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Energize & Downsize with Teas & Shakes at Balance Nutrition



by Marie Fricker

Kathy Carroll, 60, a Plymouth Stop & Shop deli worker, has added a new element to her daily routine. She averages two visits a day to the brightly lit Balance Nutrition Herbalife

bar located behind Roche Brothers at 3 Proprietor's Drive in Marshfield.

The fresh, healthy bill of fare offered by the shop's owner, Jaime Martino, consists of a variety of teas, which actually burn calories while you're drinking them, followed by protein shakes that serve as whole meal replacements.

"I have one shake every morning and I bring two to work, said Carroll, who uses the drinks as part of a weight loss program, which has helped her shed 88 pounds in the last year. "I love every tea and shake I've tried here, but I'd have to say my favorite is probably the 'Caramel Dipped

Cover story on page 6



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Old Colony Elder Services Announces New Supportive Housing Program in Easton

BROCKTON AND EASTON MA – Old Colony Elder Services (OCES), the non-profit agency proudly serving older adults and individuals with disabilities throughout greater Plymouth County, has announced a new Supportive Housing Program in Easton, MA.

OCES has appointed Jessica Parson as OCES' new Supportive Housing Specialist. She will be based at the Robert J. Keefe community building on Parker Terrace in Easton. Ms. Parson previously worked at OCES as a Care Manager in the Home Care Program.

Ms. Parson has already planned an ice cream social, sponsored by Senior Whole Health, for supportive housing residents. Additionally, the Easton Community Emergency Response Team (CERT) will be starting wellness checks with residents every other week.

The goal of supportive housing is to integrate community resources, information, and services for the individuals who reside at a particular local housing authority site, and, essentially, to enrich the lives of those residents.

"Supportive Housing Programs are designed to create a community environment, which allows residents to age in their community," explained Elizabeth Weiner, OCES' Housing Programs Manager who oversees this program

along with all of OCES' other supportive and congregate housing programs. "OCES works with the housing authority in Easton to support both the residents and housing management."

Through the Supportive Housing Program, a specialist from OCES' housing team conducts an assessment to determine the specific needs of residents residing within the Easton Housing Authority. All residents at these sites are eligible for information and referral services, case management assistance, and access to social or educational programs. Depending on eligibility, many other services are available as well.

For more information about OCES' Housing Programs, visit www.ocesma.org or call OCES at 508-584-1561.

About OCES – Founded in 1974, OCES proudly serves greater Plymouth County and surrounding communities. OCES is a private, non-profit organization headquartered in Brockton with a second office in Plymouth. OCES is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote

healthy and safe living. The agency offers a number of programs to serve older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org ∞

The Latest News From



The Law Office of
ALEXIS B. LEVITT

Please meet our new associate, attorney Elizabeth Doyle! We are so happy to have her as a new member of our team.

Elizabeth earned her undergraduate and law degrees from Suffolk University, as well as a master's degree from Northeastern.

Like many elder law attorneys, personal experience brought her to our field. She has seen what it's like for close family members to walk in the caregiver's shoes and is ready to support our clients and their families.

She is also a crazy dog mom who never misses a Saturday morning spin class, loves to hate running long distance, and will travel far and wide for a good cup of coffee.

Please join us in welcoming Elizabeth! ∞



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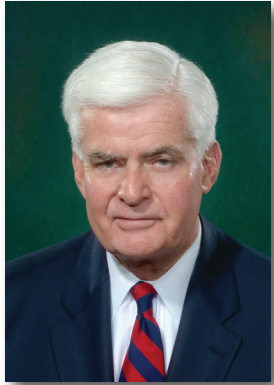
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HOME EQUITY WEALTH MANAGEMENT

Senior Homeowners Relieved from Making Mortgage Payments

COVID-19-induced forbearance agreements enabling homeowners to temporarily defer making mortgage payments are ending. However, older homeowners may be eligible for permanent deferral along with more funds to age in place.



By George Downey

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

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

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

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

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

Forbearance Agreements Similar to Reverse Mortgages

In effect, forbearance agreements are like short-term reverse mortgages in that they defer the obligation to make monthly payments. Unlike reverse mortgages, however, the relief is

temporary and does not include other features exclusive to reverse mortgages.

Reverse Mortgages Provide Permanent Payment Forgiveness and More

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

- **No change of ownership** – title remains in borrowers name, life estate, or suitable trust.
- **Low and no upfront cost options** – available for some programs
- **Growing line of credit** – the undrawn balance of the credit line grows (compounding monthly) at the same rate charged on funds borrowed.
- **No maturity date** – repayment not required until no borrower resides in the property.
- **Non-Recourse loan** – neither borrowers nor heirs incur personal liability. Repayment of loan balance can never exceed the property value at the time of repayment. If loan balance exceeds property value at time of repayment, the lender and borrower(s) are protected by FHA insurance.
- **Guaranteed terms** – funding and loan terms cannot be frozen or cancelled as long as the loan remains in good standing. Borrower obligations are limited to:
 - Keeping real estate taxes, liability insurance, and property charges current
 - Providing basic home maintenance
 - Living in the property as primary residence

Good for Some – Not for All

Reverse mortgages are unique programs designed to improve and extend retirement security primarily for those who want to remain at



home to age-in-place. Because they are different, they require comprehensive education to ensure understanding and suitability for near and longer-term concerns.

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

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

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

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Old Colony Elder Services
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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 remember that I'm a short person who thinks tall!

About the Author: Loretta LaRoche is an internationally acclaimed stress expert, humorist, author, speaker, and star of seven one-woman television specials airing on 80 PBS stations across the country. She has spoken internationally to widely diverse clients such as NASA, The New York Times, Microsoft, and a host of other Fortune 500 companies, hospitals and organizations. She has shared the stage with former Presidents Bill Clinton and George Bush, Arianna Huffington, Anthony Robbins, Gloria Steinem, Laura Bush, Mia Farrow and more, before thousands of participants. She is author of seven books, including "Life is Short, Wear Your Party Pants." Her career path has also included many one-woman shows across the country, and her passion for singing has led her to record and produce a jazz album. Recently, Loretta was on a stadium tour, The Power of Success, in Canada with Tony Robbins. She believes and lives her message, "Life is not a stress rehearsal!" Learn more at her website: www.LorettaLaRoche.com. ∞



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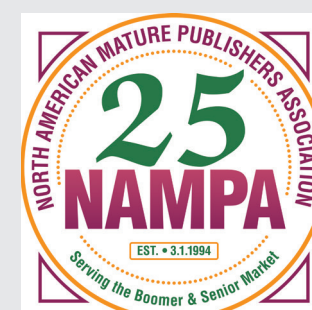
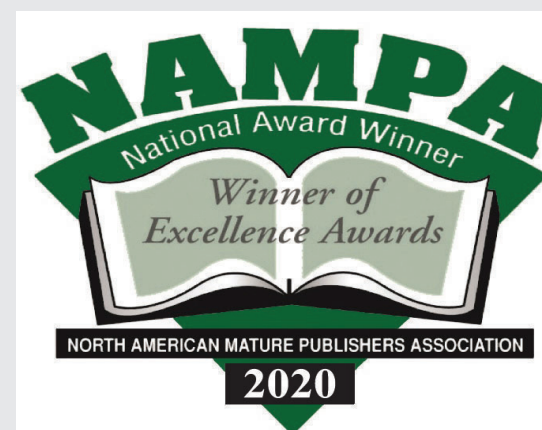
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Elder Law & Estate Planning

Understanding the Probate Process...

