



SOUTH SHORE SENIOR News

For Boomers and Beyond

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Two for the Road

The Grannies are coming to a town near you

**Plymouth-based
"Grannies"
Beth Sobiloff
and Debbie Thelen
have started their
state-wide road trip
on the South Shore.**



Photo: Patricia Abbate

By Patricia Abbate

Beth Sobiloff and Debbie Thelen are on a mission. These "Grannies on the Road" are planning to make stops at all 312 towns and 39 cities across 14 counties within the state of Massachusetts, all in short order. Earlier this year, the young-at-heart grandmothers' epic journey began in the state's oldest town, Plymouth, where the two tape their increasingly popular show, *Two Grannies on the Road*, at the Plymouth Community Television studios.

When asked on a recent trip to Hull why they have put this daunting task on their to-do list, Sobiloff enthuses that "it's all about inspir-

ing others to follow their passion and have fun doing it." A philosophy that Sobiloff and fellow Grannie Thelen follow every day.

I caught up with the pair at the historic Paragon Carousel on Nantasket Beach on a perfect summer day a few weeks ago. Before meeting up the duo had already spent hours traveling the length of the 7-mile peninsula twice on the town's Hull O Trolley—a free weekend service that is narrated by volunteer tour guides—stopping frequently to enjoy and record the sights, sounds, attractions, and food (including several flavors of ice cream) along the way. With a professional video camera in hand, Sobiloff captures

all aspects of their adventures, interacting with folks they meet along the way and recording Thelen trying out new experiences. Sobiloff will also spend countless hours editing the footage into a new show that will highlight the wonders the two discovered in this town, as she's already done for recent visits to Scituate and Plymouth.

While married and raising children, Sobiloff had always wanted to do a cross-country trip in a van with the family in tow—a great adventure. But in 2010, she found herself single, her youngest son about to graduate college, and she hadn't had a vacation in years. And despite *Two for the Road... continued on p.21*

Attend one of our Caregiving and Retirement Security Events



By Mike Festa,
State Director, AARP Massachusetts

AARP Massachusetts is working to ensure you have the health and financial security you need to take charge of your future and live independently as you age. To help you learn more, we have scheduled several luncheon events across the state. Join us to hear more about our state legislative agenda, as we have submitted bills to the Massachusetts Legislature to help workers to save for retirement and to support family caregivers through a tax credit. Here are the details:

An Act to Establish the Family Caregiving Tax Credit: Sponsored by Representative David Rogers (D-24th Middlesex) and Senator Jason Lewis (D-5th Middlesex)

This bill would establish a tax credit that reimburses caregivers for a portion of what they spend to care for a loved one at home.

A recent study by the AARP Public Policy Institute shows that the average family caregiver spends almost \$7,000 a year out-of-pocket to help care for their loved ones, which amounts to, on average, 20% of their total income. An Act to Establish the Family Caregiver Tax Credit would establish a tax credit, capped at \$1,500 per year, which reimburses family members for a portion of qualified expenses related to caring for adult family members who need assistance with activities of daily living.

Massachusetts family caregivers provided 786 million hours of unpaid care, valued at about \$11.6 billion, in 2015. Most people who receive assistance at home rely exclusively on unpaid family caregivers for help. Some 69% of Massachusetts adults report feeling stressed while trying to balance

a job and their caregiving responsibilities. More than half (55%) of family caregivers report being overwhelmed by the amount of care their family member needs.

An Act to Establish the Massachusetts Secure Choice Retirement Program and Expand the Massachusetts CORE Plan to All Employers: Sponsored by Representative Tram Nguyen (D-18th Essex) and Senator Pat Jehlen (D-2nd Middlesex)

Nearly half of workers in Massachusetts have no access to a retirement savings plan through their employers. A secure retirement is out of reach for over one million Massachusetts residents, especially those who work for themselves or small businesses. While Social Security is a critical piece of the puzzle, it is not enough upon which to depend. Many future retirees will not be able to handle the rising cost of basic needs and health care.

An Act to Establish the Massachusetts Secure Choice Retirement Program and Expand the Massachusetts CORE Plan to All Employers would expand the existing “Connecting Organizations to Retirement” (CORE) plan so that all employers could participate. The Act would also create the Massachusetts Secure Choice Retirement Program. Secure Choice makes it easier for businesses to offer employees a way to save for retirement out of their regular paycheck, and it is an easy, stress-free way to grow retirement savings so you can take control of your future.

Each of these bills will improve the lives of older residents of Massachusetts, whether by helping workers save for retirement, or by supporting the Commonwealth’s 844,000 family caregivers.

To help you learn more about how AARP supports caregivers and what it takes to achieve a secure financial future, please attend one of our luncheon events across the state. The events are free of charge for everyone, but registration is required. Visit www.aarp.org/ma for more information.

AARP Seminars... continued on page 21

NAVIGATING THE FUTURE

Confronting the Audacity of Dementia: Weaving Comfort & Care at Home



By Mark Friedman, Owner

As I started to write this article, I became skeptical about its contents. As owner of a home care agency I am all too familiar with the statistics around Alzheimer’s and dementia as we contribute to a cure, hope for prevention, and reach for better outcomes. If you are reading this, you probably know or knew someone with a form of dementia like Alzheimer’s or may be or were caregiving for a loved one with this formidable disease.

I have seen what a diagnosis can do to a family. It reminds me of a sketch where everything from the monthly mortgage payment, to the literal kitchen sink, along with a hefty dose of lactose free milk, nuts and blueberries are put into a mammoth blender. The caption reads “how do you like your smoothies?”

An Alzheimer’s diagnosis, both for the individual affected and their surrounding Circle of Care, is a bit like putting your life into a blender and simply not knowing what you will end up with. It has the potential to whip up every part of normal life; putting unexpected strains on finances and relationships. While we learn more about Alzheimer’s all the time, there is still so much we do not know about this disease. It’s the “not knowing” part that is so unsettling because no two seniors present their disease the same way, every “smoothie” is different.

While we are gaining new understanding about this disease we know one thing about it today; it is a progressive disease for which there is no medical intervention that can materially impact the timeline, or the outcome. Yet, there is much we can do to confront and comfort along the way. It is a medical diagnosis but it is largely a behavioral intervention. Care in the home is a powerful tool for families. There are good reasons for this:

“Home” is becoming a resilient place for this journey: for many it is safer, can be customized and controlled, especially when buoyed with an essential Circle of Care standing at the ready. Further, it is a known for the person affected – this is critical when forming new memories is compromised or not possible.

There are significant advances in managing the characteristics of this disease and its impact at all stages.

More sophisticated and impactful approaches in caregiving are emerging all the time.

Plans need Weaving, Positive Thinking & Flexibility

When we meet with families to talk about customized care for dementia I think of it as a strategy session. It is usually the first of many conversations we will have around managing the success (and potential failure) of a loved one through the stages of this disease. Each Plan must name, engage, and involve a broad Circle of Care; essential providers and relationships that may weave in and out throughout the journey. When a family decides to care-give a loved one we often recommend adding an *Aging Life Care Advocate* (GCM) to their “circle.” A GCM can suggest options along the way, as well as serve as a clinical and psychological resource for the individual and the family caregiver.

The Plan of Care must be approached positively and considered a moving target. At home loved ones can safely thrive at each stage of Alzheimer’s; by keeping their world as large as possible and maximizing their engagement in it by understanding both limitations and possibilities.

A Positive Physical Approach to caregiving has been inculcated in our general philosophy and culture through our Senior Gems® program developed for us by Teepa Snow. The Alzheimer’s Association has created three major stages of Alzheimer’s, while our Senior Gems® program identifies

six. This granularity of perspective gives us subtle insight into changing social behaviors and physical and cognitive abilities so we can focus on what is possible, what can be done. We keenly understand the power of visual and verbal touches, cueing, direct and re-direct, and the potency of greetings, gestures, public spaces, habits, routines, and boundaries. Today each of our caregivers has rigorous skills training in Alzheimer’s and dementia. Proficiencies are constantly updated.

