



SOUTH SHORE SENIOR News

For Boomers and Beyond

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Seniors Calling it Quits

'GRAY DIVORCE'
IS ON THE RISE



By Marie Fricker

The long-haired guitarist strummed the strains of “I’ve Got You, Babe” as the 1976 newlyweds vowed to love and honor each other “until death do us part.” And they believed it, but today, despite dropping divorce rates in other age groups, baby boomers and older seniors are calling it quits af-

ter 20, 30, and 40+ years of marriage.

A 2021 report released by the U.S. Census Department found that nearly 35 percent of the Americans who got divorced in the previous year were age 55 or older. Another study by a team of sociologists at Bowling Green State University claims the “gray divorce” rate (age 50+) has actually doubled in the last 20 years. The 50+ segment currently makes up a quarter of all divorces in the country, and 1 in 10 of this number are over age 65.

Why has it become more common for mar-

ried couples to make it past the proverbial “7-year itch” of marriage, the rearing of children, and the economic hardships of nationwide recessions only to part ways as seniors?

“For one thing, women today have more options than their parents may have had,” said Barbara Liftman, an experienced attorney, who founded a mediation service for “amicable” or uncontested divorces. “No disrespect intended, but our moms came from the ‘doormat generation’ where wives were expected to stay with

Cover Story continued on page 10



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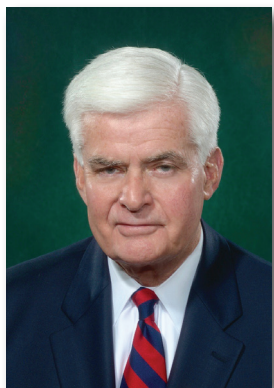
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HOME EQUITY WEALTH MANAGEMENT

Home Price Decline Predicted – How Senior Homeowners Can Lock-In Current Value and Increase Financial Security

Soaring inflation, rising interest rates, looming recession, and fear are chilling the economy and the hot real estate markets leading experts to conclude home prices will decline.



By George Downey

According to the S&P/Case-Shiller U.S. National Home Price Index, home prices increased by 11.33% (January 2020 to January 2021); 19.25% (January 2021 to January 2022); and 10.65% (September 2021 to

September 2022). Overall, that's a whopping increase of approximately 46% in less than three years – unprecedented and obviously unsustainable. As a result, home equity (housing wealth) has risen to levels never imagined giving owner's their largest but most illiquid asset.

Storm Clouds Building – What's ahead for Seniors?

As always, the [so-called] experts are divided on what's in the future but growing numbers of reputable sources are projecting moderate to severe downturns may be coming for the financial markets and ultimately home prices.

If they're right, *the fear of running out of money in retirement* is intensified as financial security is built on retirement income, savings, and home equity. Moreover, if declines should occur, seniors don't have the time needed to wait for a hoped-for recovery.

So, what could older homeowners do, especially those who: (1) don't want to sell, (2) give up home ownership, and (3) want access to home equity to supplement financial security?

Depending on individual circumstances, a reverse mortgage might be a solution for owners 62 and older with home equity (market value minus mortgage debt and liens) of approximately 50% or less of current market value.

Timing – When to consider a reverse mortgage?

Simple answer – when property values are high and the terms are a good fit for near- and longer-term financial plans. The leading program is the FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage. HECM benefits are determined by a formula that includes the youngest owner's age (62 and older), current market value, and current interest rates.

Most importantly, the loan terms and amounts are locked in and not affected by any future economic, financial market, or real estate property value declines. Thus, the borrower's interests are

guaranteed and protected going forward.

Reverse Mortgage Overview

- No monthly payment obligations – voluntary payments are permitted but not required. Monthly charges are deferred and accrue until the home is eventually sold.
- Withdrawal options – credit line, periodic payments, lifetime income, or cash as needed,
- Credit line growth – the undrawn balance of the credit line grows (compounding monthly) at the same rate charged on funds borrowed.
- 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.
- Access to funds and loan terms are guaranteed – cannot be frozen or cancelled as long as the loan remains in good standing.
- Borrower obligations (to keep loan in good

standing) are limited to:

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

TO LEARN MORE

Get the facts and determine if, or how, the various options to utilize housing wealth may enhance your individual needs and circumstances. For more information, visit the National Reverse Mortgage Lenders Association (NRMLA) website www.ReverseMortgage.org, or feel free to contact the author for a private consultation.

About the Author: *George Downey (NMLS 10239) is a Certified Reverse Mortgage Professional (CRMP) and the founder and CEO 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 ∞*

MY GENERATION

TUNE IN!
South Shore
Senior News
video podcast
hits the air waves



The South Shore Senior News video podcast has new episodes for your listening pleasure.

As announced in last month's issue, our newspaper has launched a new podcast entitled "My Generation." The 20-minute radio and video segment will be aired on our website (SouthShoreSenior.com) on the 1st and the 5th of each month. All shows will be archived on the website as well as available on podcast portals such as Spotify, iTunes, Anchor and others.

The first podcast features Evan Frye of the South Shore Music Circus, a beloved and

storied South Shore icon. Evan reveals the behind the scenes magic of the Music Circus and some of the stories never heard.

Next up is Patsy Whitney, a real estate agent with William Raveis Real Estate. Patsy has nearly four decades of real estate experience and talks about what has changed – the technology. And what hasn't – people. Patsy expands a bit about the current real estate market and how to maximize investment.

The third new segment features Michael Long, Homecare Express of Hanover. Michael outlines the latest, greatest products that make aging in place more comfortable and convenient. He also talks a bit about the advantages of a family run business.

