South Shore News

APRIL 2017

Helping Seniors Age Well And Enjoy Themselves While Doing It!



BIRTHDAY CHEER! Helen Fuller, who celebrated her 97th birthday on March 8, was surprised with a bouquet of spring flowers on a recent trip to Shaw's in Randolph. As a regular customer of the supermarket for more than 40 years, store Manager Lee Bissonette recognized her decades of loyal shopping with the colorful gesture. According to Fuller's daughter, Jeanne Fuller-Jones, "it really made her day, and all the other shoppers enjoyed it as well. Mom lives independently in Randolph and has been a volunteer at St. Bernadette's for many years." Happy Birthday, Helen! (photo: Jeanne Fuller-Jones)

Windrose at Weymouth celebrates re-opening in grand fashion

SOUTH WEYMOUTH - On the heels of a major renovation along with new ownership and management, Windrose at Weymouth celebrated with a grand re-opening event on March 8. More than 60 well-wishers crowded into the revamped and stylish public areas of the property to enjoy food, drink, music and camaraderie.

The memory care assisted living community is now owned by Focus Healthcare Partners and managed by LCB Senior Living. Event attendees included LCB associates from the com-

pany home office and several of their communities, representatives from local senior living and care providers, community investors, local media and town and state officials. Speakers included State Rep. James Murphy, State Senator Patrick O'Connor's Chief of Staff Gregory Denton, President of LCB Senior Living Stephen Puliafico, and Windrose at Weymouth Executive Director Susan Sheehan. The event ended with a ribbon-cutting ceremony to signify the official re-opening and new management of the community.

Executive Director Sheehan notes, "Our grand re-opening was such a wonderful opportunity to reconnect with all of our community partners in healthcare. We appreciate the outpouring of support from local officials." You can learn more at http://www.windroseweymouth.com.



Weymouth Mayor Bob Hedlund presents Windrose Executive Director Susan Sheehan with an official congratulatory citation from the Town of Weymouth.

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MY GENERATION!

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As I get older, does it really matter to stay physically active?



By Nicole Long, MSW, LICSW

BROCKTON AND PLYMOUTH - Absolutely. Regular physical activity and exercise are important to the physical and mental health of almost everyone, including older adults. There are many benefits from physical activity including:

- Maintains and improves your physical strength and fitness.
- Improves your ability to do the everyday things you want to do.
- Improves your balance.
- Manages and improves diseases like diabetes, heart disease, and osteoporosis.
- Reduces feelings of depression and may improve mood and overall well-being.
- Helps you fall asleep faster and deepen your sleep but don't exercise too close to bedtime.

If you feel out of shape, but want to remain physically active, the key to success, according to the National Institute on Aging, is to build up slowly from your current fitness level. Health experts suggest you consult your doctor before you start any new exercise program.

Start by determining your fitness level. Begin by asking these questions:

- How much time do you spend sitting?
- How much time and how often are you ac-
- When you are active, what kinds of activities are you doing?

Here are 5 ways you can test your own fitness:

1. Measure your endurance by picking a fixed course. Once around the block or from one end of the mall to the other. Time how long it takes you to walk it.

- 2. Test your upper-body strength by how many arm curls you can do safely in 2 min-
- 3. Test your lower-body strength by how many times you can stand from a seated position safely in 2 minutes. If you are unsteady, have someone there with you.
- Test your balance by how long you can safely stand on one foot. (Stand next to something sturdy that you can hold onto if you lose your balance).
- 5. Test your flexibility by sitting toward the front of a sturdy chair, and stretching one leg straight out in front of you with your heel on the floor and your toes pointing up. Bend the other leg and place your foot flat on the floor. Slowly bend from your hips and reach as far as you can toward the toes of your outstretched foot. How far can you reach before you feel a stretch?

Write down your results. If these exercises were hard to do, just do what is comfortable and slowly build up. If they were easy, you know your level of fitness is higher. Now you can be more ambitious and challenge yourself. You can do these simple fitness tests once a month, and measure your progress at each session.

If you feel any pain or dizziness while exercising, stop. Muscle soreness lasting a few days and slight fatigue are normal, at least at first. After a few weeks, you will probably not be sore after your workout. For some exercises, you may want to start alternating arms and work your way up to using both arms at the same time. Breathe out as you lift or push, and breathe

> in as you relax. Don't hold your breath during strength exercises. Holding your breath while straining can cause changes in blood pressure. Breathe in slowly through your nose and breathe out slowly through your mouth. Talk with your doctor if you are unsure about do-ing a particular exercise, especially if you have had hip or back surgery.

Some exercises for older adults, or those who are sedentary, include: brisk walking, stationary bike riding, low impact aerobics, swimming, and water aerobics. Safety during exercises is always important. Walk during the day or in well-lit areas at night, and be aware of your surroundings. Try not to walk alone or in secluded areas. To prevent injuries, be sure to use safe equipment. If you are exercising outdoors, dress in layers so you can add or remove clothes if you get cold or hot. Drink plenty of liquids when doing any activity that makes you sweat. Before and after you exercise, do a little light activity to warm up and cool

Each year, more than 2 million older Americans go to the emergency room because of fall-related in-juries. You can learn exercises that will improve your balance and make you steadier on your feet. You can see pictures and short videos of any of these exercises, plus get more fitness tips by going to the National Institute On Aging website: https://go4life.nia.nih.gov/exercises. Go4Life is an exercise and physical activity campaign from the National Institute on Aging that is designed to help you fit exercise and physical activity into your daily life. Useful sites for you to explore include:

www.healthline.com/health/fitness-exercise-for-seniors.

www.helpguide.org/articles/exercise-fitness/ exercise-and-fitness-AS-YOU-age.htm

About the Author

Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES serves greater Plymouth County and surrounding communities. OCES is a private, non-profit organization headquartered in Brockton with a second office in Plymouth. OCES' mission is to support the independence and dignity of elders and people with disabilities by providing essential information and services that promote healthy and safe living. The agency has 245 employees and operates more than 15 programs serving older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www. ocesma.org.

Reverse Mortgage Review



By George A. Downey

Braintree - Today, reverse mortgages still head the list of "most misunderstood" mortgage programs, and are generally perceived negatively. However, consumers and financial advisors are quickly changing this status as they learn of recent reverse mortgage program improvements and new insights from academics and retirement researchers. The reverse mortgage is now recognized, not only as an important resource for seniors in need, but also as a unique and valuable financial and estate planning tool for more affluent seniors.

