



SOUTH SHORE SENIOR News

AND METRO WEST

For Boomers and Beyond

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BABY BOOMERS

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AARP Survey Shows Retirement Security is Major Concern for Commonwealth Residents

As Work and Save Bill is considered by the Joint Committee on Financial Services

By Mike Festa
State Director, AARP Massachusetts

AARP Massachusetts recently released a survey of 600 registered voters aged 25 to 64 who say they are not financially prepared for retirement. Nearly all respondents aged

35 and over (89%) wish they had more money saved for retirement, and 89% of respondents also believe it is very important to be able to save for retirement while working.

To address this issue for our 775,000 members, AARP Massachusetts filed a bill to help people save more for retirement that was heard by the Joint Committee on Financial Services on November 5. An Act to Establish the Massachusetts Secure Choice Retirement Program and Expand the Massachusetts CORE Plan to All Employers, (H. 1075/S. 602) would expand the existing "Connecting Organizations to Retirement" (CORE) plan so that all employers could participate. AARP offered testimony at the hearing, and currently, the Senate and House bills are pending in the Joint Committee on Financial Services.

The Act would also create the Massachusetts Secure Choice Retirement Program. Secure Choice makes it easier for businesses to offer employees a way to save for retirement out of their regular paycheck, and it is an easy, stress-free way to grow retirement savings so you can take control of your future.

A secure retirement is out of reach for over one million Massachusetts residents, especially those who work for themselves or small businesses. While Social Security is a critical piece of the puzzle, it is not enough to

depend upon. Many future retirees will not be able to handle the rising cost of basic needs and health care and that's why we need the Secure Choice bill passed into law.

Data from the AARP survey shows that a majority (70%) of respondents report feeling anxious about having enough

money for retirement while nearly half (47%) are not confident they will have enough money to cover healthcare expenses in their retirement years.

The survey showed wide support for a public-private managed state retirement savings option. Nearly all (87%) agree that elected officials should support legislation that would make it easier for small businesses to offer employees a way to save for retirement. Yet, almost half of Massachusetts' private sector employees (about 1.25 million) work for an employer that does not offer a retirement plan. The majority (83%) of respondents with no current access to an employer savings plan said it was likely they would take advantage of an employer-offered savings plan.

As taxpayers, most (79%) of the survey respondents are concerned that some Massachusetts residents have not saved enough for retirement and could end up being forced to rely on public assistance programs. ∞



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NAVIGATING THE FUTURE

Visiting with Intention

By Mark Friedman
Owner – Senior Helpers

Thirty plus years ago, Robert Fulghum published *All I Really Need to Know I Learned in Kindergarten*, a simple read that became a phenomenal #1 New York Times bestseller and was translated into dozens of languages internationally.

This simplicity of intention got me thinking about the upcoming holidays in two ways. These times should be filled with thanks and grace but are instead often capped by anxiety and tensions. This is when adult children are back in family homes for extended visits, and seeing parents and aging loved ones, for the first time in months, in an up-close way. In many cases, these visits can be unnerving.

The second reason why this simple book resonates is that the upcoming holidays should remind us to tune out the noise around us and focus on what is important. We should use these wonderful homeward-bound visits to pay attention to little things, and be aware of the surroundings of our parents and loved ones.

It is the season to “visit with intention” with what Fulghum floats as this: “Remember the Dick and Jane books and the first word you learned – the biggest word of all – LOOK.”

The Power of the Holiday “LOOK”

I know the benefits of hiring “me” to help support seniors in their journey of aging. But, making a case for my agency is not helpful to building a case for more help around the house for an adult child who has just journeyed home to find a parent in distress. It is important to first understand the signs that Mom and Dad, a beloved aunt, grandmother, or other loved one is flagging. From years of study, we now understand the indications that something may be amiss. As visiting children and loved ones, your fresh eyes, ears, and sensibilities are well poised to pick up on signals, such as the following:

- Dramatic changes in physical appearance: weight loss or gain, unexplained bruises or injuries
- Loss of interest in hobbies and activities
- Difficulty with walking, balance or mobility
- Changes in mood or dramatic mood swings
- Consistent demonstration of poor judgment (falling for scams, giving money away)
- Medication mix-ups, forgetting to take
- Confusion performing routine tasks
- Sleeping the day away
- Missing appointments
- Poor hygiene: unkempt hair, grooming, dirty clothes, infrequent bathing
- Neglected household: no food in fridge, dirty house, unpaid bills, clutter, utilities shut off
- Fear of leaving house, of driving and of unexplained dents in car

When you are visiting with intention, one or more of these issues will be revealed through the natural course of your days. This is not about you running around with a notepad, but about your being a supportive observer of your loved one’s journey of aging.

If you suspect there are potholes, then the idea is to put a plan in place to pave the road.

LOOK for Openings to Talk

What I have found true about the holidays is the beauty of conversation time. Sharing concerns with your loved one is one of those conversations that requires courage, commitment, and command of the facts. Having worked with hundreds of families in the last decade, I know too well how the conversation about in-home care goes. Elders immediately feel a loss of independence; they fear, resist, and rebel against the idea of a stranger in

their home, and if they have dementia, these issues are exacerbated.