Moving forward, the podcast will cover a wide range of topics of interest to seniors – from dating to grieving to downsizing. Please contact us if you have suggestions for a podcast topic at 781-925-1515 or drop a note to South Shore Senior News, 412 Nantasket Avenue, Hull, MA 02045. ∞



What's at the Movies?

By Marie Fricker

A Man Called Otto – ★★★★★

Tom Hanks' latest film, *A Man Called Otto*, is totally predictable, but engaging nonetheless. As in every other role he's played, Hanks masterfully portrays a 63-year-old widower from suburban Pittsburgh, who, in the depths of mourning the recent death of his wife, wishes only to add his name to her gravestone.

The movie begins with a sour-faced Otto making his morning rounds at his dreary complex of identical rowhouses. He pauses frequently to berate neighbors who have parked in the wrong spaces or let their dogs pee on his grass. Later, he heads to work at his steel company where he has been edged into "voluntary" retirement, and slams the door on his coworkers as they try to give him a going away cake.

The next stop is a local hardware store, where he meticulously measures and cuts a piece of heavy rope with a pocket knife, and publicly rips into a young clerk for charging him 28 cents too much. Otto returns home, makes the rope into a noose and attaches it to his ceiling. He gets up on a table, pragmatically ties the noose around his neck and kicks the table from beneath him. The movie shifts into slow-motion as his life flashes before him, with Hanks' real-life son Truman Hanks playing the young Otto.

The noose falls from the ceiling and suicide attempt number one is foiled. Several more follow, but each is unhinged by the interference of other people. Immediately after the failed hanging, Otto spies a new family moving into his complex and attempting to park a U-Haul in front of their unit. Frustrated at watching

the husband hit the curb repeatedly, he runs out and tells the man to get out of the car, and gets in and parks it for him. "You idiot," he hisses, as he hands him back the keys.

Otto wants nothing to do with these new neighbors, but the wife, Marisol, a bubbly, heavily pregnant mother of two, played by the highly likable Mariana Trevino, brings him homemade meals and gradually wins him over. As you might predict, Otto regains his purpose and a new zest for life.

Hanks never smiles once in this movie, but his character's humanity comes through as he reluctantly rescues a stray cat, teaches his Mexican neighbor how to drive, goes to bat for some elderly residents being railroaded out of the community, and helps out a troubled transgender teen who delivers his newspaper.

If you like Tom Hanks (and who doesn't?) you will like this movie. Although the director, Mark Forster, really pulls out the violin strings for poignancy in this film, it seems to have worked. Many of the theater-goers around me were wiping their eyes with tissues when the credits rolled.

A Man Called Otto is an American remake of a 2015 Swedish film based on the book *A Man Called Ove*, by Fredrick Backman.



NOTE: Wednesday is Senior Day at the new Showcase Cinema de Lux in Hanover. Tickets are \$7.50 and you can buy a small popcorn and a drink for \$4.50.

Marie Fricker is a South Shore resident whose lifelong love affair with movies began in the Capital Theater in Arlington in 1964. She has a master's degree in print journalism from Boston University and is a published author. ∞



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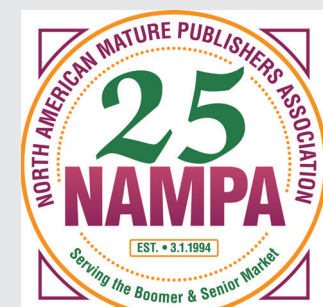
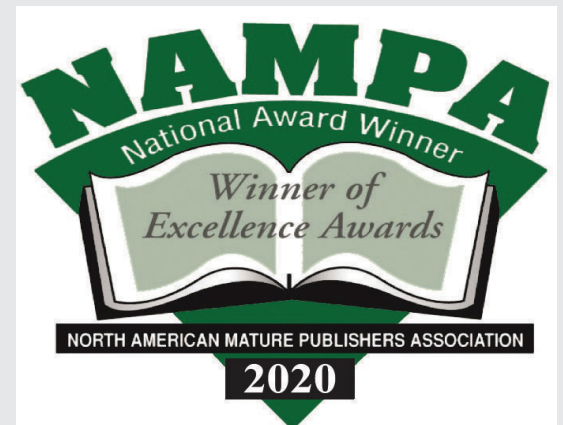
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The Publishers also host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each podcast can be found at SouthShoreSenior.com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



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5 Ways to Combat the Winter Blues

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



Short days and miserable weather make it easy to get a case of the winter blues. So if you feel down this time of year, you're not alone. Thankfully, there are things you can do to help. Here are five

ways to combat the winter blues.

1. Get Some Light

Adding a little more light to your life can really help you feel better. So, soak up the sun's rays in front of a window if it's not too chilly. And consider using a light box for light therapy.

These bright boxes create much stronger light than would ordinarily be found in your home. So, try spending up to two hours a day sitting by a light box. It may really help you combat the winter blues.

2. Exercise

Exercise is one of the best ways to boost your mood. That's because your body naturally releases feel-good chemicals, called endorphins, when you exercise. And the best part is, exercise can be adapted to any physical challenges.

So if you're able, take a walk or dance in your living room. Or if you have mobility challenges, try stretching or doing chair yoga. Ask your doctor if you're unsure what type of exercise is best for you.

3. Add Some Cheer

Adding some cheer to your home or even yourself can help you fight the winter blues. So think about the things that make you feel better, and try to add a little more into your environment.

