



Season of Giving



Photo: Patricia Abbate

**Giving Trees
Contest to benefit
local charities now
on display at
Hanover Mall
Story on page 9**

Holiday Salute: Boatswain's mates stationed on the USS Constitution at Boston's Charlestown Navy Yard travel throughout the area to participate in the Toys for Tots program and other community-based efforts throughout the year. This season they are happy to gather up gifts for children. Pictured here at the Hanover Mall location are (from left) California natives BM2 Robert Montgomery and BM3 Austin Enriquez, and Ohio native BM2 Jeffery Williams. Thanks for your service, gentlemen!

Be a Santa to a Senior

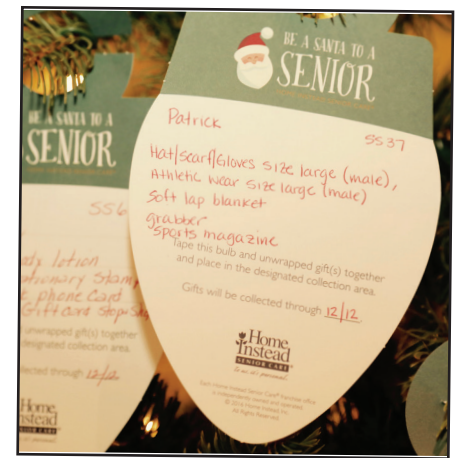
By Patricia Abbate

HANOVER, NORWELL - The season of good cheer, family gatherings, and holiday parties is swinging into full gear. December's dark days are lifted up by a renewed spirit of neighborly kindness as twinkling seasonal lights transform the short days with warmth and wonder. Time-honored traditions are a most welcomed and anticipated part to this season. Trimming the tree, lighting candles of the menorah, giving and receiving gifts, and participating in religious services are but a few activities that bring us together in fellowship and community. But for some, the month of December is one of the most isolating and melancholy, especially for our seniors.

Realizing that many of our older neighbors may suffer through the winter holidays alone and often lonely, it is heartening to know that a program sponsored by Home Instead Senior Care in Norwell has been making a significant difference for more than a decade.

The "Be a Santa to a Senior" program was spearheaded nationally by Home Instead Senior Care headquarters in Nebraska, and Todd Anderson, owner of the Norwell-based subsidiary, has championed

Be a Santa to a Senior continued on p. 9



Notes to Santa. The paper "bulbs" that adorn the "Be a Santa to a Senior" tree carry modest requests for holiday gifts from seniors, such as slippers, supermarket gift cards, socks, a magazine, a bathrobe, or sweater. To donate, simply visit the Hanover Mall, select a tag from the tree, then purchase and return the (unwrapped) requested gift to the attendant at the security desk next to the tree. More than 200 seniors who would otherwise not have a visitor or gift this holiday season will receive a wrapped, personal gift from a volunteer because of this wonderful program. The "Be a Santa to a Senior" tree will remain up and filled with gift request "bulbs" until Tuesday, December 12. Gifts will be wrapped and distributed before Christmas. The tree is located in front of the security booth, right outside the entrance to Sears. Be a Santa to a Senior this season!

Beware of Holiday Scams

By Sid Kirchheimer

'Tis the season for shopping, salutations, and various seasonal scams as perennial as poinsettias. Among the most common:

1. Shopping setups

During the holidays, scammers, working like type A elves, try to steal money and personal information from unsuspecting shoppers. One popular scheme: rogue websites that appear on your search engine results when you type in the names of hot-selling gifts or even terms such as "discount toys." Promising deals, the sites instead steal credit card information, passwords and other sensitive data when you click on links infected with malware. (The same can apply to holiday-themed videos that fraudsters post on Facebook.)

Also, beware of what's known as cybersquatting, in which crooks steal or slightly alter the website address of a well-known company to launch a copycat site that may be a spot-on replica of the real thing. While these sites may have malware, they primarily function to collect your credit card information for the purchase of inferior counterfeit goods — assuming you actually receive them.

So when shopping online, carefully read website addresses before clicking, to ensure you're headed to a recognized and legitimate vendor. Once on the site, look for phone numbers and street addresses (versus just email addresses and P.O. box numbers) as signs of legitimate vendors. You can check who owns the website's address at Whois.net.

2. Gift card gotchas

Taking gift cards from display racks, thieves peel and copy or use a portable scanner to get the code underneath the scratch-off strip. Then they put the cards back on the rack and wait for them to be bought and activated. By dialing the cards' toll-free numbers, they can find out exactly how much value is on the card. All's clear now for them to make online purchases or generate cloned copies for in-store use, leaving your intended recipients with worthless cards.

Your best bet: Purchase gift cards from a store's customer service counter or website, rather than from untended display racks. If you do buy from a display rack, make sure the cashier scans and activates the card in your presence — you don't want the cashier just pocketing the money. And make sure you get a receipt to give to the gift recipient in case there's a problem.

3. Courier cons

An email claiming that FedEx, UPS, DHL or the U.S. Postal Service is trying to deliver a package. Unless you provided your email address — unlikely, since many shipping forms don't ask — you can assume the email is scammer-sent. You'll likely install malware by clicking on the attached link promising details of the supposed delivery holdup.

Also beware of mailed postcards about "undeliverable" packages. They could be a trick to get you to make an expensive overseas phone call and/or to reveal personal and financial information. Area codes 809, 876 and 284 take you to the Caribbean, a hotbed of scams, where the idea is to make you pay phony fees or simply run up a high long-distance charge that will partially go to the scammers. When in doubt, look up the courier service's callback number and dial it. Don't use the number on the postcard.

Information from AARP. For more information to keep you safe from fraudsters and protect your identity during this holiday season and throughout the year, visit <http://www.aarp.org/fraudwatchnetwork> Sid Kirchheimer is the author of Scam-Proof Your Life, published by AARP Books/Sterling.



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WISHING YOU A VERY....



Navigating the Future

By Mark Friedman

If we keep seniors front and center, all we can do is right: Part II

The term "patient-centered care" was originally coined back in 2007, as a reflection and measure of a patient's experience, anxieties and concerns across eight dimensions of care. The extensive research behind it became known and adopted as the Picker/Commonwealth Dimensions.

In the first part of the series we examined patient concerns around the first four issues.

1. Do you respect my values, preferences and expressed needs?
2. Can you coordinate & integrate my care?
3. Can you keep me informed & educated?
4. Do you understand my need for physical comfort?

In exploring these, I asked readers this critical question: If these issues are important to you, are you being well served by your home care company? To me, this translates to being provided the tools, information and support to make the best decisions for yourselves and loved ones.

In setting out the highest standard of care for service for seniors in our care at Senior Helpers Boston and South Shore, I was unaware of the specifics of Picker/Commonwealth. Now, of course, I am.

As I continue the exploration of the last four Dimensions of Care, I respond on behalf of Senior Helpers Boston and South Shore. I again leave seniors and families to determine how to apply these standards to your choices in care providers.

5. Do You Understand my Need for Emotional Support to Alleviate Fear and Anxiety?

There is an odd saying in my field that goes something like this: "You don't know what you need until AFTER you know you need it." May sound a bit convoluted, but you get it.

Seniors know they want to stay in their own homes, but don't know quite how to put all the pieces together. This alone, can cause enormous anxiety, especially when complicated by health issues. This can often become a family challenge as each member may have a different idea of what "good" looks like.

What we are experts at is delivering care and the corresponding peace of mind, to seniors and their loved ones. We help seniors navigate muddy waters of current situations by helping them connect to expertise. We help alleviate anxieties and the impact on families by supporting family caregivers, and by defining needs around the house for personal care, companionship and other activities. If a time comes when home becomes unsafe, through our Transitions Program, we help clients identify and relocate into assisted living or memory care community, at no charge. Simply put, we will help you figure it all out.

6. Do you Understand My Need for Involvement of Family and Friends?

To help seniors age in place at home it usually takes a village.

At Senior Helpers Boston and South Shore

we have deep and rich connections to "all things senior" in the 75 communities we serve, because we recognize the value that outside relationships bring into the home. We provide transportation and support for social and religious activities, doctor's appointments, luncheons with friends and all-important social engagements. We encourage the involvement and engagement of friends and family.

We provide training courses for friends and family members eager to participate in caregiving Alzheimer's, Dementia and Parkinson's loved ones. Because the greatest source of comfort comes from a close community.

7. Can you Help Me with Continuity and Transition?

In the Picker's/Commonwealth Study, the concerns around continuity and transition after discharge loom large. There are intense anxieties around medications, physical limitations, dietary needs, coordination of treatments, access to information going forward and future clinical, social and physical support.

The fact is, our "Going Home Safe" program is conceived, developed, and currently rolled out to address these very issues. Certified by the National Readmission Prevention Collaborative (NRPC), the proprietary Senior Helpers Boston and South Shore program has several pillars that wrap the home environment with customized caregiver support. With this increased presence we have the ability to intervene in a timely fashion to reduce the impact on traditional triggers that drive readmission to acute care.

The nurses in this program are certified as NRPC team members and our caregivers are trained in Parkinson's, Dementia, and recovery care with, as needed, additional training in specialties areas including COPD, CABG, TKA/THA, AMI, TIA. It is also supported with comprehensive Family Education and Support Guides.

