



SOUTH SHORE SENIOR News

AND METRO WEST

For Boomers and Beyond

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SENIOR SERVICES
DIRECTORY

ON PAGE 8

Five Questions to Ask Before Visiting a Nursing Home



By Mike Festa
State Director, AARP Massachusetts

As COVID-19 restrictions ease in Massachusetts, nursing homes and other long-term care facilities are preparing to resume in-person visits for families. Visits won't be the same as before the pandemic, at least until the threat of coronavirus has passed. There may be limits on when, where, and how long you can see loved ones, and distancing rules will likely be in place.

We have been through an unprecedented crisis with the pandemic. This was the first time many family members couldn't visit in-person with their loved ones for such a long period of time. Even as restrictions ease, visits will look different for the near future.

If your loved one's nursing home is resuming in-person visits, AARP recommends asking the facility five key questions:

- 1. What is the nursing home doing to help make it safe for visitors to come back?** The federal Centers for Medicare & Medicaid Services, which regulates long-term care facilities, provided nursing homes with recommendations about resuming in-person visits, including:
 - At least 28 days without a new COVID-19 case in the facility
 - Declining cases in the surrounding community
 - Regular testing for residents
 - Adequate supplies of personal protective equipment
- 2. What kinds of health checks will be required for visitors?** The federal guidelines include:
 - Checking visitors' temperatures
 - Asking visitors about COVID-19 symptoms and their potential exposure

- Observing visitors for symptoms or signs of infection
- 3. Are visits restricted by time and place?** Keep in mind that:
 - You may need an appointment for your visit.
 - Visiting hours may be restricted.
 - Visits may be time-limited or allowed only in designated areas.
 - You may be able to set a regular schedule for visiting your loved one.
 - 4. What protective and social-distancing measures are in place, in accordance with federal guidelines?** You may need to:
 - Wear a mask or use hand sanitizer—ask if the facility will provide them
 - Stay six feet away from your loved one
 - If you want to bring food or gifts, ask the facility about their policies first.
 - 5. Are you doing everything possible to minimize risks to residents?**
 - Don't visit if you feel ill, even if the symptoms are mild, or if you have had close contact with someone with COVID-19 in the previous two weeks.
 - Keep visits short, and stay outdoors if possible.
 - Consider a virtual visit by phone or video chat as an alternative to visiting in-person.

The top priority is keeping residents of nursing homes, assisted living, and other long-term care facilities, as well as their family members and staff, safe as in-person visits resume. A video chat with family and friends reduces loneliness for nursing home residents, and the pandemic has reminded us just how important that connection can be.

AARP is urging Congress to ensure that: all nursing homes and other long-term care facilities regularly test residents and staff; have and correctly use personal protective equipment (PPE); publicly report COVID-19 cases and deaths daily, and facilitate virtual visits between residents and their families—even after in-person visits resume.

AARP has more resources available for family members with loved ones living in nursing homes and other long-term care facilities at aarp.org/nursinghomes. ∞



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Elder Law & Estate Planning

Elder Law Attorneys Benefit Seniors and Their Families



By Patrick J. Kelleher, Esq.
ElderLawCare.com

HANOVER AND QUINCY – An elder law attorney or certified elder law attorney (CELA) specializes as a legal advocate for aging adults and their loved ones. Elder law encompasses a wide range of legal matters affecting an older or disabled person. Issues related to guardianship, retirement, health care, including advance directives, long-term care planning, Social Security, Medicare and Medicaid, and other relevant matters to ag-

ing all fall under the umbrella of elder law.

Older family members who legally prepare for their aging process, help their family by addressing day-to-day issues that affect their actual care through proper legal documentation, should they become incapacitated. Seniors often falsely assume that a close family member, including a spouse, will automatically be able to make decisions on their behalf if something goes wrong with their finances or health. Postponing legal document preparation through an elder attorney generally winds up being more problematic and expensive to a senior's estate and wellness.

Many seniors find making legal preparations uncomfortable at first, as the task forces them to confront and assess their mortality. Further into the process, many aging adults experience relief, having removed the fear of the unknown of aging to the best of their ability. Legal preparation can keep seniors from health or financial ruin if they become incapable of making informed decisions regarding these matters. In the absence of legal documents, their family is left with the expensive and time-consuming process of petitioning the courts for legal authority to act on their loved one's behalf – referred to as establishing a guardianship. By planning early and making sure the correct legal documents are prepared, stress on the senior and the senior's loved ones is greatly reduced.

Personal choices regarding end-of-life care and the disposition of assets and property, outlined in legal documentation, guarantees that your wishes will be respected by law. This documentation is especially important for seniors when a family member might seek control over the process, whether moral or self-serving, to follow their whims when handling your wellbeing when you are most vulnerable. Besides adhering to your expressed wishes, having your choices documented relieves family members from guessing what you want.

When preparing for your aging process, seek out a well-regarded attorney who specializes in elder law. While many general practice attorneys may have some experience with elder law topics, regulations are ever-changing and complex. It is best to find an attorney who specializes in elder law so that you get the best and most up-to-date advice.

Proactively address your aging process with a qualified elder attorney to make sure your wishes are carried out now, and in the future, regardless of what happens with your health. Both you and your loved ones will garner invaluable peace of mind knowing that your wishes are known and legally documented. We would be happy to help you with your planning and we look forward to hearing from you.

To learn more, watch our next free educational Estate Planning & Elder Law workshop, which will be taught LIVE in our outdoor tent in Hanover or watch our on-demand estate planning and elder law webinar at www.elderlawcare.com. Contact our friendly elder law care team at 781-871-7526 or contact pat@elderlawcare.com to register for the next workshop or webinar, as seating is limited, and we fill up quickly!

Bonus! When you attend a live workshop or watch the webinar, we will give you a \$500 coupon that will entitle you to a meeting with one of



our caring elder law attorneys. Call 781-871-7526 NOW, as our schedule books up rapidly.

Patrick Kelleher is an author and estate planning & elder law attorney and founder of the Elder Law Care Learning Center in Hanover, Massachusetts. Patrick has been teaching free educational workshops for over 10 years at his learning center and in surrounding communities.

Learn more at [elderlawcare.com](https://www.elderlawcare.com) or follow Patrick Kelleher on Facebook because you will learn a lot! Offices in Hanover and Quincy. You can find Patrick's new book "How to Avoid the Four Headed Monster" of Estate Planning & Elder Law on Amazon at <https://www.amazon.com/How-Avoid-Four-Headed-Monster-Financial-ebook/dp/B084MB96SK>

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

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Aging with Sass & Class

By Loretta LaRoche

‘Change Your Story’

Think for a moment of the hundreds of ways you make yourself feel bad throughout the day. Trust me, I’ve done it too!

There are a lot of things that bring out the guilt in me, but some are more powerful than others. Trying to lose weight always elicits major self-flagellation. I usually start well in advance of the actual process of shedding pounds by spending a few months torturing myself with how awful I look and continually asking myself, “How did this happen?” The answer is obvious...I ate too much. But that doesn’t seem to quiet the monster of self-loathing that many of us are familiar with.

My voices continue in an inspired chorus: “You’re getting older—what do you expect? What happened to the 24-inch waist? It’s now your thigh measurement, isn’t it? I wonder what year you’ll fit into that size six you used to wear. Maybe they can bury you in it.”

Then when I’m actually invested in some kind of program, the voices remind me that I didn’t exercise enough, even if I ran a 27-mile marathon, or that maybe I should eat less, even though I just finished a meal consisting of a lettuce leaf washed down with a bottle of water. I even went to a spa to boost my incentive to lose weight and was left so hungry with the micro-portion that I almost ate the centerpiece.

My friend Shirley has a guilt demon that constantly reminds her that she needs to stay later at work to catch up—even though her overtime is starting to exceed the amount of hours she was actually hired to work. I know from friends that we have in common that she spends a lot of time talking about her feelings of guilt.

In some ways this kind of drama gives us some form of negative validation, but it saps our energy and devours our spirit. If Shirley spent the same amount of time finishing her work, she could probably go home early. And if I spent as much time walking as I do talking about losing weight, I probably would have lost the weight by now.