Adapting to the idea of in-home care and overcoming resistance on almost every front requires that you be confident in understanding what a great caregiver and a great agency look like. For both, you need to ask the right questions.



Five Qualities of a Great Caregiver

I happen to have a certain bias when it comes to caregivers and caregiving, because there is something intangible when it comes to the soul of caregivers. That said, our philosophy of care begins with our agency’s approach to caregiving — excellence requires caregiver readiness. This translates into intensive training, orientation, certification and a commitment to ongoing education.

My caregivers wear their Senior Helpers shirt and badge as more than a uniform. They wear it as a testimony to their training and readiness to do what is best, right, and safe for every client in their care.

As I see it, to determine the qualities of a great caregiver, you need to satisfy these questions:

- What has been the selection, on-boarding, background and reference-checking process?
- What has been the extent, breadth, depth and scope of training, orientation, and specific training—particularly for the issues of my loved one?
- How will the care be managed? Supervised? Coordinated? Communicated? In short, how is that caregiver supported by the agency, so he or she can provide excellent care?
- How are caregivers matched to my loved one’s personality, our family and circumstances?
- What if we want to change caregivers?

Five Qualities of a Great Home Care Agency

In the *Patient’s Playbook*, Dr. Leslie Michelson outlines “The 10 Questions You Must Ask Before You Leave the Hospital.” He poses questions like “What should I expect during my recovery?” and “What sort of equipment will I need?” These simple questions fundamentally stand between success and failure for recovery at home, yet are riddled with areas of grey.

Getting answers to these questions sounds simple, yet often ends up posing more issues that send most into tailspins. Here is when families turn to experts in the same way that drivers turn to mechanics when the engine warning lights go on. They expect mechanics to tell them what’s happening under the hood, because they certainly can’t. They won’t know if they got superior service or just an adequate job until they drive off — or potentially weeks later.

This may be a lame analogy, but home care is still a bit of the Wild West, and like the world of auto mechanics, the quality of service is all over the map. It’s important to take a closer look under the hood.

Most who know me in this industry know I am a strong advocate for licensing of home care agencies in Massachusetts. Right now, there is none, which makes home care businesses easy to launch, and why there is such a proliferation of them in every town and city in the state. This adds to noise in the marketplace and consumer confusion, especially when comparing home care companies based on price alone. These urgent questions deserve satisfying answers.

- What is the philosophy and approach to care and support that

Navigating the Future...continued on p.12

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Aging with Sass & Class

An Amazing Deal... Really?

By Loretta LaRoche

How many times have you heard someone say, "I just found this amazing silk jacket. It was only \$95. I saw it last week for \$300. What a deal!"

Now let's be real here. Is anyone naïve enough to believe that jacket was ever really worth \$300? No. It's more than likely worth \$20, since it probably came from a factory overseas where people make 50 cents an hour, if they're lucky. You consider yourself fortunate to have found this "bargain" because you've saved money by buying something you probably don't need.

Shopping has become a national pastime and has ended up creating overtaxed credit cards and new job opportunities for people who know how to get rid of the excess stuff you bought and tired of. I can't even imagine my grandmother or mother hiring a closet organizer or having a yard sale. In their generation, people weren't pressured by modern marketing techniques that seduced them into always desiring something new and different.

We, on the other hand, are constantly bombarded every waking moment with images of what's new and exciting. How many times have you heard "You can never have too many black pants?" How about when God throws lightening bolts into your closet? Or perhaps when your closet explodes and sends pieces of cloth throughout the house.

Of course, you can have too many black pants. I probably have more than Johnny Cash did. The irony is that I find myself wearing the same ones over and over! In fact, I can say that about a lot of my wardrobe. I really am considering going to a tailor and having them make me seven tops and pants in different colors. That would cut to the chase. No more pondering about which outfit to wear or how it would fit since my weight has often influenced my clothing selections. As a result, I could easily clothe a variety of body types.

At this stage in my life it would be such a joy to slip on something I knew I could get over my head easily, that would embrace my chest without strangling it, and would allow me some extra bloat room at the end of the day. Being bloated seems to be an ongoing problem. I worry that someday I might end up looking like a large helium balloon.

Has consumerism become all-consuming? I feel that it has. But that's just one woman's opinion. I tire of seeing commercials trying to make us feel as if we are missing out on something, and that our lives will change miraculously if we buy "IT." No amount of clothing, potions, or creams can make us feel good for very long. Our greatest path to well being is about how we nurture our minds and bodies. You just can't buy that!

