



Lighting up the season!

A Lobster Trap Tree, installed on the grounds of the antique Paragon Carousel, salutes the rich maritime history of the community while bringing a welcoming and warming glow to the shores of Nantasket Beach, Hull, this season.



Photo: by Patricia Abbate: PatriciaAbbatePhotography.com

A South Shore Tradition. The Lobster Trap Tree, a unique twist on outdoor holiday decorations found in New England, makes its debut this year on the shores of Nantasket Beach, Hull. Constructed on the lawn of the historic Paragon Carousel by members of the Hull Nantasket Chamber of Commerce with the help of local fishermen, it is just one of many small-town displays of light that punctuate our region with a welcoming glow during the darkest month of the year. Lobster trap trees (also known as lobster pot trees) can be enjoyed at this time of year from Maine to Provincetown. Since 2003, the town of Rockland, ME, has become known as the home of the World's Largest Lobster Trap Tree. Standing at 35 feet tall, it uses 155 40-lb traps, carries 480 feet of garland, is decorated with 125 buoys, and illuminated by thousands of twinkling lights. The tree's crowning touch is a 5-foot fiberglass lobster. As a salute to New England's lobster men and women, and a nod to our rich maritime tradition, Lobster Trap Trees have become a most welcome and meaningful tradition here on the South Shore. Take a drive along the coast this season and enjoy the brilliance of the lobster trap trees you'll find installed on the waterfronts of Hull, Cohasset, Scituate, and Plymouth. The experience will buoy your holiday spirit! For more information about seasonal light festivals, please see page 10.

Happy Holidays from the South Shore Senior News





Avoid holiday scams this season with the AARP fraud watch network

By Mike Festa,
State Director, AARP Massachusetts

5 SCAMS TO WATCH OUT FOR

BOSTON – Did you know that someone’s identity gets stolen every two seconds? The AARP Fraud Watch Network provides you with tips and resources to help you spot and avoid identity theft and fraud so you can protect yourself and your family. Our watchdog alerts will keep you up to date on con artists’ latest tricks. It’s free of charge for everyone: AARP members, non-members, and people of all ages.

Here are several things to think about as we approach the holiday season. The best defense against fraud is an educated consumer, so please watch out for these scams:

1. Fake websites. Scam artists set up fake websites, offering anything you could want to buy as gifts around the holidays, at prices that are too-good-to-be-true. And guess what? They are! You’ll never receive the gift you thought you bought, and the scammers could turn around and use your credit card information for their own purchases. Stick to well-known shopping sites, and always type in the web address, rather than clicking from a link to the retailer.

2. Stolen packages. Protect your holiday packages from theft. Some 23 million recipients per year report packages stolen from their doorsteps. To reduce the risk, arrange for a delivery that requires a signature upon receipt. Other options: Send gifts to the recipient’s workplace or have them

delivered to a pickup location operated by the carrier.

3. Gift card scammers. Are you buying gift cards this holiday season? Consider this. Thieves hit store gift card racks, secretly write down or scan the numbers off the cards, then check online or call the toll-free number to see if someone has bought the cards and activated them. As soon as a card is active, the scammers drain the funds. By the time your gift recipient tries to use the card, the money is long gone. To prevent con artists from ripping you off when buying a gift card, get the card from the retailer’s website or from the store issuing it.

4. Debit card drainers. Leave the debit card at home as you head out for last-minute holiday shopping. Consumer protection experts recommend using credit cards to protect against fraud and theft. With credit cards, you are liable for only up to \$50 of fraudulent use, and most credit card companies will waive this fee. In the case of a lost or stolen debit card, financial losses to the consumer can be much more significant. Call your bank for details.

5. Bogus charities. With the time for year-end tax write-offs approaching, the season of giving is ripe with bogus charities — especially for hot-button causes claiming to benefit police and firefighters, military veterans, sick or needy children, or victims of natural disasters. Ignore all email solicitations unless you previously donated to the particular cause. Unless you dialed the call, don’t provide a credit card number over the phone. And before donating, verify an organization’s legitimacy at Charity Navigator or Give.org.

Report scams to local law enforcement. Contact the AARP Fraud Watch Network at 877-908-3360 or online at www.aarp.org/fraudwatchnetwork for more information on fraud prevention. ∞



By Mark Friedman, Owner

Recently, The Boston Globe published two unnerving articles about home care gone very wrong. As owner of Senior Helpers Boston and South Shore I responded to *Stranger in the House* and its sister article, *The U.S. has Huge Need for Home Health Care*. I described the “state of the state” of the home care industry in Massachusetts; a considerably complex business, with lots of moving parts, as one that lacks basic regulation and industry standards. This makes it attractive and easy to get into as a business without understanding the innate seriousness of it.

Both Globe articles underscored this: if families are attempting to orchestrate the care of a loved one, they need to be able to check off a lot of boxes. Seniors need to be savvy consumers of home care, looking beyond price and deploying a critical checklist of must-haves if their care is going to be successful.

In tandem these two articles were disquieting. There were depictions of caregiver abuse and questionable caregiver training. For me and my staff they were painful to read.

Through the lens of these articles, my team, which includes trained nurses, HR professionals, seasoned caregivers, senior staff, front line administrators, and schedulers with CNA and Home Health certifications who also work caregiver shifts, speculated how the mistakes in this article could possibly have happened.

We decided to meet and ask ourselves the larger questions posed within them – are WE ever putting any of our own clients at risk? I hope our candid discussions prove helpful if you are selecting a provider to support your journey in aging.

“What disturbed me most about this article was that few of the caregivers seemed even modestly qualified to provide hands on ‘care’. In fact, little time was spent on the actual ‘qualifications’ and ‘verifiable experience’ of these, so called, ‘caregivers’.”

Lisa L. – Human Resources Manager

The impact of getting caregiving so “wrong” in these articles was stunning. It was consequential to the seniors involved and devastating to loved ones. Caregivers were unqualified and in some cases borderline criminals. Lisa assured me this would, and could, never happen at Senior Helpers Boston and South Shore and I am satisfied that our comprehensive Hiring and

NAVIGATING THE FUTURE

The impact of getting it wrong. The cost of getting it right. Why Home Care is not A Slam Dunk

Skills Verification Process screens, annual sexual offender, motor vehicle and other national background checking policies are all performing exactly as they should.

I also am heartened knowing that once hired, our standards for caregiver training, hands-on general care, and case-specific instruction are among the best in the region, including enhanced certifications that have underscored our deep expertise in Alzheimer’s, Dementia, Parkinson’s, End-of-Life Care, Recovery Care and complex chronic illnesses. We conduct routine peer reviews, provide broad curriculums for Home Health Aid programs, and offer incentives for furthering caregiver education. We also encourage families to fully engage in our education programs and process.

Had the families in The Globe article been working with a responsible agency, perhaps they might have asked about its “Philosophy of Care.” Ours begins with a very specific approach: meaningful work means caregiver readiness. My nurses, Robyn and Laurene, translate this into intensive training and orientation for every caregiver we bring on board. This includes a full days of tests, exercises, evaluations and skill development around topics ranging from fall risks, blood-borne pathogens, meals, nutrition, ADL evaluation (hands-on care technique) and medication administration. Most importantly, it covers comprehensive legal policies and procedures, the signs, symptoms and increasingly complex issues surrounding elder abuse and other challenges revealed in The Globe.

While I worry about the current and future caregiver shortage, caregivers and caregiving are the largest investments I make as owner of Senior Helpers Boston and South Shore because the quality of my direct care staff is the ultimate measure of doing caregiving right.

“What disturbed me most about this article is how little the meaning and value of ‘showing up’ meant to the caregivers.”

Robyn S. – Client Services Manager, Director of Nursing

We are a nurse-intake, nurse case-managed agency, which makes us all about The Plan. In turn, this makes us all about The Client and being client-centric in our approach to care. What is now driving our approach is the dynamic engine of the Life Profile, which Robyn administers during her intake interview. This comprehensive methodology analyzes a senior’s risk on 225 factors and is the tenacious force behind the plan of support.

When Robyn talks about “showing up” for a shift she is also talking about the importance of being there for clients when our caregivers are counted on most. Caregivers are an integral part of our clients’ ability to reach short, medium and long term goals for aging in place. Their written, custom plans include support for safety, physical and emotional wellbeing and take into account their longings, personality and family dynamics. This is much more involved than random scheduling and caregiver match-making.

This is where it is absolutely critical to have bench strength should something go wrong, and where a well-conceived satisfaction guarantee can enable conversation and response when issues arise.

The families in The Globe article were gypped on both fronts and had no recourse for any of the bad things that happened to them, other than to air their grievances in the media. This is lousy for the home care industry and extremely sad for the families involved in this story.

Robyn or I typically field the inquiry calls and in a few minutes we learn the journeys our clients are on, if a loved one has a complex condition like Alzheimer’s or Parkinson’s or recovering from a hospital or rehab stay. Our work has already begun: listening.

“I was disturbed by this article because everything that went wrong, could so easily have gone right.”

Janice P. – Scheduler, Caregiver

Immediately our schedulers (Dani and Janice) are reviewing the client profile against our bench strength of caregivers trained specifically in their support issues. I like to think we’re very good listeners, and while taking down relevant health information, we’re actively “listening between the lines”, and discerning the soft science of caregiver “fit” that is so critical to success.

Often, our families are in crisis. Our lead caregivers (Barbara and Sindie) provide comprehensive caregiver / client orientations and quality control checks to make sure we are doing what we promised and closing gaps where they exist.

Developing soft listening skills and a cultural team approach to care involves training and investing in people who are going to “show up” every day and do what’s right for our clients, even when they might do it behind the scenes.

