



SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

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Let's talk about money

"Women need to get comfortable talking about money.

Women talk about all their "m" words: their marriages, motherhood and their mothers, merlots and martinis, mammograms and menopause. But, if someone brings up a money topic, the conversation screeches to a halt."

– Marcia Martell
Retirement Guru and author

Cover story page 20



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Aging with Sass & Class

Use your own "Think Tank"

By Loretta LaRoche

Last week I watched a documentary on the life of Gore Vidal. Vidal was a prolific American writer, famous for frequent talk-show appearances, and witty political criticisms. He often debated with William Buckley who was also famous for his literary works and his political opinions. Their views on many subjects were diametrically

opposed to one other, but what they had in common was their rapier wit, incredible intelligence, and vocabularies that made you feel that they had ingested Webster's dictionary.

My mother loved words and her goal was to make sure that I loved them too. Every night after dinner she would ask me what new word I had learned that day. If I didn't come up with something she would bring out the dictionary and tell me to pick out a word to add to my list. She was also an avid reader and encouraged me to read as well. When she would find out that Buckley and Vidal were on a show together we would sit and watch them "go at it."

I remember being mesmerized by their dialogue. Even if you didn't understand what they were saying, you were in awe of how they said it. Yes, they had an air of arrogance about them, but that added to their allure. They always appeared to be like two proud lions stalking and calculating how to take over each other's territories.

In today's world, having a good vocabulary doesn't seem to matter much. After all, as long as you understand what #hashtag means you're all set. Basically knowing 140 words will get you through your entire life if the technology wizards have it their way. Texting doesn't require being "word wise!" I don't recall having someone text me words like supercilious, lugubrious, salacious, ebullient, or fatuous. Texting is supposed to be short and sweet, get to the point for goodness sake.

Our need to get to the point is helping to eliminate conversations that once included dialogue that helped describe our opinions, and emotions. We often rail against how technology has overcomplicated our lives. Yet, perhaps the opposite is true. There are a plethora of sites that are now able to reduce subject matter to the simplest terms. Writing an essay as a homework assignment was often a brain drain. Now you can find essays already written for you if you choose to eliminate using your own "think tank."

We are constantly alerted to how important it is to exercise the brain in order to stave off the horrors of dementia. Crossword puzzles seem to be one of the prescriptions to help with neuroplasticity along with a healthy diet and exercise. There's only one problem, it's hard to do a crossword puzzle without a good vocabulary. It just might be time to pick up a dictionary!

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, Micro-soft, 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." She believes and lives her message, "Life is not a stress rehearsal!" Learn more at her website: www.LorettaLaRoche.com. ☺

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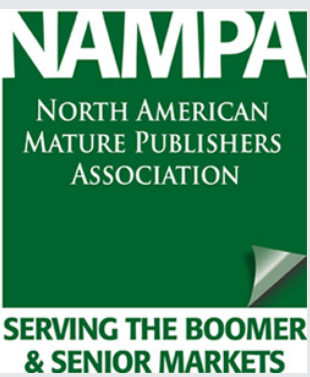
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The Publishers also publish an Annual Senior Services Directory and host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each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



NAVIGATING THE FUTURE

Technology Must Be a Friend of Home Care, Not the Enemy

By Mark Friedman

Last month, Laurie Orlov, tech industry veteran, elder care advocate and founder of Aging in Place Technology Watch, released Market Overview , a ten year review of the

impact and influence of technology in the senior living sector. The report is wide ranging and robust, and a must read for anyone in the field who is curious, concerned, or wondering how, where and when technology will play a role in the journey of aging.

As an owner of a home care agency, I have watched the startup tech sector closely; particularly those companies whose stated mission was to "disrupt" home care. I admit skepticism about why the VC and investment communities could be attracted to home care, despite the allure in knowing that 9 out of 10 of seniors choose to age in place at home. Because I'm IN the business, I know how difficult it really is. It is not for the faint of heart, and often a tangled web of challenging and unpredictable moving parts. It is intensely personal and requires a tremendous and proactive care management process for it to work. Autopilot approaches will fail.

I was not surprised by Orlov's summation of the decade in which "over-heated investment – culminated in an unprecedented \$200 million of failed, bungled, or pivoted home care startups – leaving the traditional home care industry largely unchanged".

Disruption Meets Reality

In the last 10 years several home care rock-stars jumped full-throttle, and with significant fanfare, into home care; "Honor" and "Home Hero"

out of California, and "Home Team" in New York to name a few. Two have dramatically shifted their business models, and Home Hero shuttered with \$23 million still in the bank.

The common denominator all of these adventures was a failure to recognize the personal nature and hands-on management required. At its core, Home Care is a people business with respect to clients and employees: flexibility, respect, training and personal touch all matter. It is about people not process.

Home care is not about serving seniors through "customer acquisition" but from developing trusted relationships with elders and professionals like discharge planners at skilled nursing facilities, resident care directors at assisted living communities, and elder law attorneys who are intimately aware of what seniors and their families are facing. Developing loyal and long-term clients comes from being a reliable trusted, accessible resource for families in crisis, and a familiar and reputable face in the community and in the continuum of care.

Most importantly, Home Care is about caring; this involves the critical engagement between our senior and the caregiver. THIS is not an algorithm. This is not about a 1099 "worker" and a fragile senior connecting because of a scheduling convenience. Caregivers forge deep bonds with the families in their care, and this is not by accident or mathematical formula.

People, and the many ways they contribute to this magic recipe, are what make home care challenging and hard to do well. Yes, some will subscribe to the "uberization" of the industry; but when you get up close, it is people caring for people.

Navigating the Future...continued on p.23



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The Case For a Strong Neck



By Wayne L. Westcott, Ph.D.,
and Rita La Rosa Loud, B.S.

QUINCY – Most people are unaware of how much their head weighs and what effect this 16-hour per day weight has on the neck muscles, shoulders, upper back, and overall posture. The weight of our head is between 12 and 16 pounds, which is largely supported by our neck muscles whenever we are not lying down. As we age, our neck muscles gradually become weaker due to muscle loss (sarcopenia) and our neck vertebrae gradually become less dense due to bone loss (osteopenia). Consequently, we become less able to maintain our head in a desirable upright position, and typically experience a head-forward, head-downward, rounded-shoulder, curved-back posture that may result in progressive discomfort, as well as difficulty looking forward, swallowing, speaking, and even breathing normally. These are important reasons to perform regular neck strengthening exercises, as doing so may prevent or reverse poor posture, as well as reduce the risk of head and neck injuries from falls or automobile accidents. Quite simply, unless we strengthen our neck muscles, they, as well as our cervical bones, gradually become weaker and less functional.

STRENGTH TRAINING RESEARCH

A few years ago, we conducted a 14-week strength training study with elderly nursing home residents (average age 88) at John Knox Village, a large residential facility in Orange City, Florida. The basic and brief strength training program consisting of five resistance machine exercises (leg press, triceps press, compound row, low back, and neck flexion/extension), that were performed for one set of 8 to 12 repetitions, two days each week. In addition to rebuilding four pounds of muscle, reducing three pounds of fat, increasing their leg strength by 80 percent, and increasing their upper body strength by 40 percent, the study participants experienced better posture, less forward-downward head positioning, and less neck-shoulder-upper back discomfort. Strengthening the neck extensor and flexor muscles enabled these older individuals to look better, to feel better, and to function better in essentially all of their

daily living activities. They also had a significantly lower incidence of falls following this 5-exercise strength training program.

MEMBER EXERCISE EXPERIENCE

In September of 2018, at the suggestion of his physician, philosophy professor Steve Mastropole joined our Quincy College fitness program (open to all adults). With heart disease widespread in both sides of his family, Steve wanted to improve his blood pressure, blood cholesterol and blood sugar levels to reduce his risk of potential cardiovascular issues. He also wanted to avoid drifting into what he termed “progressive inaction and sedentariness.” After three months of single-set strength training on the resistance machines and basic aerobic activity on the endurance equipment, Steve experienced desirable reductions in his blood pressure, blood cholesterol, and blood sugar levels. While we were all pleased with Steve’s excellent physiological improvements, there was still another area of concern.

