

months of your IEP, your coverage will start the month you're first eligible. If you sign up the month you turn 65, your coverage will start the first day of the following month. This won't change with the new rule.

### What is changing:

**Starting January 1, 2023**, your Medicare Part B coverage starts **the first day** of the month after you sign up if you sign up during the last three months of your IEP.

Before this change, if you signed up during the last three months of your IEP, your Medicare Part B coverage started two to three months after you enrolled.

If you don't sign up for Medicare Part B during your IEP, you have another chance each

year during the General Enrollment Period (GEP). The GEP lasts from January 1 through March 31. Starting January 1, 2023, your coverage starts the first day of the month after you sign up.

You can learn more about these updates on our Medicare webpage at [www.ssa.gov/medicare](http://www.ssa.gov/medicare) and our Medicare publication at [www.ssa.gov/pubs/EN-05-10043.pdf](http://www.ssa.gov/pubs/EN-05-10043.pdf).

Please pass this information along to someone who may need it.

**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](http://www.socialsecurity.gov) ∞

## Art Matters! Developing Drawing Skills: Basics – Negative Drawing

By Janet Cornacchio,  
President, Scituate Arts Association



In my last column we discussed another basic drawing exercise – “blind contour line drawing,” which, like the “vase/face” exercise, worked on teaching the mind/eyes how to see realistically, not symbolically. Continue sketching regularly – grab some paper and a

soft pencil and a good eraser. Do this as often as you can, at least once a day. Don't worry about more than trying to draw what you see (not what you think you see!) and keep practicing!

Another approach to retraining your brain and eyes is to work with “negative space.” There are two terms used to deal with approaching the negative areas of an illustration or sketch. The “Vase/Face” exercise we did recently is an example of negative space. It is a technique that tricks your brain and forces you to relearn how you look at shapes.

Today's exercise will involve negative drawing, which is a technique that consciously isolates and leaves sections of the paper white. The areas left white are essentially the solid areas of the drawing's subject; the areas that will be toned are the spaces around the objects. To further dispel confusion, negative drawing does not involve any form of erasing.

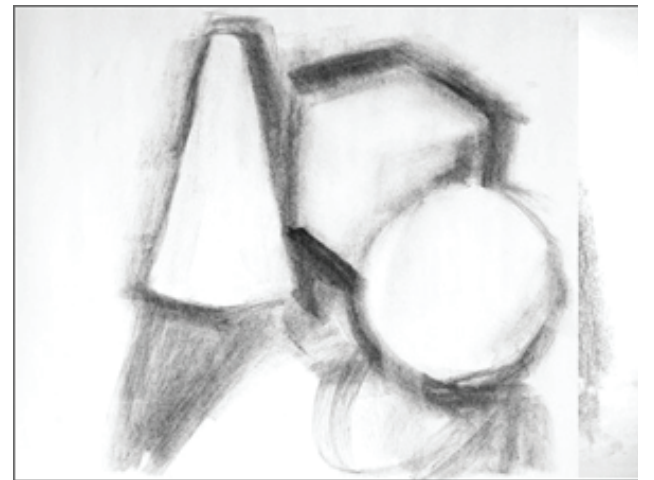
Using a pencil and cutting into it with an eraser could be described as “drawing in negative,” but it is the exact opposite of true negative drawing,



whose primary purpose is to isolate and protect virgin areas of paper. Think of negative drawing as defining the boundaries of a shape using only a tone that surrounds that shape. In other words, you aren't drawing the object but simply giving the illusion of the object by drawing around it.

For this drawing exercise: draw the contours carefully of the negative spaces, then fill the negative space with a single flat value or tone, leaving the positive spaces (the objects) shown by the white of the paper. The can be done on any drawing paper using charcoal or soft drawing pencil and a good gum eraser for adjustments.

Today, we'll do a negative drawing using basic 3-D forms. The three basic 2-D shapes are circle, square and triangle. Their 3-D equivalent is sphere, cube and cone. Find three objects in your home that can come close to these shapes – a ball, a square box and a Styrofoam craft foam tree base will work. Place your three shapes in a simple arrangement with a single light source. Now draw three pictures rapidly, take five minutes. This is an excellent way to warm up before



doing more complex drawing.

Draw them from a variety of positions – standing, sitting, moving around the sides of the arrangement, with the light sources changing as you move. Include the shadows as part of your study. Remember to indicate the shape by outlining and filling in the negative spaces. The more accurately you draw the spaces between the shapes, the better the reading of the three forms. Whenever you draw, shaping the negative space accurately is as important as the positive space.

Examples of shapes defined by negative drawings from different positions.

This week's exercises involved drawing three basic geometric shapes. Mastering these shapes is useful as many objects can be broken down into these shapes. The next few columns will continue to cover basic exercises. Have fun drawing!

**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](mailto:jcornacch@aol.com) ∞



# Hamel-Lydon hosts Lights of Remembrance event in Quincy

Quincy, MA – Hamel-Lydon Chapel & Cremation Service of Massachusetts (Hamel-Lydon) hosted their Inaugural Lights of Remembrance on Thursday October 13, 2022 at the Turrell Room in Quincy. Quincy Mayor Thomas P. Koch spoke at the event, as did area clergy and community leaders.

This year's Lights of Remembrance event was dedicated to those we have lost due to COVID-19 and will be an annual event presented by Hamel-Lydon.

Commenting on the pandemic's toll, Funeral Director Christopher Goulet, president of Hamel-Lydon, offered, "Our hearts broke for all of the families who weren't able to be there with their loved ones during their final days and hours... so many had to say goodbye over the telephone or with Facetime, and were unable to be together at life's most tender moment".

