

Like Father, Like Sons – Kulka Dental Associates is a Family Affair



By Marie Fricker

Against a hazy orange sky, U.S. Army Major Peter Kulka, a Hanover dentist, climbed aboard the cargo plane that would end his tour of duty in Balad, Iraq in 2005.

Only when he felt the aircraft's wheels lift off the sweltering ground of Camp Anaconda (Saddam Hussein's Royal Airforce base) did he believe he would return safely to his wife and sons and to the dental practice he had left behind.

"We all crowded into the plane, quietly, like we were going to church," said Peter. "None of us were sure that a stray mortar might not end it for us at any time. It was only when I felt the wheels go up that I let go of the anxiety that had been bottled up inside. I was going home."

This memory is as fresh in the Iraqi veteran's mind today as it was 17 years ago. But on this morning, as he arrives at his dental office at Webster Place in Hanover, Dr. Kulka is back in his comfort zone – a zone made even more comfortable by the arrival of two new partners in his practice – his sons, Dennis, 28, and Connor, 26, both D.M.D.s.

"Are you Dr. Kulka?" asks a young woman, who looks up from the front desk where she is checking in for her appointment. "Yes, I am," said Peter, a tall, youthful-looking 66-year-old, who is wearing blue scrubs and a surgical mask.



Drs. Dennis, Peter, and Connor Kulka arrive at their family dental practice in Hanover. [Courtesy photo]

"But are you here to see Dr. Peter Kulka? I'm happy to report that we have three Dr. Kulkas to choose from now."

Dennis and Connor joined their dad's office after graduating with honors from Boston University's Henry M. Goldman School of Dental Medicine. They work alongside him now filling cavities, restoring crowns, performing root canal therapy, and providing preventive and emergency care to the patients their father has nurtured for the last 40 years.

"I never asked my boys to become dentists," said Peter. "But they both came to me and said, 'Dad, we see how happy you are with your work, and you always have time for our family. We want to do what you do.' I can't tell you how proud that made me feel."

Dennis Kulka, 28, is excited to join the Kulka Dental Associates team. "My father is so respect-

ed, and everywhere we go, patients come up and greet him," he said. "He has always taught my brothers and me that you can get back 'things' you've lost, like money or a car, but if you lose your good name by being uncaring or dishonest, you can never get it back. I live by that rule."

For Connor Kulka, 26, working with his dad and older brother is not a job but a pleasure. "We are a family practice that is there for our patients six days a week, 8 a.m.-5 p.m., and if someone has an emergency that can't wait, we will open the office on a Sunday. I'm proud of the practice my dad has built and I can't wait for my younger brother Stephen to join us. Four Kulka dentists in one building. That will be something."

Stephen, 25, is in his final year at B.U. Dental School on a military scholarship, but he will owe the Army four years of service before he

Peter Kulka... continued on p.6



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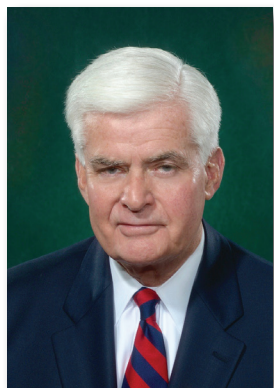
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HOME EQUITY WEALTH MANAGEMENT

Surging Need for Retirement Cash Increases Advisor Interest in Reverse Mortgages

Ongoing low interest rates and fixed income yields are increasingly inadequate to cover spiking living costs, leading retirees and financial advisors to search for alternative sources for reliable cash.



By George Downey

BRAINTREE - The quest for stable cash flow and liquidity in retirement is increasingly challenged by low bond yields and stock market volatility. To solve the dilemma, financial planning professionals are seeking alternative sources of cash that can reliably increase and extend cash flow and financial security.

One obvious, and often overlooked, source is housing wealth (home equity), the largest single asset of most households. Short of selling, the home has traditionally been considered an illiquid asset, not a viable financial planning tool. That is no longer true.

Reverse Mortgages - A Unique and Versatile Financial Planning Tool

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

Savvy financial advisors are learning how reverse mortgage works and for whom it is suitable. Understanding the unique combination of features and versatility provides advisors and clients the ability to monetize home equity. In so doing, they can unlock housing wealth to increase financial resources that will improve and extend retirement security - without selling the home.

Reverse Mortgage Common Uses

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

Enhanced Planning Potential

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

Borrower Obligations - It's A Mortgage - Just Different

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

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



Photo credit: istock.com/ William Potter

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 considerations.

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

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 NRMLAs 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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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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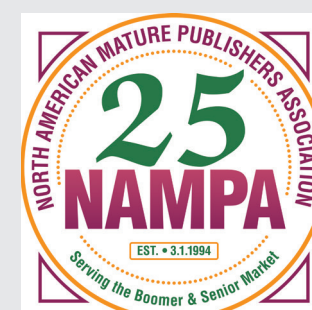
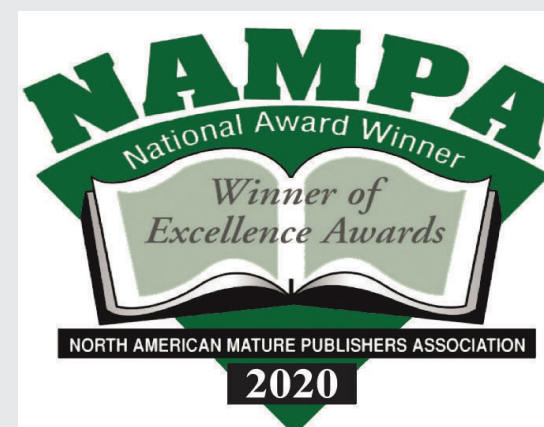
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Rescues: Bringing Out the Best in Us

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



During my decades working with people at the end of their lives and their families, I've seen a wide range of emotions and reactions – good, bad, and every shade in between. What I've discovered is that while there is a capacity for humans to hurt or harm, there also seems to be an even stronger pull to connect, comfort, and help. People can amaze you with their courage, dignity, and love.