This valuable education is also offered to families and family caregivers. They, more than anyone, are on the front lines with loved ones. Who better to understand the nuance of memory loss or a shift in attitude, behavior, verbal and visual acuity than a husband, wife, or adult child living fulltime with a loved one? Who needs tools and tips more than a family caregiver, especially one on the scene every day, when it comes to providing reassurance, respect, and positive feedback to a loved one with dementia?

Because no two people journey through this disease the same way, days can be unpredictable and disruptive, and every care plan needs to be agile and reflexive. This is also why family caregivers need a break from caregiving.

For them, “Adult Day” centers are now providing respite; opportunities for their loved one to engage safely outside the home in programs and social activities alongside others with dementia. Seniors are supervised by trained caregivers and social service providers. Beehives of activities, these are happy, positive and productive environments and win-wins for families.

As the disease progresses the Plan of Care is destined to change, but not the strategy woven behind it. With ours, each is built on our LIFE Profile™ – that is an ongoing assessment of potential roadblocks and a plan which continually works to mitigate potential risks for each of the seniors at every stage of Alzheimer’s and dementia.

We do not wait to hear that “Dad is having trouble eating” or “Mom needs help with the shower,” because nurse supervised visit and a review of the care logs will have indicated so. On the first sign of potential wandering, we understand immediately what options to recommend. We are the first to recognize the signs of family caregiver burnout because our Burden of Care assessment has already alerted us to this possibility.


Checklist for success

- Understand exactly where your loved one is along the journey. Initially and as needed over time.
- Establish goals:
- Macro (Long-term) – e.g. Aging in place desires and limitations as they relate to home modifications, level of care required, safety, burden upon family caregivers, participation in programs, etc.).
- Micro (Short term). These tend to be care specific, or specific objectives for the week, month, etc.
- Determine specific requirements of caregiver training – both family and professional.
- Identify credible, professional sources of advice & your ‘Circle of Care’ – think beyond the clinical (medical).
- Family education.
- Able to help you navigate the journey your way to the extent it is feasible and appropriate.
- Develop a PLAN for When Home is Not the Best Place to Be.

Let Optimism Abound

In May of 2019, Mark Singer penned “Hello, Darkness” in *The New Yorker* about the legendary David Milch, noted Yale Professor and creator

Navigating the Future...continued on p.12



Con artists don't care how hard you worked.

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Aging with Sass & Class Get a Life

By Loretta LaRoche

I have always been short. I've been measured many times and have ranged anywhere from 5 feet 1/4 inch to a high of 5 feet 1 inch. I don't know why there was such a span, but I attribute it to poor vision on the part of some of the individuals who measured me. I was always ecstatic when I thought I was 5 feet 1 inch. It made me feel "tall!" However, life marches on and the inches are dropping by the wayside as my body moves towards making me look like a pancake with legs. We seem to not only get shorter but wider. Let's face it, when you lose height the flesh has to go somewhere, and unfortunately it seems to go to your waist. I am now vertically challenged.

Oh, I know there are other short people, and there is always someone really tall who lets me know their plight is just as hard. Well, I sure would like to get the chance to experience their problem. Being short and having to buy clothing can be a real trial by fire. Try buying a pair of pants. When they're done being tailored, you also have a pair of shorts from the left over material. Now that might sound like a good thing, but not when the pants are tapered. Blouses and jackets are always too long as are the arms. I was ecstatic when the new three-quarter length sleeves came out, but they are just a tad bit too short to look right. In fact, they make you look like you went to a seamstress that might have had a grudge against you.

Of course there is always the possibility that I could go to a store that sells petite clothing. But, I am not petite. I have the body of a mature woman trapped in a small space. I am endowed with a "full figure." I always hated that expression when I went shopping with my mother or grandmother. I was sure I was not going to follow in their footsteps because I was much more invested in staying in shape. Be careful what you rail against because you just might eat your words. I have now become their clone.

The rational mind when it's engaged knows that there is nothing we can do about certain issues. I cannot make myself taller, in fact I know for a fact that as I age I will continue to get shorter, but then so will everyone around me. The only problem is that most of the people I know started out being taller. I just have to keep my sense of humor intact, and to remember that "I'm a short person who thinks tall!"

About Loretta LaRoche: *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. This summer and fall, Loretta will be 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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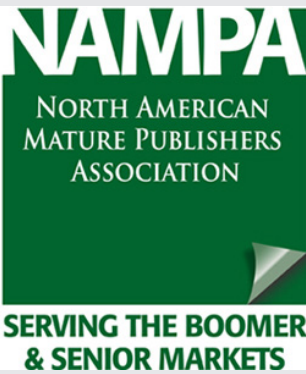
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Stress and Selling Your Home – A Survival Guide

By Wendy Oleksiak

Choose the right agent



Selling a house can be an overwhelming process. While there are unavoidable steps that need to be taken to prepare the house, having the right person by your side makes all of the difference. Just like anything, it's all about perception. Instead of drudgery, a well organized move can be a walk through happy memories and the beginning of the next chapter of your life. There are a lot of requirements for sellers, including deciding what to take and what to toss, gathering maintenance information and strategizing on what projects need to be tackled to bring the most return on the sale. Once the house is listed, keeping the place as clean as possible, and having to frequently step out, sometimes at a moment's notice, for potential buyers to view the home. Add to this the fact that you may have had to relocate belongings into storage, and that your house may feel less like a home than you're used to. It's natural to find the whole process a bit stressful and exhausting, especially if it lags on for weeks or months.

There's good news and bad news when it comes

to the home selling experience. The good news is that it won't go on forever; the bad news is that you won't know when it's going to be over until it's over. Not having a clear timeline in sight can feel unsettling, and there are times that you will need a supportive voice to help assess how the process is going and tweak the process as needed to achieve your goals as efficiently as possible. Many people have made it through the home selling process before, and you will too. In the meantime, follow these tips to while you wait for that perfect buyer to come along.

Only work with an agent you really like and trust: Your agent can make the home selling process easier on you, or they can make it harder. Find an agent who cares about a relationship with you, and not just the sale of your home. You will experience emotional highs and lows, and you need an agent that has experience and knows how to handle all of the hiccups that come with a sale. Feeling a personal connection makes a big difference in the overall experience. I've laughed and cried with my clients, and consider the majority of them friends that I still keep in touch with. Do your due diligence in selecting an agent to take on the job, and make sure that you're hiring someone who you work well with, who clearly communicates with you, and who has a proven track record of success.

It's really key to choose your agent wisely. When I see a home that's been sitting on the market for a while and has some obvious detractors, like Christmas lights still hanging up in March or an unkempt lawn, my first thought is always that the sellers de-

serve a better agent. You want to be working with a realtor who is as invested in selling your home as you are, which means someone who will tell you exactly what you're doing wrong and how you can improve it – not someone who will just stick a lock box on your front door and help coordinate showings.

Selling a house isn't known for being a stress-free experience, but millions of people have done it before you and millions of people will do it after you. Take it for what it is: a few days, weeks, or months of disruption, followed by relief. You'll make it through, and when you do, you'll see that it was all worth it. Next month I'll be back with more tips.

Call me to experience a streamlined approach to achieve selling your home for the most return, with the least amount of stress, and hopefully an enjoyable experience!

