

# Company Theatre celebrates 40 years

"The future is what it's all about. We want to make sure we're here for another 40 years, and beyond."

- Zoe Bradford

Creative visionaries Jordie Saucerman and Zoe Bradford kick off a year of celebration, marking the 40<sup>th</sup> year since founding the award-winning Company Theatre.

Cover story page 9

151<sup>st</sup> **MARSHFIELD FAIR!** Senior Citizen Day sponsored by:





FREE ADMISSION! Senior Citizen Day Tues. Aug. 21



# **Caregiver tax credit update**

By Mike Festa, State Director, AARP Massachusetts

**BOSTON** – Caregivers need support. The Family Caregiver Tax Credit is one way to make sure caregivers can continue to care for those they love. AARP Massachusetts filed this legislation last year, and with your help, the Family Caregiver Tax Credit has passed over multiple hurdles on the way to becoming law. Now we have just a few more

steps left before the bill is passed. Even if you have reached out to your legislators in the past on this issue, we need you to urge legislative leaders in both chambers to pass House Bill 3911, The Family Caregiver Tax Credit.

An Act to Establish the Family Caregiver Tax Credit, H.B. 3911, will provide family caregivers with an income tax credit to cover expenses incurred by a taxpayer for the care and support of a qualifying family member. The amount of the credit is equal to 100% of eligible expenses, with a maximum allowable credit of \$1,500. The tax credit would help address the financial challenges of caregiving and allow more unpaid family caregivers to keep their family members in the community.

### Expenses that would be covered under this bill include:

• Improvement or alteration to the taxpayer's primary residence to permit the care recipient to remain mobile, safe, and independent in their home and community.

• Purchase or lease of equipment necessary to assist an eligible care recipient in carrying out one or more activities of daily living.

• Hiring a home care aide or personal care attendant, paying for respite care, or adult day health.

• Transportation, legal and financial services, and assistive technology to care for their loved one.

The average family caregiver spends almost \$7,000 a year outof-pocket to help care for their loved ones, which amounts to, on average, 20% of their total income. This tax credit would reimburse family members for a portion of what they spend caring for adult family members who need assistance with activities of daily living. The language was originally filed as a bill by the late Representative Chris Walsh of Framingham. His commitment to supporting family caregivers was critical to the passage of the CARE Act in 2016 and it continued during this legislative session with financial support for family caregivers through a tax credit.

The bill is currently in the House Committee on Ways and Means. Please call House Committee Chairman Jeffrey Sanchez, Speaker Robert DeLeo, and Senate President Harriette Chandler to urge your support of this bill at 617-722-2000. ■



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To find out more about what we're doing in the community and how you can get involved visit aarp.org/ma.





Part One of a series on how Science and Art are combining to make recovering from acute care possible at home, while at the same time redefining the role of Home Care in what it means to "Age in Place."

Living in New England we are spoiled by a world class medical environment. One night we hear on the network news about the new "Medical Home," where Boston's Dr. David Levine is betting on better care for patients by discharging directly from the ER to home. Levine maintains they get the same treatment and quality of medicine through technology and house calls, while realizing significantly faster recovery by being in familiar surroundings. This can all be delivered at more than 50% less cost to our healthcare system. Is this the future of care across the country? How soon might it become universal reality?

responsibility for our care.

On my playing field at Senior Helpers Boston and Senior Helpers, we see Home Care going through a significant evolution. Recovery at home has moved from concept to reality, as the process of discharge from hospitals and rehab directly to home earlier in the recovery is being rapidly adopted. Yes, costs are reduced but, Seniors also go

to age safely at home.



# **Navigating the Future** Making Sense of New World **Order: Discharge & Recovery**

By Mark Friedman

# Part One: Science & Art **Changing Face of Home Care**

A few days later the Boston Globe announces that three business titans are joining forces to remake and redefine the delivery of medicine. How can we not notice when billionaires Bezos, Buffett, and Jamie Dimon are turning to world famous Dr. Atul Gwande to help us better understand our role in experiencing healthcare. This is a huge story, even if it lacks specifics.

As someone in the center of Home Care for seniors I appreciate these stories because they speak to how rapidly the face of care is changing, especially when centered in the home, and it requires us (all of us) to take active

home faster. This new trend is impacting the landscape of rehabilitation and changing the concept of what it takes to recover and continue

### How Far The "Warm Hand-Off" Has Come

In the language of my industry the "warm

hand-off" has meant the process, conversations, protocols, and engagements of care around discharge from hospitals and rehab to home. What is the game plan for recovery and who are the players?

In the past, the objective of the hospital was to manage the immediate medical need. The rehab was there to drive recovery and home health (the VNA) to support the tail end of recovery with physical and occupational therapy, with home visits paid by insurance.

This continuum of care has been disrupted and we are all in the process of figuring it all out; seniors, families, and industry professionals. The role of the hospital has not changed significantly although days spent in the hospital have dropped precipitously across the board.

At the rehab, the focus has shifted from "full" recovery, to support until recovery can safely continue at home with home based therapy from Home Health. Again, the pressure is to get you out quickly, but achieve the same outcomes.

This fundamental change in where you recover, however, places new burdens on the institutions that are discharging. They have to get it right because the penalties for readmission are becoming rigorous. Going home delights patients: most love the thought of recovering at home. But what about the "warm hand-off"?" What does it look like? Who explains it and who manages it for the senior?

The fact is, private Home Care has emerged as the most impactful "go-to" resource for going home and recovering there.

Today, the warm hand-off is integrating proven processes and strategies of care practiced at our finest skilled nursing and rehabs AND the impact of Home Care. While this may sound basic, it becomes complicated because home care is not yet a covered benefit – it's the financial burden of the senior and family.

We are in a showdown around how our current system of care is struggling with integrating Home Care into the continuum AND having it make sense for both seniors and professionals referring Home to their patients and clients. Here's why:

At least for another year, Home Care will remain outside the Medicare/Medicaid/ insurance system; the senior will be footing the hill

Home Care agencies are not yet integrated into the "protocols" of clinical care or the medical record technology. The "warm handoff" process is manual and takes time and effort.

The definition of a Home Care Agency is all over the place. In Massachusetts, there are no standards for how an agency functions, delivers it services, manages its services or trains its staff.

This last point is absolutely critical because when seniors are footing the bill, and professionals are referring to a Home Care Agency, how can you be sure you are working with a reliable and credible partner in care? The Table Stakes

I often feel I'm on a well-worn soap box when I write about the lack of standards and licensing for Home Care. But the fact is, credentials, certification of Aides, Aide training, recruitment philosophy, care specialization, nurse case management, client-centric service backed by 100% guarantee, insured and fully employed caregivers, and much more, and not just nice-to-have standards of doing business in a Home Care Agency. They are the absolute must-haves. These are the table stakes. You need to be an informed consumer when choosing Home Care; inquiring, inquisitive, bold, and brassy. Whatever it takes to manage this part of your recovery and aging in place.