In the last few years, this has been reinforced as I've worked to open Sunny Paws Rescue, a nonprofit rescue organization, based in East Falmouth, whose mission is to save dogs abandoned, neglected, and abused. It is horrific what some people can do to animals in their care. But I've also witnessed a deep capacity for love and caring.

Several years back, I noticed a crowd gathering around a car. A little dog had been left inside and was near death from the heat. The animal didn't look as if it could survive much longer. So, I smashed a window and explained the situation when the police arrived, but I fully expected some fallout from the incident. What I didn't expect was support from people, including a local attorney who called to let me know they would defend me pro bono if I ran into any trouble.

Sunny Paws Rescue has been up and running since October, and here are some of the animals who have found loving homes through our organization: A litter of eight pups sealed in a cooler and duct-taped shut during a summer heatwave. Another litter dumped roadside to survive on their own. Elderly dogs discarded

when families no longer wanted them.

These are just a few of the animals that Sunny Paws has rescued, provided vet care for, transported to New England, and put up for adoption to find their forever homes. Since opening, we've saved more than 50 dogs that might otherwise have been euthanized, subjected to abuse, or left to fend on their own.

It's heartbreaking how many animals need rescuing. It's also heartwarming how many people, given a chance, want to help. But the need is great, and whenever I can, I encourage people to consider supporting shelters and rescues.

I first became aware of the animal rescue world seven years ago when my daughter adopted a dog from Arkansas. Then I saw a plea online to foster an elderly Great Pyrenees mix, also from Arkansas. The man that was his person had died. The man's widow decided to move and abandoned the dog, tying it to a porch post with no one to care for it. A network of volunteers worked to save Sunny, and my mother and I decided to foster Sunny. We immediately fell in love with his sweet personality and adopted him into our family.

As you can probably guess, I named the rescue in honor of Sunny, who died a few years ago.

We work primarily with partners in southern states, who alert us when dogs need homes. Each rescue is labor-intensive and an expensive endeavor. We must follow strict regulations from several agencies, including those set by the U.S. Department of Agriculture and the state of Massachusetts. The rescue pays for the animals' veterinarian bills, health certificates, and transportation to New England, where they are isolated for a time as required. Our big-hearted volunteers help drive them all over the region to people who foster them for a few weeks while their forever homes are found. During foster, we cover all costs of food and vet bills.

Although many people donate and volunteer, as with most nonprofit rescues, we always



need more money and people because we need to respond quickly whenever we hear of animals needing our assistance. We need people to help with fundraising, event planning, awareness campaigns, driving, and especially fostering.

Fostering is key in the road to rescue. Some people feel they do not want to foster because they might become too attached to the animals. And they do steal your heart. But there's a saying about fostering: Your heart breaks a little, so theirs don't have to.

If you want to learn more about becoming a volunteer, a foster family, or an adoptive family, please visit the rescue website at Sunny Paws Rescue or the rescue Facebook page at Sunny Paws Rescue Facebook.

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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Kulka Dental... *Cont. from page 1*

can join the Webster Place team.

"A lot can happen in a young man's life in four years, but I'm hoping to have all three of my sons launch their careers here."

The concept of family is especially important to Peter, who was the only child of an only child, and has no close relatives. His mother, Marta, had been a national ballerina in her native Yugoslavia and, after immigrating to New York, performed for a year as a Radio City Rockette. His father, Stephen Kulka, was a former CIA operative and FBI agent.

"My parents' marriage ended when I was very young, and my mom raised me on her own," said Peter. "Later in life, she married my stepfather, a dentist, who gave me the money to apply to Northwestern Dental School in Chicago. I worked with him in his practice on Hancock Street in Quincy until 1986 when I opened my own office here in Hanover."

When Peter applied for the loan to buy his Webster Place condo, interest rates were at an all-time high, hovering around 21 percent. "I could only afford one dental chair, one secretary, and a small sterilizer when I first opened. There were some very tight years with juggling charge cards to pay bills, but I'm happy to say it all worked out. The office grew, and we were able to expand and even purchase Dr. Jim Lonborg's practice when he retired."

To supplement his income as a dentist, Peter taught dentistry to students at Boston University



Major Peter Kulka on duty in Balad, Iraq.
[Courtesy photo]

until 1995 when he joined the Army Reserves. "I was already 39, and the recruiter informed me that the Army couldn't pay for my school loans or give me a sign-in bonus," he said. "I told him I was fine with that. I just wanted to serve my country."

Peter was given a direct commission as a captain to fix the teeth of troops who were being deployed to Kosovo. Then in September of 2004, he got a phone call that would shake his world. "The call came from an officer at Fort Devins who said, 'Captain Kulka, you've been chosen.' 'Chosen for what?' I asked. 'You're going to be deployed. In 90 days, you'll be going overseas.' My feet went stone cold."

Peter took out a disaster loan for \$175,000 to pay his employees for the time that he would have to be away from his practice. He organized a few dentists to check on his patients, and asked his wife Virginia to oversee the office.

