



# SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

OCTOBER 2022

Distributed FREE to Boston's South Shore communities since 2002

Vol. 20 Issue 10

## Senior Discounts Put Cash in Your Pocket

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*Cover Story by Marie Fricker on page 4*



28<sup>th</sup> Annual

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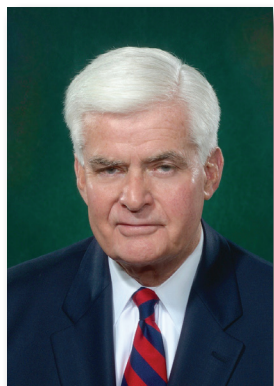
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# HOME EQUITY WEALTH MANAGEMENT

## New Study: Reverse Mortgages Can Reduce Risks To Market Volatility And Increase Financial Stability

Unprecedented inflation and market volatility are a growing threat to destabilize retirement plans. Retirement experts now confirm that reverse mortgages can be a solution, and should be a fundamental consideration in retirement planning.



By George Downey

**BRAINTREE** – Asset allocation and diversification are long accepted strategies to mitigate investment risk, which is especially important for those in, or approaching retirement. However, a study published in the

*Journal of Financial Planning* (December, 2021), co-authored by Philip Walker; Barry H. Sacks, Ph.D., J.D.; and Stephen R. Sacks, Ph.D., provides insight on solving this ominous dilemma. **Coordinated Strategy Reduces Risk, Increases Financial Security**

The solution is made possible by the inclusion of reverse mortgages in the financial planning process. The authors are highly respected retirement experts. Moreover, the research and data they compiled are extensive and provide documented proof that a coordinated withdrawal strategy between retirement savings accounts and distributions of home equity from reverse mortgages can significantly increase financial stability and decrease risks from market volatility. You may read the study at the Financial Planning Association website.

Additionally, in a recent article entitled “Reverse Mortgages Could Be Highly Beneficial to Mass Affluent Seniors, Study Finds,” Chris Clow, the veteran correspondent from *Reverse Mortgage Daily*, quoted a Finance of America Reverse statement:

“[T]hose who use a reverse mortgage as a buffer asset in down-years stand to reduce their exposure to market volatility by nearly 10 times and could significantly increase their net worth over a 30-year retirement.” (Clow, 2021)

### Senior Homeowners at Greatest Risk

Home equity (housing wealth) is the largest single asset of most senior homeowners. Any reduction of value can have a profound and long-lasting effect on retirement finances. Property value declines can and do happen quickly. Value recovery, however, takes considerably more time, which older homeowners may not have.

Fortunately, senior homeowners may have the ability to hedge this risk by locking-in today's values and gain access to more funding now or later when it may be needed.

### A Solution to Protect Current Home Value

One of the unique features of reverse mortgages is that the loan amount and terms are established up front and guaranteed for the life of the loan. Traditional home equity loans and lines of credit may be unavailable, frozen, or cancelled in adverse economic times. Reverse mortgage borrowers, on the other hand, are protected from these risks regardless of any future economic or real estate market decline.

A key factor determining reverse mortgage funding amount is the home's current market value. Fortunately, reverse mortgage borrowers can lock-in current record home values, create access to greater funding amounts, and gain protection from the uncertainty of future economic or property price declines.



Photo credit: istock.com/CasPhotography

conomic or property price declines.

### Unique and Versatile Financial Planning Tool

Financial advisors are recognizing that reverse mortgages make possible borrowing with exclusive features including: (1) no obligation to make payments; (2) no maturity date as long as one borrower lives in the home, (3) receive income tax-free distributions, (4) use funds for any purpose, (5) establish a guaranteed growing line of credit that can't be cancelled, (6) no personal liability, (7) no obligation to repay more than the property value at time of repayment, and more.

Understanding the unique combination of features and versatility provides financial advisors and clients the ability to monetize home equity. In so doing, they can unlock housing wealth to increase financial resources that will improve and extend retirement security – without selling the home.

### Reverse Mortgage Common Uses

- Payoff mortgage and other debt
- Establish scheduled distributions to supplement cash needs

*Home Equity...continued on p.11*



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# Senior Discounts Put Cash in Your Pocket



By Marie Fricker

Inflation is defined by Webster's dictionary as a "decrease in the purchasing power of money, reflected in a general increase in the prices of goods and services." Sound familiar? For people who are retired and on a fixed income, tough economic times can be even tougher. But the "senior discount" is a pleasant perk of getting older that can help you save money in more aspects of your life than you may imagine.

Restaurants (even fast-food chains), cinemas, museums, cruises, hotels and airlines offer significant savings to seniors who flash an AARP card, or simply show an ID with their date of birth. And yet, many of these discounts go unused because people aren't aware of them, and local merchants are not often motivated to reveal them.

It's time to become proactive and ask your waiter, your dog groomer, your hairstylist, even your dentist, "Do you offer a senior discount?" You may have to adjust your schedule to obtain the savings (i.e., Early Bird Specials, mid-week car washes or Senior Day shopping trips) but it may be worth it many times over for the discounts you receive.

For Grace Davis of Hanson, requesting a senior discount at her hair salon was outside of her comfort zone. "I was so embarrassed, but I finally worked up the guts to ask," said Davis. "And I'm so glad I did. All the years I'd gone there, I had no idea I could have been saving a few dollars off every haircut."

South Shore seniors are taking advantage of such perks as "Senior Tuesdays" at Briteway Car Washes in Marshfield and Norwell, where they pay \$8 for an exterior wash and only \$19 for "The works," which includes polish and an undercarriage cleaning.