### The New Home Care

The good news is this: today's New Home Care understands the "science" of recovery and weds it to the "art" of care.

Today's approach to Home Care, especially that of Senior Helpers Boston and South Shore, is solidly backed by research. It is this science now, which supports the art of care. It is why we begin each of our cases with a comprehensive risk assessment.

I ask our clients to consider Home Care from this perspective: hospitalization and medical care addressed an immediate situation: a broken hip from the fall in the kitchen, or the severe dehydration from the mix-up of medications. But what addressed the cause of that situation and how do you keep it from happening again? This is the real question and this is the real benefit of a laser focused plan of care in the Home. This is the New Home Care. The Science Part

The Risk Assessment, or Life Engagement Profile as we call it, takes an analytical view of the details of everyday life that must be managed to help you recover and, most importantly, keep you out of the hospital in the first place. For me, the business of the New Home Care is about being able to help you achieve what you really want to do, which is to Age in Place. Once the risks are clear, they can be managed. This is where Science meets Art.

The five categories of risk that need to be managed include: Safety, Medical Condition Management, Autonomy and Independence, Life Engagement, and the Burden of Care. I will write more about these in future articles.

In combination, these five categories identify Navigating the Future continued on p.22



# Aging with Sass and Class

Just yell, "Stop it!"

By Loretta LaRoche

can make myself really go off the deep end by playing and replaying conversations in my head or by going over something that might happen. There are times that I L feel I'm being possessed by a spirit from the past that is looking for a host to drive mad. However, I know that some of my inner critics were placed there early on. I have coined them my "committee." My mother was the CEO of my committee. She was very strict and often very worried about me getting into trouble. She would question me like an FBI agent and accuse me of things she thought I might be doing. As a result I have a particular affinity to ruminate over feelings of injustice. I can spend precious moments playing the Ping-Pong match of who said what, the fact that they shouldn't have said it, and how unfair it is. I can get into this almost to the point of obsession, like a song you hear that you just can't get out of your head no matter what vou do.

I find that talking to myself helps a great deal. We often forget that we are our own best friends. Taking the responsibility to intervene on your own behalf is a very important part of breaking the cycle of distress and anxiety. When you find yourself awfulizing and catastrophizing and you want an immediate reaction, just yell, "Stop it!" or "Shut up!"

Now, the irony is that you're yelling at yourself for having thoughts you can't control. However, doing this appears to have some magical properties and seems to startle the mind into obeying. You need to be forceful and loud and, if possible, to use expletives. If you have any issues with cursing, you can just create a list from one to ten and assign a profanity to the number. Then all you have to say is one, five, or ten! No one will know what you're doing, so it also adds some humor.

One day, when I was taking a walk, I had gotten into my internal conversations that were going nowhere. I decided to take some forceful action, but I hadn't noticed that one of my neighbors was standing close to the road, watering one of his bushes. I yelled at the top of my lungs, to my committee, "Stop it, I'm sick of you!" He turned a deep shade of red and dropped the hose. He looked at me and began mumbling apologies about just finding out about the water ban. I just muttered "okay" and quickly walked away. I burst into laughter, realizing that I might want to look around before I use the technique again. Or maybe not! There are probably a lot of people out there who could profit from hearing someone vell, "STOP IT!"

### About Loretta LaRoche

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



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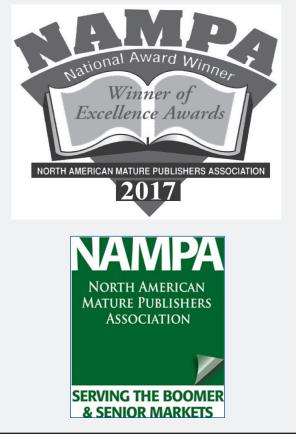
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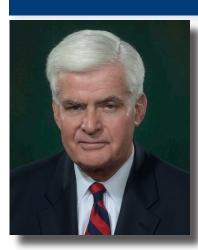
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**BRAINTREE** – Thoughts of selling the family home is one of the most challenging considerations confronting aging homeowners. The home has become the foundation of their lifestyle and identity - where we feel comfortable, safe, and the storehouse of fond memories. Numerous surveys confirmed the overwhelming majority (80 percent +) want to remain in their home and age-in-place.

place, or sell and relocate.

Since aging-in-place is what most desire, the considerations now turn to suitability. Are repairs, improvements, or modifications needed to make the home safe and accessible? What are the costs and are they affordable now and for the longer term? How will the costs dilute savings and future cash flow?

If the financial assessment is positive, the cost/benefit projections are fairly easy to determine. Affordability may be enhanced if there is sufficient housing wealth (home equity) available to partially or entirely pay the costs. Depending on individual circumstances, options include: refinancing with a traditional mortgage, adding a second mortgage or home equity line of credit (HELOC), or refinancing

# HOME EQUITY WEALTH MANAGEMENT

# When is the best time to sell & relocate? Are you in the right home? Is it the best place for you to age? And, if not, what are your options?

By George A. Downey

The reasons, however strong, are predominantly emotional and may lack foresight to the predictable changes and challenges of aging. The home doesn't change. We change - as the challenges of aging affect our health, finances and capabilities. A better question may be: Where do I need or want to live in the next (fill in the blanks) \_\_\_\_ to \_\_\_\_ years, and why? Two choices emerge - stay at home to age-in-

In a very real sense, this becomes a fork in the road - which way to go? Either way requires thoughtful consideration of the benefits, costs, and consequences. Beyond the personal issues influencing the decision, objective assessment of future needs and financial resources is the most important next step. These deliberations may appear overwhelming, leading to uncertainty and procrastination. The answer, however, is crucial. The assessment and planning process may be made easier and more productive if facilitated by a trusted and competent advisor.

### Staying at home to age-in-place

to a HUD/FHA insured Home Equity Conversion Mortgage (HECM).

The government insured HECM was designed around the limited income and financial resources of homeowners 62 and older. Accordingly, Congress developed the program to accommodate those limitations. Prime features include: no monthly payment obligations (voluntary payments are permitted but not required); no maturity date until no borrower resides in the property; a growing line of credit; and, no give-up of home ownership to name a few.