Before he left the family to accept his assignment, his youngest son Stephen gave him a wide-eyed warning. "Dad," he said. "Be sure to walk next to the buildings so the mortars don't get you."

Peter saw heavy combat while stationed at Camp Anaconda in Iraq for nearly six months. "We were mortared two or three times a day," he said. "At night, I would place all of my body armor on top of my legs and my thorax in case a mortar came in. I didn't want to lose my legs. One afternoon, four nurses were killed in a tent just 75 feet away from me."

While his unit was stationed at the camp, the Hanover dentist guarded Iraqi prisoners, helped wounded soldiers get from military helicopters into the base hospital, and, of course, worked on people's teeth.

"I will never say that I wasn't scared during my time in Iraq," he said. "But I would do it again in a heartbeat."

A longtime South Shore resident and frequent speaker at town functions, Peter is a 16-year Commander of the American Legion Post in Norwell. A fit and active senior, he has no plans to retire from his dental practice, especially now that his sons have joined him.

"I still love what I do," he said. "The dentistry is easy now, and I have great relationships with my patients, some of whom have been coming to me for 40 years. My hands are steady; my body is strong – maybe not quite as buff as those other two Dr. Kulkas – but not bad for an old soldier."

Visit kulkadentalassociates.com for more details on the Kulka family practice. ∞

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By Rita La Rosa Loud, B.S.

QUINCY – Golfing is a very popular outdoor activity for many seniors. I must admit, although my husband and I are seniors, we are not avid golfers. Miniature golf is pretty much our speed. We enjoy this pastime with family and friends, typically during the summer, in the early evenings when it is a bit cooler. It mystifies me how golfers can withstand playing 18 holes of golf for several hours, particularly under a glaring, intense sun. I think I would get sunstroke!

Yet, there are millions of mature adults, who play golf both seriously and recreationally, that manage to do so despite the heat and golf-related injuries. Unfortunately, golfers who do not have a strong musculoskeletal system have a high risk of experiencing hip, back, shoulders, and elbow injuries from the explosive club swinging action necessary for long drives. Ironically, many golfers mistakenly believe the myth that strong muscles automatically reduce joint flexibility and are therefore detrimental to their golf performance. Contrary to this common misunderstanding, our research has shown that properly performed resistance exercise increases muscle strength and improves joint flexibility, both of which reduce the risk of injury and facilitate longer golf drives. Allow me to share the results from three of our golf studies.

Golf Research Programs. We conducted three separate strength training studies with dedicated and serious-minded senior golfers. Study one was offered during the 1995 winter season and combined both strength and flexibility exercises. The following winter we offered a second study that only involved strength exercises. The third and final study was conducted that same winter designed strictly for golfers with low back pain and focused only on stretching exercises.

Golf Study 1 - Strength and Stretch. Seventeen recreational golfers averaging 58 years of age, participated in our eight-week strength training, and stretching program. All subjects were assessed prior to and post training for body weight, body composition, blood pressure, hip and shoulder flexibility, muscle strength and club head speed. Subjects trained 40 minutes a day, three days a week and performed 30 minutes of strength exercises and 10 minutes of stretching exercises. The strength exercises (leg extension, leg curl, leg press, chest cross, chest press, super pullover, lateral raise, biceps curl, triceps extension, back extension, abdominal curl, neck flexion/extension, weight-assisted chin-up/ bar-dip) were performed on machines: one set of 8-12 repetitions increasing the weight load by 2-5 lbs. once the final (12th repetition) was completed in good form. The stretching exercises were performed on a StretchMate (web-like) flexibility enhancing apparatus for the hip flexors/extensors, shoulder protractors/rotators, trunk muscles, lumbar extensors/rotators, and were held for 20 seconds.

These senior golfers made significant improvement in all categories except body weight (gained 1.1 pounds). While their weight essentially remained the same, the golfers lost 3 lbs. of fat and gained 4.1 lbs. of muscle for a significant improvement in body composition. They also decreased resting blood pressure by 5.0 mm Hg, for a significant improvement in this important health factor. On average, their hip and shoulder joint flexibility improved by a remarkable 24 percent. Most notably, they increased their leg strength by almost 60 percent and experienced a 5 mph increase in their driving power (club head speed).

Remarkably, none of the study participants (all of whom had previous golf-related injuries) had to miss a tee-time during the following golf season

YOUNG AT HEART PROFILE

Jerry (Gerard) Beaudoin

Jerry Beaudoin, seen here on the leg press machine, is 74 years old and has been a member of Quincy College's Health and Fitness Center for 10 years. A few years ago, Jerry suffered a heart attack and had major stent surgery. Last year, he underwent a total knee replacement.

"I have been working out ever since," he said. "After both of my surgeries, while I was in the hospital, my medical team said that for my age group, I was way ahead of the game and that I had good muscle tone."

The fitness center was a major part of Jerry's rehabilitation. "After my knee replacement I had at-home physical therapy for six weeks," he said. "I couldn't wait to get back on my exercise program at the center. I wanted to focus on the lower body strength machines to rehab my legs."

Jerry's strength training and stretching program were critical to his recovery. "At 74, I am proud to say that I have increased my muscle mass," he said. In addition to his resistance training program to train his heart, Jerry rides his bike whenever possible. "My goal is to stay in shape and to remain healthy."




due to physical problems. The combination of sensible strength and stretching exercises enabled them to play golf at a higher level of performance and to complete the entire golf season without a game-limiting injury.