8. Can You Help with Access to Care?

The last, but biggest issue that patients call out as critical to Patient-Centered Care is the whole concept of access TO care.

Here is where we all, regardless of industry or relationship, must do our very best to ensure that seniors have access to hospitals, clinics and physician offices. We must be drivers, and make transportation available, help make appointments easy to schedule and change

— without penalties. We must make referrals understandable and obtainable, with clear and simplified instructions attached.

For our part at Senior Helpers Boston and South Shore, we have, consciously or unconsciously, built our approach and philosophy, internal processes and communications, family workbooks and engagements, caregiver recruitment and training, around each of the issues cited along the 8 Picker/Commonwealth Dimensions. We are, however, one cog in the very large wheel.

Revisiting these 8 Principles of Patient Centered Care was an eye-opener for me. It was a chance to see how my company is measuring up to the expectations of the healthcare community at large. Of course we make mistakes, seek to learn and improve, but even that's not good enough.

Today, measuring up simply is not good enough because we will continue to see a tsunami of seniors expecting us to do better at helping them recover at home. And because 95% of seniors choose to remain at home, millions more will need our collective help in staying safe, engaged in life, and comfortable there.

These 8 Dimensions reminded me of how important it is to simplify and listen, empathize and have patience, be purposeful in conversation, and above all, not just go through the motions of care, but to care with complete intention.

Last month may have been Patient-Centered Management Month, but every month should be Senior-Centered month. It may be a mouthful to say, but it is so simple to grasp. If we keep seniors as the center of our universe, how can be possibly do anything, but right by them.

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 Call: 781-421-3123. ■

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Dare to Downsize!



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

By Randy Veraguas



NORTH QUINCY - Ho Ho Ho...whether or not you believe Santa will be visiting Dec. 24th, it never hurts to embrace the power of decoration. Doesn't a well decorated place lift your spirits? So you're in a smaller place; doesn't mean you can't go BIG with decorations.

So dare to decorate... I know that space is at a premium. That's why I'm going to give you some suggestions on decorating with things that you can literally fit into a drawer. You can throw a holiday emblazoned tablecloth over your table. Voila! Already looks like a party is happening! You could throw some garland or beads around your lamp shades or over your framed art. You could take ribbon and tie bows on the tops of your kitchen chairs, or hang strips of curled ribbon from your cupboard pull handles. You don't need a big space to add sparkly stickers to your mirror. Add a festive touch to your doors by turning them into giant presents with your favorite wrapping paper! Hang some big paper decorations from the ceiling corner for more pizzazz. They fold flat for storing.

It's quite simple. When you're finished with the holidays, everything can go back in the drawer or is cheap enough to throw out and get new next year. If you insist on keeping larger holiday decorations, but don't have enough "stuff" for a whole storage unit, there's a new business called On Demand Storage that not only stores small things, but they'll pick it up and then later, will deliver your goods as requested!

Want some motivation to decorate? Go to the shopping malls or walk around the lobbies of fancy hotels. Better yet, grab a gaggle of gals and make a fun time of it by going to a senior living community. They're always nicely decorated! And guess what? It's not going to cost you a thing!

Oh they want you to visit. Trust me...I'm a Sales Director at Atria Marina Place and if you come in even to say, "I need to see this nautical tree Randy was talking about" (which I will) you will be greeted with open arms! By the way, we're going to be decorating this year with a nautical theme. Marina Place....does it really surprise you? ;) Please come see our nautical themed tree. Stay for lunch, get the full tour, and please ask for me. I LOVE meeting the readers!

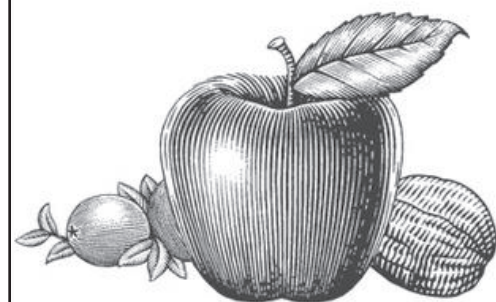
Check out the calendar of events; these are always listed on the website. Pick a day to go that'll be fun for you. The seniors at these places would love to meet you and maybe even show you their decorated apartments!

And would you like to know what people who live in small spaces want for gifts? Time. Your time is a precious gift. So while you're out with your friends admiring the variety of BIG holiday decor, you're actually giving each other the best gift ever. So please don't skip the decorations just because you're in a smaller place. Embrace the holidays. Have some fun gifting your time! Dare to decorate!

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

DID YOU KNOW?



The first Christmas ornaments were shaped like fruits and nuts? Before glass ornaments became popular in 18th century Germany, it was common to hang a variety of fruits and nuts on evergreen trees. Symbolically, the decorations were added with hopes of a bountiful spring after the long winter. When German glassmakers, specifically

Hans Greiner in 1847, started creating glass ornaments, the first ones they made were glass versions of these nuts and fruits to honor the German tradition.

SOUTH SHORE SENIOR NEWS



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www.southshoresenior.com

info@southshoresenior.com

www.facebook.com/SouthShoreSeniorNews

Publisher/Editor: Patricia Abbate
Business Manager/Owner: Thomas Foye
Copy Editor: Theresa Abbate
Account Executive: Susan Generous
Account Executive: Maureen Lyons
Account Executive: Bill Coleman

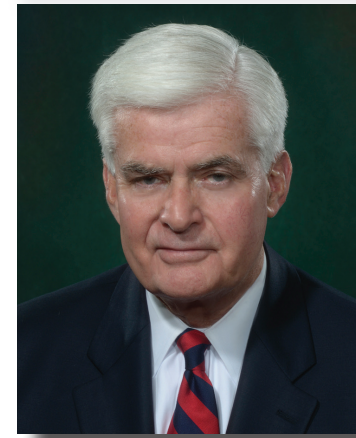
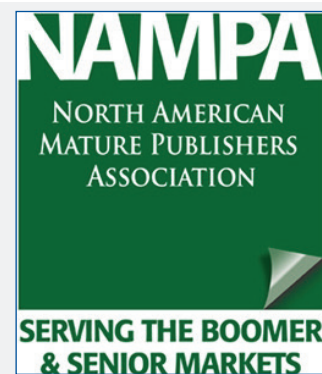
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The Publishers also publish an Annual Senior Services Directory and host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each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



HOME EQUITY WEALTH MANAGEMENT

Reverse Mortgage or Home Equity Credit Line?

By George A. Downey



BRAINTREE - Seniors in, or nearing, retirement are confronted with a dilemma – most have failed to save enough for a secure retirement. Moreover, since the baby-boom generation (born after 1946) entered retirement years, ten to twelve thousand are retiring every day. Predictably, this trend will continue another fourteen years through 2030. Retirement experts identify this to be an individual and a national emergency.

Understandably, great numbers of seniors and their advisors are exploring ways to extend savings by using home equity wealth in combination with financial wealth to meet current and future needs. Further, the great majority of seniors state strong preferences to remain in their homes and age in place. So, short of selling the home, the options are limited with most opting to borrow through a traditional home equity line of credit (HELOC) or a reverse mortgage. The dominant reverse mortgage program (over 95%) is the HUD/FHA insured Home Equity Conversion Mortgage (HECM).

Industry records reveal HELOCs are selected 9 out of 10 times over HECMs. Why? The answers are not surprising considering what most know (or think they know) and don't know about reverse mortgages:

1. Lack of knowledge

Homeowners, especially seniors, are familiar with and understand traditional (forward) mortgages. HELOCs offer a low or no cost option that provides ready access to funds when needed, are easy to obtain, and require minimum interest-only monthly payments. HECMs, on the other hand, are not well understood and generally viewed in a negative or questionable light as being more expensive, complicated, difficult to get, and promoted by self-serving lenders.

2. Misconceptions and myths

Misunderstandings of reverse mortgages are prevalent and, unfortunately, serve to discourage examination at the outset. Common misleading notions include: the lender takes ownership of the house; nothing will be left for the kids; someone told me a reverse mortgage was not a good idea, or it should only be used as a last resort. These and other misconceptions have deterred many from learning more.

“Understandably, great numbers of seniors and their advisors are exploring ways to extend savings by using home equity wealth in combination with financial wealth to meet current and future needs. Further, the great majority of seniors state strong preferences to remain in their homes and age in place. So, short of selling the home, the options are limited with most opting to borrow through a traditional home equity line of credit or a reverse mortgage.”

3. Uninformed advisors

Seniors generally have experienced long and comfortable relationships with their bank and other advisors, and typically look to them first for advice and recommendations. Most banks aggressively promote their in-house HELOC program; don't offer HECMs; and are not well versed on their attributes or suitability for seniors. As well, friends and other advisors are equally uninformed about reverse mortgages and default to recommending a HELOC, which they are more familiar with.

Making the right choice between a HELOC and a HECM is considerably more important than most realize. The right decision requires thoughtful considerations of individual needs and circumstances as well as integration with near and longer term most realize. The right decision requires thoughtful considerations of individual needs and circumstances as well as integration with near and longer term objectives. Both programs have their place and, like most things in life, have pros and cons, costs, and responsibilities. Which one is the best fit should be evaluated on its suitability for each individual.