"I wash my car every week, and it's a huge savings to me," said Bill Sims, 78, of Norwell. "And if I miss the Senior Tuesday, I can get the same price on Thursday for being a veteran."

Most people know about the availability of property tax abatements for seniors who qualify for them. But you may not have heard of the Senior Tax Write Off program, which allows residents, aged 60 and older, to volunteer at a municipal department in exchange for a credit (maximum \$1,200-\$1,500) to be deducted from their annual tax bill.

"I'm happy to allow people to volunteer at our senior center to earn their tax credit," said Linda Hayes, director of the Scituate Council on Aging. "We have volunteers working in our kitchen, at the front desk and in many other areas to save money on their taxes. It helps them

and it helps us."

Senior discounts in a variety of retail arenas are plentiful, but many smaller shops don't mention them, even if they are offered. The cashier who rings in your items at the register may not even be aware of the policy, but the store manager will be. When you're spending hundreds of dollars at an upscale gift shop at Christmas time, your 10 percent discount will make a big difference to your holiday budget.

Here is a sampling of senior discounts that are available in the South Shore and Greater Boston area:

- Dunkin's – Most DD shops offer a 10 percent senior discount (for patrons age 55+ or 65+ depending on the individual franchise.)
- Burger King – A 10 percent discount off the cost of a meal for age 55+.
- Chick Fil A – Age 55+ customers are entitled to a free small soft drink or coffee as well as 10 percent off their purchase.
- Friendly's – A reduced price senior menu is available at all locations.
- Michaels Craft Stores – Shoppers, aged 55+, get 10 percent off their purchase every day.
- Kohl's – Customers, aged 60+ are entitled to a 15 percent discount on Wednesdays.
- Outback Steakhouse – Diners, age 50+ get 10 percent off with an AARP card at checkout.
- Amtrak – Ten percent off most fares for riders age 65 and over.
- Budget Car Rental – Up to 35% off for age 50+ when booking online through Budget's AARP page.
- Ocean State Job Lot – Age 62+, 20% off all food items, every Monday from 8-9 a.m.
- IHop – Discounted senior's menu all day.
- Showcase Cinemas – Discounted \$7.75 senior tickets for age 60+ on Wednesdays, plus \$5.50 popcorn and drink.
- Great Clips Hair Salon, Hanover – discount off haircuts for age 65+.
- Amtrak – 10% off most fares for riders age 65+.
- British Airways – Up to \$200 discount off flights for age 50+.
- Walgreens – 20% off for seniors aged 55+ on the first Tuesday of each month.

All major movie theaters (Regal, Showcase, AMC, Patriot Cinemas, and more) offer discounted senior tickets (age 65+) for most showtimes. You can also enjoy reduced admission tickets to Stone and Franklin Park zoos in Boston, Southwick Wild Animal Farm in Mendon and Capron Park in Attleboro.

If you're in the mood for a little culture, take advantage of senior savings to tour Boston's Museum of Science, Gardner Museum, and the Museum of Fine Arts, as well as Heritage Museum in Sandwich, and Plimoth Patuxet Plantation in Plymouth.

*Senior Discounts... continued on p.11*



## SOUTH SHORE SENIOR NEWS

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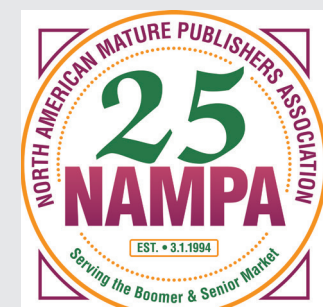
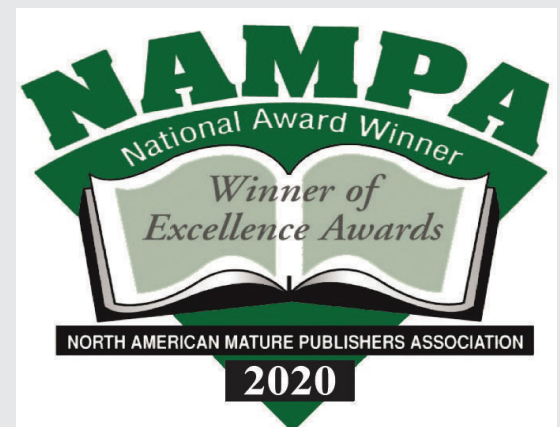
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The Publishers also host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at [959watd.com](http://959watd.com). Audio archives of each podcast can be found at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





# NAVIGATING THE FUTURE

## Professional Caregiving in 2022



**By Mark Friedman,  
Owner, Senior Helpers**

In 2018, I wrote about the caregiver shortage and the impact it was having on the industry. While it was primarily focused on the Boston metropolitan area, due to the pandemic the impact has been on fast forward and these issues are nationwide.

The pandemic accelerated all aspects of the crisis. The Office of the Assistant Secretary for Planning and Evaluation researched the impact COVID-19 had on the home care workforce, and its findings were published in May 2021 by the US Department of Health and Human Services. Those findings focused on the caregiver shortage and the continued need for both focus and systemic solutions.

The pandemic created major disruption. Many Caregivers were unable to work due to child-care or home school support needs. Availability for most was, and continues to be, inconsistent. The ability to take a consistent ongoing schedule remains completely compromised for many. Additionally, many caregivers left to go be with family or found other work that they have continued.

We, like many, instituted a vaccine mandate in September 2021, but many caregivers were and still remain afraid of any form of vaccine due to negative experiences in other countries and as a result left the profession all together. This caused a further reduction in the workforce.