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. Recently, Loretta was 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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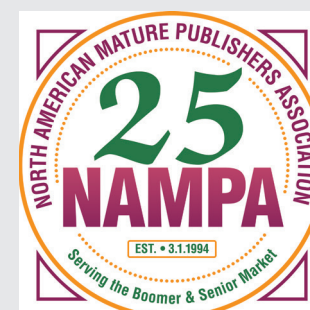
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Let's Get Moving

By Wendy Oleksiak
Compass Real Estate

If you want to make your upcoming move less overwhelming, it is best to break it down into phases, and plan as much as possible ahead of time. I will be stepping you through the process in my next few columns.

Two Months before Moving

- To organize your moving-related paperwork and bills, create a moving file. If you're computer savvy, create a relocation file; a manila folder works well too. Store receipts, moving quotes and other related records. To claim a deduction at tax time or business relocation reimbursement, you will need to keep a list of moving expenses.
- Create a spot to track valuables that will travel with you, i.e., jewelry, heirlooms, checks, birth certificates, medications, and legal and financial paperwork. These special items are to be kept separately from your moving boxes and should be transported by hand or through a shipping service with insurance, which offers a tracking system for your items.
- Create a reasonable budget for relocation expenses. There are ways to lower the costs of professional movers. For example, you could move fragile items, such as lamps, on your own, and hire a mover for larger goods and furniture.
- Before signing any documents, you need to read through them. Don't allow contracts to intimidate you. It is very important that you know exactly what is included in the estimate given. Questions to ask: Are any moving supplies included? Is there a separate mileage charge? Are there requirements for how belongings are packed? Anticipate tipping the movers if that is the industry standard in your area.

- Take time off from work for relocation day. Plan to move on a Friday, if possible. You will appreciate having the weekend to organize yourself.
- If you have school-aged children, begin inquiring about the school calendar and how to enroll. Request your children's transcript from their old school/s.

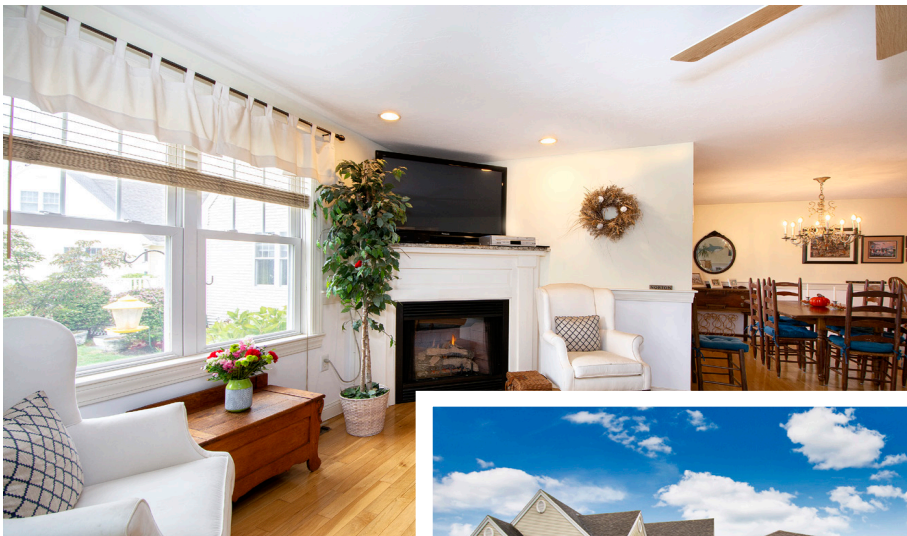
Organize a garage sale/Facebook yard sale.

- Unusual items, such as fine art, pool tables, storage safes, pianos, etc., require extra attention. You may need to hire a specialty mover to move these belongings, as the moving company you hire may not have the qualification required. Ensure you understand to the fullest what your movers will and will not move, so you may plan it out.
- If you're moving household goods from your home in Massachusetts to another location within the state, your mover must be licensed by the Massachusetts Department of Public Utilities (DPU). The DPU helps you by setting certain licensing and insurance requirements, which movers must meet. To understand state guidelines, visit the online government page: <https://www.mass.gov/guides/moving-within-massachusetts>. To verify a license, click the link on the page or visit: <https://eeaonline.eea.state.ma.us/DPU/Fileroom/Transports>

Six Weeks before the Move

- Get free moving boxes from grocery, office supply, liquor stores, bookstores and restaurants.
- Using different colored tapes/stickers for each room, label your moving boxes to make unpacking easier. Be sure to highlight "fragile" as needed.
- Take photos of electronics before unplugging them. When you are re-connecting them at your new home, the images will help refresh your memory.
- For easy furniture reassembly, put all your hardware in labeled bags.
- If you are relocating to a condominium or managed development, ask if there are any moving day requirements. There may be specific unloading areas, and the utility elevator may need to be booked for your exclusive

Let's Get Moving...continued on p.11



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Beautiful, sun drenched three bed, two bath condominium in popular 55+ Village Crossing neighborhood. Easy first floor living, with a light and bright open floor plan. Invite the stunning outdoor vista inside through the fabulously sunny deck, complete with remote controlled awning. Upgrades include granite kitchen with designer tile backsplash, gas log fireplace and finished second level, perfect to accommodate visiting family and friends. You will love the two car garage, accessed directly through the kitchen. No more toting groceries through the rain or snow. Terrific community clubhouse "The Boat House," with activities including cook outs, book clubs and more, also available to rent for private parties. This pet friendly neighborhood is an easy one mile walk to White Horse Beach, and offers close proximity to restaurants, Route 3 and the Sagamore Bridge. Golfers have choices with four plus local courses. Enjoy having your lawn mowed, snow shoveled and plowed, gutters cleaned for you and the many additional conveniences of condo living!