About the Author: *As a former Registered Nurse, Wendy Oleksiak understands the importance of trust and accountability in creating a successful partnership. Honesty, hard work and professionalism paved the road to Wendy becoming the top selling agent at her previous firm. Her extensive network within the real estate community ensures that her clients learn about off market properties, and enables her to get her buyers offer's accepted and list-ings sold for the highest price with the best possible terms. Wendy has lived on the South Shore for 20 years, raised two children and owned homes in the towns of Hingham, Scituate, Cobasset, and Duxbury. Her hobbies include oil painting, paddle boarding, boating hiking, and enjoying the fabulous beaches in the area! You can reach Wendy at 781-267-0400. ∞*



3 Hitching Post Lane, Plymouth
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Thinking of Rightsizing?

**Explore the easy living at 3 Hitching Post Lane,
Pinehills Village Plymouth**

This inviting English Craftsman style home, tucked in the desirable Hitching Post Lane neighborhood, was chosen by the current owners as a gathering place for family and friends, while also being an easily manageable home. The decor and floor plan hits many of the high notes...easy living with two first floor bedroom suites, a fabulous kitchen with newer appliances, stunning lighting fixtures, formal dining room with coffered ceiling and wainscoting. Plenty of room for holiday guests, with a finished lower level. Relax in the private and serene back yard, with two patios and upper deck...listen to the birds sing and admire the perennial gardens. Security system, irrigation, full house generator... walk in and you'll say wow!

Back in the day, the carriage ride from Plymouth to Boston used to drag on for hours. So by comparison, today's hour long journey down Route 3 is quite a breeze. While Plymouth's Colonial roots make it truly the original place to live, it's the town's newer developments that have brought it into the spotlight. The Pinehills bills itself as a "new take on the classic New England village" The roughly 3,000-acre planned community consists of single-families and townhouses, with shops and restaurants surrounding its own traditional village green. Of course, Plymouth offers plenty of modern amenities, including a new winery and craft breweries.



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SENIOR FITNESS

Row, Row, Row Your Back



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

QUINCY—Posture exercises can benefit each of us in a variety of ways. It can help with back and neck pain, help us to breathe deeper and with greater ease, help to reduce our stress levels and, in general, help us to feel better and more energetic. When we strengthen our posture muscles we may reduce our risk of musculoskeletal issues and infirmities.

Interestingly, many seniors benefitting from posture exercises tell us that they feel taller and slimmer! There are a number of exercises that can be done to strengthen our postural musculature, like the ones we mentioned in our March article, The Case for a Strong Neck.

However, in this issue we are focusing on the Seated Row exercise. So, where does the back fit in you may be asking? Well... let's get rowing!

SEATED ROW EXERCISE

Our posture has a tendency to decline with age, but fortunately this can be addressed with appropriate strength exercises, such as the seated row exercise. The seated row is a compound (multi-joint) exercise that strengthens the pulling muscles of the upper back, shoulders, and arms, mainly, the latissimus dorsi, teres major, posterior deltoids, trapezius, biceps, and forearms. When performed properly, on a regular basis, the seated row exercise can significantly improve your posture. Strengthening the posterior posture muscles has the potential to remediate muscle imbalances and to reduce both upper back and lower back discomfort.

PROPER EXECUTION OF THE MACHINE SEATED ROW EXERCISE

- Sit on the seat, with feet firmly planted, shoulder width apart against foot plates, knees slightly bent
- Firmly grasp machine handles with arms fully extended and parallel to floor
- Keep head and neck, aligned over shoulders, torso, and hips
- Pull the handles backward until the elbows are fully flexed
- Return the handles to the arm-extended starting position

- Keep eyes focused straight ahead throughout the exercise
- Maintain an erect torso and head position throughout the backward and forward movements
- Use slow, controlled movement speeds, e.g., three counts on the backward pulling action and three counts on the forward return movement
- Exhale during each backward action and inhale during each forward return movement
- Perform 1 set 8-12 repetitions to temporary muscle fatigue

SEATED ROW LOW SEAT VARIATION

Lower the seat so that your upper arms are parallel to the floor in line with the handles.

Pull the handles to your chest, and return to the starting position.

This seated row variation emphasizes the rear shoulder and retraction muscles, which is ideal for improving upper back posture.

SEATED ROW HIGH SEAT VARIATION

Raise the seat so that your upper arms are against your sides. Pull the handles to your upper midsection, and return to the starting position.

This seated row variation emphasizes the upper back muscles which is helpful for improving lower back posture.

RESISTANCE BAND SEATED ROW EXERCISE

Secure a resistance band around a banister. Facing the banister, sit upright on the chair, both feet firmly planted on the ground. With your upper arms parallel to the ground and in line with the band handles, pull the handles towards your chest then return to the starting position. This seated row option emphasizes the rear shoulder and retraction muscles which is right on target for enhancing upper back posture.



SEATED ROW LOW PULL VARIATION

Sit on the chair in an upright position and pull the handles towards your upper midsection, and return to the starting position. In this seated row alternative, the muscles of the upper back are emphasized which is beneficial for improving lower back posture.

In all of these exercises, the core muscles (the abdominals and low back extensors) contract isometrically to stabilize your trunk and to strengthen these muscles as well.



SUMMARY

We can all benefit from strength training our musculoskeletal system. It's good to know that we can look forward to being strong and fit versus weak and frail into our golden years.

Please feel free to contact us if you have any questions regarding the seated row exercises or other posture enhancing exercises.

About the Authors: Wayne L. Westcott, Ph.D., is the Professor of Exercise Science at Quincy College, Quincy, MA, and author of 30 books on physical fitness. Rita La Rosa Loud, B.S., co-directs the Quincy College Community Health & Fitness with Dr. Westcott and is also an author of fitness related publications. They can be reached at 617 984-1716. ∞

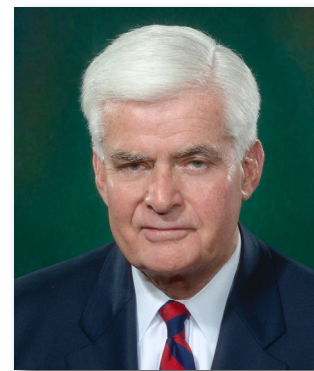
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HOME EQUITY WEALTH MANAGEMENT



Good News for Senior Condominium Owners

Senior condo owners get long-awaited help from FHA

By George A. Downey

BRAINTREE - August 14, 2019, the Federal Housing Authority (FHA)

announced significant changes to its condominium financing regulations. The good news is these changes eliminate current barriers that have prevented senior condo owners and buyers from using the FHA insured reverse mortgage and other more favorable FHA financing options.

HUD Secretary, Ben Carson, commented, "Condominiums have increasingly become a source of affordable, sustainable homeownership for many families, and it's critical that FHA be there to help them. Today, we take an important step to open more doors for homeownership for younger, first-time American buyers as well as seniors hoping to age-in-place. I know a lot of people have been asking, 'When is the condo rule coming?' Well, the wait is over."

Old Rules

Current guidelines restrict FHA financing only to condominium associations that applied for and received FHA approval for the entire project. Further current approvals require recertification every two years. Unfortunately, a general lack of understanding among association managers of FHA benefits along with the hassle of the approval and recertification process resulted in limited interest for FHA approval and ongoing recertifications.

Improved Guidelines

The revised rules, effective October 15, 2019, liberalize eligibility requirements and eliminate a number of burdensome restrictions. Most

notably, the new rules restore individual unit approval (called spot approval) that had been in place years ago, but changed to the more restrictive rules in place today. Important improvements include:

- Single unit (spot) approval eligibility – eliminates project approval currently required:
- Buildings with ten units or more – no more than ten percent can be FHA insured.
- Buildings with fewer than ten units – no more than two units can be FHA insured.
- FHA project approval revisions:
- Minimally, 50% of units must be owner occupied.
- Recertification process extended from two to three years.
- Mixed use properties – non-residential space increased from 25% to 35%, of total square footage.

What This Means to Senior Condo Buyers and Owners

According to HUD, there are more than 150,000 condo projects in the nation, and only 6.5% are approved to participate in the FHA's mortgage insurance programs. This new policy will allow the owners and buyers (62 and older) of certain condo units to be eligible for the FHA Home Equity Conversion Mortgage (HECM) reverse mortgage, even if the condominium project is not FHA approved.

This is a game changer. Current senior owners, previously excluded, may now be eligible for a reverse mortgage to increase financial security,



ty, and eligible buyers may be able to purchase a condominium with a limited down payment without the obligation to make mortgage payments. This new policy goes into effect on October 15, 2019.