Technology has advanced the overall sophistication and success in our business, especially communicating between caregiver shifts and

Navigating the Future...continued on p.14

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Aging with Sass & Class

Baggage Handling

By Loretta LaRoche

So many of us are caught up not only in trying to find out who made us stressed and miserable but also in storing and cataloging it for future use. I call this “baggage handling” because after a while, we have so much past misery that we need suitcases to put it in. We may need to hire someone to carry them if we have a whole set.

My grandmother Francesca was so good at recalling past history (mostly negative) that she could have been a curator for the Smithsonian. As a child, I would always ask her why she looked so unhappy. Her answer was always the same: “Because I suffer.” She’d go no further, but her face would become even sadder and her hands would go up in the air as she recited one of her many invocations for God to help her in her hour of need.

There was always an aura of mystery around my grandmother’s suffering, as if it were so unspeakable that it could only be alluded to in veiled words.

Every once in a while she would add a teaser: “My mother abandoned me!” This was all said in Italian, which adds such incredible drama. If she had said, “My bra is killing me” in Italian, it would have sounded like a death knell.

I kept asking my mother to explain it to me, but she would slough it off with “It’s an old story, and you wouldn’t understand.” Years later one of my uncles gave me the whole scoop. It was indeed a good candidate for a made-for-TV movie. It seems Francesca’s father died when she was eleven, and after a year her mother married a man twenty years her junior. This was virtually unheard of in Italy at the time. Because of the discrepancy in age and the fact that my grandmother was to embark young womanhood, her aunts deemed that if my grandmother lived with her mother and her young husband, it would not only bring disgrace to the family, but there was also the possibility that he might become infatuated with her. And so Francesca was sent to live with her aunts, who lived next door.

Even after my grandmother married and moved to the United States, bringing her mother and her mother’s husband with her, she continued to treat her mother like the Black Plague. The abandonment issue became the centerpiece for her quilt of suffering.

Many of us spend inordinate amounts of time on past injuries. It makes sense to use them as a way to identify what caused us pain, and hopefully to become more resilient as a result. But the most important lesson is to learn how to let go, live in the present, and to create a future filled with hope and joy.

About the Author: *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. , 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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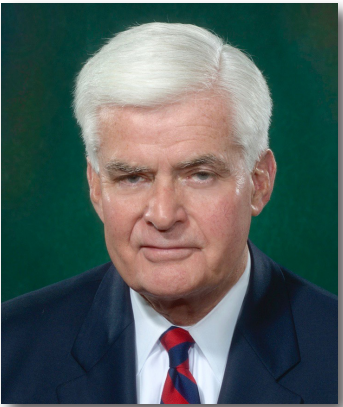
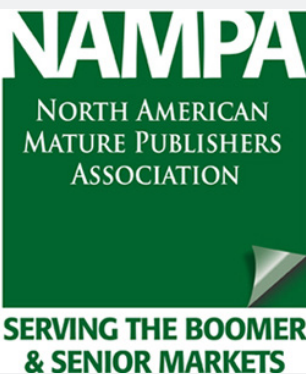
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HOME EQUITY WEALTH MANAGEMENT

Worried about running out of money? You’re not alone

The threat is real but solutions may be available to those who are serious about retirement security.

By George Downey

BRAINTREE – It’s no surprise that financial professionals have consistently reported – the number one concern among retirees and pre-retirees is fear of not having enough money to fund their retirement years.

Highlighting this reality, a Special Report from the Stanford Center on Longevity, *Seeing Our Way to Financial Security in the Age of Increased Longevity* (October, 2018), documents that increasing numbers of Americans are entering retirement with less savings and greater debt. Compared to previous generations, the prospects for continuing homeownership and financial security in retirement is changing – for the worse.

Among other conclusions, the findings illustrate that the majority of American workers from all backgrounds are not on a path to retire full time at age 65 under their pre-retirement standard of living. Consequently, they’ll need to consider alternative models of retirement, such as working longer, deferring Social Security, changing one’s standard of living in retirement, utilizing home equity, engaging new strategies for deploying retirement savings, or some combination of these models.

Clearly, the obvious answer is to start early, save more, and eliminate debt before retirement. More easily said than done. On the other hand, what can be done for those less well prepared? The question is challenging, but there may be answers for those willing to take the time and plan. Sounds difficult, and it may be, but avoiding the consequences is vital. The best approach is to engage competent professional help to lead you through the process, advise what must be done, and assist you with implementation of needed action.

To increase financial resources, one solution may be found in taking a new look at accumulated home equity, more recently recognized as “housing wealth,” and how it may be used more effectively.

Housing Wealth – an overlooked resource to increasing financial security

For the most part, traditional financial planning practices have excluded housing wealth in financial and retirement planning strategies. However, that is changing due to recent research and recommendations from reputable academics and retirement think-tanks – that housing wealth can and should be a fundamental consideration in financial and retirement planning. For many, it might be a game-changer to increasing and extending retirement security.

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Wealth Management...continued on p.22

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Senior Fitness



Enjoy the holidays & keep yourself fit with these tips

By Wayne Westcott and Rita La Rosa Loud

QUINCY - 'Tis the season when many older adults eat more food than usual with Christmas Dinners, New Year's celebrations, and other holiday events. Knowing this in advance and making some appropriate exercise modifications may prevent you from gaining extra weight (and being more physically fit) during this time period. Please consider the following facts and recommendations.

Muscle and metabolism are closely associated. As you increase your muscular activity you correspondingly raise your metabolic rate. This makes sense because more physical work requires more energy, and energy production is the major role of your metabolism.

However, muscle tissue is metabolically active even when it is at rest. Due to ongoing tissue remodeling, your muscles use 25 percent of the calories burned while you are sleeping. It therefore follows that muscle loss has a nega-

tive effect of resting metabolic rate and muscle gain has a positive effect on resting metabolic rate.

Adults who do not strength train lose about five pounds of muscle every decade, which leads to approximately a three percent per decade reduction in resting metabolism. Assuming a resting metabolic rate of 1500 calories per day, a three percent decrease means about 45 fewer calories used on a daily basis. These unused calories are stored as fat and are largely responsible for the obesity epidemic in our nation.

Many people think that metabolic slowdown is an inevitable consequence of the aging process, but it is not. In fact, you can add muscle and increase your resting metabolism at any age. In 1994, a classic study on muscle and metabolism was conducted at Tufts University. Senior men and women performed about 30 minutes of strength training (3 sets of 4 exercises) three days a week for 12 weeks. They did no other physical training during the research period. After three months, the study participants added 3.1 pounds of muscle and increased their resting metabolic rate by 6.8 percent. They concurrently lost 4.0 pounds of fat even though they progressively ate more calories on a weekly basis throughout the study.

That same year a similar study was conducted at the University of Maryland. Older men performed approximately 30 minutes of strength training (1 set of 14 exercises) three days a week for 16 weeks. They did no other physical training during the research period. After four months, these participants added 3.5 pounds of muscle and increased their resting metabolic rate by 7.8 percent. Like the

Tufts University research subjects, they concurrently lost 4.0 pounds of fat.

Based on the results of these studies, it is clear that regular strength training increases muscle mass and metabolic rate. While it is tempting to think that the new muscle is responsible for raising resting metabolism, this is only partly true. In effect, all of the exercised muscle (50 to 80 pounds in an average adult) contributes to the metabolic increase.

Assume that strength training raises your resting metabolic rate 6.8 percent, from 1500 calories per day to 1600 calories per day. Every day, you are burning 100 more calories at rest than before you started strength training. This is really an amazing benefit of regular resistance exercise, and one that most people don't realize. In fact, many adults avoid strength training because they believe it will increase their bodyweight. While strength training does rebuild muscle, it typically leads to fat loss due to the higher resting metabolism. In our unusually large 2009 study, the 1644 participants added 3.1 pounds of muscle and lost 3.7 pounds of fat after 10 weeks of strength training. These are essentially the same results as those in the Tufts University and University of Maryland studies, confirming the body composition benefits of sensible resistance exercise.

If you want to remodel your muscle, recharge your metabolism and reduce your fat, strength training is the perfect activity. By doing 20 minutes of strength exercise, two or three days a week, you should experience all of these advantageous adaptations.

About the Authors: Wayne L. Westcott, Ph.D., teaches exercise science at Quincy College and consults for the South Shore YMCA. He has authored 28 books on strength training. Rita La Rosa Loud, B.S., directs the Health & Fitness Center located at Quincy College and is a Master Fitness Trainer. ∞

Coping with the Holidays

By Nicole Long, MSW, LICSW

BROCKTON & PLYMOUTH – For many people, the holiday season is a happy and joyous time. For others, it's a stressful time. The emphasis on shopping, entertaining and family gatherings (to name just a few things) can be overwhelming.

Here are some practical tips to help minimize the stress that accompanies the holidays:

Before you go gift and food shopping, decide how much money you can afford to spend. Then, stick to your budget.

Discuss gift giving with your family and friends. Some families only give presents to the children; others pick names out of a hat.

Shopping malls, grocery stores and parking lots tend to be crowded and can become stressful. Try to arrive before the stores open. Make a list of who you need to buy a gift for with suggestions of what to buy them. Don't wait until the last minute to shop.

Eat healthy, exercise and get enough sleep. Remember to make some time for yourself.

If you feel lonely or isolated, reach out to others. Contact local clubs, religious groups or community centers. They can offer support and com-

panionship. Consider volunteering in your community. Helping others is a good way to lift your spirits and feel good about yourself.