Testimonial by Bo Winiker: "Several years ago, I signed up for the original golf study conducted by fitness researchers, Dr. Wayne Westcott, Rita La Rosa Loud and their professional instructional staff. Little did I know at the time that taking this program would be a game changer for me. The strength and stretching exercises that I was introduced to have kept me on the path to pain-free golfing. I am so grateful for the guidance I received."

Golf Study 2 – Strength Only. Thirty-one recreational golfers average

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"THE WICKED SMART INVESTOR"

'Wicked Smart Storm Preparation'



By Chris Hanson

HANOVER – Jack Frost nipping at your nose should remind us Bostonians that we could get walloped with a snowstorm at any time. A financial storm may come with less notice, so this winter, investors should prepare for both.

Every time I visit Marty McDonough's TMX Boxing Academy in Quincy I am reminded of a real doozy of a storm, The Blizzard of '78. The gym offers a challenging workout with motivating instructors, but, as a writer, I frequently get lost in my thoughts. First of all, the gym space occupies a former CVS where my stunning friend Erin used to work. Before that, it housed the Shop-n-Save supermarket that I walked to with my brother Frankie during the blizzard's aftermath.

Those mischievous trips full of noogies, snowballs and other brotherly antics were fun. Actually, after three days of eating Wheaties with powdered milk, I would have walked from Braintree to Worcester for the real thing. Our tomfoolery continued at the store, and we had a shopping cart demolition derby before the store manager chewed us out. He was familiar with us. Frankie relented, did the shopping and I picked the cereal. I lingered for a while, and carefully weighed my options. My thoughts were interrupted by Frankie commanding, "Christopher, let's get moving!" I grabbed some CAP'N Crunch and off we went.

It was the last time I recall Bostonians unprepared for a blizzard. Today, a snowflake spreads hysteria and people cram the supermarkets. I'd like to see Bostonians use the same urgency to create an emergency fund.

An emergency fund kept in the bank could be one of the best investment decisions you ever make. Take the case of Joe "Buyhighselllow." He invested \$200,000 in the S&P 500 October 1, 2007. That was near the market's peak before the financial crisis hit. Joe luckily kept his job, but with a 5% pay cut. He struggled along but remained invested in the market throughout the crisis.


Then wouldn't you know it, Murphy and his awful law appeared. Joe needed an emergency roof repair that cost \$20,000. With no other choice, Joe withdrew \$20,000 on March 1, 2009. That was near the market's bottom. The market eventually recovered and Joe's investments did well as of November 1, 2016.

As The Wicked Smart Investor, I'll never say "I told you so," but Joe could have done better. Using approximate numbers, let's explore another approach. Say Joe invested \$170,000 in October 2007 and left \$30,000 in a bank. When the roof went, he tapped his savings account and left the investments alone. On November 1, 2016 his investment account approximate value would be \$284,857, plus he'd have \$10,000 of cash with a little interest. Doing things his way, Joe's investment account would only be at \$263,648. That is about a \$31,000 difference and a lot less stress. While this represents an extreme case, emergency funds can protect you from selling in a down market and locking in your losses. As soon as you can, establish a stash of at least 3-6 months expenses, more if your circumstances require it.

It takes a while to accumulate this fund, but with discipline you'll get there. That's okay. My journey to Shop-n-Save had to start with the first step too.

I'm still thinking and working the heavy bag when I hear "Christopher, let's get moving!" in a familiar fraternal tone. This time it isn't Frankie, it is Marty drawing attention to the fact that everyone else is now doing push-ups. It's a good thing this celebrated Southie boxer didn't give me a noogie too. I'd only figure out what happened next week.

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 wickedmartinvestor.blogspot.com. ∞



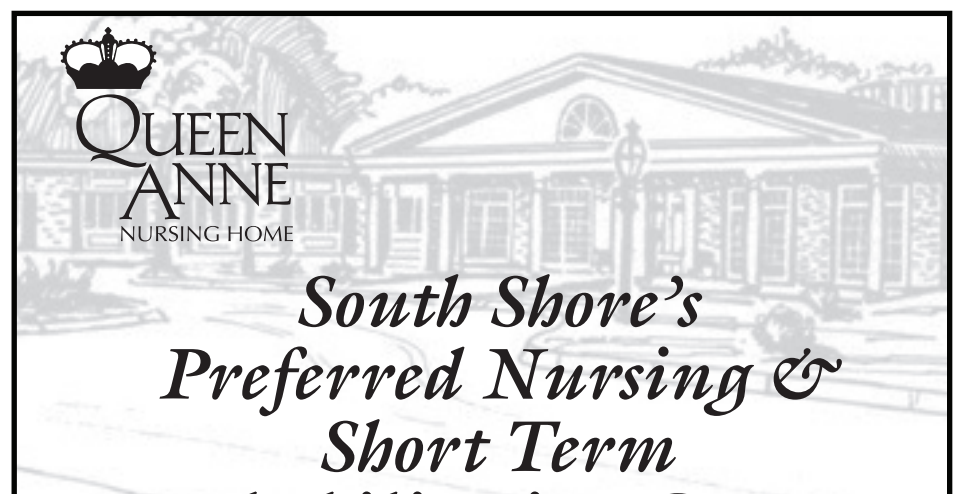
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Simple Ways to Increase Your Happiness

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



Short, cold days make it easy to get a case of the winter doldrums. And when we feel down, we forget to spend time on the things that truly nourish our souls. But it's important to keep joy in our lives. So, take a moment and think, what makes me happy?