The HECM reverse mortgage was developed and approved by Congress to enable owners 62 and older the ability to use a portion of their home equity to increase financial security and longevity. HECM features (guaranteed as long a loan remains in good standing) include:

- No monthly payment obligations – prepayments are permitted without penalty but not required. Monthly charges are deferred and accrue.
- No maturity date – repayment not required until no borrower resides in the property.
- Non-Recourse loan – neither borrowers nor heirs incur personal liability. Repayment of loan balance can never exceed the property value at the time of repayment. If loan balance exceeds property value at time of repayment lender is protected by FHA insurance.

Home Equity Wealth... continued on p.19

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"THE WICKED SMART INVESTOR"

A blunt question, a somewhat blunt answer



By Chris Hanson

HANOVER – Last month, The Wicked Smart Investor sat down with a complete stranger and educated him on an investment philosophy supported by oodles of Nobel Prize winning academic research. He quickly invested. And if you believe this tall tale, you probably think you can actually park a car in Harvard Yard. It just doesn't work that way. Frequently, the prospective client's facial expression reads "If you know so much about investing, why aren't you a multi-millionaire?"

Sometimes they even ask this question aloud.

Don't you just love the stereotypical directness of Bostonians? If you do, keep reading this article because I'm about to get extremely candid. First of all, there is competition everywhere in the investment business. Also, despite pretenses, many people simply don't have money to invest. Those two factors shrink the target market dramatically.

But the biggest hurdle I face as an investment advisor is that facts simply don't change people's minds. If I'm asking someone to change their long held, but erroneous, beliefs about investing, it's certainly an uphill battle. People believe what they want to believe.

I bet you have used that phrase before.

Harvard economist J.K. Galbraith explained things much more eloquently. He wrote: "Faced with a choice between changing one's mind and proving there is no need to do so, almost everyone gets busy with the proof."

It is hard to admit we're wrong; it is only human to stubbornly cling to our beliefs despite being confronted with evidence to the contrary. Behavioral economists, the scholarly type who study the effect of our hard wired human behaviors on our investment decisions, call this confirmation bias. This psychological phenomenon is very dangerous; it frequently leads to poor investment decisions. The existence of confirmation bias is also supported by a mountain of Nobel Prize winning academic research. It is all available at no cost on the internet or your public library.

The sad thing is that many people will not review this research because planning for your financial future is a yucky, scary thing. So maybe they invest in

CD's for their retirement 20 years from now, purchase high cost annuities for the guarantee, or hire a planner far too eager to tell them what they want to hear. Others may turn to their friends and family and ask for advice. This could be a good thing, as long as these people actually know what they are talking about.

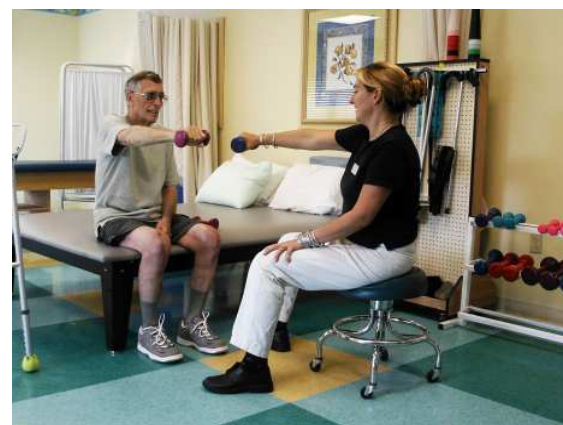
The recommendations of friends and family are also the best way to defeat confirmation bias. Imagine this scenario: Dear old Uncle Joe has been a constant in your life. He changed your diapers and gave you tons of birthday presents. Maybe you don't completely agree with all of his political opinions but you have a permanent soft spot for Uncle Joe. You also know that Uncle lives a comfortable retirement despite modest earnings throughout his career. So when you ask him for financial advice and he directs you to his financial planner, you will likely hire that planner.

The reason for your decision is a well-researched, hard wired psychological phenomenon: human's herd mentality. As humans are social animals, our desire to be loved by others trumps just about everything else. Herd mentality explains teenage peer pressure, religious cults and book clubs. Life is much easier when you stick with the crowd; hard core contrarians are frequently ostracized.

I utilize herd mentality to build my business. When I am referred by an existing client I most likely get that business. Client referrals take time, that's why I am still working on my first million.

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

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Q & A with financial services professional, Dominka Zielinska



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

Maria: Tell me about your business.
Dominika: The Moody Street Group, LLC, a General Agency of the companies of OneAmerica®, offers a variety of insurance and financial products and services to individuals, executives, professionals, and business owners.
The Mission of the Moody Street Group, LLC, is to assist clients in reaching their personal and business goals and helping to secure their financial future with appropriate financial services based on their needs and values.

We are an organization committed to excellence in serving our clients with Creative Values-Based Financial Strategies.

In an age when financial companies are willing to substitute technology for personal con- tact, our commitment to our clients is to provide:

- Face-to face confidential meetings
- Customized analysis
- Personalized values based recommendations
- Periodic monitoring of continued progress toward achieving financial goals.

Maria: What type of products and services do you offer to the senior population?

Dominika: We are offering solutions and services in:

- Long Term Care Insurance and Asset Protection,
- Efficient Retirement Income Streams
- Estate Strategies

Maria: Most seniors typically have a financial advisor or someone already helping to manage their retirement or finances. How you can help those people, particularly if they already have someone they're working with?

Dominika: My work would provide a second opinion about their financial situation. For most people it's important to review their current plans to be able to verify if there are any gaps. If my review shows any points of concern I can provide help developing appropriate strategies and implementation of these strategies.

Maria: What do you find is the most challenging issue seniors face when managing their finances?

Dominika: I find that the most challenges people are facing:

- Making sure that the income resources in their retirement are sufficient and are going to last
- If they are prepared for any life changes or an unexpected events.
- If they are aware of how important is to effectively distribute their income to make it last (it is not only a question of how much we have but most importantly how much we can withdraw and potentially not run out of money)

Maria: In terms of strategies for retirees, what type of advice would you offer a senior if they are facing some monetary shortfalls? Windfalls?

Dominika: My advice for people is to focus on their:

- Income - what creates their income stream, what assets make their retirement fund
- Liquidity - Money/Assets available for emergencies
- Legacy - what they can pass onto next generations and how to do it effectively

Maria: What seniors should be aware of when someone other than a family member is managing their finances?

Dominika: Many seniors may find it useful to have a durable power of attorney for finances. With this document, you designate someone you trust, known as your “agent,” to manage your finances. The “durable” part is key—that means the power of attorney remains in effect even if you become incapacitated. While you have capacity, you can always change your agent or revoke the document completely.

It is recommended to have a third party to be involved in a senior's life for an evaluation of their financial decisions. Financial professional's job is to provide opinion and choices as well as to help make adjustments along the way.

Maria: Should a senior have their money overseen by one family member or spread the responsibility over multiple family members or close friends?

Dominika: Most people, as long as they are able, usually like to remain in control of their assets and be aware of their strategies and how they are being implemented. To the extent that strategies may impact other family members (beneficiaries, etc.) then it may be desirable to have those impacted involved in the process. If someone is unable to act as their own primary decision maker then a legally appointed substitute may want to participate on their behalf.

Maria: How much money would a senior typically budget for to live comfortably given the normal monthly expenses a person 55 or older would expect?

Dominika: It all depends on a particular person's lifestyle. People have different needs and are accustom to different levels of comfort in life. It is very hard to specify in a dollar amount what would be the right amount for any age group of people. If a person is healthy and retired, they may want to travel and try new things. This could be more expensive than their pre-retiree lifestyle. It requires an analysis of their lifestyle (mortgage or mortgage free case, utilities, groceries, daily living expenses etc.) to determine the appropriate option for that individual.

Maria: What are some of the early red flags that an elderly person should be mindful or regarding hoaxes and swindling?

Dominika: Look for products that are financially sound. Also the financial strength of the company is important to make sure they are sound. Fees are another are of concern. Are the fees appropriate for the function being purchased and how might the fees impact the performance of the product over time.

