

FREE!

# South Senior



# Shore News

AUGUST 2017

Helping Seniors Age Well And Enjoy Themselves While Doing It!

## Humarock's seaside sanctuary rises from the ashes

**Janet Gibson, the driving  
force behind the treasured  
"House with a Heart"**

Cover story page 13



*President of Alice's House, Janet Gibson  
reflects on the rebuilding of the beloved  
retreat for spiritual and emotional healing.*

*"It's a very special place. I'm so happy to  
welcome guests back again!"*

Photos: PatriciaAbbottPhotography.com

INSIDE

"Lucky" George Weir, Hometown Hero... p.2  
The Sandwich Generation: Caught in the middle...p. 3  
Your summer garden...p. 4  
The asset that is changing retirement planning...p.5  
If the shoe fits...a lesson from Marion's...p. 6  
Compassionate Touch...p. 7  
"Head to Toe" stretching exercises...p. 8  
Making summer memories...p.9

The "Hippie" recipe...p. 12  
Cover Story...p. 13  
Crossword Puzzle Corner...p. 16  
Dare to Downsize...p. 17  
An Alzheimer's-safe home...p. 18  
What's Happening...p. 19  
Social Security Update...p. 21

19th Annual  
**Senior Service  
Networking Conference**

September 14, Lombardo's, Randolph, MA

*See page 15 for details*

**150th MARSHFIELD  
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Senior Citizen Day sponsored by:

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AND AUTO SERVICE**



August 18-27, 2017  
See Page 23 for details

**FREE ADMISSION!**  
**Senior Citizen  
Day**  
Tuesday, Aug. 22





George Weir

ABINGTON - In recent months, George Weir retired from his business as The Moving Coach, having served the South Shore communities for more than 50 years helping individuals and families relocate. He began his career in the moving business at 17 when he joined his uncle's company. When I contacted him last month he was actively engaged in writing his memoirs and was looking forward to celebrating his 94<sup>th</sup> birthday on July 26.

Over the past few months George has been steeping himself in nostalgia as he pulls together memories as a young man serving his country during WWII as a tank driver and bow gunner for the new Third Armored Division. His recollections of the war years are clear, detailed, and bittersweet. He regularly writes an email newsletter to keep his family, friends, and followers informed of his progress. A recent correspondence:

"I am gathering notes and material to put together of what life as a Veteran is and has been. So many times over the past 70 years memories are triggered and almost like watching a movie or a movie short, I picture the action! My memory has been fabulous!

The reason for this newsletter is to let you know I am writing a book, to be

# Hometown Hero, George Weir considers himself a "Lucky WWII Veteran"

By Patricia Abbate and George Weir

Photos courtesy of George Weir



Photos of 18-year-old George Weir during Basic Training, Fort Knox, KY (at right in top photo), and in new dress uniform (left photo).

titled, "George, Lucky WW2 Veteran." The theme is that I am among a few WW2 Vets from millions of service people during WW2 who came home healthy and during my many months I spent in England married a great English girl. On July 26, I will be 94 and my doctors tell me I should live to be 100! That is my goal as I continue writing without knowing how to get it published (?) -- Geo

Please enjoy the first installment of George Weir's memories here. He is one of America's heroes and a proud member of the Greatest Generation. Thanks for your service to our country, George!

## I am a Lucky Veteran -- Part I

by George Weir

During May 1942 I joined millions of men and women of the "Greatest Generation." Millions would not return as they fought the

Japanese, Germans and Italians all over the world!

Many would end up languishing in Veteran's hospitals until they passed on. Many of the lucky ones returned in one piece but never outlived the memories of the horrors they saw or had to do! Most vets will not talk about their part in the war but refuse to give any information.

ME? Step 1: I began my army career at Fort Devens, MA.

Step 2: Took train to Fort Knox, KY, for two months of basic training for appointment to an Armored Division.

July 1944: Took train to the Mojave Desert, CA, and joined the Third Armored Division training to go to Africa to fight General Rommel and the Italians. However, during September we did not

*A Lucky Veteran continued on page 4*



# Navigating the Future

By Mark Friedman

## Caught in the middle is not the same as being caught off guard

### Thoughts for My Sandwich Generation

As the owner of Senior Helpers Boston and South Shore I love the fact that July is "National Sandwich Generation Month." It speaks to me: my generation, millions of adult children who for the first time are facing a parental tsunami of sorts. While busy with careers and raising families of our own, very often miles, states, and now countries away from our parents, we are also facing enormous conflicts about how to care for aging loved ones. And, of course, living with the fear of a dreaded phone call, or perhaps one of those "OMG Visits."

### The Dreaded Phone Call & "OMG Visit"

Every day I get calls from an adult child about concerns for Mom, Dad, or a loved one. The call may come in from Miami or Milan, but the anxieties are the same: Mom seems confused, she may not be eating, hasn't left the house in days, and her friends are calling and worried. Or, an only uncle is going in for surgery and after that, there are no plans for care in place.

Then, there is the "OMG Visit." All year-long the kids have been counting on vacationing on the Cape with the grandparents, but arrive to find granddad forgetful, and the house in disarray. The immediate observation is things are just "not right." These visits, which very often take place on holidays and school vacations are frightening for the Sandwich Generation. That's why I call them the "Oh My God" visits. Because it is shockingly apparent that Mom or Dad needs help, and it's time to mobilize. Mobilize what? Mobilize how?

The fact is our parents our living longer than ever and through the grace of modern medicine, managing more complex health issues along the way.

I am part of this Sandwich Generation, which cuts a substantial swath of adults as young as 40 and as old as 70.

The Sandwichers are becoming primary caregivers as well as consumers of all-things senior living. Like their parents, they need to understand where to turn for help, how to think about costs associated with living and lifestyle choices, and how to be an educated consumer.

### The Sandwichers as Caregivers

According to AARP, 85-90% of Seniors want to remain living in their home even as their needs for assistance with Activities of Daily Living (ADLs) increase. Of elders receiving care, 85% reside in their own home, or that of a loved one.

### What Does a Family Caregiver Profile Look Like?

44.4 million Americans (21% of the adult population) act as caregivers.

Average caregiver's age is 46 years old. 59% are employed.

The primary family caregiver (usually the oldest daughter, who is also working) spends an average of 20 hours per week caring for an elderly parent.

40% of caregivers who work full-time report missing work on a regular basis due to the health needs of an elderly loved one.

54% of working caregivers say they were unprepared for schedule juggling.

80% of working caregivers report emotional strain.

Caregivers are twice as likely to report physical and mental health complications. 50% of working caregivers report financial strain from providing care for aging parents.

My nurses counsel Sandwichers embarking on the role as primary caregiver to an aging parent or loved one. They tell them they are embarking on the job of their lifetime. Will they ever be fully prepared for it? Absolutely not.

Today, this is a new and incredibly critical role in our aging ecosystem. At Senior Helpers Boston and South Shore, we provide supportive family training for general navigation, and caregiving for Alzheimer's, Dementia, Parkinson's Disease, Recovery Care and other critical needs

on the journey of aging.

We encourage adult children to understand both the beauty, and, the enormity of their undertaking:

- How will they split time between children/family and their elder loved one?
- How much time is too much time in their care-giving role?
- How will they find time for their marriage?
- How will they find time for themselves?
- How will they find resources they need for themselves and their loved one?
- How will they combat feelings of isolation?
- How can they handle potential guilt for not having enough time to accomplish all that they "should" be doing?
- What's the "what if" scenario and back-up game plan should things change suddenly?

### Connections, Community, Customization

Much of the work we do at Senior Helpers Boston and South Shore is about connections: connecting seniors and families to resources. The reason we do this is the very theme of this article, because no senior,

*Sandwich Generation continued on page 21*

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## How does your garden grow?