So, where are we now?

1. Caregiver shortage is even more extreme and it has hit all aspects of the eldercare industry.
2. Wages are at their highest ever with caregivers hourly pay rates ranging from \$17-\$25 an hour.
3. Now that school is back in session, many caregivers are looking for school hours as many after school programs have not resumed due to teacher and/or other labor shortages.
4. Call outs are frequent due to the above and many schools still required some form of quarantine.

The impact has been pronounced. In pre- COVID days, if we, like most agencies received a request for services, we would take the case and start within one to three days. Now it is a longer process. It can take up to 10 days to fully staff a large case with consistent caregivers.

We have always tried to staff a case with the minimum number of caregivers in order to provide a better client experience. A 24/7 case would be staffed with not more than 4-6 caregivers, albeit preferably four. Today, that is still the objective, but it is not always possible. The first two weeks of care may have more caregivers, as the focus is to cover the schedule and then stabilize the care team.

The "system" has not adjusted to this new, but permanent state. Families and referral sources (e.g., rehab discharge professionals) often need care "tomorrow." While all agencies would love to accommodate these needs, many agencies are working from a waiting list that can be two to three weeks out.

What does this mean for families? Flexibility is key, advanced planning is critical, and patience is more than a virtue; it is a necessity to allow the care to be put in place and ongoing staffing to be accomplished. A thorough

*Navigating the Future...continued on p.11*

## SOCIAL SECURITY UPDATE

### Why it's important to report life changes to us when you receive Supplemental Security Income (SSI)



**By Delia De Mello, Social Security**

Did you know that certain life changes can affect your Supplemental Security Income (SSI) payments? Sometimes your circumstances may change after you apply for or begin to receive SSI. When that happens, it's important for you to tell us about these changes. This will ensure that you receive the benefits to which you're eligible.

Here are some common changes you must report if you have applied for or receive SSI:

- Changes in income, wages, or self-employment income;
- Starting, stopping, or changing jobs;
- Changing your address or persons moving in or out of the household;
- Changes in marital status (including any same-sex relationships);
- Having more than \$2,000 if you are single or \$3,000 if you are married in resources that you can cash in, sell, or use to pay for food and shelter; and
- Changes in resources, including money in financial accounts and buying or selling extra vehicles, stocks, investments, or property.

For a complete list of reporting responsibilities for all our programs, please read our publication, *What You Need to Know When You Get Supplemental Security Income* at [www.ssa.gov/pubs/EN-05-11011.pdf](http://www.ssa.gov/pubs/EN-05-11011.pdf).

#### How to Report Changes in Wages

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- Online Wage Reporting Tool using your personal *my* Social Security account. If you don't have an account, create one today at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

Be sure to sign up for monthly SSI wage reporting emails or text reminders, so you never forget.

Other options include speaking with a representative by calling toll free at 1-800-772-1213 (TTY 1-800-325-0778) or visiting or writing your local Social Security Office.

#### Report Changes in a Timely Manner

You must report a change within 10 days after the month it happens. You should report a change even if you're late. Failure to report timely may cause you to:

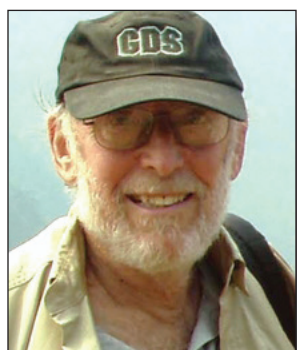
- Receive less than you should and take longer to receive the correct amount;
- Receive more than you should and have to pay it back;
- Have a penalty deducted from your SSI payment; or
- Lose SSI for not reporting information that we use to determine whether you are still eligible for SSI.

Securing your today and tomorrow starts with being informed. Please share this information with your friends and family – and post it on social media.

**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) ∞



# 'Travels with Vic'



by Victor Block

## Destination: Egypt

My first impression on the ride from the airport to my hotel was: Big city.

Cars and motorcycles battled for space, their horns raising a

din. Signs for McDonald's, Burger King and other familiar fast-food restaurants vied for attention with billboards touting trendy women's fashions.

Gradually, other touches of the destination caught my attention. Street vendors maneuvered pushcarts laden with foods that were new to my eye. Towering minarets pierced the skyline. Ramshackle apartment buildings decorated with laundry drying in the sun stood next to modern hotels.

Welcome to Egypt, land of pyramids and pharaohs, a rich millennium-long history and present-day life with one foot planted firmly in the past.

Many people travel to this ancient land to see the pyramids, Sphinx and other storied monuments. Ancient Greeks and Romans started the trend, coming to goggle at the man-made monuments. Later, Napoleon showed up and looted artifacts that were transported back to France.

Following the two-week itinerary that my wife Fyllis and I took with Overseas Adven-

ture Travel, we returned home with a sense of awe at Egypt's iconic attractions, along with an appreciation of its people and their fascinating culture.

It's clear why the pyramids were included among the Seven Wonders of the Ancient World, a listing first compiled in 225 BC. The Great Pyramid, one of more than 100 throughout the country, is the largest of three at Giza, just outside Cairo. It was built over 4,000 years ago to serve as the tomb of Pharaoh Khufu (Cheops).

The massive structure soars to the height of a 48-story building. Standing at its base adds to the appreciation of what men using primitive tools created long ago. Workers cut 2.3 million enormous stones, moved them to the site and elevated them up the sides of the pyramid as it grew.

In the shadow of the Giza pyramids is another treasure. The Great Sphinx, a mythological creature carved from a single piece of limestone, dates back at least to 2,500 BC. The 240-foot-long figure features a lion's body and human head, which some Egyptologists claim resembles the Pharaoh Khafre.