Do bright colors help? Try painting your wall, wearing bright nail polish, or choosing clothes in bright colors. Respond better to smells? Use scented wax warmers, oil diffusers, or plug-in air fresheners to add cheerful smells to your home.

4. Warm Up

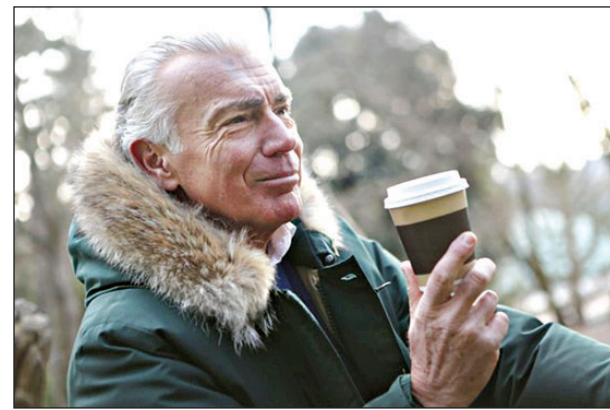
Did you know that just being cold can give you the blues? It's true! And seniors tend to get cold easily, so if you're feeling blue, especially if you're also chilly, turn the thermostat up a few degrees.

If finances are a concern, try heating just one room to a higher temperature and spend time there. You can also help yourself warm up by eating hot foods, like soup or chili, and by having warm drinks like coffee, tea, or cocoa.

5. Do What Makes You Feel Good

If you're suffering from a case of the winter blues, turn to the things that comfort you and make you feel good. Do you like reading? Curl up with a good book and a cup of cocoa. Or maybe you have a favorite hobby, like crafting, baking, or watching sports.

Find the things that make you feel good and spend time doing them. It's even better if you can share them with someone you love. So invite friends or family to watch a movie with you or share a meal. Alternatively, gift some cook-



ies or crafts to a neighbor. You'll put a smile on their face and yours!

Need a little help combating the winter blues? No problem! Celtic Angels can assist you with things like preparing warming meals, visiting your friends, going on outings, or just having great conversation! Learn more about the services we offer here.

Winter days can be dreary, but you can combat the winter blues. Give the above tips a try, and remember, if you feel overwhelmed by sadness, contact your doctor. You may be suffering from seasonal affective disorder, and your doctor can help.

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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Stretch Protocol Builds Strength! Is This for Real?

By Rita La Rosa Loud, B.S.



QUINCY – The title says it all. However, it is not a concept that many seniors realize about these two very important fitness components. Stretching and strengthening actually complement one another in a way that surprised even us! Based on three studies we conducted combining stretching exercises with strengthening exercises, we presently provide a unique way of incorporating stretching into our fitness programs at Quincy College, which is unlike conventional stretching exercises performed on the floor or mat. But first, a little background information.

These three studies came about for a number of reasons. It became obvious to us that people were skipping the flexibility piece of their fitness routine. Many thought it was too time-consuming, that there was not enough room to stretch, or felt it unnecessary to do so. Of course, we beg to differ. Although it is understood that stretching increases joint flexibility, it has been shown that strengthening muscles in a full range of joint movement increases both muscle strength and joint flexibility. That is, as one side of the muscle contracts, the opposing side lengthens, which is of great benefit. However, we were curious as to what might happen to muscle strength when combining stretching with the strength exercises. The question was, would adding the stretching with the strengthening make us even stronger?

Here is a brief summation of merging stretching exercises to a strength training program.

Strength and Stretch Studies

We led a total of 155 adult men and women, average age 51, to participate in three separate *Strength and Stretch Studies*. One group performed strength training only, while another group performed strength training and static stretching two or three days per week for 10 weeks. Both groups performed the same basic 12 machine-based exercises for the major muscles of the hips, thighs, buttocks, chest, back, shoulders, arms, low back, abdominals, and neck. But the stretches were performed using two different methods. One group performed stretches on the strength training equipment immediately after completing each of twelve strength exercises in a distributed manner, referred to as *At-Machine Stretching*. The other group performed the stretches after completing the entire 12 machine-based strength exercises, in a consolidated manner, on a webbed flexibility piece of equipment, known as a *StretchMate*.

At the beginning and end of these studies, we assessed for muscle strength and discovered that the subjects who performed both the stretching and strengthening exercises gained approximately 20 percent more strength than the subjects who did not include either stretching approaches – *At-Machine* (distributed) or *StretchMate* (consolidated) stretches – with the strength training exercises. What a surprising but beneficial outcome!

To sum up, out of the 155 participants, 36 subjects performed strength training only, and the remaining 119 partakers performed strength training combined with either the distributed or consolidated stretching. For

more in depth specifics about these three distinct studies, search for my October 2021 article, *STRETCH... To Be Strong AND Flexible*.

Fitness Center Stretch Protocol

Naturally, as a result of the three studies, stretching remains as a fundamental component of our fitness center programming. Senior exercisers unequivocally enjoy the stretches, which only add five minutes to the workout. Recognizing its value for strength *and* flexibility, they welcome stretching as an integral part of their strength training program. Hence, we offer the choice of two unique stretching options evaluated in these studies.



**At-Machine Side Stretch
Rotary Torso Strength Machine**

For example, many of our fitness center participants perform a 20-second static stretch for the muscle they just strength trained right on the strength machine (see *At-Machine Stretch* photo). Others perform a 20-second static stretch for each of the muscles they trained on the strength equipment by means of the *StretchMate* after completing a full-strength workout. Instructed by our professional fitness staff, we even offer a third option. Members can perform traditional static stretching if they so choose on a large mat in a comfortable area within our fitness center.