If you're struggling a bit, that's OK, too. Seniors often experience depression and anxiety due to loneliness, life changes, worries about finances, and family struggles. If you or your senior loved one are experiencing significant anxiety or depression, it's important to seek help from a mental health professional. There is no shame or reason for embarrassment in seeking help or support from professionals. But there are also some things you can do to create more happiness in your life. Here are some suggestions.

Get Some Exercise. Any sort of exercise will help you feel happier. It raises your endorphins and releases stress. Why not try some yoga, dance in your living room, or take a walk around your yard if the weather permits? Remember, any movement is better than sitting around, so find something you enjoy and set aside time at least a few days a week to exercise.

Focus on Relationships. Relationships are key to happiness. Take time to spend with the ones you love. Try having a family game night, invite friends for an ice cream social, or have your grandkids over to visit. If COVID is too widespread for in-person visits, make use of technology to video chat with loved ones. A pet can also provide a wonderful source of companionship if having one is an option where you live.

Eat Well. Food is one of the great pleasures of life. And eating healthy foods can help you feel happier, too! Try to create appealing nutritious meals that you'll enjoy eating. Take the time to savor your meal, and share meals with friends or family whenever possible to ward off loneliness. Remember, we're happy to help with grocery shopping, meal planning, and cooking, so tasty food is always within your reach.

Do Something Nice for Someone Else. One of the best ways to feel better is through altruism. And you don't need to worry if you have mobility challenges. Even small gestures can make both you and the recipient of your good will feel happier. Try making a craft, sending a card, or even calling someone you love to remind them you care.

Learn a New Skill. Learning a new skill is a wonderful way to boost your happiness. You'll feel a sense of accomplishment, keep your brain sharp, and maybe find a new hobby that will continue to provide enjoyment. And you can even take classes online right from the comfort of your own home! So why not try a cooking class, study a different language, take up paint-



ing, or learn to play the guitar?

Laugh. Laughing reduces stress and simply makes you feel better. And research has found that memory can be improved by watching funny videos, too. So, find a funny show, look up humorous animal videos, or just call that friend who can always make you laugh.

Happiness makes life more enjoyable and even reduces your risk of death. Consider investing some time into cultivating your own happiness because it is worthwhile. Make time for the people and things that bring happiness into your life. And don't forget to reach out if you need assistance. We're happy to help.

About the Author: Maria Burke, RN, is owner and founder of Celtic Angels Home Health Care. Maria Burke was born in Midleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from there, launched her own home health care company. Celtic Angels has two offices; Weymouth and Needham and provides a full array of the highest quality in-home health care services with certified and skilled CNAs, HHAs, and RNs. ∞



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

Sincerely, Susan C.

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March is National Social Work Month



By Nicole Long,
MSW, LICSW

March is Social Work Month and a time to learn more about the profession and the contributions that social workers have made and continue to make. This year's theme, according to the National Association of Social Workers, is "The Time is Right for Social Work."

According to the Bureau of Labor Statistics, social work is one of the fastest growing professions in the nation. Social workers play an important role in society, touching millions of lives each day by providing assistance and guidance towards resources.

Helping Older Adults Age in Place

Every day approximately 10,000 Americans turn 65, and this will continue until 2030. Many are already coping with some health issues, yet prefer to remain living independently at home. What are their options as they age and circumstances change?

With a team of licensed social workers, as well as care managers, protective services workers, administrative staff and an extensive network of providers and direct service workers who also contribute to the social work profession, Old Colony Elder Services (OCES), a local Aging Services Access Point (ASAP), helps older adults by providing essential information and services that promote healthy and safe living.

OCES staff performs independent, conflict-free assessments, care coordination and administrative support throughout many different programs that enable older adults and individuals with disabilities to age in place. For example, home-based care options are available that include care management, personal care, homemaking, grocery shopping, laundry,

companionship, home-delivered meals and more. These "Home Care" services can be provided to older adults in their own home, in elder housing or a private apartment.

Other options include Supportive Housing, Congregate Housing and Adult Family Care programs. Supportive Housing integrates community resources, information, and services for older individuals who reside at a particular local housing authority site. Congregate Housing is an alternative option for older adults and people with disabilities who are interested in a shared living environment to prevent premature or unwanted institutionalization and/or homelessness, or for those who find it difficult to live alone.

Adult Family Care supports shared living in the comfort of an older adult's own home or a caregiver's home. This may be an economical alternative for those who are faced with the prospect of no longer being able to manage alone. OCES offers a variety of other services and can help navigate the process.

Essentially, social workers can provide guidance about a wide range of life changes and challenges. They can assist with physical and mental health issues, housing issues, financial hardships, and much more.

OCES celebrates and thanks all social work professionals who help improve the lives of individuals and families!

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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Tackling the office paperwork



By Natalie Ahern, Owner,
All the Right Moves

I must admit, office paperwork is my least favorite downsizing project – Reams of paper, endless folders, dust. The home office is often the most time-consuming area to tackle for any of my clients.

Here are some things I have learned. We all hang on to more paper than we need. Whether its receipts, outdated user manuals, or bank statements from 1963, much of what lives in our office should be moved out!