Program Improvements That Make Reverse Mortgages a Better Option for Senior

The dominant reverse mortgage program is the HUD/FHA insured Home Equity Conversion Mortgage (HECM), which accounts for more than 95 percent of all reverse mortgages nationally. Since the Great Recession (2008 – 2013) the FHA has implemented a number of program changes that have increased consumer protections, limited costs, and improved terms to make the HECM program a more sustainable resource for seniors who want to remain in their home and age in place.

Academic and Research Endorsements

The recent Great Recession impacted seniors most severely, causing the average senior to lose 40 percent of their savings through market losses along with broad-based declines in home values, which significantly reduced retirement nest eggs. Further, the baby-boom generation has entered their retirement years and now 10,000 boomers turn 65 every day – the great majority without sufficient retirement savings or pensions. Moreover, this trend is projected to continue each year through 2030.

and academic researchers to declare a retirement crisis is now present and growing. In response, the search for solutions has focused renewed attention on using home equity to strengthen seniors' financial resources. Customary methods of extracting home equity relied primarily on traditional mortgage refinancing, or sale of the home. However, the unique terms and provisions of the HECM reverse mortgage provide different and more suitable solutions unmatched by any of the alternatives. These observations have resulted in an in-depth investigation and a series of research reports, which have documented the value and need for the HECM reverse mortgage, especially among seniors with limited income and savings.

Researchers have highlighted the unique

guaranteed and growing line of credit of the HECM reverse mortgage, among other features, which makes it possible to monetize home equity and add a new dimension to financial planning strategies for more affluent seniors. Termed a "standby line of credit," these provide benefits higher predictably levels of sustainable lifetime income, more liquidity, and much greater probabilities for success, when integrated into a financial plan.

Who Should Consider a HECM Reverse Mortgage?

There is no quick answer as every situation is different.

This alarming reality moved retirement Understanding that the HECM is not "the loan of last resort" is the first step to opening minds to objective examination and evaluation of all alternatives. The recommendation now is that everyone age eligible (62 or older), who own and reside in a qualified property should learn about the HECM program and determine if it may be a fit for their particular circumstances. Bottom line, this should be a fundamental consideration included in all retirement planning procedures, regardless of economic status (affluent or not).

> Just as important as knowing if a reverse mortgage would be a good fit for you is knowing if it would not be a good fit and why. The answers to eligibility and suitability questions may lie deeper than a superficial

> > Reverse mortgage continued on page 13

Sometimes "reverse" is the right direction...



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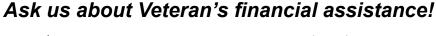
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Senior Fitness

Yes, you can manage arthritis and fibromyalgia with sensible exercise and nutrition

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

Julie, age 58, has arthritis and fibromyalgia with symptoms ranging from swelling and aching joints to inability to function from acute flare-ups of her knees and hips. Thus, she is often bedridden. Every day she feels exhausted and fatigued, and although she enjoys gardening, kneeling down and planting in her garden is no longer possible. Does this sound all too familiar?

QUINCY - Unfortunately, too many of us of all ages are suffering with a debilitating disease that affects the joints, muscles and tendons namely arthritis (arth = joint; itis = inflammation). In fact it is the leading cause of disability in the United States. Would you believe that there are more than 100 different forms of arthritis? In this article, we will focus on the most prevalent, that is, osteoarthritis, rheumatoid arthritis as well as the malady, fibromyalgia. Have faith though, we will share with you how these incapacitating and devastating conditions can be managed with sensible exercise and nutrition.

Arthritis Symptoms

Arthritis symptoms in the joints include recurring pain or tenderness, morning stiffness, inability to move, swelling, and/or redness and warmth. Simple daily activities like walking, dressing, and even bathing can be a struggle for many with this disease. Equally disconcerting, work schedules and family life can be disrupted by flare-ups that result in decreased joint mobility and functional limitations.

Along with genetics, an individual's lifestyle can contribute to the development of certain types of arthritis, for instance, excess weight can increase the risk of osteoarthritis in knees, hips, and hands. In addition, trauma to the body and surgeries to joints can also contribute to the onset of arthritis conditions.

Arthritis Treatments

Although rest is considered necessary to recover from arthritic flare-ups, research indicates that regular exercise can make a difference in limiting the impact of this disease. For example, flexibility exercise, aerobic activity and strength training have been shown to help lessen the pain and

stiffness of arthritis. Each of the three fitness components (aerobic, strength, flexibility) has effects positive on both osteoand rheumatoid arthritis as strong muscles support the joints, absorb stress and strain, and allow joints to be more mobile. The combination of rest, a healthy diet, appropriate exercise, and a positive outlook can individuals

lead a full and active life.

Fibromyalgia Symptoms

Fibromyalgia (fibro = fibrous tissue; myo = muscles; algia = pain) is a condition commonly thought of as a rheumatic disorder and characterized by (1) severe pain at specific tender points, (2) deprivation of restorative sleep, (3) depression, (4) anxiety, (5) migraine headaches, and/or (5) chronic fatigue. This disease limits people's ability to function and feeling powerless over their body. Although the cause of fibromyalgia is unknown, not well understood, and difficult

Senior Fitness continued on page 6



SOUTHWOOD

VOLUME 14 ISSUE 4

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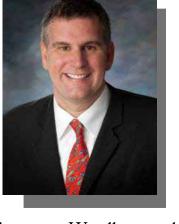
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"The Wicked Smart Investor"

Keep your eyes on the prize, not on the status quo

By Chris Hanson

EASTON - We all remember "The thrill of victory and the agony of defeat" from ABC's "Wide World of Sports." The host Jim McKay left this tidbit out: many winners were once losers who decided to change course. It's too bad the average investor doesn't embrace needed change; he lets a status quo bias dictate his investment decisions.

To explore this topic I turn my attention to someone eminently special to me, Braintree born marathon runner Sean Quigley. The Wicked Smart Investor had the privilege of witnessing his first steps.

The significance of that milestone only became apparent when he started running track at Archbishop Williams High School. Sean was fast and won many awards. His most prestigious award was the 2003 National Scholastic 500M trophy. I was elated for my fellow Bishop.