You may be wondering why we prefer static stretching. According to the American College of Sports Medicine (ACSM), static stretching is a very safe, effective, and time-efficient means of enhancing our joint flexibility. Our timesaving stretch protocol is performed between strength exercises and/or after completing the workout routine. We recommend performing stretching two or three times per week. Since it is an integral part of our resistance training program, our seniors appreciate the benefits stretching provides, for example, enhancing flexibility, increasing strength, easing muscle tension and lessening the probability of injury.

Quincy College's Comprehensive Exercise Program

If you would like to increase your flexibility and strength while taking part in a highly supervised, all-inclusive, time-efficient fitness program that includes cardiovascular exercise, please consider our *Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College*. We are located at President's Place, 1250 Hancock Street, in Quincy, across from the Quincy T-Station. Just call Rita at **617-405-5978** to schedule a tour, a complimentary training session, or, if interested, to learn more about our program registration process and cost. Free 1- and 2-hour parking is available on Hancock, Washington, and Coddington Streets as well as a parking garage next to the building for a nominal fee.

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



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February Lonely Hearts

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



It's February. The fa-la-las have finally faded, and the new year's festivities are over. The twinkle lights and the tree have come down. As much joy as the winter holidays can bring, many people – especially those dealing with the loss of a loved one – breathe a sigh of relief when the celebrations are over.

Then, just when you think the complicated emotions of the holidays are behind you, up pop the hearts, flowers, cards, and advertisements for Valentine's Day. The heightened

and all-encompassing commercial emphasis on love and romance fills the aisles and airwaves. Valentine's Day is hard to miss.

"No one escapes it. It's everywhere, on television, at the movies, on store shelves, and in conversations. It's not that those romantic notions aren't lovely; they can be, but there are many people who are lonely because they don't have that. Or they did have that, and now they are lonely because the person they love is no longer with them," said Maria C., spiritual care coordinator at Old Colony Hospice & Palliative Care.

As with other holidays, Valentine's Day can stir up excitement, both joyful as well as painful. It's a time to celebrate love, romance, and togetherness, but for those who are grieving loved ones, caring for loved ones on hospice, or those at the end of life, this time can be one of deep loneliness as they navigate feelings, expectations, and memories that often surround mourning and grief.

Spending time with people at the end of their life's journey and with their caretakers and families, we at Old Colony and other hospice organizations see the depth of loneliness as well as the richness of the feelings brought on by grief and memories. It's a personal journey, so everyone's experience is different, but many people experience loneliness, especially in their later years.

"As we get older, loneliness can get even more complicated. From the mid-50s on, we're dealing with a lot of loss and many transitions, including losing friends and family members who share some of your strongest memories," said Vince C., a chaplain at OCH. "As the years go on, that loss continues and compounds."

Maria C. and Vince C. said encouraging people to step back and choose how they would like to celebrate Valentine's Day or any other holiday can be helpful.

"There's a myth around what holidays are supposed to be, and that can make people feel even lonelier. You have to define it for yourself in a way that is meaningful for you and your mental health," said Vince C. "You can try to find the meaning that is positive in your feelings or your memories. You can also decide not to give it much meaning."

If you are a friend of someone who may be grieving, be sensitive but don't avoid them. Ask them what might help. Time alone? With friends? Try to understand if they change their minds along the way. Be flexible with them. Consider asking them to dinner or offering to share a quiet evening at home with them. But respect their decision if they prefer to do otherwise.

If you're experiencing difficulty with a holiday, know that many others share that. Understand that you can choose to celebrate a holiday or not. Just because it is on the calendar does not mean you have to recognize it. Remember, not everyone celebrates every holiday anyway and you do not have to either.

You don't have to put on a brave face, but it is also fine if you enjoy or find joy in this time. It is okay to stay home or join in with others. You might consider doing something fun and unrelated to the holiday, such as going to a community event, play, concert, or movie. You can choose to change your traditions or the people you focus on during this time. You might decide to honor someone you love by recognizing them in some way, such as putting flowers on a grave, spending time going through photographs, or making a donation in their memory to a charity that was meaningful to you both.

Sometimes, spending time with others going through similar experiences is helpful. Many groups offer grief support, and we at OCH also provide bereavement support to our patients. We also organize free support groups for community members thanks to generous contributions from our donors. We encourage you to reach out if you would like more information by calling (781) 341-4145 or visiting www.oldcolonyhospice.org.

About the Author: *Toni L. Eaton, RN, BSN, MS, is the President & CEO of Old Colony Hospice & Palliative Care of West Bridgewater, a dynamic non-profit hospice serving more than 55 communities south of Boston. OCH also runs the Dr. Ruth McLain Hospice Home in Braintree. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, veteran, and community leader to her insightful South Shore Senior News columns. Her leadership has been honored by several groups, including the South Shore Women's Business Network. She currently sits on the boards of the Hospice & Palliative Care Federation of Massachusetts and the National Hospice and Palliative Care Organization Regulatory Committee. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care at www.oldcolonyhospice.org. ∞*

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February is American Heart Month



By Nicole Long,
MSW, LICSW

February is American Heart Month, a time to raise awareness about heart disease and focus on heart health.

Heart disease is the leading cause of death in the United States, according to the Centers for Disease Control and Prevention (CDC). Knowing your family health history and the risk factors for heart disease, making heart-healthy choices, having regular check-ups, and working with your physician to manage your health are all ways that can help prevent heart disease.

