



SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

SEPTEMBER 2022

Distributed FREE to Boston's South Shore communities since 2002

Vol. 20 Issue 09

Music and 'Justice' for All: WMEX 'Good Guy' returns to his roots



By Marie Fricker

Young Elvis Presley and his Memphis pal Johnny Cash walked into the KGH radio station in Little Rock, Arkansas in 1957 to request air-play for their music. The first person they met was a 17-year-old deejay named Larry K. Justice, who would later be called "the King of Rock and Roll" in Boston radio as a longtime WMEX and WBZ "Good Guy" and host of *The Halls of Justice*.

"Being in Little Rock back then was amazing," said Justice. "Artists like Elvis, Carl Perkins and Jerry Lee Lewis were looking to get their records heard, and our station was known for taking a chance on newcomers. So, I met a lot of young hopefuls, some of whom went on to become music legends."

Lawrence Kirk Justice, born September 20, 1939, dreamed of being a radio personality from the age of four. He had no interest in his family's traditional vocation of firefighting, or in working at his parents' grocery store in Little Rock. The calling was so strong that he became a "go-fer" at a local radio station when he was just 14 years old.

"They had me emptying wastebaskets and fetching coffee but at least I got to be around the business," he said. "In 1955, I was allowed to sign the station on before school and do a couple of hours on air before going back to my classes. I was thrilled."

Other assignments followed, and his career grew to the point where he quit high school in his last semester. He later got his GED and studied at Framingham State College while living in Wellesley. He held posts as a deejay and program director in his hometown at a time when the country rock scene was emerging just two hours away in Memphis.

Barely out of his teens, Justice was already developing a name in the broadcast industry, when he was drafted into the army in 1959. Assigned to Fort Leonard Wood, Missouri, he created a radio division publiciz-

Larry Justice... continued on p.4



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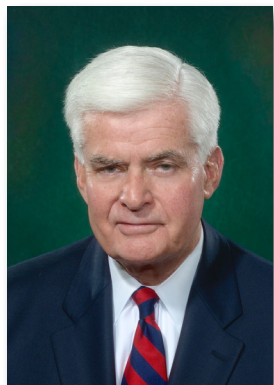
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HOME EQUITY WEALTH MANAGEMENT

How to Protect Housing Wealth – Before the Home Price Bubble Bursts

Rising interest rates, spiking inflation, looming recession, and economic uncertainty threaten the financial markets and home prices. What's ahead for older homeowners relying on home equity for financial security?



By George Downey

BRAINTREE – There's no getting around it – real estate prices, like trees, don't grow to the sky. Although current home prices have achieved historic levels, they remain vulnerable to economic and market volatility, which are

increasingly uncertain and unstable.

If home equity, the largest single asset of most, loses value, retirement security is threatened and compromised. While this does not appear to be an immediate threat today, the probability for decline is increasing – a significant concern for retirees who don't have time to wait for a possible recovery, and for their advisors who guide or manage their finances.

Reality and Reluctance – What older homeowners and financial advisors need to know.

Reality. Home equity: (1) is a variable and illiquid asset; (2) is the largest component of individual net worth; (3) has the potential to increase and extend retirement security; and (4) too few individuals and professional advisors understand the potential it may have, and what to do to protect the peak value now.

Reluctance. Credible research has verified that; (1) older homeowners are averse to consider the use of home equity; and (2) financial planners, to a large extent, have been restricted by compliance departments against discussing or recommending the use of home equity. Consider the findings:

1. 2022 Harris Poll – Home Equity Survey (2,000 homeowners)
 - a. 94 percent (born 1928 – 1945) resisted the idea of using home equity

- b. 89 percent (born 1946 – 1965) to a lesser extent, were unlikely to use home equity
- c. 90 percent (all age groups) would consider using home equity if their financial advisor thought it appropriate.

2. University of Illinois (Academy for Home Equity in Financial Planning) – 60 percent of financial planners are not allowed to discuss home equity, or are uncertain how to approach the subject.

3. Stanford University (1975 study concluded) once formed opinions are remarkably resistant to change – even when clear evidence contradicts beliefs.

Understanding the urgent need and (limited time) older homeowners have, it would seem obvious that financial advisors have a duty to understand the potential and educate clients on the realities – and to guide them to the best way to protect value and include it into their financial plans.

There are several potential solutions, including: (1) traditional mortgage refinance or home equity lines of credit; (2) reverse mortgages, and (3) a variety of new (unseasoned) equity release programs. Of these options, the reverse mortgage is the only guaranteed and time-tested program that meets the diverse needs of retirees who wish to age-in-place.



Photo credit: istock.com/AND-ONE

Reverse Mortgage – A unique resource that converts illiquid home equity to cash or credit.