Sean continued to rack up successes at La Salle University and beyond. He placed well in the 2008 US Olympic trials. The next year, he won the Boston Mayor's Cup during our beloved "Mumbles" Menino's tenure. Now that Sean is running in the Boston Marathon as an elite runner, I'm beaming with pride. After all, I changed his diapers so I can somewhat lay my claim to him.

He put in a lot of hard work and sacrifice to get to this point. It took a bit of trial and error for him to optimize his training program. Sean only thinks of winning. If something isn't working, he puts it far, far behind him.

The average investor finds making changes harder to do. This is called the status quo bias and it can be dream crushing like Heartbreak Hill. Simply put, investors have an innate preference for the current state of affairs. Furthermore, they perceive any change from the status quo as a loss even if that change is beneficial. Humans frequently make emotional, irrational investment decisions that can damage their financial well-being I realize 'them are fighting words' in Wicked Smart Boston. But before you get mad, remember I didn't call anyone stupid; I simply called them "human."

Let me offer some proof, and I'll shrink it down to a nutshell. In 1991, a group of behavioral economists led by Daniel Kahmann created experiments that reliably reproduced the status quo bias. They asked a group of research subjects what they would do in the following scenario: An uncle left you some cash that must be invested in company A, B, C, or D. The subjects had some financial knowledge so they were comfortable selecting investments. The resulting choices were somewhat evenly distributed among the

choices. Now, there was a second group and they were told that the funds were already invested in company B. They could change to invest in any of the companies. Guess what? Although they could make any choice, most of them decided to stay with company B. That is the status quo bias.

and it can be quite harmful. Investors have different risk tolerances and time horizons as they go through life and it's prudent to adjust investments accordingly. When I suggest changes I can almost see, taste, hear, feel and smell investors' defense

I see this bias often

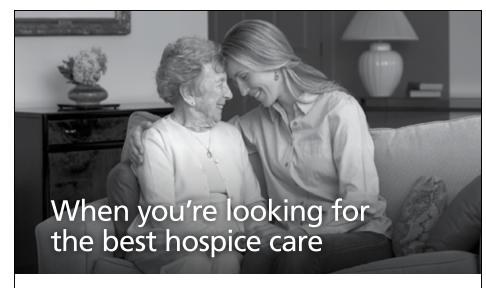
mechanisms. Think really hard before rejecting changes suggested by your advisor. Changing it up is what made Sean an elite marathoner.



I wish we could change recent marathon history but that's impossible. We'll never forget what happened because we're a city overflowing with compassion. But a strong finish by a likable local would further assuage enduring wounds and upgrade Boston Strong to Boston Stronger. Let's root, root, root for the home team and cheer on Sean Quigley.

About the Author

Chris Hanson is the author of "The Wicked Smart Investor" blog and a CPA specializing in financial planning. He earned his BBA at the Isenberg School of Management University of Massachusetts and an MBS at Babson College's F.W. Olin Graduate School of Business. He may be reached at 978-888-5395. Read his blog at wickedsmartinvestor.com.



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Senior Fitness continued from page 4

to diagnose and treat, we are including this syndrome since many women who have been afflicted with fibromyalgia have also been diagnosed with arthritis.

Fibromyalgia Treatment

Exercise is recommended in an effort to bring back some sense of control over fibromyalgia. Components of a fitness program for individuals with this condition include a warm-up to prepare the body for exercise, cardiovascular activity to improve endurance, stretching to improve joint flexibility, strength training to improve muscle strength and function, and a cool-down to gently return the body to resting level feeling invigorated rather than exhausted.

Arthritis, Fibromyalgia and Strength Training

There have been several studies conducted with people with arthritis who have participated in resistance exercise programs. For example, a study with seniors who had knee osteoarthritis and knee joint replacement reported less knee discomfort and pain, greater muscle strength, and improved balance after training a minimum of two times per week. Many studies have also shown that individuals with fibromyalgia have responded favorably to strength exercise, including less pain and fatigue, increased muscle strength, and greater overall health.

Strength training, cardiovascular exercise and flexibility have been shown to have positive effects with people who have arthritis and fibromyalgia, and considered a safe and effective exercise intervention plan.

FREE INFORMATION MEETING: **MONDAY, APRIL 3**

For more information about our addressing arthritis and fibromyalgia through appropriate exercise and nutrition programs, we invite you to attend our Information Meeting, Monday, April 3rd, 5:15 PM, Quincy College, Room 019, President's Place, 1250 Hancock Street, Quincy, MA. There is no charge to attend the information meeting, but please call Wayne or Rita at 617.984.1716 to reserve your seat.

About the Authors

Wayne L. Westcott, Ph.D., is professor of Exercise Science at Quincy College, Quincy, MA, and author of 28 books on strength training. Rita La Rosa Loud, B.S. helps direct the Community Health & Fitness Research Center at Quincy College. ■





National Poetry Month...

Eighty is the **New Forty**

by Kate MacLeod Emery

We met one day walking along by the sea, I threw him a glance, he smiled back at me. We stopped to chat, our words spoken so free. I asked him to join me for afternoon tea.

Our loved ones were gone in the autumn of our years. We shared our memories through our weeping tears. Is this all there is, will the stars be bright again in time? The nests are empty, the children are gone, yours and mine.

On a snowy night, our children walked us down the aisle. Our families and friends were greeting us with their smiles. The stars are shining bright and the sun is out again. We thank the Lord each day for the new life we'll begin.

Retired now, we will be thinking of working with each other. Dreams and talents put on hold, being father and mother. Let's write a book and make children smile. Muffy MacMouse was created for the pleasure of each child.

Now we are the seniors, at the top of the class. We live each day as if it were our last. Publishing our third book to put in every house, So every child will laugh reading Muffy MacMouse.

We awake each morning with a kiss to start the day. We thank the Lord for our beautiful home by the bay. We cuddle together and sometimes get a little naughty, Well, why not, for Eighty is the New Forty!

Llyod and Kate Emery

About the Author

Kate MacLeod Emery began writing children's books several years ago when she was 75. She is author of the popular Muffy MacMouse book series and is now completing her memoirs. She and her husband, Lloyd Emery, live on the bay in Hull.