Family gatherings can be stressful. As families change and grow, traditions often change. Choose a few to hold on to, and be open to creating new ones. For example, if your adult children can't come to your house, find new ways to celebrate together, such as sharing pictures, emails, or videos or using Skype. You could always get together before or after the holidays.

For some, holidays are a time for reflection. Empty nesters, older adults and individuals who are grieving, may be particularly vulnerable to feelings of loneliness. This is normal, but try not to let this spoil your holidays. Stay busy, and consider reconnecting with old friends, especially those who are supportive, caring and have a positive outlook.

Don't let the holidays become something you dread. The holidays don't have to be stressful. You can find peace and joy during the holidays if you put in the effort.

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 ∞

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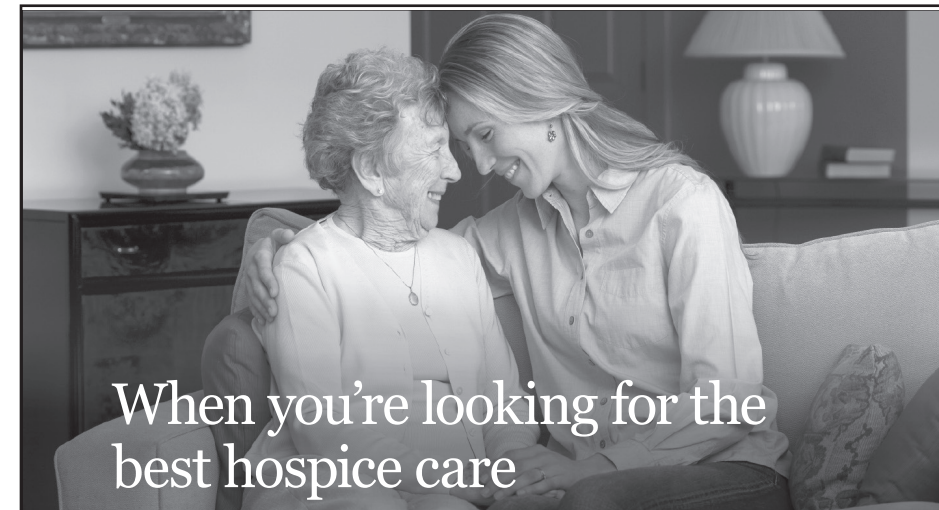
Winter coat

By Chris Hanson

I had a great Christmas last year, but the holiday season started out quite gloomy. The aftermath of the 2016 election had people engaging in nasty arguments on social media. Everyone is entitled to their political opinions but everything seemed so divisive this political cycle. I worried that there would never again be enough unity in this country to ever get anything done. The political climate almost became The Grinch Who Stole Christmas.

A short Facebook post put the Mean One back in his place. My friend Lisa is a teaching assistant at an inner-city school with several homeless students. She was tired of watching a little girl shiver in an ill-fitting spring jacket so she requested a girl's size medium winter jacket from her Facebook friends. The thought of a little girl shivering because she lacked basic necessities really bothered me, but I could not give her one of my big galoot sized winter coats. So, I told the story on a separate Facebook post and instantly my page exploded, really exploded with offers of help. My holiday spirits came roaring back, not just because of the compassion and generosity, but that it came from all walks of life.

The first respondents were suburban mothers. This did not shock me because a woman's maternal instinct goes far beyond her own kids. After the moms, a kid I met at a bucket of blood boxing gym asked me for a list of what the family needed. The owner of a local oil distributor offered a cash gift because he believes in giving back. A proactive, hotshot lawyer committed to buying a warm pair of boots. The owner of a yarn store knitted a hat and mittens for this girl. One of my oldest friends introduced me to a neighbor helping neighbor charity, The Kids Clothes Closet in Braintree.



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All night I was responding to offers of assistance. My specific request was eventually satisfied by the owner of a Wollaston consignment store. She even joked that no one would ever believe she was nice, but I know better.

She certainly does not know it, but the shivering little girl gave me a wonderful Christmas gift. I realized how lucky I am to have such big-hearted friends that did not pass judgment on someone so needy. No one asked why the girl was homeless, if her parents were employed, her place of birth, her race, religion, etc. They just insisted on helping. The little girl simply shined daylight on their ever-present benevolence and that gave me a warm feeling that lasted until January.

The Winter Smart Investor wants to replicate that warmth this year, and actually it is easy to do. As reported on website swissinfo.ch, neuroscientists from Zurich University found generous behavior makes you happier. After having test subjects spend money on others, researchers took an MRI scan of their brain activity. The researchers found strong activity in the areas associated with happiness and generosity. Most importantly, the study found these areas were synchronized, proving generosity can cause happiness. Check with your tax advisor, maybe you'll get a tax deduction too!

If you're feeling a little blue this holiday season, consider shutting off the TV and disconnecting the social media. Get involved with a local charity, feed the hungry, visit the lonely, clothe the poor or comfort the sick. My niece Mary likes to go Christmas Caroling with me. Just do what works for you, it could be the best gift you ever give yourself. Think of it as a non-financial dividend.

How ever you choose to spend the holiday season, I wish you a joyous one.

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 wickedsmartinvestor.blogspot.com. ∞

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STAYING HOME SAFE

The Path to Aging in Place Successfully

Five years ago Senior Helpers Boston and South Shore began work on an ambitious home care program for seniors and families “Going Home Safe”. At its heart was a deep concern for our seniors who seemed to be earning frequent flyer miles between their homes, hospitals and short term rehabs.

This concern strains the entire medical eco-system - 1 in 5 seniors are re-admitted to acute care after discharge to home. This derails plans to wellness and often sabotages their ability to age in place.

Since embarking on this journey, we have sought to do more than simply raise awareness across the entire care continuum -- but have worked to impact the discharge process, influence our partners and help educate our local, complex industry.

Home Care has not typically been part of these conversations but the medical system is beginning to understand how impactful our care can be in the quest to age successfully in place.

Our “**Going Home Safe**” program makes recovering at home a more confident option for seniors through an approach and philosophy of client-centric, nurse led and managed care.

Our most significant advancement occurred this summer (2018) when we introduced **The Life Profile**, a proprietary methodology that is combining science, common sense, and laser focused plans of care to make Going Home and Staying Home a reality.



THE GUIDING PREMISE



They say that if you don't know where you're going, any road will take you there.

In short we start “Going Home Safe” with the answer. We seek to remove whatever it is that can get in the way of our client’s ability to succeed at home and age in place!

Understanding the risks that can get in the way enables us to achieve an overwhelming success rate that dwarfs the current system.

Because the objectives are clear, the road to success becomes a straight one.

THE FIRST PIECE

With The Life Profile: **The Engine that Roars**

In 2018 Senior Helpers Boston and South Shore announced its strategic alliance with Houston based PBHS, a clinical research management firm. PBHS followed more than 75,000 patient case studies over 18 years in research projects across 22 states with 200 participating organizations.

This evidentiary-based methodology identifies, assesses and scores a senior’s individual risk profile across more than 225 issues.

This proprietary “engine” can change the course of success for a senior recovering at home. Why? Because it can assess and score the potential risks that a senior faces, enabling the family to put a **STRATEGY** in place to mitigate them.

Senior Helpers Boston and South Shore is the only home care agency in New England that utilizes The Life Profile. Our nurses are trained in understanding how to interpret and leverage its value in constructing a plan of care and support that makes the most sense for seniors.

THE SECOND PIECE

The second piece of “Going Home Safe” is the Plan.

This is the creation of the customized client-specific care plan. It focuses on continued recovery. It is an informed approach to doing or changing things at home to enable short, mid and long term success for seniors.

It is predicated on a keen understanding of the risk profile and what it will take for a senior to manage those risks to be successful. It will require making changes, modifying behaviors, recognizing when more help is needed, and being willing to ask for it and put it in place.



SHARON – 2019 is upon us, and ringing in the new year by toasting to family, friends, and new possibilities with bubbly is a tradition many of us partake in.

Sparkling wines are my absolute favorite style, not just for special occasions, but even for any random weekday lunch with friends.

Why save the celebration for holidays when we can celebrate each day? Where does one begin, and what is the difference between the world’s sparkling wines?

The word Champagne has become synonymous with sparkling wine, but not all sparkling wine should and can be accurately called Champagne. Champagne is not a wine, and it is not a grape. It is a region of France known for some of the world’s best sparkling wines. In order to be called Champagne, a wine must come from

the Champagne region.

Champagne is made from any combination of three grapes: Chardonnay, Pinot Noir, and Pinot Meunier. The Méthode Champenoise (also known as the Traditional Method) is the winemaking method followed in Champagne, which includes a second fermentation in the very bottle in which it will be sold. This can be very time consuming and laborious, which is often partly responsible for the hefty price tag on many Champagnes. Champagnes are aged in such a way that the resulting wines give a creamy, bready, brioche flavor in the glass.

Champagne is not where the world of bubbly ends, however. In fact, you can find a plethora of other sparkling wines from other regions of France, which are labeled as Crémant.

Prosecco is Italy’s famous bubbly. Prosecco is produced in northeastern Italy, specifically the Veneto and Friuli-Venezia Giulia wine regions, that uses mainly the Glera grape to produce Champagne’s Italian cousin.

A totally different winemaking style than used in Champagne, Prosecco tends to be fresher tasting with more fruit, less brioche. Proseccos can come in a variety of sweetness/dryness levels to please every palate. Prosecco’s price tag is equally as appealing, as you can easily find delicious Proseccos for under \$15 a bottle.