Steve noted that, over the years “through negligence and bad habits” he had developed an undesirable (and hard to change) posture. After performing some simple and specific muscle strengthening and stretching exercises, Steve recounted the following observations. “I became very mindful of my tendency to look down at the floor, and since incorporating the shoulder and neck exercises suggested, within a few weeks I was very much aware of my improvements and began to appreciate the benefits of an upright position. Plus, I am astonished that noticeable development is still possible in a person over age seventy!”

Steve became more determined to correct his forward head posture after taking the Wall Test. Due to weak and tight muscles, he was unable to touch the back of his head against the wall while standing upright. “Rita demonstrated the extent of my regression by having me place my head, neck, shoulders, and back against a flat backdrop. I flunked the test, but this test underscored a goal for me to work toward.”

TIPS TO CONSIDER

- First, become aware of your head placement.
- With professional guidance, strengthen the weak muscles and stretch the tight muscles.
- Begin with body conditioning exercises that require no equipment.
- Eventually, strengthen these muscle groups on well-designed resistance machines.
- Perform each exercise in a slow-controlled manner.

Do one set of 8 to 12 repetitions to reasonable muscle fatigue.

When 12 repetitions are completed with correct technique, gradually increase the exercise resistance.

BREATHING TECHNIQUE FOR BETTER POSTURE

- Place one hand on your belly and the other on top of your chest.
- Take a deep breath and watch your belly expand, chest rise, head lift, and eyes focus ahead. You should feel a little taller.
- Hold this upright position as you exhale and contract your abdominals.
- Practice this breathing technique whenever you find yourself leaning forward or looking downward, and especially when you are exercising.

Here are four sample exercises that can help correct forward-downward head posture.

DOOR CHEST STRETCH

Tight chest muscles can contribute to a downward/forward head posture.

With one foot in front of you, place both arms at a 90-degree angle against the door frame. As you breathe in and out, gently shift your weight forward to stretch your chest; at the same time squeeze your shoulder blades together. Hold the stretch for 15-30 seconds. Switch feet and repeat the exercise.

NAUTILUS NECK MACHINE

The Nautilus Neck Machine isolates neck muscles and enhances balanced neck development.

Neck Flexion – Adjust seat height so forehead/cheeks press comfortably against head pad. Place hands on upright handgrips to stabilize upper body. Keep torso erect throughout. Push head pad forward and downward until neck flexor muscles are fully contracted. Slowly return to starting position. Use full range of movement unless there is a functional limitation. Perform one set of 8 to 12 repetitions in a slow and controlled manner.

Neck Extension – Maintain same seat height as the neck flexion exercise. Face the opposite direction and place back part of head against head pad. Begin exercise in neck flexed position with your eyes facing the floor. Then gently extend the neck backward and upward until your eyes are facing the ceiling. Perform one set of 8 to 12 repetitions in a slow and controlled manner.

SUMMARY

Sadly, many middle-aged and older adults suffer from chronic neck problems. However, with a sensible, supervised program of strengthening and stretching exercise it is usually possible to correct many years of posture deterioration. Doing so requires a commitment to perform the recommended exercises regularly, but the exercise protocol may be completed in a relatively short time period, two or three days per week.

About the Authors: Wayne L. Westcott, Ph.D., teaches exercise science and conducts fitness research at Quincy College. He has authored 29 books on exercise, including *Complete Conditioning for Golf*. Rita La Rosa Loud directs the Health and Fitness Center at Quincy College, and has also written exercise and fitness books. ∞



By Blaine Carroll

When it comes to taking care of your health, you do all the right things – eat nutritious foods, get a little exercise every day, and see your doctor regularly for wellness visits. We want to remind you that taking care of your teeth and gums plays a key role in keeping your body healthy.

As we get older, maintaining good oral health is more important than ever. According to the Centers for Disease Control and Prevention (CDC), your oral health can affect everything from the way you speak and eat to the way you work and show emotion. But a healthy mouth is about so much more than a bright smile — it also plays a role in preventing and managing some chronic diseases like heart disease, diabetes and stroke.

Seeing a dentist regularly for routine care like cleanings, exams and x-rays, and taking care of oral health issues like untreated tooth decay, and moderate or severe gum disease, is one of the best things you can do to take good care of your mouth.

At Chewsi, we know the high cost of dental care can be a roadblock for some people. In fact, AARP recently reported that major dental expenses are one of the top five “unwelcome surprises” that retirees face. That’s exactly why we created Chewsi — a whole new way to save BIG at the dentist.

Since the company launched a little over a year ago, we’ve helped countless people across the region save hundreds of dollars, sometimes thousands, at the dentist. Chewsi is ideal if you’re retired and no longer have dental insurance, are self-employed, or if you work part time and

Care for your smile and save BIG with Chewsi

don’t have access to benefits. If you do have dental insurance, Chewsi can help you save on any care that your plan doesn’t cover.

Anyone can use Chewsi to save on all dental care — from routine visits like cleanings and fillings to higher-priced services like implants, crowns and dentures. There’s never a limit, exclusion or waiting period with Chewsi, and it’s easy to use.

Here’s how Chewsi works: Download the app to your smartphone (it’s free) from the App Store (if you have an iPhone) or Google Play (if you have an Android phone) and register. Then, search for a Chewsi dentist near you and see what you’ll pay for your dental service before you call to make an appointment. When you see the dentist for your service, use your phone to pay through the secure Chewsi app and see how much you saved immediately.

It couldn’t be simpler. Best of all, there are no monthly or annual fees like you’d pay for a discount dental plan. And there’s no waste — you pay only for the dental services you need, when you need them.

Don’t forget: Your oral health plays an important role in your overall health. Now, there’s no need to put off the dental care you need or worse, wait until an oral health issue becomes a medical emergency. Download Chewsi today, see your Chewsi dentist and save BIG.

About the Author: Blaine Carroll is the president of Chewsi, the whole new way to save BIG at the dentist. Learn more at ChewsiDental.com. ∞

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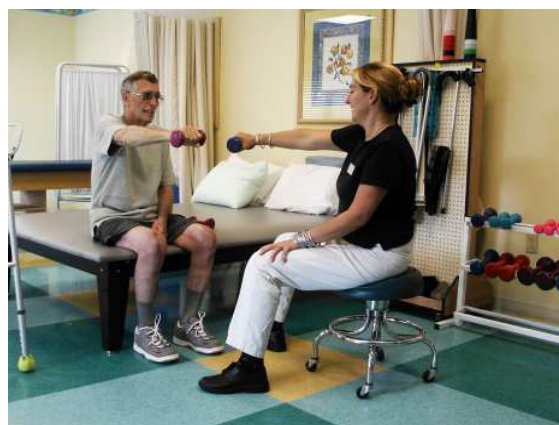


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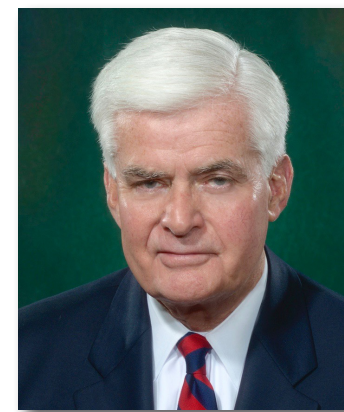
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HOME EQUITY WEALTH MANAGEMENT

Using Your Home to Pay for Home Care

By George A. Downey

BRAINTREE – Staying at home to age in place continues to be a primary objective for most aging homeowners. Important as that dream may be, though, unexpected health care problems and costs can upend the best of plans. Statistically, one of every three aged 65 today will require long term medical assistance, and the probabilities get worse at aging increases.