### Selling and relocating

If the decision is to sell and relocate, the best time to sell is when you don't have to, and when real estate values are high. Today (July, 2018) real estate values in many regions are at record highs due to an improved economy, shortage of homes for sale, and increasing numbers of prospective buyers. Additionally, the ongoing trend of low mortgage rates today facilitates home purchase financing and higher prices.

Senior Buyer Dilemma. While the markets may be ideal for sellers – buyers, especially senior

buyers, are challenged to find an affordably priced home. Real estate sales data shows approximately 28 per cent pay cash, usually from the proceeds of selling their home, to avoid future mortgage payments. Senior buyers typically relocate to smaller lower priced homes that may be more affordable. Unfortunately, the Catch-22 of today's higher values for sellers vs higher purchase prices for buyers may discourage exploration. Fortunately, the HECM may provide a solution.

### **Senior Buyer Solution**

The HUD/FHA insured HECM for Purchase (H4P) program provides a unique solution for qualified senior buyers. The buyer's required minimum down payment generally works out to be about 45% to 62% of the purchase price vs 100% (when buying for cash). These are age-based loans that allow older borrowers to qualify for more in loan proceeds.

The H4P program enables buyers to make a smaller down payment – financing the balance with a HECM. Buyers benefit from: (1) increased savings from reduced down payment,

*Home equity* continued on p.19



# **Senior Fitness**



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

QUINCY – As we get older we tend to move a little slower because our bodies may feel stiff and inflexible. Getting in and out of the car, climbing out of bed, or even standing up after sitting for a period can be noticeably more challenging. This functional decline typically is due to a sedentary lifestyle which is detrimental to both our physical and mental wellbeing. According to research, loss of flexibility leads to less effective performance in routine activities of daily living. Studies have also demonstrated that quality of life scores improve when we enhance our musculoskeletal flexibility. Although reasonable levels of all physical fitness components are important for seniors (muscle strength, cardiovascular endurance, and joint flexibility), the focus of this article is on sensible stretching exercises that help us to stay active, limber, and independent into our golden years. Be encouraged because it is never too late to reap the benefits of a well-designed stretching program.

### Senior Stretching Guidelines

Studies have shown that static stretching is a safe and effective technique for enhancing flexibility in older individuals. Although improvements in joint flexibility can be attained by 15 and 30 second stretches, we recommend holding each stretched position for 60 seconds. Research also has shown that seniors (age 60 and over) who stretch can increase and maintain their range of movement.

### **Seniors Getting Started**

As you begin your stretching program, take your time. Remember, it took years for you to lose flexibility.

- Warm up before stretching, e.g., walk in place and swing your arms for 2-3 minutes.
- Breathe deeply as you ease into each stretch to relax your muscles.
- Hold each stretch for 60 seconds for optimal results. Do not bounce.
- Avoid excessive curvature of your spine to minimize risk of injury.
- Stop if you feel pain, then re-evaluate form and technique.
- Properly performed stretching (done slowly with body in alignment) should feel good.

# Easy and effective stretching exercises for older adults

### **Senior Stretching Exercises** Calf and Soleuss Stretch

This is a great stretch for developing ankle

flexibility. To stretch your calf, place your forearms on a wall and rest your forehead on your hands. Bend right knee toward the wall as you extend the back leg. Keep your back foot flat on the ground and pointing straight ahead.



Slowly move your hips forward and feel the stretch in your calf. Hold for 60 seconds. For a more complete calf stretch, remain in this position but slowly bend the back knee slightly, keeping you heel on the ground. You will feel a pleasant stretch deep to your calf. Hold this stretch for 60 seconds. Repeat with your opposite leg.

### Low Back, Hip, and Hamstring Stretch

This is a great stretch to loosen up your hips, lower back, and hamstrings. You may perform this stretch while sitting on the floor, or on your bed. Bring your feet together and slowly bend forward from the hips until you feel a slight stretch in your low back region. To increase the stretch and to help stabilize your body, you may rest your elbows either on the inside or outside of your lower legs. Be sure to breathe throughout as you hold the stretch for 60 seconds. To specifically stretch your hamstrings, straighten the left leg with the foot pointing upright and keep the right leg bent,

bottom of foot resting against the inside of the left thigh. Slowly bend forward from your hips as vou exhale. Keep upper and lower body muscles relaxed as you hold this stretch for 60 seconds. Repeat with your opposite leg.

### Lengthening Stretch

This is a comprehensive stretch for your arms, shoulders, spinal column and abdominals, as well as your ribs, thighs, feet and ankles. It should feel really good and is an excellent stretch to do first thing in the morning even before get out of bed. But, of course, you can do it any time you like. First lay down with your back on the floor or bed.



Simultaneously straighten both arms and legs to elongate your body. As you reach overhead, make your body as straight and long as possible, and draw in your abdominals comfortably. Be sure to keep breathing as you hold the stretch for 60 seconds. You may repeat this stretch 2 or 3 times.

By stretching a few minutes each day with these three simple but manageable exercises, you should feel more relaxed, less stiff, and able to move easily and effectively when performing all of your daily living activities.

### 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. ■





realities.

The architecturally stunning club has a posh Beacon Hill address and its wealthy members have Boston pedigrees dating back hundreds of years. In the mid to late 1800s clubs like these were founded as a way to preserve the power of old-moneyed families when the Irish starting taking over municipal offices. With their beaucoup bucks and tight control over city philanthropy, the society members would quietly pull power plays behind the scenes. That's all true, but I wanted to find out what happens in the present day. Are there really fancy-pants brokers roaming the halls dispensing hot stocks tips while dropping their "Rs" as the local folklore conveys?

On my bean pot stationary, I crafted a letter to the membership committee. My family has only been in Boston a hundred years so I had to be thorough. I wrote that my grandparents went to Milton Academy, but left out the part about them being domestic servants at the school. I bragged about appearing on the society page in 1970, omitting that the newspaper was the now defunct Braintree Observer. My last boast was having tea at the Boston Athenaeum with the Earl of Harewood, then 52<sup>nd</sup> in line to the British throne.

just no.

for comfort.