Older homeowners (60 and older in Massachusetts) may be eligible to refinance to a reverse mortgage that defers all payment obligations permanently. No repayment is required until the last homeowner sells or no longer resides in the property. Depending on individual circumstances, all existing liens are paid off eliminating current payment obligations. Further, additional funds or a line of credit will be made available for any surplus.

The HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage is the dominant program nationally, accounting for over 95 percent of all reverse mortgage programs. HECM property value limits are currently \$970,200. Higher valued properties, and larger loan amounts, may be better served by new proprietary or jumbo programs.

Massachusetts – Jumbo Reverse Mortgages Now Available

The Massachusetts Division of Banks approved new proprietary (jumbo) reverse mortgages. These programs enable loan amounts up

Home Equity...continued on p.11

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Jeanne Fuller-Jones
Senior Real Estate Specialist/Partner

Cover Story, continued from page 1

ing what was going on at the base. Straight out of the army, he got his first “big league” job at WPGC, a radio station in Washington, D.C.

“My boss, Mac Richmond, was a tough taskmaster, but he taught me so much,” said Justice. “He took me under his wing and showed me how to be a good radio personality. I was like a wild racehorse with all this talent but didn’t know how to direct it.”

After Justice left DC for a post in Philadelphia, his former boss kept calling him with the offer of having his own show at WMEX 1510 AM, a radio station Richmond also owned in Boston.

“Mac always smoked a stogie, and looked a little like Elvis’ manager Colonel Parker,” he said. “So, one day, he called and said, ‘Son, are you ready to go to Boston yet?’ And for some reason, he caught me in a moment and I said, ‘I’m in.’ I became a ‘Good Guy’ on Valentine’s Day, 1965.”

Any artist or group that was coming through town stopped to visit the WMEX station, and Justice got to interview them all – the Beatles, the Association, The Rascals, Frank Sinatra, Little Anthony and the Imperials – and he emceed many of their concerts.”

In 1969, Justice made the move to another Boston radio station when WBZ offered him three times the salary he was making at WMEX. He hosted the “Halls of Justice” program from 1-5 p.m. every day for the next six years.

The format was adult contemporary, and the guests who came by the show were what were called “middle of the road” artists like Sonny and Cher, Wayne Newton, the Carpenters, and Tom Jones. In July of 1973, Justice brought his show to the South Shore for two nights during WBZ’s Second Annual *Grease* weekend at Paragon Park.

The enthusiasm for his craft was evident as he spoke from the WBZ broadcast booth on the shores of Nantasket Beach. “It’s 28 minutes before midnight on the Larry Justice Show, and you are in the halls of Justice, baby,” said the 34-year-old deejay. “We’re getting it on the air, everywhere, on the scene with my record machine! Come on down and see Justice, your A number one meanest man. The King of Rock and Roll.”

When his contract ended at WBZ in 1976, Justice decided to fill another desire on his bucket list. To become a voiceover announcer for national TV and radio commercials.



“I had done hundreds of voiceovers in Boston, but I wanted to dip my toe into the national advertising market,” he said. “So, I went to New York and got an agent, and I became the voice of brands like Johnson and Johnson Baby Powder, Tide, McDonalds, Chef Boyardee, Ford, and many others. And I enjoyed getting the new perk of ‘residuals,’ which meant I was paid every time one of my commercials aired. So, for four hours or so of recording in studio, the checks just kept coming.”

After tiring of the commute between New York and Wellesley every week while his wife Beverly remained at home with their teenaged son and daughter, Justice returned to Boston and worked a 2-year stint as a program host at WROR.

Then it was time to fulfill another item on his bucket list – to own a radio station.

“I bought WCIB-FM on Cape Cod for \$2 million,” said Justice. “I served as the morning show host for four years with a team that included Channel 7 weatherman Harvey Leonard and Fred Cusick, the voice of the Boston Bruins.”

Subsequently, the Justices bought a number of other radio stations in Florida, Vermont, and New Hampshire, but later sold them during the market crash of the nineties.

Returning full circle to his radio roots last September, he and his friend Tony LaGreca, the CEO/owner of Bissell Carpet Co., and an ardent anti-opiate addiction activist, purchased WMEX radio from Ed Perry, owner of WATD FM 95.9 in Marshfield.

At age 82, Larry K. Justice again hosts the *Halls of Justice* on the station that launched it, WMEX 1510 AM, weekdays from 10 to 2. The station plays music from the fifties, sixties, seventies, and eighties – *The Greatest Hits of All Time*.

“It’s wonderful to be a WMEX ‘Good Guy’ again,” said Justice, whose broadcast career, like his marriage to his high school sweetheart, has spanned more than 60 years. “But I’ve promised my wife I won’t buy any more radio stations. At least not anytime soon.”

