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'On Air' – Jordan Rich Chronicles his 50-Year Love Affair with Radio



By Marie Fricker

Eight-year-old Jordan Rich of Randolph traded in his sticky booklet of S&H green stamps at the Redemption Center on Park-
ingway in Quincy in 1967. He was

ready to redeem his 1,200 reward points for his months of licking, pasting and filling his mother's book of stamps earned for purchases she had made at local stores.

Most kids would have swapped their points for a new GI Joe or Lionel train set, but not me," said Rich. "I went home with a Panasonic reel-to-reel tape recorder tucked under my arm, and felt like I had hit the jackpot. Radio was my passion, even at that young age, and I was addicted to the CBS Radio Mystery Theater, as well as a regular fan of late-night talk shows. At last, I would be able to record my voice and hear what it sounded like on radio (or close to it). As my parents left the S&H Redemption Center that day, they couldn't have known that the prize they redeemed with green stamps would

Jordan Rich... continued on p.21



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AARP Community Challenge Grant Program Now Accepting 2021 Applications

By Mike Festa
State Director, AARP Massachusetts



AARP Massachusetts invites community organizations and local governments across the state to apply for the 2021 Community Challenge grant program, now through April 14. Grants fund quick-action projects that can range from several hundred dollars for small, short-term activities to several thousand or tens of thousands for larger projects. Now in its fifth year, the grant program is part of AARP's nationwide Livable Communities initiative, which supports the efforts of cities, towns, neighborhoods and rural areas to become great places to live for people of all ages. We are thrilled to bring this grant opportunity back to Massachusetts in 2021 and we encourage all eligible organizations to apply. We've seen great results from the Community Challenge grant program in communities across the Bay State, and this year we are increasing

our support for projects that focus on diversity and inclusion and aid in local recovery from the coronavirus pandemic. Since 2017, AARP has awarded 560 grants – including 12 in Massachusetts – through the Community Challenge to nonprofit organizations and government entities in all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. The program provides direct support to all community types, with nearly 40% of past projects benefitting rural communities, 20% going to suburban locations and 40% improving urban places. Granted projects have demonstrated an ability to help garner additional funds or support from public and private funders, encourage replication and overcome local policy barriers, and receive greater overall awareness and engagement. AARP will prioritize projects that deliver inclusive solutions that meet the needs of diverse populations, as well as those that directly engage volunteers through permanent or temporary solutions that aim to achieve one or more of the following outcomes:

- Create vibrant public places that improve open spaces, parks and access to other amenities.
- Deliver a range of transportation and mobility options that increase connectivity, walkability, bikeability, wayfinding, access to transporta-

tion options and roadway improvements.

- Support a range of housing options that increase the availability of accessible and affordable options.
- Increase civic engagement and demonstrate the tangible value of "Smart Cities" with innovative and tangible projects that bring residents and local leaders together to address challenges and facilitate a greater sense of inclusion.
- Support local recovery from the coronavirus pandemic with an emphasis on economic development, improvements to public spaces, and transportation services.
- Ensure a focus on diversity and inclusion while improving the built and social environment of a community.
- Other community improvements. In addition, AARP wants to hear about local needs and new, innovative ideas for addressing them.

The Community Challenge is open to 501(c)(3), 501(c)(4) and 501(c)(6) nonprofits and government entities. Other types of organizations will be considered on a case-by-case basis. The application deadline is 8:00 p.m. ET, April 14, 2021, and all projects must be completed by November 10, 2021. To submit an application and view past grantees, visit www.AARP.org/CommunityChallenge. AARP Massachusetts works in collaboration with communities across the state, bringing people together, and providing resources and expertise to help make the Commonwealth's counties, towns and cities great places to live for people of all ages. ∞

Elder Law & Estate Planning

Big Tax Increases and Loss of Capital Gains Tax benefits under Biden Tax Reform



By Patrick J. Kelleher, Esq.
ElderLawCare.com

HANOVER AND QUINCY – As the Biden-Harris Administration's agenda begins to take shape, the President's tax plan is crucial for higher-income households to understand and likely make adjustments to their financial and legacy planning. Generally speaking, the sweeping changes to the tax code will aim to levy higher taxes on corporations and high-income households. It will also overhaul how wealthy families transfer assets to heirs.

The tax plan's components include raising the top individual income tax rate from 37 percent to 39.6 percent. The plan also seeks to extend the 12.4 percent shared employer/employee Social Security tax capped at \$137,700 to earnings over \$400,000. Under a Biden Administration, the capital gains tax rate will rise to 39.6 percent for taxpayers with income over \$1 million. This rate hike is up from the current long-term capital gains rate of up to 20 percent for wealthy investors.

President Biden is also proposing to overhaul taxes around wealth transfers. He may eliminate the step-up in basis to the date-of-death valuation of inheritable equity assets. Instead, any unrealized capital gains will become subject to taxation. If Biden has his way, there will also be a reduction in the amount an individual can transfer free of estate and gift taxes. The currently permissible \$11.7 million may be reduced to \$3.5 million in bequests upon death and a cap of \$1 million in lifetime gifts.

Senators like Marco Rubio (R-FL) and Mike Lee (R-UT) have, in the past, been in support of child tax credit expansion. This previous support will bode well for the Biden proposal for a temporary increase of the child tax credit to \$3,000 for children under age 17 and a \$600 bonus for children under the age of six. There is also sentiment for raising the corporate tax rate, which Biden wants to increase from 21 to 28 percent if lawmakers work together to replenish federal coffers. Republicans find it easier to raise corporate tax than taxes on wealthier individuals.

Additionally, a closely divided Congress may find it more expedient to increase IRS funding to pursue larger, more monetarily beneficial targets. These targets might include corporations or high wealth individuals, rather than draft and pass new tax legislation; it will likely prove to be a contentious process. American taxpayers would also probably prefer this approach to a more dramatic income tax increase. According to the Taxpayer Advocate Service (an IRS agency watchdog), IRS appropriations and employee numbers fell by more than 20 percent from fiscal years 2010 to 2019.

The year 2021 continues to bring new and challenging uncertainties to taxation, retirement, and legacy planning. Biden tax reform plans could significantly impact how families approach wealth building and inheritable asset transfer with minimal tax consequences, particularly if a nearly divided Congress opts to use the power of the IRS as an expedient arm of the federal government for improved tax base revenues. In that case, all Americans must watch what proposals are enacted into law and make their adjustments accordingly to preserve their assets.

We help families plan to protect and transfer wealth on to their loved ones. If you have questions or would like to discuss your particular situation, please don't hesitate to reach out. To learn more, watch our next free educational virtual on-demand estate planning and elder law webinar at www.elderlawcare.com because you will learn a lot.

Call our Elder Law Care Center NOW at 781-871-7526 to register for our next free educational elder law workshop. When you attend the workshop you will receive a \$500 coupon (available for a limited time) to use in your initial meeting with one of our elder law attorneys.

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

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Aging with Sass & Class

Don't have a fit getting fit

By Loretta LaRoche

For some reason, as we grow older, the idea of movement as a way of life and keeping physically fit seems to become steeped in suffering. When we're children, we're taught a repertoire of movements. We learn to stand, sit, crouch, and roll over, jump, twirl, skip, and a complex variety of those combinations. Kids love doing somersaults and cartwheels, and seem to have no end of interesting ways to move.

Most adults have to be coaxed into moving, and it has been found that most view "exercise to be similar to an exorcism."

It seems that as we age, we lose the magical connection that comes with understanding how joyful it is to move. Many of us use only a few variations of more than 2,000 movements that a human being is capable of. What needs to be encouraged is a return to a childlike enthusiasm for movement and the energy it gives us to feel fully alive. The following are some ways that could help us realize that we can "get fit, without having one!"

1. Integrate fun, laughter, and joy into every interaction.
2. Step outside of the box with music. Explore opera, children's songs, marches, Broadway tunes, or anything unusual. Changing it up can actually help some peoples' medical conditions. Research has shown that Parkinson's patients walk better when they hear a John Philip Sousa march.
3. Try to foster the idea that getting fit has a global impact. It is not just about "me." You become a role model for others. They want your energy and aliveness and, therefore, you become contagious.
4. Try some eccentricity! Buy some costumes and wear them occasionally. Allowing people to laugh and feel playful is integral to compliance.
5. Share the notion of an altruistic model of losing weight and getting in shape. Contribute a dollar amount for every pound lost to an organization for the hungry, so that as they lose, others gain.
6. Remember to have fun yourself. Nothing is more of a turn off than an instructor from hell.
7. Try to include family and friends as exercise partners.
8. Physical exercise has been shown to not only improve physical function, but mental awareness as well. It has been called "miracle growth for the brain."
9. Go for a walk without your headphones. Allow yourself to be immersed in the sounds of nature, unless the sounds are intrusive.
10. Try to look like you're enjoying yourself. A pinched face gives your body mixed messages. Just remember what you knew instinctively as a child – It's joyful to move!