While Egypt's pyramids and Giza Sphinx get much of the attention, temples dedicated to the worship of gods, and commemoration of the pharaohs, compete with them in size, beauty and wonder.

The temple complex of Karnak, on which construction began in the 19<sup>th</sup> century BC, encompasses shrines and monuments dedicated to a series of rulers. Walls are covered by hieroglyphics that are as deeply etched as when they



were carved, and paintings at temples and burial crypts are as bright as when they were created.

The temple at Luxor was a center of power for a number of pharaohs. They included Ramses II, whose reign lasted 67 years, and Tutankhamen ("the boy king"), who took the throne at the age of about eight and died nine years later.

A wealth of information about everything Egyptian awaits discovery at two outstanding museums in Cairo. Displays at the Museum of Egyptian Antiquities range from coins and papyrus to life-size statues and sarcophagi, the outside containers of coffins.

Speaking of coffins, the National Museum of Egyptian Civilization is the final resting place for 22 mummies. They include 18 kings and four queens, whose preserved bodies rest in repose. My imagination pictured them coming to life after the museum closes to reminisce about their days as leaders of a great civilization.

Our visit to Egypt with Overseas Adventure Travel enabled us to pack as many experiences as possible into every hour of every day. From interactions with locals and frank discussions of "controversial topics" to a voyage along the Nile, every detail enhanced our enjoyment and education.

My wife and I have visited several of our Bucket List destinations with OAT, which offers "Small group adventures on the road less traveled" to 80 countries around the world. For information about Overseas Adventure Travel call (800) 221-0814 or log onto oattravel.com. For information about Egypt, log onto egypt.travel.

**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 many writing awards. ∞

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## ASK THE HIPPIE

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

### Distraction

By Phyllis DeLaricheliere, MS

WEYMOUTH – Today's world is a complex environment with more information than we know what to do with, more technology that can complicate things at times, instead of simplify. Families with both parents working, inflation, COVID, kids and the demands of everyday life. It's no wonder we can feel overwhelmed, disheveled, and distracted.

There was a moment years ago, when my daughter, now thirty was twelve. She was filling me in on her day, asking for all that she needed for school and questioning when dinner was. I remember answering with a simple, "Ok." She tapped me on the shoulder and said, "Mom, tell all the voices in your head to be quiet and listen to me!" It was then that I realized I was distracted by all the other tasks, demands and needs of the world, and I did not focus on what was right in front of me and the most important – my little girl. Ever have this experience? I'm sure you have, but at twelve my daughter opened my eyes and allowed me to understand that distraction causes disruptions in our lives, our love, and ourselves.

This leads me to two important factors that I hope you can apply and use in your life, especially those of you who have a loved one with dementia. First, let's look at distraction and how it affects memory.

Our working memory is part of our short-term memory (STM). While in STM, the brain is making memories that are meant to be stored into our long-term memory banks. (LTM) Distraction interrupts this process

and can prevent information from being stored in our LTM. These continued distractions over time affect our ability to concentrate and the speed in which we can process information. It's like having a scratch on a record. Remember how it would skip part of the song? Long-term distraction can

affect sleep, eating, and it can cause depression or anxiety. What to do?

Calm the brain by meditation, taking in three deep breaths and exhaling filling the brain with healthy oxygen. Focus when it is important and consciously remove the distractions so there are meaningful memories being made and stored. This can also play into the other factor (as I mentioned there are two).

With dementia, lots of noise and overstimulation can cause our loved ones to be distracted and they will disconnect. Therefore, the short-term moments they could be enjoying, although not stored, will be lost. Find quiet and focused time to spend with your loved one. Make sure your phone is off, you are present and you are doing nothing but being with the other person. This connection is humanly deep and meaningful and both you and your loved one will leave that time with a feeling of positive fulfillment. Live in the NOW with your loved ones that are diagnosed with dementia, you can't get those moments back. Take that lesson and apply it to the other important people in your life.

For "NOW" is all we have, so don't get distracted and miss it.

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



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# 5 'Must-Have' Tech Devices for Seniors to Stay Connected with Family

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



Loneliness is a serious concern for seniors. Technology can help. Below is a list of my five suggested tech products for seniors in an effort to stay connected with family members and friends.

## 1. Smartphone.

While most Americans consider smartphones essential, fewer than one-third of seniors between the ages of 73 and 90 have one. If you or your senior loved one does not yet own a smartphone, it's a must-have purchase to make. Smartphones allow seniors to connect with family through phone calls, video chat, and other apps. And importantly, they make it possible to reach out to family members in the event of an emergency, too. You can purchase them for a very low price and avoid a costly monthly fee by purchasing ones that only charge you by the minutes you use.

**2. Tablet.** While tablets don't offer quite as many uses as a smartphone, they are still wonderful pieces of technology to help seniors stay connected with family. They are lighter than a laptop, making them easier to carry from room to room. But they have substantially bigger screens than smartphones, which makes them a good choice for video chatting. Plus, there are even tablets designed specifically for seniors. Don't forget to purchase a

tablet stand, too. That way, your senior loved one can chat hands-free.

**3. Computer.** Many seniors appreciate having their own computer. It's a multifunctional device that allows them to participate in social media, watch videos, take online courses, and more. It's also wonderful for staying connected to loved ones. Seniors can take advantage of services like Skype or Zoom to video chat with family. But they can also chat through social media or send emails, too. And because a computer offers more memory than a tablet or smartphone, they can stay connected with family even while doing other things, like streaming their favorite shows.