Maria: What is the most important piece of advice you can give to a person 55 or older regarding their financials?

Dominika: My advice would be:
Define your expectations. Define your retirement age, review your retirement needs and goals; prepare for the unexpected events in life.

Prepare for the future early in life: start thinking of your retirement and older age while you are still young and healthy. Later in time health might be an issue and certain things will become not affordable or not available as options in financial security strategies.

Don't become a financial burden to the family; hope for the best but prepare for the worst. Have a plan to be properly prepared for the moment when you can't take care of yourself any more.

Estate preservation and protection: make sure all you worked for in your life is protected and can be passed securely onto next generations with efficient tax benefits for you and your loved ones.

About the Author: Maria Burke, RN, Owner, Celtic Angels Home Health Care. Maria Burke was born in Middleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from there, launched her own home health care company. Celtic Angels has two offices; Weymouth and Needham and services hundreds of elderly people across Massachusetts with a variety of services including skilled nursing, homemaking services and home health aide and CNA care services. ∞



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Navigating the Future...cont. from page 3

of hit shows like “Hill Street Blues,” “NYPD Blue” and HBO’s “Deadwood.” Now at home in a converted garage he lives and works with advanced Alzheimer’s. Guided, supported, and uniquely understood by a tight circle of loved ones and friends, he continues to create, saying “I allow myself a provisional optimism about the possibilities of what time I will be allowed...and I permit myself a belief that there is possible for me a genuine happiness and fulfillment in my family and work I do.” It seems his Circle of Care has enabled Milch to gratefully confront

the audacity of Alzheimer’s. If your journey is to be made at home, optimistic plans can be woven, which can work wonders.

About the Author: Mark Friedman is the Owner of Senior Helpers Boston and South Shore. He is passionate about senior’s ability to age in place. 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 through highly trained caregivers and case managers; secondly by becoming a significant connection for elders to resources and services in the 75 communities his com-

pany serves. He has developed protocols for care adopted nationally by the Senior Helpers Franchise System. Friedman writes and leads continuous education with NASW, ANCC and EAB credits. He has taught in the Lasell College ELDER certificate program, guest lectured at the Tepper School of Business, Harvard Business School Executive Education, Emerson University and others. He is a past member of the Private Duty Advisory Committee of the Home Care Alliance of MA and a founding member and Vice Chair of the Home Care Association of America Massachusetts Chapter. He served as the national Chair of the Senior Helpers Owners Council for six years. ∞

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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

Try the Hippie Recipe When Dealing with a Memory Impaired Loved One

I have the amazing opportunity to teach both clinical and family member caregivers about a different approach to the journey of Alzheimer's/dementia by introducing them to the "Hippie" side of their brains. I call this the Hippie Recipe. The ingredients to this recipe are patience, the rediscovery of joy, and a bit of crazy (in no specific order).

We all do better when there is a recipe. Instructions, or better yet picture diagrams, help us navigate through a new learning experience. When learning about Alzheimer's, many challenges must be faced, especially for the caregiver. First of all, there is no visual reminder. Unlike other diseases, a person with Alzheimer's stills look exactly like themselves yet there is so much that can be different. Further, it comes with no instructions and every day is a new day. With every good recipe, you must have the right tools. I have developed many unique tools over the years as I've supported and responded with caregivers in crisis, and I'd like to share one with you. This tool comes in handy when the person diagnosed asks the same question over, and over, and over.

Groundhog Day Tool

Do you remember the 1993 movie "Groundhog Day" with actor Bill Murray? The premise

was that every day when he awoke it was the same day. However, he had chances to cleverly affect the outcome.

The Groundhog Day Tool plays on this premise and should be practiced. Try it when the same question is being asked of you over and over. Reminder: we used to do this when our children asked "are we there yet?"

Here's an new example; "When is dinner?" asks our loved one with dementia. The caregiver might answer, "five o'clock." A few minutes later the question is asked again, "What time is dinner?" The caregiver, a little exasperated might answer, "I said five o'clock!" The question could easily get asked six more times. The caregiver becomes exhausted, has no patience for this and the loved one with dementia will begin to sense the frustration and annoyance from the caregiver. Now both are stressed. I call this checkmate.

Let's try this again while using the Groundhog Day Tool. Rules: Caregivers – you cannot answer with anything associated with time, as a person with dementia has no concept of time. Also, you must try to answer the same question at least six different ways. By doing this, the caregiver is now engaging their Hippie side by creatively coming up with six different answers. They also are so preoccupied with coming up

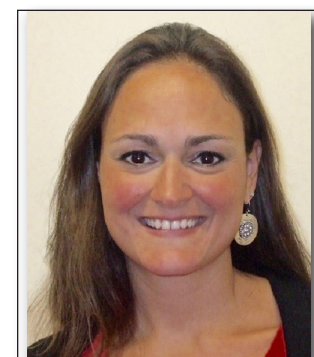


with all these different answers that they are no longer getting stressed.

The loved one with dementia asking the question feels like they are having mini conversations and will feel encouraged, engaged, and enriched – the Three E's! Success.

Learning to tap into our Hippie side takes practice, patience and a willingness to let go. With statistics showing that 74% of those who care for someone with Alzheimer's/dementia take ill or pass away first, my goal is to spread this Hippie Recipe and keep teaching the tools to reduce the stress, anxiety, and depression that is physiologically affecting our caregivers.

About the Author: *Phyllis A. DeLaricheliere, MS is a Project Manager for the new 55+ Independent Living Community Fairing Way @ Union Point located in Weymouth MA. She has made a career out of working with Seniors in finding them housing for over 20 years. She is a sought after speaker/educator and travels all over New England delivering her HIPPIE message. She can be reached for lecturing or guest speaking at 802-999-7503 hippiepd@gmail.com or if interested in making Fairing Way your new home call her at 781-660-5000 pdelaricheliere@fairingway.org. www.fairingway.org. ∞*



Family Caregiver

By Nicole Long, MSW, LICSW

Caregivers are daughters and sons, partners, relatives and friends. Caregiving takes a financial, emotional and physical toll on caregivers, according to research by Family Caregiver Alliance.

You may have heard of the term "sandwich generation", which refers to individuals who are in the middle of caring for two generations at the same time – their aging parents and their children. Perhaps you are already part of the sandwich generation caring for and providing financial and emotional support to older adults and young loved ones.

According to the GrandFacts State Fact Sheets for GrandFamilies in Massachusetts (www.grandfamilies.org), there are 101,538 children under the age of 18 living in homes where householders are grandparents or other relatives. In addition, 35,407 grandparents are householders responsible for their grandchildren who live with them.

A Difficult Balancing Act

Caregivers are often juggling work, family and caregiving responsibilities. According to Family Caregiver Alliance, one out of six working Americans is a caregiver to an older adult or disabled family member or loved one. Working caregivers may experience the need to take time off, reduce their work hours or even give up work entirely. Workplace programs can be invaluable, to both the employer and employees in helping those who are helping others.

Each caregiver's situation is unique and complex. OCES helps care-

givers navigate one of life's hardest but most rewarding jobs through the Family Caregiver Support Program (FCSP). The goal of this program is to reassure families that they are not alone and that resources are available to assist them in their caregiving. This program provides one-on-one support to create a personalized plan outlining available resources (which includes OCES programs as well as community resources) that are applicable to their caregiving situation.

These resources may include caregiver support groups as well as educational workshops or programs that share techniques to help family caregivers with stress reduction, time management, goal setting, problem-solving, relaxation and more. The FCSP works with people of all ages including grandparents raising their grandchildren.

Caregiving is a balancing act and caregivers often neglect to take care of themselves. FCSP can assist caregivers in developing a self-care plan. A caregiver's health is important and when their needs are taken care of, the person they are caring for will benefit. For more information on caregiver support, visit www.ocesma.org or call 508-584-1561.