Reverse or HELOC continued on p. 18

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"The Wicked Smart Investor"

Fruitcake! Give the much maligned holiday treat a chance this season

By Chris Hanson

HANOVER - Holiday traditions usually provide seasonal merriment. Yet, there is one unfairly maligned standby: the dreaded fruitcake. Many people have never actually tasted fruitcake, but insist it's absolutely putrid. As a financial planner, The Wicked Smart Investor gets a similar reaction. Frequently, people assume they cannot afford my services but don't understand quality advisors justify the cost.

Let's talk about fruitcake, an immensely popular confection in Victorian England. Made with nuts, dried fruit, spices, and sometimes booze, it traces its roots to the Roman Empire. Yet, its glorious history did not prevent Johnny Carson from joking "The worst Christmas gift is fruitcake. There is only one fruitcake in the entire world and people keep sending it to each other year after year." Instantly, fruitcake became the yuletide whipping boy.

My grandfather loved fruitcake and balked at this criticism. Born in the Lancashire, he cherished all things British (well, maybe not the Sex Pistols). Technically, his name was Grumpy but he was such a curmudgeon that we called him Grumpy. A tough old bird, he simply laughed at his nickname. I think part of the reason he was always grumping is no one could understand him. He never lost his cockney accent, and sounded like Ozzy Osbourne. His favorite watered-down expletive was "For Cripe's sake."

Alas, there was no mistaking Grumpy's happiness at Christmas time. He took great joy in simple pleasures like playing board games with his grandchildren while snacking on fruitcake, and it was only expected that Grumpy

would want to share his beloved fruitcake with his young grandson. One Christmas, he cornered me in the dining room with a slab of the muddy looking concoction. "Try it Christopher it's good," he commanded with a grimacing smile. There was simply no arguing with Grumpy, I was stuck. I nervously took a bite and my worst fears were confirmed. It tasted like the devil dipped a cellulose sponge in cherry cough syrup then sprinkled it with slimy insects and nuts. I got woozy and confused, I sensed it was really Halloween and this was the witches' brew. Observing my obvious distress Grumpy bellowed "For Cripe's sake what is wrong with you Christopher? It's good." There was definitely something wrong with me alright. I wasn't back to myself for at least a week. I swore off fruitcake forever but at least I actually tried it.

Can you say the same thing about a financial planner? Do you simply assume you cannot afford one and do it yourself? Or, maybe you seek free advice from an unqualified relative, friend, and/or co-worker? Many times I actually reduce investment costs while giving clients personalized service. The low cost mutual fund giant Vanguard conducted a study on the value of a quality advisor and the findings note that over the long term, clients enjoy an extra 2.9% return and that is net of fees! You may want to reconsider your opinion of advisors.

This season I reconsidered my fruitcake boycott. Somewhere I read taste buds are constantly changing so maybe I could appreciate



fruitcake now. Also, if fruitcake was so horrible why does Hickory Farms, Hostess and various mom and pop bakeries sell millions of them each year? At Greenhill's in Dorchester I courageously had a slice. It wasn't bad, it would not be my first choice, but it wasn't torturous. I'm sure somewhere good old Grumpy was laughing at me. For Cripe's sake Grumpy, yes you were right! I wish you were here for one more Christmas. I'd still beat you at Parcheesi. I hope you enjoy the simple pleasures this holiday season.

About the Author

Chris Hanson is the author of The Wicked Smart Investor blog and a CPA who specializes in financial planning at Lindner Capital Advisors in Hanover. He earned his BBA at the Isenberg School of Management University of Massachusetts and an MBA at Babson College's F. W. Olin Graduate School of Business. He may be reached at (978) 888 - 5395 and you can read his blog at wickedmartinvestor.blogspot.com. ■

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Social Security Update

Medicare or Medicaid? What's the difference?

By Delia DeMello



A lot of people have a difficult time understanding the difference between Medicare and Medicaid. Both programs begin with the letter "M." They're both health insurance programs run by the government. People often ask questions about what Medicare and Medicaid are, what services they cover, and who administers the programs.

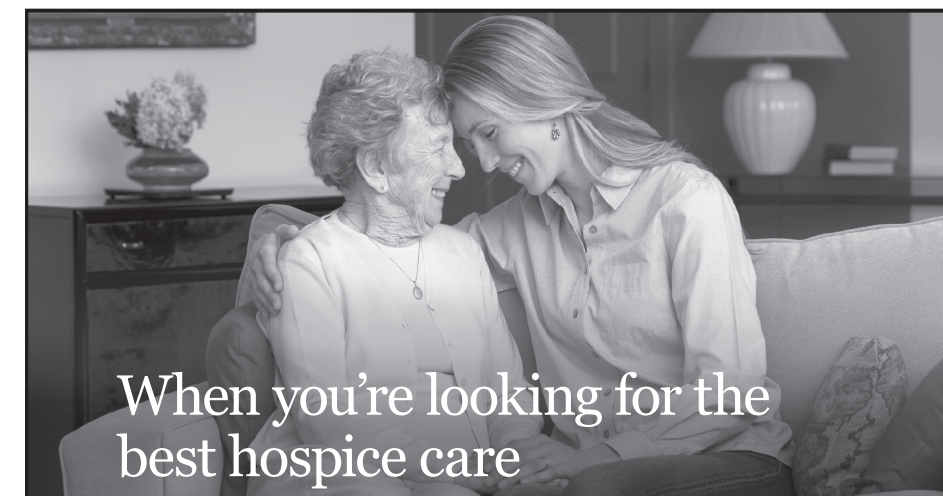
Let's start with Medicare. Medicare is the national healthcare program for those aged 65 or older and the disabled. You pay for some Medicare expenses by paying the Medicare tax while you work. The Centers for Medicare & Medicaid Services is the agency in charge of both Medicare and Medicaid, but you sign up for Medicare A (Hospital) and Medicare B (Medical) through Social Security.

You can apply for Medicare online from the convenience of your home at the link on our website: www.socialsecurity.gov/medicare/. If you're already receiving Social Security retirement benefits when you reach age 65 or are in the 25th month of receiving disability checks, we will enroll you automatically.

Medicare Part C (Medicare Advantage) and Part D (Prescription Drug) plans are available for purchase in the insurance marketplace. Social Security administers a program called Extra Help to help people with low income and low resources pay for premiums, co-pays, and co-insurance costs for Part D plans. You can find out more about Extra Help and file for it at www.socialsecurity.gov/medicare/prescriptionhelp. Each year, The Centers for Medicare & Medicaid Services publishes Medicare and You available online at their website at www.medicare.gov/medicare-and-you/medicare-and-you.html. This publication is a user's manual for Medicare.

Each state runs their own Medicaid program under guidance from the Centers for Medicare & Medicaid Services. Medicaid offers care for the most vulnerable among us. While it does not require paying taxes while working, it does have guidelines about how much income and resources you can have to qualify. Medicaid provides coverage for older people, people with disabilities, and some families with children. Each state has its own eligibility rules and decides which services to cover. The names of the Medicaid program may vary from state to state. You can read about each state's Medicaid program at www.medicaid.gov/medicaid/by-state/by-state.html. You can find each state's Medicaid contact information at www.medicaid.gov/about-us/contact-us/contact-state-page.html.

Medicare and Medicaid are two of the major insurance programs that provide healthcare to the American public. Understanding each program, as well as how the two programs differ, can help you and those you care about find the right healthcare program.



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New OCES Volunteer Center Opens in Plymouth



BROCKTON AND PLYMOUTH - Old Colony Elder Services (OCES), the non-profit agency proudly serving older adults and individuals with disabilities throughout greater Plymouth County and surrounding communities, celebrated the grand opening of their new "OCES Volunteer Center" at their Plymouth office at 204 South Meadow Road.

OCES recruits volunteers of all ages for volunteer programs at OCES, as well as for other volunteer positions at nonprofits, government agencies, schools, and other agencies in Plymouth County. Currently, OCES has 50 volunteers in the Money Management Program, and just over 350 volunteers in the Nutrition Program delivering meals to homes, to congregate sites, or helping out with the logistics in the 23 communities in OCES' service area.

Included in OCES volunteer programs is the Retired and Senior Volunteer Program (RSVP) of Plymouth County, which is part of the Senior Corps network of programs. Senior Corps is a program of the Corporation for National and Community Service, the federal agency for volunteering, service, and civic engagement. OCES has more than 200 volunteers in the RSVP Program.

The OCES Volunteer Center is open Monday, Tuesday, and Friday from 10:00am to 3:00pm and on Wednesday and Thursday, by appointment.

For more information about how to become involved with volunteering through OCES, visit www.ocesma.org or contact the OCES Volunteer Coordinator, Jean-Marie Finn, at jfinn@ocesma.org or 508-584-1561, X275.

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>. ■



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Senior Fitness



Avert holiday weight gain by following these 8 tips

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



QUINCY - You're worried. December typically undoes 11 months of your mindful eating and regular exercise program. Shopping, school events, parties, and family get-togethers interfere with your fitness goals and tempt you to indulge in a lot of high-calorie foods you normally wouldn't think of eating. You tend to drop fitness altogether and accumulate body fat during the holidays. Here are eight tips to effectively address this recurring problem.