By David Kelman

With the July 4th holiday behind us, many of us are in vacation mode. Although it's tempting to put yard work on hold, the summer months require a considerable amount of care to ensure that vegetables and other plants will thrive. For example, clematis and grapes need to be supported by a trellis and tomatoes require staking and cages or they will fall to the ground and die. Most vegetables require water and enough sun in order to flower and produce fruit. Unless you have purchased individual plants, they need to be thinned out for proper production. Also look at what time of year is best for planting. Peas can be planted in the spring while broccoli and cabbage can be planted in the late summer or early fall. My Brandywine Tomatoes not only need to be staked, but require frequent watering and like to be fertilized on a regular basis. Having herbs such as oregano and thyme not only make our food taste better but can help ward off bugs that will harm vegetable plants. These herbs and flowers such as yarrow and marigolds planted in the herb garden can serve the same purpose.

Flowers should be dead headed after they bloom and bushes trimmed after blooming. This work should be done to make sure that plants remain healthy and keep an attractive shape for the garden. Care should be taken when pruning shrubs and trees. While pruning will ensure that other plants are given enough space to grow, pruning can accidentally destroy flower buds and next year's flowers. Soil testing is also key to a healthy and productive garden and plant selection. Different plants require different amounts of chemicals and water to thrive. UMass Amherst has a department that will test soil samples supplied by gardeners at a modest cost.

I have seen many home owners develop a nice garden plan and spend a considerable amount of money on plants only to have plants die, thus creating a very unattractive garden. Placing mulch over flower beds and near the base of trees and shrubs can help reduce the need to water plants while keeping weeds in check. Once the garden is established and much of the work is done, make sure some routine maintenance is done. Then you can truly enjoy the summer!

### About the Author

David Kelman is a realtor with Keller Williams Reality Showcase Properties. An avid gardener, he maintains a small yard featuring a wide variety of native plants, vegetables and two bee hives. You can reach him at 617-388-793 or [dkelman@kw.com](mailto:dkelman@kw.com). ■

*A Lucky Veteran continued from page 2*

have to go as the African war had abated.

This was where I was trained to drive a medium tank. It was easy for me as I was driving a truck in Boston when I enlisted and the major difference was steering... that was done by two "sticks" for braking and steering that stopped a right or left track.

We took a troop train with flat bed cars to carry our trucks and equipment to Camp Picket in Virginia.

About November/December we transferred to Indiantown Gap in Pennsylvania until September 5. We went to Camp Kilmer in New Jersey to get prepped for our ocean trip to Liverpool England.

September 5 we embarked from the Brooklyn Navy yard for an 18-day voyage as part of a 100 ship convoy over the German Subs North Atlantic and landed in Liverpool and camped at Codford St Mary until May and, then to the Weymouth England Port to load our vehicles on a LCT (Landing Craft Tank/Truc).

We were the first armored division to land in Normandy about 7 or 8 days or so after D Day. We remained in the hedgerows until July 26 (my 21st birthday) when we broke out and chased the Germans back to Germany about September after a trip through Belgium and we were the first American troops to cross the Sigfried Line into Germany.

I was in Germany, in combat until the end of November when I was flown in a C 47 for my first plane ride and spent about two months in two GI hospitals, one near Oxford where I met and married my future wife, Hazel Collins, who in the spring of 1946 became an English War Bride. There were hundreds of English War Brides and Uncle Sam hired a ship to carry them to the States.

### Recollections from Mons, Belgium, 1944

During the first few days of September 1944 we arrived at Mons, Belgium. The tanks were a few miles ahead and had occupied Mons. I was waiting to be told when and where I would enter Mons and was to bring 5 Five Handled 5 gallon Jerry Gas Containers to some waiting tank crew.

My Captain will lead me there and I will back up to the rear of the tank where gas tank was located. I would pass as many cans needed one by one to the crew who, standing on the tank deck would fill their tank's tank.

It was a beautifully warm summer's day and beginning to get dark. As we waited, some locals brought us bottles of lager beer. It was the first lager beer I had tasted since I left the States!

My Captain took me to a five road intersection and over to a tank. We had just about finished when suddenly tracer bullets from a German machine gun started to come. The crew jumped into

*A Lucky Veteran continued on page 14*

## SOUTH SHORE SENIOR NEWS

### My Generation Media, Inc.

#### South Shore Senior News

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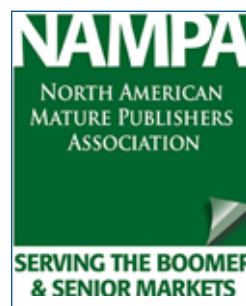
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## Home Equity Wealth Management



By George A. Downey

**Braintree** - A recent Forbes article (June, 2017), *Retirees Uncertain about Tapping Home Equity but Want to Age in Place*, highlighted conclusions from research conducted by The American College of Financial Services. Their report, *The Home Equity and Retirement Income Planning Survey*, upholds the findings of other senior surveys confirming the great majority (83%), nearing or in retirement, want to stay in their homes and age in place.

The financial resources needed to age in place, however, become increasingly stressed as life events occur and conditions change. Ongoing funding challenges to Social Security and Medicaid, uncertain market conditions, and skyrocketing medical costs are but a few of the headwinds confronting seniors, especially those living on limited savings and fixed income. Researchers further warn this problem extends far beyond the less affluent to affecting more well-to-do retirees, principally due to lack of knowledge, inadequate planning, and failure to take appropriate early action.

Achieving the goal of aging-in-place with financial security requires: (1) knowledge and effective planning with well-informed decisions at every turn, and; (2) consideration of utilizing *home equity wealth* with *financial wealth* to generate more income and liquidity to meet expected and unexpected needs.

### Home Equity Wealth Utilization

The decision to utilize home equity wealth should be made after consideration of available choices. This is especially important for seniors as this decision will most likely be final. Clearly, every situation is different and each contains a myriad of factual as well as emotional issues. There is

## The overlooked asset that is changing retirement planning

no one-size-fits-all solution. The right choice requires an understanding of the individuals, their circumstances and desires, available options, and scrutiny of the solutions that best meet their needs. Examples include:

**Sale.** Sell property to downsize, upsize, or relocate to be near family or move to different property type or location, and to increase savings.

**Sale-leaseback.** Sale to a family member, or other buyer, willing to lease back the property to the senior seller. Provides upfront cash to the senior seller avoiding the need to move by renting for an agreed period of time.

**Partial Sale reserving a life estate.** Sale, usually to a family member or heir, that conveys partial title to another owner(s) (called remainder men) for monetary consideration, or not, as agreed. Generally, the remainder men are responsible for property obligations and maintenance. The senior seller retains the right to reside in the property for life. This technique is most commonly used in conjunction with formal estate and/or financial planning.

### Conventional Mortgage.

Traditional single purpose loan provides lump sum cash and requires income, asset, and credit underwriting approval, and the obligation to make monthly payments.

### Home Equity Line of Credit (HELOC).

A line of credit up to an approved limit requires monthly payments (commonly interest only minimum payments during the initial period). Funds can be drawn and repaid during the initial period, usually up to 10 years. After the initial term, access to funds is closed and fully amortizing payments are required for the remaining term.

**Reverse Mortgage.** Home Equity Conversion Mortgage (HECM) is the HUD/FHA insured reverse mortgage developed exclusively for senior homeowners (62 and older) who want to remain in their home and utilize home equity wealth to increase financial security. Features include special and unique provisions including

*Home Equity continued on page 21*

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George Downey  
Founder and CEO







*“The Wicked Smart Investor”*

## Implement value, invest wisely If the shoe fits...lessons from Marion's

By Chris Hanson

**EASTON** - Back to school shoppers will soon be out in force looking for bargains as September approaches. With many options, including online sales, getting bargains on clothing, shoes and supplies is easy. When investing your hard earned money, things get a lot trickier.

Let's recall a place jammed packed with bargains, Marion's Shoes in Weymouth Landing. The huge store occupied a half block on the incline of the Landing. Once inside, shoppers were greeted by helpful staff and rack after rack, level after level of quality footwear at great prices. There were plenty of shoes but few shoe boxes as packaging costs money. Consequently, a scent of quality shoe leather reassured shoppers they would soon make out like a Buster Brown Bandit.