There is a necessary reason for some guilt; it helps form a conscience. It helps us stop from being unethical in business, or mean spirited towards our fellow humans. But it does not serve us when we use it to ruminate over mundane situations.

It takes conscious effort to become aware of what we say to ourselves and others. But in order to do so, we have to wake up to the fact that certain stories we have become invested in no longer serve us. If you change the story, you change the outcome. Remember, you are the storyteller!

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

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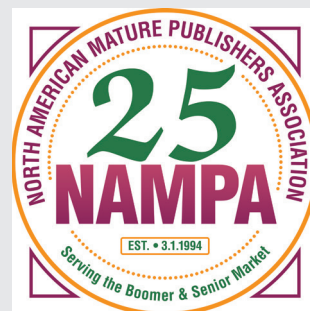
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The Publishers also host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each podcast can be found at SouthShoreSenior.com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



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Boundless Energy! Wheelchair Workout

By Rita La Rosa Loud, B.S.



QUINCY – Boundless Energy! Wheelchair Workout is a seated upper body exercise session appropriate for those restricted to a chair, or is wheelchair-accessible. Paraplegics, quadriplegics, stroke victims, or individuals who suffer with fibromyalgia, MS, arthritis, and other health issues may ably participate or can modify exercises in this workout to fit their specific condition. It is well known that exercise helps every body, no matter what age or circumstance, feel better, function better, sleep better, and even eat better, all of which provide boundless energy!

MEDICAL CLEARANCE

Give this article to your medical health professional and wellness team (physical, rehabilitative, adaptive, recreational, and occupational therapist or nationally certified personal trainer) for their review and assessment. They can assist with exercise alternatives or modifications. Follow the step-by-step directions provided with regard to form, range of movement, weight increment, number of repetitions, and volume of exercises, based on your fitness, strength, and physical abilities.

GENERAL GUIDELINES

- Check with your doctor or specialized therapist prior to engaging.
- Perform a warm-up to prepare for the strengthening and conditioning exercises.
- Sip water throughout to remain hydrated and avoid overheating.
- Use body weight initially, then progress to light to moderate weights (1lb. to 15 lbs.)
- Do 10-15 repetitions to fatigue; once final repetition is done, add slightly more weight.
- Use slow, controlled movement speeds (three seconds for lifting and lowering movements).
- Train within a pain-free range of movement.
- Perform alternative exercises or modify exercises as needed.
- Incorporate rest intervals throughout if needed.
- Static stretch for 10 seconds between exercises or for 20 seconds during cool down.
- Inhale during lifting movements and exhale during lowering movements.

SPECIFIC GUIDELINES – For specific conditions

Bilateral vs. Unilateral Arm Movements: One arm (unilateral) movements may be performed when both arms (bilateral) are not possible. Bracing the body with the opposite arm may be necessary when performing unilateral movements. However, when both arms tire out, you may continue with the single arm. Using one arm versus both is still beneficial due to the cross over effect.

Range of Motion: Honor your restrictions or limitations (we all have them). Train within your pain-free range of movement. If you feel pain, do any, or all, of the following: (1) adjust the weight load; (2) limit the number of repetitions; (3) reduce the number of exercises; (4) decrease the range of motion; (5) discontinue the exercise altogether, and (6) seek an alternative exercise or modify the exercise.

Cautions: (1) When performing exercises for your waist, low back, and hips secure your torso to your wheelchair with a wheelchair strap or belt to prevent yourself from falling over, and (2) To avoid flare ups, fibromyalgia sufferers, those with rheumatoid arthritis, or anyone with painful conditions should perform fewer repetitions initially, and the least number of exercises with no added resistance.

EXERCISE TOOLS: After completing the workout with no added equipment, increase the intensity by integrating resistive tools. For example, use 1-3 pound wrist weights if you are not able to grip. If you are able to grip, use light to moderate weights. Again, start with 1-3 lb. dumbbells. Once the 15th repetition is completed in good form (see General Guidelines), gradually increase the weights a little at a time. The new weight load will depend on your individual strength and fitness level. Water bottles are acceptable replacements for dumbbells and are available in a variety of sizes and weights, from as low as four ounces to as high as one gallon!

WARM UP: Perform a 3-5 minute warm up of gentle limbering movements to prepare your body for the conditioning and strengthening exercises. For example, reach overhead and/or straight ahead using either unilateral or bilateral arm movements. Do some shoulder rolls and shrugs to warm up the neck, shoulders, and upper back, and slowly bend forward and backward in your seat, arms gently pressing into thighs, to warm up the chest, arms, and spine.

STRETCHING EXERCISES: Stretches are performed between exercises, during cool-down, or throughout, as rest intervals.

FORWARD BEND: neck, shoulders, spine: Slowly bend from waist, and ease torso onto thighs. Reach arms to floor with neck and shoulders relaxed, forehead facing the ground.

SIDE REACH: waist and neck: Reach one arm as high as you can, and brace with opposite arm to support the spine. If you have trunk mobility, lean sideways and look up at your hand. Keep head, neck and shoulders aligned with spine. Repeat other arm.

OPEN CHEST: chest, shoulders, and front arms: Open arms wide behind you at shoulder level, palms facing forward.

ARM HUG: rear arms, neck, mid-shoulders: Hug arms (right over left). Pull left arm over right; look over left shoulder. Switch hug (left over right). Pull right arm over left; look

over right shoulder.

UPPER BODY EXERCISES: Brace non-working arm when performing single arm movements.

The following are ten upper body exercises using bodyweight (no equipment) and/or light to moderate weights, such as dumbbells, wrist weights, or water bottles:

1. Shrugs – Strengthen upper back, neck, and shoulders, and minimize forward head lean. Sit upright, chest lifted, shoulders and neck relaxed, both arms hanging straight down over arm rests, palms facing thighs. Slowly elevate shoulders towards ears (shrug up), pause, then depress shoulders away from ears (shrug down). Repeat for 10-15 repetitions.

2. External Rotation - Strengthens shoulder blades and provides shoulder stability. With palms facing inward, start with arms bent by sides at right angle (clear arm rests). Keep elbows firmly against ribs while slowly moving both arms sideways (picture a door opening). Pause, then return to start position. Repeat 10-15 repetitions.

3. Upright Row - Strengthens front shoulders, neck, and upper back, also improves posture. Sit upright and separate legs. Start with arms hanging straight down side-by-side between thighs, palms facing bottom of chair. Lead with elbows as you lift them towards shoulders; hands stop at sternum. Pause, then slowly return to start position for 10-15 repetitions.

4. Lateral Trunk - Strengthens front and side midsection muscles. Sit upright, spine long, chest lifted, neck and shoulders relaxed. Hang right arm down past armrest, palm facing thigh. Brace body with left arm. Lean upper body and head to right from waist as far as is comfortable. Return to start position for 10-15 repetitions. Repeat left side.

5. Torso Rotation - Strengthens sides of waist. Sit upright, chest lifted, shoulders and neck relaxed, abdominals contracted, hips motionless. Link bent arms (or hold weight), palms facing down at shoulder level. Gaze over arms and slowly rotate torso, right side to left side, for 10-15 repetitions.

6. High Push-Up - Strengthens chest, shoulders, upper rear arms, and low back. Start in bent over position, forearms and palms resting on thighs. Push up, straightening arms until fully extended. Pause, then slowly lower onto thighs for 10-15 repetitions.

7. Bent-Over Row - Strengthens side back, front upper arms, and forearms. Bend forward from hips – back flat, abdominals contracted – with one arm braced on thigh. Hang free arm straight down, palms facing calf. Slowly bend elbow back and lift hand toward ribs. Pause, then return to start position. Repeat other arm for 10-15 repetitions.

8. Bicep Curls - Strengthen front upper arms and forearms and aid in lifting objects. Start with palms facing up, hanging straight

Senior Fitness...continued on p.17

Let’s Get Moving – Six Strategies to be a Smooth Mover



By Wendy Oleksiak

V.P. Compass Real Estate

Relocating can bring you closer to family, ensure a safer home environment, and lead to a more active lifestyle. Whether you are planning a move to a family member’s home, downsizing to a senior apartment, or transitioning to an assisted living community, these six tips can help you plan.