According to the IRS, here are guidelines for audit records that should be saved:

- Paperwork to keep for **one year**: bank statements; credit card statements; utility bills; canceled checks, and pay stubs. The exception to this is if you have used any of these items as part of your tax filing, in which case, you should keep them for three years.
- Paperwork to save for **three years**: Records of any house sale or stock sale, insurance policies, medical records, and end-of-year investment statements. Also to keep, any records from #1 above that support income or deductions on your tax returns, including canceled checks, credit card statements or utility bills.
- Paperwork to save for **seven years**: Tax returns and completed loans
- Paperwork to save **forever**: Birth certificates; adoption certificates; marriage license and divorce papers; records of paid mortgages; deeds; trusts, and wills.

Here are some other bits of advice I have received from accounting and legal professionals:

What to shred: Any statement that includes an account number or social security number (bills, bank statements, investment paperwork); old passports; expired driver's licenses; identification cards, and credit cards should all be cut up before putting in the trash.

And, of course, here is some advice from tech experts:

Destroy floppy disks by cutting with scissors.

Destroy USB drives by pounding with a hammer or dropping in water.

If you need to destroy an old computer hard drive, there are several video tutorials online to assist you with this or you can use a local shredding service, which will "wipe" your hard drive clean.

If you have a relatively small amount of shredding, you can bring your boxes of old paperwork to a local Staples, where you can pay per pound of shredding. There are also several local companies that offer walk-in services. If you have a large amount of shredding, you may want to consider having a company who will come and pick up your boxes of documents and shred at their facility, or may shred on the spot.

Recycling electronics: Best Buy will allow you to recycle up to three items per visit. This includes computers, printers, and cell phones. Another great resource for cell phones is Cell Phone for Soldiers (<https://www.cellphonesforsoldiers.com/>), which accepts used cell phones for military families.

I hope this list of information helps you plow through your home office. If you have helpful information to share with other downsizers, please email me at natalie@alltherightmovesboston.com.

About the Author: Natalie Ahern, founder and principal of All the Right Moves Boston, 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. She is a member of the National Association of Senior Move Managers. You can reach her at 781-724-1681 or visit alltherightmovesboston.com for more information. ∞

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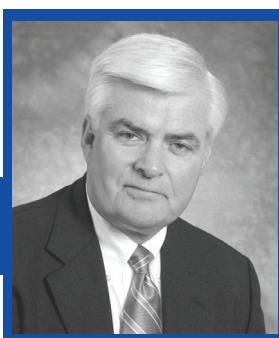
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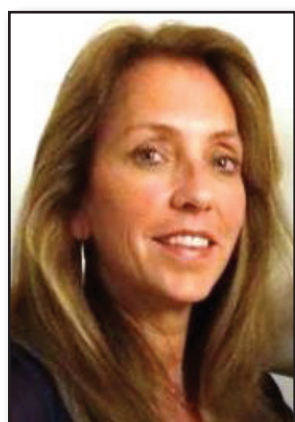


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ASK THE HIPPIE

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

Does a UTI cause dementia?



By Phyllis DeLaricheliere, MS

WEYMOUTH – One of my aunts reached out to me and asked, “Why do so many of my friends diagnosed with dementia have so many UTIs? Further, can a UTI cause dementia?”

Let’s quickly answer the second question. NO. UTIs do not cause dementia, however, they produce, for some, a delirium type state displaying confusion, disorientation and agitation, which are dementia-like symptoms, but not dementia. Still, in an elderly person who suffers frequent UTIs, could that eventually lead to dementia?

This writer is yet to find a medical consensus on that subject.

Unfortunately, those diagnosed with dementia, mostly women, do tend to suffer frequent UTI infections, which raise havoc physically and mentally on the person – at times, significantly. So, what are the symptoms of a UTI? Burning feeling when urinating, an increased need to urinate, pain in lower abdomen or back, sometimes, blood in the urine, cloudy urine, urine has a foul odor, fever, delirium, nausea

These symptoms are challenging when our loved ones with dementia have difficulty identifying discomfort or an increase in urination. Further, most will not register a fever or normally not temped right away. So, what are the symptoms of a UTI with someone with dementia:

- Increase in falls (*This is one I notice most.)
- Increase in agitative or aggressive behavior/communication
- Sleeps more than normal
- Increase in confusion and disorientation
- Appetite different

As we get older, the risks increase for infections, including UTIs. With dementia, the risks are even higher for several reasons. Women tend to have more UTIs, in general, because of the biological structure of our urinary tract, and this translates into those with dementia.

Maintenance is important. Hygiene in our dementia population tends to be lacking. They tend to have improper wiping techniques after using the bathroom, and many are resistant to showers. This can be exacerbated, by the inability to control their bladder or bowels. These signals decline throughout

dementia and can lead to incontinence.

Changing soiled products frequently can help, especially since many people with dementia are less active and tend to sit more than normal. Our elders, inclusive of those diagnosed with dementia, are not big water drinkers and hydration is one of the keys to a healthy urinary tract.

Untreated UTIs can lead to more serious medical issues, such as kidney infection. They are the second most common infection in the US. However, as with most infections nowadays, we have overtreated them with antibiotics and, in many cases, our body cannot heal with them. What used to take a few days may now take a few weeks.

So how can we care for our bodies to prevent UTIs or decrease the number of them? There is no way to remove every strain of bad bacteria from our bodies, but the goal is to keep it in check. I am a true believer in a healthy mind comes from a healthy body. Healthy brain comes from a healthy heart. A healthy urinary tract comes from a healthy gut.

Here are a few suggestions. We have all heard about cranberry juice and its relationship to UTIs. But today’s juice is loaded with sugar, which is exactly what your body does NOT need. Try:

WATER! Hydrate. For many, it will make you urinate more, but hydration is very important to your body.