The Wicked Smart Investor recalls a time when he really cleaned up at Marion's. Weeks before the fourth grade, the owner Fred fitted me with the perfect pair of Earth Shoes. The price tag was only ten bucks.

Across town at the fancy schmancy stores, the ugly but trendy shoes cost \$30. Okay, you got the shoe box and the mall smelled like eau de toilette (whatever that is) but big deal. In the late '70s families were struggling with high unemployment and double digit inflation and \$20 was a lot. Many families really needed the savings Marion's offered.

Marion's was able to offer such savings because it frequently sold irregular merchandise. In fact, a campy sign on the roof famously boasted "The Best Selling Rejects in America." The misfit shoes had slight imperfections in appearance but sturdy construction. The blemishes were barely noticeable and no one in Braintree really cared anyway because they probably got their shoes in Marion's too. With my Earth Shoes and a few pairs of Sears Toughskins purchased during the July sale I returned to Hollis Elementary School in cost effective style!

How can you get similar bargains in the stock market? You could invest in value stock

mutual funds. Let me explain: A value stock is a security trading at a lower price than what is expected giving it earnings, dividends and sales etc. In the financial world, these are known as "fundamentals." The usual cause of the lower stock price (but good fundamentals) is the stock is slightly beat up like Marion's Shoes. Maybe the company suffered a

scandal, a labor strike or some other setback. Events like those tend to put companies out of favor on Wall Street and drive down the price. In a strange way, bad publicity can eventually make the stock a bargain. Investors are betting on a rebound.

The rebound may never materialize so investors are taking more risks when purchasing value stocks versus growth stock. Yet, when the rebounds do happen, investors are rewarded with a market beating return. Consider the performance of broad market indexes during the past 20 years. The Dimensional US Large Cap Value Index returned an annual average of 9.5%, while the more traditional S&P Large Cap Index's average annual performance of 7.7% a year. Value investing can yield better returns <sup>1</sup>.

Long term investors should consider allocating a portion of their portfolio to value stock. I recommend leaning into value investing, not leaping. Your Pro Keds from Marion's really don't make you an investing Bionic Man. Speak to your advisor for the proper mix.

We'll never know if notorious shoe hoarder Imelda Marcos ever shopped at Marion's but she would not have regretted it. If you implement value investing wisely, it is likely you won't have regrets either.

<sup>1</sup>Index returns from 1/1/1997 to 12/31/2016; data compiled by Standard & Poor's and Dimensional Fund Advisors. Past performance is no guarantee of future results.

### 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 [wickedmartinvestor.com](http://wickedmartinvestor.com). ■



## Integrated Health Therapies



By Carol Corio

*Integrated Health Therapies Editor*

Did it ever occur to you that what we think about telegraphs to the people around us? If a person who is experiencing a strong negative emotion (could be sadness or anger) joins a group in a room, it is usually easy for those in the room to realize that this new person has something bothering them. Outwardly, they might not look any different, but you "feel" something is not right. Conversely, if a person who is feeling positive (could be joy, happiness, even peace and contentment) joins a group in a room, individuals may not be able to explain it, but they start to feel more positive, centered, peaceful. These two examples illustrate how powerful our thoughts are when we interact with others.

"When we touch another with a compassionate heart, it creates a sacred moment." These are the words of Ann Catlin, LMT, NCTMB, OTR, a recognized expert in the field of massage for those in later life stages. In 2002, she founded the Center for Compassionate Touch, LLC and in 2015 she joined the AGE-u-cate Training Institute, LLC, serving as Vice President of Training and Education, helping develop training programs. She is a Master Trainer for Compassionate Touch® and Dementia Live™.

Touch is a basic human need. In fact, it could be considered one of our most fundamental human needs. A need that remains for a

lifetime. Touch is the first sense to develop at birth and it is one of the last senses to go during dying. In fact, as we experience decline of the body and mind due to aging or illness, the need for human touch may be emphasized in the search for reassurance, comfort, and connection. Some older adults can experience "touch deprivation" which can lead to feelings of isolation, anxiety, and sadness.

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“The most important  
innovation in medicine to come  
in the next 10 years: the power  
of the human hand.”

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--Dr. Abraham Verghese

Pam Brandon, President/Founder of AGE-u-cate Training Institute, whose Dementia Live™ and Compassionate Touch® programs are transforming care for elders, explains that when you touch someone to perform a task or procedure that is considered "instrumental touch." The mechanics of doing something for someone is superseded by the importance of how you are feeling as you approach the person to do the task. "Expressive touch" is about how you are feeling emotionally as you show care, concern, affection, and empathy. The person receiving your "expressive touch" feels validated, supported, and it eases any distress happening in the moment.

When you combine "instructional touch" with "compassionate presence," you are connecting with the individual first rather than the task to be completed. Compassionate Touch® is a way of relating through the



use of human touch with conscious intent.

Touch is good medicine. According to Dr. Abraham Verghese at a 2013 TED Talk, "The most important innovation in medicine to come in the next 10 years: the power of the human hand."

If you approach someone who needs comforting or calming, make sure your compassionate antenna is up. This means that you are in a calm and relaxed place before you reach out to comfort the other person. Please be aware that if you are thinking negative and anxious thoughts, that you will transfer those feelings to the other person, even if outwardly you put on a smiling demeanor. The person receiving your thoughtful touch will be just that—receiving whatever you are thinking of. Compassionate Touch®, if done correctly, is a mutually beneficial experience. The person offering the compassionate presence and gentle touch feels less stressed themselves and feels closer to the person being cared for.

Next time you reach out to comfort someone by your own personal version of compassionate touch, be aware of what you thinking. It will make a big difference on the effect of your touch.

### About Carol Corio

*Integrated Health Therapies Editor*

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 & Palliative Care, an independent, private, non-profit, Medicare certified CHAP accredited, family centered, dedicated team of professionals providing excellent care services on the South Shore since 1979. For information, call 781-341-4145, visit [www.oldcolonyhospice.com](http://www.oldcolonyhospice.com), or email Carol at: [ccorio@oldcolonyhospice.com](mailto:ccorio@oldcolonyhospice.com). ■

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## "Head to Toe" stretching exercises

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



**QUINCY** - While at home or at work, most of us are spending too much time sitting at our desks, pouring over our computers, typing, or watching our favorite programs on-line or on TV. This lack of physical activity can leave us feeling tired and fatigued, even stressed and stiff.

As a matter of fact, if we sit, stand, or experience poor posture for long periods of time, we increase our risk of various muscle imbalance and overuse injuries. However, if we take a few moments throughout the day for brief stretch breaks, we can reduce stress, loosen tight muscles and decrease the potential for neck stiffness or back pain. The following exercises represent effective and time-efficient Head to Toe stretches that can be performed in the office or living room, between meetings or television programs or

during commercials, or wherever you can find a spare moment. Making time for this routine will improve your joint flexibility, enhance your strength potential and boost your energy levels.

But first, here are eight tips on how to safely perform these upper body and lower body stretches.

**1. Warm up** Precede your stretches, with a brief warm-up period, such as walking in place, for four to six minutes.

**2. Frequency** According to the American College of Sports Medicine, stretching two or three days per week should produce excellent results.

**3. Technique** Static stretching is safe, effective and efficient. Move slowly into each stretched position, and hold (without pain) for 20-30 seconds.

**4. Proper Posture** Perform stretching exercises with proper body alignment, keeping your torso erect, head up, and neck in neutral position.

**5. Movement Speed** Stretch slowly, without momentum or bouncing movements, and with complete muscle control.

**6. Range of Motion** Perform each stretch through a full range of pain-free movement. As your flexibility improves, you can gradually extend your movement range.