They love working together and are often found at the Paragon Carousel selling their books. For more information visit www. MuffyMacMouse.com, or find them on Facebook.

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Top five reasons to write up a Caregiver **Contract**

By Attorney Alexis Levitt

Norwell - Many elders I meet want their kids to care for them, and many children agree that they want to care for their parents. Sometimes that means that the senior stays in his own home with kids coordinating meals, care, visits, and doctor's appointments, and sometimes it means that the parent moves in with her child.

Whatever the physical arrangement, the fact is that a child is now spending many hours per week caring for her parent – it becomes a job. And if it's a job, let's treat her as an employee. Here are the top five reasons why a parent and child should establish a "caregiver contract" if the child is going to spend substantial time caring for her parent:

- 1. Quite often a child simply can't afford to quit her job to take care of her parents. But if the parent can pay the child, the child is now free to care for the parent, and the parent is happier with a child providing care rather than hired help.
- 2. Usually it's the daughter that is caring for the parent, and typically she spent many years out of the workforce caring for her own children, so the Social Security checks that she will receive at her own retirement will be small. Let's take this opportunity to have the daughter invest in her own retirement by increasing her earnings for Social Security purposes.
- 3. When you have an employee on the payroll, she has worker's compensation insurance. Being covered by worker's comp is critical for anyone caring for an elder. It's pretty easy to hurt your back with one improper lift from a chair or one slip in the shower.
- 4. Should the parent eventually need more care than the child can provide and needs to move to a nursing home, the child is now unemployed. If you become unemployed after being on a proper payroll system, you are entitled to collect unemployment while you seek out your next job.
- 5. Paying your child under the table will come back to haunt you if you ever need to apply for MassHealth (Medicaid) to pay for your nursing home care. MassHealth will look at your bank records of the five previous years and see your under the table payments to your child. It doesn't matter how much work your child did for you - without a contract in place, MassHealth will call those

payments "gifts," and as you know, MassHealth penalizes applicants who have made gifts.

While it may feel awkward to draw up a contract with your own child, it will be well worth it. Both she and you will benefit from having done everything "on the up and up."

About The Author

Alexis Levitt practices elder law, special needs planning, estate planning, and Veteran's benefits. She sits on the board of the Massachusetts chapter of the National Academy of Elder Law Attorneys. Her office is in Norwell, and she frequently meets with clients in their homes. You may reach Alexis at (781) 740-7269 or visit her website and blog for more information at www.alexislevitt.com.

6 • April • 2017



Most of us will do some spring cleaning and/or projects around the house as the weather is warming up. Winter gear is stored away and spring and summer gear is brought out. Some of this clothing is out of style or no longer fits. Everybody is different but I use this time to cull out some of this gear and dispose of it. Rather than throwing it away, I usually bag it up and give it away to one of the charitable organizations that send me post cards via the mail. Its a great way to help those in need while de-cluttering and possibly gaining a small tax deduction in

As the temperatures rise, my garden tools come out and I start cleaning up the garden space. It helps make the area a little more attractive and allows room for plants to find their way above the soil again. It also reveals places in the garden that need replanting. Very often, I will buy plants offered for sale by local garden clubs. These plants usually thrive and it's good knowing the purchase helps the clubs beautify various community projects with the proceeds. These suggestions may seem small compared to the other things we do at home, but even the smallest gestures can brighten our home in a big way.

About the Author

David Kelman is Realtor with Keller Williams Realty Showcase Properties. An avid gardener, he maintains a small yard featuring a wide variety of native plants and two bee hives. Reach David at 617-388-0793 or at dkelman@kw.com ■



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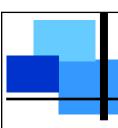
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Navigating the Future

By Mark Friedman

"The Checklist" for recovering at home

Essentials of control, communications, care, and constancy

Last December I wrote an article for this publication about the critical nature of "recovery care" and how to successfully transition home after a hospitalization or discharge from acute care. I got several calls from seniors and professionals about the specifics of what a game plan actually looks like.

Today, there is more pressure than ever on the healthcare industry to coordinate care, be transparent in all dealings with patients within the systems, and to control and keep healthcare costs down. The fact is that approximately 17-20% of seniors end back up in the hospital after returning home. Every provider along the healthcare continuum is eager to do its part in minimizing readmissions. A checklist to support this goal seems totally reasonable.

I will not crush you with the medical acronyms, project names and models that have been reviewed and tested, but will explain the critical elements that can impact your success!

- 1. Transition Planning. Using the newest industry tools, great discharge plans include a 360° profile of the senior going home, including levels of risks due to chronic diagnoses, recovery issues following surgery, Alzheimer's and dementia management, and other red flags. This profile is supported by a comprehensive and HONEST Care-at-Home plan. This is the "heart" for every other action item, answering the basics of who, what, when, why and how.
- 2. Patient & Family Engagement and Education. Tremendous influence is placed on understanding and enhancing the role of family and family caregivers in the discharge process, and beyond. Two critical elements: Is the primary caregiver capable of providing the required support? Does the primary caregiver know when and where to turn for specific services when additional support is needed? This process includes "what if" scenario planning PRIOR to leaving the

hospital or post-acute care facility.

- 3. Medication Management. One of the biggest readmission triggers involves medication management: medications, wrong dosages, forgetting to get new prescriptions filled, knowing which of the pre-hospital medications should be eliminated, are all critical reviews that need to take place. Day-one set-up and reconciliation is just the first step, and medication routines and directions must be religiously maintained.
- 4. Follow-Up Care. Your plan needs to include a calendar of follow-up appointments you cannot miss. This followup is to make sure things are on track and manage your recovery risk. These 15, 30, 45, 60 day-out appointments are critical to your full recovery. Your calendar is control-
- 5. Care in the Home ("Mind the Gaps"). Call this a warm hand-off. Once we have a clear picture of any risks, the medication routine, upcoming doctor appointments, visits from occupational and physical therapists. You are now ready to figure out the gaps that need to be covered and a plan for care in the home can be put in place.
- #5 is about making a conscious, honest evaluation of support needs and how outside support (like that of a Home Care agency) can provide gap or full time coverage to serve your needs. This is how you tailor your home environment to replicate the critical aspects of the controlled environment you had in the hospital or acute care.
- 6. Healthcare Provider Engagement. Just because you are recovering at home does not mean you lose engagement with your team of doctors. Your team of healthcare providers are still on your team. Call in advance and speak with your doctor's staff to make sure you know what information to bring to that first appointment.