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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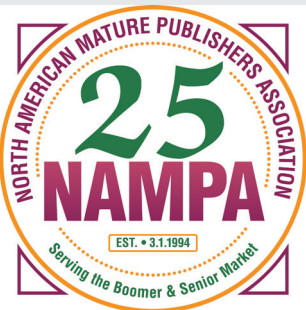
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A Recipe for Saving Time and Energy When Considering A Move



By Wendy Oleksiak
Vice President,
Compass Real Estate

Moving is a high-stress life event, the experts tell us, and they're right. Whether it's across town or across the country, whether to a small apartment or a large suburban home, tackling the organizing, packing, discarding, cleaning, paperwork, and the myriad other tasks is a major challenge.

When you're moving from the family home to a smaller residence, possibly even a new community, sorting through decades of family history and possessions can feel overwhelming – even paralyzing.

As we progress through life, moving may signal new opportunities, a new relationship, a new adventure ahead. This new opportunity may also feel like a mixed blessing.

On the positive side, a move often offers a sense of "lightening" with no clutter, fewer home and yard chores, and can give you time to focus on the activities that you enjoy.

Planning Ahead

- If you have the luxury of time, think about

beginning to declutter before a move is on the near horizon. Six months or a year prior to moving is not too early to start this process, regardless of where you're planning to move, or even if your family is still deciding.

- Shred, toss, or give away obvious items such as old cancelled checks, outdated food or medications, clothes, or extraneous household items that just take up space.
- If you're not sure, ask an accountant or tax person what records need to be retained.
- Continue this decluttering process monthly until you start the major activities of sorting and packing for the move. You'll be surprised at how much you can eliminate before you get into the emotional quandaries of dealing with prized possessions.
- Collect and keep together important papers: deeds; wills; Durable Powers of Attorney; medical records; military records; diplomas and degrees, birth certificates and passports. These can be in a file cabinet or safe-deposit box, but let key family members know where they are.
- Try not to allow grown children to use the home as a storage unit or museum. Now is the time for them to claim their keepsakes—old sports trophies, CDs, posters, school projects—and remove them from their parent's house.
- Throughout the process, try to limit sorting

and packing activities to no more than two hours per day, before you know it, everything will be sorted and you'll feel in control and ready for the next chapter.

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



About the Author: *Honesty, hard work and professionalism paved the road to Wendy becoming a top selling agent.*

Her extensive network within the real estate community provides her clients with the competitive advantage and outstanding results. She strives to offer the most personalized, sophisticated and confidential real estate support available.

Wendy utilizes the most innovative tools to elevate and create far reaching marketing campaigns for her exclusive properties. As a former Registered Nurse, Wendy understands the importance of trust and accountability in creating a successful partnership. You can count on clear communication, efficiency, and integrity when you work with Wendy.

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COMPASS

SENIOR FITNESS

Are We Being Conditioned to Be De-Conditioned?

By Rita La Rosa Loud, B.S.



QUINCY – Prior to the COVID pandemic, up to the present time, fitness professionals across the United States have been dedicated to encouraging individuals of all ages to partake in some form of exercise, whether it be walking the neighborhood, at a mall, area park trail with friends or family members, or exercising at a local YMCA, fitness gym, community health center, or senior fitness facility.

Our nation is already in grave turmoil due to the detrimental effects of inactivity and poor eating habits. It is called the inactive and obesity epidemic. Alas, according to the Centers for Disease Control, few people (less than 3 percent) over the age of 60 meet the minimum requirements of exercising five days per week for 30 minutes at three Mets, which is the equivalent of walking at 2.5 miles per hour—a sad state of affairs.

In its attempt to make life easier, it appears that modern technology has inopportunistically played a role, seeing as a sedentary lifestyle leads to serious health consequences, both physically and mentally. Just look around you. Due to lack of exercise, so many of us are dealing with obesity, diabetes, heart disease, and plainly just being overweight! Consistent with the American Health Association, 2005, physical inactivity and an unhealthy diet are among the primary risk factors. The question is, has technology really made our lives easier? Are we, in fact, being conditioned to be de-conditioned? And, if so, what can we do about it? Let's explore this dilemma.

The Old Normal.

Even before COVID, we were sitting more and eating more, sprawled on our sofas watching TV, turning on the television remotely, and texting on our smart phones that are literally glued 24-7 on our person. In earlier years, I remember getting off my rump and running to answer the one and only phone we had in our home. Well, those days are gone. Rather than walking, riding a bike, or taking a bus or train to reach our destinations, we drive just about everywhere now, even if it is only a couple of minutes away.

The New Normal.

Then computers took over. We can talk into them (as well as on our phones and now our TVs) rather than type, or we find ourselves seated in front of the monitor, playing games,

attending trainings, meetings or teaching on ZOOM throughout the day, never mind combing through social media sites for hours on end. Shall I go on?

And now, with this current virus situation, the problem has intensified. We are finding ourselves restricted to our homes, locked down or quarantined with just about nowhere to go. Suddenly, we cannot go out to our favorite restaurants, or socialize with friends or families like we did in the past. Less activity is a result, and more eating again. I know this all sounds very depressing. But, trust me there is a light at the end of the tunnel. And, it has to do with your mindset in how you look at things.

What you can do about it.

Although the new gadgets have made life easier in terms of getting somewhere faster or doing things in less time, they also provide alternative approaches and creative life-enhancing programming. Many experts in the fitness arena are committed to promoting the benefits of health, fitness, and wellness via these modern means of communication. For starters, you need to be aware of these offerings, adjust, and learn new ways to get active.

For example, there are tools in your home that everyone can use to exercise, like water bottles to replace dumbbells, chairs and sofas to perform seated exercises, stairs to climb, walls to lean against to perform upper and lower body conditioning, and all of these also can be used to perform stretching exercises and so much more! And there are free at-home programs that are offered online that you can follow along as the instructor demonstrates and cues the exercises.

And, yes, there are some gyms that are still open and COVID compliant, where you can engage in machine-based resistance training, weighted workouts, cardiovascular and flexibility exercises, as well as functional training.

Here's how to start.

All this may sound a bit daunting, but if you just think about it, we can use these gadgets and new technology to our advantage, both physically and mentally. The first step is to be aware of what we have within our grasps. For example, using our *own bodyweight* is a great place to start! As a matter of fact, it is highly recommended to perform exercises using correct form and technique utilizing your own body weight before progressing to resistive type tools, like dumbbells, tubing, exercise balls, etc.

The good news is that it is possible to perform exercises using no tools at all and still receive many health benefits. Once you get the moves down with some guidance, then you can add resistance. You will see that most anything

can replicate a weight, like various size water bottles, smaller to larger size books, a light or heavy pocketbook, a brief case filled with magazines, even a broom stick to exercise.

Yet short bouts of exercise have a cumulative effect. Isn't it nice to know that you can reap health benefits and lower the risk of coronary heart disease, with three, separate 10-minute workouts that are just as beneficial as one light-to-moderate 30-minute exercise session (Mokdad, 2004)!

There are also very effective free APPS on your phone or online that you can use to count calories, calculate your exercise activity, and monitor your steps when you are cleaning the house, dancing around to your favorite music, going for a walk, or exercising between commercial breaks. Also, there are APPS with nature sounds of the ocean waves, birds singing, wind blowing and the pattering of rain drops that can relax your mind and put you at ease when you feel a bit stressed.

Use what you have.

In many respects it is not your fault that you are being conditioned to be de-conditioned. But that doesn't mean you sit back on your laurels and let it happen, right? I hope you can see that there are many simple and creative ways to overcome this inclination. Allow me to list some items about the house that you can use to perform exercises, including chairs, benches, ottomans, tables, your bed, countertops, railings, stairwells, banisters, walls, floors, books, pocketbooks, briefcases, water bottles, balls, ropes, towels, broomsticks, and more.

Next, let me provide you with a few examples of bodyweight exercises that you can do using some of the above in-home tools of your choice. Do about 10-15 repetitions using a slow controlled, movement speed; be sure to breathe throughout the exercises, and train two or three times per week, on non-consecutive days.

At-home body weight exercises.

Be sure to **warm up** first to prepare your body for the following lower body, mid-section, and upper body exercises. Perhaps you could go out for a short, 10-20-minute stroll in your neighborhood or just march in place for a few minutes in your living room or put on your favorite tunes while moving your body by stepping side to side, performing low leg kicks, lifting up your knees, and reaching your arms front, side, and up.