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COMPASS

'December to Remember' Fitness Program



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

QUINCY – Are you in the habit of letting the holidays interfere with your exercise routine, or prevent you from engaging in any physical activity at all? You may be thinking, “Oh, why even try? I’m surrounded by temptations that I can’t possibly ignore, so what’s the use of exercising or eating right?”

It’s true that much of your December time may be spent purchasing presents, and celebrating with family and friends, while sitting around eating and drinking high calorie foods and beverages that you normally would stay away from. Would you believe that the holidays are the best time to start healthy habits? For example, imagine continuing with your exercise program, improving your nutrition, and perhaps initiating a structured fitness program? Feeling skeptical? Let us show you how to get started by breaking some of your old habits and replacing them with healthy new ones during the holidays.

Perhaps you are like many people who think they have to go all out when starting an exercise or nutrition plan. The all-or-nothing approach can be overwhelming, and, in most cases, it is not sustainable. In fact, you may give up before you really get started! To achieve any important goal, it is best to break it down into manageable parts. For example, a friend said that rather than nagging her husband to exercise on a regular basis (the big picture), she enrolled him in a workout program (resistance training, endurance exercise, and stretching) that met just once a week (the small picture). He agreed, although he was adamant that he didn’t have any extra time to exercise. He was pleasantly surprised by how much he enjoyed his new exercise experience, and miraculously found time to train twice a week, ultimately three times per week, and he’s been working out ever since!

A similar approach can be applied to your eating habits. We realize that it can be very difficult to eat healthy during the holidays. However, positive adaptations can be achieved with small changes. For example, rather than

overhaul a traditional holiday meal, substitute healthier ingredients (olive oil, non-fat yogurt, etc.) for higher calorie components (butter, sour cream, etc.). The meals you prepare will definitely be healthier and will probably taste just as delicious. As a result, you are likely to experience less weight gain than normal during the holidays.

Here are a few more suggestions that may help you avoid the 5-7 pound fat gain that many of us experience during the month of December.

- **DRINK MORE WATER** – As a matter of fact, drinking cold water acts as a mild appetite suppressant and burns calories as it warms to body temperature.
- **EAT MORE FRUITS AND VEGGIES** – Apples, oranges, pears, carrot and celery sticks, pepper slices, and cherry tomatoes are highly satisfying and can prevent calorie overload that comes with standard snacks and large holiday meals.
- **EAT HIGH FIBER FOODS** – Vegetables and whole grains aid gastrointestinal transit processes. For example, low-fat dried fruits, such as prunes, figs, dates, apricots, and raisins may satisfy your sweet tooth, and help you to avoid less healthful cookies, cakes, pies, pastries, and candy. Just don’t eat too much dried fruit, as these foods are relatively high in calories, as well as fiber.
- **EAT LESS AT LUNCH** – Especially on days you are hosting or attending a dinner party to avoid too many total calories.
- **MAKE WISE FOOD SELECTIONS** – Select healthier meals, such as broiled fish or baked chicken, healthier soups and salads, lighter salad dressings, less butter and cheese, and ask for meals without gravies or sauces, or get them on the side.
- **LIMIT DESSERTS** – Try to eat just one dessert per day to avoid too much of a good thing, especially during the season when desserts are most prevalent.
- **DEPART PARTIES EARLY** – Enjoy the festivities, but know when to call it a night to avoid excessive food consumption and unnecessary extra calories.
- **AVOID OR LIMIT ALCOHOL** – Alcohol is highly caloric and can contribute to eating too much high-calorie holiday food. A seltzer

with a splash of juice, lemon or lime should satisfy your thirst with far fewer calories.

- **ENGAGE IN DAILY AEROBIC ACTIVITY** – A 30-minute walk burns about 200 calories depending on your bodyweight and walking pace.
- **STRENGTH TRAIN TWICE A WEEK** – To burn more calories and strengthen your



musculoskeletal system, do at least 2 sessions of strength exercise each week. In a Tufts University study, strength training produced a 7-percent increase in resting metabolic rate and a 15-percent increase in daily calorie requirements among the adult participants.

- **WORK OUT WITH A BUDDY** – Ask a family member, friend, or co-worker to train with you. Find someone who walks the walk, who is both an encourager and a role model in his or her nutrition and exercise behavior.