7. Shared Accountability Across Providers & Organizations. Your providers are your team. Don't let artificial barriers stand in the way of your successful recovery. Request they speak to you when necessary, review files and charts where possible.

So what do all the things on this list have in common? As I see it, four things that

- 1. Be pre-emptive and take charge of your
- 2. Get and maintain control of your environment; the fewer surprises the better.
- 3. Keep the lines & flow of communication open, between you, your family, your caregivers and your healthcare providers.
- 4. Use information to decide where and how to fill in the gaps of support in the home. Better to over-invest up front, then reduce the support.

This list may seem like a lot, but when organized in a Work Plan, like the one we provide each of our clients in our "Going Home Safe" Program, everything is laid out with responsibilities, timetables, and support information easily understood.

As the owner of Senior Helpers Boston and South Shore I am incredibly biased when it comes to seniors being able to recover at home; but they must do it safely and comfortably. Which means they need to take control of it in a smart and knowledgeable way. I hope this list helps.

About the Author

Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts. First by delivering an exceptional home care experience in a combination of highly trained and high-touch caregivers. And secondly by becoming a significant connection for elders to resources and services in the 75 towns his company serves. You can contact Mark at MFriedman@ SeniorHelpersBoston.com ■

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Integrated Health Therapies



Aromatherapy: Part IV Assurance of the highest quality of



By Carol Corio

In Part I, we offered an introductory to aromatherapy, including history and how essential oils are extracted. Part 2 covered sense of smell and the safe use of oils. Part 3 discussed the difference between synthetic fragrances and therapeutic aromatherapy. In Part 4, we will discuss how distillation is used to extract the oils and assure the quality.

Uses for Essential Oils

Essential oils absorb into the fluid surrounding the cells beneath the skin's surface for deep cleansing, nourishing, rejuvenating, balancing, and antiseptic benefits. Essential oils diffuse into the air for purifying, refreshing, calming, stimulating, and antibacterial benefits. They perform their healthy work both topically through gentle massage and internally through inhalation.

Essential Oil Extraction Methods

In order to extract essential oils in the most effective and therapeutic manner, different types of methods are used.

method for producing essential oils. Other methods include cold pressing, absolute through enfleurage, absolute through chemical solvent, resinoid, and carbon dioxide. All of these require extensive study and explanation. Here we will expand on the most common method: distillation.

Distillation

Distillation is the most common method of producing true essential oils. The distillation process moves from heated water to vaporized water combined with essential oils to the end products of pure essential oils and floral waters. Many parts of the plant can be used. Low pressure steam distillation, as compared to high steam pressure commercial distillation, preserves the maximum number of active components in the essential oil. Many plants require a longer time to distill in order to extract the entire spectrum of active beneficial substances in the essential oil. Low pressure, longer time methods (lower/slower yield a richer more therapeutically effective essential oil.

the plant cells to break down and release the essence in the form of a vapor. The vaporized essences, along with steam and other substances, pass into a pipe through cooling tanks. The vapors return to liquid form as floral water and essential oil. In most cases, the oil floats on top and is siphoned off, leaving floral water with many benefits of its own.

Assure The Quality

Not only do the essences change composition from one part of the plant to another, but the location, time of day, weather, and seasons dictate the best time to extract the essences. The quality, price, and intensity of essential oils vary according to the variety

Aromatherapy continued on page 12

Direct distillation involves placement of plant materials in passes vacuum pressure,





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From My Perspective

Emigration (Aliyah) to Israel: Why?

By Shirley Miller Stein, MSW

We recently returned home from our 29th trip to Israel. Why? Five of our ten grandchildren, two of their spouses, a wedding, visits to a sick friend (bikkur cholim) and memorial services for dear friends. We thought it was high time

To date, three grandchildren have served in the IDF (Israeli Defense Forces). Two others, 20-year-old Akiva and 18-year-old Rafi plan to serve this year. Only 18-year-old Ariella. now studying in Israel for her "gap year" plans to return to the US. Elana, married mother of two, plans to return to Israel after she completes her nursing degree. What makes middle class American kids leave our cushy US to settle in a small embattled land far from family and friends?

While I have no glib answers, all the kids attended Jewish day schools, were imbued with a fierce spirit of Zionism and seem motivated to use their skills, energy and resources to contribute to the good of our unique "start-up" nation. Facing ongoing daily challenges they amaze us with their resilience, optimism, confidence and survival skills. They seem remarkably independent; still when the going gets tough they "have each other's backs."

While my husband I struggle with Hebrew and find it stressful to live in Israel feeling like American outsiders, the kids exude comfort and ease in negotiating the daily ups and downs of Israeli life.

Still, I'm ambivalent about the grandchildren making aliyah. While both proud and worried for their safety, I also feel they've shortchanged themselves. As I see it, America's medical, educational and cultural resources outweigh that of any other nation. Many foreigners seek citizenship risking life and limb to reach our shores.

I'm not sure of all the reasons for the kids' aliyah but a primary mover is likely their desire to live fully as Jews in a way that's not possible elsewhere. Although Jewish communities abound, nowhere else is Judaism an integral part of the rhythm of daily life. The Sabbath (Shabbat) and other holidays are celebrated nation-wide. Xmas is hardly a blip on the screen but for

Purim, Passover (Pesach) and Shevuot preparations and celebrations abound with verve, creativity and countrywide observance.



For centuries Jews suffered persecution, dispersion and, of course, untimely death. In the US, assimilation seems to be our greatest threat to survival. Current rates stand at 71% of American Jews "marrying out." While no guarantees exist, chances for our grandchildren remaining Jewish and marrying "in" seem much greater in Israel. We'll be delighted to welcome more Jewish great grandchildren into our family.

It wasn't even on our "radar screen" when my husband and I got married almost 60 years ago to live anywhere but America. Now we can choose which place to call home. For millennia Jews prayed to return to Jerusalem (Yerushalyaim). Now it's become a precious reality for increasing numbers of our youth. We wish them all good luck (hatzlacha) May they all be blessed with peace (shalom), good health and Jewish pride. Israel lives! (Am Yisroel Chai!)