The goal of home care is to enable treatment at home, rather than being forced to move to an assisted living facility or nursing home. The costs vary significantly depending on hourly rates for the type of care needed (skilled or unskilled) and the amount of time required. Clearly, these costs can be substantial. For the most part, they are not covered by Medicare or Medicaid. Typically, they are paid from personal funds, and/or long term care insurance if one had the foresight to purchase a policy earlier in life.

When needed, the questions turn to affordability. Are there sufficient financial resources available to cover the home health care costs and continue to provide the income and liquidity needed to maintain the family's lifestyle without depleting emergency reserves? If not, a solution may be available in utilizing accumulated home equity (housing wealth) to solve the dilemma.

Reverse Mortgage – A Smart Solution to Two Problems

The HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage may: (1) provide the funds needed to cover home health care costs among other needs, and (2) enable the homeowners to stay at home for the rest of their lives without the obligation to make mortgage payments.

The HECM is a unique home equity loan established by Congress

to enable senior homeowners 62 and older, who want to remain in their homes, the capability to utilize a portion of their home equity to achieve greater financial security.

The borrower's obligations are limited to: (1) keeping real estate taxes and homeowner insurance current, (2) providing basic maintenance, and (3) living in the property as their primary residence.

Compared to a traditional mortgage or home equity line of credit (HELOC), HECMs have unique terms favoring senior homeowners, including:

- No monthly payments are required.
- Credit line growth – the undrawn balance grows of the credit line increases continuously to provide more funds later as living costs increase.
- No maturity date – loan repayment not due until no borrower resides in the property and the loan remains in good standing
- Non-Recourse loan – neither borrowers nor heirs incur personal liability.
- Funding amount established at closing – not affected if future property value declines

Clearly, the capability to utilize housing wealth most effectively is a vital consideration. Properly used, it can have profound effect on improving and extending retirement security. The key is education to understand the issues, ramifications, and all the choices that may be available to determine which, if any, may be best for each individual.

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



How Today's Technology Improves Home Health Care

By Maria Burke, RN

WEYMOUTH AND NEEDHAM – With the advent of specialized health care software programs, we've been able to streamline the process of capturing and accessing critical data about our clients. This program allows my nurses and caregivers to input on-the-spot information about our clients treatment plans, medications, therapy, health status and more. The benefits are vast.

Quality Control: Moving from hand written patient notes to an online portal allows nurses fast and direct access to a client's health status. This speeds up communication between the caregivers and the client's family members. If there are changes in a client's health condition, for example, if the client becomes ill or requires emergency services, all parties including family members, Celtic Angels RN case managers are notified immediately and kept in the loop throughout the treatment and recovery process.

Remote Access: Most recently, technology allows for approved family members to log into the portal and see, in real time, where their loved one is in terms of their health and wellness status. Family members can view what types of medications their loved one is prescribed; their daily in home health care programs and routines and can also communicate electronically from anywhere in the country or world, with the caregiver or management at the home care company. This is particularly important for family members who live out of state and have limited in-person access with their loved one.

Security: Because these health care software programs are password

protected, our staff can access the data, change and update client information without the worry of disclosing sensitive and personal client medical records. This is so important, to ensure HIPPA compliance.

Telephone/Teleconferencing: Our caregivers log in to our telephony system as soon as they arrive at a client location. That way, our management team can monitor their arrival and departures dates and times. This takes all the guess work out of the equation. Our caregivers pay checks are even generated by their log in information so it streamlines the accounts payable process.

Before programs like Zoom Conferencing, it was almost impossible to assemble all our caregivers together in one room to have 'face time' contact and discuss their caseloads. Now, our caregivers can log in from any location at any given time, connect with our management team and other caregivers to review their cases and gain valuable insight regarding the highest quality treatment protocols. The face-to-face connectivity maintains our company's culture which is a very supportive and nurturing environment. That enables our caregivers to extend that sense of caring directly to our clients.

About the Author: Maria Burke, owner of Celtic Angels Home Health Care, 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.

THE GRAPEVINE

Celebrating Oregon Wine Month



By Missa Capozzo

SHARON – There are countless numbers of world wine regions I am incredibly fond of for a variety of reasons, but Oregon is one of my very favorites. If you have yet to enjoy a wine from Oregon, you are in for a wonderful surprise. This region produces some of the purest, highest quality wines in the world with a large focus on sustainability. Oregon boasts more than 700 wineries and more than 1,000 vineyards growing 72 grape varieties.

Pinot Noir is the predominantly grown grape in Oregon, making up 72% of the region's grapes, with Pinot Gris a distant second, comprising 14% of the region's grapes. Chardonnay, Riesling, Syrah, and Cabernet Sauvignon are also grown and produced here, among many others, and offer superior domestic wines to the US market.

Oregon wines are often discussed as being similar in style and even quality to the wines of Burgundy, France. Both Oregon and Burgundy produce wines that distinctly reflect the individual terroir in which the grapes were grown. You can actually taste the difference in terroir (soil type, slope gradient, slope aspect and sunshine hours, climate, etc.) from vineyard to vineyard, even if only a mile or less away. Although I would never consider Oregon in the shadow of Burgundy, I do believe Burgundy has been a

source of inspiration to its Oregon counterparts for many decades.

Oregon's winemakers focus on small batch, high-quality wines. The grape growers and winemakers take incredible pride in their craft, and that is represented well with consistently high ratings by Wine Spectator and the like. In fact, Oregon wines made up 20% of Wine Spectator's 90+ scores on domestic wines in 2017.

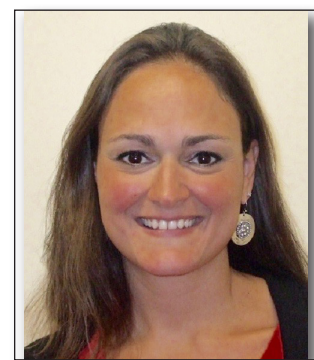
There is a culture of sustainability among Oregon farmers and wine-makers, something more and more of us are prioritizing when it comes to the preservation of our planet. 47% of Oregon's vineyards are certified sustainable, a higher percentage than any other domestic wine region. Oregon also accounts for 35% of US Demeter Biodynamic vineyards. Matt Kramer of Wine Spectator remarks, "It's here in the culture; it's here in the air. The very DNA of Oregon winegrowing is sympathetic to this non-interventionist, naturalist, small-scale form of farming and winemaking."

With incredible respect and admiration for sustainability and biodynamic farming, I will more often than not choose a wine from Oregon over any other if it is available on a menu while I am dining out. I know I am getting a wine that a community's heart and soul went into growing and making, and that spirit is reflected in each savored sip.

Since 2012, the Oregon wine industry has celebrated Oregon Wine Month annually in May. I invite you join in and celebrate with your own bottle of wine from Oregon, and discover a new favorite wine region to enjoy for a lifetime.

For more information, visit <https://www.oregonwine.org/>

About the Author: Missa Capozzo, WSET3, FWS, BWSEd, holds various positions in the wine industry. She teaches students of all levels of experience and interest in classes and leads wine dinners at Boston Wine School, in Sharon, MA. She is the Director of Sommology at Traveling Vineyard's corporate office in Ipswich, MA, where she leads the wine and food education program for over 5,000 Wine Guides nationwide. <http://winedowntastings.com> <http://www.facebook.com/winedowntastings>, bostonwineschool.org ∞



May is Older Americans Month

By Nicole Long, MSW, LICSW

BROCKTON AND PLYMOUTH – The Administration for Community Living (ACL) leads our nation's observance of Older Americans Month. This year's theme, Connect, Create, Contribute, encourages older adults and their communities to:

- Connect with friends, family, and local services and resources.
- Create through activities that promote learning, health, and personal enrichment.
- Contribute time, talent, and life experience to benefit others.

Each year, more and more older adults are making a positive impact in and around their communities. As volunteers, employees, employers, educators, mentors, advocates, and more, they offer insight and experience that benefit the entire community. That's why Older Americans Month has been

recognizing the contributions of this growing population for 56 years.