In the U.S., the most common type of heart disease is coronary artery disease. Essentially, plaque builds up in the walls of the arteries, which causes them to narrow over time. This affects the blood flow to the heart and can lead to a heart attack. According to the CDC, key risk factors for heart disease are high blood pressure, high blood cholesterol and smoking. Other conditions or behaviors that may affect the risk for heart disease include diabetes, obesity, physical inactivity, and an unhealthy diet.

A healthy lifestyle goes a long way to preventing heart disease:

Stay active. Get moving for at least 150 minutes per week. Consider incorporating physical activity such as walking or cycling for 30 minutes a day into your routine. You could even

break up the 30 minutes into 10-minute blocks over the course of a day.

Manage conditions. If you have high blood pressure, high cholesterol, or other conditions such as diabetes, it is important that you work with your health care team to manage these conditions.

Eat healthy. An unhealthy diet high in sodium can put you at risk for high blood pressure. A diet high in saturated fat can contribute to high cholesterol. Both increase the risk for heart disease. Good nutrition counts. Fruits, vegetables, and whole grains are among the healthy food choices recommended.

Did you know? Old Colony Elder Services' (OCES) Nutrition Program provides older adults with nutritionally sound and satisfying meals. OCES' Community Dining sites provide hot, nutritious meals to adults age 60+. Meals are planned by a nutritionist and meet one-third of the Recommended Daily Allowance for major nutrients. The meals do not include high sodium foods and no salt is added. Older adults who are unable to attend a Community Dining site, or who are unable to prepare nutritious meals at home may benefit from receiving home-delivered meals through Meals on Wheels (MOW). These meals are also planned by a Registered Dietitian. Therapeutic meals are available including chopped, ground, pureed, renal, low lactose and cardiac types for individuals requiring special diets.

Another lifestyle change that can help you control your heart health? If you smoke, programs are available to help you quit.



Even making small changes in your habits can make a difference. For example, starting out small with 10 minutes a day of physical activity. It is never too late to make healthy lifestyle changes.

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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'Gray Divorce'

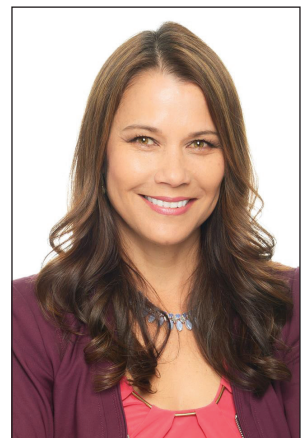
Continued from page 1

their husbands no matter what. Most didn't work, and they had many children. There is no longer a stigma to divorce today, many women have careers of their own and they know that life is short. Why should they spend the rest of their lives being miserable?"

The reasons behind a gray divorce are as varied as those of any other age group. For Esther B. of Milton, her husband's gambling addiction drove her to the brink of desperation. They divorced in 2015 when they were in their sixties.

"I just didn't want to be lied to about money anymore," said the mother of one grown daughter. "I lived through a bankruptcy, and had to sign my name against the house we bought together to pay off his debts. After 25 years of fighting about money, I just couldn't hang in there anymore. I'm a lot happier living in my small apartment without all the turmoil."

For many couples, the fear of making ends meet on one person's salary, paying alimony, and understanding the complexities of splitting assets has caused them to endure decades of unhappy marriages. But with increased longevity among seniors, people are resolving to make those extra years the best they can be. A man turning 65 today can expect to live, on average, until age 84.3 – for women, it's 86.6.



**Vesta Co-founder,
Deanna Coyle**

In 2008, Deanna Coyle, a former Wall Street Securities Analyst, and mother of two young children, navigated a lengthy and contentious divorce with her husband. "My ex and I were separated, and it took a few years, and a lot of money (\$150,000 in attorney fees) and emotional damage to get our divorce," said Coyle. "Neither one of us knew where to go to talk about the sale of our home, the living arrangements of the children, how to get counseling, and many other stressful issues."

Eight years ago, Coyle and her co-worker Bob Vona, who had also weathered a costly divorce, decided to create VESTA, "A New Vision for Divorce." Their company operates six hubs throughout the country, including one in Hingham, where virtual networking events and



**Divorce Mediator
Barbara Liftman, Esq.**

concierge services allow people to work with a team of mediators, lawyers, financial advisors, Realtors, mortgage professionals, life coaches and peers. The virtual events are free, as is the concierge service, which pinpoints the specific needs of the client seeking the divorce.

"Most of our target audience for Vesta's services are people in their 40s, 50s, and 60s," said Coyle. "Our professionals are thoroughly vetted, and we make sure they are compassionate about helping people go through their divorce."

Former Vesta client Patrick Packard, 57, of Hingham, found the group "immensely supportive" during the most difficult time in his life.

"My wife and I had been married for 20 years, but neither of us was happy in the situation we were in," said Packard. "I think people tend to stay in a marriage that's not working because the thought of a divorce, particularly when children, a home, and finances are involved, is so overwhelming. Breaking up a family is a traumatic event in itself. I spent a lot of time not wanting to give up, but eventually, it was the only way. I attended one of the Vesta webinars, and I felt a lot more grounded after getting connected with professionals that could guide me in all aspects of the process. It was a godsend to me in so many ways."