About the Author

Shirley Miller Stein, MSW, lives in Sharon.

Aromatherapy continued from page 10

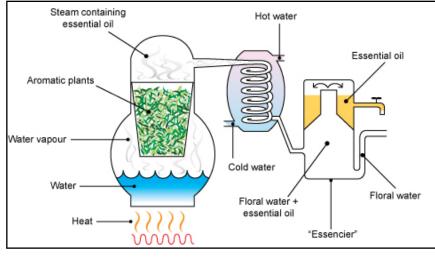
of the plant, the part of the plant used, the time of harvest, the richness of the soil, the quality and length of the cultivation methods, the process of distillation, and the reliability of the company providing the oils.

There is a wide variety of essential oils available on the market ranging from synthetic adulterations to the finest organically grown and distilled oils. The price of each essential oil is directly related to the amount of plant material needed for distillation or extraction. The more plant materials needed during the distillation process (graphic illustration of distillation process at right), the higher the price of the extracted pure essential oil.

For therapeutic purposes, it is important to locate a high quality oil that is pure, preferably wild crafted or organically grown and distilled through low pressure techniques which preserve the valuable chemical properties.

About the Author

Carol Corio has been studying integrated health therapies for more than 25 years with certifications in aromatherapy, polarity therapy, RYSE, Reiki, and Integrated Energy Therapy (EIT) sharing her long-time passion for integrating the benefits of therapeutic aromatherapy with those served by Old Colony Hospice & Palliatiatve Care, and independent, private, non-profit, Medicare certified CHAP-accredited, family centered, dedixated team of professionals providing excellent care services on the South Shore since 1979. For information, call 781-341-4145, visit www. oldcolonyhospice.com, or email Carol at: ccorio@oldcolonyhospice.com ■





Reverse mortgage continued from page 3

observation may reveal. Research is needed to acquire the understanding needed to make an accurate determination.

A good place to begin research is www. ReverseMortgage.org, the consumer website of the National Reverse Mortgage Lenders Association (NRMLA). NRMLA is the central resource for consumer information and education about reverse mortgages. Next, a consultation with a Certified Reverse Mortgage Professional (CRMP) is recommended to get specific information and guidance relative to the details and suitability for individual situations. CRMPs are the reverse mortgage industry's elite professionals as they have fulfilled demanding requirements including education, experience, exam testing, continuing education, and are pledged to fulfill NRMLAs rigorous Code of Ethics and Professional Responsibility.

Conclusion

The combination of changing times and the new realities confronting retirement security have changed everything. The retirement crisis is real, ongoing, and the scale is staggering. Traditional pensions are all but gone, Social Security is limited and under siege, and individual retirement savings are woefully inadequate. Solutions for today's seniors will not come from government - they will come from each individual who effectively plans and provides for their own destiny.

Since home equity is the largest asset most people have, it only makes sense to thoroughly investigate the best ways to use it, or not to use it. Clearly, each of us is different, but most of us share a common desire - to enjoy our retired years with security and peace of mind. That can be realized knowing that you have investigated all options, consulted competent advisors, and made the best decisions based on your circumstances, resources and objectives. Simply hoping things will work out is not a strategy.

About the Author

George Downey is the CEO of Harbor Mortgage Solutions. As a family-owned and operated firm, Harbor Mortgage understands how mortgage financing and refinancing can affect your family's future. Founded over 25 years ago, Harbor Mortgage remains committed to providing exceptional mortgage services to families in Massachusetts and Rhode Island. Let us help you find the right solution when you're considering refinancing your current home, or purchasing a new one. And, if you're a senior (62 or older, or are assisting one) and want information on reverse mortgages, you definitely should contact us... this is our specialty. For more information please visit our website at harbormortgage.com. George and can be reached at (781) 843-5553 or gdowney@harbormortgage.com. ■



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Crossword Puzzle Corner answers on page 19

Across

- 1. Fab Four drummer
- 6. Hip-hop
- 9. Old time Dad's
- 12. No-no
- 13. Capitalize
- 14. Coffee holder
- 15. S. American cassava plant
- 16. Gas guzzle rate
- 17. Can be open or choppy
- 18. Swindle
- 20. Fellow
- 21. Behave affectedly
- 24. Beeper
- 27. Dry red wine
- 30. First act
- **34.** Some reality show winner
- 35. Butterfly
- 36. Hindu festival
- 38. Perfume base
- **39.** "Get your ____
- 41. Keats creation
- 45. " show time
- 47. Bother
- 48. Peruvian coin
- **50.** ___ and desist
- **55.** "Forget it!"
- **56.** 5th for one
- 57. Operatic solos
- **58.** If at first you don't succeed,
- **59.** Protective covering
- 60. Get a new tenant for

Down

- 1. Messy place
- 2. Greek letter
- 3. 1970 Jackson 5 song
- 4. Bird of myth
- 5. Jungle sound
- 6. Cuban dance 7. Egyptian snake
- 8. Hit the nail on the head
- 9. Word on a door 10. Kind of rug
- **11.** Zest

- 19. Select
- 20. Thick liqueur
- 21. Involved with
- 22. Ghana money
- **23.** Suppose (old way)
- 25. Decision to move forward
- 26. Grandiose
- 28. Pack carrier
- 29. Norway seaport
- 31. Alliance acronym
- 32. Relative of "Oh no!
- 33. Character
- 37. Player, in tag 38. Gallery display
- 42. "Out of the question"
- 43. Skunk's defense
- 44. Decayed
- 46. Lasting effect
- 48. Fall guy
- 49. Fertility clinic stock
- **51.** "Maid of Athens, we part": Byron
- 52. Have a bug
- **53.** Returnable envelope, for short
- **54.** Approx.

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Matters of the Mind..



Red Flags for family members to explore...

By Beverly Moore, RN, CS

QUINCY - Family members often wonder if the often subtle changes they see in an elder family member are signs of dementia. When the person you care about demonstrates any of the following as a new behavior, it may indicate a memory disorder.