If you would like to engage in some exercise during the holiday season, consider our Quincy College “December to Remember” fitness program. This highly supervised exercise program features brief circuit training sessions, twice a week, for a period of four weeks. Participants in this 30-minute fitness protocol perform: two strength exercises for the legs, followed by five minutes of aerobic activity; two strength exercises for the trunk, followed by 5 minutes of aerobic activity; and two strength exercises for the upper body, followed by five minutes of aerobic activity, as well as stretching exercises. Please contact Wayne or Rita at 617-984-1716 if you would like more information about our basic and brief December fitness program.

About the Authors: Wayne, L. Westcott, Ph.D., is the Director of Quincy College’s Exercise Science Department and has authored 30 books on strength training. Rita La Rosa Loud, B.S., co-directs the Quincy College Community Health & Fitness Center and Fitness Research Programs and has also authored fitness publications. ∞

Elder Law & Estate Planning



The Difference Between Medicare and Medicaid and Nursing Home Costs — Who Pays?

By Patrick J. Kelleher, Esq.
ElderLawCare.com

HANOVER AND QUINCY – Our Elder Law Care Team will often hear our clients and the folks at our educational estate planning and elder law workshops confuse the words “Medicaid” and “Medicare.” The words look

alike and sound alike but the meaning and benefits of these two government programs are much different, and it is in your best interest to know the difference. Read on because you will learn a lot.

Both Medicare and Medicaid were started in 1965 under Lyndon B. Johnson’s administration in response to the inability of older and low-income people to purchase private insurance. Medicaid is an assistance program, funded federally and at the state level, that provides coverage for health care to low-income individuals regardless of age. Medicaid is the “long-term care” benefit that could pay for your nursing home care should you or your spouse become completely incapacitated. It is governed federally with each state administering its own plan, which can vary from one state to the next.

The Massachusetts Medicaid program is referred to as MassHealth. Medicare is a federal insurance program that provides health coverage for people aged 65 and over, or to those under age 65 with a severe disability, such as end-stage renal disease or Lou Gehrig’s disease. Medicare does not pay for long-term nursing home care but may pay for short-term acute care, such as rehabilitation after a hospital stay. Medicare often covers you only up to about 90 days of “short-term care” and not long-term care in the nursing home.

Medicaid eligibility is need-based, meaning both income and assets are counted when determining eligibility. Both Medicare and Medicaid will cover a broad range of health care services, including hospital stays and physician office visits, yet Medicaid will cover nursing home care, sometimes in-home care services, long-term care, and transportation to receive medical care, which Medicare will not pay for. It is possible to qualify for dual coverage, which means both Medicare and Medicaid will work together to provide health care coverage and lower costs.

Regarding cost, Medicaid, in most instances, is free of cost, although a small co-pay may be required, depending on the plan. Medicaid can also recover against assets in a recipient’s estate after the death of the recipient. This could mean a lien is placed and executed on a recipient’s home, depending on whether a surviving spouse or a blind or disabled child is residing in the home. This is what most of our clients 65 and over are gravely concerned about, losing the family home if either they or their spouse became completely incapacitated in a nursing home. Medicare is not free in that premiums and co-payments may be required for some parts of Medicare, and may be larger for those with a higher income, but eligibility is not income-based.

With Medicare, one has to work for about 10 years (40 qualifying quarters), at which point no premiums are required for Part A, which covers hospitalizations. Premiums may be necessary if you sign up for a Medicare Advantage plan, which is different from Original Medicare, where you are permitted to purchase supplemental coverage for out-of-pocket costs. Because Medicare is not administered by each state, a Medicare recipient will usually have the same coverage and pay the same co-pays and deductibles, regardless of the state of residence. Co-pays and deductibles are required for Medicare’s Part B (outpatient services) and Part D (medication)

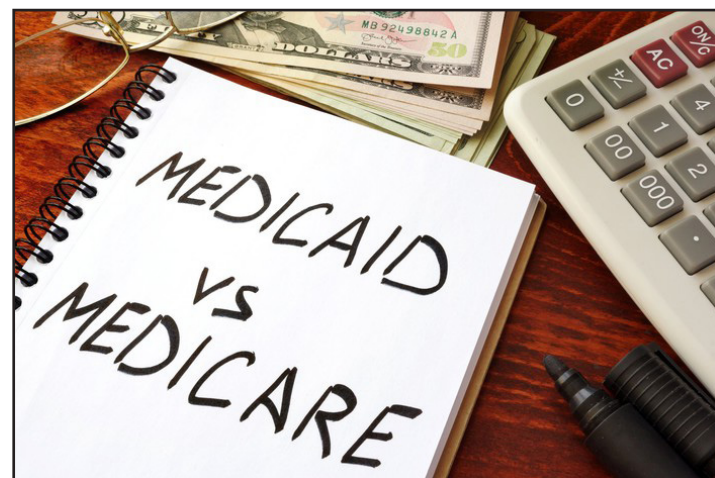
plans. Also, a financial penalty can be assessed if you do not sign up for Medicare Part B when you first become eligible, and there may be a delay in getting coverage.