Although they live in Florida now, the Justices are self-described Bostonians – “heart and soul.” ∞



SOUTH SHORE SENIOR NEWS

Published by

My Generation Media

412 Nantasket Ave., Hull, MA 02045

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In loving memory of Patricia Abbate

Publisher: Thomas Foye

Business Manager/Owner: Thomas Foye

Editor: Marie Fricker

Typesetting/Design/Production: Cheryl Killion

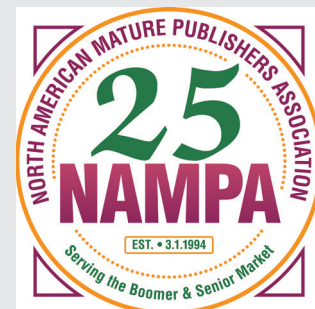
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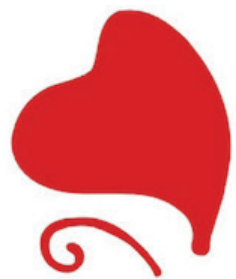
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South Shore Senior News is printed 12 times per year with a deadline of the 15th of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for review and potential publication.

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





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Getting the insurance company to 'pony up' for senior's medical claims



By Nancy Muckle
Founder/CEO of Problems Solved

Dealing with medical claims is never easy. When it comes to settling bills, many seniors often experience the runaround from health professionals, medical facilities and, of course, insurance companies.

Getting the coverage you're entitled to shouldn't involve being denied because of bureaucratic inefficiency or human errors in processing claims. It doesn't have to be that way. I can help you break through the clutter of robotic

voices that say, "We're sorry for any inconvenience" and then not deliver satisfactory results.

My company Problems Solved deals with these issues all the time. I help seniors and others get the medical coverage they are owed – because I know how to do it. My company specializes in smashing through the brick walls thrown up by lower-level customer service representatives to reach the senior executives who have the authority to fix the situation – whether it has to do with eldercare, healthcare, travel, automotive, insurance claims or any other discrepancy involving money.

Recently, I helped a woman with her medical bill dispute. Her claim for an MRI and mammogram – totaling \$2,000 – had been denied four times by the insurance company – one of the largest in the industry. She was at a loss and didn't know what to do, until she came to me, that is.

As owner of Problems Solved, I'm used to finding ways to mediate these seemingly impossible issues. I worked for years with major corporations and understand their hierarchical structure. I know who to call to get these snags unsnagged.

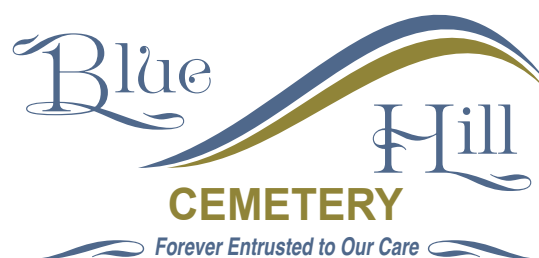
And that's what I did for this woman. I listened to her as she told me all the details, then knew exactly what to do. I picked up the phone and spoke directly to a senior executive at this global insurance conglomerate. Problem Solved!

At Problems Solved, I find a way to get your money back. If I agree to take your case, I will get results – or you pay nothing. It's as simple as that. We're not lawyers, but lawyers send us their clients with problems that don't require a lawyer. We find a way to resolve an issue through proper inquiries and polite discussion.

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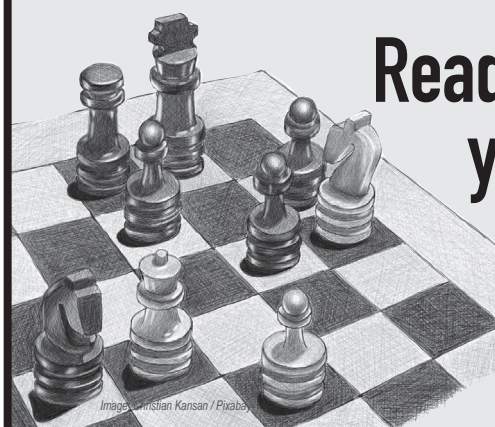
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"THE WICKED SMART INVESTOR"

Even a brilliant investor can make disastrous mistakes



By Chris Hanson

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

Babson College was founded by a very peculiar old Yankee named Roger Babson. In childhood, Roger lost his sister in a drowning accident and he blamed the whole thing on gravity. An MIT graduate, Babson became obsessed with Newton's discovery of the earthly force, and 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 exercise. 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 and discovered the trees actually descend 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 I couldn't persuade 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. It was one of England's hottest stocks, and it really got the teakettle boiling. Newton sensed the market was overheating and he sold his shares for 100% 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, and repurchased the shares at a much higher price a couple of months later. 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 these strange phenomena. 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: Describes 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 fund went up 30% 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 who agrees with you while you ignore any advisors who 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 who agrees with sainted Uncle Joe. 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 Chris-



topher 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, yet people are still defensive. Many feel that 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 that they are critiquing your investments for your benefit. A true professional appreciates that 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, your advisor will run interference when you get caught up in market euphoria and shield you from making rash decisions when the market falls like Newton's apple. As a result, 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 wickedsmart-investor.blogspot.com. ∞

How to Stay Safe Amid Community Resurgences of COVID

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



We're sad to say that COVID is once again rising in many communities, so it's prudent to take steps to avoid contracting it. Here's how to stay safe amid resurgences of COVID.