**4. Robot Companions.** A robot might not be the first thing that comes to your mind when you think of ways for seniors to stay connected with family, but maybe it should be! There are some amazing robots available now that not only provide mental stimulation and virtual companionship to seniors, but also help them stay connected to their families. That's because they connect to a tablet or have their own screen on which users can video chat. Additionally, they monitor seniors for potential concerns and can use a preprogrammed contact list to alert family members if their senior loved one needs help.

**5. Digital Photo Frames.** Seniors love to see photos of their loved ones, but space is often limited. That's where a digital photo frame can help. Seniors can view a large number of cherished family memories all in one frame. And many digital frames now come with the capability to upload photos through the cloud, so family members can send new photos directly to



their senior loved one's frame. It's a lovely way to stay connected, particularly during special events like a wedding or a grandchild's sports game.

Technology has improved our lives in many ways, and that includes having the ability to connect with family members who can't always physically be with us. If you and your senior loved one can't be together as often as you'd like, consider trying a few of these options.

Remember, at Celtic Angels Home Health Care, we are always here to help. We're happy to assist your senior loved one in recommending some basic technology tools to connect with family, along with providing many other services. Learn more about the services we offer 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 Middleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from there, launched her own home health care company. Celtic Angels has two offices; Weymouth and Needham and provides a full array of the highest quality in-home health care services with certified and skilled CNAs, HHAs, and RNs. ∞



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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.

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## CHEEW: Choose How to Eat and Exercise Wisely!

By Rita La Rosa Loud, B.S.



QUINCY – Oh no! Not another diet! No worries. Global fitness researcher and strength expert, Wayne L. Westcott, Ph.D. and I formulated *CHEEW: Choose*

*How to Eat and Exercise Wisely*, a plan that provides sensible nutrition and exercise recommendations derived via exercise and nutrition research we carried out at the South Shore YMCA and Quincy College. These studies were in collaboration with a number one wellness company known worldwide for their clinically proven nutritional products, as well as with a world-renowned medical doctor, nutritionist, and obesity expert. To learn more about the study results, see *Proof Is in The Pudding: Mission Weight Loss*, January 2020 Issue.

### THE CHEEW NUTRITION PROGRAM

CHEEW includes a **Weekly Checklist** to record each food component, a **Suggested Daily Servings Key**, **Protein and Calorie Recommendations**, both for men and women, **Food Serving Sizes**, **Additional Recommendations**, **Simple Meal Suggestions and Tips** (see chart above).

### CHEEW IS NOT A DIET

CHEEW is a relatively easy to implement nutrition and exercise plan for life that discourages dieting as diets work in the short term and the lost weight is temporary. As Dr. Westcott often stated, “DIET is a four-letter word.” The CHEEW plan provides healthy food choices with a reasonable number of calories that satisfy your hunger and includes practical resistance exercise and appropriate number of grams of protein that helps build muscle and bone, increase metabolism, and facilitates fat loss.

Most dieters restrict calories to lose weight; that is they undereat, and each time the weight returns, they replicate this process ... *repeatedly*. This yo-yo diet approach triggers the body to go into starvation mode, and as a result, adds even *more* fat. So, *what do dieters think they are losing when going on a low-calorie diet?* Fat of course. But they do not realize they also *sacrifice* lean tissue. Yet, this metabolically active tissue (muscle) helps burn calories all day long. It is no wonder that within a year dieters regain the weight adding more fat than they had before

| FOOD CATEGORIES | SERVING SIZES     | PROTEIN and CALORIE RECOMMENDATIONS  |
|-----------------|-------------------|--|
| Beverages       | 8-10 Servings/Day | *.6 to .7 grams of protein per pound of ideal body weight                        |
| Vegetables      | 6-8 Servings/Day  | <b>WOMEN</b> 1,200-1,500 calories/day; and <b>MEN</b> 1,500 – 1,800 calories/day |
| Fruit           | 4-6 Servings/Day  | IDEAL BODY WEIGHT  |
| Dairy           | 2-4 Servings/Day  | 100 lbs. consume 60 -70 grams protein/day  |
| Grains          | 1-3 Servings/Day  | 120 lbs. consume 72-84 grams protein/day   |
| Meats           | 1-3 Servings/Day  | 140 lbs. consume 84-98 grams protein/day   |
| Nuts            | 1 Serving/Day     | 160 lbs. consume 96-112 grams protein/day  |
| Sweets          | 0-1 Serving/Day   | 180 lbs. consume 108-126 grams protein/day                                       |
| Combined Foods  | 0-1 Serving/Day   | 200 lbs. consume 120-140 grams protein/day                                       |

\*Protein Recommendations by Carolyn Apovian, MD, Nutrition and Weight Management Center Director, Boston University Medical Center, Professor of Medicine, Boston University School of Medicine, Author of *The Age-Defying Diet*, and *The Overnight Diet*

going on the diet! In fact, nearly 75 percent of men and women in the U.S. find themselves in this undesirable condition of having, as Dr. Westcott would say, “*too much fat and too little muscle*,” thereby making it nearly impossible to keep the weight off. My previous column, *Do You Like M & Ms?* July 2020 Issue further explains what happens to muscle and metabolism when dieting.

As ardent advocates of consuming healthier foods supplemented with adequate grams of high-quality protein *throughout* the day (shakes, smoothies, nuts, lean meats), is what strength training experts (like us), guidelines from national certifying organizations (American College of Sports Medicine, American Council on Exercise) recommend, and licensed registered dietitians/nutritionists stand by. Hence, we merged what we learned from our and other published exercise and nutrition studies into CHEEW.