**7. Breathing** Breathe normally while you stretch to relax our muscles. Do not hold your breath.

**8. Balance** Stretch both sides of your upper and lower body.

### HEAD TO TOE STRETCHES

**1. Eye Muscles Stretch** Sit upright, while keeping your head still, neck and shoulders relaxed. Slowly move your eyes to the right, then left and finally



**Wrist muscle stretch (left) and chest muscle stretch.**



**Side Stretch: Standing and seated.**

up and down.

### 2. Neck Muscles Stretch

Sit erect with your head facing forward. Gently tilt your head to one side. Be sure to breathe in and out slowly as you hold and enjoy the stretch. Repeat other side.

**3. Shoulder Muscles Stretch** May be performed seated or standing. Shrug your shoulders towards your ears and pause for 3-5 seconds, then slowly lower shoulders into a relaxing stretch.

**4. Wrist Muscles Stretch** In a seated or standing position, with back straight, shoulders back and down, arms by your sides, place palms together and gently bend your wrists toward the floor.

**5. Chest Muscles Stretch** Sit on the edge of your chair with feet flat on the floor.

*Head to Toe continued on page 16*



## Making summer memories

By Melissa Weidman

My cousin Lucy was an inspiration to all of us in the family. No matter what curve balls life threw at her, she always seemed to be able to make the best of the situation. This was most apparent when her husband, George, was diagnosed in his late 70s with Alzheimer's disease and prostate cancer. Even though he had trouble holding a conversation and walked with difficulty, Lucy insisted on keeping them both busy with constant activities.

This was especially evident in the summer when we'd visit them at their family cottage on Cape Cod. She'd take old photos and sit with George for hours pasting them into a scrapbook. She'd make him his favorite egg salad sandwich his mother used to make. While cooking, she'd play music from his youth, when he worked as a waiter at a jazz club. She always found a way to involve him in our family activities. One evening, after a badminton match in the back yard, with George serving as scorekeeper holding a card on which we'd help him scrawl numbers, I asked Lucy how she kept going despite the challenges of full-time caregiving.

"We're solely in the business of making memories now," she replied, and gently kissed George on top of his head.

I never forgot that phrase, even with both Lucy and George long gone. How does one create memories, I wondered? Can you be that deliberate? Don't memories simply happen?

Memories don't only happen; they are the tracks left by our experiences. Intentionally providing a wide range of sensory experiences for our elders can enhance their quality of life immeasurably. The summer is a perfect opportunity to do this, when family is around, social time is outdoors, days are longer and warmer, and people are more relaxed.

Here are twenty suggestions for fun summertime activities caregivers may consider sharing with their loved ones:

- Scrapbooking
- Looking at and making photo albums or memory boxes

- Looking at picture books or travel magazines
- Telling old family stories
- Bringing out cherished objects or collections
- Reading old classics out loud, especially poetry
- Listening to music from their youth
- Cooking and eating favorite childhood meals
- Feeding birds together
- Collecting shells on the beach
- Going for drives
- Going to free outdoor summer concerts or movies
- Going to a parade or community picnic
- Returning to places they loved
- Re-reading old letters and journals
- Sitting on a bench at a local park or dog park
- L o u n g i n g outside enjoying the sunshine and fresh air
- Going for a sunset stroll
- Picking flowers of the season
- Watching kids play on the beach or watching the clouds go by

Lucy and George did many of these activities, and not only was it beneficial for them, it was fun for all of us who had the privilege of sharing those special summer days together.

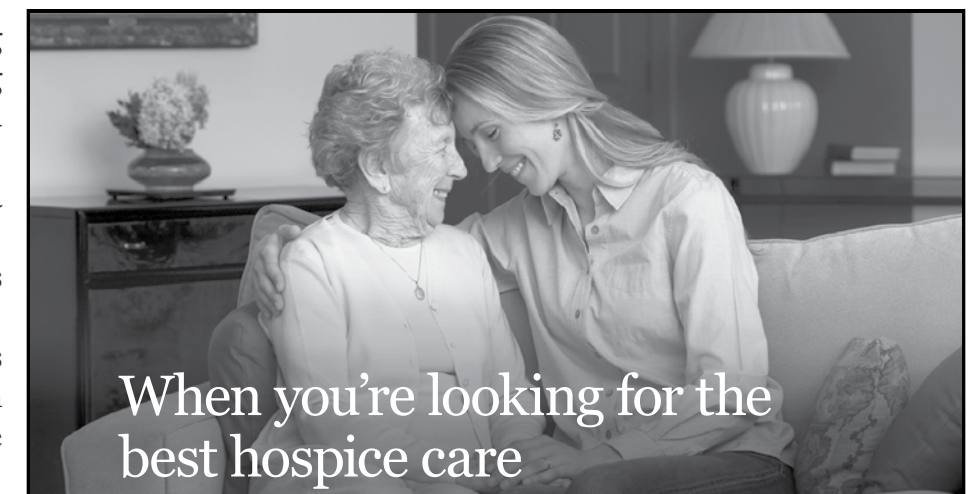
No matter what you do, it's important to tune in to the interests and abilities of your elder and tailor activities

to their preferences and health status. And more importantly, since memories are bound to feelings, try to do them with all the caring and positive attention possible. As Helen Keller said, "The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart."

### About the Author

Melissa Weidman is Director of Community Relations and Outreach for HopeHealth. She can be reached at (800) 642-2423 or MWeidman@HopeHealthCo.org.

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# Senior Computer Learning Center Open House: September 6

ABINGTON - The Senior Computer Learning Center (SCLC) will hold its Fall open house and on-site registration for the Fall program on Wednesday, September 6, 2017 in the Abington Senior Center Auditorium, 441 Summer Street, Abington, MA from 10:00 am until 12:00pm.

A FREE, one session Computer Basics Workshop for beginners will be offered on Tuesday, September 12, 2017 and on Wednesday, September 13, 2017 from 9:30-11:30 am. Classes start the week of September 18th and are open to residents fifty and older, from all cities and towns.


New --- TIPS Courses. These courses are in depth continuation of the Basic courses. If you've mastered the basics, want to go beyond and focus on learning more, register for the TIPS Courses. Anticipated courses for the Fall Program range from the Free Basics of Using a Computer, to Windows 10 training as well as classes on Tablets & Smartphones. Other courses: Computer Basics, iPhone/iPad, Genealogy, Internet and Email, the Cloud, eBay, Facebook and more will be offered.

Registration material will be available for pick up and online starting on August 30th. Forms can be completed at home and then delivered to the senior center, along with payment. For more information, go to seniorcomputerlearningcenter.org or call 508.521.4008.

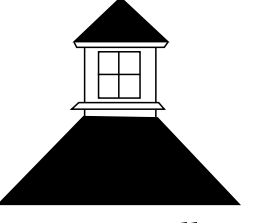
# River Club Music Hall August shows

SCITUATE - The River Club Music Hall is presenting several artists this month. **Lori McKenna** on Aug. 2-3 (sold out!), local comedian **Steve Sweeney** on Aug.10, and **Jonathan Edwards and Jon Pousette-Dart** on Aug. 25. For tickets and more information please visit <http://www.riverclubmusicall.com> or call 339-236-6786.

The River Club Music Hall features popular national and local acts presented in an intimate environment, enhanced by a "state of the art" sound system, lighting and multimedia equipment, and run by an experienced and professional sound crew. The RCMH was founded in 2010 by Steve Chase, local businessman, resident and musician. His vision is to bring outstanding performers who typically only play big city venues, to the South Shore, where people could enjoy great music and comedy locally, without the traffic, hassle, and especially big ticket prices. RCMH is located at 78 Border St., Scituate, MA.



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# Think Big Reception: Aug. 17

## North River Arts Society

MARSHFIELD HILLS - The North River Arts Society is holding a reception for its Think Big exhibit on Thursday, Aug. 17, 6-8 PM, with a cash bar and lite hors d'oeuvres. The exhibit will be available for viewing until Aug. 27. Located at 157 Old Main Street, Marshfield Hills, MA. Contact 781-837-8091 or visit [www.northriverarts.org](http://www.northriverarts.org) for more information.