According to the Executive Office of Elder Affairs, in Massachusetts, the number of residents who are over 60 years-old outweighs the number of residents younger than 20 years-old.1

At Old Colony Elder Services (OCES) we support and recognize older adults and their contributions and promote healthy aging through our programs. Some of these programs include:

Healthy Living - These workshops provide tools and techniques to enable older adults to successfully manage a chronic condition or assist a loved one that may have a chronic condition. The Falls Prevention workshop includes tips to improve balance and the Savvy Caregiver Program helps caregivers learn to take care of themselves while caregiving.

Nutrition – This program enhances the quality of life for older adults by providing nutritionally sound and satisfying meals. Meals are available at Community Dining meal sites located throughout the OCES service area. In addition to a nutritious meal, Community Dining provides older adults opportunities for socialization and education.

Home-delivered meals, more commonly known as Meals on Wheels (MOW), are also available. These meals are delivered to an individual's home, provide a connection to the community and serve as a wellness check.

Volunteer – People who volunteer tend to enjoy better health, have lower rates of depression while staying active and involved with others. OCES has volunteer opportunities at nonprofits, town agencies, schools and other community organizations.

These programs are not limited to older adults; they apply to individuals of all ages with disabilities. For more information on OCES programs, visit www.ocesma.org

The National Council on Aging (NCOA) promotes a caring society in which each of us, as we age, lives with dignity, purpose, and security. Communities that support and recognize older adults are stronger! Join us in strengthening our community, this May, and throughout the year.

About the Author: Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). The agency offers a number of programs to serve seniors, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org ∞

Sources: 1Commonwealth of Massachusetts. (2019.) Age-Friendly Massachusetts. Retrieved from <https://www.mass.gov/service-details/age-friendly-massachusetts>

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

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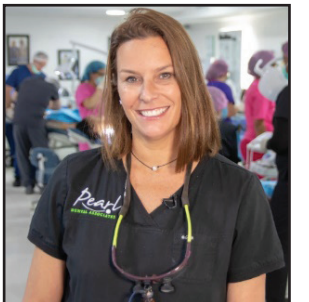
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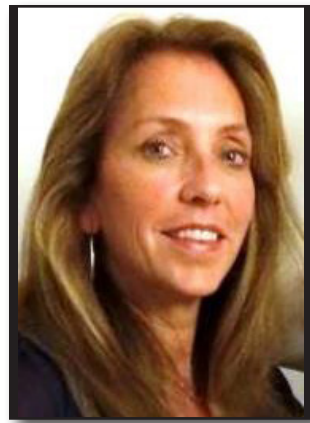
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ASK THE HIPPIE

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.

By Phyllis DeLaricheliere, MS

Embracing the journey: Knowing your Inner Hippie

“I think, therefore I am” – PART I

Personal Identity is defined in the Merriam-Webster dictionary as; “the persistent and continuous unity of the individual person normally attested by continuity of memory with present consciousness.”

Philosophically, the definition itself seems too precise and exact for the uniqueness of a human being. In 1690, John Locke proposed the “Memory Theory of Personal Identity.”

He states that there is a direct connection between consciousness and memory, suggesting that self is solely a thinking intelligent being.

He suggests that if one cannot remember an experience then they did not have that experience and thus memory is the crucial component of a person's identity.

FIRST THOUGHT:

So, if I have dementia and my memory is compromised, is it fair to say that I have an identity crisis?

Thomas Reid, a philosopher of the 1700s best known for his theories on perception, grossly disagreed with Locke. He argued that memories do not make you the same person over time, they simply allow you to know your own past with direct and immediate access.

Memory itself is complex. There are unique distinctions between episodic memory, semantic memory, working memory, and procedural memory. Let's take a look.

- Remembering that George Washington, our first President, crossed the Delaware is an example of our *semantic memory*.
- Remembering how to tie your shoes is your



procedural memory.

- Remembering your high school graduation is your *episodic memory*.

So beliefs, thoughts, ideas, and perceptions all come into play as we identify with ourselves and the world.

If you have a question, or want to suggest a topic, email me at knowyourhippie@gmail.com.

About the Author: *Phyllis A. DeLaricheliere, MS is a sought after speaker/educator and is getting ready to publish her book: “Embracing the Journey: Knowing your Inner Hippie”. Her passion for finding solutions to the Dementia epidemic has turned into a crusade and she is humbled to be able to touch so many caregivers out there that she respects so much. To book her for a lecture or get on her pre-published waitlist for her book, email her at knowyourhippie@gmail.com or call 802-999-7503. ∞*



Decluttering? Success is knowing where to start!

By Natalie Ahern

One of the most frequent laments I hear in my business is “I want to declutter my home but don't know which room to start in!” If you ask

ten downsizing specialists or organizational coaches this question, you will probably get ten different answers. Why? Because there is no one right way to begin this process. Just as each person's goals will be unique, so too will the most effective method to downsize.

My advice is to begin downsizing in the garage. This allows you to create a “staging area” where you can deposit your items to donate, sell or trash/recycle. When one of my teams works with a client, we remove things in the home as we declutter. We will fill up our van with bags and boxes for donation or recycling and make drop offs on our way home.

But I know that for many do-it-yourselfers, these boxes and bags of unwanted items often do not get moved right away and frequently sit for days or weeks in the room that is being decluttered. The result is the homeowner doesn't get the joy of seeing the room looking stream-lined and doesn't get the same motivation to continue the process to the next room.

By clearing out and creating space in the garage for your unwanted items, you can move things out of your newly decluttered room. I am also a firm believer in “Out of sight, out of mind” when it comes to decluttering. By moving items to the garage, you are less apt to be tempted to remove items from your donation bags! Another benefit of creating space in your garage is that many donation organizations will not go beyond the first floor when picking up donated goods (for insurance reasons).

When decluttering your garage, try to part with the items that no longer fit your current life. If you have hired a neighborhood kid or landscaping service to cut your lawn, go ahead and sell or donate your lawn mower (and related objects). The same is true for your snow blower. Part with your camping equipment and volleyball net if these are not activities you see yourself doing in the future. The old rule “If you haven't used it in 18 months, get rid of it!” is always good advice.

To organize your garage, put your bulkiest items (ski rack, bin for outdoor cushions) in the back of the garage, hang bikes and tools on the walls and keep hooks and bins close to the door for reusable shopping bags, dog leashes, and other frequently used items. Lay a clean tarp down on the garage floor to put your boxes, bags and furniture from your decluttering projects within the house.

If you do not have a garage or are too intimidated to start your downsizing project there (I am

terrified of my garage!), start your decluttering in the guest bedroom. This is most often the spot in our homes where we deposit items we don't know what to do with. The sewing machine with a broken bobbin winder you've been meaning to fix or the tuxedo from the 1980 inaugural ball. Downsizing the guest room is often the easiest place to start decluttering because the items in this room are typically not useful or important to our current lives. You can make progress quickly, feel accomplished and motivated to move onto your next decluttering project.

Where NOT to start? Attics or basements! These spaces are frequently overwhelming and filled with sentimental objects that are difficult to part with (heirlooms, photos, etc.). Save these areas for a later date when you have a bit of experience and success under your belt from other decluttering projects. It will make the process a bit easier to accomplish.

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. ∞*



27th Annual

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Special Expo Guide
Pull-Out Section!

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Welcome to the 27th Annual Senior Celebration!

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WELCOME TO THE EXPO!

A detailed Schedule of Events will be posted on our website, www.SouthShoreSenior.com, the week before the Expo, and will be posted at various locations throughout Lombardo's the day of the event. The information here will give you a glimpse of what you will experience at the 27th Annual Senior Celebration!

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For your comfort, we have provided a stage area with two banks of chairs so that you can enjoy the entertainment! A detailed schedule will be posted on our website, www.SouthShoreSenior.com, the week before the Expo and will be posted at various locations throughout Lombardo's the day of the event. Many thanks to our Entertainment Sponsor, Healthcare Express!