Though basic differences are covered here, there is much more information to know regarding both plans, so research is encouraged before you hit the age of eligibility for Medicare to determine which Medicare plan may be right for you. Medicaid plans and coverage differ from state to state, and sometimes county to county. Medicaid benefits are not automatic; you need to qualify for them, and the process can be daunting.

If you have a loved one who is incapacitated and in a nursing home or in need of nursing home level care, it can cost as much as \$15,000 per month private pay. The average stay in the nursing home is about three (3) years. That can be as much as \$540,000 in private pay or possibly your lifetime savings, retirement or family home paying for the care. We may be able to help you qualify for Medicaid long-term care benefits and protect your family home from the nursing home.

To learn more, attend our next free educational estate planning and elder law workshop, because you will learn a lot. Contact our friendly elder law team at 781-871-7526 or email pat@elderlawcare.com to register for the next workshop, as we fill up quickly and seating is limited.

About the Author: Patrick J. Kelleher is an Estate Planning & Elder Law attorney and founder of the Elder Law Care Learning Center in Hanover, Massachusetts. He has been teaching free educational workshops for over 10 years at his learning center and in surrounding communities. Learn more at elderlawcare.com or follow Patrick Kelleher on Facebook. Offices in Hanover and Quincy. ∞



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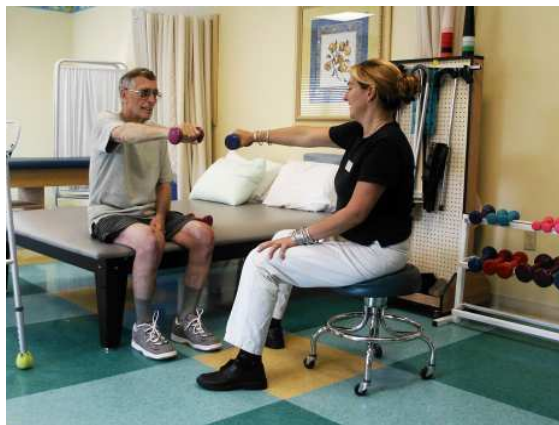
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"THE WICKED SMART INVESTOR"

Failed Santa

By Chris Hanson

HANOVER – During this most wonderful time of the year, it's common to make an optimistic wish list. Children wish for lots of toys, and investors hope for a magical advisor. Unfortunately, both parties are best served reverting to realistic expectations.

Taking my own advice, I knew if I wanted to revel in an enchanting holiday pipe dream, I would have to take a sabbatical from compliance-laden investment advising. So, I applied for a job as a department store Santa. The thought of kids, giddy with joy in my presence, was intoxicating. In stark contrast, most adults avoid investment advisors like the plague.

During a grueling interview process, I tried to convince the hiring managers of my Santa myth making ability. "I'll make a great Kris Kringle," I insisted. "My strengths include convincingly making empty promises that I do not have to deliver on," I joked. "With a straight face, I can tell the kids I know who is naughty and who is nice!" I would, however, have to conceal my lethargy so the precious little angels would believe I'm fast enough to circumvent the globe in an instant.

The interview was progressing gloriously until my conscience intervened, and I reluctantly admitted I'd make a horrible Santa Claus. Let me explain.

I work in a highly regulated industry that prevents me from making promises. It is flat out illegal to promise anything in my line of business. So if a little boy asks Santa Wicked Smart Investor for a toy truck I might say "A toy truck under the tree is possible. In fact, kids that ask for a toy truck are more likely to receive one, but I can't guarantee it." Tears and a significantly reduced queue may follow that Grinch-like qualifier.

Next, the naughty/nice judgment makes me uncomfortable. It's not my place to pass judgment on clients' behavior. My job is to examine their needs, goals and risk tolerance and manage their investments accordingly. Even if my clients put tacks on the boss's chair or fly paper airplanes on Red Line trains, it makes no difference to me. My advice is the same. Kids may surmise their behavior is irrelevant, as Santa skips the naughty/nice


calculation. I am very confident the parents would despise losing this hugely effective seasonal disciplinary leverage.

Lastly, I may tell kids that Santa does not deliver gifts every December 25th, just like the stocks end some years in negative territory. In fact, investors may liken the stock market to a Santa that gives great returns one year, only to take them back the next year. To top it off, he eats cookies and drinks milk anyway. Investors must realize that instant gratification is almost impossible. Money frequently needs years, not one night, to grow substantially. At this point, to avoid a public outcry, I'd be pink slipped.

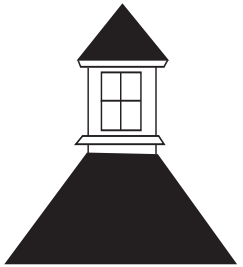
Investment advisors are not magical Fathers Christmas, we are simply mere mortals. It is our job to help you achieve your reasonable goals using our knowledge of investing, tax law and estate planning. We are able to reduce some risks using diversification strategies, but taking risks is required to earn potential returns. Market volatility and uncertainty are ever present, so we do our best to work within those confines. You also must be patient; the stock market may take 10 years to deliver joyous returns. The good news is that many investors can reduce risks, cut costs, and boost expected rate of returns using evidenced-based strategies.