Lower body exercises.

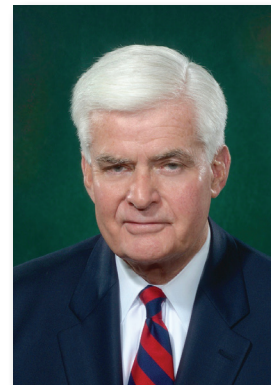
You can do simple **calf raises** while holding onto a wall, railing, countertop, fireplace mantle, or a broomstick. If you have pretty good bal-

Senior Fitness...continued on p.22

HOME EQUITY WEALTH MANAGEMENT

Permanent Mortgage Payment Relief Possible for Senior Homeowners

Pandemic induced forbearance agreements enabled homeowners to temporarily defer making mortgage payments, however, older homeowners may be eligible for permanent forbearance.



By George Downey

BRAINTREE - The 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act, empowered lenders of federally-backed home mortgages to offer borrowers payment forbearance agreements.

These agreements enabled borrowers to temporarily defer making mortgage payments up to 12 months. Additionally, many private lenders have voluntarily offered forbearance agreements to their borrowers with similar terms.

The terms and obligations are detailed in each forbearance agreement and should be clearly understood by each borrower. It is important to note that loan forbearance is not loan forgiveness. It is a temporary reprieve from the obligation to make mortgage payments. Further, it will not affect personal credit scores.

While these agreements provide welcome relief to great numbers of cash-strapped homeowners, repayment obligations resume at the end and may include:

- Payment of all deferred payments at once.
- Payment of deferred payments over a period of time.
- Loan term extended to include repayment of missed payments.

Forbearance Agreements Akin to Reverse Mortgages

In effect, forbearance agreements are like

short-term reverse mortgages in that they defer the obligation to make monthly payments. Unlike reverse mortgages, however, the relief is temporary and does not include other features exclusive to reverse mortgages.

Reverse Mortgages Provide Permanent Forbearance and More

Homeowners (60 and older) may be eligible to refinance to a reverse mortgage that defers all payment obligations permanently. Additional features include:

- No change of ownership – title remains in borrowers name, life estate, or suitable trust.
- Low and no upfront cost options – available for some programs
- Growing line of credit – 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.
- Guaranteed terms – funding and loan terms cannot be frozen or cancelled as long as the loan remains in good standing. Borrower obligations are limited to:
 - Keeping real estate taxes, liability insurance, and property charges current.



- Providing basic home maintenance.
- Living in the property as primary residence.

Good For Some – Not For All

Reverse mortgages are unique programs designed to improve and extend retirement security primarily for those who want to remain at home to age-in-place. Because they are different, they require comprehensive education to ensure understanding and suitability for near and longer-term concerns.

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

To learn more, consultation with a Certified Reverse Mortgage Professional (CRMP) is recommended. CRMPs are certified, experienced, and exam-tested professionals pledged to strict observance of the **Code of Ethics & Professional Responsibility** of the National Reverse Mortgage Lenders Association, Washington DC. More information on reverse mortgages and a list of CRMPs is available on NRMALAs consumer website www.reversemortgage.org.

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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Crossword Puzzle Corner

answers on page 22

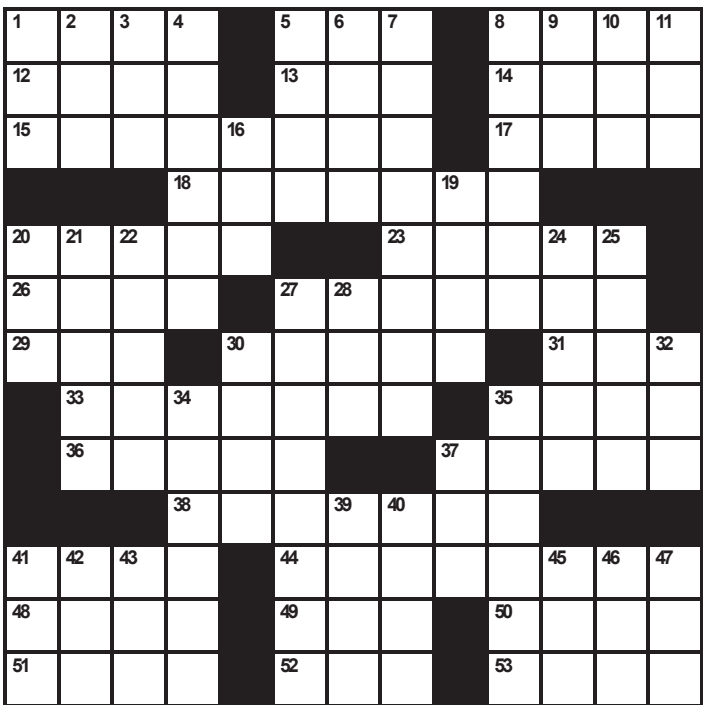
ACROSS

- 1 Whip
- 5 Intl. finance fund, for short
- 8 Kennedy and Turner
- 12 Mishmash
- 13 Skater, Babilonia
- 14 Far East maid
- 15 Chatterboxes
- 17 Classic art subject
- 18 Lapel ID (2 words)
- 20 Big internet news site
- 23 W.W. II ship
- 26 Egyptian for one
- 27 Keyboard instrument
- 29 Thrill
- 30 Upright
- 31 Sphere
- 33 Weekend education
- 35 Bring play
- 36 Proclamation
- 37 Verse
- 38 Djokovic's nationality
- 41 Mentor
- 44 Veteran (2 words)
- 48 Metals to mine
- 49 Commit perjury
- 50 Off the wall

- 51 Pony up
- 52 Pool locale
- 53 European girl's name

DOWN

- 1 High ball
- 2 Mode or king
- 3 Family member
- 4 Associate
- 5 Part of a list
- 6 Filly's mother
- 7 Hollow and tube-shaped in medicine
- 8 Latin dances
- 9 Large bird
- 10 Your father
- 11 Lady
- 16 Thai people
- 19 Cain's victim
- 20 Deviate from stable flight altitude
- 21 Resulted (from)
- 22 Hemmed and
- 24 Repent
- 25 Sweet little pies
- 27 Commands
- 28 Piece of history



- 30 Mickey and Minnie
- 32 "Whew!"
- 34 Treat badly
- 35 Charge
- 37 on the back; good job!
- 39 Electronic sound
- 40 Brainchild
- 41 Indian province
- 42 Final resting place
- 43 Retired, for short
- 45 Harebrained
- 46 Wind up
- 47 Colorful rug

"THE WICKED SMART INVESTOR"

One Size Does Not Fit All



By Chris Hanson

HANOVER – Retirement planning is so complex it's tempting to use a product that implies simplification. Target date funds are one example. But there are things in life that should be highly suited to your personal preferences, like your financial plan or your wedding dress.

Filene's Basement's "Running of the Brides" was a cherished Boston tradition. Hundreds of prospective brides would cobble together a pack of trusted advisors, storm subterranean Downtown Crossing, and chase the bridal gown of long held dreams. With deep discounts, the price was always right but the dress had to be the proper size, style, cut, train length, fabric, etc. It was no easy feat, so teams had to be strategic with matching shirts and secret hand signals. With a great deal of effort, and maybe some trading, the bride would score a captivating dress on a parsimonious budget.

Now imagine this absurd scenario: You decided to stay in bed that Saturday morning for the "Running of the Brides" and sent a football team instead. The only instruction you give them is a size 12. On the surface, some of this makes sense. Gridiron galoots already have matching shirts and understand last second audibles. Aggressive offensive linemen can clear paths through the ruthless bridezillas so the wide receiver can snatch a dress—all this occurring while you're in your jammies leisurely browsing china patterns. Sounds great, huh?

But I bet you wouldn't blissfully spike the dress in the end zone. I wonder if it would actually be a dress and not some burlap sack. Then, despite your somber disappointment, you're confronted with a Mount Rushmore-faced head coach insisting "We're on to photographer selection." But remember the guys did their job. When you give generic instructions, expect generic results.

This is exactly the same logic employed by investors purchasing target date funds. If you purchase shares of "Retirement 2030" funds you forgo the opportunity to plan based on your personal situation and preferences. While the funds are managed somewhat aggressively in earlier years, their investments get more conservative as it gets closer to the target date. All decisions are based solely on that date. Your life expectancy, estate planning needs, retirement travel plans and other assets are not taken into account. There is no financial planning; you're simply lumped in with the rest of

the fund shareholders. Maybe even with a few of those bridezillas and galoots.

If that is not bad enough, target funds present another obstacle to a happily ever after retirement. A widely held criticism of target funds is the investment becomes too conservative once the date is reached.