Get Boosted. Seniors continue to be at high risk of hospitalization, complications, and death from COVID-19, but vaccines significantly reduce these risks. In fact, evidence has shown that seniors aged 65 and older who were fully vaccinated had a 94 percent lower chance of being hospitalized due to complications of COVID-19 than did seniors who were not fully vaccinated.

If you haven't yet received your full series of COVID vaccinations, make an appointment as soon as you're eligible. Remember that boosters are important to keep your immunity up. Currently, the CDC recommends that all adults over 50 years of age receive two COVID-19 boosters. Ask your doctor if you're due.

Wear a Mask. Masks continue to be vitally important in preventing the spread of COVID-19. You should wear a mask indoors and any time you are in crowds outdoors. N95 respirators provide the best protection.

If you have health conditions that weaken your immune system, you should be especially careful to wear a mask when interacting with others, particularly if they are not fully vaccinated. As a rule of thumb, the CDC suggests taking the same precautions recommended for those who have not been vaccinated, unless your doctor gives you different guidance.

Keep Your Distance. Social distancing is still an important way to control the spread of COVID-19. Try to avoid crowds and consider limiting your interactions to just a few people. You may want to return to virtual communication, too, while community spread is high.

When you are around people outside of your household, remember to stay at least six feet apart. Whenever possible, interact outdoors rather than inside. And if you do need to visit in person, remember to open windows for increased ventilation.

Practice Good Hygiene. Although COVID-19 is primarily spread through respiratory droplets, it can also survive on surfaces. That means if you touch a contaminated surface and then touch your mouth, eyes, or nose, you could catch COVID-19. It's important, then, to wash your hands frequently, for at least 20 seconds each time. If you are out and cannot wash your hands, use an alcohol-based hand sanitizer instead.

Remember to try not to touch your face before washing your hands. And if you need to cough or sneeze, use your elbow or a tissue to cover your mouth and nose. You should also fre-

quently disinfect high-touch surfaces, like door-knobs, light switches, and TV remotes.

Test and Treat. If you suspect that you may have COVID-19, take a test right away. PCR tests are available at many doctor's offices and pharmacies, but call before leaving home so you can verify the correct procedures to follow. Home tests are also widely available and likely to be covered by your insurance. It's worth having a few around so you can test right away if you develop symptoms.

In contrast to the beginning of the pandemic, effective treatments are now available if your symptoms are caught early. Your doctor will advise you about which treatments you may need.

Although it can be frightening when COVID cases begin to surge, you can take steps to stay safe. And remember, we at Celtic Angels Home Health Care are always here to help. Give us a call at 781-331-0062 or visit our website at www.celticangelsinc.com to learn about our current COVID-19 risk prevention protocols.

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



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

Sincerely, Susan C.

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SENIOR FITNESS

Diddly Squat! There *is* Something to It!

By Rita La Rosa Loud, B.S.



QUINCY – Did you ever notice that getting in and out of a chair, bed, or off the toilet is becoming a bit problematic lately? That you need to grab bars or use your arms instead of your legs

to assist you? Are you having trouble climbing stairs? Do you wish you could stoop down onto the floor to play with your grandchildren? Is the tone in your hips and thighs firm or loose? Pardon me for saying this ... but has your derriere softened, and flattened? In other words, you no longer have round or tight buttocks. Do you accept this as part of the aging process? What if I told you, that there is a simple exercise to reverse this? Allow me to explain these changes and function that are occurring in the body.

Not to be redundant, but unless you regularly engage in resistance exercise, you will, without a doubt, lose muscle mass. The loss of this essential lean tissue can result in a condition called sarcopenia, which then translates in reductions of muscle tone, muscle power, and muscle strength at a rate of ten pounds of muscle per decade. Therefore, I am focusing on the lower body musculature of the hips, inner and outer thighs (adductors, abductors), front and rear thighs (quadriceps, hamstrings), and buttocks. In older adults, when these muscles weaken, the ability to sit and stand without difficulty reduces significantly. Bone loss, identified as osteopenia and/or osteoporosis, pretty much parallels muscle loss, but at an even faster rate of more than 20 percent per decade.