### THE RESISTANCE EXERCISE PROGRAM

As strong proponents of resistance exercise that builds muscle and bone and boosts metabolism, our exercise program at Quincy College’s Community Health & Fitness Center is comprised of 20 minutes of machine-based strength training and 20 minutes of cardiovascular (aerobic) exercise two or three times/week, together with 5-minutes of stretching. Essentially, we found that 10 resistance exercises for the major muscle groups of the upper body (arms) and lower body (legs), with the midsection (abs), and low back (spine) was ideal. Our three training protocols, strength, cardio, flexibility, were effective and time efficient. Subjects were able to lift a given weight load for 8 to 12 repetitions in a single set, train their cardiovascular system (heart and lungs), and work on flexibility, thus get-

ting the job done in just 45 minutes!

### CHEEW AND EXERCISE PROGRAM

Whether you undereat or overeat, combining this moderate eating plan like CHEEW with all-inclusive resistance exercises, can assist you in attaining an ideal body weight that you can feel comfortable with. The complete CHEEW nutrition plan is available *upon request* and private consult with me, if you so desire, when you join our Quincy College Community Health & Fitness Center. To schedule a tour and receive a free training session with a certified fitness instructor, just call me, Rita at 617-405-5978. We are located at President’s Place, 1250 Hancock Street, across from the Quincy T Station. Free parking is available on Hancock, Washington; Coddington Streets as well as a parking garage for a nominal fee.

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

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# Senior Discounts

Continued from page 4

Numerous hotels, including Wyndham Resorts, Red Roof Inn, Marriott, Motel 6, and others, offer senior discounts when you book on-line or over the phone and present proof of age at check-in.

People, aged 62 and older, with a passion for the great outdoors can explore all of the U.S. National Parks with a Lifetime "America the Beautiful Pass" for a discounted price of \$80. They can also pay just \$20 for an annual pass to all of the parks in the country.

The cost savings of senior discounts are everywhere, but for some baby boomers, the decision to seek them out is a sticky one.

"I honestly didn't want to admit that I was old enough for a 'senior' anything," said Nancy Metcalfe, 62, of Marshfield. "But the way prices are in this economy, pride has taken a back seat, and I'm happy to claim any perks that are coming to me. Every dollar counts."

**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. ∞

# Home Equity

Continued from page 3

- Create a guaranteed growing line of credit for future needs
- Pay health and long-term care costs
- Reduce retirement risks
- Sequence of return risk
- Health care and longevity risk
- Fear of running out of money
- Fund contributions to family, church, and charities
- Purchase second home, RV, travel

## Enhanced Planning Potential

Integrating housing wealth into the financial planning process can be a game changer. The elimination of mandatory debt payments plus access to additional income tax-free funding provides homeowners and planners with more planning versatility and greater capacity.

## Borrower Obligations – It's A Mortgage – Just Different

Funding and loan terms cannot be frozen or cancelled as long as the loan remains in good standing. Borrower obligations are limited to:

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

## Good For Some – Not For All

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

To learn more, consultation with a Certified

Reverse Mortgage Professional (CRMP) is recommended. CRMPs are certified, experienced, and exam tested professionals pledged to strict observance of the Code of Ethics & Professional Responsibility of the National Reverse Mortgage Lenders Association (NRMLA), Washington DC. More information on reverse mortgages and a list of CRMPs is available on NRMLA's consumer website [www.reverse-mortgage.org](http://www.reverse-mortgage.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) ∞

# Navigating the Future

Continued from page 5

assessment process to identify the care needed must be a priority, and then the schedule and budget should be factored in. The focus must be on managing outcomes and risk. Costs will continue to rise – wages, insurance, transportation,

etc. Agencies must truly partner with families to manage the economics, the care, and the quality to achieve successful outcomes. There must be a clinician (Geriatric Care Manager, Geriatric Social Worker or Nurse) defining and evaluating needs and creating the plan of care.

We, like many, remain committed to the quality of care and quality of the care experience. Our golden rule remains, "If it is not good enough for my parents then it is not ok for anyone else's."

The need is for a true partnership between the agency, other providers and the family, to make sure all needs are met, economics are respected and patience prevails. Tradeoffs will have to be made and teamwork is the only bridge to success.

**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). ∞

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

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

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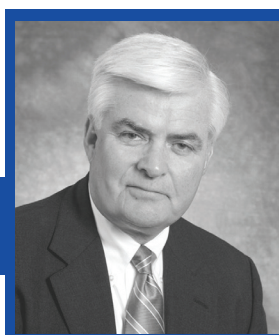
- Increase near and long term cash flow.
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# Elder Law Myth Busters



By Elizabeth A. Caruso, Esq

Myth or Fact? Naming someone on a bank account, out of convenience, to help you with your finances is the equivalent of gifting that person that account. That person has no obligation to share the contents of the account after you pass with the rest of your intended beneficiaries.

This is a FACT!

You can insert any family member or loved one into the above scenario and the results are the same. Adding someone else to a financial account makes them a joint account holder. This means that upon your death, the account is no longer joint but, instead, solely owned by that person. I hear from so many clients that their chosen person to help them with finances will “do the right thing with the money.” Chances are they will; many people feel a moral obligation to split finances among all beneficiaries. However, once their name is on the account as a joint holder, it is their account and there is no legal obligation for them to split the funds. This can obviously become problematic.