Remember, a 20-30-year retirement is very common. If you do not earn at high enough returns and keep up with inflation, you increase your chances of running out of money. It is important to holistically consider your personal situation and plan from there. It is impossible for target funds to do so.

For many, the perceived drudgery of actually sitting with an advisor and crafting a personalized plan seems intimidating. But you're as special as the bride to a quality advisor and it does not take much time. A long retirement should be something that is anticipated, not feared. It is quite possible you'll renew your wedding vows or meet a second Prince Charming at age 80. The Wicked Smart Investor wants you to have the budget for another nice dress.



About the Author: Chris Hanson is the author of *The Wicked Smart Investor* blog and a CPA who specializes in financial planning 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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March 2021 – Social Work Appreciation Month

Social Workers and those in the social work profession are Essential!



By Nicole Long, MSW, LICSW

March is Social Work Appreciation Month. The National Association of Social Workers (NASW) helps to lead this year's celebration with the theme "Social Workers Are Essential."

Social work benefits our society on the whole. Social workers are essential, as they help individuals cope with life challenges. They also strive to raise awareness of issues and serve as an advocate for others.

Within the healthcare industry, there has been steady growth and an increased demand for social workers. According to the U.S. Bureau of Labor Statistics, 13 percent growth is projected in the overall employment of social workers from 2019 to 2029.

As one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts, Old Colony Elder Services (OCES) is a human services organization with a mission 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. OCES' employees, many of whom are licensed social

workers, assist individuals who are experiencing changes or challenges related to their overall physical and mental wellness, housing or living situation, financial circumstances and more.

OCES' care managers, protective service workers, administrative staff and extensive network of providers and direct service workers also contribute to the social work profession. "We all work together in providing a number of programs that serve older adults, individuals with disabilities, their families and caregivers. Many OCES programs, such as Adult Family Care, Home Care and Nutrition, provide life-supporting care that enables individuals to live independently within the community for as long as possible while preserving their dignity and quality of life," said Nicole Long, OCES' Chief Executive Officer.

OCES also has hundreds of dedicated volunteers throughout its service area of 23 communities who contribute to the social work profession. OCES' Nutrition Program volunteers deliver more than 44,000 nutritious meals a month to homebound older adults and individuals with disabilities. Over the past year, social isolation, food insecurity, and other issues related to the COVID-19 pandemic, have dramatically increased the need for home-delivered meals. The work of OCES volunteers is essential to the wellbeing of so many.

OCES recognizes and appreciates social workers and all who contribute to the social

work profession for making a positive difference in the lives of individuals and families over the short- and long-term, which will resonate for generations.

All of OCES programs remain in place and are operating during the COVID-19 pandemic. Older adults, individuals with disabilities, and caregivers who are in need of assistance may contact OCES' Information and Referral Department at 508-584-1561.

Source: Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook*, Social Workers, at <https://www.bls.gov/ooh/community-and-social-service/social-workers.htm>

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*

Keeping Your Cat at the Purrfect Weight



By Sarah Eckert, The Cat Connection

Many cats become overweight or obese, and it can lead to a variety of health problems, just like in humans. It is easy for a cat to become overweight, even if you feed according to the instructions on the food you buy. Especially in multi-cat homes with one or more cats prone to weight gain and one or more who is not, it can be hard to make adjustments.

If you have an overweight cat at home, the first step is to measure the amount of food you are feeding her each day. If you have a multi-cat home, it might be hard to figure out how much each cat is eating, and often you will find if one is overweight, she might be sneaking a little more than her share of the food. It can be a good idea to start feeding them in separate rooms to be sure each cat is getting the right amount. Once

you know how much you are feeding each day, you can start cutting back that amount slowly. You do not want your cat to lose weight quickly, so do not cut back more than 20% of the food and allow that feeding regime to settle and see if she loses weight.

To monitor your cat's progress, and to ensure other cats who do not need to lose any weight stay healthy, it is best to weigh the cats each month. It will take time to adjust the amount of food, or even the type of food you are using, to get your cat down to a healthy weight.

If you find that your cat is eating quickly and not satisfied with the smaller meals, puzzle feeders and bowl-free feeding mice for her to hunt can be a great way to encourage her to eat slowly. If your cat is particularly smart, you will want to invest in a couple of different types of puzzle feeders to switch them out. The mice feeders can be great to also help get your cat some extra exercise.

A cat with a healthy weight is less prone to a number of diseases, including diabetes, kidney



disease, and even asthma. Carrying around extra weight can also lead to joint issues such as arthritis and make it painful for your cat to get around. Once your cat is at a healthy weight, you will often find that she has more energy.

There are many cats at The Cat Connection looking for forever homes where they will have their own human to look after them and keep them healthy.

With the help of foster homes, The Cat Connection is able to foster between 100 and 150 cats each year while they await placement in their forever homes. Please consider opening your home and heart by checking out The Cat Connection online at: <https://thecatconnection.org/>



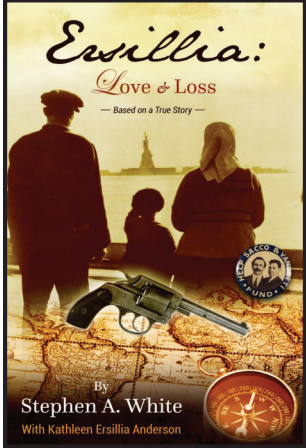
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The COVID-19 Vaccine Has Arrived!



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

As most of you know, several vaccines, including the most widely distributed to date, manufactured by Moderna and Pfizer-BioNTech, have been administered to those people that qualify in Phase I. As I write this article, according to the Boston Globe, more than 600,000 doses have been administered. With a total adult population of people over the age of 18, estimated to be around 5 million here in the Commonwealth of Massachusetts, we still have a long way to go.

With major facilities opened up, such as Fenway Park, Gillette Stadium, college campuses and more, I am pleased to see that the senior population is beginning to be vaccinated

Thank you to all our "Angels" who have remained vigilant throughout the COVID-19 pandemic by strictly adhering to risk prevention and safety protocols to keep all their patients and themselves healthy and free from infection. Pictured from left to right: CNA Elmise Andre, Evelyn Fountain, and RN Jean Heatly.



as part of the state's Phase II roll-out. It's hard to say when the state and the nation, for that matter, will realize the end of the COVID-19 virus pandemic, but some are predicting by the end of this year we will see a significant drop in reported cases.

Many of my senior patients are asking if the vaccine can make them sick with the virus. The answer is no. None of the COVID-19 vaccines contain the live virus that causes COVID-19, so a vaccine cannot make you sick with COVID-19.

Here are some websites you can visit for more information on the vaccine: <https://www.mass.gov/covid-19-vaccine> or <https://www.cdc.gov/>

[coronavirus/2019-ncov/vaccines/index.html](https://www.mass.gov/coronavirus/2019-ncov/vaccines/index.html)

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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Art Matters XVII: Reflections on various art media

Photography, Part 1: Basics & History

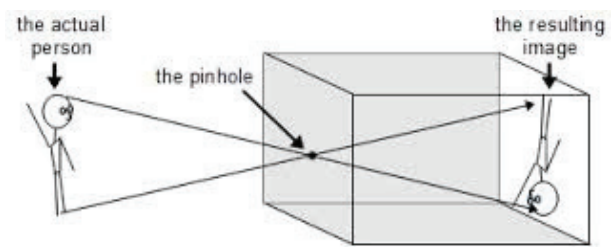


By Janet Cornacchio

In a number of past columns, I've discussed basics of composition and a number of 2-D media. Today, let's look at photography. Photography is a word created from two Greek bases—"photos" meaning "light," and "graphy" meaning "drawing or writing, which together mean "drawing with light."

Believe it or not, the ancient Greeks and Chinese discussed the concept of a pinhole camera or camera obscura (latin for "darkened room") about the 3rd century BCE. Europeans and Middle Easterners from as early as the 4th century CE continued to experiment with this concept.

If you've ever seen the recent movie, "Girl with a Pearl Earring," I believe Vermeer is shown using one. And then, there is Leonardo's 15th century definition of it: "If the facade of a building, or a place, or a landscape is illuminated by the sun and a small hole is drilled in the wall of a room in a building facing this, which is not directly lighted by the sun, then all objects illuminated by the sun will send their images through this aperture [opening] and will appear,





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upside down, on the wall facing the hole.

"You will catch these pictures on a piece of white paper, which is placed vertically in the room not far from that opening, and you will see all the above-mentioned objects on this paper in their natural shapes or colors, but they will appear smaller and upside down, on account of crossing of the rays at that aperture. If these pictures originate from a place that is illuminated by the sun, they will appear colored on the paper exactly as they are. The paper should be very thin and must be viewed from the back." (Think of diagrams of how light enters a human eye through the pupil and reaches the retina as a smaller inverted image.)