- 1. Eliminate the all-or-none mentality.** Develop a tradition during the holidays to modify your exercise program and eating habits rather than to give up on them entirely.
- 2. Maintain a modified exercise program.** 30-minute workouts per week will definitely provide desirable levels of muscular and cardiovascular fitness during the holiday season.
- 3. Engage in 15-20 minute strength training sessions.** According to our recently published research, you can increase muscle and decrease fat in this brief timeframe by just performing one set of eight strength machines, three days a week.

4. Perform 15-20 minutes of endurance exercise. This is enough time to produce important improvements in cardiovascular fitness while also burning a significant amount of calories.

5. Use an interval training format for your cardio exercise (treadmill, cycle, stairclimber, rower, etc.). Five 3-minute intervals, alternating higher-effort segments with lower-effort segments can increase both cardiovascular health benefits and energy utilization. In other words, it will give you both an effective and enjoyable calorie-burning workout.

6. Adjust your eating pattern with a sensible approach to holiday meals. Making minor changes in your favorite holiday foods and treats may prevent fat gain. Use less fat, sugar, and salt in your recipes and replace with healthier options that taste just as delicious.

7. Limit yourself to small portions of holiday meals and dessert treats. Because there are typically many food choices, try to take smaller amounts of each enticing item. This way you can sample as many foods as you like while not over eating.

8. Use the five-point scale to prevent eating too much holiday food. On this

scale, one indicates that you are very hungry and five indicates you are very full. Avoid both of these extremes. Four corresponds to being s a t i a t e d but not stuffed and is the key number on this scale to determine when to stop eating.



In summary, if you are able to do an abbreviated exercise program, eat a variety of holiday foods in moderation, then you should enter 2018 without a loss of fitness or a gain in body fat. In fact, you may be even more fit and motivated for a healthy and active New Year.

January Weight Loss Program

Beginning this January, we will conduct another Weight Loss Program like the one that produced such excellent results this past year. This study was unique in that our participants concurrently lost significant amounts of unwanted fat and gained significant amounts of much needed muscle. Even more impressive, this was the only study to-date in which the program completers continued to lose fat and gain muscle during a nine-month, no-diet maintenance period. If you would like more information on this program, please attend our power-point presentation on Thursday, January 4, 2018, 5:15 PM at Quincy College, Presidents Place, 1250 Hancock Street, Quincy. There is no charge to attend, but please call Dr. Westcott and Rita La Rosa Loud at 617-984-1716 for seating purposes.

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. ■

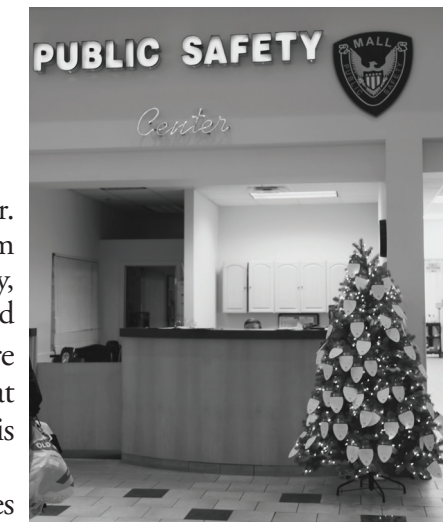
Continued from front page

Be a Santa to a Senior

this program once again this year. Anderson notes that this program spreads holiday cheer to lonely, isolated or financially-challenged seniors throughout the south shore communities, the population that needs to be remembered at this time of year.

The Hanover Mall provides space for the gift-giving tree that is decorated with paper tags, each carrying the first name of a senior and a requested gift. Hanover Mall security personnel receive and safely store and monitor the gifts until program volunteers arrive to collect them.

Modest requests such as slippers, supermarket gift cards, pairs of



mitten s, socks, sweaters, towels, blankets, and gifts of food are common requests. Once a tag is selected by a "Secret Santa," the

gift is purchased and returned (unwrapped), along with the accompanying tag, to the attendant at the Hanover Mall security desk (depicted in photo above), located next to the "Be a Santa to a Senior" tree across from the entrance to Sears.

Volunteers collect the gifts on a regular basis, and then add new requests to the tree as other requests are filled. The faster the gift requests are filled, the faster more "ornament" tags will be added to the tree, ensuring a gift will be delivered to more of our deserving neighbors.

The names of the deserving gift recipients are suggested and compiled by other care givers in the area including South Shore Elder Services in Braintree and Weymouth-based Elizabeth Catherine Rest Home and the Samuel Marcus Nursing Home. ■

Christmas trees to benefit local charities



HANOVER - Hanover Mall, soon to be known as Hanover Crossing, has been hosting a fundraiser for local charities since November, the Giving Tree Contest, which will run until Thursday, December 14th.

Eight charities have decorated a Christmas tree in a manner that represents their organization. The trees are on display inside the mall (near Santa) during the holiday season and customers are urged to vote for their favorite. The tree with the most votes will receive \$1,500 for its charity. The second-place entry will receive \$500 and the third \$250.

Participating charities include:

- Bethesda House** helping women who are homeless due to unplanned pregnancy.
- Campbells Christmas Angels** who give the gift of Christmas to children of needy families.
- CarePacks for Soldiers** who send supplies to deployed soldiers.
- Hanson Food Pantry** providing food to those in need.
- Prayers for Charlotte** providing financial assistance for families fighting pediatric cancer.
- South Shore Habitat for Humanity** providing affordable housing on the South Shore.
- South Shore Health Systems** supporting health care for the region.
- The Sun Will Rise Foundation** providing support for issues regarding substance abuse disorder.

Since 1971, the Hanover Mall, soon to be known as Hanover Crossing, has served the shopping needs of Hanover and the region. Hanover Mall supports a number of community activities and causes, and employs hundreds of local residents and stands as the Town of Hanover's largest taxpayer. The mall, now under ownership of PREP (PECO Real Estate Partners) is presently undergoing redevelopment to offer increased shopping options, services, and employment opportunities. The mall is located at 1775 Washington Street, Route 53, Hanover, MA. To learn more about the Mall, please visit their Facebook page, <https://www.facebook.com/TheHanoverMall/>. ■

5 Ways to check on Mom's well-being this holiday season.

- ✓ **Give a Hug:** Do you notice weight changes, increased frailty?
- ✓ **Observe Her Social Life:** Are there signs of active friendships, or isolation?
- ✓ **Open the Medicine Cabinet:** Is Mom taking her medications as prescribed?
- ✓ **Check the Mail:** Look for unopened mail or unpaid bills
- ✓ **Inspect the Kitchen:** Look for expired food, broken appliances

Use this checklist to look for warning signs during your holiday visits. If your mom isn't doing well at home alone, **Cornerstone at Canton**, **Compass on the Bay** or **Standish Village** may be the perfect solution. We offer an innovative enriching approach to senior living and alzheimer's care.

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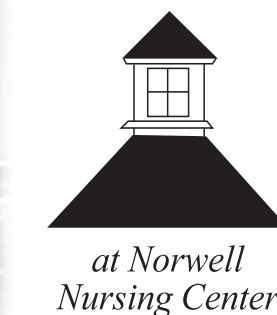
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Did you know?
Throughout Hanukkah, each menorah burns through 44 candles, adding one candle each night, plus the "shamash" - the extra helper candle. That's a lot of light to dispel the darkness.



Seeing Mom and Dad at the holidays?

Assess their wellness: Watch for these 10 signs

By Heather Kenney

NORWELL AND SANDWICH - Holiday visit or wellness check? The answer is both.

The holidays are often a time for happy reunions with aging parents, in-laws, aunts and uncles who you haven't seen in months or perhaps even years. A holiday visit is the perfect time to assess how your loved one is doing because you are able to look for visual clues indicating signs of decline that you would not be able to glean through a telephone call.

We advise family members of the 10 signs to watch for that are a cause for concern:

1. Weight loss
2. Not maintaining his/her personal appearance and hygiene
3. Not remembering when to take medication and not knowing what condition each medication is treating
4. Not eating nutritious meals or not eating at all
5. Food in the refrigerator or on the shelves that is past its expiration date or molding
6. Not maintaining the home by doing chores such as cleaning bathrooms, washing floors, or regular vacuuming
7. Not paying bills - unpaid or unopened piles of bills are a red flag
8. Not taking proper care of a pet
9. Avoiding or having difficulty ascending/descending steps
10. Limiting contact with or lacking an interest in the outside world

A single, isolated sign doesn't necessarily mean your loved one is in trouble. Sometimes you can just feel a change in a person even if you can't articulate it. If there are numerous signs and you believe that your loved one may be having difficulty, you need to address it with your loved one and other close family members. Your aging loved one may be in need of a number of services - from companionship to personal care and home-making.

Single-service care options such as meals-on-wheels or an adult day-care may be enough. But, oftentimes a multi-service home care provider is needed to provide the companion, homemaker, and personal care services that enable seniors and those with disabilities to remain in the comfort of their home for as long as possible.

The North River Home Care staff sees the many challenges that today's families face when trying to balance senior care, family care, and work. The mission is to ensure a better quality of life for our elderly clients and peace of mind for their families. The company is family owned and the Norwell and Sandwich, MA offices serve all of the South Shore and Cape Cod.

Services include personal and companionship care, respite care, transportation, dementia, and Alzheimer's care.

About the Author

Heather Kenney founded North River Home Care in 2007 with her mother, Laurel Lawson. Before starting the agency, Heather and her mother became certified nurse assistants (CNAs) and provided all client care until they were able to hire additional home health aides.