For Paul B. of Marshfield, divorcing his wife after 23 years of marriage was not his choice. "I knew we weren't madly in love, but I thought we were doing okay," said the father of two. There were times through the years that I would ask myself 'Is this all there is?' but then I just figured that after 20 years or so, marriage settles into more of a roommate/friend type situation. I was never a very emotional guy, but I lived my life like a "to do" list – go to school, get a job, get married, have cute kids, adopt a dog, buy a house, get a car, and then a nicer car and a bigger house."

Financial tensions became more and more pronounced in Paul's marriage. Our expenses were running around \$15,000-\$16,000 a month and I had my own business with up times and down times. When my wife returned from a trip to Seattle one day, she came into the room and said the unthinkable to me. 'I would like to amicably uncouple.' She couldn't say the word divorce. I was in total shock. We were supposed to grow old together, and just like that, it was over. She admitted she had wanted to get divorced for the last 15 years but had tolerated an unhappy situation for the kids and her lifestyle. She said, 'We both know it's not working. We can get a mediator and still be friends. It will be okay.'

The use of a mediator in an uncontested divorce proceeding can save you a considerable



**Vesta client
Patrick Packard**

amount of money and time, according to Liftman, whose company – DIY DivorcePlymouth.com – has sites on the South Shore and in Hyannis, Newton, Worcester, Boston and Springfield. Liftman is a single parent with first-hand experience with the full gamut of issues surrounding divorce and starting over again.

"I am a traditional mediator," said Liftman. "The people who come to me do not want to fight. They are not the 'I wants' in a heated divorce proceeding. I provide up to four hours of mediation to fine-tune the details of an agreement they already have in their heads. Then I request all required documents from them and file their divorce petition with the court. The flat fee I charge for this service is less than the lowest retainer that either of them would pay to a divorce attorney. Some lawyers will keep people fighting until they run out of money. They'd rather have 10 rich clients than 100 happy ones. I want the 100 happy ones."

Greg Bates of Colorado was "blindsided" when his wife asked for a divorce in 2007. "She left me to reconnect with her high school sweetheart, who later decided to stay with his wife," said Bates. "I was completely shell-shocked and had no idea what to do next. After blogging anonymously about my pain, I was amazed to see how many other people responded to my posts. As I spoke with more and more men who were in various stages of 'the process,' it became glaringly evident that most of them were quite lost with no roadmap or direction. Left to their own devices, they allowed their impulses to be their guide until many of them followed the strongest one of all – to seek affirmation of their self-worth by getting prematurely remarried."

The day after he got the news of his split, Bates set off to browse the self-help section of a nearby bookstore. "I was in search of a 'repair manual' that would explain how to fix 'me' and how I was feeling," he said. "After coming out empty-handed, I went online to expand my search. Among the scores of titles dealing with divorce, I couldn't find a single one that dealt with its emotional impact, written specifically for men." Was I the only guy on earth who was hurting?"

A longtime technical writer, Bates is currently in the process of writing the kind of book he was seeking when he needed it most. In the years since his divorce, he has interviewed hundreds of men to see what they have in common as they go through the stages of divorce and post-divorce life. He has also run support groups and talked with psychologists, attorneys, and clergymen.

"So, I'm taking the advice of Toni Morrison, a Pulitzer Prize winning novelist," said Bates. "If there's a book that you want to read, but it hasn't been written yet, then you must write it."

For more information on mediation and other gray divorce counseling services, visit DIYdivorcePlymouth.com or text team@vestadivorce.com. ∞

"THE WICKED SMART INVESTOR"



Make Mine a Treasure Chest

By Chris Hanson

The outgoing governor, international press, and local muckety-mucks all sat silently as the historical time capsule was opened at

the Museum of Fine Arts. Originally placed in a cornerstone of the Massachusetts statehouse by our forefathers, the contents could provide more clues to our colonial past. The crowd was transfixed, what was in the box? The possibilities seemed endless that January, 2015 night.

Well, while historically significant, the artifacts left some people disappointed. Our colonial fathers did not make much so they did not have much to leave us. Observers hoping for a miniature swan boat, a prototype Jordan Marsh blueberry muffin, or maybe a coveted invitation to Kathryn Whites' birthday party were in the wrong place at the wrong time. What the time capsule held were coins, old newspapers and a silver plate. Only the history buffs were fascinated.



What does your time capsule hold? Before you say you don't have one, let me explain. Your time capsule is the box or desk drawer holding all your mutual fund statements that you never review. The may be IRAs, 401ks, 403Bs, etc. that you have not looked at because you think everything is just fine. But is that what you want to settle for, "just fine?" Take the advice of legendary money manager Peter Lynch: "You have to know what you own and why you own it" and you will likely do better than "just fine."

The Wicked Smart Investor has unearthed many surprises when reviewing people's dust covered investment statements. I don't even have to lie on a wooden plank and chip away at stone like MFA conservator Pam Hatchfield did to remove the colonial time capsule. While some of the investments surprises I find have come out of left field, most of my discoveries usually involve three critical issues.

First, a frequent discovery is the investments are not proper for the investor's risk tolerance. The investments could be too risky; conversely the investments are not risky enough. The only way investors earn a return in the stock market is to take risks, but if the risk level is too high and causing lost sleep, it's not worthwhile. It's prudent for investors to assess their risk level first then select proper investments.

Next, a robust analysis proves investors are not as diversified as they think. You may own several mutual funds with glitzy names from Greek mythology or space age buzz words and think you are diversified, but you're not. Managers at the larger funds frequently purchase the same stocks because the companies are deemed "hot stocks." Many times, the "hot stocks" don't live up to the hype. By not diversifying, you likely are missing out on the stocks that usually give the best performance over the long run.