Here is the deal. Performing a squat is a safe and effective exercise for seniors. As a matter of fact, whenever you sit down then stand up, you are performing a squat. Let's examine the

principal muscles engaged in a squat and their primary role together as addressed with (alternative) machine-based exercises you may want to consider for strengthening your lower body.

Primary Role of Muscles in Squats. The front thigh (quadriceps) muscles are some of the largest and strongest muscles in the body and are essential for ambulation, including transitioning between sitting and standing positions. Also, when walking, or climbing stairs, your quadriceps are a prime mover muscle group.

The inner thigh (hip adductor) and outer thigh (hip abductor) muscles, also involved in a squat, are responsible for lateral movement and stability. Thus, it is important to exercise/train all the major muscles groups of your hips and thighs.

Machine-Based Squat. At Quincy College's Community Health & Fitness Center, we highly recommend strength training on machines to improve leg strength, mobility, and balance. Our version of a stabilized squat exercise is our senior-friendly Nautilus One Leg Press Machine pictured below, which involves hip and knee extension with the prime mover muscles being hamstrings (rear thigh), gluteals (buttocks), and quadriceps (front thigh). All these muscles are important and work simultaneously while you sit, then stand.

In the photo above, one of our long-time senior exercise enthusiasts is performing the Seated Leg Press on a piece of strength training equipment. Take note how she is comfortably seated with her spine supported against the back pad, allowing her to effectively engage the lower body muscles used in sitting and standing and full body weight squats.

If I may add, the Nautilus One Hip Abductor/Adductor is another dual-action machine-based exercise you may want to take into consideration that many of our senior participants find enjoyable when strengthening these two important muscles of the hips.



Now, if you are also interested in learning how to perform a more natural movement pattern of a full body weight squat, our nationally certified personal trainers can design a progressive program that not only includes your legs and hips but the core musculature of your back and abdominals, which assist to support and stabilize the body.

Fitness Facility Location. If you are interested in acquiring leg strength crucial for moving around independently, please consider training with us. Our Quincy College Health & Fitness Center is located at President's Place, 1250 Hancock Street, Ground Level. Just call 617.405.5978 to schedule a tour and a complimentary training session. Plenty of free one- and two-hour parking is available in the surrounding areas and a parking garage is available next to the building for a nominal fee.

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

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Home Equity

Continued from page 3

to \$2,000,000 and provide terms substantially similar to the federally insured HECM.

Massachusetts Condominiums – New Developments

Until recently, reverse mortgage financing was only available to MA condominium projects that were fully approved by the Federal Housing Authority (FHA). As a result, only 8 percent of all MA condominium projects have been approved, leaving 92 percent ineligible. Recently, two significant changes occurred expanding and simplifying reverse mortgage financing for MA condominium owners.

1. FHA Single Unit Approval. This process enables HECM reverse mortgage financing with simplified and limited FHA approval required – eliminates the complications of FHA full project approval.
2. New proprietary (jumbo) reverse mortgages. The MA Division of Banks approved these programs in February, 2020. Now, reverse mortgage loan amounts up to \$2,000,000 are enabled for both homes and condominiums without the previous requirement of FHA project approval.

Reverse Mortgage Benefits / Obligations

- No monthly payment obligations – prepayments are permitted without penalty but not required. Monthly charges are deferred and accrue.
- Credit line growth – 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, their estate, or 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, borrower(s), and heirs are not responsible for any deficiency.
- Access to funds and loan terms are guaranteed – cannot be frozen or cancelled as long as borrower obligations are maintained.
- Borrower obligations (to keep loan in good standing) 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

Get the facts and determine if, or how, the various options to utilize housing wealth may enhance your individual needs and circumstances. For more information, visit the National Reverse Mortgage Lenders Association (NRMLA) website www.ReverseMortgage.org,

or contact Harbor Mortgage Solutions, Inc. for a private consultation.

About the Author: George Downey (NMLS 10239) is a Certified Reverse Mortgage Professional (CRMP) and the founder of Harbor Mortgage

Solutions, Inc., Braintree, MA, a mortgage broker licensed in Massachusetts (MB 2846), Rhode Island (20041821LB), NMLS #2846. Questions and comments are welcome. Mr. Downey can be reached at (781) 843-5553, or email: GDowney@HarborMortgage.com ∞

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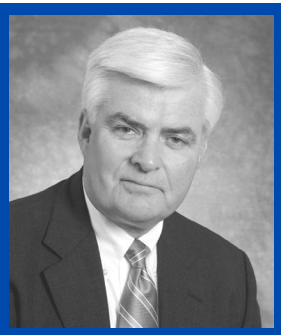
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For more information, visit: HarborMortgage.com/reverse-mortgages