Cava is the well known Spanish sparkling wine that can be made from a combination of grapes, most commonly Xarel.lo, Macabeo, Par-

alleda, and Chardonnay. Cava can be found in a wide range of sweetness levels, although Brut is most common in the mass market. It can also be found in a variety of quality levels, although compared to their counterparts from Champagne, are incredibly affordable. Cava provides the drinker with a balance of fresh fruit and subtle brioche.

Excellent sparkling wines are made all over the world from all kinds of grapes, resulting in a variety of styles (white, red, and rose), in every sweetness level, and available in every price range imaginable. The fun is in celebrating special occasions with something new. Perhaps this year leave the \$10 bottle of Korbel on the rack and grab something new and exciting that will leave a lasting memory. Cheers to 2019!

About the Author: *Missa Capozzo, WSET3, FWS, BWSEd. Missa holds various positions in the wine industry, each of which brings her incredible fulfillment. She teaches students of all levels of experience and interest in classes and leads wine dinners at Boston Wine School, located at VINOvations in Sharon, MA. Missa also works to spread the love for local Massachusetts wines at Hardwick Vineyard & Winery in Hardwick, MA, and is the Director of Sommology at Traveling Vineyard's corporate office in Ipswich, MA, where she leads the wine and food education program for over 5,000 Wine Guides nationwide. <http://winedowntastings.com> <http://www.facebook.com/winedowntastings> [bostonwineschool.org](http://www.facebook.com/winedowntastings) ∞*

Fun, fun, fun until...

By Bill Levine

BELMONT – A decade ago my 88 year old dad lamented being forced to stop driving.

“I should have never have stopped driving. It is killing me,” he said.

He even fancifully insinuated that my sister had squealed on him to the doctor, who de-licensed him, just so she could appropriate his car.

From the bully pulpit of his corduroy couch, I rebutted dad’s wisdom of voyaging in his Volvo by reminded him that his across hall neighbor was the poster person for tragic senior driving, as she had killed a pedestrian. But after this cautionary speech I still felt sad for him because 70 years of his independence had been siphoned off.

Now I am contemplating buying a new car which just might be my last car, even though I am only 65. I may be off the road before 75 and struggling with a new reduced normal myself. The culprit forcing me off the road will not be incipient dementia or glaucoma. It will be non-verbal learning disorder (NLD), a spatial disability.

If I do have to hang up my key fob in the next few years, I will still proudly acknowledge that I held NLD to a drawer by remaining in good standing on the road for 48 years . Right now though my wife and two sons, 21 and 24, don’t see me as “in good standing” on the road. In fact last summer my younger son, Matt, insisted that I ride shotgun in my own car because he experienced a near demo derby with me at the wheel. I was not indigent about this request because I

have been an uneasy passenger when I’m driving.

For instance, at 16 I started driving lessons and once the lessons migrated to two lanes, the wheel felt unusually clammy. Calibrating the safe time and space window for lane changing seemed overwhelming . I wasn’t very surprised or angry then when the driving instructor said that I would need an extra batch of 12 lessons to be road test ready. After all, locomotive independence was not my strong suit. I had only casted off bike training wheels at age 9.

I practiced until I finally felt less endangered to drive my own car, and at 21 I acquired a ’68 Ford Fairlane. Through the Fairlane, Pinto, Previa and three Corollas I have never inspired confidence or gained total self -confidence as a driver. This is because of too many of the following: missed turns, abrupt stops, interminable looping in public garages , ill-advised lane changing, and 5000 miles driven completely lost.

In 2014 my wife was worried over the prospect of my soloing in the family Highlander for 300 miles to pick up Matt at college. First she asked that I take a friend with me who could at the least say “watch out.” Then fearing for the Highlander, she espoused that I rent a car for the trip. This didn’t make sense. Was I supposed to go to Enterprise and say, “I need to rent a car in case I crash.” ? Eventually, I was able to argue for my dignity, if not my driving skills, and with some trepidation set the Highlander’s GPS towards PA.

Then last year I had a disturbing conversation with my insurance company. I asked about the impact of committing two fender benders

in a calendar year. The customer rep replied in a confidential tone, “Normally after two at-fault accidents you are put in high risk pool, but since you have been such a long term customer, we won’t do this.”

I hope that I will not leave my car in the garage indefinitely, while I debate the wisdom of turning in my license. There are a lot of past experiences that I could conjure up to ease the pain of no wheels and spearhead a prompt decision. I survived college for three years without a car when friends where tooling around campus in VW bugs or pink El Dorados. Presumably, my wife would let me warm the passenger seat or If I can somehow figure out the app, Uber could save the day. Still I imagine that giving up driving involves down shifting that is not easy to execute.

It will be hard to abandon the notion that anyone with a AAA card , one good eye and a GPS can at least drive down the block to get a newspaper, --except me. Maybe I will luck out and the driverless car will ramp up sooner than later. Otherwise, I will be faced with the agonizing decision of turning in my ice scraper and old AAA maps. I picture myself as having the strength to do this. If not, my fate will be like the girl in the Beach Boys song in that I will have “fun, fun, fun” until an authoritative relative takes my T-bird or Toyota Corolla or used Hyundi away.

About the Author. *Bill Levine is a retired IT professional and active free lance writer residing in Belmont, MA Bill currently drives a 2017 Toyota Corolla with plenty of safety features. ∞*

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We are proud to be a leader in using The Life Profile and be the first to offer a program as extensive and comprehensive as our “Going Home Safe” program.

The tentacles of our program are now reaching into the community: We have an approved continuing education series for nurses and social workers, and seminars and tools to help our clients.

The seniors and families who use The Life Profile will provide invaluable feedback that will ultimately impact the advancement of this methodology.



This is important work today and into the next generation. Defining how we care for ourselves and those we love by managing risk to guide how we age is our focus.

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Cover Story

Lighting up the season & making spirits bright

If you're looking to brighten up the darkness of the winter months, take advantage of many colorful lighting displays and festivals that are taking place this season.

For centuries, lights have been used not only to illuminate the darkest months of the year, but to celebrate the winter holidays. Christmas, Hanukkah, and Kwanzaa are celebrated with lights and candles, and the Winter Solstice and the New Year are welcomed with an abundance of light.

Here are just a few places to enjoy the lights

this season. Don't forget to visit the South Shore's coastal towns for light displays and be on the look-out for the unique and beautiful Lobster Trap Trees. Enjoy!

Festival of Lights
Edaville Family Theme Park
5 Pine St., South Carver, MA
edaville.com

Theme Park is open, including Christmas Festival of Lights, featuring 17 million lights and special events. Open daily through Dec. 31, with extended weekend hours. Closed on Christmas. Free parking. Tickets online or at the gate.

Festival of Lights
The National Shrine of Our Lady of La Salette
947 Park St., Attleboro, MA 02703
508-222-5410
lasaletteattleboroshrine.org

Open 5-9 PM daily through Jan. 6, 2018
 Free admission but donations appreciated.

For more than 60 years, visitors have been wowed with displays featuring more than 300,000 lights illuminated on more than 10 acres. International Crèche Museum; Outdoor Crèche of Bethlehem; Concerts with Father Pat and various artists; daily and holiday Mass is celebrated.

Festival of Lights
Our Lady of Fatima Shrine
101 Summer St., Holliston, MA
508-429-2144
Xaverianmissionaries.org

More than 75 displays on 15 acres. An intimate and friendly atmosphere. Visit the snack bar for a hot chocolate and pick up a present at their gift shop. Open daily 5-9 PM. Free admission, donations appreciated.

Gardens Aglow
Heritage Museum & Gardens
67 Grove St., Sandwich, MA
508-888-3300
heritagemuseumsandgardens.org

A celebration of lights for more than a decade, the extensive gardens are aglow with beautiful light displays, extensive indoor holiday decor and activities. Open Fridays, Saturdays, and Sundays until December 30, from 4:30-8:30 PM. Tickets are date specific and may sell out, so act quickly. ∞



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New device stops a cold

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 in your airways and cause misery.

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

That's why ancient Greeks and Egyptians used copper to purify water and heal wounds. That's why Hippocrates, the "father of modern medicine", used copper to heal skin ulcers, and why Civil War doctors used it to prevent infection of battlefield wounds. They didn't know about viruses and bacteria, but now we do.

Scientists say the high conductance of copper disrupts the electrical balance in a microbe cell and destroys the cell in seconds.

Tests by the Environmental Protection Agency (EPA) show copper surfaces kill germs that are left on them. That way the next person to touch that surface does not spread the germ. As a result of this new knowledge, some hospitals switched to copper for various "touch surfaces", like faucets, bedrails, and door-knobs. This cut the spread of MRSA and other illnesses in those hospitals 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 and he hasn't had a cold since.

He asked relatives and friends to try it. They said it worked for them, too, 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 than usual 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." Now thousands of users have stopped getting colds.

Copper may even stop flu that starts in the nose if used right away and for several days. In a lab test,



New research: Copper stops colds if used early.

scientists placed 25 million live flu viruses on a CopperZap. No viruses were found still alive soon after.

People often use CopperZap preventively. Frequent flier Karen Gaudi 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. When her CopperZap arrived, she tried it. "I am shocked!" she said. "My head cleared, no more headache, no more congestion."

One man had suffered seasonal sinus problems for years. It was so bad it ruined family vacations and even dinners out with friends. His wife Judy bought CopperZaps for both of them. He was so skeptical he said, "Oh Judy, you are such a whack job!" But he finally tried it and, to his surprise, the copper cleared up his sinuses right away. Judy and their daughter both said, "It has changed our lives!"

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

People have used it on cold sores and say it can completely prevent ugly outbreaks. You can also rub it gently on wounds, cuts, or lesions to combat infections.