Your Will is Your Admission to Probate Court!

By Patrick J. Kelleher, Esq.
ElderLawCare.com



HANOVER AND QUINCY – Did You know that your will is your “admission ticket” to Probate Court? Did you know that Massachusetts does NOT have a statutory cap on legal fees on how much a probate attorney can charge your estate when you die? Whose pocket is that money coming out of? Read on because you will learn a lot and have a chance to do something about this for yourself, your legacy and your loved ones.

Probate court is the legal process of validating a person’s will and ensuring an executor handles the decedent’s assets, debts, and final tax filings by law and according to the decedent’s wishes. To begin probate, a personal representative or executor must file with the county court where the decedent lived, even if there is a property for dispersal in another state.

By law, when a person dies, their estate must be dispersed among heirs, and outstanding debts paid, as well as the filing of final government taxes. These tasks are the responsibility of the named executor in the decedent’s will. The first probate hearing approves or names the estate executor. If the decedent dies intestate (without a will), the probate court will assign an executor to determine asset distribution to the heirs as outlined by state law.

First probate filings receive approval about 20 percent of the time, and the executor will receive approval for Order of Probate. The personal representative “executor” will receive “Letters Testamentary” from the court, which authorizes the executor to act for the estate and carry out the decedent’s wishes according to how their will is written. If there are deficiencies or requests for supplemental information, the court will set a future date for approval and review the additional data. Letters Testamentary and Order for Probate are essential to moving forward, and the executor

should get them as quickly as possible and get two or three certified copies.

If the probate court finds everything in order and determines the will in question to be legally valid, the approved executor sets about dispersing the assets to heirs, handling outstanding debts, and paying the decedent’s final taxes. If an heir is disgruntled regarding their share of assets to be received or left out of the will entirely, they may petition the probate court to effect a change. Contesting a will to a probate court as a potential or disgruntled heir usually involves claims that the decedent was:

- Not of sound mind (mental state) when writing their will
- Under undue influence
- Suspicions of will fraud or forgery
- Improper will execution

Likewise, creditors who have a claim against the estate may also petition the probate court if the debt claim is not paid in its entirety. Generally, these debts are personal loans, credit card debt, medical expenses, and unpaid bills.

An heir or creditor may petition the probate court about their rights to the estate if the executor denies their claim. It is the probate court’s job to determine if the claim is legitimate or not in response to a petition filing. Acting on the filing, the court will set a hearing date, and all relevant parties will receive notice of that date and time. The parties to receive notice



include the executor or personal representative, heirs, creditors, and anyone named in the will. These challenges to an estate require a knowledgeable probate litigation attorney to get the best results.

When all claims and duties are complete, the executor will file a petition to allow final distribution of estate property. This petition filing typically happens 10 to 12 months after the initial probate filing at the second hearing, depending on the size and complexity of the estate and accounting for any issues or delays. The executor provides detail of their actions regarding the estate to the probate court judge. The judge will review the information and determine if all actions are in order, at which point they sign the petition for distribution. The estate will then be closed.

Elder Law...continued on p.17

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CROSSWORD PUZZLE ANSWERS FROM PAGE 17



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Balance Nutrition... continued from page 1

Oreo.'That's dessert!'

Martino, 38, a Hyde Park native and Norwell High School graduate, realized a lifelong dream with the opening of Balance Nutrition last December. "I knew with Covid still around, it was not an optimum time to start a business, but I went for it anyway, and we're doing great. I think the word of mouth is making us popular."

The standard order of most customers at the shop is a combination of a 24-ounce tea and a 24-ounce shake—all Herbalife products—for \$11. "The tea boosts your metabolism and burns calories while you drink it," said Martino. "And it preps your body for all the protein and nutrients in the shake. A lot of people come in here on their lunch breaks for this deal. It's not much more than they'd pay for fast food, and it is filled with nutrition."

The bar currently offers 48 different shakes, and they change with the seasons and the holidays. A "Green Monster" tea celebrated opening day for the Red Sox, and Shamrock Shakes were customer favorites on March 17. A children's menu features no-caffeine teas with names like "Little Mermaid," "Barbie," and "Captain America"—in an array of rainbow colors.

"We use all natural ingredients in our products, and no artificial sweeteners," said Martino, who also serves a "Protein Coffee" with 15 grams of protein and no sugar. "Our shakes have ingredients like oats, coconut flakes, walnuts, pecans, fresh fruits, and marshmallows. They energize you and boost your immune system without being high in calories."

Even the indulgent-sounding "White Chocolate Reeses" shake, which includes vanilla protein powder, cookies and cream meal replacement powder, white chocolate pudding powder and peanut butter powder, offers 24.5 grams of proteins, but only 177 calories.

According to Martino, Herbalife teas and shakes appeal to patrons of all ages, from kids, who just like the taste of them, to seniors, who don't always want to cook, but would like a light meal replacement that's nutritious. "If my customers find a shake they like, I can sell them



Jaime Martino cuts the ribbon celebrating the 6-month anniversary of her business as her father, Richard Fiore (l.), friend Aaron Cullen, and mother, Patricia Fiore assist.



Customer Kathy Carroll of Marshfield stops in for teas and shakes on her way to work each day.

the products they need and show them how to make it," she said. "I love to help people get into a healthy lifestyle."

Martino learned her craft while working at a nutrition cafe in Halifax. "I was there for four years and the owner taught me how to make all of the teas and shakes," she said. "That's when I thought, if I can do this for someone else's business, why not do it for myself? And that's what I did."

The road to realizing her dream turned into a family affair when she found the location in Marshfield to open her shop. "The real estate agent had described this place as a 'vanilla box,'" she said. "It was just open space and a cement floor. But my parents were hugely supportive, and my dad (Richard Fiore), brother (Nick Fiore), and uncle (Greg Fiore) built it out for me, made the bar, and designed it into a colorful, comfortable place to enjoy a tea and shake or get rehydrated after a workout. We also offer 'Add-Ons' for our drinks, like extra caffeine, or even a collagen beauty booster in powder form! We literally have something for everyone."

Balance Nutrition is open weekdays 7 a.m. to 5 p.m., Saturdays, 8 a.m. to 3 p.m., and Sundays



9 a.m. to 3 p.m., and its energetic proprietor is always on site.

Frequent customers like Kathy Carroll are spreading the word through social media that there's a new shop in town that can help you lose weight by replacing a few less than healthy meals during the day.