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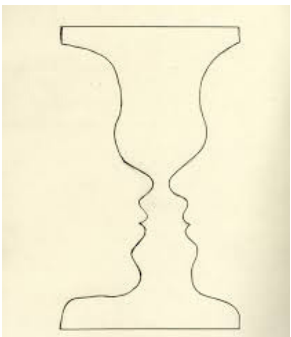
Art Matters! Developing and “Drawing Skills” Session 1: “Vase/Faces”



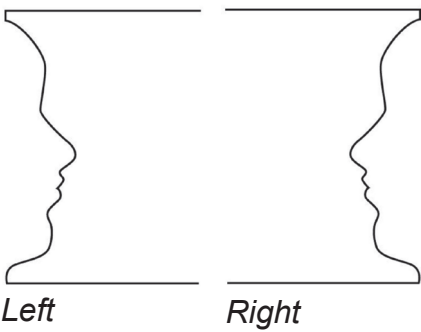
By Janet Cornacchio,
President, Scituate Arts Association

Drawing skills may be something that come easier to some of us than others, but like any skill, they require exercise, practice and time to develop. For most of this year, the focus here has been on art history. Now seems like a good time to take a break and focus for a few sessions on the creative end of the process.

Grab some paper, even the back side of copy sheets will work, or pick up an inexpensive drawing pad and keep that and a soft pencil (no.2) with point that's slightly rounded and a good eraser with you. When you're waiting on a train or an appointment, watching kids' sports, at a large meeting, etc., you can sketch what you see. Pick something simple you find interesting or are close enough to see clearly and draw what you see. Do this as often as you can,



Vase



at least once a day. Don't worry about more than trying to draw what you see (not what you think you see!) and keep practicing daily.

Over the next few columns, I'm going to suggest some specific exercises to expand your artistic side. They're not unique to me; they're examples I've saved from classes I've taken over the years.

This first exercise is one you've probably seen in examples of trick drawings that read differently depending on how you look at them. This optical illusion known as “Vase/Faces” is a chance to experience trying to draw the reverse sides of an image.

First, if you're right-handed, cut out or copy the picture marked right; if you're left, cut out or copy the picture marked left. If you've cut out the drawing, tape it to a blank sheet of paper. Now, pick up a sharp pencil and redraw the profile beneath your taped

one. (You might want to run your pencil over the copy above several times until you're comfortable reproducing it below.)

The parts of the profile you're drawing are “forehead, nose, upper lip, lower lip, chin and neck.” Now, draw the profile to complete the vase. Hint: you'll need to reverse the image. Start by saying forehead, nose, upper lip, lower lip, chin, then neck while drawing them. Hard to reverse it in your head -- isn't it?

They may not line up exactly either unless you look carefully at the other side while you draw. If/when you start to have trouble, try to break it into the different segments of the profile as a design and ignore what body parts they are.

This exercise is designed to allow you to experience the kind of hesitation of not knowing exactly where to place the line. This conflict is a natural part of learning to draw, plus by focusing on them as body parts instead of focusing on what you're seeing, it inhibits your drawing. With training you can learn to work through this conflict. According to left brain/right brain theory, you're learning to work the right side of your brain.

Here are some different ways you can work on reversing the image successfully.

- Don't think about the profile parts; just follow where the line goes in and out.
- Draw from the bottom up and ignore the profile parts.
- Draw a line down the middle. This will help to plot the changes in the line curves.
- Grid the drawing. Then place the different curves where they belong.
- Turn the drawing upside down. This way it's no longer obviously a

profile. This is my favorite approach. It works with all kinds of objects that are hard to draw the two opposite sides equally – vases, bowl rims, anything with an ellipse, for example.

- Now try drawing them several times!

Ultimately, this exercise makes an important point about learning to draw. The need to get away from your verbal perception and switch to non-verbal, visual mode. More about this and another exercise or two next time.

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 ∞

SOCIAL SECURITY UPDATE

Access your earnings history with "My Social Security"



By Delia De Mello, Social Security

It may have been years or even decades since you thought about how much you earned at your first job. Did you know that you can find out how much you made that first year? Or any year you worked? Your earnings history is a record of your progress toward your future Social Security benefits. We track your earnings so we can pay you the benefits you've earned over your lifetime. That is why it's so important for you to

review your earnings record.

You should review your earnings history and let us know if there are any errors or omissions, even though it's your employer's responsibility to provide accurate earnings information to us. Otherwise, you will not get credit for money you paid in payroll taxes, and your future Social Security benefits will be lower than you should receive.

You're the only person who can look at your lifetime earnings record and verify that it's complete and correct. If an employer didn't properly report even just one year of your earnings to us, that error could reduce your future benefit payments. Over your lifetime, that could cost you thousands of dollars in retirement or other benefits that you're entitled to receive. It's important to identify and report errors as soon as possible. If too much time passes, it could be hard for you to get older tax documents. Also, some employers may no longer exist or be able to provide past payroll information.