The handle is curved and finely textured to improve contact. It kills germs picked up on fingers and hands to protect you and your family.

Copper even kills deadly germs that have become resistant to antibiotics. If you are near sick people, a moment of handling it may keep serious infection away from you and your loved ones. It may even save a life.

The EPA says copper still works even when tarnished. It kills hundreds of different disease germs so it can prevent serious or even fatal illness.

CopperZap is made in the U.S. of pure copper. It has a 90-day full money back guarantee when used as directed to stop a cold. It is \$69.95. Get \$10 off each CopperZap with code **FLSL6**.

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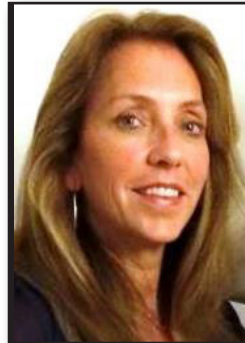
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UNION POINT



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 – “All work and no play means we are only using half of our brain.” This is, of course, a play on words from the original proverb “All work and no play makes Jack a dull boy,” that first appeared in 1659, in James Howell’s proverbs. So for over 350 years, it’s been written that we need to find the balance and if not, then we need to ask ourselves are we truly fulfilling our life and enriching our two brains. The Judge (our left brain) creates a routine in which it feels comfortable functioning. This structure allows us to work efficiently and effectively. The Judge thrives on tasks, problem solving, and openly takes on the stresses that come with day-to-day life. Of course, stress over prolonged periods of time changes the brain, and damages brain cells. The more we exercise the stress, the stronger it becomes. “Reducing stress and changing patterns of thinking over a period of time is reflected in the structure of the brain,” according science journalist Jo Marchant.[2]

Luckily for us, our Hippie (our right brain) is up for the challenge. It loves to live in the world of chaos with no rules, no guidelines, and to play! It embraces doing something that has no measurable purpose, plan or meaning. It offers your brain a much needed vacation from stress and processing.

These two brains battle for attention. We need to take care of our Hippie side, investing some energy into giving it a creative pursuit. When we are young, the dominant brain is the intrepid explorer, but once the Judge eventually matures and takes the lead. By allowing the Hippie to have a turn, it will exercise neurons, making new brain connections.

Ask the Hippie...continued on p.21



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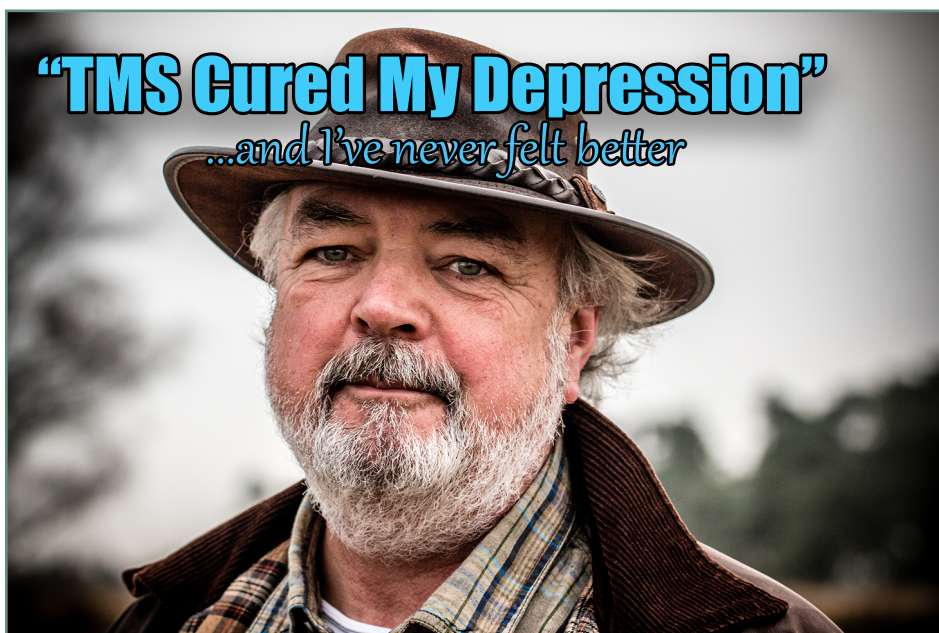
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team members. Investing significantly in it has helped to streamline our internal communications and staff operations while making everyone in my agency more available and responsive. We deploy a technology which encourages each of our clients to provide real time feedback on care, caregivers and the general experience of working with us. It allows us to respond to

concerns and issues; nip problems, fix miscommunications and change schedules. It also gives us the opportunity to reward high-performing caregiving and caregivers. Many of the experiences exposed in The Globe article could have been avoided with the use of a professional agency. Getting home care right, however, is expensive. In an unregulated industry, families need to know the right questions to ask, because what is included in an

“hourly-price” varies from agency to agency. For Senior Helpers Boston and South Shore all of our investments are baked into that one hourly number so we can be a home care agency that shows up every day fully prepared to do the job of providing caregiving that cares.

For many of my colleagues who decided to start a home care company it has not been a slam dunk. This business is a tough one with many moving parts that need constant investment and fine tuning, innovation, and always keen attention to detail.

The Boston Globe article certainly revealed the impact of getting home care wrong. If you are orchestrating the safe aging in place at home for yourself, or a loved one, it is important to know what’s involved in getting it right. I hope our internal review helps you navigate your or your loved one’s journey of aging.

About the Author: Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts. First by delivering an exceptional home care experience in a combination of highly trained and high-touch caregivers. And secondly by becoming a significant connection for elders to resources and services in the 75 communities his company serves. www.SeniorHelpers.com/South-ShoreMA. Contact Mark: MFriedman@Senior-Helpers.com ∞



By Patrick J. Kelleher

HANOVER - If you have an aging parent or loved one, this is a MUST read for you! By now, many of us have witnessed the slow and dehumanizing death by Alzheimer’s of friends and loved ones. In the final stages of this and other dementia diseases, there comes a time when the person can no longer speak, recognize loved ones, or move purposefully.

With that poor quality of life, many would choose to stop hand-feeding and hydration, and to allow the dying process to begin. However, long before that time arrives, the person in question has lost the capacity to make and to express that decision. If the person no longer has an effective way to be heard, institutions where such people are usually confined are legally and morally obligated to continue hand-feeding and hydration until the bitter end.

That end can come years and years later. A terrible characteristic of such diseases is that people may have lost all that made them whom they once were and, yet, they remain physically healthy enough to continue, in that absent state, for many years.

Existing health-care powers of attorney usually only rule out artificial nutrition and hydration, like feeding tubes and IV. Until recently, the documents did not include hand-feeding. Thus, despite the person’s health-care agent requesting otherwise, caregivers would be required to continue cajoling, persuading, and insisting that the person continue to be fed by hand. This process would rely on a primitive reflex in which touching the spoon to the corner of the person’s

Elder Law & Estate Planning

Alzheimer’s or dementia “Spoon-feeding” alert! What are your wishes?

mouth would result in an involuntary opening of the mouth. This could be misinterpreted as a desire to eat, and the sad situation could drag on and on without any way to intervene. I recently learned about a case where a retired nurse lingered on in a nursing home for an additional eighteen (18) years being “spoon fed” to sustain her life because a court ruling upheld the spoon feeding as basic care that could not be withheld. This apparently was not her wish but unfortunately, proper legal protections were not put into place before her incapacity.

In especially tragic cases, where the person’s swallowing reflex has become diminished, the person could aspirate food and fluid into the lungs, resulting in pneumonia. I recommend you visit our website elderlawcare.com to watch my video on how my dad ended up in a nursing home.

At our elder law firm we recently created a new legal document to supplement existing health-care directives and to specifically address the “spoon feeding” issue. Our clients now have the opportunity to state they do not want to be spoon fed if they are unable to feed themselves, can no longer use the toilet and can no longer move or speak or recognize loved ones. The document further requests that the person be kept comfortable and out of pain through careful medication and other measures to relieve any anxiety, agitation, or insomnia.

Especially when the dementia diagnosis is first made, and while the person still has the capacity to make and communicate health-care decisions, this supplemental health-care directive must be considered. Also, we recommend creating a video expressing our clients’ wishes, because when a person has become only a silent immobile presence in bed, caregivers can see



the person as he or she used to be, expressing wishes while still able to communicate them.

About the Author: Patrick’s mission in life is to help his clients and their families in a meaningful way with Estate Planning, Elder Law, Veterans and Special Needs Planning. For more information visit www.elderlawcare.com or call (781) 871-7526. ∞



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Social Security Update

Do you think your income-related Medicare premium is incorrect?

By Delia DeMello

Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare, too, including those with disabilities and those who have permanent kidney failure.

If you're a Medicare beneficiary who has been informed that you must pay more for your Medicare Part B or Medicare prescription drug coverage premium because of your income, and you disagree with the decision that you need to pay a higher premium amount, you may request an appeal. The fastest and easiest way to file an appeal of your decision is by visiting www.socialsecurity.gov/disability/appeal.

You can file online and provide documents electronically to support your appeal. You can

also file an appeal online even if you live outside of the United States. You may also request an appeal in writing by completing a Request for Reconsideration (Form SSA-561-U2) at www.socialsecurity.gov/forms/ssa-561.html.

If you don't have access to the internet, you can request a copy of the form by calling us at 1-800-772-1213 (TTY 1-800-325-0778).

Learn more by reading our publication Medicare Premiums: Rules for Higher-Income Beneficiaries at www.socialsecurity.gov/pubs/EN-05-10536.pdf.