"I've been telling all my friends about this shop since I first discovered it, and I even post pictures of my shakes on Facebook," said Carroll. "Jaime and her staff are so sweet and welcoming. She always calls out 'Good morning, Kathy' no matter how busy she is. I guess it's like the show Cheers where everybody knows your name." ∞

SENIOR FITNESS

And The BEAT Goes On... Cardio, Strength, Which Would YOU Choose?



By Rita La Rosa Loud, B.S.

QUINCY – With regards to enhancing heart health, would you choose one over the other—cardiovascular exercise or resistance exercise? Or would you pick both? Would you agree that most people typically prefer aerobic activity over strength training to improve their cardiovascular system (heart and lungs) as well as burn fat and calories as an added benefit? As it is also my

observation, you would be right in that assumption.

It's true that aerobic endurance training such as walking, running, swimming, biking, hiking, canoeing, rowing, as well as boxing, aerobic dancing, and Zumba classes, exercising on cardio equipment (rowing machines, treadmills, steppers), reduce some major cardiovascular disease risk factors (elevated resting blood pressure, blood sugar, triglycerides, and reduced high-density lipoprotein (HDL) cholesterol). But did you know that resistance exercise may also prevent these health-related factors?

STRENGTH TRAINING STUDIES

Countless studies indicate that after several weeks of engaging less than 15 to 25 minutes of a standard or circuit strength training program (10-15 resistance exercises performed in a row) with brief rest intervals (20-60 seconds between exercises), effectively reduces resting blood pressure, blood sugar, and blood cholesterol, thus lessening the likelihood of cardiovascular disease. Also, research has proven that this circuit style of strength training can result in burning 30 percent more calories up to an hour after completing the workout! The strength circuit sequence is designed for optimal results going from larger muscle groups to smaller muscle groups; for example, beginning with the leg extension (front thigh) as the first exercise, to the seated leg curl (rear thigh), followed by the leg press (hips, thighs, buttocks), and so on.

Remarkably, based on two separate meta-analyses of resistance training effects on resting blood pressure, each disclosed significant reductions in blood pressure following strength training programs equivalent to lowered blood pressure readings achieved through aerobic activity. That is, approximately a 6 mm-Hg reduction in systolic blood pressure, and a 5 mm-Hg reduction in diastolic blood pressure. Pretty good, huh!

RESISTANCE AND AEROBIC STUDY

Circling back to my initial inquiry, *which mode of activity would you likely choose to train your heart and lungs?* Before you answer that, here's why I would select both. First, let me reiterate that in addition to endurance (aerobic) exercise, resistance (strength) exercise has also been shown to

Young at Heart Profile – Nadine Dowling

Nadine Valery Dowling, E.D., seen below on the Nautilus One Chest Press Machine, is a feisty lady who will turn 75 her next birthday! Dr. Dowling comes to the Quincy College Community Health and Fitness center after emergency surgery derailed her “do it herself” fitness routine. “Once I recovered from surgery, I was terrified I would reinjure myself. I have never been one to go to a gym, but I remembered that this fitness program specialized for seniors. I knew I would feel safe there, but little did I know how much I would feel like I was a part of a community. The professional fitness staff keep a keen eye on their clients and gently remind when our form needs tweaking. Furthermore, they are supportive and encouraging as I make steady (and healthy) progress towards my weightlifting goals. For the first time in my life, I look forward to working out and challenging myself to be the best I can be”



curtail the risk of cardiovascular (heart) disease. However, did you know that when you combine resistance exercise with endurance exercise (aerobic activity), that it is even more efficient for lowering resting blood pressure? What a wonderful bonus! To demonstrate that, here's an example of a nine-month study we conducted in 2011 with our older adult fitness center participants.

Senior Fitness...continued on p.18


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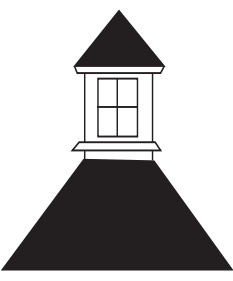
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Step by Step - Fall Prevention



By Nicole Long, MSW, LICSW

Are you or someone you know afraid of falling? For some older adults, the fear of falling is constant. As a result, older adults may restrict or even avoid certain daily activities and doing the things they enjoy. Those who develop this fear risk physical weakness, making the risk of falling even greater.

According to the National Council on Aging (NCOA), each year one in four Americans over the age of 65 has a fall. More than 3 million injuries are treated in emergency departments annually because of falls, resulting in over 800,000 hospitalizations, according to the U.S. Centers for Disease Control and Prevention (CDC).

While falls are not an “official” sign of aging, they are unfortunately common and can threaten the health and independence of older adults. A number of factors may contribute to a risk of falling, including diabetes, heart disease, medications that may cause dizziness or drowsiness, and vision or hearing changes. A fall could also indicate a new or worsening health condition.

Here are a few safety steps that you can take to help prevent falls:

- **Wear sensible shoes.** Choose footwear that has a low-heel and a non-skid sole. Even when you are at home, opt for footwear that is supportive, provides traction, and stays put on your feet (unlike some slippers). Sneakers are a good example.
- **Eliminate trip hazards in your home.** Remove “throw rugs” that may shift when you walk on them and potentially cause you to slip or trip. Make sure that small furniture and other objects (foot stools, magazine racks, floor plants, wastepaper baskets, etc.) are not in the way as you walk through your home.
- **Watch out for slippery surfaces.** Whether it’s a wet floor or an icy walkway, don’t take a chance. Avoid walking on these areas.
- **Take it slow.** For some older adults, bending over or standing up may cause dizziness; this may be attributed to medication or a medical issue. Sometimes standing up too quickly can cause a drop in blood pressure, which causes a feeling of unsteadiness. Move slowly and with care.
- **Good lighting.** Don’t try to maneuver around your home in the dark. Always turn the lights on. Consider using night lights in the bathroom



and hallways. Keep a flashlight in your bedside table in case the power goes out.

Falls Prevention Awareness Week is a national campaign that begins on Wednesday, September 22, 2021. As a nonprofit agency serving older adults and individuals with disabilities throughout Plymouth County and surrounding towns, Old Colony Elder Services (OCES) has a Healthy Living Program that offers “A Matter of Balance” virtual workshops.

A Matter of Balance is an evidence-based program that emphasizes practical strategies to control and manage or avoid falls. Participants in the program learn to:

- View falls as controllable;
- Set goals for increasing activity;
- Make changes to reduce fall risks at home; and
- Exercise to increase strength and balance.

To learn more about A Matter of Balance programs or for more information about fall prevention, contact OCES’ Healthy Living Program at 508-584-1561 or visit www.OCESMA.org.

About the Author: Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES’ mission is to support the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org ∞

Hamel-Lydon Chapel and Cremation Service to recognize health care workers with awards

Applications due by 5 p.m. on September 15, 2021

Hamel-Lydon Chapel & Cremation Service of Massachusetts appreciates the special care and dedication that healthcare workers provide to patients on a regular basis. We understand that the same compassion is required when we serve families and their loved ones under our professional care.

In the spirit of compassionate service, Hamel-Lydon Chapel is proud to honor individuals by granting ten \$500 Compassionate Service awards to healthcare workers and a stipend to their respective organizations in 2021.