In activities:

- Decreased participation in usually enjoyable activities
- Withdrawn and isolative; stays in his apartment/room/home more
- Shadowing (following their caregiver)
- Unwilling to be separated from spouse or other family member
- Gets lost going to familiar places (i.e. grocery store, hairdresser, church or even their own apartment/home)
- Gets lost or confused while performing previously easy tasks
- Inappropriate dress or inadequate attention to hygiene
- · Loses items (may accuse others of stealing from him)

In relating:

- Increased or decreased conversation
- Difficulty expressing himself, especially feelings
- Unable to follow conversation
- Difficulty controlling his emotions
- Atypical angry or aggressive behavior
- Repetitive story telling or repeated questions
- An atypical vacant look on his face

One caveat; make sure the symptoms are explored by a reliable clinician. Many of these signs are those seen in other diseases (diabetes, heart disease, depression),

Mind Matters continued on page 15

Mind Matters continued from page 14

conditions (poor vision, hearing loss) or life circumstances (a move, a death, job loss). Don't assume; have the person get a complete physical and neurological workup.

About the Author

Beverly Moore is owner of StilMee, an Alzheimer caregiver service based in Quincy and serving Massachusetts and southern New Hampshire and Maine. She is author of two books on Alzheimer caregiving. Matters of the Mind...and the Heart and New Trends in Alzheimer Care; Finding the Spirit Within, Both books are available on Amazon. com, Strategic Publishing Company and on her company website www.StilMee.com. She can be reached at StilMee@comcast.net. ■

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If you currently live in the United States and you need a replacement form SSA-1099 or SSA-1042S, simply go online and get an instant, printable replacement form with a my Social Security account at www.socialsecurity.gov/myaccount.

If you already have a my Social Security account, you can access your online account to view and print your SSA-1099 or SSA-1042S. If you don't have a my Social Security account, creating a secure account is very easy to do and usually takes less than 15 minutes.

Keep in mind, your Social Security benefits may be taxable. Visit www.socialsecurity.gov/ planners/taxes.html if you have other substantial income.

Securing today and tomorrow doesn't have to be difficult, and Social Security continues to improve our customer service with easy-to-use online features. Find out more about what you can do online at www.socialsecurity.gov.

About the Author

Social Security

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

Paragon Carousel Opens for 89th Season on Easter Weekend



HULL - The Paragon Carousel, the historic merry-go-round that's been delighting generations of the young and young-at-heart on the shores of Nantasket Beach since 1928, will begin its 89th season on Easter Weekend, April 15-16. Photos with the Easter Bunny are available on Saturday from 12 noon until 3 PM, and on Sunday the popular "Egg

Dash" begins promptly at 12:30 PM on the carousel lawn.

Open weekends throughout the spring, the carousel will be open daily during the summer, when the Paragon Park Museum will also be open for visits. Take yourself back in time with a nostalgic spin on the antique amusement and check out the museum exhibits for a special treat. For more information call 781-925-0472, visit www.paragoncarousel.com, or stop by one of these warm spring weekends to rekindle fond memories and create new ones.

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South Shore Community Calendar

Moving Heels for Meals on Wheels 5K Road Race and Walk, Sunday, April 2



KINGSTON -- On April 2, 2017, Old Colony Elder Services (OCES), is hosting their Second Annual "Moving Heels for Meals on Wheels"5K road race and walk. The 9:00 am start is located at the Silver Lake Regional High School in Kingston, Massachusetts. Run, walk, push a baby stroller, complete the course with your dog - enjoy the day any way that fits your lifestyle. Children under 12 and dogs (on a leash) are encouraged to wear a fun costume that reflects healthy

Come as a pineapple, or banana, or green salad – let your imagination run wild. There will be prizes for the winning runners, best children's and best dressed dog costumes. Free T-shirt, refreshments, gift bag and a wonderful time for the whole family to come out and support a great cause--helping OCES deliver 1,600 nutritious meals a day. To register and see more detailed information, visit www.southshoreracemgmt.com/2nd-annual-moving-heels-for-meals-onwheelwheels-5k-april-2-2017



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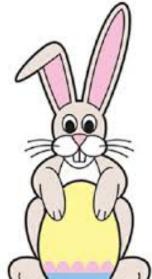
Former male teacher and senior citizen, who does not drink or smoke, will pay \$800 per month.

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Community Seder Saturday, April 8

MARSHFIELD -- Congregation Shirat Hayam is holding a pre-Passover community Seder on Saturday, April 8, at 5:30 PM. The Passover Seder is an ancient ritual meal that retells the story of the ancient Israelites emancipation from slavery in Egypt. The Seder will feature a reenactment of the Israelites' perilous flight to freedom through song, storytelling and symbolic foods while reflecting on contemporary related issues. The Seder and dinner cost is \$18 per person, \$36 per family, and free for members. RSVP by April 1 by email: info@shirathayam. net or call: 781-582-2700. Congregation Shirat Hayam is the South Shore's only Reconstructionist synagogue, and shares space with Sanctuary Church, 185 Plain St., Marshfield.



Egg Hunt and Easter Bunny Photos

WEYMOUTH -- Bring the family for an Egg Hunt and photos with the Easter Bunny on Sunday, April 2, from 1-3:00 PM at Windrose Weymouth, 670 Main St., South Weymouth. Children ages 12 and younger are welcome to participate in the egg hunt and must be acompanied by a parent. The event is open to the public. If you plan to participate, please bring along one item to donate to the Weymouth

Food Pantry. For more information please call 781-331-5555.

CAREGIVER SUPPORT GROUPS

Buzzards Bay -- A support group for caregivers is held the second Monday of the month, 5:30-7:00 PM, at Keystone Place, 218 Main St., Buzzards Bay. Facilitated by Sonja Brewer of the Alzheimer's Family Support Center. To reserve a space call 774-302-4539.