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Big Y Pharmacy	Pearl Dental Associates
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Concerts at Sea	♥ South Shore Hearing Center and Suburban Hearing Aids ♥
Cottage Caregivers	South Shore Senior News
Crown Colony Pharmacy	South Coastal Legal Services
Dwyer Home	Southwood at Norwell
Elder Living Advisors	Tobias Hearing Center
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Burials at sea... Down wind, down tide, and off we go

Second in a three-part series

By Captain Brad White

MARSHFIELD HILLS - In first of our three part series, we covered the rise in popularity of 300-year old tradition of Burials at Sea.

This month, our focus is on the federal and state laws and regulations on how and where to scatter remains by boat or airplane.

This subject prompts many questions, such as, is it legal, how and where can we do it, and, what's the best way to do it? There are 14 common questions that arise most often, and you can view answers on www.CapChats.com - a series of one minute YouTube clips of two captains, one on each coast, discussing burials at sea.

On the east coast of the US, the Environmental Protection Agency (EPA) law states that scatterings are allowed three miles east of land past an imaginary "demarcation line" where state waters end and federal waters begin. For interest sake, international waters start at 200 miles east of land, but this is not relevant to what we are talking about here. Federal ocean water is where you need to be and that is three plus miles off-shore. It's important to know that EPA regulations forbid scattering in rivers, lakes, and streams.

Of first importance when planning a burial at sea is to locate a well-equipped boat with an experienced captain. We recommend a vessel of 30 feet or greater, piloted by a licensed USCG captain and mate.

The key to a successful ash scattering is to anchor, allowing the boat to face into the wind and scatter from the stern (rear of the boat) below



the gunnels and ideally during an outgoing tide. Once cremated remains are scattered, they create a large ash plume that gently sinks and spreads out in a somewhat beautiful way. Rose petals and other light-colored florals are typically placed atop the ash plume out of respect and they are able to follow their path for a longer

time. Sunflowers and gladiolus provide a nice visual while circling. Cremated remains will travel the warm ocean currents for a long time.

Many people like to think of their loved one traveling the world forever.

An ocean friendly urn that gently sinks to the bottom in just a few minutes is an option to scattering ashes that many choose. To scatter cremated remains lawfully on the east coast of the USA, you have to be three miles to sea, there is no regulation on ocean depth. A permit must be obtained from the EPA for scattering human cremated remains.

An exception, in California, scatterings at sea happen regularly with over 750 funeral establishments who lobbied their state legislators and won a minimal requirement of 500 yards off shore versus the three-mile rule. We don't think that short distance gives the family time to process what is happening and we find that the three-mile rule best suits that.

While this offers flexibility to the customer, our typical two-hour, six-mile round trip at sea event gives a grieving family more valuable and necessary time to process and not rush such an important event. For instance, many people have never been on



a boat, or have not been to sea past the beach or maybe have feelings to reconcile, and the longer two-hour portal to portal event gives them that experience while they take in the incredible wildlife seen while at sea.

Another option is scattering by airplane. For this event we first have a simple yet dignified tarmac side ceremony for the family, allowing them their final goodbyes. Once aloft and over the chosen area, we create an airborne red rose petal field. We then make another pass over that fluttering field of petals while scattering the cremains via the Air Glide - a scattering device which is the size of a loaf of bread, uses the venturi effect of creating rushing air pressure to quickly, efficiently, and neatly geo target the remains to that chosen area. The device, which dates back to the early 1900s, was invented by Charles Lindberg, and was shared with me by an 87-year-old pilot friend from Connecticut. We perfected the device and our design is patent pending and in full use (see photo above). When the scattering is complete, we do a ceremonial dip of the wings and mark the latitude and longitude coordinates on completion certificates. Families often want to keep those handsome parchment memorial certificates documenting the location which are suitable for archiving or framing.



Additional helpful information is on airplane choice, and for this type of mission, one we like to use is a high wing Cessna 172 for a lot of logistical reasons (see photo at left).

Important local rules and regulations to know in addition to no rivers, lakes or streams are that you cannot scatter over public land, such as beaches or sports stadiums. The fine for trespassing at these locations can be up to \$10,000 if caught. Private land is allowed with landowner permission.

The ocean is a safe and legal place to scatter when done right, and many client families tell us that they were relieved to be able to meet their loved one's request in cases where the dying wish was to go by sea. The energy of their loved one goes back into the ocean and then they still have a beautiful place such as the nearest lighthouse to visit and fondly remember him or her and as we say, "When you look at the water, you will always see me."

At New England Burials At Sea, we work with both civilian and military families of all creeds and cultures, and depart from over 73 ports with over 86 vessels to choose from.

In the next installment of the Burial At Sea series, the topic will be Full body burials at sea—how does that work? Casket or shroud? Is embalming allowed? How far off-shore do you need to go?

In the meantime, check out our informative website at www.NewEnglandBurialsAtSea.com for more details, pricing, and helpful videos.

About the Author Capt. Brad White, Founder of New England Burials At Sea, is a native of the South Shore, navigating its waterways for over 45 years with the last 15 years as a USCG Licensed Master Captain conducting burials at sea. You can reach Capt. Brad at 781-834-0112, or oceanburial@aol.com. Visit his website for much more information: NewEnglandBurialsAtSea.com ∞



Elder Law & Estate Planning

Advanced Planning for Long-term Medicaid Care

By Patrick J. Kelleher, Esq.

HANOVER AND BRAINTREE - You may see it coming: Much as you want to and hard as you try, you just can't take care of your ill spouse at home any more. At this emotionally

difficult time, the last thing you need is the stress of not knowing where to find the money to pay for the steep costs of institutional care or not being prepared and losing your life savings or family home to the Nursing Home.

Unfortunately, it happened to my parents. My dad's health was declining and my mom was bravely caring for him at home. Until one day my dad took a bad fall at home and hit his head on the floor and his forehead began to bleed. My mom had no choice but to call 911 for an ambulance which transported my dad to the hospital. The doctors determined it was no longer safe for my dad to return home because he was a fall risk.

The slippery slope of aging while being incapacitated began with my dad being transferred from the hospital, to the rehab facility, to the nursing home. While my family worried about my dad's declining health, we also worried about how my parents would pay for the long term care expenses. Would the family home they both worked so hard for be protected? Read on because you will learn a lot!

Advance planning is a must. As soon as you can - ideally at least five years before serious health problems arise - take advantage of many elder attorneys' willingness to talk with you for free, or for a modest initial-consultation charge. We teach free educational estate planning and elder law workshops at our Learning Center in Hanover twice per month. We also provide a library of educational videos on our website at elderlawcare.com

We are here to help you navigate the complexities of the Medicaid program. This is a governmental fund available to meet the staggering expense of institutional care, but the ins and outs of the qualification rules are complicated and mistakes can be costly. Here's a thumbnail to help you grasp what your attorney will be telling you.

PRE-PLANNING: We strongly recommend that you plan when you are "alive and well" versus being "alive and not-so-well." Pre-planning is the most prudent and wisest thing to do because it puts you and your family in control. It also gives you the opportunity to protect everything you worked hard for - for the people you love the most.

CRISIS-PLANNING: Is typically for people who waited too long. They waited until the "two-minute" warning in life and now they are incapacitated and their spouse and children are panicked trying to save their health and the family assets. Crisis-planning significantly limits your planning options and puts your hard-earned family assets at risk. It also creates a tremendous amount of undue stress on the family and often ignites family fighting and feuds. What do you want for your family? How do you want to be remembered?

If either you or your spouse became completely incapacitated how would you pay for the \$15,000.00 per month Nursing Home?

From my experience, if you worked with a qualified elder law attorney and pre-planned by creating an Irrevocable Medicaid Asset Protection Trust (MAPT) five years in advance, you would be much better off.

If you continue to wait and procrastinate, you likely will be facing the stresses and messes of Crisis Planning. The choice is yours because nobody makes you do estate planning. In fact, who stands to benefit when you don't plan?

RULES OF MEDICAID PLANNING: "Resources" and "Income:" The Difference

Medicaid assistance is available only to those who own very little. The Medicaid rules determine what "owning very little" actually means. A

person requiring Medicaid benefits can only own around \$2,000.00 of what Medicaid calls "resources."