If the first half of photography is the creation of a reversed image inside a pinhole camera, the second part is to find a way to seize that image. It took close to a millennia to go from the ability to imagine and build a camera obscura to actually be able to capture that image. What led to the ability to reproduce an image was the gradual discovery of light sensitive chemicals, such as silver chloride and silver nitrate. From there, chemical-based photography developed.

The development of a method to capture a permanent pinpoint camera image easily required another century. Beginning in the late 1700s experiments with various chemical solutions that were light reactive began. Images were pale and exposure times were often days, not minutes. Then with experimentation with even more complex chemical washes (silver iodine & mercury for starters), the early photographers were able to fix an image first on metal surfaces and then on paper by taking a faint latent image and developing it further from a



One of the oldest photographic portraits known, 1839 or 1840, made by John William Draper of his sister, Dorothy Catherine Draper



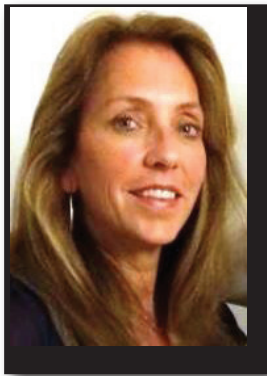
Color portrait of Samuel Clemens (Mark Twain) by Alvin Langdon Coburn, 1908, made by the recently introduced Autochrome process.

translucent negative onto a simple contact print.

Pioneers of the process included Niepce, followed by Daguerre, inventor of the daguerreotype introduced in 1839 and printed on metal. Talbot's paper based calotype negative brought required exposure time for an image down from minutes to seconds. Indeed, the earliest photography took so long to develop that often the subjects were dead people, as they didn't move and it was a way to remember a loved one lost.

One of the first armed conflicts to be photographed was the American Civil War and when I was doing curatorial work at the Captain Forbes House, I catalogued countless photos of the aftermath of battles. Some were glass negatives which are a very permanent, if somewhat breakable, means to store an image.

So the means to fix a pinpoint camera image on a surface was developed in the first half of the 19th century, and by the latter half of the century, a photographic process was refined and improved to make photography available to the general public. George Eastman of Rochester, *Art Matters..continued on p.22*



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.

The Dementia Umbrella

By Phyllis DeLaricheliere, MS

"Dementia," a medical term, was derived from the Latin noun (1806) that meant a low condition of mental function or mental incapacity. "The state of being demented" was used loosely to cover a wide variety of mental symptoms and conditions. This should not be confused with the adjective "demented" that is referenced to being insane or out of one's mind. The French term: demence (1822) created the usage when referencing our elders – senile dementia or the failure of the mind, which occurs in old age.

Today, the most common description of dementia is a progressive decline in cognitive function due to damage or disease in the brain beyond normal aging process that results in memory, attention, judgment, language and problem-solving loss. This "umbrella" description, describes in some way, shape or form the common attributes to various forms of dementia that exist. There are several: vascular dementia; frontotemporal lobe dementia; Lewy body dementia; mixed dementia; Huntington disease dementia; Down syndrome dementia; Parkinson's dementia; CTE (chronic traumatic encephalopathy); dual diagnosed dementia, and Alzheimer's disease (the only one classified as a disease), to name a few.

For the next several months, we will explore all forms of dementia and look at their unique characteristics, potential origins, and the similarities they have under the dementia umbrella. For each different type of dementia, we will also apply the phases of the Hippie Journey to see if it assists you in determining where your loved one is with their journey. More



awareness and more education, will allow the caretaker/caregiver to feel better informed and hopefully a little more prepared.

The first type we will explore is the most common, next to the disease Alzheimer's. That is vascular dementia.

Vascular dementia (vascular cognitive impairment, mild cognitive impairment) stems from those who have suffered, strokes, where major blood vessels in the brain get blocked during the episode. Blood, in addition to oxygen, starves the brain of nutrients and can leave behind damage throughout the brain, from mild to severe, depending on the intensity of the stroke and the number of them. Vascular brain changes have often been connected with other forms of dementia as well, including Alzheimer's.

Stroke can affect balance, ambulation, and speech. It also can affect sensation and movement to one side of a person's body/face. When it affects the functionality of the brain, in the beginning we most notice confusion, disorientation, impaired judgment, lack of attention span and word finding. Memory loss comes after a period of time when the brain is overcompensating for the initial damage, or if further TIAs (small strokes) continue to happen.

As with all dementia, the journey is similar in that it will progress (at different rates but it does not get better) and there is currently no cure. However, where are your loved ones in the journey so you can help them and better understand? Medically, there are pharmaceuticals that assist with some of the symptoms allowing the person to feel more comfortable and less anxious. But the holistic needs of the PERSON BEHIND THE DIAGNOSIS, will never change – the need for love, connection, meaning and purpose in his or her life.

The Hippie Philosophy teaches us that there are three phases in the journey. The first we call – "They know they don't know." As those of you who are familiar with these teachings understand, this is the worst for the person with dementia. They are aware they can't remember; they are aware they responded the wrong way. How do we look for these indicators? They might make comments like, "You answer," or "I must be losing my mind," or "Am I going crazy?"

What if they ask you if they have dementia? Do you tell them? The answer is YES. They have the right to know when they are aware and they have the right to feel all they are feeling. Allow them to be! Allow them to have imperfections; we all do. Do not rush them if they are struggling. Engage in respectful connections and assist them with dignity. You, the caregiver, need to remember for the two of you that this is not planned, and it's all going to be the way it will be, so embrace the journey.

All dementias personalize their effect on the person. It is not a one-size-fits-all. But with vascular dementia, the physical effects are very dominant and the mind defaulting follows. It's not easy, but take each day one at a time. Stay informed, and never lose sight that they are aware.

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www.cdc.gov/aging/dementia
"I'm not crazy", Piler; 2001

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. STAY TUNED – HER LIVE WEB CHATS ARE COMING SOON! ∞*

THE GRAPEVINE

Traditional Four Steps of Wine Tasting



By Missa Capozzo

SHARON – Drinking wine is easy; I think we’ve all mastered that “skill.” Tasting wine is a completely different ballgame that requires you to engage all of your senses to determine exactly what is in your glass and understand its journey from vine to bottle.

Following the Four Steps is an easy, fun way for the wine novice to gain a better understanding for what’s in the glass. Grab a glass of wine and follow along:

Step 1: Sight. Hold the glass at a 45 degree angle against a white background (napkin, tablecloth, etc.) and determine the color and intensity of the wine. If it’s a white, does it appear lemon-green, lemon, or golden? If a red wine, does it appear ruby, garnet, or perhaps have purple tones? This assessment can help determine the grape variety, how cool or warm the climate where the grapes grew, and/or how long the wine has been aging.

Step 2: Swirl/Body: Swirl the wine in the glass to thoroughly coat the glass with wine. When you bring the glass to stillness, notice the viscosity of the wine, or how thick it seems to stick to the glass. Does the wine appear extremely thick, stick to the glass for quite some time, and form a lot of slow moving legs? Or perhaps the wine appears rather thin, more watery, and drips down the side of the glass rapidly. Your assessment of how light or full the body of the wine in your glass will give you clues

indicating which grape variety it came from, as well as the alcohol and/or sugar content.

Step 3: Smell: Swirl the wine in your glass again to aerate it, put your nose deep in the glass and take a deep breath, and determine what the aromas remind you of. Perhaps you are detecting notes of citrus, or maybe stone fruits. Maybe you find the aromas to be very floral or earthy. When you close your eyes and take a deep breath, what do those aromas remind you of other than wine? This determination can offer you clues into what grape varieties are in your glass, the region the grapes grew, and especially any specific winemaking techniques involved.

Step 4: Taste. Not only are you determining various flavors you might find, including those of fruit, earth, oak, and others, but during this step you are assessing the weight and texture of the wine. Does it have a light or heavy mouthfeel? Do you sense a degree of residual sugar, or can you determine that it is a dry wine with no detectable residual sugar? Do you sense a high degree of acidity, or is this wine softer on the palate? If tasting a red wine, how heavy are the tannins? All of these questions will provide even more clues into what this wine could be.

You are now armed with enough information to understand and appreciate the nuances of the wine you have chosen. Cheers!

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

Downsizing the Downsizer



By Natalie Ahern
Owner, All the Right Moves

Next month I am moving from the home I have lived in for 23 years. It has been a wonderful home where I have lived with and loved my husband, raised my four children and our beloved mixed breed dog. It has been so much more than a house; this simple but lovely gambrel cape has held our combined laughter, tears, joys, and sorrows. I will miss it greatly, but my children have left and it is time to move to a smaller and simpler home.