Qualified healthcare workers can apply for the award by visiting HamelLydon.com for the application and more information.

Please contact Lola Tom at (617)472-5888 or e-mail Lola@HamelLydon.com with inquiries. ∞



“Compassion is defined as a feeling of deep sympathy for another who is stricken by misfortune, accompanied by a strong desire to alleviate the suffering. May we be lucky enough to aspire to become a more compassionate individual so that we raise our character to a higher level.”

— Anonymous

5 Ways to Enjoy Life Even During the Increase in COVID Variant Cases

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



We seem to be reverting back to pre-vaccination protocols in many areas and that means dining in at a restaurant is still a scary thought for many seniors. Mask mandates are now being reinstated, you don't know who has been vaccinated, and the Delta variant has been spreading across the country.

It's completely understandable if you or your loved ones are not yet ready to dine in. But that doesn't mean you can't have fun, enjoyable meals together. Here are five amazing cooking adventures you can have at home.

1. Make a Special Dinner. Sometimes, one of the things we love about going out to eat is that it feels a little special because it's different from our normal routine. And sometimes, it just feels fancier, too.

But you don't need to have an award-winning chef in your kitchen for a fancy dinner.

Just choose a day when you have a little extra time to devote to cooking and make a meal that you don't normally have.

Put some effort into making the food look nice when it's served. Use pretty plates and add garnishes. If your lights are on dimmers, lower the lights and enjoy the ambiance.

2. Share Recipes. Often, our strongest childhood memories involve food. We all probably remember cooking or baking something our mother or grandmother made but haven't tried in a long time. Why not take this time while we're back home and in the kitchen to take out those old recipes with a friend or family member or caregiver and cook or bake that special something that you loved so much from yesteryears.

Or why not use this opportunity to share recipes like we used to do? After all, that's how family recipes live on, being passed from one generation to another. This is a great time to cook together with your neighbors or consider learning how to make your family's traditional recipes. You could even create a family cookbook!

3. Bake Cookies. Is there anything better than a soft, warm cookie that's fresh out of the oven?



Baking cookies is a wonderful activity for the whole family. Or something to do with you and your caregiver. Everyone can select a favorite to make, and cookies are simple enough that children can get in on the fun.

And don't forget about decorating! You can make holiday-themed cookies, or just decorate for the fun of it! Fall is just around the corner, and you can pick autumn themes. If your family likes a little competition, have a decorating contest. Alternatively, write sweet messages and exchange the cookies.



4. Have a Cookout. Late summer and early fall

Celtic Angels...continued on p.11



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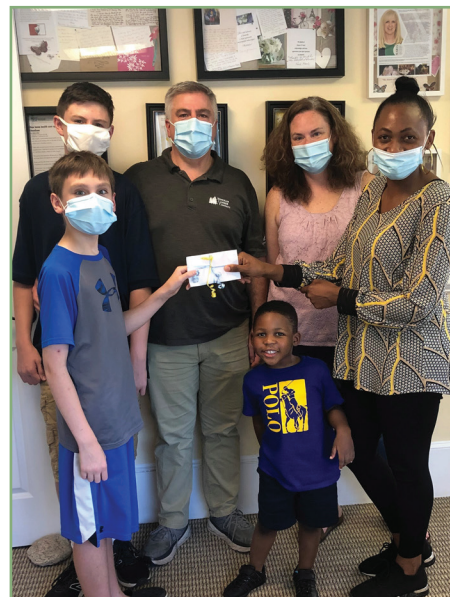
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Celtic Angels Home Health Care

The family of the late Bridget Gallagher, who's dream it was to become a nurse, has set up a scholarship fund for deserving health care workers in memory of their mother.

Mrs. Gallagher spent a lifetime devoted to the care of her own family and it is her legacy that homecare workers are able to pursue their rewarding careers.

Gallagher family members Kathy, Tom, Jack and Andy present each Celtic Angels Home Health Care caregiver shown here with a \$500 check.



Linda Aswe Tasang, CNA



Monica Nantage, CNA



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.

Understanding Emotions and Communication

By Phyllis DeLaricheliere, MS



WEYMOUTH – Communication breakdown in any situation leads to misunderstandings, misinterpretations, and emotional disconnect. Think of a time when you were not understood, when your audience took your emotions and interpreted them the exact opposite of what you were feeling and trying to express. Your frustration because of this situation also further fuels the breakdown. Now imagine you have dementia and everyone around you speaks from their JUDGE (their left brain) and you speak HIPPIE (from your right brain).

The Language of Judge: Your Judge is rational, analytical, linear, explicit, sequential, verbal, concrete. And 80% of our society is Left brain led. It's our right versus wrong, fight or flight. The Judge tends to speak at a pace that even other Judges sometimes can't keep up with.

The Language of your Hippie: Your Hippie is emotional, nonverbal, visual, intuitive, spontaneous, artistic, symbolic, and holistic. It's where your empathy Sage lives and the side of your brain that colors outside of the lines. It was developed when we were young until our Judge was born and took over.

Two foreign languages, two sides of the brain, one person. With dementia, the Judge retires so the only language is Hippie. However, those around them are still speaking the language of the Judge so here starts our first immediate disconnect.

One of the skills when communicating with someone that does not speak your language is using body language, visual aids. With dementia, this works exceptionally well since they only understand 7% of verbal communication – 38% comes from the tone and the majority 55% comes from Non-Verbal communication – also known as body language.

Now, when we add verbal communication with those with dementia, it should be meaningful, slow, and one thought, question, or expression at a time.

So, this is how to speak to the Hippie side of dementia. For those living with the diagnosis many of them can no longer express verbally, comprehend the fast pace that evolves around them, nor distinguish between now, yesterday, or tomorrow. This can at times cause our loved ones or patients to experience frustration, fear, and feelings of anxiety. Since they cannot express themselves using their Judge language, the Hippie tends to express these fears and anxiety with physical outbursts, or heightened tones in their voices. Our Judge at quick glance reads this communication as aggression, abusiveness



or anger. Consequently, diagnosing these emotions as BEHAVIORAL.

It's unfortunate, because it leads to a complete misunderstanding of emotions and communication, as a loved one is often left with no resolution and is in some situations medicated. They are NOT behavioral – merely communicating through body language, since their words and thoughts are failing them. In addition, this is NOT in their control due to the disease. We have an obligation to try to understand the language they are speaking.

Ironic, as it's a language we don't have to learn, as we already possess it. We only need to learn to tap into it.

I never like to equate our dementia patients with children, however, for those of us that have raised them we remember when our two-year-old threw his/her first temper tantrum because they could not express what they wanted and used their body language to accentuate what they were trying to say – we did NOT label them as behavioral nor did we medicate them.

Our loved ones and patients on this journey of Alzheimer's/dementia have the respective right to be heard and understood. They did NOT sign up for this. I would be frustrated and sad too if there were times I could not make sense of the world around me, to not remember and feel like no one could see me.

My challenge to us all: Take a NEW look at "behaviors" as communication and LEARN to speak/understand Hippie.