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# Embracing the Journey KNOWING YOUR INNER HIPPIE

By Phyllis DeLarichelier, MS

## TRY THE HIPPIE RECIPE

When Dealing with a memory impaired loved one

**CARVER** - Traveling around New England, I have the amazing opportunity to teach both clinical and family member caregivers about a different approach to the journey of Alzheimer's/Dementia. I continue to meet amazing human beings and have the privilege of introducing them to their Hippie side of their brains! This helps them and together we find compassionate caregiving approaches that will keep them healthy and provide enrichment to those diagnosed. How do I do this? With the Hippie Recipe. What's that you ask? Patience, rediscovery of joy, and a bit of crazy (in no specific order).

We all do better when there is a recipe, instructions or better yet picture diagrams helping us navigate through a new learning experience. When learning about Alzheimer's, it delivers many challenges that one must face, especially the caregiver. First of all, there is no visual reminder. Unlike other diseases, a person with Alzheimer's stills look exactly like themselves yet there is so much that can be different. Further, it comes with no instructions and every day is a NEW DAY! With every good recipe, you must have the right tools. I have developed so many over the years out of supporting and responding to caregivers in crisis. Here is one that comes in handy and can be used when the person diagnosed is asked the same question over and over and over.

## GROUNDHOG DAY TOOL

Do you remember the 1993 movie "Groundhog Day" with actor Bill Murray? The premise was that every day when he awoke it was the same day. However, he had chances to cleverly affect the outcome.

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

Here's an new example; "When is dinner?" asks our loved one with dementia. The caregiver might answer, "five O'Clock." A few minutes later the question is asked again, "What time is dinner?" The caregiver,

a little exasperated might answer, "I said five O'Clock!!!" The question could easily get asked six more times. The caregiver becomes exhausted, has no patience for this and the loved one with dementia will begin to sense the frustration and annoyance from the caregiver. Now both are stressed. I call this checkmate.

Let's try this again while using the Groundhog Day Tool. Rules: Caregivers – you cannot answer with anything associated with time, as a person with dementia has no concept of time. Also, you must try to answer the same question at lease six different ways. What will this accomplish? Oh, so much! The caregiver is now engaging their Hippie side by creatively coming up with six different answers. They also are so preoccupied with coming up with all these different answers that they are no longer getting stressed.

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

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



## ASK THE HIPPIE - A NEW COLUMN

Next month, we will begin our "Ask the Hippie" column. If you have a question, or need guidance, please email me at knowyourhippie@gmail.com. I'll respond in next month's article.

## About the Author

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



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## Cover Story

# Alice's House once again a welcoming haven on Humarock Beach

## After a devastating fire in 2012, the rebuilt house opens its doors on a new chapter

By Patricia Abbate

**SCITUATE** - At first glance the new beach house is what one would expect to find on this glorious stretch of pristine shoreline -- a large, comfortable home with modern appointments, plenty of room for an extended family, decks galore, a beach-inspired design, and a million dollar view of the Atlantic Ocean. But at its core, the home reveals much more. Once inside a peaceful, warm and loving vibe is almost palpable. As many past guests have noted, this is a house that has a heart and once you are virtually hugged by its essence, it's easy to appreciate the transformative nature of the place. But without the vision, determination, and "can-do" attitude of Janet Gibson, the seaside lot might still be vacant.

Gibson has been at the helm of the charitable non-profit she founded, Alice's House, since its inception in 1997. An oceanside sanctuary, it welcomes individuals, families, and small groups seeking a gathering place to heal, renew, and reflect in a quiet place by the sea. She created the organization after her friends and the property's owners, Alice and John Feeney, passed away. They were role models for Gibson, having opened their home for decades to those who had no other place to go or to a friend or stranger who needed support and comfort. "I wanted their legacy to live on. They touched so many lives and created such a special place that I had to see it continue," she says.

Until a catastrophic wind-driven fire consumed Alice's House on a cold day in March, 2012, Feeney's tradition was honored. The gracious

old house provided a much needed retreat for many in times of emotional or spiritual need. Operating costs were covered by income from loyal summer renters while those seeking a healing respite were asked only for a donation - an operating system still used today.



Heart shaped rocks and a guest journal adorn the fireplace mantel.

Gibson reflects that over the years hearts have always been associated with Alice's House. "I would find heart-shaped stones and rocks left behind...

in the house, on the sea wall, on the porch," she recalls. It's almost prophetic to learn that after the fire swept through the house the only remaining vestige left was part of a brick chimney, standing upright in the smoldering rubble with its silver liner melted into a the distinct shape of a heart.

Mobilizing the organization's board of directors just months after the loss, Gibson moved forward with a major fundraising campaign to rebuild on what she considers "sacred ground" and to sustain their respite mission. For a small non-profit, this was a daunting task that took a clear vision, many months of planning and years of dedicated follow through. This past December, with much of the new house complete, Gibson hosted a "Holiday Homecoming" inside the new structure and outside within a heated tent. Momentum was building and a new chap-



Alice's House President Janet Gibson (right) enjoys a happy moment with returning summer guest Dorothy Keville on the front steps of the newly rebuilt beach sanctuary.



Overlooking the Atlantic, Alice's House is welcoming guests again

ily here for the last 20 years.

"It's such a very special place and it's given my family the space and opportunity to be with each other in a restorative, peaceful setting. We gather at the table, eat together, play together, talk and laugh. There's nothing like it to renew and appreciate your family connections. I've seen my grandchildren grow up here, and the memories we share are cherished," she says. Keville, a professional actor and model, lives in Boston and treasures her family time at Alice's House. Next July she's already reserved the same week for her clan

*Alice's House continued on page 19*

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# A Lucky Veteran continued from page 4

their tank and closed the hatches and left me standing. I jumped off the tank deck and ran across the street and down a hill that turned to be a hill of clinkers from the Mon's furnaces.



Tore up my arms. I think I was then authorized to receive a Purple Heart but did not think about it then.

The Tank Commander was the Sarge who gave me my first lessons on the Mojave in July 1942. Bill was from Chicago. He was killed in combat later.

Then my Captain told me to follow him. There was a man with him. They took me to a multi-storied apartment house and I parked my truck and went up the seven steps to the front door that opened and I was invited in. There was a big party going on with GIs and local "GIRLS."

Part II to be continued next month. ■

Above photo: George Weir (left), Fort Knox, KY.

## The Third Armored Division

By George Weir, circa 1945

We traveled from the muddy place They called it "Ole' Camp Polk." To the dusty blinding desert sands Which wasn't any joke.

Then up to sloppy Pickett Which can't be on the map, And then we hit the best of all, Old Indiantown Gap.

Then a week at Kilmer, We were sweating out the trip. And we spent two lonesome weeks On an ocean going ship.

Now we're in the E.T.O. A rugged place to be. But there's one thing we have shown Rugged men are we.

Across the channel we were shipped, To fight in Normandy. Then through France and Belgium ripped To fight in Germany.

Up to the Rhine, across the Rhine To head toward old Berlin. Now fighting hard to see the day When we'll go home again.



During a ceremony held 70 years after Allied troops stormed the beaches of Normandy, France, George Weir was honored with the French Legion of Honor medal. This, France's highest award, was bestowed upon George Weir and ten other veterans on June 6, 2014, at the World War II Museum in Natick, MA.