This firsthand caregiving experience has been critical in Heather's understanding of the care needs of clients and their families, and the challenges and rewards of being a professional caregiver.

According to Heather, "Staying home, whether home is a personal residence or an assisted living facility, is the preferred choice of the vast majority of seniors. I have seen it work beautifully for our clients and their families and I am proud to be a part of that solution."

For more information or a free copy of 'The Home Care Handbook', authored by Heather Kenney, please contact North River Home Care, located at 275 Longwater Drive, Norwell, MA 02061 and 449 Route 130, Suite 20, Sandwich, MA 02563, online at www.NorthRiverHC.com and via phone at (781) 659-1366. ■

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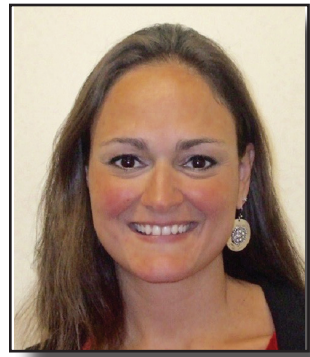
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Coping with the holidays: Tips for caregivers

By Nicole Long, MSW, LICSW



BROCKTON AND PLYMOUTH - For many people the holiday season brings joy and happiness but, the holidays can be exhausting and stressful even in the best of times. If you are caring for an older adult or a family member, the holiday season can bring added stress.

During the holiday season there are more social commitments, financial pressures, and family gatherings. You may find yourself over-stressed and off your normal routine of exercising, sleeping, healthy eating, and other positive coping activities. Here are some tips to help minimize the stress that accompany the holidays.

- Be aware of emotional ups and downs and fatigue levels.
- Remember to take care of yourself. Don't try to do too much. Keep a regular sleep, meal, and exercise schedule and limit your alcohol intake.
- Try to avoid negative relatives or others that trigger stress or unhappy memories. Focus on the positive.
- Remember, it is ok to say no!
- It is ok to seek help and support from others.
- If you have time, volunteering to help others

is a good way to lift your spirits and broaden your friendships.

- Try to schedule outings and events during the time of day that is best for you and the person you are caring for.
- Set a budget, and don't spend more than you planned.
- Try not to put pressure on yourself to create the perfect holiday for your family. Focus instead on the traditions that make holidays special.

Nowadays, families do not always live near one another, or even within the same state, so they are less likely to witness the signs that a family member is in need of assistance. The holidays are a good time to check in and determine if they may be in need of supportive services such as meal preparation, housekeeping, bill paying, or other assistance that enables them to live independently at home.

OCES offers the following tips gathered from various resources to help ensure your loved ones are "safe and sound":

Good nutrition - Check the refrigerator and the pantry for signs of a healthy diet. Having a package of cookies on hand as a treat is fine, but sweets, soda, chips, and

other snack foods should not be the only type of food in the house. Is the fridge bare or are essentials such as dairy items, eggs, juice, meat, fresh fruit, and vegetables on hand? Are there shelf stable foods, such as cereal, soup, crackers, rice, pasta, and beans in the cabinets? The Meals on Wheels program may be an option if your loved one is unable to get out to purchase groceries or prepare nutritious meals themselves.

Social connections - Do you see signs of social participation? Involvement with friends, local club, church, or senior center? Is your loved one's general outlook positive or negative? Withdrawal from social activities and a negative outlook may be signs of depression or other illness.

Fall prevention - Is there room to maneuver in your loved one's home? Pathways from room to room should be clear, so consider moving those small side tables, footstools, umbrella stands, pet toys, and other items that could potentially cause them to trip. Scatter rugs, particularly those lacking non-skid backing, are slip and trip hazards and should be removed.

Bright lighting - Is there ample lighting in your loved one's home so they can see to move

Coping tips continued on p.17



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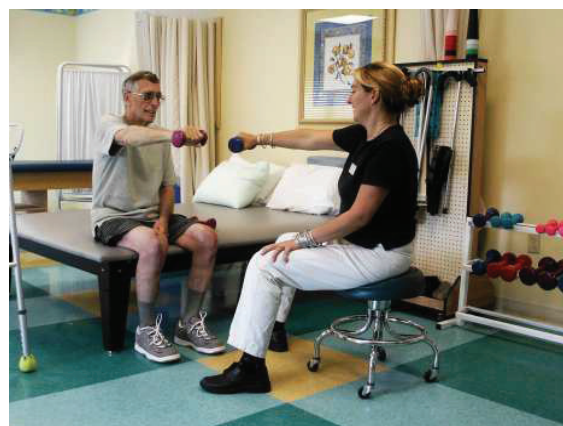
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Wreath Relief Fundraiser: Dec. 6



SOUTH WEYMOUTH- Fairing Way at Union Point is holding Wreath Relief Fundraiser to benefit hurricane victims in Puerto Rico via the American Red Cross Disaster Relief Fund.

The event will take place on Wednesday, December 6, 4:00-7:00 PM, at Fairing Way, 25 Stonehaven Dr., South Weymouth. More than 40 wreaths have been decorated by local businesses and community members to be sold by silent auction. Enjoy light refreshments as you enjoy this festive afternoon fundraiser. To RSVP please call 781-660-5021.

South Shore Conservatory presents Coffee Break Concert: Dec. 12

Sponsored by the Village at Duxbury

DUXBURY - The next in a series of free concerts will take place on Tuesday, **December 12**, at 11 am. Husband and wife piano duo Mark Goodman and Jennifer Cope Goodman will perform holiday favorites. Songs of the season by piano four hands with discussion of the "ins and outs" of piano four hands playing will be featured.

FREE concerts are held at South Shore Conservatory's Duxbury campus, 64 St. George Street. Concerts last about an hour. Seating is limited! To reserve seating, call Anne Smith at 781-452-7455 x 210. Table seating with chairs, some with arms. Coffee break concerts include complimentary coffee, tea, and light refreshments. Doors open at 10:30 am for seating and socializing!

For more information about this and concerts planned for 2018, call Beth at 781-452-7455, x 204. For information about accessibility and accommodations, please visit our Know Before You Go page on our website, www.sscmusic.org.

Christmas Cheer at The Eustis Estate: Dec. 10

MILTON- Enjoy a magical evening of music and holiday cheer at the Eustis Estate. Explore the 1878 mansion, which has been lavishly decorated for Christmas, while live holiday music fills the halls. Light refreshments, including wine and cider, will be served. The Eustis Estate is a rare surviving example of late nineteenth-century architecture and design. Designed by renowned Boston architect William Ralph Emerson and built in 1878, the Eustis Estate sits on eighty acres of picturesque landscape at the base of the Blue Hills. Full of stunning, intact architectural and design details, the Eustis Estate is a historic site unlike any other in the Greater Boston area. 1424 Canton Ave., Milton. \$20 Historic New England members, \$25 nonmembers, \$15 students. Registration is required. Students must call to register. Please call 617-994-6600 for more information.

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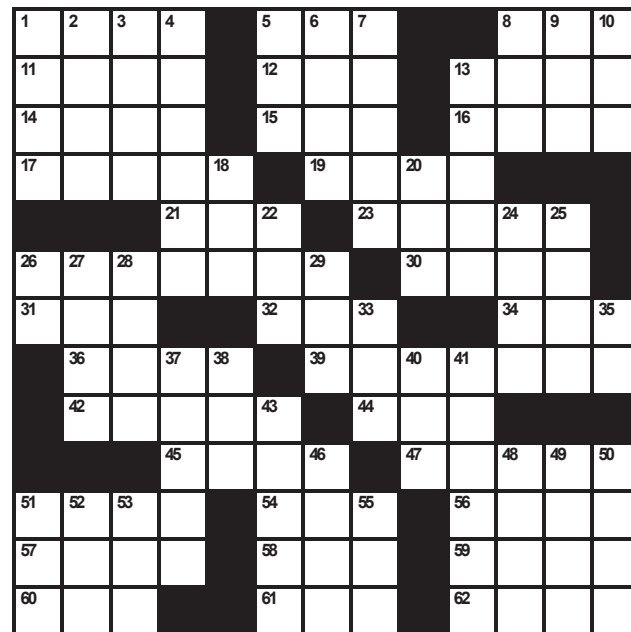
answers on page 22

Across

- 1 Skier's tow
- 5 Seasoned
- 8 ___ excellence
- 11 Tiny sea veggie
- 12 It's mostly nitrogen
- 13 Double agent
- 14 Caper
- 15 Golfers starting point
- 16 Final, e.g.
- 17 Tire attachment in the snow
- 19 "Back in the ___"
- 21 Dinky drink
- 23 Bake in a shallow dish
- 26 Searches on the internet
- 30 Small case
- 31 Electrical resistance
- 32 Manner
- 34 Belief system
- 36 Emerald, for one
- 39 Act of occupying an apartment, for example
- 42 Approves
- 44 Acquiesce
- 45 The Braves for one
- 47 Fire sign
- 51 Lowdown
- 54 Clobber
- 56 Sacred cow
- 57 Numbskull
- 58 Take in
- 59 Chinese favorite, with egg
- 60 Stomach, for short
- 61 Genetic letters
- 62 Periods

Down

- 1 Barber's supply
- 2 Ho-hum
- 3 Taj Mahal site
- 4 Doing yard work
- 5 Grain good for cholesterol
- 6 Alternatively, in ___ of
- 7 Evening gown
- 8 Chicken ___, childhood illness
- 9 According to
- 10 Rock group



- 13 Deserve
- 18 Zip
- 20 "Murder, ___ Wrote"
- 22 Church bench
- 24 Total
- 25 Microprocessor type, abbr.
- 26 Leave
- 27 Buckeye's home
- 28 Russian Federation city
- 29 Perched
- 33 Strong desire
- 35 The Temptations "___ Girl"
- 37 Coffee order
- 38 Hurricane's center
- 40 Board room votes
- 41 Marvel at
- 43 Cavalry sword
- 46 ___ and groan
- 48 Scent
- 49 Soda nut
- 50 Some pipes
- 51 Banned pesticide
- 52 Promise of a paycheck
- 53 Tachometer reading
- 55 School org.