Know someone who hasn't signed up for Medicare yet? They can use our online Medicare application if they:

- Are at least 64 years and 9 months old;
- Want to sign up for Medicare but do not currently have ANY Medicare coverage;
- Do not want to start receiving Social Security

benefits at this time; and

- Are not currently receiving Social Security retirement, disability, or survivors benefits.

Remind them that they should sign up for Medicare three months before reaching age 65, even if they are not ready to start receiving retirement benefits. They can opt out of beginning to receive retirement benefits now once they are in the online application. Then they can apply online for retirement benefits later.

You can learn all you need to know at www.socialsecurity.gov/benefits/medicare and easily share these resources with family and friends.

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

Crossword Puzzle Corner

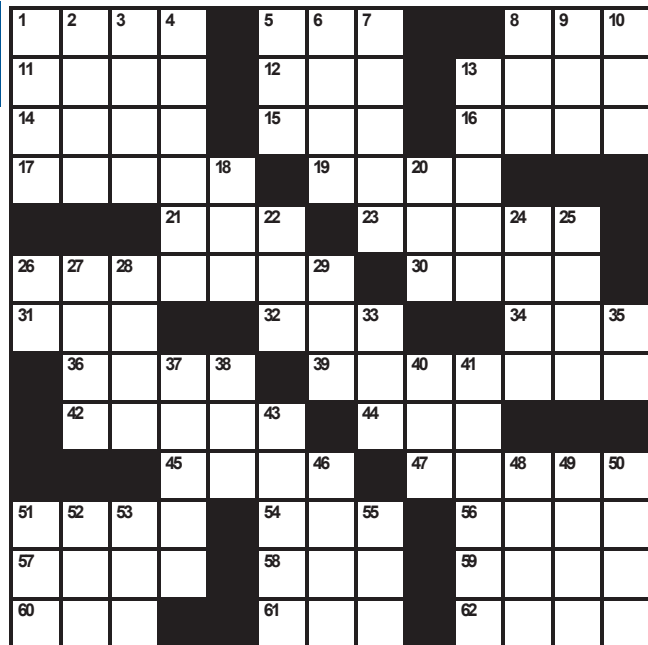
answers on page 18

Across

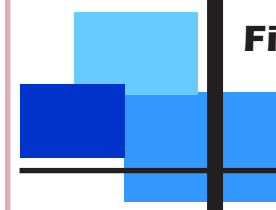
- 1 Skier's tow
- 5 Seasoned
- 8 ___ excellence
- 11 Tiny sea veggie
- 12 It's mostly nitrogen
- 13 Double agent
- 14 Caper
- 15 Golfers starting point
- 16 Final, e.g.
- 17 Tire attachment in the snow
- 19 "Back in the ___"
- 21 Dinky drink
- 23 Bake in a shallow dish
- 26 Searches on the internet
- 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

Down

- 56 Sacred cow
- 57 Numbskull
- 58 Take in
- 59 Chinese favorite, with egg
- 60 Stomach, for short
- 61 Genetic letters
- 62 Periods
- 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 payoff
- 53 Tachometer reading
- 55 School org.



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South Shore Happenings



The Holiday Marketplace
Saturday, December 1, 9 a.m. to 3 p.m.
The James Library, 24 West Street, Norwell
Admission is free, donations appreciated

Looking for locally made, one-of-a-kind gifts this holiday season? Include the Marketplace when you shop this year. Artisans on three floors of the James offer quality pottery, soaps, culinary creations, textiles, bird decoys, jewelry, writing instruments, specialty dog foods and treats and more for unique holiday gift giving. This season's unique craftspeople include Parker Posie Jewelry, Carberry Kitchen, Sirenetta Chocolatier, Mattapoisett Bird Works, Tiny Forest Soap Company and many more! Holiday Marketplace sponsoring partners are the Bob Melone Team at radius financial group, Liz McCarron Team at William Raveis Real Estate, Lynch Marini & Associates Inc. Sponsoring friends are Hingham Institution for Savings, and Norwell Package and General Store. ∞

DCR Adult Walking Club

The Southeastern Massachusetts Adult Walking Club meets each weekend on either a Saturday or Sunday for social recreational walks.

Meeting times may vary. Please see descriptions. This club is open to people of 16 years of age and older, and there is no fee to join.

Walks average 2 to 5 miles and terrain is varied. New walkers are always welcome.

Walks will be led by DCR park staff or a Walking Club volunteer leader.

The Walking Club meets at DCR sites across Southeastern Massachusetts. Some DCR sites charge a parking fee. For more info, visit: <http://www.mass.gov/eea/agencies/dcr/massparks/passes-and-fees/parking-fees.html>

The rangers recommend wearing hiking boots, dressing in layers and bringing drinking water on all hikes.

Saturday, December 8, 1-2:30 p.m.
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, and 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 at the back of the property. Follow signs. For info, call 617-727-4573.

Sunday, December 16, 1-3 p.m.
Blue Hills Reservation

Moderate walk, rugged and rocky terrain, 3 miles. Walk the green dot loop via Wolcott, Puddle and Border Paths. Meet

at the Trailside Museum NORTH parking lot at 1904 Canton Avenue in Milton. For more info, call 617-727-4573, ext. 4.

Saturday, December 22, 10 a.m. – 12 p.m.
South Cape Beach State Park

Moderate walk, along sheltered trails through coastal forest, no hills, but some soft sand. Hike about 3 miles with open vistas at marsh overlooks and secluded Calles's Beach on Waquoit Bay. Travel back along wooded fire road, wooden bridges and walkways. Park at Bayberry parking lot on right at South Cape Beach State Park, off Great Oak Road in Mashpee. For more info, 508-457-0495, ext. 125 ∞

Free yoga and meditation classes

HANOVER – The Hanover Council on Aging is hosting a free Yoga and Medication program on Wednesdays, from 6-7 PM, at their 665 Center St., Hanover, location. Sign up or show up! Free yourself of anxiety and thoughts that keep you from sleeping. Sharpen your mind. Chair assist provided. Reserve your spot at the front desk or call 781-924-1913. ∞

Peg's Picks



Trust Me

Author:
Hank Phillippi Ryan

If you're looking for a great psychological thriller that will keep your eyes riveted to the page, this one's for you.

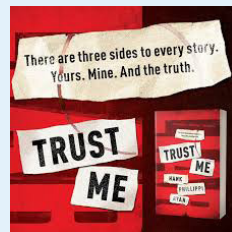
It's a chilling, complex, and unpredictable story that explores the changing perception of truth and keeps you guessing right up until the end.

The plot line could have been ripped from recent headlines, as it carries echoes of the Casey Anthony and Bella Bond tragedies.

The author deftly intertwines the lives of the story's murder suspect with the reporter who initially covers the story, and later assigned to write a book with a very different ending. Amazing!

With so many twists and turns, this book takes you on a gripping ride. A winner for sure!

An avid reader, Peg is a member of a long-standing book club located on the South Shore.



Wreath Relief: Dec. 6

WEYMOUTH – Join the festive fundraiser! Fairing Way at Union Point is holding its annual Wreath Relief Silent Auction and Holiday Open House on December 6, from 4-7 p.m., 25 Stonehaven Dr., Weymouth.

Bid on beautifully decorated holiday wreaths while enjoying seasonal music and light refreshments. To RSVP please call 781-660-5021. ∞



CROSSWORD PUZZLE ANSWERS FROM PAGE 16

1	T	B	A	R	5	O	L	D	9	P	A	R
11	A	L	G	A	12	A	I	R	13	M	O	L
14	L	A	R	K	15	T	E	E	16	E	X	A
17	C	H	A	I	18	N	19	U	20	S	R	
21	N	I	P	22	S	H	I	23	R			
26	G	O	G	L	E	27	S	30	E	T	U	I
31	O	H	M	32	W	A	33	Y	34	I	S	M
36	I	S	L	E	37	T	E	38	N	A	N	C
42	O	K	A	Y	43	S	44	N	O	D		
45	T	E	A	M	46	S	M	47	O	K	E	
51	D	I	R	T	52	B	O	P	53	I	D	O
57	D	O	P	E	58	E	A	T	59	R	O	L
60	T	U	M		61	R	N	A	62	E	R	A

South Shore Happenings

AARP driver safety course offered at South Shore Hospital Dec. 11

AARP Smart Driver Course can help Massachusetts drivers update skills

BOSTON — Recharge your driving skills! AARP Driver Safety helps drivers stay safe, educated and confident behind the wheel with the AARP Smart Driver™ Course. These courses are designed to help drivers age 50-plus familiarize themselves with the current rules of the road, defensive driving techniques, and how to operate vehicles more safely in today's increasingly challenging driving environment.

The course will be offered on Tuesday, December 11, from 9:45 a.m. to 3 p.m. at the South Shore Hospital, 55 Fogg Rd., Weymouth, MA 02190. Call 781-624-4034 for information or to register.

In addition to learning safety strategies that can reduce the likelihood of a crash, participants of the course will learn how aging, medications, alcohol, and other health-related issues affect driving ability, and how to adjust driving accordingly to allow for these changes. The course also helps participants determine when it may not be best to drive (e.g., late at night, inclement weather, etc.) and how to plan for a AARP Driver Safety offers classroom and online courses. The classroom course costs \$15 for AARP members and \$20 for non-members. The online course costs \$19.95 for members and \$24.95 for non-members. Although the program is geared toward drivers 50 and older, licensed drivers of all ages are welcome to participate. There are no official tests to pass in order to graduate from the program. Space is

limited, so register now.

For more information or to register for classes visit www.aarpdriversafety.org or call 1-888-AARP-NOW (1-888-227-7669). ∞



Be a Santa to a Senior

HANOVER – 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.