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# Crossword Puzzle Corner

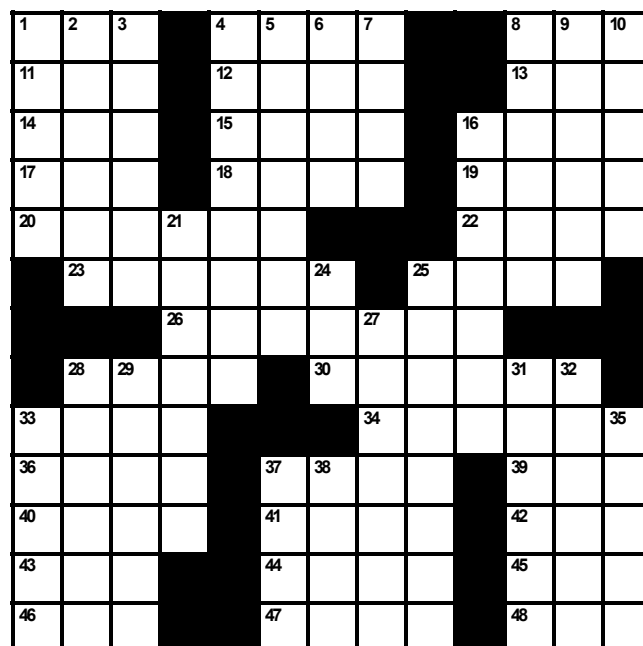
answers on page 22

## Across

1. Shade of blonde
4. Street fleet
8. Girls youth org. (abbr.)
11. Baseball's Durocher
12. Caspian Sea feeder
13. Tax month, for short
14. Philosophy
15. Stir, with "up"
16. Congeal
17. Write extra
18. Bug blaster
19. Hawaiian welcomes
20. Bunked with
22. Deeply
23. Aussie lizard
25. Small fly
26. Lettuce variety
28. With competence
30. Hardly a brainiac
33. Putdown
34. Go back into business
36. Novice
37. Style
39. Time of anticipation
40. Card type
41. London gallery
42. Crow's call
43. Civil aviation controllers
44. Mideast ruler
45. Commercials
46. Winter contagion
47. Frilly
48. Islet

## Down

1. Shrine
2. Experienced sailor (2 words)
3. Jinx
4. British pounds for example
5. Gave Theseus a thread to escape the labyrinth



6. Island east of Java
7. Go downhill
8. MO city
9. Gone bad
10. Pretentious
16. Clutch (2 words)
21. Where letters are delivered
24. Alphabet
25. Shrubs, trees, etc
27. Inconsistent
28. Creature
29. News office
31. Medicinal syrup
32. Reno's state
33. Rod
35. Gossipy
37. Library catalog abbr.
38. Buddhist priest

## Head to Toe continued from page 8

Reach behind your back and clasp hands, pulling upward slightly into a stretch. You will feel your chest expand your spine lengthen.

**6. Upper Back Stretch** Sit upright on the edge of your chair. With feet flat on the floor, interlace your fingers and reach forward as you round your mid-upper back. At the same time, tuck your chin into your chest and let your shoulders and neck muscles relax.

**7. Side Stretch** Stand with your feet hip width apart, toes pointing straight ahead. Clasp hands and extend both arms overhead while gently bending slowly to one side. Be careful not to overstretch. This stretch can also be performed seated as long as there are no arm rests to prevent side bend.

**8. Lower Back Stretch** Sit squarely with your low back supported by the chair. Place both hands underneath your right thigh. With your right knee bent gently pull your thigh toward your chest. Repeat stretch on other leg.

## Free Head to Toe Stretch Demonstration Wednesday, August 2

If you would like to try the Head to Toe stretching exercises under the careful guidance of a certified fitness professional, Rita will be available to demonstrate them and instruct you Wednesday, August 2, 2017 from 1:00 - 2:00 PM in our Community Health & Fitness Center at Quincy College. We are located at President's Place, 1250 Hancock Street, Quincy Center on the Ground Level. Please call Wayne or Rita at 617.984.1716 if you would like to participate in our complimentary training session, and if you need directions.

## 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. ■

# Dare to Downsize!



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

By Randy Veraguas

## Dare to by Happy!

**NORTH QUINCY** - Dare to be Happy! Yep, it's officially Admit You're Happy Month and if you don't think that can apply to downsizing, the first whole week is officially National Simplify your Life Week and that certainly can!

So first of all, take a good look around your place. Admit to yourself the things you see that make you happy...keep those. What doesn't? Ditch 'em! How's that for simplicity?! ;)

Seriously though, this can be a time to really be philosophical and look within. Are you happy where you are? What makes you happy? I'll bet it's not things. I'll bet it's not stuff. I'll bet it's not tangible. I'm going out on a limb here...is it friendship? Love? Getting respect? Being active? Having time? Reading a book? (ok, that's pretty tangible) Sharing a

hug? You can be in the smallest home ever and do all that! There should be no fear in downsizing.

Happiness is a state of mind that you can choose. Every Downsizer I've met says they wished they had done it sooner because they're happier in their smaller, easier to manage home!

I hope every reader can admit they're happy in August and in every month. If you need to simplify a way of choosing happiness, try this...it's what my father, Dr. William Zella, a local psychologist, always told me while growing up, "Make your motions control your emotions." Most people allow the opposite to happen. You see, if you start to feel blue but you interrupt that feeling with something physical that you



normally do when you're happy, then pretty soon, by doing that physical activity, your "Motions will control your Emotions" and you'll become sincerely happy.

Want to make somebody else happy? Donate those things you won't need... because on the 17th it's National Thriftshop Day. So get physical, happily downsize and make some shopper a happy camper while you're at it! ;) I dare ya~

## 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.weebly.com](http://www.daretodownsize.weebly.com). You can reach Randy at 781-635-5414. ■



## GOT NEWS TO SHARE?

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# Are there tips to make a home safe for people with Alzheimer's?

By Nicole Long, MSW, LICSW

**BROCKTON AND PLYMOUTH** -Yes. If you are providing in-home care for a person with Alzheimer's disease, the National Institute on Aging has created a 44 page booklet with a checklist to make each room in your home a safer environment.

Alzheimer's progresses differently in each person, but here are some general principles that may be helpful:

1. Think prevention. It is very difficult to predict what a person with Alzheimer's might do. Even with the best-laid plans, accidents can happen. Therefore, checking the safety of your home will help you take control of some of the potential problems that may create hazardous situations.

2. Adapt the environment. It is easier to change the home environment than to change some behaviors. You can decrease any hazards and stressors that accompany these behavioral and functional changes.

3. Minimize danger. A safe environment can be a less restrictive environment where the person with Alzheimer's disease can experience increased security and more mobility.

Your first question may be: Is it safe to leave a person with Alzheimer's alone? This issue needs individual evaluation:

- Does the person with Alzheimer's become confused or unpredictable under stress?

- Do they recognize a dangerous situation, like a fire?

- Do they know how to use the telephone in an emergency?

- Do they wander or become disoriented?

- Do they become agitated, depressed, or withdrawn when left alone for any period of time?

Talk this over with your doctor or other health care professionals to assist you as the symptoms of the disease change.

Complete a safety check in every room in your home. You may want to set aside a special area for yourself that is off-limits to anyone else and arrange it exactly as you

like. A safe home can be less stressful for the person with Alzheimer's and for you. Enlist the help of your local Alzheimer's Association for suggestions. Here are some general tips:

- Display emergency numbers and your home address near all telephones.

- Use an answering machine when you can't answer phone calls. Turn ringers on low to avoid distraction and confusion. Put all portable and cell phones and equipment in a safe place so they will not be easily lost.

- Install smoke alarms and carbon monoxide detectors in the kitchen and sleeping areas.

- Install secure locks on all outside doors and windows.

- Hide a spare house key outside in case the person with Alzheimer's disease locks you out of the house.

- Avoid the use of extension cords, and tack them to baseboards to avoid tripping.

- Install one handrail on stairways that extends beyond the first and last steps. Use carpets or safety grip strips on stairs. Put a gate across the stairs if the person has balance problems.

- Keep medications (prescription and over-the-counter) locked. Label each bottle of prescriptions with the person's name, name of the drug, drug strength, dosage frequency, and expiration date. Keep alcohol in a locked cabinet.