1. Delegate moving responsibilities

You have likely collected many meaningful possessions. There are decisions to be made. In the beginning you will be second-guessing yourself, I promise it will get easier as you go.

• Start small

Start with a room with low sentimental value, like a bathroom or guest suite. This will help you ease into the moving process with a quick sense of accomplishment.

• Help make tough decisions

If you have been in your home for years, even unimportant things can seem essential. Sort items into “give away” and “keep” piles. You may have a hard time deciding which pile each item belongs in. Start with the idea that you can edit these piles. A good night’s sleep will bring clarity when you are unsure about an item. Remember that you can always revisit the piles for a final look.

• Gift to family and friends

It’s easier to give away items when they’re going to a good home. If a prized possession just can’t fit in your new space, see if a family member, friend or charity will accept it. Some items will no longer be in style or desirable. Set a rule for yourself that you will not let feelings get hurt. If items are a pass, let go, toss and move on.

2. Explore using senior relocation services

• Hire an expert

An outside expert can simplify the emotional aspect of moving. Even if you’re capable of handling a move, having a third party to help make tough decisions can reduce tension and hard feelings within the family.

Many senior relocation services also partner with companies who can help with after-move processes like cleaning, staging, estate sales, and donations.

3. Plan moving transportation around your needs

• Plan on extra travel time

A drive that takes you six hours alone could be extended by multiple stops for others with you. Be sure to build time in to stretch the legs, stop for snacks, meals and gas.

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4. Handle health care ahead of the move

If your move takes you to a new area, you’ll need new health care providers. Do your research, get referrals from your current doctors, and try to set appointments for soon after your planned arrival to avoid long waiting lists.

• Transfer prescriptions

Arrange for important prescriptions to be transferred to a new pharmacy in advance.

• Contact insurance providers

Make sure that the new doctors you plan to use in the new location are in network and covered by your health insurance plan. Call the number on the back of your insurance card, or go online for a list of in-network providers to avoid hefty fees.

5. Make the new location feel like home

Familiar possessions and arrangements can be comforting during times of transition. Create a box of items that you’d like to immediately unpack to make your new spot feel like home. This may be items you like to have on your bedside table, next to your favorite chair and so forth.

• Organize thoughtfully

If the photos on the living room wall have been in the same order for as long as you can remember, replicate it in the new home. Display trinkets in the same order and bring accents like throw pillows, even if new furniture has to be purchased.

• Get the new layout

Have dimensions available so you know exactly what will fit where and you won’t have to make tough decisions once you arrive.

6. Think forward; write down the benefits of your new home

When you have lived in one place for 20 or more years, it’s easy to dwell on the things you’ll leave behind. Focusing on the new opportunities that will come from your transition will help alleviate feelings of anxiety.

• Focus on positives in the new location

If you love art, see if there are painting classes at local senior centers, or if a museum is looking for volunteer docents. Moving to a warmer climate? Toss those snow shovels with glee!

• Recreate routines

If you attend weekly religious services, call around the new town in advance to select a congregation.

• Find things that will make you happy

Go online and search your new town. Check out restaurant reviews, hair salons, barber shops, local gyms, or community colleges where you might take a class. While change is hard, it can also be exciting.

It would be my pleasure to send interested readers my **free moving guide** complete with timelines and lists to help organize your move. Please reach out by phone (781-267-0400) or email at wendy.oleksiak@compass.com.

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

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

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

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'Capitol' Trouble on the Horizon



By Chris Hanson

HANOVER — My friends frequently razz me about my historically strong memory. I can tell you about the time The Cars were on the late-night comedy show "Fridays," and the short-lived specialty items on the Friendly's ice cream menu. When my memory is combined with my interest in business and economics, I recall some extremely obscure institutions of Boston's past.

One such recollection is the now defunct Capitol Supermarkets chain. At its height, the Quincy based grocer had 10 locations in the Greater Boston area. You may recall the vivid pink neon signs with Capitol displayed in flawless cursive writing. By today's standards the stores were tiny, as part of Capitol's strategy was to purchase real estate outgrown by other stores. For example, when First National closed its Weymouth Landing store and opened the Big Buy at the Quintree Mall, Capitol scooped up the site. To maximize the use of cramped floor space, Capitol instituted one-way aisles. Frequently, I was scolded for going the wrong way but I was probably deep in thought. Who would have ever predicted a pandemic would bring this restriction back decades later? And for the record, I am still deep in thought and being scolded for violating the supermarket traffic rules. Perfect, I ain't.

Something else I remember about Capitol, and I so wish the pandemic could revive it, was the chain's slogan "Shopping at Capitol is like a raise in pay." If that were true, shoppers could really use that benefit now. The pandemic has caused food prices to soar due to disruptions in the supply chain. In fact, the Bureau of Labor Statistics reported that food prices spiked 2.6% in April alone. That is the biggest one-month price increase since 1974. Ouch! The Wicked Smart Investor cannot think about the 70's without considering double-digit inflation. In 1979, the annual inflation was an astounding 11.35%. That means if you bought a \$100 basket of groceries January 1st, you had to spend \$111.35 to get the same items on December 31st. Making the problem worse was that many economists assert workers' wages did not keep up with this economic malady.

Wages are not the only thing falling behind the inflation eight ball. Money in the bank can also depreciate. In July, a local bank was offering 0.25% on a money market account while the 2019 annual inflation rate was 2.3%. Using simple back of the envelope estimations, if you invested \$100,000 at the beginning of the year you had \$100,250 at the end of the year. Yet when you adjust for inflation you really had \$97,700 at year's end. That is not even considering the taxes you owe on the \$250. In real dollar terms, your money is likely shrinking by sitting in a money market account.

I hate to sound the inflation alarm bells but it is my duty to my clients and my readers. Many economists predict spiking inflation in the not so distant future due to all the stimulus money the Federal Reserve has pumped into the economy. If there are more dollars circulating now than in past years, those dollars are worth less. Investors should speak to a qualified advisor to prepare for the rough going ahead.

It has been my experience that many people do not think of inflation when planning for retirement. But with the long-term average inflation rate of 3.22% it takes about 22 years for prices to double. At age 87, you will be paying twice as much for necessities as you would at age 65. You must have a proactive plan to contend with inflation or your later retirement years could be quite difficult.

Sometimes I toy with the idea of getting a side gig of bagging groceries. That would almost be like a bully pulpit to preach about the evils of inflation. Feeling the pain, people would really be ready to listen. But I have not yet found a supermarket ready to hire me. The stores probably figure that having smart aleck baggers could put them in the same position as Capitol Supermarkets: OUT OF BUSINESS!

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

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A Redesigned Retirement Benefits Portal That Works for You



By Delia De Mello,
Social Security

We are excited to tell you about our redesigned retirement benefits portal at www.ssa.gov/benefits/retirement. It's very important to us to keep you informed about our products and services, and help you prepare for making decisions that will affect your benefits. Preparing for retirement is one of the most important decisions you can make. Our website has helped millions of people get ready for and apply for retirement. But we heard from your feedback that you also want to:

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Stay tuned for more exciting improvements and services.

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* ∞



Homecare Support



By Nicole Long, MSW, LICSW

The COVID-19 pandemic has brought about unprecedented challenges for older adults who are struggling to maintain independence in their own homes. Older adults and those with serious underlying health conditions are most vulnerable to COVID-19. With social distancing and other guidelines in effect, many older adults are staying home and are isolated from family members, friends or neighbors who may be depended upon for some form of support, such as transportation, cooking, personal care, help with homemaking, grocery shopping or other errands.

This has contributed to older adults' increased need for home-based care services to accomplish activities of daily living (i.e. bathing, meal preparation, etc.), obtain meal delivery, and receive other supports.

As a nonprofit agency serving older adults and individuals with disabilities throughout Plymouth County and surrounding towns, Old Colony Elder Services (OCES) continues to address the needs of OCES consumers and the local community. Our agency is in close contact with the Massachusetts Executive Office of Elder Affairs (EOEA), the Department of Public Health, and is following their guidance, as well as the Centers for Disease Control and Prevention's (CDC) recommended best practices. OCES continues to provide services and is in close communication with our extensive network of in-home service providers, councils on aging, health care partners, and community partners to deliver services in a safe and effective manner.