A cranberry supplement

A probiotic

Fermented food such as: sauerkraut, cottage cheese, goat cheese, apple cider vinegar, yogurt, tempeh and miso.

Methods: If faced with incontinence, change frequently and use a clean wipe to better clean the area. Do NOT hold your urine. Holding it for too long puts you at risk for infection. Wear loose clothing (your body needs to breathe). (NOTE: Always check with your physician to make sure any medications you are on or health conditions you may have will not be complicated or interact negatively.)

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



SOCIAL SECURITY UPDATE

Guard your card – protect what's important to you



By Delia De Mello, Social Security

We encourage you not to carry your Social Security card with you every day. The best way to “Guard Your Card” is to keep it in a safe place and share it only when required. In fact, in most cases, just knowing the Social Security number should be enough. In 49 states and the District of Columbia, a Social Security card isn’t required to request a Real ID. Only Pennsylvania requires it.

Please be careful about sharing your number when asked for it. You should always ask why your number is needed, how it will be used, and what will happen if you refuse. Also, you shouldn’t carry documents that display your number.

If you need a replacement Social Security card, we make it easy. You may be able to use a personal my Social Security account to request a replacement on our website. If you live in one of 46 participating states or the District of Columbia, and are requesting a replacement card with no changes, like a name change, you can use our free online service at www.ssa.gov/myaccount/replacement-card.html.

Visit our Social Security Number and Card page at www.ssa.gov/ssnumber to learn more about your Social Security card.

Please read our factsheet, How You Can Help Us Protect Your Social Security Number and Keep Your Information Safe, at www.ssa.gov/pubs/EN-05-10220.pdf

Our Guard Your Card infographic at www.ssa.gov/ssnumber/assets/EN-05-10553.pdf, is another great resource to understand whether you need to show your card.

Please share these resources with your friends, and family – and post them on social media.

About the Author: Delia DeMello, metropolitan public affairs specialist, has been with the Social Security Administration since 1986. For information, call 800-772-1213 or visit www.socialsecurity.gov ∞

Art Matters XXIX: Reflections on various art media

Sculpture, Part 9a – Early Medieval or Migration Period



By Janet Cornacchio,
President Scituate Arts Association

Our last sculpture study took a look at the “Ancient & Classical” eras of Western Art. Now, onto the next major stage in Western history, the Medieval Era or Middle Ages. First, let’s look at the Early Medieval Period Art (476-1000) and then Byzantine Art next time, both of which evolved from the art of the Roman Empire when it split into the Eastern and Western Empires as it devolved. The collapse of the Empire, the splintering into smaller nation states, and the changes it wrought in how art was conceived will be the focus of the next few columns.

The Roman Empire swallowed a massive amount of territory, much more than Alexander’s short-lived empire. At its height, Roman rule extended to all the lands around the Mediterranean Basin, including the Iberian & Balkan Peninsulas; the lands of two of the early cradles of civilizations found along the Tigris & Euphrates Rivers and the Nile (Mesopotamia & Egypt); the land of Carthage and beyond across Northern Africa; plus England into part of Scotland. On the European continent, the Empire extended as far North as most of Germany, the Netherlands and Denmark.

The Romans ruled these lands for almost 400 years with a system of roads that allowed for relatively fast messenger communication and troop movements, but as the emperors lost power, so did the Empire’s reach to the provinces. The various peoples who inhabited the provinces were only partially assimilated into the culture of Imperial Rome. Mix in the advent of Christianity as the state religion after the Emperor Constantine’s conversion with the waves of migrating Central Asian tribes (the Huns, etc.) arriving in Europe, and the scene was set for the formation of what was to become today’s European nations. These nations formed along the lines where various ethnic peoples settled and forged new cultural identities.

The modern term for this period of time, once referred to as the Dark Ages, now recognizes what was occurring throughout Europe: the “Migration Period.” From about 300-700, the Germanic and Eastern European peoples including the Huns, Goths, Vandals, and Franks, among others, were moving across the European continent, settling in territory that was once part of the Roman Empire. Some of the recognized ethnic or regional art styles include those of the Anglo-Saxons in Great Britain, the Visigoths on the Italian & Iberian peninsulas, the Norse peoples of Scandinavia and that of the Franks and Merovingians, whose reign expanded across modern France, southern Germany and the Netherlands.

As was previously mentioned, as Imperial Rome failed, its art lost the assurance and classic proportions of the Empire’s height. In the early years of Christianity, as the state religion, there was an opposition to monumental religious sculpture, no doubt in reaction to “pagan” images of the myths of the gods, altars for sacrifices, etc., although traditional portrait busts and sarcophagi were accepted and did continue. The period’s architecture – religious, public and private – was later replaced by larger structures, so little remains to study from this era and few significant artworks produced from wood, leather, and other natural materials survived into the modern eras.

Medieval art was not purely aesthetic, but also a symbol that could proclaim one’s status, education, identity, and culture. As such, works were executed in valuable materials and these works became the main sculptural traditions (as far as is known) of the various ethnic groups of the Migration period. A fusion of the Mediterranean Christian and native pagan traditions appears utilizing animal and geometric motifs derived from classical art. Most artwork was small, portable and decorative – jewelry, religious chalices for communion and weaponry, quite often. Human figures are rare with no attempt at realism.

The archaeological evidence from this period is limited. What remains consists mainly of small portable and non-perishable objects recovered from burial sites. One of the most famous examples, the 6th-century burial treasure at Sutton Hoo, a burial ship found in Suffolk, England,



Sutton Hoo helmet, Suffolk, 6th to 7th Cen. Original find and reconstruction by Royal Armouries for British Museum.