- Avoid clutter, throw out or recycle newspapers and magazines regularly. Keep all areas where people walk free of furniture. Keep plastic bags out of reach to prevent choking or suffocation.

- Remove all guns and other weapons from the home or lock them up. Install safety locks on guns or remove ammunition and firing pins.

- Lock all power tools and machinery in the garage, workroom, or basement.

For a room-by-room list of more Alzheimer's home safety tips from the National Institute on Aging, visit this link: <https://www.nia.nih.gov/alzheimers/publication/home-safety-people-alzheimers-disease/home-safety-room-room>

## About the Author

Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES proudly serves greater Plymouth County and surrounding communities. OCES is a private, non-profit organization headquartered in Brockton with a second office in Plymouth.

OCES is designated as one of 26 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of elders and people with disabilities by providing essential information and services that promote healthy and safe living. The agency 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](http://www.ocesma.org). ■

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# South Shore Happenings

## Live "Old Time" suspense radio performance of The Lottery: Aug. 31

**MARSHFIELD** - The Talking Information Center (TIC) has produced a brand new, innovative program of three radio plays in the "suspense theatre" tradition.



On August 31, The Lottery, a famous short story by Shirley Jackson, will air live. Two other productions that aired in July and June can be enjoyed via their website. Sorry, Wrong Number, the legendary thriller by Lucille Fletcher, and the Studds Terkel play, Working, can be heard by visiting <http://ticnetwork.org> and clicking an audio file.

Each play is performed by TIC Radio and Podcast Players (RAPP), who are TIC volunteers who auditioned for parts, in front of a live studio audience. Eric Joseph, Executive Director of the Bay Colony Shakespeare Company (BCSC) and TIC's Producer, John Shea, are directing and producing the plays.

The goal of this new programming is to bring live theater to those who might not have access to it otherwise due to accessibility, transportation or financial issues and to bring TIC's audience of more than 30,000 listeners fresh, new and exciting content.

Talking Information Center (TIC) is a non-profit reading service that broadcasts newspapers, magazines, books, and special consumer information 24 hours a day, 7 days a week, to visually impaired and print impaired listeners. Visit [ticnetwork.org](http://ticnetwork.org) for more information.

## Alice's House continued from page 13

to convene here, as she's making plans to mark her 80th birthday on July 11, 2018. When asked how she finds her stay at the new house, responding brightly, says, "there are more bedrooms and bathrooms, but the same loving spirit is here. It's the same magical place and it's so good to be back."

Pulling the total look of the house together is still a work in progress and has involved many volunteers. The inside walls of the house have become a unique gallery of sorts,



**Look closely and you'll notice a heart shaped rock in the fireplace.**

as many noted area artists have donated their work. Large, colorful canvases and smaller pieces from painters, photographers and mixed media artists add to the charm and creative spirit of the house. Some of the pieces will be for sale with proceeds being

donated back to the organization. Artists include Mike Sleeper, Marcia Ballou, Sally Dean, Rita Berkowitz, Donna Rosetti Bailey, Maureen Spinale, Jo Killian Wildes, Mary Tennaro, Page Railsback, Peter Whitman, Liz Haywood Sullivan, Sue Kerrigan, Laura Harvey, Gail Loik, Dorothy Penthany and Maureen Brookfield.

Gibson notes that the organization is "blessed to have such a giving and talented group of supporters," and she is eagerly awaiting the installation of the Alice's House sign that will be affixed to the front of the house for the finishing touch.

As regular guests return again this summer, new heart shaped rocks are appearing. "It's incredible," Gibson remarks, smiling as she discovers a new treasure left behind.

Interested in reserving some time at Alice's House this summer? There may still be a week or two available, but act quickly.

The three-story house has four bedrooms, central air, a great kitchen for cooking and gathering, a first-floor washer/dryer, an outside enclosed shower, a terraced wrap-around deck, fireplace, large open and airy living space with unobstructed ocean views, and of course, the nurturing spirit of the home that cannot be put into words, only experienced.



**Gibson and Keville take in the sweeping ocean views from the deck.**

Gibson's work is ongoing, as fundraising efforts continue in order to reduce the substantial construction debt. More events are in the works and friends and supporters have been generous with their donations. As with all charitable non-profits, there are always projects to fund.

If you'd like to reserve Alice's House, or learn more about becoming a volunteer or donor, or perhaps you know of someone in need who could use the healing energy of this special place for spiritual or emotional support, please call 781-834-8993, or visit the organization's website: [www.AlicesHouse.org](http://www.AlicesHouse.org). for much more information and to enjoy stories from guests with amazing experiences to share. You'll be inspired, and Janet Gibson will be there, welcoming you in her own special and heart-felt way. ■



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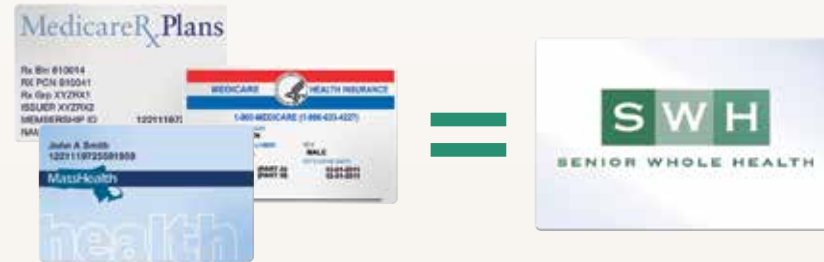
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Home Equity continued from page 5

a guaranteed and growing line of credit and optional monthly payments to name a few. Requirements include mandatory consumer counseling and complying with FHA financial assessment guidelines.

**Home Sharing.** Renting one or more rooms to boarders, or participating in the recently developed AirBnB lodging service to generate additional income.

The American College of Financial Services also noted that, although 83% of respondents indicated a strong preference to age-in-place, only 44% ever considered using home equity in retirement, and only 25% felt comfortable using home equity as a retirement income tool. Additionally:

Only 14% had reviewed a reverse mortgage as a potential retirement tool. 49% of all respondents had a comprehensive written retirement plan in place.

40% of respondents that had financial advisors did not have a comprehensive written plan.

Their report concludes: "A good comprehensive retirement income plan should take into account where the retiree wants to live in retirement and should also discuss home equity as either an income or legacy tool, depending on the individual client's goals, desires, and needs. Doing some homework on the potential advantages of using home equity wealth in retirement would benefit retirees and their advisors, especially if aging in place is the desired outcome."

### Conclusion

Retirement planning and preparation is not a good idea – it is a necessity. However, the data tells us that too few appear to be aware or understand this reality, or the potential they have to fortify financial security with home equity wealth. The only certainty now is that our retirement will be dramatically different than previous generations experienced. To retire successfully with financial security and dignity requires effective planning and action – including making the right decisions on when to retire, when to start collecting Social Security, how to manage savings, and how to manage and use home equity wealth.

### 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 more than 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 information, please visit our website at [harbormortgage.com](http://harbormortgage.com). George can be reached at (781) 843-5553 or [gdowney@harbormortgage.com](mailto:gdowney@harbormortgage.com). ■



## Mass Audubon South Shore Sanctuaries presents: Free Fun at Duxbury Beach

**DUXBURY** - Every Tuesday, Thursday, and Saturday in August, with the generous support of the Duxbury Beach Reservation Inc., Mass Audubon South Shore Sanctuaries offers our 32nd year of free educational programming focused on the natural and cultural history of Duxbury Beach.

We will celebrate the importance of this essential ecosystem through subjects ranging from salt marsh ecology, barrier beaches, migrating and nesting shorebirds, lighthouses, seaweeds, the science of flight, horseshoe crabs, and everything in between.