Finally, a qualified advisor may point out that you are paying too much in expenses. Quick, without looking at anything, how much are you paying in expenses? Most investors have no idea, but the more you pay to the mutual fund company, the less goes into your time capsule. Over time, what seems like small dollars adds up due to the compounding math. I'm sure you



agree that the money would look much better in your account.

It's all your choice. You can place your investment statements in a time vault and maybe do "just fine," or review your portfolio with a qualified advisor and maybe build a jammed packed treasure chest. Getting your financial house in order doesn't take the effort of an archaeological dig, and it may be the best gift you leave for your future self.

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



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SOCIAL SECURITY UPDATE

Social Security top 5 data privacy resources



By Delia De Mello, Social Security

It is important that you stay safe online. When we collect your personal information, we are committed to protecting your privacy. Please review these data privacy resources:

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Our Privacy Program page at www.ssa.gov/privacy is a central resource to learn about our Privacy Compliance Program, submit a Privacy Act request, and review our privacy policies and reports.

In our blog post, 10 Ways to Protect Your Personal Information, we cover steps you and your loved ones can take to protect personal data. You can check out this blog at blog.ssa.gov/10-ways-to-protect-your-personal-information.

Our fact sheet, How You Can Help Us Protect Your Social Security Number and Keep Your Information Safe, provides details to safe-

guard your private information. You can access this fact sheet at www.ssa.gov/pubs/EN-05-10220.pdf.

Our Guard Your Card infographic at www.ssa.gov/ssnumber/assets/EN-05-10553.pdf helps you and your loved ones understand when you need to show your physical Social Security card – and when you do not.

We encourage you to help protect your vital information. Please share these resources with your loved ones.

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* ∞

Elder Law Myth Busters



By Elizabeth A. Caruso, Esq.

Myth or Fact? Your Will overrides beneficiary designations on your accounts.

This is a MYTH!

Your Last Will and Testament tells the Probate Court how you want the assets that are in your name alone when you pass away. I cannot put enough emphasis on the fact that this is only the assets that are in your name alone when you pass away. This means that assets that are held jointly with a spouse, child, parent, etc., automatically pass to the other joint owner outside of your Will. Additionally, assets that have beneficiary designations, like life insurance and retirement accounts, pass automatically to the named beneficiary by operation of law.

Many people believe that if they execute a Will that changes the beneficiary designations in a life insurance policy or retirement account that the Will will override their designations and distribute the assets to the people named in their Will. This is absolutely not true. Changing beneficiary designations

in your Will does not accomplish anything. You must proactively contact the financial institution that holds the policy/account in order to change the beneficiary.

Some people use beneficiary designations to distribute assets differently than what is in their Will or Trust, which can be a great estate planning tool. An elder law attorney can review your assets with you, talk about your goals for the distribution of your estate, and advise you of your options for achieving those goals, whether it is through beneficiary designations, joint property ownership, your Will, or a Trust.

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 to schedule a time to discuss your unique situation.* ∞

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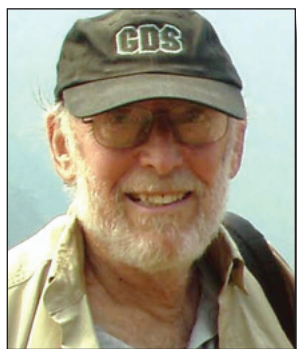
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Travels with Vic: 'Entering a Time Capsule'



By Victor Block

Famous cities like New York and Paris attract millions of visitors, and they deserve to. Much smaller, but, in ways, equally inviting communities also boast attractions that warrant an exploration.

My recent sojourn to Winchester, Virginia turned out to be a case in point, a fascinating trip back in time. The visit echoed that of Native Americans who lived for thousands of years in what today is Frederick County and European explorers who came as early as 1606.

As I approached the miniscule city (population about 28,000), there was little hint of the treasure trove of history that lay ahead. I passed familiar chain stores and fast-food restaurants. Then, suddenly, this mass of modernity disappeared. I found myself in another world – a history-rich setting, which envelops visitors in the past without fuss or fanfare.

Arriving at Winchester is entering a time capsule. It's a place where important chapters of American history were written.

This immersion in earlier times serves as a backdrop for the memories that were born there. One example: There are so many references to, and touches of, the presence of George Washington that by the time you leave town, you have new insight into the man behind the fame.

Washington's life is closely entwined with the story of Winchester. He arrived at the tender age of 16 in 1748, four years after the town was founded, to survey land. During the next 10 years he became commander of Virginia's Militia regiment; oversaw construction of more than 80 forts to provide protection for settlers from attack, and was chosen to serve as a delegate in the House of Burgesses.

Remnants of Fort Loudoun, which was Washington's headquarters from 1756 to 1758, are among traces of his time in the area. So is the tiny log and stone George Washington's Office Museum, whose displays include his written orders to soldiers concerning "tippling" and "Rules of Civility and Decent Behavior."

Other notable men and women, historic structures and mesmerizing museums add to the appeal of Winchester. A number of significant sites sit in the Winchester Historic District. It encompasses 1,116 buildings dating from the 18th to mid-20th centuries, ranging from log buildings and early stone houses to elegant Victorian residences.

The heart of the district is marked by the

stately Greek Revival Frederick County Courthouse. It was completed in 1840, and served as a hospital and prison for both the Union and Confederate armies. Graffiti on walls dates back to the military occupation of the building, which today house a Civil War museum.

Reminders of that conflict are scattered about the area. That's not surprising, because the town's location as a transportation hub made it a highly contested prize. Six major battles raged there and control of Winchester changed hands more than 70 times.