About the Author: Phyllis A. DeLaricheliere, MS, has made a career of working with seniors. She is a sought-after speaker/educator and author of *Embracing the Journey: Knowing your Inner Hippie*. To book her for a lecture, or receive a copy of her book, email Phyllis at knowyourhippie@gmail.com. **STAY TUNED – HER LIVE WEB CHATS ARE COMING SOON!** ∞

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Celtic Angels...

Continued from page 9

are the perfect times for a backyard barbeque. Cook your favorite foods and add some picnic fare too. You may be surprised at how much traditional cookout/picnic foods have changed throughout the years.

Ask your senior loved one about his or her favorite foods and incorporate them into your cookout. Add some music and lawn games for a really special experience.

5. Have an Ice Cream Social. People have enjoyed ice cream socials for centuries and you can keep up the tradition, even if you aren't

able to leave home just yet. Simply gather a variety of ice cream flavors and toppings and set them out on a table.

Everyone takes a bowl or cup and fills it with the ice cream and toppings of his or her choice. It's a perfect way to end a hot summer or early fall day and a perfect opportunity to share some lighthearted conversation as a family.

Needing to wait a little longer to dine in doesn't mean seniors can't enjoy mealtimes. You can have amazing cooking adventures right from the comfort of your home. Cooking is a wonderful way to bring the whole family together and make lasting memories.

Need some help bringing your next cooking

adventure to life? We're happy to lend an extra set of hands. Learn more about our services by calling our offices at 781-331-0062.

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



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Hospice Garden for Healing

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



When I'm feeling overwhelmed, a walk through a garden never fails to help me decompress. Even if my visit lasts only for a few moments, almost immediately, I can feel my body and mind relax as I take in the colors, textures, smells and sounds. It turns out most people have a similar reaction and experience, a similar sense of rejuvenation when in a garden or nature setting.

Although the ideas of "nature-bathing," "biophilia," or horticultural therapy have been getting more attention lately, the healing connection between nature and humans is not a new concept. Ancient civilizations understood the soothing relationship between nature and humans, and, going back centuries, the nobility and wealthy have gone to great lengths to build gardens into their environments. In more modern times, the idea has been incorporated into public parks. In the world of hospice, we too have found these ideas helpful to patients and families during the end-of-life journey.

Instinctually, this makes sense to me. Science, too, has begun to understand the importance of nature to humans and our well-being. Studies have discovered that those who garden and have access to nature and gardens have reduced stress levels.

When Old Colony Hospice & Palliative Care opened the Dr. Ruth McLain Hospice Home in Braintree a year and a half ago, we, of course, were excited about providing a home-like experience for our patients and their families inside the home. But the backyard also offered us an opportunity. Staff and volunteers immediately saw the potential, and before long, we had a crew that threw themselves into mowing, clipping and clearing.

Now, we are ready to envision and embark on building a peace garden where patients, families, and staff can take time to recharge and reflect. Gardens are a natural way for us to absorb the beauty in the cycle of life, and these landscapes can help us work through difficult emotions, including grief. Gardens remind us of life and also acknowledge the end of life.

Gardens are a vehicle for relaxation and also of remembrance. We have plans for a four-season landscape that will include a garden path, trees, plants, a patio, and benches. People can donate a tree, a bench, a planter, even a paver with a plaque or engraving in memory of a loved one. So far, we've had a terrific response. The garden effort is being led by an enthusiastic team of staff, volunteers and donors who want to see this garden grow.

"If Covid taught us anything, it has shown us that outdoor spaces are important to people," said Margaret D., Philanthropy Department Manager.

During the pandemic, people sought out nature in parks, woodlands, and gardens— wherever they could find natural space. There seems to be a deep need in times of stress that leads us to seek out nature; people seem to understand that standing under a shade tree or walking along a pine needle path can make us feel more at peace with ourselves and our world. Some even have nicknamed nature "Vitamin N" and believe the body is out of balance if there is a deficiency.

The hospice home will use the space for community gatherings and spiritual moments, as well as personal enrichment.

"We see this as a place of contemplation and peace, a place to rest, take a break, talk with a friend, whatever it is someone needs," Margaret D. said. "It will be a place of memory, tribute, and tranquility."

I know I look forward to walking in the RMHH garden for years to come and to taking advantage of nature moments wherever and whenever I can. I encourage you too to discover your own nature and garden spaces. Stop for a moment and connect with the smells, the sights, the beauty. You'll be glad you did.

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

Leave the Closing Table Happy With a Senior Specialist at your Side

By Marie Fricker, Realtor,
Certified Senior Real Estate Specialist

My clients John and Ana Todd needed to sell their 1888 antique home in Weymouth to relocate near Ana's relatives in Brazil. Their house was small, just 904 square feet, not renovated, and was put on the market at the height of the Covid-19 pandemic.

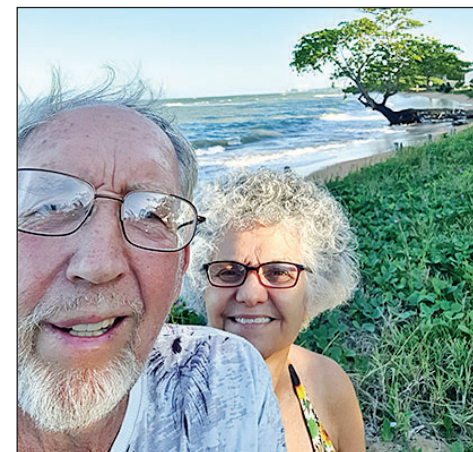
Happy Ending – We sold the home for the price the Todds wanted, in time to catch their flight to a new life in South America.

Here's what John and Ana had to say about my service.

"We would wholeheartedly recommend Marie Fricker to anyone who is thinking of selling their house. Her DNA is to do the best – no fake or fluke – just 100% the real thing. She even bought new items like blankets, scatter rugs, and pillows to stage our rooms for showings and open houses. She kept us informed every step of the way, and her can-do attitude and great sense of humor made the whole process a lot less stressful for two seniors who were very nervous about relocating to Brazil during a pandemic! Marie very quickly became not only our Realtor, but also a dear friend."

It was a pleasure for me to help John and Ana realize their dreams and I would love to do the same for you. The housing inventory in our area is low, home prices are up, bidding wars are common, and buyers are eagerly awaiting new listings. If you are thinking of selling – whether you want to downsize or move to sunnier shores, there may never be a better time!

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John and Ana Todd in their Weymouth home and then enjoying their new life in Brazil.

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About the Author: Marie Fricker is a Realtor with Coldwell Banker Realty in Scituate. She represents home buyers and sellers throughout the South Shore. A member of the Scituate Council on Aging, she is also an editor and writer for the South Shore and Metro West Senior News.

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"THE WICKED SMART INVESTOR"

Isaac Newton Falls Prey to Stock Market Gravity

By Chris Hanson



HANOVER — I've always wondered how one of the smartest men that ever lived, Sir Isaac Newton, lost a fortune in the stock market. I went back to my alma mater early this year and found out.