GOT NEWS TO SHARE?

Send it over! Email: info@southshoresenior.com or mail: South Shore Senior News, P.O. Box 202, Hingham MA 02043

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HINGHAM - Active Day of Norwell and Active Day of Hingham are now one big, happy family.



Ron Morganelli

These two Massachusetts centers have relocated into one brand-new location! The new Active Day of Hingham boasts multiple program areas, a state-of-the-art nursing station, a spacious outdoor patio and a convenient salon.

Center Director Ron Morganelli says, "We are super-excited and hope our members enjoy their new digs!"

Hingham Adult Day Care Center Information Active Day of Hingham offers the highest quality of care to members and supporting families, offering a medical program with full professional staff consisting of licenses nurses and certified nursing assistants working always to take care of loved ones. In addition, a social worker is on staff to provide various levels of support. Transportation to and from the center is provided and utilized for exciting and fun outings and field trips. Each day's activities and therapeutic programs are complemented by a delicious breakfast, lunch, and afternoon snack.

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- Nutritious Meals and Snacks
- Physical Therapy
- Occupational Therapy



Author's talk: Dec. 11

SCITUATE - Local author Marie Fricker will be speaking and signing copies of her book, *All in My Head: How a Hypochondriac Beat Brain Cancer*, at the Scituate Council of Aging on December 11th at 10 a.m. Fricker will be talking about her book, including the story behind it, the motivation for it, and the process of writing it. She is happy to answer any and all questions about the topic of coping with cancer or the subject of writing your first book. The Scituate COA is located at 27 Brook St., Scituate. For more information call 781-545-8722.

"All in My Head is a story of love, friendship, and survival against the odds. It grabs your attention and never lets it go!" -- Hollis Gillespie, New York Times bestselling author.

Coping tips continued from p. 12

around and perform daily tasks? Check overhead lighting and lamps to ensure they are in good working order and replace bulbs if needed. Install nightlights in bathrooms and hallways, which also helps prevent trips and falls.

Bath aids - Fatigue, certain medications or reduced mobility may make your loved one feel a little unsteady on their feet. As a precaution, consider installing grab bars in the bathtub or shower for safety, or adding a shower seat.

Home safety - Make sure your loved one has smoke and carbon monoxide detectors installed and that they are working. Test and change the batteries to avoid your loved one climbing a stepladder to perform the task. Make sure all of the home's entryways are clear (not blocked by clutter) and all doors are in good working order.

Emergency readiness - In case of emergency, assemble an emergency kit for your loved one that includes a flashlight, bottled water and dry food, to be kept by the bed. Post a list of emergency and other important contacts (in large print) by the telephone.

Keeping in touch - Does your loved one have a system in place to keep in touch? There are Robocall services that may be arranged to check on your loved one daily, but you should also arrange a set day and time to call and check-in.

There are many organizations that have published extensive information on aging in place in safety and in good health, such as The Family Caregiver Council (familycaregivercouncil.com), the National Institute for Health (nia.nih.gov), and the Cleveland Clinic (<https://my.clevelandclinic.org/health/articles/managing-holiday-stress>) and the above information has been gathered from those resources.

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.

DISCLAIMER: This information is not intended to diagnose health problems or to take the place of medical advice or care you receive from your physician or other healthcare providers. Always consult your healthcare provider about your medications, symptoms, and health problems. Any websites listed are external websites that are not maintained or endorsed by Old Colony Elder Services (OCES). A link does not constitute an endorsement of content, viewpoint, policies, products or services of that website. Once you link to another website not maintained by OCES, you are subject to the terms and conditions of that website, including but not limited to its privacy policy. ■

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The chart shown here compares some of the main points that distinguish HECMs from HELOCs

Financial and retirement planning protocols must change. Accomplishing this, however, challenges traditional “old school” thinking of both seniors and advisors.

The HECM reverse mortgage unique design was developed specifically to meet this challenge. However, it is but one solution, among others, that should be considered including sale of the home to downsize or relocate.

When refinancing is the choice – today 9 of 10 seniors choose HELOCs. Considering the factors discussed above, have they made the right decision? Somehow, I doubt many really understood the differences, and what it would mean to them near and longer term.

Home equity is the largest asset most people have and, properly used, can substantially increase and extend retirement resources.

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. You can reach George by phone at (781) 843-5553 or via email at gdowney@harbormortgage.com. ■

Did you know?

There are 75 million baby boomers who are on the verge of retirement. Until the year 2030, an average of 10,000 people each day will reach age 65 in the United States.

	Reverse Mortgage - Home Equity Conversion Mortgage (HECM)		Traditional Home Equity Line of Credit (HELOC)	
MONTHLY PAYMENTS	NONE	No monthly payments are required for the life of the loan	YES	Monthly payments are required usually interest only for an initial drawn down period then increase to amortize the loan balance to the maturity date
UPFRONT CLOSING COSTS	VARIABLE	Closing costs include a premium for FHA insurance based on the amount of the initial disbursement. Total costs vary depending on individual factors including program and rate options. Individual quotes are needed for accurate estimates. Costs are typically paid from loan proceeds, and may include no cost options depending on origination source and individual circumstances.	VARIABLE	Not FHA insured, so no premium required. Upfront costs vary by lender, but generally feature low or no costs depending on individual lender promotions and borrower circumstances.
CREDIT LINE GROWTH GUARANTEED	YES	Undrawn credit line balance grows (compounds monthly) at the same rate (interest + FHA insurance premium) charged on balance owed. Credit line growth is guaranteed and could potentially exceed future property value. Effectively, providing a hedge against property value declines and interest rate increases.	NO	Credit line amount does not grow
MANDATORY PAYOFF DATE (MATURITY)	NONE	No maturity date - repayment not required as long as any borrower continues to reside in the property, and loan remains in good standing.	YES	Maturity date usually 30 years, or less. First 7 to 10 years only provide access to funds. In the remaining years - no access to funds. Payments are reset and increased to pay the balance off by the maturity date.
LIMITATION ON ACCESS TO FUNDS	NONE	Funds can be accessed any time for the life of the loan as long as the loan remains in good standing	YES	Access to funds is limited to the initial drawn down period normally the first 7 to 10 years only.
LENDER OPTION TO FREEZE FUNDS	NONE	Lender cannot freeze access to funds for loans in good standing for the life of the loan	YES	Most HELOCs enable lenders to freeze access to funds with notice
PERSONAL LIABILITY	NONE	<u>Non-recourse loan</u> - neither borrower(s) nor heirs have any personal liability. Balance owed can never exceed property value at time of repayment	YES	Borrower(s) are personally liable for any deficiency plus legal and collection costs
LENDER FAILURE ELIMINATES FUNDING	NO	If the lender fails, or goes out of business - access to funds and servicing of the loan is not interrupted - FHA will assume responsibility for continued performance	YES	If lender fails, or goes out of business, access to further funding will cease – unless or until another lender assumes responsibility

South Shore Happenings



Mass Audubon South Shore Sanctuaries

December Programs and Events

MARSHFIELD - Mass Audubon South Shore has many events and programs planned for December including Friday morning bird walks, birding by van, making solstice cards, chili and cornbread owl prowls, a winter solstice hayride, a winter bug hunt, and a trip to explore the nooks and crannies of Cape Ann on Dec. 14. For details on these and other events, please visit www.massaudubon.org/southshore, or call 781-837- 9400.

Pembroke Tree Lighting: Dec. 3

PEMBROKE - The Pembroke Tree Lighting Committee, a group of Pembroke residents who put on Pembroke’s best holiday event and strive to create wonderful family memories, is hosting this festive tradition. Pembroke residents are invited to the annual Tree Lighting Event that is being held on Sunday, Dec 3 from 3:00-6:00 pm at the Pembroke Town Green/Route 14. Please note new time this year. At 3:00 pm Pembroke Military Support Group will have a ceremony where names of those serving in the military will be read and yellow ribbons will be placed on the Service Tree in their honor.



At 5:00 pm, the highlight of the evening where our man of the evening, Santa, will arrive on a Pembroke Fire Truck and throw the magical switch and then meet with kids immediately afterwards. Following the lighting of the tree, the Pembroke High School Choir & Band will perform. Stay and listen to the holiday music under the beautiful lights.