There are a few alternatives to just adding someone else’s name to your bank account:

- Having a valid power of attorney alleviates the need to name other people on your accounts to give them access. A power of attorney allows a trusted person to act on your behalf for legal, financial, and business matters. This would allow the trusted person to help you with your finances without giving them an ownership interest.
- Give someone signatory power on your account. This is similar to a power of attorney, but specific to that one account. The signatory would be able to sign checks and deposits but would not hold any ownership interest.
- If you are going to add someone’s name to a bank account and you do not intend for that person to own it after your death, make that clear in your Last Will and Testament. You can add language that any joint ownership on bank accounts is for convenience purposes only and should be split among your other beneficiaries.
- Create a trust for your bank accounts and name someone else as Trustee or Co-Trustee. The trust dictates the terms as to what happens to the assets upon your death, and the Trustee is legally obligated to follow the terms.

**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. ∞

## Art Matters! Developing “Drawing Skills” Session 2: Blind Contour Line Drawing



By Janet Cornacchio,  
President, Scituate Arts Association

In my last column, I talked about a simple drawing exercise—“vase/face,” which played with perceptions. Ultimately, this exercise made an important point about learning to draw – the need to get away from your verbal perception and switch to non-verbal (aka) visual mode.

Hopefully, you’ve begun to experiment with sketching regularly. As was suggested last week, grab some paper and a soft pencil (#2) and a good eraser. Pick something simple you find interesting

or are close enough to see clearly and draw what you see. 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 daily!

Now, let’s try another simple exercise: blind contour line drawing. A blind contour line drawing is one where the sketch is done by drawing the contours (outlines) of the object without looking at the paper. Some amazing drawings are created using this technique. This particular exercise is a classic one. Its simplicity and the ease with which it can be done almost anywhere make it a favorite. And despite it being an “exercise,” this technique can actually lead to an occasional finished drawing.

Instructors like this exercise because it helps improve eye-hand coordi-

nation, essential for drawing skills. It also forces the artist to look at what they’re drawing. And last, ipso facto, it forces one to understand the importance of observation to creating a representational drawing. Learning observational skills is essential!

There are two important rules for this exercise: once your pencil is placed on the paper surface, you may not lift it again and second, you may not look at the paper. Move your pencil across the paper at the same rate as you move your eyes across the object you’re drawing. To do this, move very slowly in a steady, continuous movement, no lifting the pencil and no peeking!

This exercise can improve your drawing skills, in part, because it is multi-sensory, involving both sight and touch. Of course, it uses your brain as well, forcing you to open some new pathways. A really good drawing, or any artistic session, stretches your consciousness. Don’t be surprised if you’re tired after working your brain and eyes. Working this way with eye and hand as a team develops your ability to perceive spatial relationships, measure distances, see all the details of an object and draw realistically, not memorized symbols.

So pick something simple – a chair, a vase with a flower, a favorite pet asleep, your hand in front of you. Get your paper and pencil. Get comfortable. Study what you’re going to draw. Look at the edges only. They form the basis of the shape you’re going to draw. Decide where you want to start your drawing. Look at your paper and decide where you want to start your exercise.

So, make your choice of where and start to draw. Don’t lift your hand from the paper. Don’t look down, just keep looking closely at the object you’re drawing.

It may take a number of tries to be able to get from the start to the finish the first few times. With practice, you’ll be able to get from start to finish without lifting the pencil and create a contour that satisfies you. Pick other subjects that interest you and keep practicing. Sometimes when you practice sketching, start out with a contour drawing of what you’re looking at. Then take what you’ve learned about your subject and put it into your sketch.

The next few columns will cover some basic exercises. Have fun drawing!



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# October is Global Diversity Awareness Month



By Nicole Long,  
MSW, LICSW

Global Diversity Awareness Month takes place every October and celebrates the diversity of cultures and communities around the world. Old Colony Elder Services (OCES) is committed to promoting and supporting diversity and inclusion.

Through more than 20 different programs, OCES offers significant life-supporting care contributing to an individual's ability to live within the community as independently as possible for as long as possible while preserving dignity and quality of life. OCES is the largest provider of these in-home and community-based services for older adults and people living with disabilities in the southeastern part of Massachusetts.

Did you know? OCES' services are available in multiple languages including, but not limited to, Cape Verde Creole, Haitian Creole, Spanish, and Portuguese. From the first point of telephone contact, OCES connects with individ-

uals, families and caregivers seeking resources and assistance.

OCES' Nutrition Program enhances the quality of life for older adults by providing nutritionally sound and satisfying meals at Community Dining meal sites located throughout the OCES service area as well as through the Meals On Wheels (home-delivered meals) Program. Did you know? OCES will soon expand the Meals on Wheels offerings for recipients throughout the Brockton area to include an optional diverse meal in addition to the standard menu items.

There are many ways that individuals can celebrate diversity, not only during Global Diversity Awareness Month, but anytime. Here are a few ways:

- Discover more about the cultures and backgrounds of others around the world through reading.
- Learn a new language. Practice key phrases and short sentences that you could use to communicate right away.
- Enjoy a movie night of international films.
- Tune in to music from different cultures. It has been said by many, in a number of different ways, that "music brings people together."
- Experience cuisine from other cultures. Dine out or try your hand at a new recipe.
- Learning more about and honoring



diverse cultures strengthens understanding and connection.

For more information about OCES' programs, visit [www.ocesma.org](http://www.ocesma.org). If you are in need of services, contact OCES' Information and Referral Department at 508-584-1561.