Babson College was founded by a very peculiar old Yankee named Roger Babson. In childhood, Roger lost his sister to drowning and he blamed the tragic accident on gravity. An MIT graduate, Babson became obsessed with Newton's discovery of the earthly force. Any chance he got, Roger collected Newton's artifacts including the fore-parlor of Newton's house in England. This room is preserved in the college's archives and, strangely enough, it reminds me of my first school, Hollis Elementary in Braintree.

Sifting through the archives on campus turned out to be a very eerie experience. The archivist let me sit in that parlor while I researched; I could have been in the very same room that Newton was when he learned of his financial calamity. When no one was looking, I tried to get the walls to talk. I imagined they could tell me the exact 18th Century cuss words Newton used when he was delivered the blow. The walls didn't budge. Frustrated, I took a stroll in the small orchard outside where I discovered trees actually descended from the tree that plopped the apple on Newton's head. As every family has some folklore, I interviewed them too. I figured they would feel safe telling an alum, but couldn't get them to talk either.

Finally, I returned to the traditional research methods that got me through the challenging graduate program. My results are not what many would expect; upon learning this ugly bit of Newton's biography some may speculate that the apple hit him on the head a little too hard. Or, his then fashionable powdered wig fit too tight and cut off the circulation to his brain. But his financial disaster was caused by something very unspectacular. As brilliant as he was, Newton got caught up in an investment bubble, like many far less cerebral investors.

Let's review the facts: In 1720, Newton owned shares in the South Seas Company, an exporter, and, as one of England's hottest stocks, it really got the teakettle boiling. Newton sensed the market was overheating and he sold his shares for 100 percent profit. He should have quit while he was ahead, but he didn't.

Newton got swept up in investor enthusiasm or what some call the madness of crowds. He repurchased the shares at a much higher price a couple of months later and, in a few weeks, the stock price crashed; Newton panicked and dumped the stock at a huge loss. All told, the damage was about \$3.5 million in today's money. This from the man who invented calculus!

I'd like to say I am surprised at this story, but I am not. As an experienced investment advisor I've seen countless smart people make huge financial blunders. What causes these missteps is our own human frailty and not a low IQ. Our brains are still wired like the cavemen. Circuitry that helped us survive prehistoric times can lead us to poor financial decisions now. Behavioral Finance is the field of study exploring this strange phenomenon; it is fascinating and I have learned a lot reading books like "Predictably Irrational: The Hidden Forces That Shape Our Decisions," by Dan Ariely.

Here's an explanation of some of the decision-making obstacles we're born with:

Herd Mentality: how people are influenced by their peers and adopt certain behaviors. Think of it; things are always easier when you stick with the crowd. Newton fell victim to the mob rules when he repurchased the stock. Remember the mass hysteria over Krispy Kreme's stock? It was supposed to put Dunkin' Donuts out of business according to some. The implication was you'd be a fool if you did not invest in the hot donut maker. Well, KK failed in Boston and Dunks is still here. 'Nuff said.

Hindsight bias: Many investors like to believe the market is more predictable than it is. For example, if a stock or mutual went up 30 percent last year, many think it's the one to purchase this year for certain big gains. That's absolutely wrong. Such huge increases are unlikely to be sustained. Last year's hot stock is seldom the winner at the end of this year. Successful investing is not that easy.

Confirmation Basis: My name for this is opinion shopping. You believe something to be true, maybe because your dear old Uncle Joe told you so. Then, you'll go out and find an advisor that agrees with you while you ignore any advisors that contradict this viewpoint. What if Uncle Joe was actually wrong? You should at least do some research to ascertain if the opposing advisors are correct. Most people don't. They just keep looking until they find an advisor that agrees with sainted Uncle Joe, and it's usually at their own peril.

Cognitive Dissonance: this is the inner struggle that exists when evidence is discovered that tells someone his common beliefs are wrong.



This is what I experienced one Christmas morning in the 1970s. All of my presents read "To Christopher from Santa Claus," yet all the handwriting on the tags was Ma's. I wanted to believe in Santa so I just ignored the smoking gun right in front of me. I bet some of you are experiencing this struggle now as you think about your investments with this new information.

If you could be a fly on the wall during my meetings, you'd see how common these biases and investing hindrances really are. When I critique someone's investments, I take special care to be very diplomatic. Even then people get defensive. Many feel if they have success in one area, that automatically makes them an expert investor. They will tell me about the degrees they've earned, their titles at work and the value of their home. I'm honestly happy and impressed my clients have these things. But the market can be brutal and simply doesn't care if you graduated Summa Cum Laude.

The take-away is that becoming more self-aware will make you a better investor. Understand, we all have biases; we're only human, and even smart people can't control that. Focus on what you can control. If you are working with a qualified advisor, understand they are critiquing your investments for your benefit. A true professional would appreciate your talents lie elsewhere.

In the end, part of the value an advisor provides is discipline, as he has an arm's-length relationship with your investments, he can see the orchard through the apple trees; like a good offensive lineman, advisors run interference when you get caught up in market euphoria, they will shield you from making rash decisions when the market falls like Newton's apple, and you'll be more successful and see a smarter, and likely wealthier, version of yourself in the mirror.

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

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Art Matters XXIII: Reflections on various art media

Sculpture, Part 4: Metal basics



By Janet Cornacchio,
President Scituate Arts Association

So, last time we continued an exploration of 3-D media, and discussed works made with wood. This time, let's look at metal as a base for sculpture. Wood and stone sculpture can be done by removing material or carving but neither is a material which can be done by casting. When a traditional sculptural work is made of metal, it is done by a two-part casting process.

Bronze, the most popular metal for casting sculpture, is found in statues, both individual and groups, reliefs, figurines and in bronze elements, fitted furniture and other objects. Bronze can be gilded (covered with a thin layer of gold) creating ormolu. Bronze alloys, which are a mixture of copper along with other metals (commonly tin (c.12%) and small amounts of aluminum, manganese, zinc or nickel) have the characteristic property of expanding slightly before setting.

The expanded liquid metal fills the finest details of a mold. When it cools, the solid alloy shrinks back, easily detaching from the mold. Sculptors opt for bronze's strength and ductility (lack of brittleness) for figures in motion (as opposed to ceramic or stone). These qualities allow for fewer supports and more open works as in Degas' ballerinas. However, bronze, as a metal, is valuable in so many ways that many works of art have fallen victim to the smelter. Whether melted during a war for use in munitions or weapons or when a work or artist has lost its cache, the metal is easily recycled. In contrast, stone and ceramic works have lasted for centuries, if only in fragments.

Working with bronze or any cast metal adds an additional level of complexity to the sculpting process. There are several ways a cast can be made. The most common are lost-wax casting and sand casting. Lost-wax casting for smaller works begins when the artist creates an original full-size model from wax, clay or other materials; the ability of that material to remain soft is a desirable characteristic. Next a mold is made of the original model or sculpture comprised of a rigid outer mold made of plaster or fiberglass and a softer hollow inner mold of latex or silicone.