Christmas Fair: Dec. 2

KINGSTON - Friends of the Kingston Council on Aging are holding their Annual Christmas Fair on Saturday, Dec. 2, from 9:00 am - 2:00 pm, at the Senior Center, 30 Evergreen St., Kingston. Shop for the holidays with local vendors and crafters. Friends will also offer a bag lunch for purchase, a bake sale table, a White Elephant Room and raffles. Come shop and join them for lunch. Ample parking is available.



Southeastern Mass Adult Walking Club events

HINGHAM, CANTON, MASHPEE, NORTH EASTON, MILTON - The DCR Southeastern Mass Adult Walking Club meets at various DCR sites across Southeast Massachusetts. Some DCR sites charge a parking fee. The rangers recommend wearing hiking boots and bringing drinking water on all hikes.

Sunday, December 3 1 pm- 3 pm

Wompatuck State Park
Moderate walk along un paved trails, 3.5 miles. Take a pleasant hike through the woods, over a bridge and past Woodpecker Pond. Meet at the Wompatuck State Park Visitor Center at 204 Union St. in Hingham.

Saturday, December 9 1 pm – 2:30 pm

DCR Adult Walking Club Blue Hills Holiday Gathering
Join us as we celebrate the holiday season at scenic Brookwood Farm. Hot beverages will be provided. Bring a holiday treat to share, if you like. We will enjoy some indoor holiday cheer, then take a stroll through the farm fields and woods. New walkers always welcome. Meet at Brookwood Farm Conference Center at 11 Blue Hill River Road in Canton. Parking allowed in the upper lot by the conference center at the back of the property. Follow signs.

Sunday, December 17 1 pm- 3pm

South Cape Beach State Park
Moderate walk, no hills, but some soft sand. Hike 4 miles from South Cape Beach along sheltered trails to Calley’s Beach on Waquoit Bay. Park at Mashpee Town Beach, at South Cape Beach State Park off Great Oak Road in Mashpee.

Saturday, December 23 1pm- 3 pm

Borderland State Park
Easy walk, 3 miles. Walk the Pond Walk Trail that loops around Leech Pond. Meet at Borderland State Park Visitor Center at 259 Massapoag Ave. in North Easton. \$5 per car parking fee. Call (508) 238-6566 for more information.

First Day Hike: Monday, January 1, 2018

Join the “Granddaddy of First Day Hikes” and celebrate New Year’s Day in the Blue Hills. From noon to 1 pm, visit with live wildlife from the Trailside Museum, purchase a cup of hot cocoa or a snack from the Venture Scouts, share some holiday cheer by the warming fire, and then stretch your legs on one of three easy to moderate guided hikes which all depart at 1 pm. For more info, call 617-698-1802. Meet at the Houghton’s Pond main parking lot at 840 Hillside Street in Milton. Arrive early for this popular event. Parking is limited.

Holiday Pops: Dec. 9, 10



PLYMOUTH - A healthy serving of much-loved holiday music is in store for audiences attending Holiday Pops with the Plymouth Philharmonic Orchestra. Steven Karidoyanes conducts a festive program featuring a wide variety of seasonal favorites.

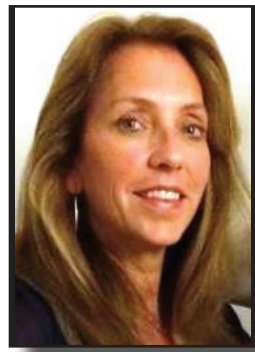
Classic and new music will be on full display as the Phil celebrates the 125th anniversary of Tchaikovsky’s The Nutcracker. The orchestra performs music from the ballet, then veers 180 degrees to present A Mad Russian’s Christmas, a compilation of Nutcracker tunes as performed by the Trans-Siberian Orchestra. The orchestra also performs two colorful medleys appropriate for the holidays, Christmas on Broadway and Christmas at the Movies, a spirited collection of film music from Miracle on 34th Street, The Polar Express, Home Alone, and The Nightmare Before Christmas.

Back by popular demand is acclaimed tenor Matthew Anderson. Equally at home on the Carnegie Hall stage or with the Boston Pops, he returns to the orchestra to sing Ev’ry Valley from Handel’s Messiah, as well as The Christmas Song (“Chestnuts roasting on an open fire”).

These family-friendly events include the much-anticipated indoor parade, “March of the Toys,” a charity toy drive -- by kids, for kids. Children are invited to bring an unwrapped toy to contribute. Collected toys will be distributed to deserving families by the Children’s Holiday Fund, sponsored by the Old Colony Memorial and administered by the Plymouth Area Coalition.

There are two performances on Saturday, December 9th at 3 PM and 7:30 PM, and a 3 PM concert on Sunday afternoon, December 10th. All three weekend performances are in Plymouth’s Memorial Hall and include the PCIS 6th Grade Chorus, Mr. Anderson and the orchestra.

Memorial Hall is fully accessible. Individual ticket prices are \$20, \$45, \$55. Limited cabaret-style table seating is still available for \$75 per ticket. Senior, Youth and Group discounts are offered. \$5 student “rush” tickets sold at the door one hour before performance, as available. Advance tickets can be purchased on-line by visiting plymouthphil.org or calling the Phil office at 508-746-8008. Memorial Hall is located on 83 Court Street/Route 3A, Plymouth, MA. For more information about the Plymouth Philharmonic Orchestra’s 102nd Season, visit www.plymouthphil.org.



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



WEYMOUTH - It's that time of year - THE HOLIDAYS! Where plans are being made, traditions celebrated, and families gather. It's also a stressful time of year. Add to that the overwhelming concerns for our loved ones with dementia and it creates the perfect ingredients for Anxiety pie. So what do we do? What plans can we make? How should things be? What's the new recipe?

This is nothing better than a family working together. We all have to play a role in supporting both a caregiver of dementia and the person on this journey. Here are some tips to help you not "get through" the holidays but "ENJOY" the holidays as they are meant to be.

STEP 1: Breathing. As simple as it sounds...take a deep breath (maybe two or three). We need to get ourselves calm and get that oxygen flowing to our thinking caps!

STEP 2: Traditions. Look at what traditions are the MOST important in your household and decide those are the ones to keep. Ask the caregiver what they would still like to do and allow them to give up on the things they are no longer interested in, without judgment. There comes a time when the torch is handed off to the next generation and perhaps this is a good time.

Next, look at the role the loved one with dementia played with some of these traditions. For example, they always plugged in the tree to display the lights and kick off Christmas. Perhaps now they can't work the plug anymore so what can we do? Simply add a foot button (Amazon \$9.97) and light the tree in a new way! Or if lighting the candles on the menorah was their job, perhaps get the ones that are battery operated that they can

twist them on instead. Get creative and don't mourn what they can't do - simply find a new way to do it! Use your "creative side" the "HIPPIE" side of your brain.

STEP 3: Game Plan. How many are gathering for the holidays? What can be done to decrease the impact on our loved ones that have dementia? Keep in mind that the person on this journey can only process one thing at a time. Multiple conversations around swirling about them or children screaming and chasing each other in the room can feel like a tsunami of sounds. This kind of stimulation can overload them and cause them to either lash out or shut down completely. Consider assigning different rooms for certain functions in order to keep your loved one in a space where they can enjoy the visual stimuli and wonderful aromas coming from the kitchen while being protected from the extremes.

STEP 4: Time. It is important that we manage the amount of time both the caregiver and the person with the dementia are subject to during the festivities. Reminder, the caregiver is exhausted and will feel a responsibility for their loved one with dementia. All should share in that responsibility by simply asking what the caregiver needs. However, having dinner and other important traditions done before 4:00 PM is a smart way to manage the disease. So many of our dementia patients suffer from what's called "Sun downing." As the sun goes down the anxiety goes up. An early start and stop sets everyone up for success.

STEP 5: Time Out. As we prioritize traditions, establish a game plan
Ask the Hippie continued on p. 21



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Integrated Health Therapies

The mind-body connection to blood pressure: Part II



By Denise L. Jezewski, RN

BROCKTON - Last month, I described the importance of taking in deep cleansing breaths and becoming more aware of our breathing. There are physical and emotional warning signs of stress. The physical signs can be: stiff or tense muscles, backaches, headaches, sleep disorders, fatigue, rapid heart rate, shaking or tremors, sweating, ringing in ears, dizzy or faint, grinding teeth, nausea and stomachache, restlessness, and no interest in sex. Emotional signs include: anxiety, depression, anger, quick temper, overly critical, crying, loneliness, loss of sense of humor, indecisiveness, lack of creativity, unable to concentrate, unable to think clearly, and failure to see the meaning of life.

How can we turn this around? The holidays are upon us, the relatives are coming! We touched upon breathing, let's discuss meditation. There are some excellent 'apps' for your smart phone and CDs are also available. There is also the two feet we all have to take a walk and clear the mind. Meditating involves focusing on the present moment by concentrative meditation or mindfulness meditation. Concentrative involves focusing on our breath. Mindfulness can be as simple as watching the waves at the beach coming in and out. Other methods include repetitive prayer. If you are religious and have participated in prayer such as reciting the rosary, you may be aware of the ef-

fect it has on your wellbeing. For those who are not religious, try using focus words or phrases. For example: peace, om, calm, relax, etc.