The best way to verify your earnings record is to visit www.ssa.gov/myaccount and create or sign in to your personal my Social Security account. You should review your earnings carefully every year and confirm them using your own records, such as W-2s and tax returns. Keep in mind that earnings from this year and last year may not be listed yet. When you have a my Social Security account, we send you an email three months before your birthday to remind you to check your earnings and to get future benefit estimates.

You can find out how to correct your earnings record by reading our publication *How to Correct Your Social Security Earnings Record* at www.ssa.gov/pubs/EN-05-10081.pdf.

Start a conversation. Ask a family member or friend what their first job was and let them know they can find out what they made that year.

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

Elder Law Myth Busters

By Elizabeth A. Caruso, Esq

Myth or Fact? It's a good idea to transfer my house to my kids for \$1.00 so that the nursing home doesn't take it.

This is a MYTH!

Transferring your home to your loved ones to avoid it going to a nursing home may seem like a good idea, but there are some unintended consequences associated with this transaction.

First, if you are worried about longterm care costs, any transfer of any asset to any other person comes with a five-year look back period from the date of the transfer. This means that from the day you transfer your house, you need to stay out of the nursing home for at least five years for the transfer not to count against your eligibility for long term care benefits.

Second, if you give away an asset for less than fair market value, there are tax consequences to that transaction. You, as the gift giver, need to file a gift tax return reporting the gift and paying the associated gift tax or deducting the amount of the gift from your lifetime exclusion. Additionally, the recipient of your gift receives the asset at your tax basis and all of the untaxed gains that come with it. If they later sold the asset, they would

be responsible for all of the tax on the gain, not just from the time they received the asset.

Third, giving away an asset to someone else puts them in control instead of yourself. Once it's gifted, you don't make the decisions anymore. If it's a house and you want to borrow from the equity, the new owners need to sign onto that equity loan too. What if they have bad credit and now you don't qualify? What if they have bad credit and now their creditors attach your home?

These consequences can be avoided with the correct estate plan. It is possible to protect your home from having to be sold if you need longterm care, but you want to do it in a way that does not trigger unintended tax consequences or put it at risk of other's creditors. An elder law attorney can walk you through these options and help you protect your home in a way that also protects you.

About the Author: Elizabeth A. Caruso, Esq. is an attorney at Legacy Legal Planning, LLC, in Norwell, Massachusetts. She has been practicing estate planning, probate, and elder law on the South Shore for over a decade. If this article has sparked questions for you, please feel free to reach out via phone 781-971-5900 or email elizabeth@legacylegalplanning.com to schedule a time to discuss your unique situation. ∞

Raising Awareness - September is Suicide Prevention Awareness Month



By Nicole Long, MSW, LICSW

Suicide Prevention Awareness Month provides a dedicated time to come together and start a dialogue about mental health conditions and suicide prevention. It's a time to raise awareness to help ensure that individuals, families, and friends have access to the resources they need to discuss suicide prevention and seek help.

According to the National Alliance on Mental Illness (NAMI), suicide is the second leading cause of death among people aged 10-34 and the 10th leading cause of death in the U.S.

The overall suicide rate (in the U.S.) has increased by 35 percent since 1999 (NAMI).

According to the American Foundation for Suicide Prevention, there's no single cause for suicide. Depression, anxiety, and substance problems – especially those that aren't addressed – are conditions that increase the risk of suicide. Learning more about the risk factors and warning signs can save lives.

Risk factors include:

- Mental health conditions that include depression, substance use problems, anxiety disorders, Bipolar disorder, Schizophrenia.
- A family history of suicide.
- A history of trauma or abuse.
- Stressful life events such as divorce, financial crisis, other life transitions.
- A recent tragedy or loss.
- A serious or chronic medical illness.
- Prolonged stress; for example, from unemployment, bullying, or relationship problems.

There are a number of warning signs that a person may exhibit through what they say, as well as through their behavior and mood.

Warning signs include:

- Talking about feeling hopeless, trapped, or having no reason to live.
- Talking about killing themselves.
- Withdrawing from activities.
- Withdrawing from friends, family, and community.
- Increased alcohol or drug use.
- Aggressive behavior.
- Dramatic mood swings.
- Loss of interest.


- Giving away possessions.
- Saying goodbye to friends and family.

It's important to know that suicidal thoughts can affect anyone – regardless of age, gender or background – and often indicate more serious issues. Not taking these thoughts seriously can have devastating outcomes.

If you or someone you know is in an emergency, call the National Suicide Prevention Lifeline by dialing 988 (which was the National Suicide Prevention Lifeline's dialing code of 800-273-TALK previous to 988) or call 911 immediately.