That's an adult size portion of realism. I hope you have a Christmas that is just as joyous as your childhood memories.

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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50+ Jobseekers Network brings hope and help to unemployed

By Marie Fricker, Editor

"I'm not sure what I want to be when I grow up," joked Marshfield resident Kathy O'Neil as she introduced herself to other group members at a recent 50+ Job Seekers Network meeting, held at the Scituate Public Library. O'Neil had been a corporate project manager before her unemployment, but is considering a number of fields for her next career. The 2-hour session, facilitated by group leader Debbie Raymond, is one of 17 free, bi-monthly workshops for out-of-work seniors throughout the state.

Raymond, an experienced career counselor who leads the Marshfield and Scituate net-

working groups, said the biggest challenge for many baby-boomers is to believe in themselves. "Many people are feeling pretty isolated since losing their jobs said Raymond. "They are experiencing fear and self-doubt about finding a new position at their age. But I'm happy to be their cheerleader. It's great to watch people go from 'Who would want to hire me?' to 'I'm a perfect match for this job.'"

The 50+ Job Seekers Regional Network was created by Milton native and longtime global career coach, recruiter, and mentor Susan Drevitch Kelly, who sought funding from the Massachusetts Executive Office of Elder Affairs to bring

her dream to fruition in 2015. The program, which is managed by the Massachusetts Councils on Aging and supported by AARP, is seeking new host sites for expansion of its groups in 2020.

"Thousands of baby boomers were laid off during the 'dot com' crash followed by the economic recession of 2007-2009," said Kelly, who recently moved to Scituate. "These people had major debt from putting their kids through private colleges, refinancing their mortgages, and losing money in the stock market. When they applied for new jobs, many of them encountered age discrimination and were forced to accept less pay and fewer hours or to retire prematurely. They came to me for help, but I knew the dynamics of a group coaching program would be even more supportive for unemployed seniors facing the same obstacles today.

Kelly serves as the statewide Program Director of the expanding 50+ Job Seeker's Regional Network and promotes the value of the "mature worker" at events throughout the Commonwealth. A senior herself, she directs her considerable energies (she is a Yoga enthusiast and a competitive international Latin ballroom dancer) to helping her peers develop the tools and connections they need to re-enter the workforce.

"Baby boomers experience insecurity and low self esteem after a layoff or a big gap in their employment," said Kelly, who was recently elected to the Board of Directors of the Scituate Council on Aging. "They need help with updating their resumes, developing networking strategies, interview skills and elevator speeches, and using Linked In and other social media venues to connect with potential employers and recruiters.

Individual success stories from the 50+ Jobseekers program are plentiful. Raymond recently heard from three graduates of her groups who have found full-time work within the last month. "Each of them thanked me for the networking skills they gained through our sessions," she said. "I love hearing news like that!"

Jim Dakin, a talent acquisition specialist for Takeda Pharmaceuticals in Quincy, was the guest speaker at Raymond's November 14th group meeting in Scituate. He talked to the 34 seniors in the room about how to best use LinkedIn as a job search tool.

Before the session got underway, people in the room were asked to introduce themselves and mention their past professions. From architects and construction workers to teachers, scientists, engineers, and arborists, their backgrounds were as varied as their ages, which ranged from 50 to 67.

"I'm so happy to be able to attend a networking group like this right in my own hometown," said Terry Johnson of Scituate. "It's helping me make connections and explore new options. The motto of this program is 'Your age is your edge,' and I really believe that."

"For more information on the 50+ Job Seekers Network and a list of the 17 sites in Massachusetts, visit mcoonline.com/50plus, or contact Susan Drevitch Kelly at 781-378-0520. ∞



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Let's get moving...Continued from p.5

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About the Author: *As a former Registered Nurse, Wendy Oleksiak understands the importance of trust and accountability in creating a successful partnership. Honesty, hard work and professionalism paved the road to Wendy becoming the top selling agent at her previous firm. Wendy made the move to Compass to utilize cutting edge technology and state of the art marketing that provides her clients with the competitive advantage.*

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Wendy has lived on the South Shore for 20 years, raised two children and owned homes in the towns of Hingham, Scituate, Cohasset, and Duxbury. Her hobbies include oil painting, paddle boarding, boating, hiking, and enjoying the fabulous beaches in the area! You can reach Wendy at 781-267-0400. ∞

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Navigating the Future *Continued from p.3*

distinguishes this agency from all others?

- What is the professional case management approach to our care, by a nurse, social worker, and specifically trained caregiver(s)?
- What are the training standards for aides? Are they CNAs or HHAs, which represent what should be the minimum requirements to work in the industry? What is the ongoing training to maintain current standings?
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- What is the meaningful Client Bill of Rights and Service Satisfaction Guarantee?

One of the great lessons Fulghum learned in Kindergarten was this:

“Don’t take things that aren’t yours.” It seems to fit this potential holiday “visit with intention.” Parents and loved ones are on their own deeply personal journeys of aging. They are not yours to take, but you might certainly make them better, smoother, safer and more enriching with a little more support.