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 26 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of elders and people with disabilities by providing essential information and services that promote healthy and safe living. 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 ∞*

THE GRAPEVINE

Score Big at Your Tailgate

By Missa Capozzo

Football season is finally back! Nothing makes game day more complete than the perfect food. Sure, you could just grab a random six pack of beer, but why have an average food experience when you can have an extraordinary one? This is a job for wine! Let's take a tour of some of the most popular game day foods and the wines that make them shine.

Buffalo ANYTHING: Whether you're serving buffalo wings, buffalo chicken dip, or buffalo pizza, you will dazzle your taste buds by pairing this flavor with an off-dry white wine, such as Riesling or Chenin Blanc. Sweet loves heat, and the perfect hint of sweetness in each of these wines will compliment the spicy kick of anything buffalo.

Jalapeno Poppers/Stuffed Jalapenos: A crisp white wine dominated by citrus, herbs, and minerals, such as a Sicilian Grillo, makes a fantastic sidekick for jalapeno peppers stuffed with goat cheese or cream cheese. Wrap them in bacon for an even fruitier taste and smoother

texture. Equally as delicious with jalapeno poppers is a crisp, refreshing Pinot Grigio from the Friuli-Venezia Giulia region of Italy, typically fruit-driven, approachable, clean, crisp, refreshing wine with aromas of white flowers, melon and mineral.

Pizza: Your favorite cheese, pepperoni, sausage, or Margherita pizza is a natural compliment for Italian red wines, such as Montepulciano d'Abruzzo, Nero d'Avola, or Sangiovese. Italian reds pair exceptionally well with red sauce Italian, and pizza is no exception. The acidity of the tomato sauce, along with the salt and fat content of the cheese and meat will smooth out the wine's acidity, leaving a beautifully soft fruit flavor on the palate.

Chili: A hot, spicy pot of chili can often be tricky to pair perfectly, but you can't go wrong with a fruity, aromatic varietal. Although dry, a well balanced Viognier can give the impression of sweetness that works to balance and compliment heat and spice. Prefer a red? A lighter, fruity red that is lower in tannins, such as Pinot Noir or Gamay, would be the perfect match.

Bacon cheeseburger sliders: The South African grape Pinotage produces inky, bold flavored wines with plum, blackberry, bacon and smoke flavors. This makes it an ideal varietal to

pair with red meat and with bacon. Add a tangy cheese into the mix, and we're talking heaven!

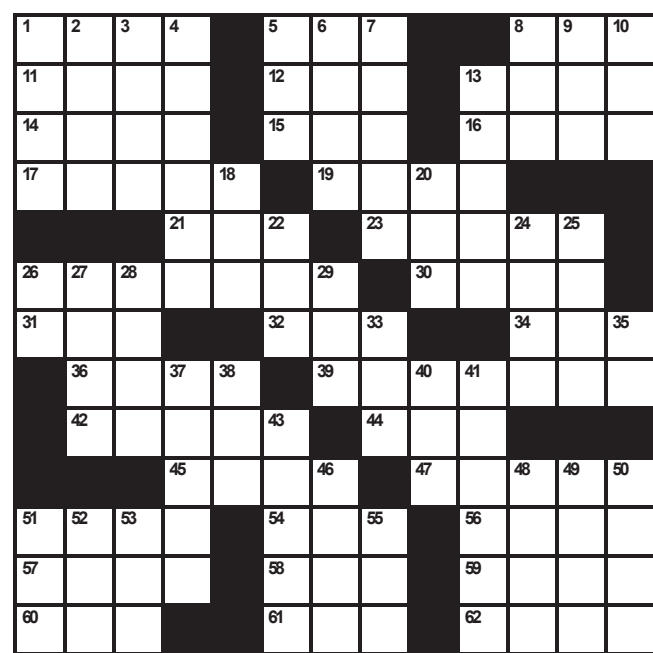
Pulled Pork: The tangy, yet smoky flavors of pulled pork can be beautifully complimented with a wine that exhibits red fruit supported by black pepper, smoke & tobacco. Syrah/Shiraz is exactly that wine and is a crowd favorite with BBQ dishes such as pulled pork or chicken. Top the pulled pork with a heaping spoonful of cole slaw, and taste the magic!

Whether tailgating at Gillette Stadium or hosting a game day party at home, these wine and food combinations will score big!

About the Author: Missa Capozzo, WSET3, FWS, BWSEd. Missa holds various positions in the wine industry, each of which brings her incredible fulfillment. She is the EVP of Sales and Acquisitions at VINOvations in Sharon, MA. She also teaches students of all levels of experience and interest in classes and leads wine dinners with Boston Wine School. Missa also works to spread the love for local Massachusetts wines at Hardwick Vineyard & Winery in Hardwick, MA. She is a Certified Specialist of Wine (CSW) with the Society of Wine Educators, a certified French Wine Scholar (FWS), certified with the Wine and Spirits Trust, Level 3 Advanced (WSET), and a certified educator with Boston Wine School (BWSEd). Her unique combination of talent allows her to translate the nuances of wine for the everyday wine drinker in an accessible and fun way. Demystifying wine and removing the intimidation is her passion when sharing wine with others. When not fully immersed in the world of wine, Missa is a self-proclaimed "obsessed dog mom" to her Boston Terrier, Peyton.

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- 37 River in Bavaria
38 Elusive
40 Limit
41 Collect on a surface
43 Country guy
46 Number of Supreme Court judges
48 Cream additive
49 A Simpson
50 Water barrier
51 Evaluating quality
52 Shake a ____!
53 Hang
55 Leaves in a bag

- 58 Direction
59 Civil Rights heroine, Parks
60 Oval shaped item
61 Shepherd's locale
62 Lick
- DOWN**
- 1 Instants
2 Female servant in India
3 Knowing
4 Prison camp in Russia
5 Dance, when doubled
6 Unidentified aircraft
7 Animal trail
8 Farm noise
9 Governed
10 "Vanilla ____" movie
13 "Party Down" star, Adam
18 Govt. agency
20 Agreement word
22 Kim follower?
24 European coal area
25 Stench
26 Joan ____ Arcadia
27 Felt sorry about
28 Thus in Latin
29 Night bird
33 Fresh, in terms of paint
35 ____, the people

Crossword Puzzle Corner

Answers on page 19

ACROSS

- 1 Wood cutters
5 "60 Minutes" network
8 "____ Robinson" Simon song
11 Glow, in a way
12 Quaint dance
13 Saturate
14 Spanish for house
15 Earlier
16 Small rabbit
17 Book keeper
19 Stringed toy
21 Big fuss
23 60's fashions, for example
26 Mint family member
30 Good looker
31 It's a wrap
32 BYOB part
34 ____ now brown cow!
36 Auspices
39 Spy novelist, John (2 words)
42 Wheeled transporter
44 Roll of dough
45 Rhone river city
47 Sacred song
51 "What ____ can I say?"
54 Outfit
56 Hodgepodge
57 Four quarters

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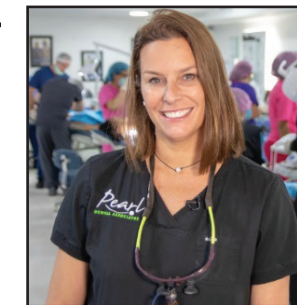
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Art Matters: Reflections on Growing up with Artists



By Janet Cornacchio

SCITUATE - Art Matters. What does that mean to you? To me, it has a multitude of meanings. It could mean that art is important. That is art matters in our lives, in our development and growth and education as human beings. It could mean that it matters in our communities and our cultures, in world culture. It could mean that art has a language of its own, like every other discipline, philosophy, craft or skill—and any or all of these concepts can be applied to art. Art has its own argot used among its practitioners. It has its own specialized language that those who are “in-group” use.

And, to add to the fun, with the arts, there are many specific languages across all the disciplines of the arts. To name a few—there is a language for art history, art criticism and of Art, itself. Each of the Arts has its own unique terminology, practitioners, etc. It is also interesting to note that the Scituate Arts Association began in the 1950’s with multiple guilds (an appropriate medieval term for different arts and artisans groups who used an apprentice, journey-man and master system to initiate its membership) which included a drama guild, woodcarvers guild, gourmet decorators guild and the art or painters guild.