Resources include cash in the bank, CDs, the cash value of insurance policies, investments, and the like. Income includes regular paychecks, Social Security, or payments received for child support. Both income and resources are potentially "counted" by Medicaid as "available." To qualify for assistance, available income and resources must be carefully spent or transferred away.

Exempt Resources

Some resources are not counted or, in other words, are exempt. This means the Medicaid rules exclude them from adding up to the \$2,000.00 limit. These resources are sheltered from Medicaid's requirement that the applicant must spend down almost everything before assistance will be available.

Typically your principal residence, one motor vehicle, household goods and furnishings, medical equipment, jewelry, and other items are exempt. This means that an ill spouse can still qualify for Medicaid assistance even if the couple owns those resources. There's no need to give them away or sell them to qualify. However, Medicaid will look to lien your family home or asset after you pass away after receiving Medicaid benefits.

The distinction between "exempt" and "non-exempt" assets can be tricky and should first be assessed by a qualified elder-law attorney before any action is taken.

What the Well Spouse Can Keep

The Medicaid rules permit a spouse who remains at home to keep a portion of the couple's resources. This is known as the "community spouse resource allowance" (CSRA). Of course you'd like to see the well spouse keep as much as possible within the CSRA limits. Planning can arrange the distribution of resources to make that happen.

Here is where the difference matters between "resources" and "income." Medicaid distinguishes between the well spouse's income and the couple's resources. Resources over the CSRA limit must be spent down or carefully transferred. As to income, the well spouse can keep it up to a certain level, so he or she will have enough money to live on. The Medicaid rules call this the "monthly maintenance needs allowance" (MMNA).

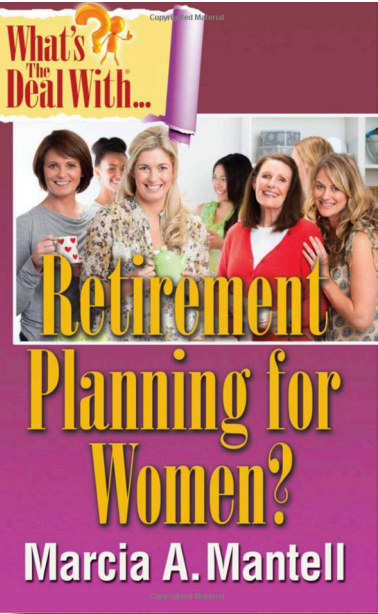
For example, if the well spouse gets Social Security benefits of only \$500.00 a month, but her allowed MMNA is as high as \$2,000.00, it makes sense to convert some of the couple's resources into raising her income up to the MMNA limit. This is not a simple matter, though, and should be done only on the advice of a qualified elder-law attorney.

Planning for Medicaid eligibility can be complicated. Please consult an elder-law attorney as soon as possible. The sooner you plan, the more strategies are available to protect your resources. An initial consultation with a qualified elder-law attorney, for free or for a modest amount, could save you many thousands of dollars. When is the best time to fix a leaking roof? On a sunny day.

Don't delay!

About the Author: Patrick's mission in life is to help his clients and their families in a meaningful way with Estate Planning, Elder Law, Veterans and Special Needs Planning! For more information visit www.elderlawcare.com or call (781) 871-7526. ∞





Q: For nearly 30 years you've been in the retirement business. Why are you focusing on women and their retirements?

A: Women face unique factors as they move into retirement. We live longer than men. Most women earn less over their careers, so their Social Security benefits are lower. And, more important is that a majority of women aren't involved in their money before or during retirement.

Q: How long do women tend to live in their retirement years?

A: Women need to plan for 3 decades in retirement! Average life expectancy for women who reach age 65 and are relatively healthy is 88, and 25% of women will live well into their 90s. This is why it's so important that women understand at least the fundamentals of their money and retirement assets. They need to plan for 30-some years.

Q: You mentioned that women earn less, but we are earning money. So, why aren't women more active in managing their money?

A: I think about this situation like this: generally, women's top priorities revolve around the family, keeping the generations connected and ensuring that everyone has a home. They manage everything from homemaking to holidays, traditions to travel, renovations to reunions. They do the majority of the shopping, planning and making dinner. All while earning a paycheck, too.

At the end of the day, there simply isn't enough gas left in the tank to think about money and investment strategies. We don't have the time or energy to learn about stocks, bonds, and collateralized mortgage obligations!

Q: Recognizing our crazy schedules and family commitments, what can women do to start to get more involved with their money?

A: The first thing women need to do is get comfortable talking about money. I often say that women talk about all their "m" words: their marriages, motherhood and their mothers, merlots and martinis, mammograms and menopause. But, if someone brings up a money topic, the conversation screeches to a halt. Unless it's talking about a sale!

Q: You're exactly right. Money is still such a taboo subject. Why is that?

A: I think it stems from three specific situations for girls and then women: 1) We aren't

Q&A with Marcia Mantell

Helping women plan for retirement by learning the language of money

taught about money formally in school or informally in most homes. 2) We don't know the language of money and don't know where to learn about it. And, 3) Women hate to be wrong or feel like they're stupid. Rather than risk asking a "stupid" question, most women choose to stay quiet. It is not comfortable when you feel you are being judged for lack of knowledge.

Q: So how do we get the money conversation rolling?

A: I'd say use what you already know. You already run your household budget, buy goods and services for the entire family, and pay the bills, so you handle the spending side well. Next, move to saving and investing for your retirement.

I'm a fan of every woman opening and managing her own IRA. This retirement account forces you into ownership and investing. You can save up to \$7,000 in an IRA if you are 50 or older this year. And you are the one who has to choose how you'll invest that money and who your beneficiary is going to be.

Q: So, you're giving us a way to learn the language of money without taking on too much risk?

A: That's the power of an IRA. You can deposit money into an IRA until you're 70 years old, so long as you have earned income in the household. Even if you only save for 1 or 2 years, it gets your hands in the dough without running too much risk.

Another way to get more involved with your money is to set up your own "freedom fund." This is a savings and investment account with money that you control. It's separate from your household checking and savings accounts. You earmark this money for things you want to do.

Both IRAs and freedom funds are power accounts for women. They help women become more investing savvy and confident. With that knowledge comes a new language and money conversation topics that she can initiate or join in with others.

Q: Let me turn to another piece of advice you like to give to women. You tell us to "plan for the party AND the price tag." What do you mean by that?

A: I think it's critical to recognize and respect that a central role most women play is to bring family and friends together. It may be in the form of a party, a holiday gathering, or some other

celebration. We're great at planning the party, shopping, cooking, etc. But, what we often fail to do is plan for the price of that party. It's important for managing your money that you are aware of the costs, trade-offs, and exactly where the money will come from to pay for the party.

This by no means a message to curb the celebrations and bringing the family together. It's just that we need to know the costs of what's in the shopping bag.

Q: Your book, What's the Deal with Retirement Planning for Women, takes a fun and non-traditional approach to helping women get better prepared for retirement. What can women expect to find in your book?

A: I want women to embrace and acknowledge the realities of how we approach life and money. We each have a unique life path and personal style that is an asset. In my book, you'll find 10 key questions that you'll want to answer before you retire. I hope you'll also get a realistic perspective on our modern-day retirement, a treasure trove of resources, and some practical examples of how other women are dealing with redesigning and reinventing retirement. Plus, there is some discussion about women and their shoes!

About Marcia Mantell: In 2005, Marcia Mantell launched Mantell Retirement Consulting, Inc., a retirement business development, marketing and communications, and education company supporting the financial services industry. Marcia Mantell develops and conducts innovative retirement income planning workshops and programs for advisors and their clients, comprehensive retirement education programs and seminars for consumers, and Money Basics workshops to help high school students and young adults start out on solid financial footing. Her book, What's the Deal with...Retirement Planning for Women, is available on Amazon and Kindle. For more information, visit <https://mantellretirementconsulting.com/> or call 781-559-8260. ∞

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Dare to Downsize!