First was local poet and anti-bullying activist Lila Dooley. In her book "Each Step I Take" (available on Amazon.com and SDP

# "The Wicked Smart Investor" **A Beacon Hill Brush Off**

By Chris Hanson

HANOVER - I've always wanted to dispel the common investment myth that wealthy people have an automatic advantage in the stock market. So, I thought joining a Boston Brahmin social club would be the best way to explore this topic. Things did not turn out the way I expected, but the process reinforced some very basic life lessons along with investing

Even with these impressive credentials I still thought my Brahmin street cred was a little lacking. So, I stretched the truth a bit and told them I was a local celebrity. I am The Wicked Smart Investor after all and I can act snooty with the best of them. "What, you've never heard of me?" in a condescending tone. Their answer was no, with no explanation,

Like game 6 of the '86 World Series, it hurt. I've dealt with snobs and cliques before but this really stung. I turned to my fellow scribes

Publishing) the teenager reminds us of the cruel social pecking order of high school. The lowest rung on the social ladder are "the weird kids who are used to make the popular kids feel good about themselves." If the chosen few were really so wonderful in their own right, why do they need to pick on good natured eccentrics? Why does the social club have to exclude people based on a trickle of old Boston blood? The answer is, these people are no better than the rest of us and they take great strides not to admit this simple truth.

Next, the staff of Investopedia cheered me up. Reminding me "many market advisors claim to be able to call the market's every turn. The fact is that almost every study on this topic has proven these claims are false." So, the society curmudgeons really are not getting inherently better investment information than the rest of us. I always shudder when I hear of investors

thinking they "have arrived" because huge investment mistakes usually follow.

I like the fact that a plumber, waitress, and mail carrier can get the same percentage return as the Boston Brahmin when they're properly invested. "Society members" may have more investable assets, but everyday people can get the same ROI.

So I never needed to join the hoitytoity club. Besides, I successfully manage Yankee money that is even older than the members' money. Maybe if they're good I'll let them join my club.

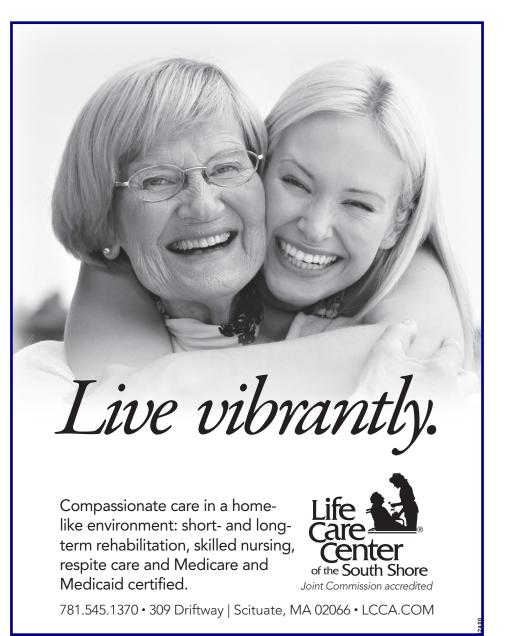
### About the Author

Chris Hanson is the author of The Wicked Smart Investor blog and a CPA who specializes



I like the fact that a plumber, waitress, and mail carrier can get the same percentage return as the Boston Brahmin when they're properly invested.

in financial planning at Lindner Capital Adivisors in Hanover. He earned his BBA at the Isenberg School of Management University of Massachusetts and an MBA at Babson College's F. W. Olin Graduate School of Business. He may be reached at (978) 888 - 5395 and you can read his blog at wickedsmartinvestor.blogspot. com. 🔳



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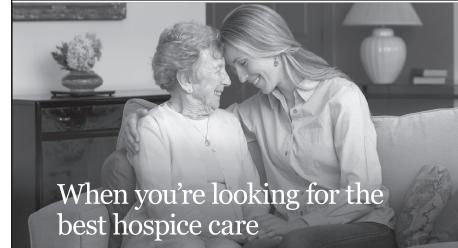
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# **Cover Story**

By Patricia Abbate



# **Company Theatre celebrates 40**<sup>th</sup>

NORWELL - When I caught up with Zoe Bradford and Jordie Saucerman, founders of The Company Theatre, they were putting the final touches on the block-buster musical, *Ragtime*. The business partners have been champions of theatrical art for decades, and this year they're marking the 40<sup>th</sup> anniversary of their Norwell-based, award-winning theatre with a year of festivities.

The 12-month celebration begins and ends with hit musicals. "We open with Ragtime and end with Paragon Park the Musical next July-two epic shows--for a book-ending feel," Bradford enthuses.

When asked to reflect on the past, she's more eager to discuss what's yet to come, "I don't look back too much, as the future is what it's all about. We want to make sure that we're here for another 40 years and beyond. It's important to stay fresh and relevant."

But the past does define the future in many ways for Bradford and Saucerman and their burgeoning enterprise. "We have grown into a truly professional theatre here on the South Shore, and we hope to give folks living closer to Boston options. We have the same professional production values as big city theaters, but with free ample parking and affordable ticket prices," she offers.

In 1978, when Bradford and Saucerman relocated from the Midwest to Boston, they had a vision to create and tell captivating stories. Bradford had just graduated from the Kansas City Art Institute, and teamed up with Saucerman to engage in film and theatre projects. As Bradford recalls, "Jordie and I were fresh out of college and cleaning houses to survive, any kind of freelance job we could get. I wanted to make movies and we had a blast making independent films, but mostly we were cleaning houses." Then something happened that redirected their aspirations. They started making connections in the theatre world through their work with local theatrical productions. "Jordie was coaching and I did set design. We did a production of Peter Pan and the kids loved working with us. They encouraged us to start a theatre, so I went to a church and asked to use the space. Jackson Square Paint (Weymouth) donated the paint for scenery, and I got refrigerator boxes from George Washington Toma (TV & Appliance store, Weymouth). We cut up the boxes, opened them up, painted them, and they became our sets. Costumes came from Goodwill, and we made lights out of



coffee cans. It was really primitive, but the spark was there. I knew then, that this was what I wanted to do."

The secret of success, according to Bradford, "is to surround yourself with great creative, really focused individuals that share a common goal. Once you have them on board, it's really wonderful."

Over the years, Bradford and Saucerman strategically built their creative team and never looked back. In 1984, Michael Joseph was invited to serve as music director for West Side Story. With the talented Joseph on board, they produced epic and challenging musicals, to rave reviews.

As the theatre's popularity exponentially grew, so did the turnout for auditions, forcing the directors to turn away great cast candidates. Realizing the region demonstrated a need for arts programs and technical training, the trio of directors created the Academy of the Company Theatre (A.C.T.) in 1987. This education outlet for youth ages 7 to 18 became an acclaimed training center for the performing and visual arts. The program launched its first A.C.T. Summer Workshop the same year, with 14 students. Still a most popular destination for students today, A.C.T. Summer Workshop draws more than 200 students annually to engage in more than 70 diverse arts education programs and performances. Director of Education, Melissa Carubia, joined the team in 2017, offering a fresh perspective to the Academy of The Company Theatre and its educational potential.