Viking carved wood and metal prow from the Oseberg ship, ca. 800, Norway



Silver monster on a chape, Scottish or Anglo-Saxon, St Ninian's Isle Treasure, c. 800?

includes a variety of highly decorated weapons and functional elements – shoulder clasps (no buttons or zippers remember) and buckles, among others. Most well known is a helmet, which has been replicated by the Royal Armouries for the British Museum. Several new art forms appeared during the Migration: illuminated manuscript and coins whose style is derived from that of the Roman Provinces and Byzantium. Coinage profiles indicated the sculptor’s unfamiliarity with the most basic portrait skills.

Meanwhile, a similar process was going on in Byzantium where Eastern Christianity held sway. The power shift in the Near East with the rise of Islam, beginning in the 6th century, was another factor in the art and life of the Early Medieval world. An understanding of the dynamics of history is an important factor in art’s evolution with sculpture and architecture, as always, being the most lasting and readily apparent expression of a culture’s artistic values and vision.

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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Senior Fitness... *Cont. from page 7*

age 52 engaged in strength exercise for eight weeks, 35 minutes a day, three days a week, and were measured in every category assessed in study one. These golfers performed the same strength exercises as the first study with two additional exercises: rotary torso for obliques (waistline), and super forearm for the wrist muscles. With training protocols and exercise techniques remaining the same, both studies produced similar results: subjects experienced significant improvements in body composition, resting blood pressure, leg strength and driving power (club head speed). In study 1, the stretching enhanced joint flexibility and contributed to a greater increase in swinging speed. In study 2, the strength exercises maintained joint flexibility and significantly increased swinging speed.

Golf Study 3 – Stretch Only. Eight recreational golfers, average age 56, with persistent low back pain participated in an eight-week stretching-only program, three days a week by means of a StretchMate apparatus. Each participant's hip, shoulder and lumbar flexibility were assessed at the beginning and end of the two-month period. Subjects experienced significant increases in hip and shoulder joint flexibility and increase in driving power (club head speed). Senior recreational golfers in this study improved flexibility and club head speed and, more importantly, strength training had no adverse effects on low-back pain.

Exercises Useful for Golf Enthusiasts. Because essentially all the driving power is generated by the large muscles of the legs, our study participants always performed three key lower body exercises. The first exercise

was the leg extension machine to strengthen the quadriceps muscles of the front thighs. The second exercise was the leg curl machine to strengthen the hamstrings muscles of the rear thigh. The third, and most important, lower body exercise was the leg press machine, which works the front thigh and rear thigh muscles together, along with the very important gluteal muscles of the hips.

These three exercises undoubtedly played a large role in the improved performance power experienced by the golfers. Subjects also performed several upper body exercises to strengthen the torso that largely control the swinging action (chest, upper back, and shoulders) as well as upper arm muscles, such as biceps, and triceps, needed for club control. Since golfers require strong lower back and abdominals to effortlessly transfer forces from the lower body to the upper body during the swinging action, these exercises were performed on the low back and abdominal machines. Because strong neck muscles are integral for holding a steady head position throughout the golf swing, these muscles were strengthened on the neck machine. Golfers also trained on the rotary torso machine their oblique muscles that produce trunk rotation and play a key role in the swinging action. Gripping muscles of the wrist and forearm that control the golf club itself were also addressed.

Summation. Many senior golfers believe strength exercise adds body weight, increases blood pressure, arthritic discomfort, low back pain, and reduces flexibility resulting in diminished swinging speeds. Our three research study findings proved these beliefs were unfounded. The golfers not only experienced fitness and performance improvement combining strength training with stretching exercise, but their club head speed improved in all three studies.

In total, 56 recreational golfers experienced similar and significant improvements in body composition, resting blood pressure, and muscle strength, whether stretching was included or not. Notably, those who performed stretching exercises significantly increased joint flexibility. Although all subjects' body weight remained the same, those who strength trained lost 4 lbs. of fat and added 4 lbs. of muscle, significantly improving their body composition, which is beneficial for older adults who typically lose muscle and add fat throughout their mid-life years.

Strength training did not reduce joint flexibility but increased muscle strength by 60 percent. When adding the stretching with the strength, joint flexibility was enhanced by 24 percent. Strength exercise also did not reduce golfer's swinging speed but resulted in a 3 mph increase in club head speed, while strength and stretching exercises together yielded a 5 mph increase in club head speed. Stretching alone emitted a 5.4 mph increase in club head speed.

Whether golfers stretched or not, they experienced a 5 percent decrease in resting blood pressure. Besides feeling and functioning better, golfers reported longer drives, lower scores, less fatigue, and no injuries throughout the golf season; thus, they became convinced that this sport, combined with strength and flexibility exercise, are highly compatible activities.

If you would like to engage in strength and flexibility exercises to improve your golf game, please consider training with us at Quincy College's Community Health & Fitness Center, President's Place, Ground Level, 1250 Hancock Street, Quincy, MA (directly across the street from the Quincy T-Station). To tour our facility and to receive a complimentary training session, just call this number 617.405.5978, and we will be happy to oblige. There are numerous free one-hour and two-hour parking spaces available on Coddington Street, as well as an easily accessible parking garage next to our 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, Community Health & Fitness Center at Quincy College. She can be reached at 617.405.5978 and is available for speaking engagements. ∞

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