As a downsizing specialist, I assist older adults as they move from one phase of their lives to another. There is nothing like the phrase “Do it yourself” to really help understand the complexities of what I preach to my clients every day. Wow! Am I tired! The best part of this experience is that it reinforces all the helpful hints the women in my company talk about every day...and the ones I forgot to follow. So, here again are some of the hints that I am going to diligently follow after writing this article.

Make a calendar. Put all your known dates in it, including the closing of your home, the move estimator date, the actual move date, the day your junk hauler is coming. Use this to write goals for each day. For example: “Go through pantry today and get rid of unwanted/expired food. Bring current staples to food pantry.”

Start your actual downsizing by making a staging area where you can put boxes. I usually recommend one for each floor, so you don’t have to lug boxes up and down stairs. For example, the guest bedroom will hold all the packed boxes from the second floor.

Work on one room at a time. I spent the weekend running from one room to another and felt I got nothing accomplished.

Put like products together when you are sorting. For example, if you find candles in your bathrooms, bedrooms and dining rooms, pull all of them together before you pack. For most of my clients, sorting in this way helps the client see how many similar items he/she has and makes it easier to cut back on what is packed.

Take pictures of items you do not have room for—the Swedish pine armoire, the artwork your daughter made in middle school. The picture will help you remember the item and make it easier to part with.

Work together with your partner or child. Make lists together of individual responsibilities and try not to criticize the other person’s work. Take time each day to walk, relax and do something just for you.

Writing this article today reinforced all that I was doing wrong. Leaving my home has been an emotional roller coaster for me and I find I am more forgetful and anxious. These feelings make me more tired and less able to focus...all things my clients tell me daily. Living through this experience will make me even better at what I do.

I will let you know next month how I did at following my guidelines. Right now, I’ve got to go make that calendar!

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.*



Doreen’s Dinners

By Doreen Lang

Do you miss going out to dinner? You won’t after enjoying this deliciously satisfying, Greek-Style Shrimp Linguine easy to make, low calorie dinner. This is a delicious meal that my clients ask me to make over and over again. Buono!

Greek-Style Shrimp Linguine – Serves 4 (1 ½ cups each)
8 oz. uncooked linguine (gluten free options work great here)
1 tbsp of olive or coconut oil
20 large shrimp, peeled and deveined (about 1 lb.)
5 garlic cloves minced
1 tsp oregano
¼ tsp crushed red pepper
1 (14.5-ounce) can diced tomatoes, undrained
¾ cup (3 ounces) crumbled feta cheese
2 tbsp chopped fresh flatleaf parsley or basil
Splash of white wine optional.

Ready in 1, 2, 3, 4

Cook linguine according to package directions.

Meanwhile, heat oil in a large nonstick skillet over medium-high heat. Add the shrimp, minced garlic, dried oregano and red pepper; stir-fry 2 minutes.

Add the tomatoes; reduce heat and simmer, uncovered until shrimp is opaque, about 3 minutes. Add splash of white wine optional.

Drain linguine; return to the same pot. Add shrimp mixture and cheese to the linguine; toss, and transfer to 4 serving plates. Top with parsley or basil and more feta.

If you want fancy-shmancy, drizzle a flavored oil lightly over the entire dish; a Calabrian pepper oil is just the thing for those who like it spicy!

Try it, love it, that’s my promise!

Doreen’s Dinners is a personal chef service focused on comfort food. We’ll shop, prepare and deliver your favorite meals to you. Contact us to make your life easier, healthier and tastier at 1-339-526-2049 or doreenalang@gmail.com www.doreensdinners.com



Scituate Arts Association’s Annual Juried Show Call for Artists for Online Entries

The Scituate Arts Association is proud to announce its Juried Show, open to all, to be held at the Front Street Art Gallery from Friday, April 9th through Sunday, May 2nd. In accordance with the COVID guidelines at that time, awards presentation by invitation will take place Friday evening, April 16th from 6:30 to 9:00 pm, if possible or alternately by Zoom.

On-line Entry Only: For a complete prospectus and details on on-line entry instructions, go to www.scituateartsassociation.com or www.frontstreetartgallery.com, and click on 2021 Juried Show. Online entries will open through Wednesday, March 24th. Accepted works will remain on display during Gallery hours through Sunday, May 2nd.

The Show’s Jurors will be –Michelle Clarke, Nan Daly and Margaret McWethy.



Michelle Clarke, Hanover artist and Best in Show winner at the Scituate Arts Association’s 2019 Juried Show, reports “As a local South Shore artist, my goal is to create a piece of art that cannot be passed by without a connection, even if only for a moment. I hope you enjoy my work: Sonata.”

Nan Daly’s memories of growing up along the Hudson and in the Catskills of NY provide much of the imagery of her abstract paintings. She also enjoys painting the fragile beauty of flowers, especially since it provides an antidote to New England winters.



Margaret McWethy is an Impressionist painter with a lifelong interest in art and the natural world. She paints the scenes that surround her, but her real subjects are the brilliance of light and the rhythms of nature. Margaret’s background in the sciences tends to make her approach a blend of the analytical and intuitive. “I like the idea of reducing things to parts to see how they work, then reconstructing and editing. Not with the object of reducing things to formulas but to reach some real understanding with which one can then begin to create. I always like exploring the small landscape of the still life. I enjoy the intimacy of the relationships.”

An entry application & additional information may be downloaded from the Association website at www.scituateart.com or contact Janet Cornacchio, SAA President at jcornacch@aol.com.(preferred). We would like to thank our Sponsors: Coastal Heritage Bank, Frame Center of Hanover and Janet Cornacchio, Jack Conway Realtor, Scituate. ∞

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Honoring Social Work and Social Workers

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

We may not recognize it, but year after year, social workers are unsung super heroes helping to keep society together during challenging times. I know how critical social workers are in the nation's health care system, whether they're assisting people to avoid homelessness, navigate a mental health crisis, find safety from a violent situation, or cope during the pandemic.

Historically, social workers have been among the leaders that have worked to secure voting rights, push for equal rights, and establish economic safety programs. Today, there are more than 700,000 social workers nationwide continuing the legacy of caring for our country's most vulnerable and advocating for programs and policies that raise people up.

In honor of Social Work Month in March, the National Association of Social Workers has launched the "Social Workers are Essential" campaign to highlight the critical work social workers have been doing for decades and the crucial contributions they have made most recently during the pandemic.

We at Old Colony Hospice & Palliative Care know firsthand how valuable social workers are. We have seven top-notch social workers who work closely with each patient's team of doctors, nurses, and clergy in our efforts to bring dignity to our patients during the end-of-life journey. Our social workers spend time to find out what matters most to patients and their families during this time and try to help make it happen. It could be something as simple as finding a hairdresser that can come into the home or as complicated as reconciling family schisms before someone passes away.

As our Director of Social Work & Support Services Samantha B. says, "Social work is about empowering those we work with to take the steps they need to take."

OCH social workers run caregiver and grief support meetings for families; help coordinate pandemic coping tools for communities; assist families with living wills; advocate for home renovations so patients can return home; and even work to find loving homes for beloved pets who will survive their owners.

They are incredibly kind and creative caregivers:

One patient loved mystery novels but could no longer read because of

her eyesight. An OCH social worker visited her once a week to read and hold a "book club" with her.

Another patient fled to the United States from political persecution and had a lifelong dream of becoming an American citizen before he died. An OCH social worker helped him with the process and obtained funding for transportation to the embassy, where he at last took the oath of US citizenship. He died a few days later.

On one occasion, our social workers actually took on the role of wedding planners, helping a patient fulfill her dying wish to renew her marriage vows.

Here in our organization, as in the rest of society, social workers have been key during the pandemic. They have been on the front lines along with doctors, nurses, grocery store workers, and emergency personnel. Social workers have continued to work at hospices, schools, nursing homes, hospitals, mental health centers, private practices, child welfare, and assisted living facilities to get people the services they need. Social workers toil in every facet of society, helping people to connect to services they need and to lead more fulfilling lives.

Although social workers are critical in the nation's health care system, the profession faces a shortage of personnel, which will make it more difficult for society in the future to cope with complicated issues such as trauma, poverty, addiction and end-of-life care. The United States will need many more social workers as our nation's population ages and mental health concerns in all age groups continue to rise. To encourage people to enter the field, advocates have proposed legislation, such as the Social Work Reinvestment Act, that would tackle such barriers as high caseloads, low salaries, and student loan debt.