OCES' home-based care services, or "homecare," helps older adults and individuals with disabilities to remain safe and independent at home. Whether for short-term needs or for ongoing support, homecare encompasses a wide range of supports and may be provided in your own home or that of a family member or friend, in elder housing, or private apartment. Homecare options include (but are not limited to) care management, personal care, homemaking, transition support (upon discharge from hospital or nursing facility), and home-delivered meals.

In fact, the demand for meals over the past few months has dramatically increased. OCES serves over 2,000 meals each weekday as part of its Meals on Wheels (MOW) program. All meals are planned by an OCES

nutritionist. OCES requires social distancing and the wearing of masks and gloves in all meal deliveries. The meals are placed on the consumer's porch or put in a plastic grocery bag, (which is provided by the Nutrition department) and hung on the doorknob.

Communication is key

OCES has established a "Situational Awareness Team" dedicated to ensuring ongoing communication with consumers and staff during the COVID-19 crisis to respond to consumers' changing needs. Staff members inquire about each consumer's health status and ascertain his or her needs. For any consumers who have tested positive for COVID-19, or who have been advised to remain in self-quarantine while they await a test result, OCES has a process in place to ensure their homecare services are not interrupted and that they have enough food, adequate medication and home cleaning supplies during that time.

All of OCES' programs, from Nutrition (meal deliveries), Homecare, Family Caregiver Support to Protective Services, remain in place and are operating. OCES is accepting new referrals, and staff members are conducting assessments via phone. If you have questions or are in need of homecare or other services, contact OCES' Information and Referral Department at 508-584-1561.

Connecting with Older Adults

National Senior Citizens Day, celebrated on August 21st, is a day to honor the achievements of and show our appreciation to the older adults who have impacted our lives. Check in with older family members, whether by phone, videoconferencing, email, texts or even by traditional letter writing. Share memories. Talk about their experiences and accomplishments. Maintaining those connections shows that you care and is one of the best ways to honor older adults.

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* ∞



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Everyone Old is New Again!

By Susan Goldfein

Perry Mason has been resurrected! For 40 years, beginning in 1933, the character, created by Erle Stanley Gardner, appeared in more than 80 novels and short stories. Like my favorite police procedurals, the stories followed a formula. A client was wrongly accused of murder, but during the trial, Mason, aided by sidekicks Della Street and Paul Drake, would uncover the true guilty party, who would then confess. Besides the novels, there were film Perry Mason, radio Perry Mason,

TV Perry Mason, all recognizable and consistently dependable. Until now. HBO Perry Mason is not the Perry Mason of The Case of the Velvet Claws, and the rest of The Cases of.... This Perry Mason isn't a lawyer, but a melancholy, shell-shocked WW I veteran who is a gum shoe, a flat foot, a tail. In other words, a private detective in noir-ish 1930s Los Angeles. That's not right!

But wait, I get it. Matthew Rhys is prequel Perry Mason, the character before he became a lawyer. Should I surmise by the end of the series, we'll witness Perry taking the California bar exam?

On reflection, I find the reinvention of the character inspirational, which leads me to my current project. What if we took other iconic TV characters from the late 50s-early 60s and rearranged them. Let's say, transplanted them to the present. How might this play out?

I LOVE LUCY. Lucy Ricardo is a young widow. Ricky has died of the Cuban flu, leaving her to care for their child, little Ricky. To make matters worse, she's lost her job as the Vitameatavegamin Girl, leaving her financially destitute. Landlord Fred Mertz, who has had his eyes on Lucy for years, tiring of dowdy Ethel, tells Lucy he won't evict her if she'll grant him sexual favors. Seeing little choice, she agrees, until one day she's had

quite enough of lecherous Mr. Mertz. Lucy rebels, and along with Alice Kramden, who's grown sick and tired of Ralph's threats to send her to the moon, joins the #METOO Movement, and becomes its vice-president.

MARCUS WELBY, MD. For his birthday, this kindly California GP receives a gift from his adult children. It's a membership in Ancestry.com. Marcus is thrilled that he can finally search his family tree, and discover if, with a name like Welby, he was destined to become a doctor. He cancels his appointments for the next day, telling his patients to take two oxycodones and call him in the morning, and logs on to begin his adventure. He is elated to discover that he's a third cousin of Dr. Anthony Fauci. He's so excited by this information that he gives up his practice, moves to Washington, D.C. and joins the COVID-19 task force. Henceforth, he can be seen at the podium during the briefings. He's the one wearing the colorful tie carefully chosen to compliment Dr. Deborah Birk's scarf of the day.

If anyone is interested in backing these concepts, please don't hesitate to contact me. Story lines for Gilligan's Island and Batman are already in the works. Until then, I'll continue watching new Perry Mason, and wondering when he will finally apply to law school.

About the Author: *Susan Goldfein became a humor writer in 2012, after "unretiring" from a long career in health care. Twice a month, she posts insightful, relatable, and snark-filled glimpses into the foibles of ordinary events on her web site, www.SusansUnfilteredWit.com.*

Susan has authored two books. The first, "How Old Am I in Dog Years? And Other Thoughts About Life From the Far Side of the Hill," has won three awards for humor. Her second collection, "How to Complain When There's Nothing to Complain About," was recently chosen as a finalist by Foreword INDIES Book Award, and won a Bronze Medal in the 2019 Independent Publishers (IPPY) Book Awards.

She writes a monthly humor column for "Lifestyles After 50," a west coast of Florida publication, and is syndicated nationally by Senior Wire.

Susan has a large and growing readership, and a substantial presence on social media, with over 6,000 followers on Facebook and Twitter.∞

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More Seniors Staying Home Due to COVID



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

I've noticed, in my business, that more and more seniors are foregoing off site rehabilitation services and any move from home to a nursing facility due to fears of contracting COVID-19. Because the risk for severe illness from the virus increases with age, older adults are at the highest risk.

Seniors, people over the age of 65, can become severely ill and may require hospitalization, intensive care, or a ventilator to help them

breathe. They may even die. Because of this ominous threat, seniors and their family members are making the decision to "shelter in place" until such time that there is an effective vaccine and that the majority of the population is properly vaccinated.

Need for Caregivers at All Time High

Because more seniors are opting to remain in their own homes, the need for qualified caregivers, including Certified Nursing Assistants, Home Health Aides and Registered Nurses, is on the rise. There has always been a strong demand for these professionals, but I've seen an enormous spike in requests for in-home care professionals since the pandemic occurred.

Before the pandemic, people who were homebound were able to have family members and friends visit and spend time with them. With the "stay home" mandate due to COVID-19, these elderly people have been unable to sus-



Two of our caregivers, Cheryl Dandrea, CNA, and Susan Hoffman, CNA. We want to say thank you to all our caregivers for taking such amazing care of their patients!

tain their normal visits from family members or neighbors to care for them.

Our caregivers have always been in demand, but now, more than ever, we are realizing the extreme value they provide society and particularly our senior population. We're very fortunate here at Celtic Angels Home Health Care to have a full staff of CNAs, HHAs and RNs to provide the utmost quality in-home care for our patients.

A Whole New Level of Isolation

Prior to COVID-19, many of the elderly

Celtic Angels...continued on next page

Randy Veraguas joins Berkshire Hathaway HomeServices



South Shore resident and downsizing expert Randy Veraguas has recently joined the team at Berkshire Hathaway HomeServices as a Real Estate Agent. She brings more than

15 years of experience helping home owners make life changing decisions concerning their primary place of living including downsizing, choosing a new home, and other life-changing decisions to the position. She says, "I'm looking forward to serving residents of the community that I love and am eager to help families and individuals make these important transitions a very happy experience."

Veraguas has written extensively on the topic of downsizing in a monthly column that she wrote for the *South Shore Senior News* for four years. She is based in Hull and will specialize in South Shore and coastal properties. You can reach her at 781-635-5414.