These free programs are open to the public with weekday offerings geared toward, but not exclusive to, adults; and Saturday's programs designed with families in mind. We are committed to hands-on learning with lots of opportunities to build bathoscopes, participate in citizen science, and dabble in detective work as we fully immerse ourselves in all things wild. You don't need to preregister for most programs, except for the 4 van trips which have limited seating. Preregistration for those programs opens one week in advance and can be completed by calling 781-837-9400. Van trips are reserved for adults only. Visit [www.massaudubon.org/southshore](http://www.massaudubon.org/southshore) for a complete list of dates and topics. All programs run from 9:30-11am, and free parking is available during these programs in the parking lot behind the Harbormaster hut, on the right hand side after you cross the Powder Point Bridge – just tell them you are there for the Mass Audubon program. We look forward to seeing you on the beach!

Sandwich Generation continued from page 3

or Sandwicher, should be caught off guard when it comes to getting great and reliable care.

We are a fixture in the 75 communities we serve clients. It is important we know the great elder law attorneys and geriatric care managers, as well as our way around the local senior centers, Councils on Aging, and short-term rehab centers.

We can be on the scene establishing and overseeing these valuable connections for seniors, in turn providing peace of mind for Sandwichers living away from loved ones, or not always around should a crisis arise. Because we have a client-centered approach to care, we begin working with every senior by focusing on what they *can* do, respecting what they are *unable* to do, and customizing a plan of care to support and respond to what they *want* to do. We know from experience this is a win-win for everyone involved.

### Complex Care Should Not Be Complicated to Get

As a member of the Sandwich Generation, I have friends caring for parents who have complex diagnoses of Parkinson's or living on the Dementia spectrum. Thanks to great therapies and extraordinary caregiving, there are new and exciting treatments for both.

Between our exclusive partnership with the Michael J. Fox Foundation and our work with the John Hopkins Center for Movement Disorder, our specialized Parkinson's Care is helping families navigate this disease with life-changing strategies. We understand that a Parkinson's diagnosis is a family affair, but we do not make it complicated to get caregiving that is personal and powerful.

Facing a move from home, Sandwichers are the first generation that finds itself navigating new community forces called Assisted Livings, CCRC's (Continuing Care Retirement Communities), LTC's (Long Term Care) and other lifestyle options. This is another world that requires some careful piloting as the options can be confusing, conflicting, expensive, and overwhelming.

This is a world we know well and can help Sandwichers navigate it with success.

### Creating a Surefooted Sandwich Generation

My Sandwich Generation knows the enormity of what lies ahead. The importance of being informed and prepared is essential. Understanding options, access, and providers is critical, but so is having a clear definition of what excellence means for us and our families.

Sandwich Generation continued on page 22



## Social Security Update



### Grow your Social Security benefits beyond retirement age

By Delia De Mello

For more and more Americans, reaching retirement age no longer means the end of an active working life. Many people are choosing to work past the age of 65, according to the Department of Labor's Bureau of Labor Statistics.

If you're willing and able, maintaining gainful employment later in life could go a long way toward ensuring a secure future for you and your family. Besides providing you with additional income to pay your bills, extending your employment or working for yourself could boost your lifetime Social Security benefits.

#### Here's how:

Waiting to claim your Social Security retirement benefits could grow them by up to 32 percent. Through delayed retirement credits, your monthly benefit amount increases by about eight percent for each year you wait between your full retirement age and 70.

Full retirement age is between 65 and 67, depending on when you were born. To learn more about delayed retirement credits, please visit [www.socialsecurity.gov/planners/retire/delayret.html](http://www.socialsecurity.gov/planners/retire/delayret.html).

You get credits on your earnings record for each year of additional work income. Once you start receiving retirement benefits, we'll automatically review your earnings record each year to determine if you're entitled to an adjustment. When we calculate your retirement benefit amount, we use your best 35 years of earnings. We'll increase your benefit amount if your new year of earnings is higher than one of the years we used to calculate your initial benefit amount. To see how we calculate your benefits, visit [www.socialsecurity.gov/pubs/EN-05-10070.pdf](http://www.socialsecurity.gov/pubs/EN-05-10070.pdf).

An increased benefit amount for yourself could mean more support for your family, too,

through Social Security spousal benefits, child benefits, and survivor benefits.

We also encourage you to set up your own my Social Security account so you can verify your lifetime earnings record, check the status of an application for benefits, and manage them after you're receiving them.

You can create your personal my Social Security account today at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Social Security is committed to helping you prepare for a secure today and tomorrow for you, your family, and future family. You can access all of our retirement resources at [www.socialsecurity.gov/planners/retire](http://www.socialsecurity.gov/planners/retire).

#### 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 <http://www.socialsecurity.gov>.

*Sandwich Generation continued from page 21*

The well-being of a senior requires preparation and decision-making around medical, legal, financial, geographic, and emotional issues. If you and your siblings are ready or, needs help to figure out how to get ready, to navigate this landscape, then Senior Helpers Boston and South Shore is ready to support your journey.

As a member of the Sandwich Generation myself, I have skin in this game. It is why I insist that our care and support is super easy to get. It is also why we developed a full and comprehensive suite of more than 50 programs and services that can be accessed at a moment's notice.

Because, if I'm asking my Sandwich Generation to step up and step in, I need to make sure I've done my part by making sure you have sound footing.

In the coming months I will be covering topics that include: Finding Resources: *The Difference Between Experience and Expertise*, Respite Alternatives for Stressed Out Caregivers, How to Stay Informed and Prepared, Data vs Information: How to Make Smart Decisions.

You can contact me at: MFriedman@SeniorHelpersBoston.com

#### 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 100 communities his company serves. [www.SeniorHelpers.com/SouthShoreMA](http://www.SeniorHelpers.com/SouthShoreMA) Call: 781-421-3123.

#### Crossword answers from page 16

1	A	S	H	4	C	A	B	S	8	G	S	10	A
11	L	E	O	12	U	R	A	L	13	A	P	R	
14	T	A	O	15	R	I	L	E	16	C	L	O	T
17	A	D	D	18	R	A	I	D	19	L	E	I	S
20	R	O	O	21	M	E	D		22	I	N	L	Y
23	G	O	A	N	N	A	24		25	G	N	A	T
26	I	C	E	B	27	E	R	G					
28	A	B	L	Y	30	C	R	E	T	I	32	N	
33	S	N	U	B					34	R	E	O	P
36	T	I	R	O	37	E	L	A	N	38	E	V	E
40	A	M	E	X	41	T	A	T	E	42	C	A	W
43	F	A	A		44	A	M	I	R	45	A	D	S
46	F	L	U		47	L	A	C	Y	48	C	A	Y



### Wellspring providing free shuttle service to Hingham Stop & Shop

Partnership with Stop & Shop and South Shore Senior News brings service to fruition

HULL – Due to the lack of available and affordable grocery shopping in the town of Hull, Wellspring Multi-Service Center has teamed up with Stop & Shop of Hingham and the South Shore Senior News to provide a free, weekly shuttle service to Hull residents.

“There is clearly a need here in Hull right now,” noted Vinny Harte, Wellspring's Executive Director. “This is what Wellspring is all about—providing that hand up in times of need.”

Residents may call Wellspring at (781) 925-3211 x 110 by Wednesday at 5:00pm in order to register for the next day's shuttle service, which takes place each Thursday through mid-August.

The Wellspring van will pick up registered participants, take them to the Hingham Stop & Shop and return them to their place of pick up.

For more information about the shuttle service, please call the number above.

Located in Hull, Massachusetts, Wellspring is a multi-service organization with a mission to provide support & skills to people facing challenges to their financial, physical or emotional well being in order to help them achieve independence and self-sufficiency. Wellspring's aim is to reach beyond providing emergency services to help people become more independent and productive members of the community. For more information, visit [www.wellspringhull.org](http://www.wellspringhull.org).

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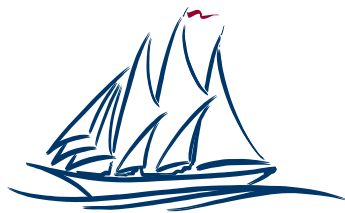
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