As champions of the theatrical art form, the directorial team took on the task of penning an original musical celebrating artists and heroes of America. Gloryland won the prestigious Moss Hart award in 1990 for the "Best Production in New England," and received much critical acclaim. Irony finds its way into this moment in Company history, since its first original creation was written and produced at a time when the theatre itself was homeless. "Yes, we were homeless, so we opened at North Quincy High School. We even had search lights in front of the school. It was a huge success, the crowd went wild," Bradford reflects with a smile. "Over the next decade this show was performed to more than 20,000 audience members...that's a lot of people to see an original work, and I'm proud of that. The cast picked us up and carried us around. Winning the Moss Hart award was a huge honor."

Eventually, The Company Theatre grew too big for churches and schools. When an existing theatre complex became available in Accord Park, Norwell, in 1992, Bradford and Saucerman were first in line knocking on the bank door. Bradford recalls, "When we found the place, it was very competitive and the fact that I was a woman worked against me. We had male competitors, and it was very tough. But we also had 10 years of success behind us and community support, and were surrounded with wonderful people. The bank was very negative, but I would not give up. I kept showing up every day at the bank, asking for a chance." Eventually, they got the loan. "When the bank handed us the key, they said we'd be out of business within two years. Actually, the bank went out of business and we're still here!"

Being a cultural leader comes with success and challenges. The Company Theatre strives to embrace diversity and inclusivity in show

**Company Theater** continued on p. 12



# Are vaccines important for older adults?

By Nicole Long, MSW, LICSW

BROCKTON AND PLYMOUTH - For adults 65 and older, vaccines are especially important. As you get older, your immune system weakens and it can be more difficult to fight off infections.

Vaccines play an important role in keeping us healthy. They protect us from serious and sometimes deadly diseases and also prevents the spread of these diseases to others. Before a vaccine is recommended for use in the United States, the Food and Drug Administration (FDA) makes sure that it works and that it is safe.

Every year, thousands of adults in the United States get sick and are hospitalized from vaccine-preventable diseases. Getting vaccinated will help you stay healthy and allow you to have more time for your family and friends. Before getting any vaccines, consult with your doctor about which vaccines are right for you. Here are some vaccines to consider.

Influenza (flu): An annual seasonal flu vaccine is the best way to reduce your risk of getting the flu and spreading it to others. When more people get vaccinated against the flu, less flu can spread. Get the flu vaccine each year because the flu virus can change from one year to the next.

Pneumococcal: Older people and those with certain medical conditions are most susceptible to pneumonia. People under 65 will need a booster shot when they reach 65 if more than five years have passed since the initial dose.

Hepatitis A: Recommended for those who travel to other countries or live in a U.S. community with high rates of hepatitis A; or who have chronic liver disease, engage in male-to-male sex, or inject drugs.

Hepatitis B: More contagious than HIV, hepatitis B is the type of hepatitis most often spread through sexual contact. It can also be passed from an infected mother to newborn, the sharing of needles or personal items with an infected person, and other contact involving bodily fluids.

Measles, mumps, rubella (MMR): People born after 1956 and all women of childbearing age who have not had these diseases or been vaccinated against them should get the shots to be protected.

Chickenpox (varicella): Protection is necessary for those born in the U.S. after 1966 and have not had this disease and have not been vaccinated. Adults are at a far greater risk of complications.

Shingles (herpes zoster): Shingles is caused by the same virus that causes chickenpox. People who are over the age of 60 may receive a single dose of the shingles vaccine.

Tetanus, diphtheria, pertussis: Booster doses of tetanus-diphtheria (Td) are needed at 10-year intervals. In place of the Td booster, people age 19-64 and those 65 and older who are in contact with infants should get a one-time dose of tetanus-diptheria-pertussis (Tdap) to also protect against whooping cough.

Vaccines for international travelers: Many Veterans and other Americans traveling abroad may be exposed to diseases common in those countries. The Centers for Disease Control (CDC) lists current international travel warnings on their website. https://wwwnc.cdc.gov/ travel/notices.

Vaccines are some of the safest medical products. But like any other medical product, there may be risks. Remember to consult with your health care provider first.

# About the Author

Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit

organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 26 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of elders and people with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve seniors, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org



New Location Paul Faga, of Scituate, picks up a copy of the July edition of the South Shore Senior News at our newest location, Market Basket in Plymouth. This is one of more than 400 locations where you can find the free monthly publication.

**OCES** is your resource for information, advice and solutions about aging and disability issues.

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### Cover Story: Company Theater celebrates 40 years...continued from p.9

selection and programming. Purposeful production selection allows the theatre to make statements in support of current social issues, like LGBT rights and fighting prejudice. The artistic team intentionally chose the iconic musical Ragtime to launch its 40th anniversary celebration, performing this summer through August 19. Set in the turn of the last century, the epic and historical musical faces head on current hotbed topics of immigration and Black Lives Matter. The founders are committed to being cognizant of issues that impact their community by presenting relevant works, in addition to new releases of Broadway shows. They also keep their pulse on youth in programming choices, listening to students as they share what theatre is relevant to them.

Accessibility to all is important to the directorial team. Roles have been created for differently-abled actors to perform with accommodations. Volunteer, professional and performance opportunities are filled to reflect racial and gender balance; when possible, non-traditional casting is offered, whether ethnic, gender, or physical in nature. In accommodating those with physical limitations, The Company Theatre is actively fundraising to replace the main lobby elevator, with an estimated cost of \$118,000. The "Rise Up" elevator fund drive continues, with the support of generous individual donations and corporate sponsorships. With 25% of its audience navigating access difficulties, consistent outreach and support of communities at local nursing homes, assisted living facilities and South Shore organizations is important to the theatre's mission. Upon completion, the elevator construction project will again make the facility fully ADA compliant, and offer people of all abilities to attend the theatre with ease and dignity in every season. "Capital improvements never end," says Bradford. "Our new lobby and elevator will make a huge difference to so many of our patrons. We are always looking for community support to fund these projects, so fundraising is ongoing."

Cover Story: Company Theater celebrates 40 years...continued on p. 15



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### Author: P. K. Norton

I had the pleasure of being introduced to local author, P.K. Norton, by Patti and Tom, owners of the South Shore Senior News, while listening to their Sunday night radio show, My Generation, on 95.9 WATD.

I knew immediately that I would

truly enjoy Ms. Norton's books. Her Amy Lynch Investigations series are the first two books of this series, and they did not let me down. The main character, Amy, is a Boston-based insurance claims

cases take her

Sweet Dreams, Sweet Death investigator whose P K NORTON

around the world on adventure. Key West is the destination of the first book, Sweet Dreams, Sweet Death.