Berkshire Hathaway HomeServices is the nation's largest provider of total home services and largest residential brokerage company in the U.S. in sales volume, according to the 2020 REAL Trends 500 report. ∞



Maria Burke, RN and Founder along with Kate O'Sullivan preparing to broadcast Kate's special, personal story on WATD Radio.

were already somewhat isolated for health reasons, lack of mobility, distance from friends or relatives, loss of loved ones, or fewer family members visiting them. With the onslaught of the pandemic, many seniors are experiencing severe and prolonged isolation because of state and federal mandates to stay at home to reduce the risk of exposure to the virus.

Because of this new level of isolation, we're encouraging our clients and their family members to keep an eye on their elderly loved one's mental state. Being stuck at home can affect one's emotional and physical health as well. Your loved ones may become lethargic, depressed or unmotivated to do the daily activities they normally do.

Our on-staff social worker is skilled to spot these symptoms and diag-

nose the situation. She and our other clinical staff members can provide some simple at-home activities and a plan of action to combat these symptoms, so that your loved one can weather this storm and emerge healthier and happier than ever.

About the Author: Maria Burke, RN, Owner, 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 services hundreds of elderly people across Massachusetts with a variety of services including skilled nursing, homemaking services and home health aide and CNA care services. ∞



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- **Stardust:** to thank you for being the "Star" that you are

Celtic Angels is a trusted home health care agency that has been providing personalized care services for almost 15 years. Owned and managed by Registered Nurse Maria Burke, the company is operated with a particular keen focus on the highest quality medical care and in-home support services.

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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.

Caregivers of Those with Dementia are First Responders Too!

By Phyllis DeLaricheliere, MS

Taking care of someone with dementia/Alzheimer's, at times, can be a thankless job. But those who do so are unique and special. They do it out of love, dedication, respect and loyalty. They accept the journey they will embark on, never knowing where it will take them, but they do it anyway. They are our unsung heroes. Statistically, more and more families are caring for their loved ones with dementia at home right now. And this poses new concerns for caregivers' health—mental, physical and emotional.

Now let's add the new world we are living in—COVID-19. In order to be a caregiver, you must stay in good health and think clearly. With the coronavirus pandemic, our loved ones with dementia are at high risk, and it's the caregiver who usually is the first responder in a time of crisis, or even the first line of defense. Like any first responder, our caregivers often experience high levels of stress and anxiety due to the responsibility placed upon them, fatigue, and the unknowns of COVID-19. So we need to ask all of you, are you taking care of yourselves?

It's easier said than done. Right? But eating well, resting when you can, getting plenty of fresh air and a good walk will make all the difference. Sounds simple, but somehow we just can't seem to do it. The hardest thing

for those who care for a loved one with dementia (COVID environment or not) is they tend to get absorbed in the needs of their partner and forget about themselves. They don't reach out to others, and they develop this "It's my world and I don't want to burden anyone else" attitude. This only adds to their stress and isolation, which leads to depression and anxiety. Phone a friend, use a ZOOM and see someone. Maybe ask a loved one to stop by and talk to you through a window with masks on. Stay connected to your needs and others. As I've always said, you can't do this alone!

For our dementia caregivers—both professionals and family members—you are angels. You are doing what many cannot do. And in COVID times, where the person with dementia cannot understand social distancing, masks and handwashing, you have this new layer of risk, care and unknown territory.

So, please know that you matter! And thank you... for all you are doing.

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



What's Lurking in Your Pantry?



By Natalie Ahern
Owner, All the Right Moves

When was the last time you really looked in your pantry? While many people clean out the refrigerator weekly, most of us rarely go through the shelves of canned and boxed goods. After all, these products are called "nonperishable" for a reason. Right? Well, sort of. Because I help many clients organize and downsize their kitchens, here is some helpful information I have learned.

According to *Smithsonian Magazine*, "Use by" or "Expiration" dates were first put on grocery store items in the 1970s and became so popular that many manufacturers and stores began to use them on most products. Such a date is not required by the federal government (with the exception of baby formula) and to eliminate confusion, the USDA suggests a "Best if used by..." date.

What do you do with food that has passed its "Best by" date? Prepared foods and deli meats, should not be used after the date on the label. Dairy and meat products will begin to taste poorly shortly after the recommended "used by" dates. But what about the nonperishable items mentioned above? Are they safe to eat? Again, according to the USDA, most canned goods are safe past the expiration date as long as the can is not damaged, rusted or swollen. While this may be true, I do advise caution when eating canned goods that have passed expiration. Packaged goods will lose their flavor after the expiration date. If you have ever accidentally cooked with expired packaged goods (I have a history with meat loaf and expired breadcrumbs!), you will know it isn't something you want to repeat!



Perhaps the most common "expired" foods are found in your spice cabinet. The McCormick Spice Company has posted information to help you know how old your spices are. Most spices will last 3-4 years. Any spice in a metal can (other than black pepper) dates back to the 1990s! Any McCormick spices in your cabinet should say "Hunt Valley, Maryland." If it says "Baltimore, Maryland," the spice is at least 25 years old. My sister recently found an expired baking soda in my cabinet; she is an avid baker and told me using expired products in baking will affect the taste and, potentially, the texture.

Unfortunately, you cannot donate expired food. But you can donate the items in your pantry that are unopened, or that you have purchased too much of. Check your town's home page for dates and times of your food pantry location.

When replenishing food in your pantry, put the newest items in the back and older items closer to the front. Think about what you can really use and try to avoid buying too much of any item. Keeping an organized, efficient pantry will help you eliminate food waste and prevent you from making terrible meatloaf with expired breadcrumbs!

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

Giving Back



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

It's been a powerful and positive revelation to me during this health crisis, when the world has at times seemed beyond chaotic and frightening, that so many dedicated souls have not walked away from giving and caring—instead they've redoubled their efforts. As COVID-19 has upended society across the globe, individuals and groups have stepped up to raise money for the charities that rely on them to help serve our most vulnerable populations.

The coronavirus pandemic has put on hold key events on the fundraising calendar, such as walks, drives, runs, concerts, and sports tournaments. Isolation and social distancing recommendations to prevent the spread of the virus have also impacted large in-person gatherings, such as dinners, auctions, dances and recognition celebrations. Understandably, donations have suffered for many groups because these efforts are on hold, but the pandemic hasn't stopped people all over the globe from getting creative and raising money in innovative ways.

In the United Kingdom, 99-year-old World War II veteran Captain Sir Thomas Moore wanted to contribute to the National Health Service Charities Together Fund; so, before his 100th birthday in April, he walked 100 laps of his garden and asked well-wishers for donations. Captain Moore had hoped to raise \$1,000. Instead, donations poured in for millions. Yes, millions!

While organized fundraising events are down, and charities are working on ways to offset the shortfalls, we are also seeing locally a heartfelt

swell of donations from individuals, families, and civic groups.

We at Old Colony Hospice & Palliative Care are blessed with a core of supporters who continue to inspire us year after year, but especially now, as we all try to navigate these uncertain and fast-changing times. Despite overwhelming difficulties, these folks have managed to thwart the coronavirus and find creative ways to support us in this critical time of need.

One such group that comes to mind is the Pub Crawlers from the Brockton area. Every year, they join together as a team to raise money for OCH's Annual Memorial Walk and Run, an important fundraiser to help us care for the patients we serve. This year, we had to move the walk to an online event. While we did not have as many participants or donations as in the past, we did have a good showing.

People posted pictures of themselves enthusiastically walking or running, many holding signs in honor of loved ones. The Pub Crawlers, who in years past gathered in person at local pubs to raise money, did not let the pandemic stand in their way. Members had to stop their in-person raffles and events, but still managed to raise and donate a remarkable \$6,000.

"Every year, more and more people keep coming to me saying that OCH has touched their lives and that they want to help," said Barbara Cunningham, one of the founders and head of the Pub Crawlers committee. "We just feel it is so important to keep supporting the groups that you care about, especially now."


At least for the foreseeable future, in-person events are on pause. So, as with the walk, we will be taking events, such as our annual golf tournament and the Falmouth Road Race, online, and other charities will be doing the same.