The mold is of two or more pieces with markings, which act as keys to put the parts together with a base or cup on which the mold sits and which is the opening for the eventual metal pour. Complex or large designs may require multiple molds to recreate the original. Once the mold is created, wax is poured into the space between the inner and outer mold using the "cup" until it is thick enough for the metal that will replace it.

The mold is separated and the hardened wax copy is now a hollow replica of the original. Multiple copies of the original can be made as long as the molds are usable. The wax copy of the original is then chased, which involves use of a heated metal tool to smooth out the marks where the mold pieces met, lines from the interstices of the inner and outer frame and other imperfections.

Next, sprues or wax channels are put into the mold (remember it's hollow); eventually these will be the path through which the metal material can enter the mold framework. The hardened polished wax mold is dipped into a slurry made of silica followed by a coating of dry crystalline silica. This process is repeated forming what is referred to as a ceramic shell (the sculpture's size determines thickness).

When the shell is dry, it is placed cup side down in a kiln where the silica coatings harden into a shell. The wax mold melts and runs out or is burned up. What remains of the mold now is the hardened shell and the void where the wax was. The shell is tested with water to make sure the feeder tubes and sprue channels run freely and any cracks or holes



Clockwise from top left: A cutaway example of a small apple sculpture rubber mold consisting of the outer mold. Notice the small bumps where the parts lock together; next in, the wax copy of the model (notice the channel above the apple stem and in the middle of the clay plaster); Mold of apple with ceramic shell, cutaway to show wax mold which will melt & be replaced by metal; Bronze apple before channels, sprues and cup are removed and sculpture polished or chased; Finished polished apple sculpture.

are patched using a thickened slurry paste. The patched shell is reheated, placed into a sand tub with the cup side up. Molten metal, often bronze, can now be poured into the mold. Once the shell cools, the silica shell is hammered open or sandblasted off revealing a rough metal casting of the original sculpture.

The sprues or channels are cut off and the metal recycled. What remains to finish the sculpture is chasing to smooth off the signs of the casting process, such as pits from air bubbles, and stubs of the spruing channels are filed down and polished. Finally, the original concept is now a metal sculpture. If this is hard to follow (it took four or five days to summarize this, so I could follow it), maybe the photos will help.

Before modern welding techniques, large sculptures were generally cast in one piece with a single pour. Next time, a look at modern assemblage sculpture where welding allows a large sculpture to be created in pieces, then joined.

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

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Elder Law...

Continued from page 5

The probate court process can be lengthy and complex or short and simple depending on the size of the decedent’s estate, the validity or existence of their will, proper and prompt filing of information, and heir and creditor challenges to the estate. Having an attorney assist you with your estate plan can help mitigate the risk of challenges later. We would be happy to speak with you about your planning needs to make sure your will won’t cost your family and loved ones time and money later.

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

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CROSSWORD CORNER

Answers on page 5

ACROSS

- 1 Links hazard
- 5 Santa’s little helper
- 8 Grande, in the Starbucks world
- 11 Northern Japanese people
- 12 Bor___, big island
- 13 Sin___, honest
- 14 Spouse
- 15 Strategic Air Command, for short
- 16 Famous office
- 17 Academy freshman
- 19 Stage in the life cycle of a moth
- 21 In prescriptions, milk
- 23 Half human half horse deity
- 26 Nutty
- 30 In ___ of (replacing)
- 31 Winter wear
- 32 Chinese condiment
- 34 Silver-gray color
- 36 ___ Piper
- 39 Wailer
- 42 Fragrant compound
- 44 Congratulations, of a sort
- 45 The U of “Law & Order: SVU”
- 47 Triangular road sign
- 51 Gravitare
- 54 Band booking
- 56 Overcast
- 57 A fit of fever

- 58 Human resources people, abbr.
- 59 Sulk
- 60 Boiling equipment
- 61 Earl Grey is an example of this drink
- 62 Small vipers

DOWN

- 1 Press down
- 2 Saudi Arabian coin
- 3 Poker bet
- 4 South west Indian village
- 5 Naval rank: abbr.
- 6 Ballet move
- 7 Ford model
- 8 Martin Luther King’s title: abbr.
- 9 Several periods
- 10 Goopy stuff
- 13 Cousin of a raccoon
- 18 Finish off
- 20 Pay___, online bank
- 22 Group of former Soviet republics, abbreviation
- 24 Casual affirmation
- 25 Con
- 26 Provided that
- 27 Fool
- 28 Camera part

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			45			46		47		48	49
51	52	53			54		55		56		
57					58				59		
60					61				62		

- 29 Corn holder
- 33 Chatter
- 35 Comic character: ___ man
- 37 Chopin piece
- 38 Place for a DVD player
- 40 Opponent’s vote
- 41 Mark of disgrace
- 43 Directly
- 46 Exhaust
- 48 Winged figure
- 49 Reindeer herder
- 50 Colors one’s hair

What is the Rush to Downsize?

By Natalie Ahern, Owner, All the Right Moves



When acquaintances ask me what I do for work, they are always fascinated to hear I am a professional downsizer. They often say “Wow! I wish I had known about your services for my Mom/Dad or for myself!”

The stories then arise about taking too much stuff, not knowing what to do with sentimental items, how to tell if something they no longer wanted had value, or where to donate items. The conversations are all about the difficulties encountered and are varied in scope or detail. Most people I meet who have downsized are happy with their decision, although sometimes they wish they had done it sooner!

In our course of conversation, I like to ask people WHY they chose to downsize. Ahhhh...lots of different reasons and all so fascinating to me! (Yes, I love this business and everything is inter-

esting to me!). As a colleague recently pointed out to me, we are getting many younger clients these days (50s and 60s), but still have our base of customers who are in their 70s, 80s and 90s.

Here are some of the reasons we hear why people downsize:

- Health and safety. Stairs, narrow walkways make it difficult for clients to maneuver as they age.
- Home maintenance has become burdensome. The idea of a smaller home, condo or community with less to clean and care for is very appealing.
- A big house with no family around has become an unnecessary and unwanted expense. Maintenance, utilities, taxes all are adding up too quickly.
- Moving closer to family and no longer needing to host the holiday events as children take over that role
- A change in lifestyle has occurred where the downsizer is now single, an empty nester.
- A need for change!

My husband and I decided to trade in our 4-bedroom house for a 3-bedroom townhouse. Our kids are now grown and off to college

and probably won't be moving home again. We wanted less maintenance and more time to travel. While I loved our old home and our wonderful neighbors, neither my husband nor I regret our move. Our new space fits us just fine and we enjoy the opportunity to meet new people and have new experiences.

Our clients often tell us they are not downsizing because they are old (We recently had a 93-year-old tell us that!), but because they want to make the choice of when/where they move to next while they still can. Our clients want to make the decision themselves...whatever their individual reasons might be.

If you are thinking about downsizing, think about the reasons why it would be best for you. Once you decide on the “why,” figuring out the “where” will be easier.

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. ∞*

Senior Fitness...