Visitors may relive those skirmishes at Civil War museums, battlefields, remains of forts and other sites. The home used by Stonewall Jackson as his headquarters during the winter of 1861-1862 contains a collection of his personal objects and memorabilia.

Most intriguing to me was Jackson's sword, which earned the nickname "Rusted Blade." Stonewall was not the most fastidious of self-groomers and his lack of care extended to the ceremonial rapier. It rusted so badly that eventually he could not withdraw it from the scabbard.

After delving into the Revolutionary and Civil War history of the Winchester area, I turned my attention to other attractions the destination offers. For many people, Frederick County, Virginia means apples. The Shenandoah Valley was the largest apple-growing region in the country in the early 1800s. While that is no longer true, the fruit continues to hold an important place in the region's agricultural heritage.

Family-owned farms and farmers markets offer locally grown fruit, vegetables and meats. Pick-your-own orchards and micro-farms sell goods ranging from fresh produce and homemade baked goods to local crafts, goat milk soap, and wine.

Outstanding wine and other libations add to the taste bud treats available in the area. My sampling at the family-owned, award-winning Briede (pronounced BREE-day) Family Winery included its crafted wine-flavored ice cream.

A different experience awaited at Misty Mountain Meadworks, which concocts the world's oldest alcoholic beverage using Virginia honey. Where there are apples there is cider, and the English-style hard liquid is created from locally grown fruit.

Speaking of locally grown, that applies to Patsy Cline, the Winchester native who became a leading country and pop music singer whose professional career (1954-1963) was cut short when she died in a plane crash. Her house museum depicts the hard-scrabble life she led before she became a local hero.

Heroes of various kinds have been part of the story of Winchester, Virginia. Accounts of their lives are among reasons to visit there – and, as I quickly learned, there are many more. You may be pleasantly surprised to discover similar hidden gems not far from where you live.

For more information about Winchester, log onto visitwinchesterva.com.

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





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Scituate Library Gallery: January 4 through March 31



By Janet Cornacchio,
President, Scituate Arts Association

Our latest Library Exhibit celebrates the Scituate Arts Association's 65th year while exploring the visions of its Front Street Art Gallery artists, who specialize in photography, oil, acrylic, pastel, plein air, mixed-medium and watercolor. Throughout 2023 we will celebrate the Vision of our SAA Gallery artists, SAA members, Scituate High School students and more at the Gallery and at the Library as well.

The Scituate Town Library has always been a place to learn and read but through its partnership with the Scituate Arts Association (SAA) and the Front Street Art Gallery (FSAG), it is also becoming a place to view and enjoy the best of local art. The Library art exhibits have always been a community outreach project for the Gallery and the Association. And so, following the theme of this year's shows at the Gallery – “ARTS ALIVE! FOR 65! DISCOVER OUR ARTISTS' VISIONS,” the Library and the Gallery have launched a three-month exhibit from January 4 featuring the works of 16 Gallery artists. These works will be changed monthly.

“Having partnered with the Scituate Town Library for almost two decades, the Front Street artists are thrilled to bring this ‘Visions’ show out to the community and to this special audience,” said Janet Cornacchio, President of the SAA. “Thousands of people visit the library each month and it's our pleasure to bring this wonderful work to the community, allowing them to discover the art of Scituate.”

Scituate Library Director Jessi Finnie is excited about the collaboration

with the local art gallery.

“The library has a partnership with the SAA that began well before our new building was constructed,” said Finnie. “But the new Gallery Space (donated in memory of Frances Keohane) has allowed the

public to fully enjoy the talent that Scituate and its surrounding towns have to offer. Our art gallery is often the first stop for patrons entering the library and it creates a warm and welcoming atmosphere.”

The 15 artists featured in the *Arts Alive! for 65* exhibits at the Scituate Town Library are: Dana Barunas, Bart Blumberg, Christine Bodnar, Judi Getch Brodman, Marianne Buckley Curran, Michelle Clarke, Candace Clark, Janet Cornacchio, Rich Foley, Carol Holder, Mary LoPiccolo, Mark Malinowski, Ed Mikenas, Kathleen Mogayzel, Paul Mogan and Davina Perl.

Upcoming events at the Front Street Art Gallery also reflect the “Artists' Visions” theme. They include:

- February: “Arts Alive!” With Floral Delights – Christine Bodnar, Michelle Clarke, Janet Cornacchio and Mary LoPiccolo
- March: “Arts Alive!” With Tomorrow's Artists Today – Scituate High School Student Show
- April: “Arts Alive!” With Winning Visions – SAA Annual Juried Show

The Scituate Arts Association (SAA) is an integral part of the South Shore art community, both in Scituate and along the South Shore. It offers programming in the visual arts for all ages and experience levels from its base at the town's historic Ellis House, for which the group serves as caretaker. For information on art classes and events, visit scituateartsassociation.com.

Front Street Art Gallery, a juried cooperative gallery of over twenty local artists and artisans, is located at 124 Front Street in Scituate Harbor. Gallery Winter hours are Thursday through Sunday, Noon to 5 p.m. or by appointment. Telephone: 781 545-6150, Website: www.frontstreetartgallery.com, Facebook: Front Street Art Gallery

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



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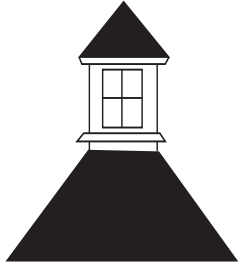
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