We are so grateful to groups such as the Pub Crawlers and all of our donors for not giving up. We can't raise funds the way we are used to doing, but our supporters are finding ways to come through nonetheless.

Don't forget the charities and causes that need your help right now. That could be a nonprofit such as OCH, or it may be another worthy group like a shelter, a food pantry or a medical research organization.

It's understandable—even necessary—if you yourself are suffering during this time that you put your charitable giving on hold. Many are struggling right now. But, if you are fortunate enough to have a little extra during these times, we hope you do reach out to the causes you believe in.

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



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Senior Fitness...

Continued from page 6

down over armrests. With elbows fixed, slowly curl arms (weights) to shoulders. Pause, squeeze biceps, then slowly lower arms to start position for 10-15 repetitions.

9. Triceps Extension - Strengthens rear arms including chest, and shoulders, which assist in transferring into and out of a chair. Grip or place palm heels on armrests. Contract abdominals and straighten arms. Slowly lift your rear off the seat, then gently lower yourself down for 10-15 repetitions.

10. Lateral Raise - Strengthens front and mid-shoulders, upper back. Bend elbows by waist, palms facing in. Lead with elbows and slowly lift arms at a 90-degree angle just below shoulder height. Pause, then slowly return to start position for 10-15 repetitions.

SUMMARY: You can effectively perform a variety of exercises with the proper guidance and instruction and with whatever capabilities you possess while seated in a chair or wheelchair. Like everyone, becoming physically active will help you to enjoy many health and fitness benefits. By participating in a strengthening and conditioning program like this Boundless Energy! Wheelchair Workout, you will become healthier, stronger, more flexible, and experience a higher level of vitality. If you enjoy exercising to music, feel free to click on my wheelchair workout video link, highlighted in blue below, then pump up the volume! <https://www.facebook.com/rita>.

loud/videos/10219875164562162/. Should you need one-on-one assistance, the South Shore YMCA's Partnership Program offers persons with disabilities a variety of adaptive exercise equipment, volunteer trainers, and financial assistance.

About the Author: *Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional edu-*

cation in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for over 35 years. She is also an author and writes fitness related articles for various fitness publications. Currently, she is a Fitness Researcher, who Co-Directs the Health & Fitness Center at Quincy College with Dr. Wayne L. Westcott. ∞



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THE GRAPEVINE

Celebrating International Albariño Day



By Missa Capozzo

While National White Wine Day is celebrated every August 4th, one of my favorite white wines is specifically celebrated on August 1st, and that is Albariño Day. Albariño Day was created to occur during the Fiesta del Albariño in the Galician town of Cambados in northwestern Spain's Rías Baixas region. In this region, the Albariño grape represents 96 percent of all wine grape plantings.

This Spanish grape variety (known as Alvarinho in Portugal) is vibrant and refreshing. It is loved for its crisp acidity, distinct aromatics, bright citrus notes, and subtle salinity. This is the perfect wine for our hot New England August days.

Typically vinified in a dry style, Albariño offers vibrant, fresh citrus fruit flavors of lemon, lime, and grapefruit, tree fruits such as pear and apple, melon, honeysuckle, and stone fruits, such as peach and nectarine, with a distinctive salty brine quality. Although not commonly barrel fermented and/or aged, there is a place for such. Barrel aging adds complexity, flavors and structure, and in-

creases aging potential of the finished wine. Barrel aging techniques are most often used in a year of extraordinary ripeness, when the wines are bold enough to benefit from the process.

Generally not a wine intended to be aged for a long period of time, Albariño is best consumed relatively young (within six or so years). Spain produces a significant amount of Albariño in the five subregions of Rías Baixas, each of which has its own unique terroir, while Portugal's production is focused in Vinho Verde. Vinho Verde often has a degree of spritz, or subtle carbonation. Domestically, Albariño is commonly produced in California's central coast, which has a similar climate to Albariño's home of origin in Rías Baixas.

Albariño's high acid content and subtle phenolics make it a perfect food wine. Its aromatics allow it to perfectly pair with ethnic cuisine such as Indian, Thai, Vietnamese, and other Asian cuisine. Having lived in Louisiana myself, I also find Albariño to pair exceptionally well with Cajun fare. Seafood is a natural pairing, which will highlight the slight saline quality. Think shellfish, such as oysters, mussels, clams, lobster and crab, as well as white flaky fish and a variety of sushi and maki rolls. Perfect for a

cheese board, make sure to include burrata, salty feta, manchego, and gouda with a variety of salted nuts and creamy, herb-based dips.

I believe Albariño to be an under-appreciated and underrated variety here in the US, however that allows you to enjoy a beautiful high quality wine at an inexpensive price point. It is easy to find beautifully delicious options from reputable producers available in the \$15 to \$20 per bottle range. More and more restaurants are beginning to offer this food-friendly gem on their wine lists, as it allows for more nontraditional options at an appealing price, both by the glass and by the bottle.

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

Crossword Puzzle Corner

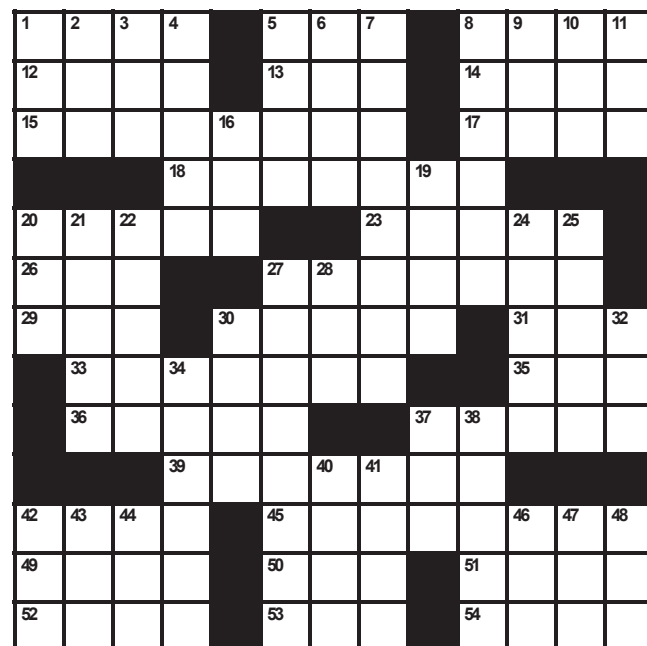
Answers on page 22

Across

- 1 Mice catchers
- 5 "Yay, team!"
- 8 Queen of the Olympian gods
- 12 James Brown's "I ___ Good"
- 13 Andes plant
- 14 A bad sign
- 15 Highest level, of a hotel (2 words)
- 17 Sack
- 18 Determined
- 20 Edict of a Russian tsar
- 23 Subarctic evergreen forests
- 26 Kind of cross
- 27 Moon holes
- 29 Go off track
- 30 Gets into harmony with
- 31 In other words
- 33 Ousted Egyptian ruler
- 35 Sunday seat
- 36 Italian violin maker
- 37 Mozart contemporary
- 39 Swedish astronomer who devised the centigrade thermometer
- 42 Mexican currency
- 45 A venture that involves great risk but promises great rewards (2 words)
- 49 Distinctive style

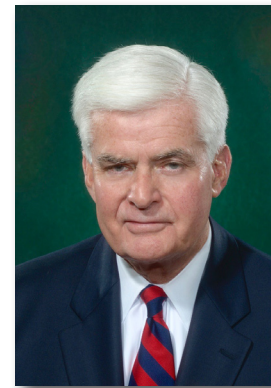
Down

- 50 Type
- 51 International money
- 52 Rock band equipment
- 53 Not forthright
- 54 Minor
- 1 Not where it should be
- 2 Chinese dynasty
- 3 Bulgarian cash
- 4 Arctic transport
- 5 Military training org., for short
- 6 Healthy berry
- 7 Army rations
- 8 Sweatshirt with a cap
- 9 Grounded bird
- 10 Matter, in the law
- 11 Red army member
- 16 Scope out
- 19 Chows down
- 20 Southwest native
- 21 Destiny
- 22 Gold
- 24 Having the tatse of a certain fruit
- 25 Set, as a price
- 27 Alphabet derived from the Greek alphabet and used for writing Slavic languages
- 28 Genetic letters



- 30 Fill
- 32 Barley beard
- 34 Streaky rashers
- 37 Embrace
- 38 Plus
- 40 Going alone
- 41 Very dark
- 42 Legume
- 43 Freddy Krueger's street
- 44 Tree juice
- 46 Tint of color
- 47 Profitable rock
- 48 A heap

HOME EQUITY WEALTH MANAGEMENT



Coronavirus and Home Values – What's Ahead?