Tiny monthly articles regarding moving to a smaller place designed to motivate, educate, and entertain!

Dare to find a story

By Randy Veraguas

QUINCY - I think storytelling has become as popular as downsizing! The company I work for, Atria Senior Living, has been giving out really cool holiday gifts that focus on facilitating storytelling. There's the moth hour on NPR. There's the Story Slam at the Norwell Library. There's the bimonthly Hull Firefly! There are my own events that revolve around storytelling whether I'm at work or running my networking groups called 5 Score and So Much More. Stories have been around since the dawn of man but it's fascinating to me right now how story telling is in the Limelight. Much like downsizing is.

Those of you who have been reading this know I have purchased a smaller home. Everywhere I go now people ask the same! How's your house coming along? Are you in your house yet? And if they have the time they get to hear a really cool story. Cool because these stories always make

them feel so much better about their life! hahaha Not so cool from my perspective... needless to say, I haven't moved in yet. But I digress.

There will come the day, when I will be in my new smaller home and my stories of what it took to downsize, will make me laugh and realize how lucky I am. Downsizing is all the rage. It's all over HGTV. It's all over Facebook. You can downsize into a trailer. You can downsize into a houseboat. You can downsize into an in-law suite or to a pod in someone's backyard. You can downsize into a towering loft in the middle of the city or under the ground, down under in Austria. No matter where you go, you're going to be creating stories. Already each month there are more downsizing articles popping up in this very publication you're reading. Downsizing tips and downsizing guides are everywhere.

Your story is going to be unique. Hunt for that. Work it out. Enjoy those bumps in the road because those are what make the best stories. Own It. Revel in it. Try to realize when you are in the middle of your story. There's going to be an ending. It's your choice. Make it a happy one! Dare to find the story.

About the Author: *Randy Veraguas is the Sales Director at Atria Marina Place. She is also the Creative Producer of the TV Pilot, Dare to Downsize, www.daretodownsize.weebly.com. You can reach Randy at 781-635-5414. ∞*

South Shore Happenings



Shoppers at Trucchi's Supermarket in Abington found interesting articles in a recent edition of the South Shore Senior News.

Parkinson's Healthy Mindset Program: May 16

PLYMOUTH - Spaulding Rehabilitation Hospital of Cape Cod is sponsoring a Parkinson's Healthy Mindset Program on Thursday, May 16, at 1 pm, at Laurelwood at the Pinehills. The program, Psychological Aspects of Parkinson's: Integrative Approaches to Enhance Life, will be presented by John Allen Ph.D. Please RSVP for this free event to Deb at 508-927-6346. ∞

Town-wide Yard Sale: May 18 and 19

HULL - The 7th Annual "Stem to Stern" town-wide yard weekend will be held on May 18 and 19, from 9 am until 3 pm each day. During last year's event, more than 100 individual yard sales were to be found all over Hull held by residents, local businesses, and organizations. Hundreds of visitors came to bargain hunt from one end of Hull to the other. When you join your fellow yard-salers, please spend some time and shop local! Visit Hull's stores, enjoy a meal at one of many great restaurants, take in spectacular views, and most importantly—get to explore the beauty of the quaint seaside community that lies beyond Nantasket Beach. The event is sponsored by the Hull Nantasket Chamber of Commerce in cooperation with the Town of Hull and the Massachusetts DCR. For more information, including yard sale descriptions and interactive map, please visit www.HullChamber.com. ∞

Peg's Picks

The Girls in the Picture

Author: Melanie Benjamin

Set in the early 1900s, this is the story of America's first sweetheart, Mary Pickford, and Frances Marion, the creative genius behind many beloved movies from the early days of Hollywood.

Pickford and Marion become great confidantes and take on Hollywood together.

This behind the scenes tale delivers a true understanding of how movies really started. First with "flickers," or silent movies, then moving onto movies with sound—a truly amazing and fascinating story.

Although I was not familiar with these giants of yesteryear, after reading this tale, I plan to start watching their films. Mary Pickford, Douglas Fairbanks, Joan Crawford? Who knew?

About the Author: *Peg is an avid reader and member of a long-standing South Shore book club. ∞*



Take control of your arthritis pain

QUINCY - May is recognized as National Arthritis Awareness Month. Arthritis is a disease that impacts more than 50 million Americans, making it the number one cause of disability in the nation. Pain management is essential because even when the underlying disease process is stable, uncontrolled pain prevents patients from working productively, participating in normal daily activities, or enjoying their usual roles in the family and society. Medications help reduce pain symptoms and improve quality of life. Are you or someone you know still suffering from pain due to inadequate treatment from traditional or commercial medication? Pain may have a number of causes and many contributing factors, and therefore can be difficult to manage, requiring a multidisciplinary approach and custom compounded medications to meet the specific needs of each patient.

What is compounding? Compounding is the art and science of making personalized medicine. Compounding dates back to the beginning of pharmacy and was a standard means of providing prescription medications before drugs began to be produced in mass quantities by pharmaceutical companies. The demand for professional compounding has increased as healthcare providers and patients realize that the limited number of strengths and dosage forms that are commercially available do not always meet the needs of every patients, and that these patients often respond better to a customized medication. Specially trained compounding phar-



macists use the latest medical knowledge and state-of-the-art technology to prepare customized medications to meet the needs of each patient.

Compounded medications, such as topical and transdermal creams and gels can be formulated to provide high local concentrations at the site of application (e.g., NSAIDs for joint pain), for trigger point application (e.g., combinations of medications for neuropathic pain), or in a base that will allow better absorption. Unlike oral medications, when medications are administered transdermally or topically, they are not absorbed through the gastrointestinal system and do not undergo first-pass hepatic metabolism. Therefore, side effects associated with oral administration can often be avoided when medications are used topically. Compounding is a great

option to explore for patients who:

- Have allergies to common mass-produced medicine fillers (casein, gluten, dyes, etc.)
- Aren't taking medication as prescribed due to unpleasant side effects or lack of improvement
- Need custom medicine strengths and dosage forms (like creams or suppositories)

Crown Colony Pharmacy in Quincy, MA work together with patients and practitioners to solve problems by customizing medications that meet the specific needs of each individual. Contact a compounding pharmacist at Crown Colony Pharmacy to discuss the different options that is most appropriate for you or your loved ones. Crown Colony Pharmacy, 500 Congress St Suite 1B, Quincy, MA 02169, (617)472-9000, www.crown-colonypharmacy.com ∞

Navigating the Future

Continued from...from p.5

This spring, Senior Helpers nationally was Certified as a “Great Place to Work”. This speaks volumes of what it means to be a caregiver in home care. When we are listed in the Fortune 100 Best Companies to Work For®, caregivers are telling us that we make a difference to them; that being trained and certified, and gaining skills in critical care for Alzheimer's, Parkinson's, and complex care are all important to them. We are proud of our peers in the Senior Helpers family and our recognition as a leader in this group.

The other piece about home care that these “disruptors” probably realized is this: Home Care is a difficult business to scale: at its heart it is local and good companies are firmly rooted in the communities they serve. Agencies like ours develop strong ties with community and providers - the Senior Centers, Councils on Aging, VNAs, Assisted Living communities, short term Skilled Rehabilitation and Nursing Centers, and other supportive services for elders. Every town is different and it takes time, commitment, and concentration to build these TRUSTED relationships. For this, you need dedicated resources and the right people.

The real technology disruption is coming. It just may look different than people think.

People want to age in place. That said, let us pressure technology to influence four colliding issues that must be reconciled to do this successfully:

Regardless of wealth, the economics of care are daunting for a family. How can technology make us smarter about how we orchestrate it?

Many elders will ultimately require a large “volume of care”—but this does not mean that a hands on, one-on-one support is the only available solution. What role will technology play in designing our strategic approach?

“Intelligent” Technology – monitoring devices, platforms, applications, wearables, software, will insinuate itself into care strategies. We must be laser focused when we embrace it.