Sources: American Foundation for Suicide Prevention – <https://afsp.org/risk-factors-protective-factors-and-warning-signs>. National Alliance on Mental Illness – <https://www.nami.org/About-Mental-Illness/Common-with-Mental-Illness/Risk-of-Suicide> and https://www.nami.org/NAMI/media/NAMI-Media/Infographics/NAMI_Suicide_2020_FINAL.pdf

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



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Just Saying: Don't Underestimate the Power of Chicken Soup



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

A few months ago, COVID-19 laid me low. Even now, I'm still feeling the aftereffects, although I am getting back to myself. I was fortunate and able to weather the sickness at home, but I will tell you, it hit me hard. For three weeks or so, I was down and out of commission. Really down and out. Imagine the worst case of flu, and then ratchet that up to the flu on steroids.

I could barely move, never mind cook for myself. My sister-in-law came to the rescue with gallons of chicken soup for my mother, who also became sick, and myself. The soup sustained us for days on end. My brother-in-law made us delicious loaves of banana bread. Comfort foods for me, for sure, and I lived off the soup and bread for days since I did not have the energy to prepare any meals.

As we move forward through the pandemic, we seem to be entering a different relationship with COVID-19. Fortunately, fewer people are dying and being hospitalized with serious complications from the virus. Vaccines and masks seem to have helped. But the virus is far from gone. It seems to be lurking all over the place.

I don't know of anyone who has not been exposed during the pandemic. It is so commonplace that, for most of us, being exposed no longer rises to the level of emergency, although it remains a dangerous and potentially life-threatening illness. Exposure has become more of a common place issue.

We know what to do when we find out someone in our circle of close contacts has come down with COVID. First, we send get-well wishes. Then, we watch ourselves to see if we develop symptoms, and we take precautions to make sure we do not expose others. We mask, we test, and breathe a sigh of relief when the coast is clear. I've been there at least a dozen times.

Sometimes, as with this bout of COVID for me, no one knows the source of exposure. I am not sure where it came from. It just appeared.

But I am sure that I am thankful for the kindness extended to me during this time, and for the power of chicken soup. And banana bread.

For centuries, people have touted chicken soup as a cure-all. Some studies have suggested that it might have some healing powers. Measuring that on a scientific scale remains elusive, and maybe someday we will have a definitive answer on that.

For me, whether there is enough zinc in the soup to fight a virus isn't the point. I do not need a study to know that the chicken soup made me feel better.

I will be forever grateful for the homemade chicken soup and banana bread. You may have other favorite comfort foods: macaroni and cheese, mashed potatoes, spaghetti, or grilled cheese and tomato soup.

Of course, comfort food is about nourishment and the flavors. Still, I think what makes something a true comfort food has to do with the emotions behind it – both of the giver and the receiver. When you give such a gift, you are saying you care. And when you know someone cares enough to drop off a batch of soup, a loaf of bread, or a casserole, that act of kindness nourishes you during difficult times.

Food also triggers our memories, and at Old Colony Hospice & Palliative Care, we've seen that over and over again while caring for hospice patients and their families. Even toward the end of life, even with people who have little appetite, food brings them closer to love and feeling loved.

At OCH's Dr. Ruth McLain Hospice Home in Braintree, Samantha B., our vice president of patient access and support services, recalled a patient who received her nutrition through a feeding tube but still had bites of food for pleasure. What she wanted most was pancakes with syrup, and the staff made this for her every day. It didn't matter if she only had a bite or two, she enjoyed the sweetness, the texture, the connection to her life memories.

Another patient had a similar breakfast request. "I really would love a homemade waffle," she told us," Sam B. said. "So, we went out and bought a waffle maker. She ate waffles every day during her last two weeks."

Family members are welcome at the home and are a big part of a patient's

last days. They often request foods for their loved ones. One daughter asked if we could make root beer floats because she and her father used to share root beer floats together. We were happy to grant this simple request.

"Then, we had a run on root beer floats! One resident overheard and said, 'I love root beer floats, too.' Then someone else wanted one, and someone else, and it seemed like that's all we made for weeks," Sam B. said.

Whenever we can, we honor requests for comfort foods. We've cooked a full Thanksgiving meal with all the fixings – turkey, stuffing, mashed potatoes, turnip and more – unseasonably, in March, so someone could enjoy their favorite holiday dishes – even if they could only eat a bite out of each dish.

Food touches memories and relationships.

Families often honor and carry on those traditions. We had a patient who had a summer tradition with her niece. They would always go to the Beachcomber in Wollaston for a lobster roll. Her niece didn't want her aunt to miss this, even if she was in a hospice home. So, she picked up the lobster roll and brought it to her, returning them both to all those fond summer memories.

So, does chicken soup cure? Does the casserole or banana bread chase away what ails? I don't know about that, but I do know they comfort.

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

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