Michelle Lydon, funeral director and co-owner of Hamel-Lydon, lit a candle at the event and affirmed, "We are thankful that love endures, even after death, and that our connection to our loved ones and the memories we shared will always be safe in our hearts."

CareTeam members of Hamel-Lydon identified the need for a community remembrance event early on, when social distancing guidelines limited gatherings and public funeral services weren't possible. It was during these times Hamel-Lydon began planning for Lights of Remembrance so that there could be space for those who wished to come together and share in the commonality of their collective loss. Lights of Remembrance is a free event and open for all to attend.

Hamel-Lydon Chapel & Cremation Service of Massachusetts is a family-owned funeral and cremation provider serving families in their time of need across the Commonwealth of Massachusetts. Recipients of the Best of Quincy award in the Funeral Service category for 4 consecutive years, from 2019-2022, and serves families of all faiths, regardless of circumstance. For more information, please visit [HamelLydon.com](http://HamelLydon.com). ∞



Clockwise from top left: Christopher P. Goulet and Michelle Lydon, co-owners of Hamel-Lydon with Mayor Tom Koch; Andrew Pope, Teresa Altavesta, Anne Hallisey and Gayle Bellotti catching up and sharing memories; Attendees of the Lights of Remembrance share stories to keep memories; Claire and Therese La Morder attend the Lights of Remembrance; A bag was decorated in memory of Charles and Mary Wickens. [Courtesy photos]

## Sundowners Syndrome

*continued from p. 17*

the person with a snack, an object, a pet, or a simple repetitive activity such as folding hand towels.

Studies have shown that the following also helps in managing Sundowners Syndrome:

- Light therapy that involves controlled exposure to daylight or artificial light
- Music therapy, such as listening to music, playing instruments, and dancing
- Aromatherapy, or exposure to fragrant oils, such as lemon balm, lavender, and cedar
- Use of melatonin way before bedtime
- Multisensory stimulation, in which the person engages in activities such as painting

- Use of acetylcholinesterase inhibitors
- Simulated presence therapy. This involves playing a video or recording of a loved one to help calm the person.

As mentioned earlier, the triggers and symptoms of Sundowners Syndrome differ in individuals. We advise you to pay close attention to your loved one's behavioral changes to understand the situation better.

The best way to manage Sundowners Syndrome is through environmental and lifestyle changes, but a doctor may suggest medication. Medication or supplements should not be taken by people with dementia unless advised by their doctor.

Taking care of aging loved ones living with Alzheimer's and dementia can be difficult. It is

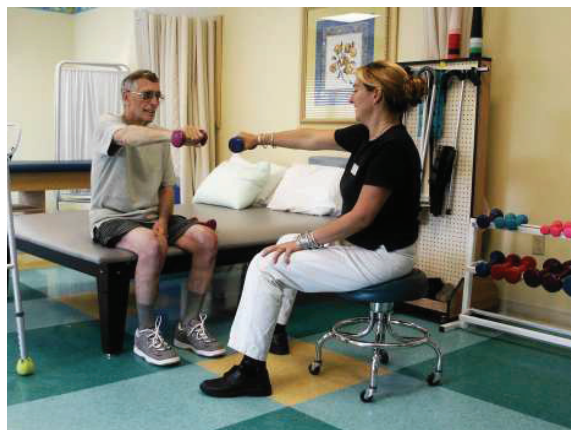
advised that you leave their care to professionals.

At Assisted Living Locators, we are your trusted care partners. We will assess your situation, answer your questions, address your concerns, and help you and your family find the best care option for your loved one living with dementia. This could include home care or locating the perfect memory care community near you.

**About the Author:** Steve Carrier, a Scituate resident, is a Certified Dementia Specialist and Senior Care Advisor/Owner of Assisted Living Locators Southeastern Massachusetts, a free senior placement and referral service that helps you explore and understand eldercare options. Contact him at 508-681-3016 or visit [www.assistedlivinglocators.com/semass](http://www.assistedlivinglocators.com/semass). ∞



# Pope Rehabilitation & Skilled Nursing Center



## Exceptional Post-Acute Rehab & Skilled Nursing Care!

- ◆ On Call Physicians      ◆ Post Surgical Rehab      ◆ Alzheimer's Residents Welcome
- ◆ 24 Hr Nursing Coverage   ◆ Respite Stays Welcome ◆ Hospice & Support Services

(781) 335-4352

140 Webb Street, Weymouth, MA 02188



[www.rehabassociates.com/pope-nursing-home](http://www.rehabassociates.com/pope-nursing-home)



# Extraordinary Hearing Health Care.

Now in 2 convenient locations.

We've been providing exceptional hearing health care on the south shore for over 35 years. We are trusted by the area's top physicians and healthcare providers. Chances are we have helped someone you know.

## WE OFFER THE FOLLOWING RANGE OF HIGH-LEVEL PRODUCTS AND SERVICES:

### PRODUCTS

- Advanced digital hearing instruments
- Wireless hearing device accessories
- Custom swim and musician earplugs
- Hearing device batteries
- Assistive-listening TV and phone devices

### SERVICES

- Audiological evaluation for all ages
- Hearing aid evaluation and consultation
- Hearing aid fitting and repair
- Tinnitus consultation
- Full balance evaluation



**HEARING AID PURCHASES INCLUDE A 60-DAY MONEY BACK GUARANTEE.**



**Stetson Medical Center**  
541 Main Street, Suite 418  
Weymouth, MA 02190  
(781) 337-6860

**Suburban Hearing Aid**  
197 Rockland Street, Unit 3  
Hanover, MA 02339  
(781) 826-4711

Learn more at [www.sshc.com](http://www.sshc.com)