Regardless of shifting family structures and geographies, the demand for information about care, in real time, is becoming non-negotiable. How will technology help meet the new requirement?

This translates to three critical boxes Home Care must check to be successful for you or your loved ones:

Understand Risk Profiles: Managing these issues requires us to excel at understanding individual risk profiles, because home care is intensely personal. When we understand risk, we can craft smart, focused, strategic solutions for people that balances the right care with the right method

of care. In doing so, we are ultimately balancing the cost of care and the burden of care.

Skilled Eyes to Interpret: Technology is never enough by itself. We need skilled eyes to interpret, reconcile and act. Local case management of care and support, with a hands-on touch, will always be important – regardless of whether you are 50 feet or 1000 miles away.

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We know, and Orlov's report confirms, there will always be technology evolving in the pipeline of senior living; technology that connects us, enhances our quality of life, increases our autonomy and independence, eases the burden of care, and hopefully reminds us of what is important in our lives. We will continue this conversation, for sure.

The way I see it, home care does not need technology to “disrupt”, we need it to augment, support, help us be the best we can be, and more.

About the Author: *Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts. First by delivering an exceptional home care experience in a combination of highly trained and high-touch caregivers. And secondly by becoming a significant connection for elders to resources and services in the 75 communities his company serves. www.SeniorHelpers.com/SouthShoreMA. Contact Mark: MFriedman@SeniorHelpers.com ∞*



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Enhancing Quality of Life
Q & A with Dr. John Allen



Q First, please explain what Parkinson's disease is.

Parkinson's Disease (PD) is a progressive neurological disorder affecting more than a million people in the US. The

majority of people are diagnosed after age 65, but 15% are diagnosed earlier in mid-life. Most people think of Parkinson's as a movement disorder, but it's so much more. Its characteristic motor symptoms are tremor, slowness of movement, rigidity or stiffness, and loss of postural control. Also common are non-motor problems with speech, swallowing, handwriting, sleep, cognition, mood, and behavior.

Q How does Parkinson's affect mood and behavior?

More than 50% of people with Parkin-

son's have moderate depression, and approximately 40% have anxiety. These mood issues are the result of changes in brain chemistry in addition to situational adjustment to a progressive loss of function and independence. Also, some medications used to treat PD symptoms may have unwanted side effects, such as hallucinations and problems with impulse control. All of these psychological changes worsen other PD symptoms and decrease quality of life.

Q How is Parkinson's treated?

At present there's no cure, so treatment tries to reduce the impact of symptoms on daily life. Medications seek to increase the neurotransmitter dopamine, reducing symptoms and helping the person function. Deep brain stimulation involves implanting a stimulator and electrodes in the brain to decrease tremor and motor difficulties. Physical, occupational and speech therapy can be very effective in addressing both motor and non-motor symptoms. People may live with Parkinson's for decades, so helping them be as active and independent as possible for as long as possible is a goal of medical and rehabilitative treatment. Of course, eating a healthy diet and getting exercise need to be part of any treatment plan.

Q What's the role of exercise?

It's critical. Mounting evidence shows that moderate to vigorous exercise can improve mobility and decrease symptoms. It may even have a neuro-protective effect, possibly slowing progression of the disease. Spaulding Cape Cod offers several PD exercise programs, from high intensity boxing training for early-stage to modified intensity exercise for those with significant mobility impairment, plus groups for improving speech and self-management skills. Participants also feel reduced

isolation due to the camaraderie that develops in the groups. Spaulding offers groups in Sandwich and Duxbury and other Cape locations.

Q If there's no cure, what can be done to improve quality of life?

Actually, quite a lot. While Western medicine, which is primarily a disease-based model, excels at dealing with trauma, infections, heart attacks, etc., it's not very good at helping people live with chronic disease. In contrast, Integrative Medicine (IM) recognizes that

the patient is an active partner, working with healthcare providers to optimize quality of life by using the body's innate healing systems. IM doesn't replace Western medicine but blends the best of evidence-based conventional and complementary approaches to enhance overall well-being. It embraces the central roles of healthy nutrition, regular exercise and stress reduction.

Q What Integrative Medicine approaches help people with Parkinson's?

We need more research into the role that food, vitamins/herbals, massage, acupuncture, and other popular complementary therapies may play in reducing PD symptoms. But today we have solid scientific evidence for the health benefits of three IM practices that have been around for a long time. For that reason, Spaulding's wellness programs include classes in these IM practices.

Meditation: Decades of reliable studies validate the health benefits of meditation. Physiologically, it lowers blood pressure, improves heart rate, lowers respirations, and reduces production of stress hormones. More broadly, it improves focus, reduces stress and anxiety, engenders a sense of well-being, and can lessen pain. In persons with PD, early studies show reduced motor symptoms, decreased sense of disability, improved mood, and positive changes in areas of the brain involved in PD.

Tai Chi: This ancient Chinese discipline emphasizes slow, flowing movements and mindful awareness of the body's energy or chi. It reduces fall risk, and preliminary findings suggest positive effects on the immune system, inflammation, anxiety and depression. One meta analysis of nine research studies showed that persons with Parkinson's who practiced tai chi saw improvements in balance, agility, posture, and strength, plus reductions in stress and tension.

Yoga: Like tai chi, yoga is a special form of exercise that integrates body focus, breath focus, and mind focus. Its benefits include improving balance, strength and posture; decreasing heart rate, blood pressure, and stress; relieving insomnia; and promoting physical confidence, calm, and centeredness. Research with PD has shown improvement in tremor, mobility, sleep and mood.

In my practice, I see more and more people looking for safe, reputable approaches to go beyond the limitations of Western medicine. IM offers more than hope. For many, it's a pathway to live their lives on their terms, as fully as possible.

About the Author: John Allen, Ph.D. is Health Psychologist at Spaulding Rehabilitation Hospital Cape Cod. He conducts Spaulding's Parkinson's Healthy Mindset Program and is advisor to the hospital's Integrative Medicine Team. ∞

Learn more when Dr. Allen speaks about "Psychological Aspects of Parkinson's: Integrative Approaches to Enhance Quality of Life" on Thurs., May 16, at 1 p.m. at Laurelwood at the Pinehills, Plymouth. RSVP to 508.927.6346

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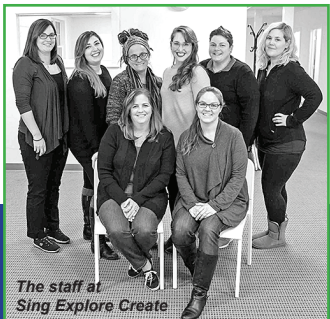
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DISCOVER BRIDGES® BY EPOCH.

Join other area families who have found that the compassionate care, expert support and inspiring programs provided at a Bridges® by EPOCH community restore joy, confidence and meaning to the daily lives of South Shore seniors in all stages memory loss.

- Uplifting programs inspire emotional, physical and cognitive wellness
- On-site licensed nursing around the clock
- Thoughtfully designed, easy-to-navigate households
- Caregiver education and family support
- All-inclusive pricing for added peace of mind

JOIN US FOR DEMENTIA EDUCATION & SUPPORT

LUNCH & LEARN CAREGIVER SERIES

EVERY TUESDAY IN MAY | 12:00 P.M.

Location: Bridges® by EPOCH at Hingham

Call or visit us online for details.

RECOGNIZING & DEALING WITH CAREGIVER STRESS

WEDNESDAY, MAY 15 | 5:30 P.M.

Location: Bridges® by EPOCH at Pembroke

A light dinner will be served.

Bridges®
BY EPOCH

MEMORY CARE ASSISTED LIVING

Schedule your tour today!

HINGHAM

1 Sgt. William B. Terry Drive | Hingham
339.200.9905

PEMBROKE

49 Cross Street | Pembroke
781.679.5354

View & RSVP to Upcoming Events:
www.BridgesbyEPOCH.com

Remarkable people. Exceptional care.

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