**About the Author:** Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit [www.ocesma.org](http://www.ocesma.org)

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

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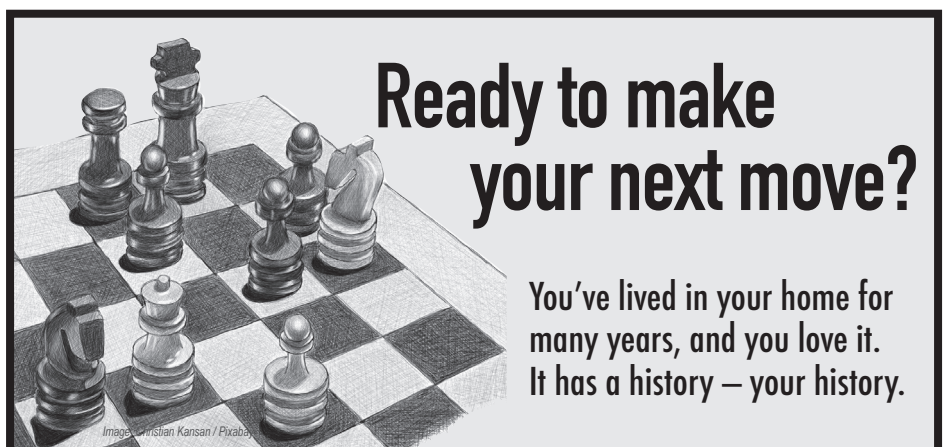


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But there comes a time to ask yourself some honest questions:

- 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  
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# Do Your (Hospice) Homework



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

We're into another school year, and everyone seems to be talking about back-to-school advice. Get a good night's sleep, eat a good breakfast, and do your homework. It's good advice all around, no matter what subject matter you're trying to tackle – hospice care and choice included. In fact, "Do your homework" is the uppermost advice I give out most when people ask me about how to choose a hospice organization.

The first thing I tell people is that they do have a choice, although sometimes it doesn't seem that way.

Sometimes, when you or a loved one is released from a hospital into hospice care or getting a referral from a doctor, you may be steered to a short list of the hospices that the hospital or health care provider is affiliated with or works with on a regular basis. These may be great organizations, but you should check them out and know that you have the right to choose your own hospice care provider.

Consider a hospice agency's record, reputation, and offerings.

Not all hospice organizations are created equal, so doing your homework is critical to keeping you and your loved one comfortable during this journey. It's even better if you are able to do this ahead of time when you are not stressed and can consider what you need.

Choosing a hospice agency is a very personal decision. All licensed hospices provide basic core services, such as medical care, nursing care, home care assistants as well as help managing special equipment and prescriptions. In Massachusetts, all hospices must be licensed by the state. But many hospices have extra services and programs that go beyond the basics and consider the wider experience that patients and families are going through.

At Old Colony Hospice & Palliative Care, for example, in addition to all of our core services, we have special programs, such as those for veterans and people with dementia. We also have a palliative care arm to help deal with pain and comfort issues.

We have nurses working around the clock – available to talk, adjust

medications, or come out, even in the middle of the night when you may feel the most alone during this process and in need of support. Our nurses are working their shifts; they are not just on-call. What this means is that you are not waking someone up in the middle of the night; you are reaching out to someone who is awake, on duty, and ready to assist.

We have bereavement groups and counseling available to family members for a year after the death of a loved one. We have chaplain services and spiritual folks who can come speak to patients and families as they make this emotional, momentous end-of-life journey.

We also have volunteers who will visit, play a game, help with a project, or just sit and talk with the patient. We have volunteers that are veterans themselves and who are available to work with veterans.

Hospices come in different sizes and varieties. They may be freestanding, community-based organizations, or they may be affiliated with a certain hospital, home health agency, or health care system. We are a stand-alone agency. Some hospices are profit-based, and others, such as Old Colony Hospice, are non-profits. Some are part of national chains, while others, such as us, are regional in nature. They sometimes have different policies on what is covered under their umbrellas.

So, the bottom line is, you should do your homework. Ask around and get personal recommendations. When you've narrowed it down, ask for a consultation. Consider, from your very first phone call, how you are treated. Do they answer your questions? Are they helpful and concerned?


## Here are some key questions to get you started:

- Are you staffed with nurses 24/7? Do you have nurses on duty working around the clock, or do you have times such as nights when you rely on only on-call services?
- How quickly can you get to me and my loved one after hours if I need you?
- How quickly can a nurse call me back if I have a question or concern?
- Will a nurse be available to help with bandage changes, prescription adjustments, pain management, or when a patient falls out of bed?
- How many patients is each nurse responsible for? How many towns is each nurse responsible for?
- What are the members of your hospice team? What will their responsibilities be? Who will I see and how often?
- What special programs or volunteer services do you offer?
- What other services do you offer that will help provide quality of life and dignity for my loved one?
- How quickly can you begin services?
- Will you work with my personal physicians?
- How do you define "palliative" or comfort care? Are certain treatments automatically excluded? If my loved one requires certain therapies, treatments, or equipment, can they be provided, and how quickly can they be available?
- Can you provide services in different settings? At home? In the hospital? A nursing home? An assisted living facility?

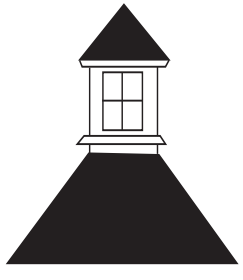
There are also online tools you may find helpful. For instance, at Care Compare, you can check out the safety and quality measures of hospice agencies, as well as other health care providers, such as hospitals and home care organizations.

So, now you have your assignment. Don't forget to do your homework.

**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). ∞



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