WEYMOUTH - An Alzheimer's and Dementia Support Group for caregivers is held the first Saturday of the month, 10:00 AM, at Windrose at Weymouth, 670 Main St., South Weymouth. RSVP to Executive Director Susan Sheehan, 781-331-5555 or ssheehan@ windroseweymouth.com

South Shore Community Calendar



North River Theater: **April 22-30**

NORWELL -- Woody Allen's madcap farce, Don't Drink the Water, is being presented by the North River Theater April 22-30. Written in 1966, a family of American tourists end up in an Iron Curtain country accused of being spies. The zany comedy weaves romance and intrigue, providing an evening of memorable entertainment. Cabaret-style seating, cash bar. Tickets \$20. Performances Fri./Sat., 8PM, Sun. 2PM. 513 River St., Norwell. Call 781-826-4878 Northrivertheater.org

Compass on the Bay ____ Standish Village

Stafford Hill

Laurelwood at the Pinehills

Comerstone at Canton



Sheriff's Dept. April Talk Series

KINGSTON -- Take a trip back in time to the old days of Plymouth County Corrections. Learn about the history of the County jails, some of Plymouth County's more infamous inmates, and the story of the Plymouth County Sheriff's

Deputy Liisa Budge-Johnson, Outreach Coordinator for the Plymouth County Sheriff's Department, will talk about the history of Plymouth County Corrections on Monday, April 3, at 6:30 PM at the Kingston Public Library. The program will run 45 minutes, with enough time for a question and

answer session following the talk.

This program is the first of three talks by the Sheriff's Department. On April 10th, the topic will be Household Highs: The Dangers of Prescription Drugs and Inhalants in the Home. The final program on April 24th is Identity Theft and Scams.

The program is free, but registration is requested. For more information or to register, visit the library's online calendar at www.KingstonPublicLibrary.org, or call the Library at 781-585-0517 x112.

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StilMee - The Leader in Alzheimer's Coaching	Law Office of Robert Romano	Southwood at Norwell Nursing Center			
Home Care Services	Local Elder Service Agencies	Transitional Services			
Bayada Nurses CarePro Health Services	Hessco Elder Services Old Colony Elder Services	Top Notch Transitional Services Veteran's Financial Assistance			
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Norwell Visiting Nurse Association	Medical Services				
Right At Home	King Optical Company	Home Care Partners, LLC			
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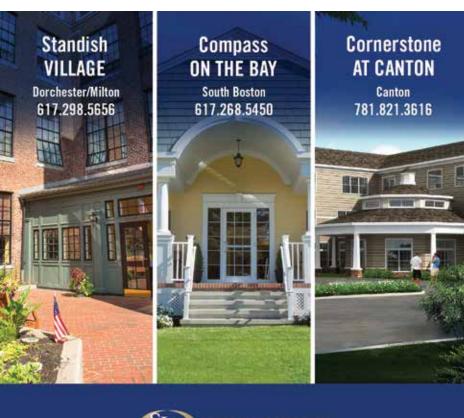
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Dare to Downsize!



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

By Randy Veraguas

Dare to trim it!

NORTH QUINCY - How many times do you think you're going to hear, April Showers Bring May Flowers? I hear it too often. So I didn't want to start off this article with such a cliché....oops. Guess I did! HA ha Ok Ok, so I'm not perfect. And neither is any move! What we plan to do is just that. It's a plan. What ends up happening can be something completely unexpected. Let's think about a way to mitigate poorly executing a plan to downsize.

April is National Lawn and Garden Month, so I thought we could focus on "Trimming." Oh no, I'm not concerned with your garden, I'm talking about trimming down your things. After all, this is the tiny article about downsizing. Last month if you read this article, you may have started labeling things. So, you know where your things are and they're all organized and labeled now.

How many do you have?

How many?? What I am trying to get you to think about is quantity. How many people live in your house? In my house we have three people. My husband, my son and myself live happily under one roof...but we don't have 3 forks, 3 plates and 3 cups. I'm embarrassed to say, we have way too many forks, plates and cups. If we were going to downsize soon, I'd have lots to trim. I'd get rid of the mismatched, chipped, and least popular or never used things. Moving professionals will tell you if you haven't

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used it in a year, trim it! (Well, I'm using the term TRİM just to stay within the April motto, but you can say, donate it, give it away, throw it away, or sell it. My husband would add, Burn it! He loves a good fire. But I digress...)

Go ahead, lift your eyes and look around your home. Dare to trim it. Let's start in the kitchen. And I'm not referring to trimming our waist line, although it wouldn't hurt me to put a little more focus there! Trim away those cooking pots and pans. Your kitchen will be smaller and if you're lucky, you're going some place that serves meals 3x a day (hint hint, like ATRIA Marina Place, a senior living community where I work.)

Seriously, how many times have you used that lobster pot? Are you still carrying trays when

you have visitors? Do you still have that old beautiful soup terrine that you never use anymore because it's such a pain to clean? Really?! Think about trimming down other rooms, too. Trim away those pillows that cover your entire bed. Do you really need to move all of them? If you say yes, it's your prerogative,

95.9 WATD-FM Sunday 7-8 PM MY | GENERATION! | South Shore Senior News Great guests! Interesting | topics!



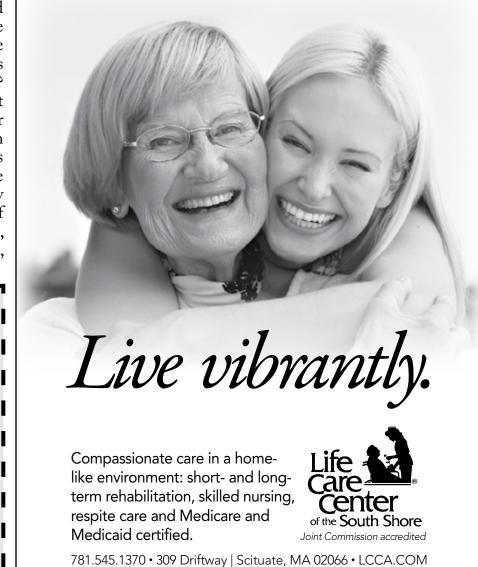
but you're new smaller bedroom will look bigger without all those pillows. Ironically, trimming will help you feel like you have a BIGGER place.

I didn't say it'd be easy. Trimming involves work. But keep in mind that April 7th is OFFICIALLY No Housework Day! (I would kiss the person who got that passed!) So that means you have 29 days of April's wet weather to trim around your home in preparation for a most successfully executed downsize. However, even if you're not planning a move, trimming is going to give you space-more room to display May's

... Is that smoke I smell? "Hey, Glenn!!!"

About the Author

Randy Veraguas is the Sales Director at Atria Marina Place, a senior living community in North Quincy. She is also the Creative Producer of the TV Pilot, Dare to Downsize, www.daretodownsize.weeblv.com. You can reach Randy at 781-635-5414. ■



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