If you know a social worker, take a moment to say thank you.

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. ∞*

SOCIAL SECURITY UPDATE

What are social security representative payees?



By **Delia De Mello,**
Social Security

Millions of people get monthly Social Security benefits or Supplemental Security Income payments. Some need help managing their money. When we receive information that indicates you need help, we'll assign a representative payee to manage your benefits for you. We try to select someone who knows you and wants to help you. A representative payee receives your monthly benefit payment on your behalf and must use the money to pay for your current needs, including:

- Housing and utilities.

- Food.
- Medical and dental expenses.
- Personal care items.
- Clothing.

Rehabilitation expenses (if you're disabled).

If you need help managing your benefits, tell a Social Security representative that there is someone you want to be your representative payee. They should be someone you trust and see often, and who clearly understands your needs. Social service agencies, nursing homes, or other organizations are also qualified to be your representative payee. Ask them to contact us.

You can write to us within 60 days of being assigned a representative payee if you don't agree that you need one or if you want a different representative payee.

We also offer an option, called Advance Des-

ignation, which allows you to choose a representative payee in advance. In the event you can no longer make your own financial decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits.

You can submit your advance designation request when you apply for benefits or after you are already receiving benefits. You may do so through your personal my Social Security account at www.ssa.gov/myaccount, by telephone, or in person. You can find more information at <http://www.ssa.gov/payee>.

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 ∞*

The Alzheimer's Family Support Center: Until There's a Cure, There's Community

When the COVID-19 pandemic hit in March of 2020, most of the community resources we tend to take for granted closed their doors to the public. These closures were particularly impactful for the Alzheimer's community: libraries, Councils on Aging, and adult day programs are usual sources of respite for caregivers, as well as places of camaraderie and enrichment for people living with cognitive loss. In their absence, caregivers have been "on duty" 24-7 and those in their care have struggled to stay engaged.



Leo Liatsos with his daughter and caregiver Susan Kashmanian. [Courtesy photo]

The Alzheimer's Family Support Center (AFSC) provides a full array of services to families and individuals living with Alzheimer's and other dementia related diseases. Services include care planning and consultation, supportive counseling, professional and family caregiver education, insurance support, ongoing phone support, cultural and social programming, and bereavement services. Created and staffed by caregivers, the AFSC recognizes Alzheimer's/dementia as diseases that can affect the whole family, not just those with the diagnosis. That means they provide support for all members of the care "team". What's more, all services are provided free of charge, regardless of ability to pay. Services are easy to access via phone, email, Zoom or drop-in. Because services are free and immediate, no one need wait for a referral or insurance approval to get the help they need.

The last year has been challenging for sure, but it has also brought silver linings. Being all online, AFSC services are now available literally anywhere, with many on the South Shore and South Coast becoming members of this ever-ex-

panding community.

Writes Kenna Liatsos of Plymouth, "We discovered the AFSC through our physician soon after [my husband] Leo's diagnosis. Needless to say, the sudden reality of this finding and the fears of an unknown future were devastating. As soon as we contacted the Alzheimer's Family Support Center, however, we felt the strength of caring and support from people who truly understood what we were experiencing."

Because of the pandemic, the AFSC halted all in-person services on March 13, 2020. But Alzheimer's didn't stop for COVID-19, so neither did the Center. Since then, they've moved all their services online, with 45 support groups up and running via Zoom and all other services available remotely. They even have a dedicated staff person who helps get people connected online.

Ms. Liatsos continues, "When in-person groups were no longer possible due to the pandemic, virtual groups were immediately offered. All people are accepted unconditionally; no one is turned away. The skillful facilitation by group leaders and the support of group members make this an invaluable experience for those of us living with the disease."

Because dementia disease affects families and not just individuals, the AFSC provides services to all members of the care continuum. The Liatsos's two daughters Susan Kashmanian and Jill Johnson help Kenna with Leo's care. Says Jill, who lives in Marshfield, "[The AFSC] provides a steady source of dementia related resources to draw from. It has been a highlight for me in support of my father."

For the Liatsos's and hundreds of other families, the AFSC's remote services and programs have made a huge difference during these difficult times, helping people stay connected to needed resources and engaged in vital social interaction.

The Alzheimer's Family Support Center's motto is "Until there's a cure, there's community". Because of COVID-19, that community has grown a whole lot larger.

If you or anyone you know is in need of Alzheimer's/dementia support, please call (508) 896-5170, email info@capecodalz.org, or visit our website: <http://www.alzheimerscapecod.org>.

During COVID-19, The Alzheimer's Family Support Center continues to provide the following free remote services:

- 45 support groups per month for caregivers, people living with AD/dementia, and those grieving the loss of someone with AD/dementia.
- Five days per week individual and family consultations
- Five days per week phone support



- Six-week-long Savvy Caregiver courses
- Annual family & professional caregiver skills training conference reaching 2,000 people
- Support programs for professionals working in residential care facilities
- Volunteer opportunities for people living with AD/dementia and their caregivers
- Monthly social/cultural events for people living with AD/dementia and their caregivers
- Daily email blasts to 5,000+ individuals
- All services provided free of charge with respite care as needed. ∞

SHINE Volunteers Needed



SHINE Counselors help Medicare beneficiaries by providing free, confidential, unbiased help with understanding Medicare costs and benefits. The Middleboro Regional SHINE office covers parts of Plymouth, Bristol and Norfolk Counties and we have been very busy with folks turning 65, retiring, and/or needing assistance with healthcare and prescription costs.

We are looking for Volunteer SHINE Counselors and we will be offering a certification class in May! The class will be held on Zoom and will consist of 12, 3-hour sessions in which topics such as Medicare Parts A, B, C, and D, Prescription Advantage, Extra Help, MassHealth and others will be covered.

If you think you would enjoy helping others in a very meaningful way, while also challenging your mind and learning new skills, SHINE Counseling may be perfect for you. And one great thing about SHINE Counseling is that it can be done remotely, so the SHINE program has been able to provide counseling to beneficiaries throughout the pandemic, while keeping everyone safe and practicing social distancing.

If you would like to learn more and see if this volunteer opportunity is right for you, please contact SHINE Regional Director Christie Rexford at 1-800-231-1155 for more information. ∞



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Cover Story

launch a more than 40-year career in Boston radio for their son.

The name Jordan Rich was destined to become a household word, and he would rise to the level of a broadcasting legend throughout the state, nation and beyond. While attending Curry College in Milton as a teenager, Rich landed a job as a weather reporter on WRKO. Then came posts as a disc jockey and host on WSSH-FM, WHDH, and WRKO, and a 20-year run on WBZ's popular overnight talk program, *the Jordan Rich Show*.

Today, Rich's familiar voice can be heard on the 50,000-watt WBZ radio station every weekend with his *Connoisseur's Corner*, *New England Weekend*, *The Upside with Jordan*, *the WBZ Book Club*, and a movie and TV review show called *Streaming with Jordan*. He also teaches voiceover classes and co-owns and operates Chart Productions, an audio/video production company in Braintree.

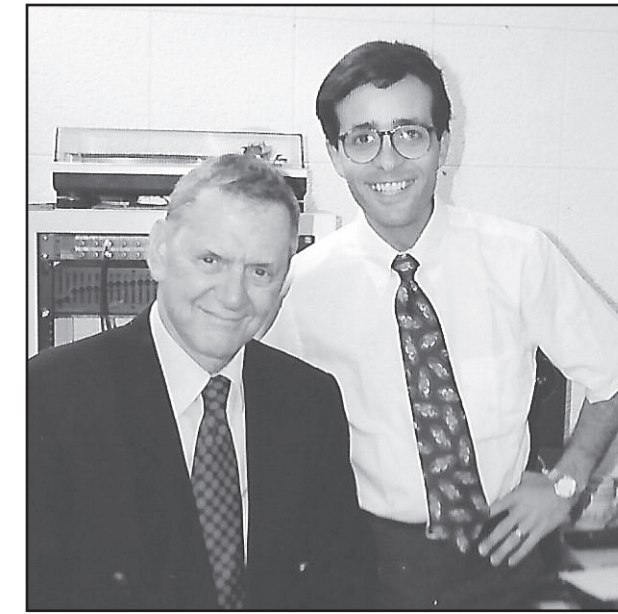
And in his "spare time," with the help of local editor and ghostwriter Stephen White, he recently wrote and published his autobiography, *On Air—My 50-Year Love Affair with Radio*. All proceeds from the book will benefit one of his favorite charities, the Boston Children's Hospital. Rich's memoir details his rise to fame on the WBZ airwaves as an early stand-in and then successor to the longtime overnight talk show host Norm Nathan, but also his 15-year struggle with depression, the loss of his first wife Wendy to cancer, and the joy of working with his son Andrew as producer of his talk show. He also offers a list of tips for those considering a career in broadcasting.