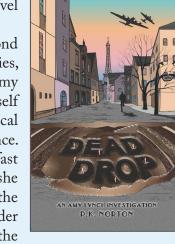
While reading this page-turner, I was transported to the colorful streets of the tropical Keys, experiencing all the nuances of the "Conch Republic." This thriller kept me guessing until the very end. Very nicely done, Ms. Norton, and very satisfying for

this mystery novel aficionado.

In her second book of the series, Dead Drop, Amy Lynch finds herself at an archaeological dig in Paris, France. Things get ugly fast as Amy finds she must figure out the answer to a murder or she may be the

next to die. Please add these two books to your summer reading list. I can't wait for the next installment of the Amy Lynch Investigations series!

Peg is a member of a long-standing South Shore



Aug. 5: Tina Dwyer Shore Health System.





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Please visit The Company Theatre's website for much more information: www. companytheatre.com, or visit their Facebook page for great photos and videos of current, past, and future productions and special events and performances.

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# August radio guests

MARSHFIELD - Tune in for great information and entertainment, every Sunday night from 7-8:00 PM, on 95.9 WATD (or stream live via www.959WATD.com). You can also enjoy past shows on our website, www.southshoresenior. com, by clicking the "My Generation Listen Here" button in the right column.

Tina Dwyer is Director of Care Coordination/Community Benefits Officer, for South Shore Health System. She and her colleagues will be with us to discuss what's new at South

### Aug. 12: Cindy Campbell

Learn about the latest consumer scams--how to spot them, and how to stop them, with one of our most popular guests, Cindy Campbell, Communications Manager for AARP Massachusetts.

# Aug. 19: Dr. Jennifer Mayer

Are you're looking for sound advice? Our guest, audiologist Jennifer Mayer, Au.D., CCC-A, is owner of South Shore Hearing Center, in Weymouth.

Learn all about new technologies and steps to take to protect, save, and re-

### Aug. 26: Tom Hardey and Lindsey Buchleitner

Local musicians will be with us as they prepare to launch the first "Porchfest" on September 8, in Hull. Hull Porchfest was nspired by the many successful music festivals staged in Massachusetts communities and beyond. Find out more from our talented guests and enjoy a live performance as they give us a musical preview of what will be offered next month.

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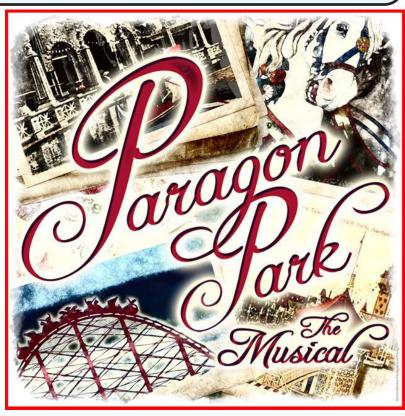
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# Cover Story: Company Theatre celebrates 40 years...continued from p.12

The year-long celebration culminates with a reprise production of the original grand-scale musical drama Paragon Park the Musical, tracing roots back to Hull's iconic ocean front theme park, and the remarkable legacy of George A. Dodge, the park's visionary. Co-written by Zoe Bradford and Michael Hammond, with lyrics and music by composer Adam Brooks, the piece played to sold out crowds and earned a Moss Hart Award in its 2012 Company Theatre world premiere. Audiences have long requested its return to the stage, a fitting production to wrap up the fortieth celebration season.

A big celebratory gala is also planned for June 2019, to be held at the Nantasket Beach Resort in Hull, preceded by a reception at the historic Paragon Carousel.

Reflecting on what's important, Bradford shares her perspective. "We get letters from kids thanking us for making a positive difference in their lives. You don't realize that you have touched people in such a profound way while you're in the moment, so it's thrilling to realize. Philanthropy and giving back to the community as much as we can is so important. And it always comes back to us."



# **SENIORS AT RISK:**

# Largest group of people infected by tick-borne diseases during summer months

NORWALK, CT – Did you know that those who are ages 50-75 are the largest group of people infected by tick-borne diseases? Especially, during summer months: May to July. According to numerous Infectious Disease reports recorded by states, this age group continues to be greatly infected by tick bites as their lifestyles and activities may be more geared outdoors: gardening, hiking, walking, golfing. Until now, applying insect repellent was hardly ever part of a daily routine and today, it is critical for health prevention.

The CDC recently reported that the amount of ticks this season are 300x worse than previous years and even worse, there are new pathogens such as Powassan and Babesiosis. The PiC20 Group was founded in 2016 with the intent to educate families about health, protection and prevention. The organization is on a mission to change the way people think about applying insect repellent. Their goal is to increase awareness about the fact that simply applying repellent everyday is like wearing your seat belt in the car – it will save your life. Most people do not wear repellent or think of wearing it because of their experience with sticky, smelly options. The PiC20 Group worked diligently to develop a repellent that was "wearable" every day to ensure people would engage in health prevention practices similar to not drinking and driving.

The group's first creation, Ranger Ready, is a 12-hour spray available in three unique scents. The team partnered with a scent expert and renowned scientist as well as with a top Dermatologist to ensure they could offer something safe to apply to your skin every day. Picaridin, the active ingredient, has been approved by the EPA and is recommended by the CDC.

THE PIC20 GROUP, LLC: is a privately held company located in South Norwalk, CT that is responsible for creating, manufacturing and distributing Ranger Ready Repellents: a brand of DEET-free tick and insect repellent that utilizes the active ingredient Picaridin 20%. The PiC20



Group is a "Qualified Connecticut Business" as a Bioscience company under Connecticut Innovations' Angel Investor Tax Program. Under the brand names Ranger Ready Repellents<sup>™</sup> and

Picaridin20.com<sup>™</sup>, the company offers advanced repellents to protect both adults and children from tick and insect bites that cause Lyme disease, Zika Virus and other life-threatening illnesses.