Will home values become another domino in the wake of our health crisis?

By George Downey

BRAINTREE - At the time of this writing, the unprecedented shock of the health and financial crisis driven by the coronavirus pandemic is unfolding with no predictable end or solution in sight. This extraordinary disruption of living norms and business activity is too extensive at this time to speculate what the final outcome will be, except that financial losses will be substantial and prospective recovery uncertain. However, one thing is assured—our lives and financial futures will be changed for the foreseeable future.

What will happen to home values?

Since the Great Recession, Massachusetts home prices soared to record levels today, driven by strong economic conditions, population growth, consumer confidence, and shortage of housing. That was yesterday; tomorrow is a question mark. It's been a sellers' market; that may be about to change.

Uncertainty and fear breed doubt and caution, which more than likely will weaken buying demand. Reduced buying demand logically leads to lower prices. Lower prices form the basis for comparable sales data. Lower comparable sales data reduces the lending limits for mortgage financing. And so, a trend is born.

At the end of the day, it's all about supply and demand. History has shown that trends like this develop quickly and recover slowly.

How will this affect retirement security?

Unfortunately, those in, or approaching retirement, may be among the most vulnerable if: (1) retirement savings are further diminished by market losses; and (2) home values decline. Such a double-bind would severely affect the retirement security for the great number of aging Americans.

Retirement experts consistently report: fear of running out of money in retirement; and sequence of return risk (forced selling of securities in declining market conditions) are the most important issues confronting aging clients and their professional advisors.

What can be done to protect home value and retirement security?

For eligible older homeowners, who want to age in place at home, there is a solution that will enable them to lock in today's record market value and provide guaranteed access to accumulated home equity for current and future financial needs. Effectively, this guarantee provides a hedge against property value decline, should that occur.

The solution is the HUD/FHA federally insured, Home Equity Conversion Mortgage (HECM) reverse mortgage. Most commonly misunderstood, primarily due to lack of knowl-

edge and misconceptions, this program provides unique and timely solutions to a number of market risks and retirement challenges.

Most importantly, HECMs provide access to a portion of home equity to improve cash flow and liquidity without selling the home. HECM benefits, guaranteed as long the loan remains in good standing, include:

- No give-up of home ownership – it's a mortgage.
- No monthly payment obligations – prepayments are permitted without penalty but not required. Monthly charges are deferred and accrue.
- No maturity date – repayment not required until no borrower resides in the property.
- Non-Recourse loan – neither borrowers nor heirs incur personal liability. Repayment of loan balance can never exceed the property value at the time of repayment. If loan balance exceeds property value at time of repayment, the lender and borrower(s) are protected by FHA insurance.
- Credit line growth – the undrawn balance of the credit line grows (compounding monthly) at the same rate charged on funds borrowed.
- Funding and loan terms are guaranteed – cannot be frozen or cancelled unlike traditional home equity lines of credit.
- Borrower obligations (to keep loan in good standing) are limited to:
 - Keeping real estate taxes, liability insurance, and property charges current
 - Providing basic home maintenance
 - Living in the property as primary residence

Selling and relocating to a more suitable home.

For others, it may be time to consider selling the home and relocating to a more suitable home, to increase savings, move closer to relatives or friends, or perhaps move to a more favorable climate. Generally, two housing options are available – rent or buy. Renting enables the sellers to increase savings from the sale proceeds to accommodate the new lifestyle. Buying requires the reinvestment of home sale proceeds to purchase for cash, or finance a portion of the purchase price with a new mortgage. Purchasing a

house or condominium with a HECM reverse mortgage

A new home may be a more suitable house or a condominium. To avoid the burden of monthly payments, buyers often purchase for cash, or they may not qualify for traditional mortgage financing under the new more stringent qualifications. The problem of a cash purchase is it depletes significant funds that otherwise might be available to increase savings.

The HECM reverse mortgage may provide a better solution. Consider the benefit of purchasing with a down payment of approximately fifty percent, versus one hundred percent cash, financing the balance with a reverse mortgage that does not require any loan payments and enables the borrower to increase savings by the other fifty percent for future needs.

End Notes

The disturbing events brought on by the coronavirus crisis are a wakeup call for savvy professional advisors and senior homeowners to the potential risks of real estate value decline. Each situation is different, requiring accurate information, objective assessment, and understanding of options available.

This is not the time to procrastinate. This is the time to learn, assess, and take appropriate action to preserve assets for dark days ahead... which, hopefully, will never come.

To learn more, you are welcome to contact us for further information.

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

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Cover Story



Study Says Pets May Help You Live Long & Prosper

By Marie Fricker

Remember the first puppy your parents brought home to your house when you were little? Chances are it was one of the highpoints of your early years. The licking, squirming, little creature who was pulled from a cardboard box and placed in your arms grew to follow your bike through games of hide n' seek and sit on your doorstep each day until you returned from school. He became the 4-legged best friend you told your most heartfelt secrets to and buried your head into to hide the tears that flowed from your eyes into his warm, furry coat.

You went off to the world of dating, jobs, or college and stopped only now and then to rub a scruffy old face that greeted you when you came home. And when your dog left this world, you were sad, but life was full, and you didn't look back often to the times when a pet meant everything to you. You may have had a few other dogs or cats through the years, or simply decided that you weren't home enough to care for an animal and had given up on the idea of pet ownership a long time ago.

But now you're a senior, perhaps living alone, or with a partner, and a new member of the household may be just what the doctor ordered, particularly during these isolating times of Covid-19.

A new American Heart Association study shows a strong link between owning and caring for a pet and increased emotional and physical well-being. The findings, published recently on Heart.org, say "pet ownership may help improve fitness levels, relieve stress, lower blood pressure and cholesterol levels, and boost overall happiness. Pets also provide social support, which is an important factor in helping you stick with new healthy habits."

Science has proven that simply patting a pet decreases a person's blood pressure and increases serotonin in the brain producing a more positive, uplifted mood. Toni Eaton, President and CEO of Old Colony Hospice and Palliative Care, describes pets as "a life affirming force, a source of unconditional love, easing loneliness and providing companionship and comfort to those who own them."

Loneliness is considered an epidemic in this country, particularly among seniors who don't have a large network of friends and family. Since the coronavirus social distancing began, adoptions of rescue pets have increased dramatically with more requests coming into animal shelters every day.

For Barbara Kieffner, a 64-year-old widow from Walpole, getting a puppy during a pandemic has been a godsend, but also a challenge. "I have wanted to get a pet for a long time, but I think an older dog might have been a better choice at this point in my life," said Kieffner, who struggles to control her 6-month-old American Bulldog/Australian Shepherd mix, "Kamp," as he walks her around the block. "I guess I had forgotten how much work a rambunctious puppy entails. Kamp has a lot more energy than I do, but he is sweet and loving, and just having to care for his needs has made me happier."

Longtime South Shore Veterinary Technician Dina Hep, now a shelter volunteer in Myrtle Beach, S.C., believes that every senior who loves animals should have a pet. "I encourage older people to get a full grown dog or cat, not a kitten or puppy, so they know what they're getting," she said. "A cute and cuddly kitten can become an aloof cat, and the Great Dane genes in a pocket-sized, mixed breed puppy may turn him into a baby elephant in a year."

Hep advises seniors to answer the following questions before they adopt or purchase a new pet:

- Are you physically capable of walking a dog?
- Can you afford vet bills or training sessions if there is a behavior issue?
- Will you socialize your puppy?

"Dogs who aren't around children and adults within their first four months can become afraid or hostile around others," said Hep. "Just as you would socialize a toddler, you need to do the same for your pet."

For some seniors, adopting a canine companion may not be appealing. Why? Because they are "cat people."