"Like my father, who was a singer and amateur actor, I've always had a wry sense of humor, and it was expected that I would be upbeat and funny on my show every night," said Rich. "But when my clinical depression was at its worst, I finally decided to let my listeners know what was going on with me. It was the best thing I could have done. The love and support that came over the airwaves from all over the country was unbelievable. I didn't have to put on a happy face (or voice) anymore and it took so much pressure off of me until I could find a great therapist who helped me through it."

During one of his Saturday night talk shows, Rich got the chance to pay it forward with a man named Joe who called in at 4:05 a.m. in a state of desperation.

"Joe's voice was weak as he told me he had just lost his job, and his wife had left him and wouldn't let him see his only daughter," said Rich. "He said he was thinking of killing himself, but I talked with him for half an hour, urged him to get professional help, and gave him the number for the Samaritans, which I always kept on hand. Before he hung up, Joe left his address with our producer and promised to seek help."

"Lots of callers after that expressed support for him, including a psychiatric nurse who was



Jordan Rich has interviewed hundreds of celebrities including Tony Randall, pictured here with Rich. [Courtesy photo]

listening to the show while driving home from her overnight shift. She spoke directly to Joe through the airwaves. 'I want you to know we can help you,' she said. 'And there is a place to turn.' She left the name of her mental health facility with our producer.

"I later wrote Joe a long letter telling him about my personal struggles with depression and giving him the information that the nurse had left. Many months later, I was in the studio prepping for my show when I heard the last caller on the show before mine, which was hosted by the great Lovell Dyett. The caller said his name was Joe, and I recognized his voice immediately. He told Lovell that he had been in a desperate place one night about eight months ago with no one to talk to except the gentleman on the talk show. He said if he hadn't called in, he might have ended his life that night. He subsequently sought treatment for depression, found a new job, and was back on solid ground."

"Hearing that 'happy ending' story from Joe was one of the most gratifying moments in my more than 40-year career in radio. As a Jew, I subscribe to the concept of *Tikkun Alom*, which means any activity that improves the world brings it closer to the harmonious state for which it was created, even if you are just helping one person at a time. Joe reinforced the importance of *Tikkun Alom* for me."

As a talk show host at WBZ, Rich was able to meet and work with many of the "voices" he had held close to his ear on his battery-operated transistor radio in Randolph. "I became friends with broadcasting legends like David Brudnoy, Gary LaPierre, Larry Glick, Dave Maynard, Jess Cain, Jerry Williams, Dan Rea, and Norm Nathan, who was a wonderful mentor to me. Norm taught me about self-deprecation and treating listeners with kindness and respect, and it was an honor and a privilege to succeed him on WBZ after his passing. Those were tough shoes to fill. The overnight talk show audience is made up of listeners that are more loyal to the

hosts and the radio station than people during any other part of the day. They cherish hearing that voice in the night, and if they do not like a change you've made to the program, they will let you know."

Over the years, Rich interviewed hundreds of celebrities, including Kirk Douglas on the occasion of his 100th birthday, science fiction author Ray Bradbury, Stan Lee, creator of Spiderman, comedians Joan Rivers and Don Rickles, and actors Liza Minelli, Roger Moore, and Tony Randall, among many others. But his show was much more than a fluffy, "Who's Who" in Hollywood for graveyard shift workers and insomniacs. It was also a forum for people to vent their feelings when tragedies happened in the world, like the deaths of Princess Diana and JFK, Jr., and the 9-11 terrorist attacks in New York. e

When the economic collapse of 2008 occurred, once again a familiar voice in the night welcomed listeners to call in and talk about their troubles. People were panicked about losing their jobs, their savings, and their futures," said Rich. "My role became that of comforter during those times. I had no grand answers, but I could listen, and they wanted to be heard."

The Jordan Rich Show never delved deeply into politics or other volatile topics. Its major role was to entertain and comfort a special breed of listeners. "I didn't want to have an issues-oriented, hard line talk show," he said. "I'm not much for confrontation and I don't want to fight with people. Political divides were not as harsh as they are today when I started my show, but things were beginning to get a bit ugly with the Clinton-era scandals. So, I went with the same format that brought me to WBZ – interviewing guests from all walks of life – authors, artists, historians, humorists, and more, and I developed an intimate connection with my overnight audience."

"These listeners are different from people who turn on the radio to pass the time while driving in their cars. They are not among the thousands of rush-hour commuters on the Boston highways. They are awake while others sleep, in the dark of night and before the sun rises. Overnight listeners feel a certain entitlement and ownership of the hours. This is their comfort zone, a place that shared only with other like themselves. I understood them. I was one of them. I love them."

Rich's memoir, *On Air: My 50-Year Love Affair with Radio*, available on amazon.com. Email jordan@chartproductions.com or visit www.jordanrich.com for information about his current programs, voice-over classes, and podcasts. ∞



Senior Fitness...

Continued from page 6

ance, you can perform calf raises while holding a water bottle, or book, in each hand. Just rise up onto your toes then lower back down and repeat.

What about doing some **seated squats** using a stable chair, sofa, or bench? Start in a seated position then stand up then sit down, and repeat. This is a super effective exercise for your hips, thighs, and buttocks.

Midsection exercises.

How about some **abdominal exercises (front of the trunk)** while seated in a chair, sofa, or bench? Sit upright at the edge of the seat, lift one knee up at a time as you bring the same elbow to the same knee. To work the **obliques (sides of the waist)** bring the opposite elbow to the opposite knee and repeat alternating right then left.

Planks to work the **core musculature** and **stabilizers** are easy to incorporate. You can use a steady surface. Support both elbows directly beneath your shoulders. Keep your abs pulled in and back flat to avoid sinking your hips. Keep your body in a straight line while you extend both legs behind you on your toes. Hold this position for 10 seconds and no more than 2 minutes building 10 seconds at a time.

Upper body exercises.

Depending on your fitness level, let's try some **pushups** using a smooth wall, countertop, or flat bench. Place your hands at chest level on the wall, edge of the counter or bench, then slowly bend your elbows bringing your chest toward the wall, counter, or bench, then straighten your arms. Repeat until you complete the desired repetitions. This is an exercise that primarily trains the chest, triceps, and shoulder muscles.

Lastly, how about a **bent over row** exercise to work back, biceps, and shoulders using your own bodyweight, water bottle, or a book? Perform this on a chair, sofa, or flat bench. Sit at the edge of the preferred furniture piece. Bend forward at your hips, keep your back flat. Place one hand on one thigh to support your spine. Let the other arm hang straight down. Bring your elbow back so your hand, water bottle, or book ends up by your ribs. Slowly straighten your arm back down. After completing the

desired number of repetitions, repeat with the other arm.

Summary.

Together, let's adjust to the *new normal* by becoming more physically active, rather than the complete opposite, in order to avoid some of the health issues and weight problems that result from inactivity. Include cardiovascular exercise, stretching exercise, and resistance exercise to build muscle, strength and endurance. Wisely use the sophisticated technology to your advantage.

Especially now that we are essentially spending more time in our homes, why not make the most of it by taking time to exercise our bodies and our minds. I guarantee you will feel so much better for it! Let's face it—an active lifestyle is a perfect recipe for a better and healthier life!

ABOUT THE AUTHOR: Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for over 35 years. She is also an author and writes fitness-related articles for various fitness publications. Currently, she is a Fitness Researcher who Co-Directs the Health & Fitness Center at Quincy College with Dr. Wayne L. Westcott. ∞

Art Matters...

Continued from page 14

NY developed a dry gel on paper or film that replaced the metal and glass plates and toxic chemicals required for early photos. By 1901, the Kodak Brownie appeared. I had a mid-20th century version of that camera. It was a basic point and shoot, but I was able to take simple pictures.

Another 20th century development was slides. Remember countless hours of travel slides and family events shown on a screen in a darkened room. I'm sure we've all got boxes in attics with slides that we hope to convert to 21st century technology. Then Polaroid perfected the instant photo, which from an archival standpoint was not very durable, but it did provide instant gratification.

One important improvement remained –

the introduction of color. As early as the mid-1800s, color photos were attempted using color filters. However, the technique was cumbersome and imperfect. In the 1890s, autochrome emulsions layered the red/blue/green so that the eye merged the colors, based on a concept similar to dot etching in lithography.

Kodachrome color film came out in the 1930s and was the color film of choice until the advent of digital photography. More about how computer technology has revolutionized photography next time.

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 ∞

CROSSWORD PUZZLE ANSWERS FROM PAGE 8

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