Oh, and for the purpose of my column, I’m referring to Art as the “Visual Arts”, including but not limited to, painting whose mediums can include watercolor, oil, acrylic and pastel; photography; drawing; print-making or sculpture. The Arts can also refer to literature, music, drama,

to almost any discipline that’s dependent on craft and skill to create an experience, an experience that stretches the mind, that touches the spirit or that makes ones heart sing. Indeed, Art matters.

For me, me personally, art has been an integral part of my life from birth. Both of my parents were professionally trained artists. Growing up with two artist parents can be both inspiring and frustrating: art supplies were plentiful, as were books on art instruction and art history; not to mention continuous exposure to contemporary artists in local galleries and frequent visits to the fine art museums in the Boston and New York area. And then there was always someone willing to show you how to do it right and better than you could. Having now worked with artists for over 10 years as a member and president of the Scituate Arts Association Board of Directors and as a member of our Front Street Art Gallery and having consciously worked on developing that side of my brain for the past 20, I’ve realized how different that perspective that can be. One thing I’ve learned about myself is I’m that rare bird, “mid-brained” I believe is the term. In other words, I can function in both the creative world of the artist or those who work with their hands, but I also have the ability to intellectualize what I’m doing and express it in words. An ability which I’ve learned is lacking in many creative people. They can do, but it’s hard for them to explain the process. But more about developing both sides of the brain another day.

And that’s exactly why I eventually landed on the name “Art Matters” as the name for this column. I have been mulling over this introductory column for several weeks, looking for how to set a tone and define its intent which no doubt will evolve over time. Since, like the famous tree in the forest, art needs viewers and responses to be heard and for the artist to evolve. So please share your thoughts and dialogue with me.

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



Elder Law & Estate Planning

Law Change Alert! Is Your Durable Power of Attorney and Health Care Proxy Powerful Enough?

By Elder Law Attorney Patrick J. Kelleher, Esq.

Powerful Durable “power of attorney” (POA) and Health Care Proxy disability planning documents are critical because when you or your spouse become incapacitated they will keep your affairs out of the dreaded Probate Court. They will allow your loved ones “helpers” to make your financial and health care decisions and not some stranger picked from the Court list at the Probate Court.

If you currently have a Power of Attorney please have it reviewed by a qualified elder law attorney because there have been law changes where the old Power of Attorney law under Massachusetts General Law Chapter 201B was changed and is no longer valid. Also, beware if you rely only on POAs that hospitals provide, or that you have pulled off the Internet, or that you have received from other attorneys who do not focus their practice specifically on elder law. When an emergency arises, the bank or health-care provider may refuse to allow your agent to act – and then the only recourse is to go to court and get a Conservatorship to manage financial matters and a Guardianship to manage health care matters. These proceedings are emotional and financial headaches that you want to avoid.

This is definitely not what you want to hear in an emergency. Conservator and Guardianship proceedings cost time and money, they expose your private affairs to the public, and you or your elder can lose control of your independence. Worst case, unfriendly family-members can try to take advantage of a helpless elder, and it can cost tremendous anxiety and expense to defend against that threat.

This is why our “Enhanced Elder Law” POAs for financial and health-care matters total around fifty pages. I refer to it as comprehensive disability planning because most of us will become disabled or incapacitated and

proper disability planning is of paramount importance. A client came in recently with a health-care POA from another state. She wanted know whether it would do the job for her father. We said emphatically “no.”

- The document failed to specify the kind of health-care the father would want; and
- It failed to comply with our state law, meaning that it likely wouldn’t work here; and
- It failed to protect the father’s agent from liability for a bad decision; and
- It failed to provide the agent with access to essential medical records; and
- It even failed to designate who should serve as an agent!

Our health-care documents do much, much more than that. And our financial POAs are so meticulous that we’ll cite just one example: We provide over two pages of detail covering real-estate transactions alone.

Check your POAs to see whether they do all of the above – and if not, come see us by registering for our next free educational Estate Planning & Elder Law workshop by calling a member of our Elder Law Care Team at 781-871-7526 or email pat@eldrlawcare.com because seating is limited and we fill up quickly!

About the Author: Patrick Kelleher, Esq, teaches free educational elder law workshops at his Learning Center in Hanover, as well as, other locations from Quincy, Braintree and Plymouth. Learn more at www.ElderLawCare.com. This article is for educational and informational purposes and does not substitute hiring a qualified elder law attorney and does not create an attorney client privilege. ∞



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Home Equity Wealth...continued from page 7

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Aging homeowners transitioning to retirement living commonly sell their home and relocate to more suitable facilities. In many cases the new home may be a condominium, which many purchase for cash to avoid future monthly mortgage payments, or they may not qualify for traditional mortgage financing. The problem is a cash purchase depletes significant funds that otherwise might be available to increase savings.

The HECM reverse mortgage may provide a better solution. Consider the benefit of purchasing with a down payment of approximately 50% versus all cash, and financing the balance with a reverse mortgage. The desired objective of eliminating mortgage payments is achieved, and the buyer has retained the other 50% in savings for future needs.

To Learn More

Home equity (housing wealth) is the largest single asset in most households. Thanks to the record setting increases in Massachusetts home values in recent years, housing wealth has become an important and valuable resource to improve financial planning and extend retirement security. If, how, and when to use it is a key question. Every situation is different and the options are increasing as new programs emerge to meet the changing times. If you would like to learn more and explore the possibilities you are welcome to call us for more information or to schedule a private meeting.

About the Author: George Downey (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

CROSSWORD PUZZLE ANSWERS FROM PAGE 16

1	S	2	A	3	W	4	S	5	C	6	B	7	S	8	M	9	R	10	S	
11	E	M	I	T	12	H	O	P	13	S	O	A	K							
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60	E	G	G					61	L	E	A	62	B	E	A	T				



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Cover Story

Two for the Road

Continued from page 1

running a successful web design business since 2000, she still yearned for more. The launch of Two Grannies on the Road began after Sobiloff had what she refers to as “a little pity party for myself.” But she didn't brood for long. Her “ah ha” moment quickly followed. Feeling inspired, she “realized I had a business that I could do from anywhere, so maybe I could travel and still do that.” From then, the creative juices kicked in and ideas started flying. “My brain was on overdrive,” she recalls. But not wanting to venture forth alone, she enlisted an enthusiastic friend and graphic designer, Ginny Just. Employing their well-honed skills, an eye-catching logo and website were soon designed, and then they went in search of major sponsors to support their dream of travelling America in a “rock star” type of van from which they could carry forth their mission to all corners of the country. “Everyone loved the idea,” Sobiloff recalls.

When big sponsors didn't materialize, despite their efforts, they scaled back and kept their focus local, but soon became discouraged with the project and went their separate ways for a while. After a few years they revived Two Grannies on the Road. Sobiloff says at that time “we began to notice a lot of ageism happening. I was told I was too old to do web design and many of our friends were getting laid off six months before they were due to retire, so they started to reinvent themselves, to go into their second life.” That's when they began to focus on Baby Boomers who were finding ways to follow their passion. They hooked up with a community cable station, learned all the ropes from camera operation to editing, and started producing shows with a focus on Boomers.

Their theme, “We're getting better, not older,” resulted in a raft of shows featuring acupuncturists, organic food producers, a fitness after 45 professional, and multiple shows on alternative and complementary health therapies. After each show they would enjoy a meal that got them thinking about food as a subject. “How-to” shows evolved as they interviewed yarn spinners and cheese makers in Vermont to a man in Hawaii who took up coffee roasting in his later years.

When Jost retired two years ago—from her career and the Grannies—Sobiloff would routinely enlist the talent of “guest” Grannies to continue producing the cable series. Thelen became a fast friend after Sobiloff met and married her husband, Roger, and purchased a house in Plymouth, not far from Thelen's home.