The next method is mindfulness meditation which is based on Buddhist principles and can help those who are multitasking. Here are the steps: First sit on a straight-backed chair; focus on breathing from your diaphragm. Second, begin widening your focus from your breath to become aware of sounds or sensations in your body without judgment. Finally, shift your mind if it starts to wander or race by focusing on your breath (Benson 2006).

A less formal approach can be to look into the eyes of your pet, play with your grandchildren, peel an orange and notice its fragrance, texture, and taste. Progressive muscle relaxation is popular on CDs. There are many that include a guided imagery exercise which is quite effective in relaxing the body slowly. I have used this technique myself and on patients in cardiac rehabilitation class.

Now that I have discussed some solutions, how do we fit this into our lives? One suggestion is to unplug the electronics unless you are using it to practice these techniques. Change takes time and practice, because this will not happen

Ask the Hippie continued from p. 20

and time, a place for our loved one to rest or get away from the happy chaos is important. Perhaps it's a guest room with some soft music playing or their own bedroom if they are home. Wherever the festivities take place, a restful place that is quiet and safe needs to be identified.

STEP 6: Celebrating New Memories. One of the gifts that dementia gives us is that the person on this journey reminds us to live in the now. Since some don't remember the past and honestly have no concern for the future, they become very present in the "NOW" moment. So take a tip from them. Embrace their being with you for this holiday season. Take solace in knowing you are in their new memory in that moment and have a chance to bring them joy, love, and share yourselves with them. Be creative, be present, and let your "HIPPIE" side out at this festive time of year. We need to be grateful. They are here with us. They are able to share in "this" moment. We need to remember to GIVE and you shall RECEIVE.

HAPPY HOLIDAYS! We all need to find our HIPPIE SIDE!

Do you have a question or comment for the Hippie? Send your comments and questions to Phyllis: knowyourhippie@gmail.com

About the Author

Phyllis DeLaricheliere, MS, is a Project Manager for Fairing Way, a 55+ Independent Living Retirement Community at Union Point located in Weymouth, MA. She has made a career working with seniors for over 20 years. She is a sought after speaker/educator and travels all over New England delivering her HIPPIE message. Contact Fairing Way - www.fairingway.org or call at 781-660-5000 for a tour today. ■



overnight. It will not get rid of the problems but becoming aware of the triggers can be empowering. Stress does not have to control your life.

If you would like to know more about the benefits of using a mind body connection to manage blood pressure, you can contact Denise Jezewski at 508-584-3278 or email: dpolskadj@aol.com or visit the webpage for more information: www.happyholisticheart.org. The Healing Hearts Holistically Cardiac Wellness Center is located at 348 N. Pearl Street, Brockton.

About Carol Corio
Integrated Health Therapies Editor

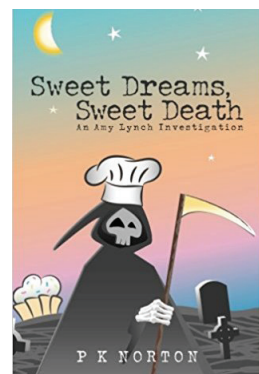
Carol Corio has been studying integrated health therapies for more than 25 years with certifications in aromatherapy, polarity therapy, RYSE, Reiki, and Integrated Energy Therapy (EIT) sharing her long-time passion for integrating the benefits of therapeutic aromatherapy with those served by Old Colony 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. In addition to her role as Community Relations Liaison for Old Colony Hospice & Palliative Care, Carol is a Master Trainer for AGE-u-cate LLC, creator of Dementia Live™, a dementia simulation experiential program to educate families and professionals caring for individuals with dementia. For information, call 781-341-4145, visit <http://www.oldcolonyhospice.com>, or email Carol at ccorio@oldcolonyhospice.com ■

"My Generation" Radio: December guests

MARSHFIELD - My Generation, the weekly radio show heard on Sunday evening from 7-8:00 pm, has some exciting guests booked for December. Sponsored by the *South Shore Senior News*, and hosted by owners Patti Abbate and Tom Foye, each week the show explores timely and interesting topics with noted experts. The show is broadcast on 95.9 WATD-FM, and can also be streamed live at www.959WATD.com. This month, guests and topics scheduled include:

Dec. 3: Rob Durante, Director, MedWell Health and Wellness Centers

MedWell Health and Wellness Centers offers medical marijuana evaluations to patients seeking relief from a myriad of medical conditions. The center was formed to offer a more natural healing approach in helping patients relieve acute and chronic pain as well as injuries including the many symptoms of chronic conditions that patients suffer each day. With locations in Brockton and Brookline, Rob and his team are now conducting informational seminars within the communities of the South Shore to answer questions and concerns about medical marijuana.



Dec. 10: Local mystery writer, PK Norton

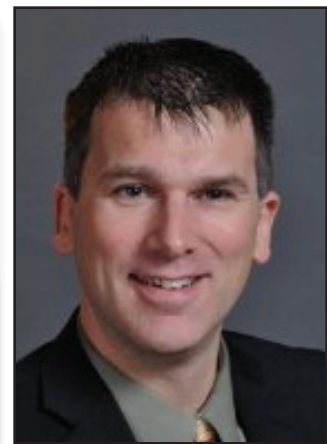
Do love a good who-done-it? Well, this show is for you! Author of the new Amy Lynch Mystery Series' first offering, *Sweet Dreams, Sweet Death*, PK Norton found that her 30 years working in the insurance industry armed her with the investigative nose for a good mystery. Join us for a fun and interesting discussion about the world of writing and publishing after having had a full and satisfying professional career.

Dec. 17: Christopher Haraden, Paragon Park historian

Do you remember Paragon Park? If so, this show will bring you right back to the days of the Giant Coaster, the Kooky Kastle ride, the Bermuda Triangle, and the Carousel. Chris Haraden grew up in the shadow of the giant roller coaster and is a walking encyclopedia of everything Paragon Park. In fact, he's writing a book about the beloved amusement park. Join the conversation as we'll be broadcasting live. Your calls are most welcome during our show. Chris has many stories about the old park that he'll be sharing with us and you won't want to miss the opportunity to take a nostalgic trip back to those fun-filled summers on the shores of Nantasket Beach!



PK Norton



Christopher Haraden

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Stop a cold before it starts

New research shows you can stop a cold in its tracks if you take one simple step with a new device when you first feel a cold coming on.

Colds start when cold viruses get in your nose. Viruses multiply fast. If you don't stop them early, they spread and cause misery.

But scientists have found a quick way to kill a virus. Touch it with copper. Researchers at labs and universities worldwide all agree, copper is "antimicrobial." It kills microbes, such as viruses and bacteria, just by touch.



New research: Copper stops colds if used early.

That's why ancient Greeks and Egyptians used copper to purify water and heal wounds. They didn't know about viruses and bacteria, but now we do.

Researchers say a tiny electric charge in microbe cells gets short-circuited by the high conductance of copper. This destroys the cell in seconds.

Tests by the Environmental Protection Agency (EPA) show germs die fast on copper. So some hospitals switched to copper touch surfaces, like faucets and doorknobs. This cut the spread of MRSA and other illnesses by over half, and saved lives.

The strong scientific evidence gave inventor Doug Cornell an idea. When he felt a cold coming on he fashioned a smooth copper probe and rubbed it gently in his nose for 60 seconds.

"It worked!" he exclaimed. "The cold went away completely." It worked again every time he felt a cold coming on. He reports he has never had a cold since.

He asked relatives and friends to try it. They said it worked for them, too, every time. So he patented CopperZap™ and put it on the market.

Soon hundreds of people had tried it and given feedback. Nearly 100 percent said the copper stops their colds if used within 3 hours after the first sign. Even up to 2 days, if they still get the cold it is milder and they feel better.

Users wrote things like, "It stopped my cold right away," and "Is it supposed to work that fast?" "What a wonderful thing," wrote Physician's Assistant Julie.

"Now I have this little magic wand, no more colds for me!"

Pat McAllister, age 70, received one for Christmas and called it "one of the best presents ever. This little jewel really works."

People often use CopperZap for prevention, before cold signs

appear. Karen Gauci, who flies often for her job, used to get colds after crowded flights. Though skeptical, she tried it several times a day on travel days for 2 months. "Sixteen flights and not a sniffle!" she exclaimed.

Businesswoman Rosaleen says when people are sick around her she uses CopperZap morning and night. "It saved me last holidays," she said. "The kids had colds going round and round, but not me."

Some users say it also helps with sinus. Attorney Donna Blight had a 2-day sinus headache. She tried CopperZap. "I am shocked!" she said. "My head cleared, no more headache, no more congestion."

Some users say copper stops nighttime stuffiness if they use it just before bed. One man said, "Best sleep I've had in years."

Users also report success in stopping cold sores and warts. It can also prevent infection in wounds, cuts and abrasions.

The handle is sculptured to fit the hand and finely textured to improve contact. Tests show it kills germs on fingers so you don't spread illness to your family.

Copper may even stop flu if used early and for several days. In a lab test, scientists placed 25 million live flu viruses on a CopperZap. No viruses were found still alive soon after.

The EPA says the natural color change of copper does not reduce its ability to kill germs.

CopperZap is made in the U.S. of pure copper. It has a 90-day full money back guarantee and is \$49.95 at CopperZap.com or toll-free 1-888-411-6114.

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Crossword answers from page 16

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Happy Holidays! Happy New Year!