You can "Be a Santa to a Senior" by visiting the Hanover Mall, where you'll find a 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 fits until program volunteers arrive to collect them.

Modest requests such as slippers, supermarket gift cards, pairs of mittens, socks, sweaters, towels, and gifts of food are common requests. Once a tag is selected by a Secret Santa, the gift is purchased and returned (unwrapped) to the attendant at the Hanover Mall security desk. Volunteers collect the gifts on a regular basis, wrap and deliver them, then add new requests to the tree. You can be

a Santa to a Senior until Friday, December 14, 2018. For more information, please call 781-878-2994. ∞

Holiday music from the movies!

DUXBURY – The South Shore Conservatory is presenting a concert at its Duxbury Campus, 64 George St., on Tuesday, December 11, at 11 am.

South Shore Conservatory's Emily Browder Melville will be singing, Sarah Troxler will play piano, and Jesse Stiglich will be on drums. They will bring the cinematic holiday soundscape to you in this dynamic collaboration of favorite tunes from the movies.


Don't miss favorites such as "Baby, It's Cold Outside," "White Christmas," and "Have Yourself a Merry Little Christmas"! This is part of the SSC's free "Coffee Break Concert Series," sponsored by The Village at Duxbury.

Concerts last about an hour, and seating is limited. 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, call Beth at 781-421-6162 x204, and for a complete list of all SSC events and concerts, visit their website sscmusic.org. ∞





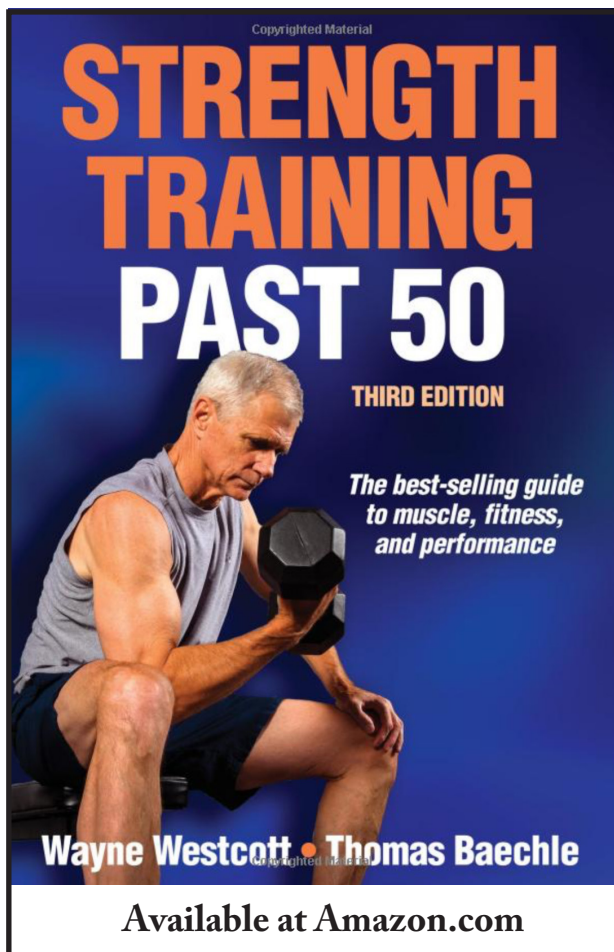
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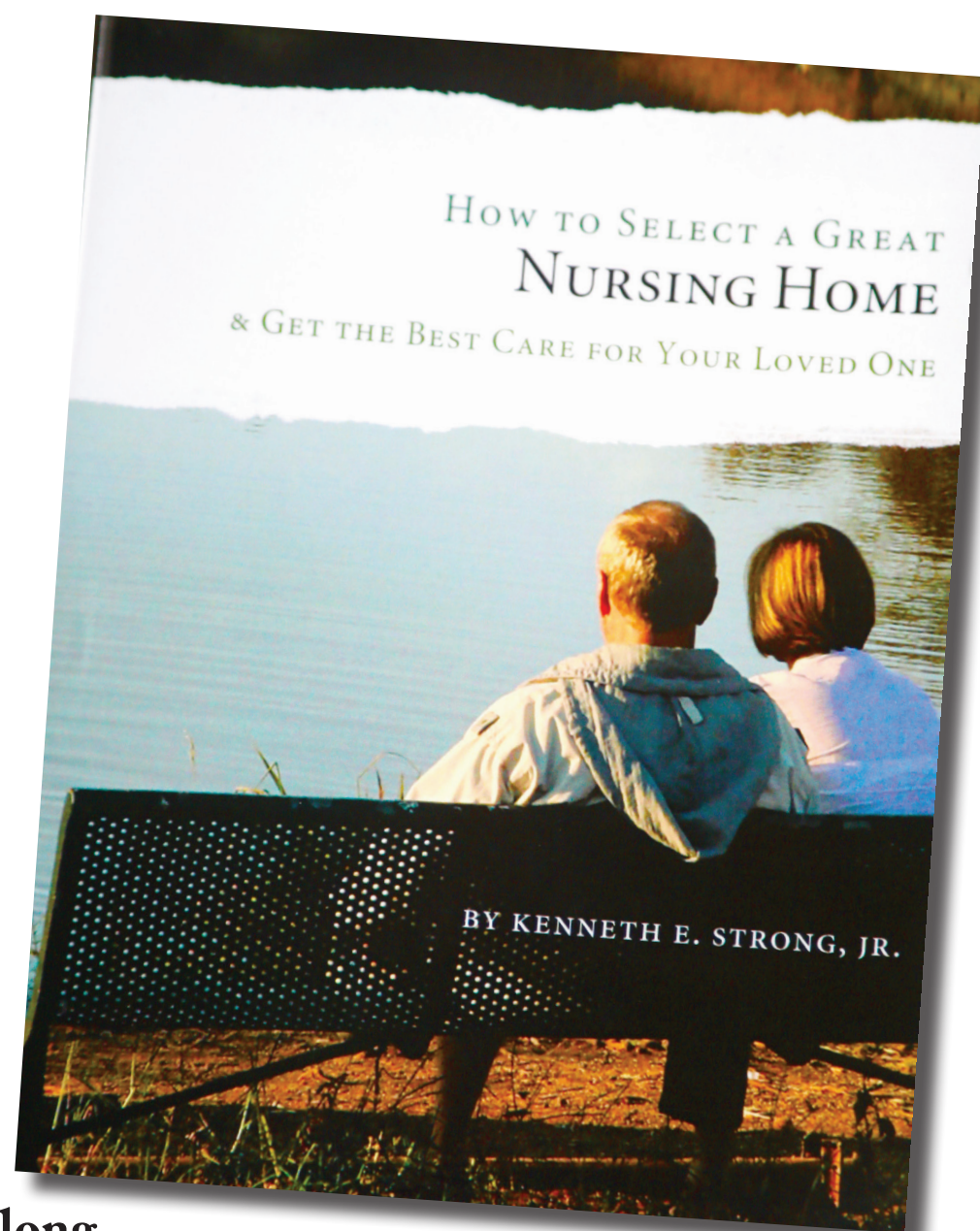
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Dare to Downsize!



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

By Randy Veraguas

Dare to not give a thing!

NORTH QUINCY – The greatest gift is not a thing! It's time.

Raise your hand if you know someone who has downsized! Look around. Do you see another hand in the air? Well if not, then you are either alone or the folks around you aren't reading this article! Ok, you can put them down now. My point is, everyone knows somebody who has downsized. So after you read this please ask them if this article is true. Ha, mark my words, they'll laugh and say, "Definitely, that's good advice!"

I've been writing this article for people who are going to downsize. And I guess I still am writing it for you...but my article this month is more for your friends and family to read.

Hello friends and Family of the Downsizer!

Guess what your downsizer doesn't want? That's right, things! In fact, they want you to have their things! If you take them, they will be happy. Oh sure, they still want gifts. They do. They've probably told you that they don't. I know. But they do. They just don't want the store bought kind. Not the kind that comes in a box. Not the kind that needs polishing or storing or putting together or collecting. They want a special gift only YOU can give them. Your time. Time is such a wonderful spaceless gift.

Can you give that? Certainly! How? Well, remember those silly homemade coupons? Not so silly, right? Weren't they the best! I remember being so proud making mine for my parents and I've treasured the ones my son has made me! Give the gift of time on a piece of paper. What do you like to do? Remember, your downsizer has more freedom now from house chores, more money to spend, and more time to spend with YOU. So...can you spare an hour to help pack the downsizer who's planning a move? How about a little time to help unpack and clean out all the empty boxes? Can you spare a few hours to help paint or spruce up a new room? Can you spare some time to take a walk together? Can you spare some time to make a run to the dump because your downsizer brought too much to their new smaller home? (I know this one is especially helpful due to my own recent experience! Hahaha!) How about just a nice walk, or

tickets to the movies or a restaurant gift certificate that they can share with you? If you're really close with your downsizer, since moving is hard work, how about a coupon book for a massage...from YOU! Wink wink, nudge nudge, know what I mean! Hahaha, (that's from a Monty Python skit).

Yes, have fun with this! Just ask yourself, will my gift be able to collect dust and take up space? If the answer is yes, then pass on it or give that to somebody who hasn't thought of downsizing yet. Your downsizer friend will be so appreciative!

Please, this season, dare to not give a thing!

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. ∞

Ask the Hippie...*continued from p.12*

So let's find the Judge/Hippie balance. Exercise your creativity, not your stress. Laugh, take a walk, cook a new recipe, paint a picture, sing a song, and explore the artistic you! Your brains will thank you.