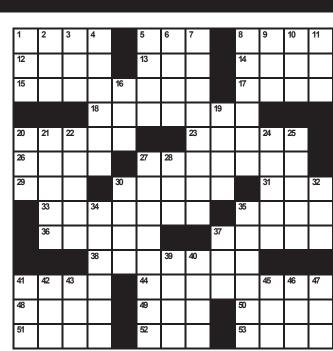
# Crossword Puzzle Corner answers on page 22

# ACROSS

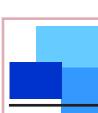
- 1 Saudi neighbor
- **5** Sue Grafton's " for Lawless" (2 words)
- **8** Award for TV commercials
- 12 Sitar music
- 13 Make a play.....
- 14 Texas \_\_\_\_'em
- **15** Casino employee
- 17 Legally authorized
- **18** Humorous parodies
- 20 Stir up
- 23 Mounted
- 26 Brain wave
- **27** Small generator
- 29 Plaything
- **30** Might be able
- 31 Cool
- **33** Retaliation
- 35 Mountain table
- **36** Elicit
- **37** Capital of Argentina, Buenos
- 38 Establish
- **41** Fringe over the forehead
- 44 Frequent Papal name
- 48 Small bovid
- 49 40 thieves leader, Baba
- 50 European river
- 51 One of Henry VIII's six
- **52** "Shoo!"
- 53 Wine choice

# DOWN

- 1 Lord of the Rings evil warrior
- **2** Deface
- 3 Time long past
- 4 Sartre novel
- 5 Reposed
- 6 Decorated, as a cake

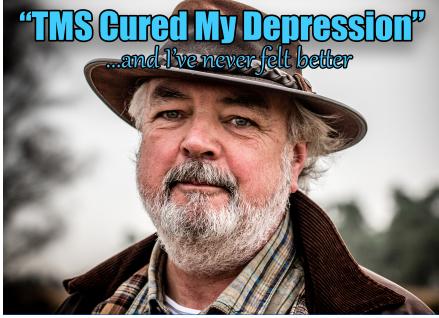


- 7 Battle
- 8 Stainless
- **9** Throw gently
- 10 In poor health
- 11 Keats' forte
- 16 Ink dispenser
- 19 Duck's home
- **20** Jocularity
- 21 Be gaga over
- 22 Excited, with "up"
- 24 Catchall category
- 25 Clamor
- 27 Drawstring tote
- 28 Summer month, for short
- **30** Part of the intestines
- **32** Father figures
- 34 Coarse
- 35 Babysitter
- 37 Amaze
- **39** Kosher-style store
- **40** "Put a lid !"
- 41 Bread roll
- 42 Collector's suffix
- **43** Not for love money
- **45** Worker issues international agency
- 46 TV network
- 47 Golf driving area









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# South Shore Happenings



# Free Shakespeare at the Hedge House: Aug. 19

PLYMOUTH- Enjoy a free performance of Shakespeare's comedy As You Like It on the lawn of the Hedge House, Plymouth, on Sunday, Aug. 19, at 7:30 PM. Presented by Brown Box Theatre

Project and Plymouth Bay Cultural District. For details visit www.brownboxtheatre.org

# Supper with the authors: Aug. 8

COHASSET- Buttonwood Books hosts Louise Miller of "The Late Bloomers' Club" and Spencer Wise of "The Emperor of Shoes" as they present and discuss their novels over a light supper in the Cohasset bookshop, 747 Chief Justice Cushing Hwy (Rt. 3A). Wed., Aug. 8, 6:30 PM. Reservations are required. Please call to reserve a ticket (\$20): 781-383-2665.



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PLYMOUTH- More than 210 vendors and 30 food trucks will set up along Plymouth's waterfront for this annual summer festival. Visitors enjoy two stages of live entertainment. Motor Head's Cruise-In Car Show, a rubber ducky dash, beer garden, activities for kids, and music. 10 am-6 pm. Free and open to the public. plymouthwaterfrontfestival.com

# **Plymouth Air Show: Aug. 11**

Aug. 4-5

SCITUATE - The 50<sup>th</sup> Annual Scituate Heritage Days combines live music and entertainment, artisan crafts, kids activities and historical site visits for one of the South Shore's biggest and most anticipated outdoor events of the summer. During the weekend, visitors can enjoy many events, activities, and music venues that Scituate Heritage Days has become famous for. In addition to the many vendors at Heritage Days, Scituate Harbor boasts many retail shops, businesses and restaurants. You can find nautical and whimsical gift shops along with stylish retail clothing stores. Some of the restaurants feature outdoor seating where you can enjoy spectacular views of Scituate Harbor.

There will be free outdoor performances featuring national and local acts on both days. John Cafferty and The Beaver Brown Band, and Thomas McClary, co-founder of The Commodores, The Commodores Experience will perform. For more information and a schedule of events, call 781-545-4000, or visit ScituateChamber.org.

# South Shore Happenings

# **Plymouth Waterfront** Festival : Aug. 25

**PLYMOUTH-** Bring a lawn chair or a blanket to watch the show. Don't forget your sun screen, sun glasses and camera! Bring a nonperishable food donation to support the local food pantry. Tickets are a \$10 donation to the Plymouth Aero Club. One general admission ticket per person ages 11 and up. Tickets purchased online are scanned at the gate. In the event that this airshow is canceled due to unsafe weather conditions or other unforeseen events, vour ticket can be considered a charitable donation.

Admission tickets do not include an airplane or helicopter ride ticket. For information visit: Plymouthairshow.com





Hollywood comes to Marshfield. On a recent and beautiful summer morning, 95.9 WATD-FM's Morning Team, Lisa Azizian and Rob Hakala, set up a mobile studio on the front porch of the Marshfield Hills General Store on Prospect Street. While broadcasting live, they were thrilled to welcome store owner and Hollywood funnyman, Steve Carell, to the microphone. Carell and his wife, Nancy, purchased the historic store on New Year's Day, 2009. Both he and his wife grew up in Massachusetts and still spend summers in Marshfield Hills. During the year, Nancy's sister, Tish Vivado, manages the popular establishment. During the broadcast, Carell spoke about his upcoming movies as well as his deep affection for the South Shore community. After the show he mingled with the large crowd of fans and passersby that had gathered to catch a glimpse of the star. Lots of folks left with autographs, stories, and great "selfie" photos with Carell that are sure to have already been posted to a social media site or two. See you next summer!

Home equity...continued from p.5

Purchase Price	\$350,000	\$375,000	\$425,000	\$465,000				
Age	Down Payment Required							
62	\$199,100	\$222,150	\$251,000	\$273,600				
67	\$187,700	\$209,400	\$236,500	\$257,800				
71	\$181,500	\$202,250	\$228,500	\$249,000				
75	\$172,650	\$192,500	\$217,500	\$237,000				

and (2) no monthly mortgage payment obligations. The chart above demonstrates the purchasing power relative to buyer ages and minimum down payment requirements.

Additionally, the H4P program may enable buyers to upgrade (right-size) to a higher priced home, or add improvements to upgrade the home.

Examples shown are for illustrative purposes only. Actual down payment amounts vary based on interest rate, borrower age and other factors. Source: National Reverse Mortgage Lenders Association

### **NEW CONSUMER REPORT**

The National Association of Reverse Mortgage Lenders published a comprehensive 17 page report entitled, Should I Stay or Should I Go? A Toolkit for Choosing the Right Home Environment. The report emphasizes – a house is brick and mortar; a home is a house with accessibility, support and comfort.