For Margaret M., 65, of Braintree, buying an adult cat was not an option she was willing to consider. "I really wanted a kitten," said Margaret, who attempted to adopt from a litter at a local shelter last month. "When the woman at the rescue asked my age, she said seniors are only allowed to adopt an older cat. I felt very discriminated against and decided to look for a kitten online."

That's when Margaret's search for a feline friend turned into a "nightmare." She saw an Internet ad from a pet owner in Richmond, Virginia, who had a kitten to sell for \$600. She spoke with the owner several times by phone, saw photos, and then was asked to send the fee to him through Western Union, and he would put the kitten on a flight to Boston.

"I did what he asked and wired him the money," she said. "After a week went by, he texted me and wanted another \$750 to cover the expenses of an insulated cat carrier to protect the kitten from colder temperatures. That's when I realized it was a scam. I refused to send more money and never heard from him again—no cat, no refund. Unfortunately, there are a lot of scammers out there pretending to sell puppies and kittens. People, especially seniors, should beware."

Margaret's story does, however, have a happy ending. "I'm very partial to British Shorthair cats, and I found a reputable breeder in Springfield, Massachusetts," she said. "I bought a gorgeous little grey kitten for \$1,200. I know it was a lot of money, but he was worth it to me. Pablo is cuddly and hysterical to watch. He makes me laugh, and I think we all need a little more happiness these days. But I will say that these litter boxes are a bit lower than I remember when I was younger."

While many seniors opt to rescue mixed breed dogs from shelters these days, some people truly wish to welcome a purebred puppy into their homes. They may remember growing up with boxers or collies, and want to own the same breeds in their later years.

"I often hear seniors saying, 'I always had Labrador retrievers; I want a Lab,'" said Hep. "The fact is you're not 30 anymore, and maybe a calmer dog, who needs less exercise, like a pug or a laid back bulldog, would be a better choice for your lifestyle today."

The topic of "Best Pets for Seniors" was the subject of a recent edition of The Spruce Pets, an online blog and newsletter. Writer Adrienne Kruzer, a registered vet tech, suggested her top breeds for seniors as Cavalier King Charles Spaniels, Shih Tzus, and Malteses. "All of these dogs can do well in smaller homes or condos and do not require big backyards to get ample amounts of exercise," said Kruzer. "They are also good sizes for seniors to pick up and walk safely."

While the price tags on many popular small dogs, such as "Frenchies," Boston Terriers, and Chihuahuas, are hefty, there are online rescue organizations for almost every American Kennel Club breed. Some of the animals may have special needs or are seniors themselves, but they still have lots of love and devotion to give to those who take them home.

"Smaller mixed breed dogs from shelters down in the south are also a good choice for seniors," said Hepp. "These animals desperately need owners because some of them are basically on death row," said Hep. "And they are so grateful to have a home with you."

As an older pet owner, if you're worried that your cat or dog may outlive you, you can make pre-arrangements in your will or trust for a person or organization to take care of your animal in the event of your illness or death.

"If you don't have someone who is willing to do this, you can entrust your pet to a re-homing or 'pet retirement' organization," said Hep. "Estate planning on behalf of dogs and cats is no longer considered eccentric or frivolous. It's the norm."

In addition to the mood-boosting effects of owning a pet, studies are

Pets...continued on p.23

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Art Matters XI

Reflections on various art media, part 6: Printmaking History



By Janet Cornacchio

Over the past few columns, I've discussed basics of composition, and four popular 2-D media—acrylic, watercolor, oil and pastel and, last time, printmaking. Today, let's explore how important paper and printmaking have been

in the spread of knowledge and the industrial revolution. And let's plan to talk a little more about some of the specific printmaking terms and types, i.e., engraving, etching, and collagraphs, to name a few.

Historically, printmaking and bookmaking led to the spread of knowledge beyond the privileged few. Printed media (and today digital) is something we take for granted, but until the late Middle Ages, paper was rare, and books generally were hand copied in monasteries on parchment.

[An aside of interest on the rise of printmaking: Did you know, until the development of the printing press and the availability of rag paper, books were rare? The press came into use in the 15th century (the famous Gutenberg Bible was the first book printed with movable type) and it was at that time that artists began to work more with engravings and etching as an art form that was more affordable to the rising middle classes. The availability of rag paper arose as a result of the Black Plague, which dramatically lowered the population of Europe, which meant less people to use fabrics (don't forget they were essentially handmade—linen and wool being the most common). Those extra rags could be used to make rag paper. I learned that little tidbit while working on a project my son did on the consequences of the Black Death in Europe.]

So now, having mentioned the rise of the printing press, we need to make a distinction between reproductions and the works, which artists refer to as prints. Printmaking recognizes multiple impressions of handmade prints from original plates or single impressions referred to as monotypes. Artist value printmaking for the singular results that each of the various techniques produces. When more than one impression is made from a plate, it is called an edition. The term limited edition means that a specific number of impressions from that plate are struck. Generally, the total number of strikes and the position of each impression in the edition is indicated, i.e., 1/50 would be the first of 50 total strikes.

Most printmakers limit the number of strikes and then end the use of the plate and

sign each strike along with indicating its edition position (1/50). If it is truly a limited edition, the plate would be destroyed. Large runs result in less value for each individual strike. Prints by classic artists like Rembrandt are highly collectable, but mass market prints, which well known artists like Picasso have produced, are more highly valued if signed. As with most artistic works, purchase and collect what you are drawn to. If you are willing to put in the time to become an expert, than you can buy for value and investment.

Having begun this discussion on printmaking, I was reminded that I grew up with a family of well-known local printmakers—The Philbricks. Otis Philbrick was one of the founders of the Boston Printmakers in 1947. He was a tall elderly gentleman when I was first introduced to him as a member of the Westwood Gallery. I spent many a Sunday afternoon during opening receptions talking with him and his wife, Margaret Philbrick, whom I remember for her strikingly beautiful face, crowned with braids. She was a highly skilled printmaker, doing etchings, engravings and serigraphs. Her works were sometimes detailed realistic gems and sometimes wonderfully dancing colorful silkscreens.

Otis, Sr., I remember most for his prints and oils. He was fascinated by bee hives, doing both prints and oil studies of them and did wonderful portraits. My little sister was born when I was 12, and he did a number of portraits of her as an infant and young child highlighting the innocent beauty of youth. Their equally tall son, Otis Philbrick, Jr. was both an artist and I believe a chemist—a graduate of MIT. He did color photography, which he actually developed himself. The colors were stunning and compositions gorgeous.

Otis, Sr.'s daughter, Ann Philbrick Hall, did marvelous sculptures and drawings of animals.

She was very active in Marshfield, where she lived until her death in the '90s. It reminds me once again how I wound up involved with the SAA and the Gallery.

Unfortunately, I've run out of room to explain some specific common printmaking types in this column. I'll focus on those next time, along with a rare, but fascinating media—egg tempera. Then, it might be a good time to compare and contrast these 2-D media from an artist's perspective.

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

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Pets . . . *Continued from page 21*

beginning to suggest that seniors may actually live longer because of their companion animals. According to verywellHealth, an online resource for healthy aging, "People rely on pets for company, friendship, and affection, which enhances overall health and longevity. But it is not only dogs that may extend your lives. A study published in the Journal of Vascular and Interventional Neurology in 2009 looking at over 4000 people over a 20 year-period found that cat owners also have a decreased risk for death due to heart attack or stroke."

Whether he is helping her to live longer or not, Carol McElroy, 76, of Scituate can attest to the fact that her Maine Coon cat, Randy, has saved her sanity during the last four months of quarantining in her senior community since the Covid-19 outbreak.

"I haven't left my condo, except to get the mail and take a walk around the grounds, since mid-March," said McElroy. "If I didn't have Randy with me, I think I would have truly lost it. He was a street kitten in Fresno, California when my son rescued him and flew him home to me a few years

ago. When it thunders out, he gets a little nervous, so I stroke his long orange fur and tell him how brave he was to make the journey all the way from Fresno to Boston. I know he likes that story because he starts purring immediately. I guess we help each other to make it through the storm." ∞

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