About the Author: Phyllis A. DeLaricheliere, MS has made a career working with seniors for over 15 years. She is a sought after speaker/educator/author and excited about her new book coming out "Embracing the Journey: Knowing your Inner Hippie". To book her for a lecture or get on her pre-published waitlist for her book, email her at knowyourhippie@gmail.com or call (802) 999-7503 ∞



BRAVE Act Aid and Attendance Bill a victory for frail veterans

By Karen B. Johnson, President, Mass NAELA (the Massachusetts Chapter of the National Academy of Elder Law Attorneys)

There is great news for elder veterans, who will benefit along with all other veterans from the BRAVE Act that was signed by Governor Baker on August 9, 2018.

Included in this bill (Chapter 218 of the Acts of 2018) is Section 28. This section is the Aid and Attendance bill, which was written by MassNAELA (the Massachusetts Chapter of the National Academy of Elder Law Attorneys) and sponsored by State Senator Michael Rush, the Senate Chair of the Joint Committee on Veterans and Federal Affairs.

"Aid and Attendance" is a cash benefit offered by the Veterans Administration for older veterans who served during war and have limited income and assets. It gives them the means to bring care into the home or pay for assisted living. However, for many veterans, it is not enough to pay for the care they need and additional care is needed. For that they will need to apply for MassHealth.

Federal law specifically states that veterans' payments resulting from unusual medical bills are non-countable for Medicaid purposes. However, prior to the Section 28 legislation, MassHealth guidelines were unclear on how Aid and Attendance benefits relate to unreimbursed medical expenses and whether the Veteran's benefits were partially countable or not. As a result, there was inconsistency in the application of the rules and frail veterans in need of care, who were otherwise eligible for MassHealth, were often found ineligible. Section 28, the Aid and Attendance bill, ensures that veteran's benefits intended to help medically needy veterans pay for care are excluded for MassHealth qualification purposes.

In our role as an advocate on legislation supporting the elderly and those with special needs, MassNAELA wrote the language for Section 28 of the BRAVE Act to ensure veterans receive all the benefits they can to pay for the cost of care. We encourage veterans and their families to contact us if they have any questions about Section 28 or need assistance with applying for benefits. ∞

Queen Anne
Nursing Home

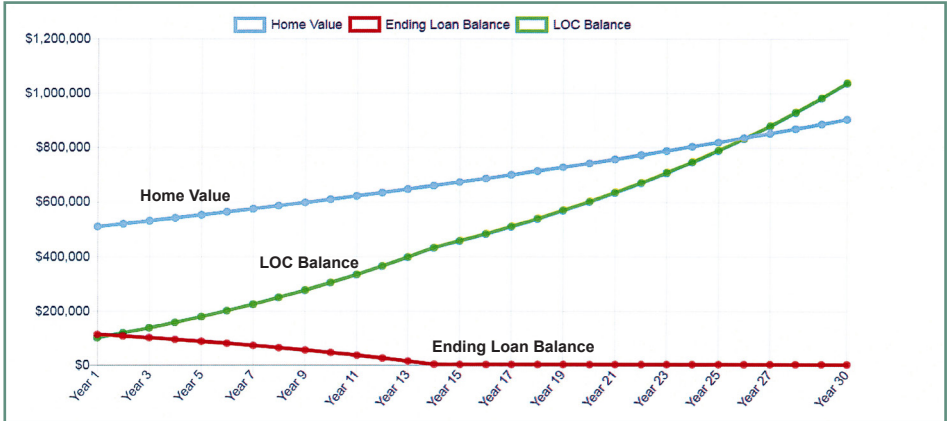
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NEW STRATEGY – Refinance (swap) Current Mortgage to a HECM Reverse Mortgage

This strategy involves replacing current mortgage debt or liens with a HECM reverse mortgage. The purpose is to: (1) convert mandatory monthly payments to voluntary payments; (2) establish a guaranteed growing line of credit; and, (3) enable voluntary payments that will reduce the balance owed and increase the credit line for future needs. Example:

- Homeowner age 62
- Property value - \$500,000
- Current mortgage balance - \$100,000
- Monthly principal and interest payment - \$1,000
- Objective – pay down mortgage balance plus establish a stand-by line of credit
- Strategy: Refinance to a HECM reverse mortgage – assumptions:
 - Property value increases at 2% annually
 - Interest rates continue at current level (4.98% interest + 0.5% FHA insurance = 5.48% total annual cost assessed monthly)
 - Upfront costs - \$18,000 (includes one-time FHA insurance premium –2% of \$500,000 value = \$10,000)
 - Terms: Annual ARM with 5% lifetime margin rate cap. No maturity date.
 - Voluntary pre-payments – assumes the borrower will continue to make voluntary \$1,000 monthly payments for 14 years then one \$1,000 payment in year 15. Thereafter, no payments are made.



END OF YEAR	CUMULATIVE VOLUNTARY PAYMENTS	LOAN BALANCE	LINE OF CREDIT	HOME VALUE	NET EQUITY
1	12,000	112,326	100,499	510,000	397,674
5	60,000	86,256	178,599	552,040	465,784
10	120,000	44,530	303,601	609,497	564,967
15	169,000	929	456,647	672,934	672,005
20	169,000	1,215	600,218	742,974	741,759
25	169,000	1,600	788,927	820,303	818,703
30	169,000	2,101	1,036,968	905,681	903,580

- NOTE:
1. This illustration demonstrates a similar objective of reducing the loan balance as the current mortgage provides. However, the HECM creates a credit line wherein the undrawn balance is guaranteed to grow, compounding monthly, at the same rate charged on the loan balance. In fact, the credit line could potentially exceed the property value should real estate values decline as shown above.
 2. Although this illustration does not show withdrawals, simply to demonstrate growth potential, the funds are available at any time.
 3. The accompanying chart shows projection estimates in five year increments to demonstrate longer term potential.

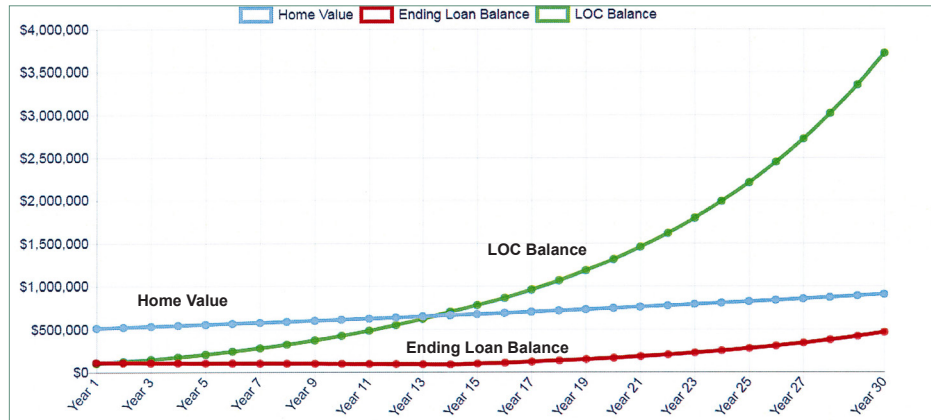
Rising Interest Rates – Effect on HECM credit line and balance owed projections

The first example (above) assumes interest rates do not increase in the

future – an unlikely assumption. This example illustrates what the results would be if rates began increasing 1% each year, reaching the 5% lifetime cap in the fifth year, and remaining constant thereafter at the capped limit. Essentially, this would portend to be a worst-case scenario.

Most importantly, however, notice the effect rising interest rates have on the credit line growth. Contractually, the credit line growth is driven by the rise (and fall) of the interest rate charged on the funds borrowed. Additionally:

- The credit line growth rate compounds monthly, thus accelerating the increases shown in below. Similarly, the balance owed will also increase at the higher rates.
- Borrower access to the credit line is guaranteed – even if the amount exceeds the property value as long as the loan remains in good standing.
- The credit line and the balance owed are separate accounts. As funds are withdrawn from the credit line, the loan balance increases by the same amount. Similarly, as voluntary pre-payments are made to reduce the loan balance, the credit line is increased by that amount.



END OF YEAR	CUMULATIVE VOLUNTARY PAYMENTS	LOAN BALANCE	LINE OF CREDIT	HOME VALUE	NET EQUITY
1	12,000	113,512	101,440	510,000	396,488
5	60,000	104,134	203,296	552,040	447,906
10	120,000	97,024	420,974	609,497	512,473
15	169,000	96,535	776,258	672,934	576,399
20	169,000	162,658	1,307,940	742,974	580,316
25	169,000	274,069	2,203,790	820,303	546,234
30	169,000	461,788	3,713,237	905,681	443,893

The examples shown here were developed to demonstrate the potential a HECM might provide without any withdrawals along the way. More representative scenarios can be customized to simulate more likely scenarios for individuals based on their circumstances and expectations. These simulations may provide greater insight into the potential value a reverse mortgage may provide. On the other hand, it may show that a reverse mortgage may not provide the best choice.

For the most part, reverse mortgages have been an overlooked resource due to a variety of misunderstandings and misconceptions. While the program holds great potential for many, it is not a suitable solution for all. Thorough understanding of each individual's needs and circumstances are essential before a reverse mortgage, or any other program to use housing wealth is employed.

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. Mr. Downey can be reached at (781) 843-5553, or email: GDowney@HarborMortgage.com ∞

Source: Stanford Center on Longevity. (2018, October). Sightlines Special Report: Seeing Our Way to Financial Security in the Age of Increased Longevity. Retrieved from <http://longevity.stanford.edu/2018/10/22/seeing-our-way-to-financial-security-in-the-age-of-increased-longevity-2/>

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