The objective of this toolkit is to help plan for later life by explaining the wide selection of housing possibilities. "Housing First" has become a mantra among experts in aging. Once settled in the right home, one can tackle any other issues that may come along.

To receive a copy of the report: Call: 1-(800) 599-8700, or email: GDowney@HarborMortgage. com.

### About the Author

George Downey (NMLS 10239) is the founder of Harbor Mortgage Solutions, Inc., Braintree, MA, a mortgage broker licensed in Massachusetts (MB 2846), Rhode Island (20041821LB), NMLS #2846. Questions and comments are welcome.



# ASK THE HIPPIE

The journey that caregivers are on when caring for someone with Alzheimer's/ Dementia is full of mystery, self-doubt, and loneliness. This column offers a chance to reach out, seek new ideas, and by reading about the experiences of others, learn that you are never alone.

By Phyllis DeLaricheliere, MS

### TRY THE HIPPIE RECIPE WHEN **DEALING WITH A MEMORY IMPAIRED LOVED ONE**

WEYMOUTH - 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 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,

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has no patience for this and the loved one with dementia will begin to sense the frustration and annovance 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.

### Ask the Hippie continued on p. 21





NORTH QUINCY – Oh the irony! It's true that I have downsized many times and believe it makes life easier once you've done it. However, the whole time I have been writing this article I have been living in a fivebedroom home. It's gigantic to me. I compare homes to pocketbooks. Now guys hear me out. Ladies, you know what I'm talking about! When one has a tiny purse one carries their keys and wallet and maybe a lipstick and has no problems carrying it. Then they get a bigger pocketbook and realize they can throw in their coupon book and their calendar and a diary and more than one pen and maybe some markers and if they have a child maybe they even start to carry an extra bag with diapers and ointments and you can't remember life without your big bags and everything in it. Then you realize you need your keys and you have to dig through your pocketbook and you can't find them but you know they're in there. And your back hurts and your arm is sore and you realize it's because you've been lugging around this giant bag with crap in it that you don't really need. You thought you needed it- maybe you wanted it- but you don't need it. It's giving you too much weight. Finally you find your keys and you miss your little pocket book when it was easy to find your keys.

About the Author

our caregivers.

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.

OFF

Lift Chair

# Dare to Downsize!



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

By Randy Veraguas

You realize that's all you need.

Well, for the last 8 years I've been fortunate to rent a beautiful beachside home...but, I've been carrying one huge and now one very heavy pocketbook. I have to go back to a tiny purse. It's all good. I'm going to buy the tiny purse. My son is 15 years old and is looking forward to being able to easily "find the keys". ;)

I'm Daring to Downsize. ...again! :)

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. You can reach Randy at 781-635-5414. ■

# Ask the Hippie...continued from p.20

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

Ask the Hippie - If you have a question, or need guidance, please email me at knowyourhippie@gmail.com. I'll respond in next month's



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# Harbor Mortgage president rides for Pan-Mass Challenge

# Team raised \$150K in 2017

BRAINTREE - Chris Downey, president of Harbor Mortgage in Braintree, is set to ride in the 39th Pan-Mass Challenge (PMC) on August 4 and 5, 2018.

This will be Downey's second year riding the PMC annual bike-athon that raises money for life-saving cancer research and treatment at Dana-Farber Cancer Institute. Downey will be part of Team Willett Power, captained by Bruce McCutcheon, who lost his first wife to ovarian cancer.

Last year, their 12-member team raised \$150,000 and their goal is to raise the same amount this year. The team will be riding from Wellesley to Provincetown, a total of 163 miles.

Downey has been training every week on team rides. Currently, Team Willett Power meets in Duxbury at 6:30 a.m. and bikes approximately 45 miles per ride, and this will soon increase as they approach the event date.

"I became involved because, frankly, I should have been involved a long time ago. Most everyone has their own personal experience with cancer in some manner, it would be difficult to find someone who has not been impacted by this horrible disease," explained Downey. "My wife had breast cancer and recently celebrated her 10th year of remission. We are very fortunate and owe much to this incredible community that was able to cure her. To that end, the Pan-Mass Challenge is the most well-run and efficient means of fundraising I know of; literally every dollar raised goes directly into research."

To make a donation to Team Willett Power, visit http://pmc.org/ egifts/CD0269

About the PMC – In 2017, there were 6,200 riders and the PMC gave a record gift of \$51 million to Dana-Farber. The PMC donates 100 percent of every rider-raised dollar to Dana-Farber Cancer Institute.

For more information about PMC, visit https://www.pmc.org

Harbor Mortgage Solutions, Inc. is a family-owned, residential mortgage company serving Massachusetts and Rhode Island. Recognized as a leading housing wealth management authority, Harbor Mortgage is dedicated to serving the unique home financing and often complex needs of senior homeowners, while also promoting those needs among



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Chris Downey will ride in the Pan-Mass Challenge, August 4-5

consumers, professional advisors, state legislators and industry regulators.

Harbor Mortgage (NMLS#2846, MA-MB2846, and RI 20041821LB) is located in Braintree, MA. For more information, contact 781-843-5553 or visit HarborMortgage.com.

### Navigating the future...continued from p.3

225 risk factors. This is significant in so many dimensions.

Some of these you can manage on your own, some can be managed with existing resources. It is the remaining factors that put you at risk and that your plan of care must address.

Through the Life Evaluation, Senior Helpers can easily access these 225 risk factors. This provides a tremendous encyclopedia of knowledge from which we can design a laser focused plan of support and care that mitigates and removes these risks one by one. This then becomes the real power of the New Home Care.

Yes, the continuum of care is changing and we all need to take charge of our journey of aging. Asking, and demanding, this science of care be welded to the art of care, is what will fundamentally enable you Go Home and Stay Home Safe.

### Next month: The Science of Safety: Are You Ready for These Numbers?

About Mark Friedman 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

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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 communities his company serves. www.SeniorHelpers.com/ SouthShoreMA. Contact Mark: MFriedman@SeniorHelpers.com.

### **CROSSWORD PUZZLE ANSWERS** FROM PAGE 16







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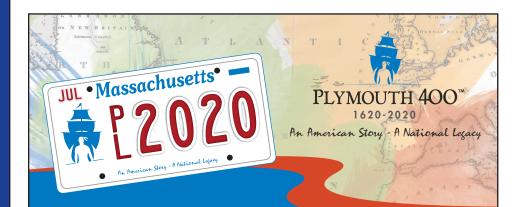


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