Continued from page 7

NINE-MONTH STUDY

The subjects in the (Westcott, et al. 2011) study performed approximately 20 minutes of strength exercises on machine-based equipment addressing both the upper body (chest, shoulders, and arms) and lower body (hips, thighs, buttocks), including core musculature (abdominals, low back) and 20 minutes of endurance (aerobic) exercise on cardiovascular machines (treadmill, recumbent bike, upright cycle, and rower). The results were impressive. Subjects overall resting blood pressure readings decreased by 10 mm-Hg systolic and 5 mm-Hg diastolic. Compared to performing solely aerobic exercise, by blending in the strength exercise with the cardio exercise, participants improved their systolic blood pressure by an additional 5 mm-Hg. Clearly, training in this manner will get us all more bang for our buck!

BLOOD SUGAR AND BLOOD LIPIDS

Based on numerous studies and further justification for strength exercise, resistance training has been shown to significantly reduce risk of cardiovascular disease by improving blood lipid profiles, lowering low density lipoprotein LDL, (unhealthy) cholesterol, increasing high density lipoprotein HDL (healthy) cholesterol, reducing triglyceride levels, and conceivably improving vascular condition, to clarify, enhancing arterial capa-

bility to support blood flow.

WOMEN'S HEALTH STUDY

According to the Women's Health Study (2017) of 35,000 women, resistance exercise was positively accompanied with a 17-percent risk reduction of cardiovascular disease. To recap, according to the American College of Sports Medicine (ACSM 2009) studies have shown that a combination of resistance exercise integrated with aerobic activity is even more advantageous for reducing risk of cardiovascular health-related issues.

BASIC EXERCISE PROGRAM

Senior participants in our Quincy College fitness center train at a moderate aerobic intensity (not too hard, nor too easy) for about 20 minutes. To be exact, we train at a heart rate of about 75 percent of maximum, a safe effort to attain optimum cardiovascular benefits. Here's how to calculate your individual heart rate: Subtract your age (e.g., 60 years old) from 220 (= 160) then multiply 160 by 0.75 (= 120). At this rate, your aerobic training range should be between 110 and 130 beats per minute.

The seniors in our basic resistance program also train at three-fourths effort. The strength training session consists of 20 minutes of eight to 10 standard strength exercises for legs, mid-section, upper body, and arms. For optimal musculoskeletal benefits, we recommend 1 set of each exercise of eight to 12 (or 10 to 15)

repetitions, using slow controlled movements speeds and full-range pain-free movements, two or three times per week.

Since older adults and seniors in the Quincy College Community Health and Fitness Center programs engage in aerobic activity and resistance exercise to achieve the health benefits described in this article, rather than relying solely on one or the other, why not combine both, as science has proven it produces the best results. Hence, I choose to do both!

If you would like to participate in our combined and comprehensive aerobic and resistance exercise program, please call me at 617-405-5978 to arrange an appointment to tour our facility or to schedule your complimentary training session(s). Quincy College's Community Health and Fitness Center is located at President's Place, 1250 Hancock Street, Ground Level. Parking is available in the garage and free 1- or 2-hour parking is available in surrounding areas.

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

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- **Tuesday, September 28th at 3 PM**
Doubletree by Hilton Hotel, 929 Hingham St., Rockland
- **Thursday, September 30th at 6 PM**
Plymouth, [location TBD]

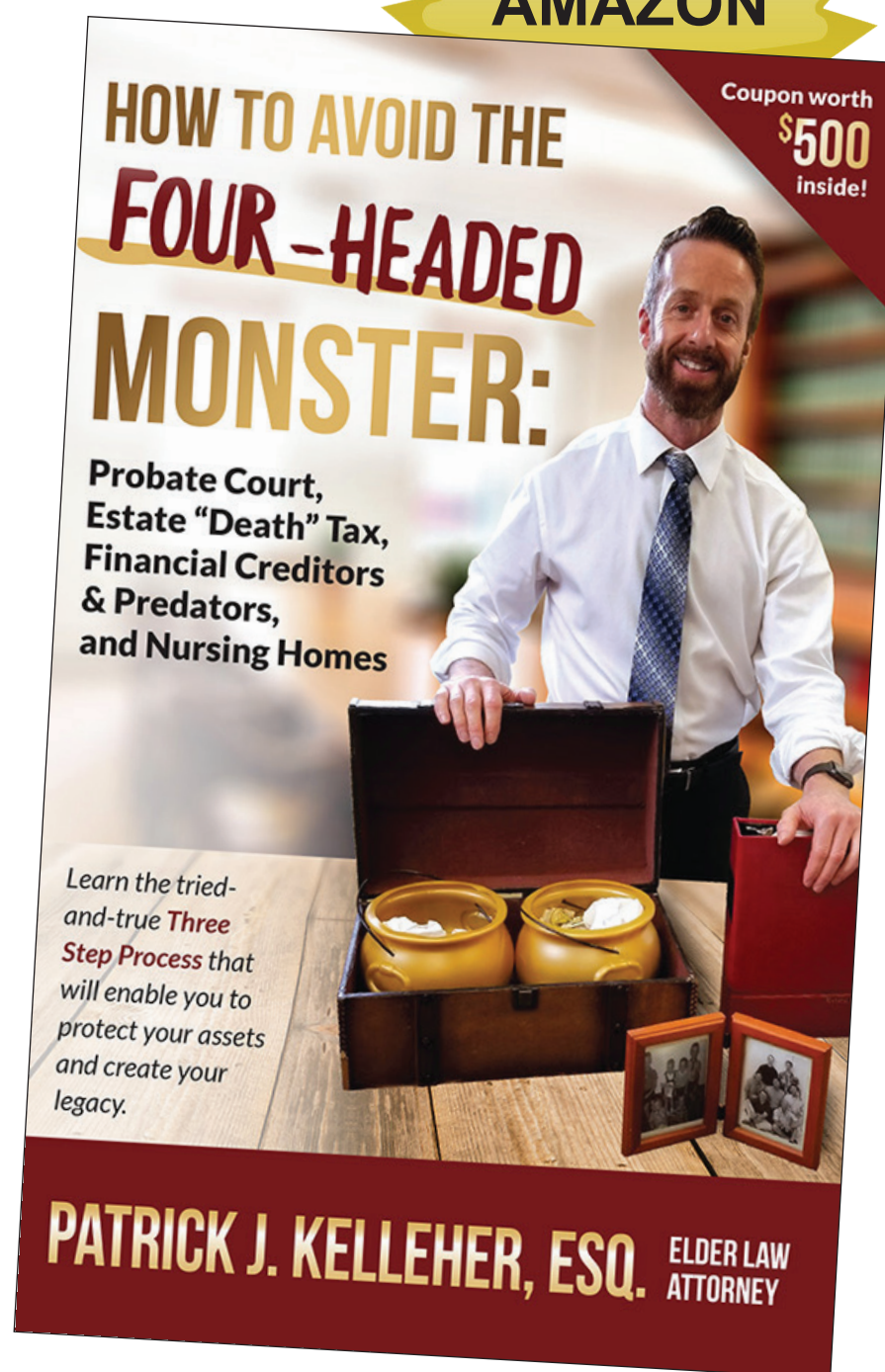
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