Thelen and husband Don, an army veteran, retired to Plymouth after he was last stationed at Ft. Devens. For 37 years she had been an optician in Connecticut, but had a 47-year candy-making hobby that was always her passion. When settled in Plymouth, Thelen launched D

and D Candies, and the hands-on business grew and satisfied her creative side.

“The first time Beth asked me to be a guest Grannie we had so much fun!” Thelen gushes. “When I eventually told Beth I wanted to be a full-time Grannie, she threw her hands up in the air and cheered!” Sobiloff laughs along saying, “She may be the new Grannie, but she got right into it.”

What's in the future for the Grannies? Thelen hopes to make their way south to Florida, then across the lower 48 and up to Alaska, still hoping for major sponsors to take an interest in the Grannie quest to inspire others while they are on the road. Both Grannies envision a luxe RV emblazoned with their own logo along with those of major sponsors to transport them over America's highway and byways.

Sobiloff says their main goal is to spread fun, inspire others to follow their passion, all while having fun themselves. “White water rafting on the Colorado River is on my bucket list,” Sobiloff says with determination and a twinkle in her eye.

If you live in Massachusetts, you can be sure that Two Grannies on the Road will be visiting your town soon. Keep your eyes open for their arrival, as you'll want to connect with these energetic and fun-loving Grannies. You might even be interviewed for one of their upcoming episodes. If you are in the Plymouth area, you can catch Sobiloff and Thelen's shows on PACT TV (www.pactv.org), or you can watch Two Grannies on the Road on their YouTube channel, and you can access lots more information about the fun-loving Grannies on their website, www.twogranniesontheroad.com.

Beth Sobiloff is owner of Birchwood Web Design, www.BirchwoodEnterprises.com;

Debbie Thelen is owner of D and D Candies, www.danddcandies.com.

AARP seminars... continued from page 2

AARP Massachusetts “Conversation about Caregiving and Retirement Security & Lunch” will be held on the following dates and locations:

ANDOVER:

Tuesday, September 10, 12-1 p.m.
The Chateau, 131 River Rd.,
Andover, MA 01810
Registration is required.
Call 1-877-926-8300

ASHLAND:

Thursday, September 12, 12-1 p.m.
TJ's Food and Spirits,
355 West Union St., Ashland, MA 01721
Registration is required.
Call 1-877-926-8300

WAKEFIELD:

Tuesday, September 17, 12-1 p.m.
Public Kitchen, 397a Main St.,
Wakefield, MA 01880

Funeral Planning Seminar: Sept. 18

HINGHAM — Pyne Keohane Funeral Home is hosting a free seminar on Wednesday, September 18, at 2 p.m. for attendees to learn about the benefits of making funeral plans in advance.

Joe Reardon, a funeral director and certified pre-planning consultant, will discuss the options available and the benefits of planning for funeral and cremation services.

Ron Kearns, Esq., R.N., an expert nurse attorney from Senior Resource Center, Inc., will discuss care, financial and legal strategies and requirements for effective estate planning and asset protection including accessing Medicare and Veteran's funding benefits.

The seminar will take place at Pyne Keohane Funeral Home, 21 Emerald St., Hingham. Seating is limited.

Please RSVP by calling 1-800-536-4263 to ensure your spot. All attendees will receive a free Planning Guide. ∞

Registration is required.
Call 1-877-926-8300

SOMERVILLE:

Wednesday, September 25, 12-1 p.m.
Mount Vernon Restaurant and Pub,
14 Broadway, Somerville, MA 02145
Registration is required.
Call 1-877-926-8300

ARLINGTON:

Thursday, September 26, 12-1 p.m.
Menotomy Grill and Tavern,
25 Massachusetts Ave., Arlington, MA 02474
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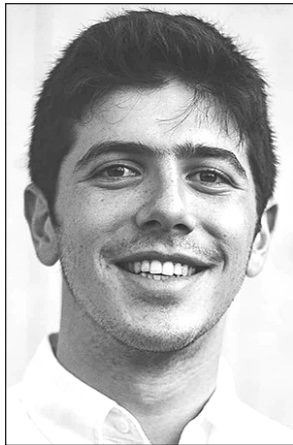
WINTHROP:

Wednesday, October 2, 12-1 p.m.
Antique Table, 19 Crest Ave.,
Winthrop, MA 02152
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What you need to know about Mild Cognitive Impairment



By Josh Eibelman

Have you or someone you know been forgetting things more often or having more trouble remembering words or completing familiar tasks? These slight changes in memory or other thinking abilities might be signs of Mild Cognitive Impairment (MCI). They can also be accompanied by changes in mood and behavior, such as depression, anxiety, apathy, and irritability.

People with MCI can experience difficulty remembering names, recalling words, and making simple step-by-step plans. Though having MCI does not make these tasks impossible and people remain mostly independent, it often causes a noticeable difference in memory and thinking.

People who have MCI are at an increased risk for developing dementia, most often due to Alzheimer's disease (AD). Ten to fifteen percent of patients with MCI progress to dementia each year. For approximately 60% of MCI patients, an MCI diagnosis represents the first symptomatic stage of

the AD continuum. However, some patients with MCI do not progress to dementia, and MCI can also have causes other than AD, such as vascular dementia and dementia with Lewy bodies.

Risk of developing MCI increases with age. Other risk factors include a family history of AD or other dementias, Type 2 Diabetes, high blood pressure, smoking, and depression. Though there is currently no FDA approved treatment for MCI, there are ways that have been scientifically shown to improve brain health. These include treating high blood pressure (even if it is only mildly elevated), engaging in aerobic exercise regularly (at least 30 minutes a day, 3-4 times per week), eating a healthy diet (eating more whole grains, vegetables, fish, and poultry and less red meat, fried food, and refined sugar), getting 7-8 hours of restful sleep each night, learning new things, and socializing with family and friends.

It is important to see your doctor if you or a loved one notices or suspects a decline in memory and/or other thinking abilities. The Center for Brain / Mind Medicine (CBMM) at Brigham and Women's Hospital and the Memory Disorders Unit (MDU) at Massachusetts General Hospital can provide additional diagnosis and treatment services. An initial doctor's visit with a dementia specialist may include discussing your symptoms, testing of thinking abilities, and a physical exam.

Receiving a diagnosis of MCI can be upsetting for patients and those close to them. However, there are concrete steps that can be taken in the face of such a diagnosis. First, lifestyle modifications as described above can help prevent further decline of memory and/or other thinking abilities. Additionally, the Center for Alzheimer Research and Treatment (CART) at Brigham and Women's Hospital offers observational studies and clinical trials for individuals with MCI or dementia or those who have concerns about their memory. Such research studies are crucial for finding more effective treatments and preventative measures, and ultimately a cure for AD and related dementias in the future. For additional information contact us at cart@partners.org.

Finally, there are many resources for patient and caregiver support, including the Massachusetts General Hospital's Dementia Co-Management & Caregiver Support Program, who can be reached at dementiacaregiversupport@mgh.harvard.edu and the Alzheimer's Association (which has a 24/7 helpline: 800.272.3900).

About the Author: Josh Eibelman, a senior at Cornell University, is an intern at the Massachusetts Alzheimer's Disease Research Center. He developed this article in collaboration with Drs. Gad Marshall and Dorene Rentz of the Center for Alzheimer's Research and Treatment at Brigham and Women's Hospital.

Sources: madrc.org, Alzheimer's Association, UCSF Memory and Aging Center, MedlinePlus.gov, National Institute on Aging

Resources:
BWH Center for Brain Mind Medicine
60 Fenwood Road Boston, MA 02115
(617) 732-8060
CART at Brigham and Women's Hospital:
75 Francis St Boston MA 02115
(617) 732-8085, bwhmemory@partners.org
MGH Memory Disorders Unit
Wang Ambulatory Care Center
15 Parkman Street 8th Floor, Suite 835 Boston, MA 02114
617-726-1728
Dementia Co-Management & Caregiver Support Program
dementiacaregiversupport@mgh.harvard.edu

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