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. Please visit: www.SeniorHelpersSouthShore.com or Contact Mark: MFriedman@SeniorHelpers.com. ∞*

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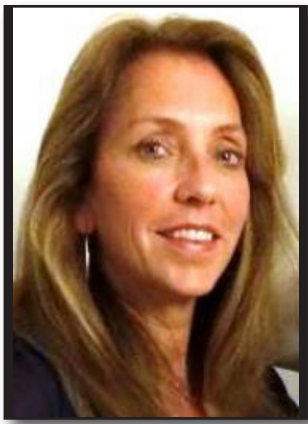
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ASK THE HIPPIE

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.

'Tis The Season...

By Phyllis DeLaricheliere, MS

'Tis the season to be Jolly! The holiday season is traditionally the time when we look forward to getting together with family. We all head to Grandma's house, where what awaits us are the smells and sounds of holidays past and the gratefulness of another year together. But we all know that the holidays can also be a stressful time of year. Through the hustle and bustle, we need to be aware of those family members who are caring for someone with Dementia. They often feel overwhelmed, lonely, isolated, and depressed.

What can cause some of these feelings? The holidays bring with them traditions that provide continuity throughout the years from generation to generation—a sense of connection and belonging. Our loved ones with dementia no longer can recall these traditions, and this can cause a heightened sense of loss for our family members. Yet we need to remind our memory-impaired relatives that they can still participate, and that remembering the traditions for them is our privilege.

So how do we prepare for the holidays? As a caregiver of someone with dementia, what can you do to get ready for this season and approach it with love, joyful anticipation, and laughter? This is NOT a time for mourning, but a time to celebrate another year that we are blessed to have our loved one with us. So here are some tips to help us get ready:

Don't compromise on the holiday because your loved one has dementia. Embrace the season as you should, and ask for help to make sure you can enjoy it too!

Plan ahead and make sure the family-gathering environment is set up for them to be successful. Have a quiet room available.

Have the family members wear nametags – decorate them! Make them fun; the grandkids will enjoy this, and it's a respectful way to help someone be successful.

Gift shopping – this is an easy one because they just love gifts!

Music – this is always a positive way to engage our loved ones

with dementia, and singing eases any and all stress. So have a holiday sing-along, play holiday music, or even watch a concert on TV.

Have photo albums out that will help family members and your loved one engage in meaningful conversation.

The kitchen is a magical place; the smells of the kitchen can trigger memories and provide holistic healing. Engage your loved one in the chores of preparing the dinner: stirring, setting a table, washing dishes, or passing out the plates. Respectful, meaningful engagement is important.

Make sure your loved ones with dementia have enough to eat, even if you feed them ahead of time and allow them to pick at dinner. Plenty of liquids are also important. We tend to overlook the obvious.

Finally, have YOURSELF a Merry Holiday! Ask your family for support to give you a respite, a day away to do something you would like to do. This is not selfish, but necessary. Give yourself permission to be YOU. You cannot help others if you do not take care of yourself.

It is my wish for all of you who are living with someone with dementia that you can celebrate the gift of life, bring the magic back into your lives, and enjoy the MOMENT.

For moments are what we have.

Happy Holidays!

About the Author: Phyllis A. DeLaricheliere, MS is a sought after speaker/educator and is getting ready to publish her book: "Embracing the Journey: Knowing your Inner Hippie." Her passion for finding solutions to the dementia epidemic has turned into a crusade and she is humbled to be able to touch so many caregivers out there that she respects so much. To book her for a lecture or get on her pre-published waitlist for her book, email her at knowyourhippie@gmail.com. ∞



If You Can't Fly South, Prepare for Winter!



By Maria Burke, RN
Owner - Celtic Angels
Home Health Care

I like to give seniors and their family members who are taking care of a loved one a quick checklist on things to address in preparation

for the harsh winter months ahead.

- **Walkways** – Make sure the walkways you use to get in and out of your home are in good condition. Repair cracks to avoid any potential falls.
- **Ice and Snow Melt** – Have a bag ready for the first ice and snowfall so you or your loved one isn't caught off guard and homebound until the walkways are passable.
- **Proper Lighting** – Good lighting through-

out the home, both inside and out, particularly in the room you or your loved one uses most, is very important. Our eyesight diminishes as we age, and providing a well-lit living area will be helpful for ease, comfort, and safety.

- **Heating** – Check your heating system to make sure it's in good working condition in order to avoid emergency situations during the winter months. Call a professional if you're not comfortable with this task.
- **Reduce Clutter** – At any time of year, it's good to de-clutter your home or living space by tossing old newspapers, junk mail, and other items to ensure clear pathways to and from the kitchen, washroom and bedroom. It also makes for a clean, fresh and cheerful environment when living areas are organized and clutter-free.

Bundle up and stay safe!

About the Author: Maria Burke, RN, Owner,



Celtic Angels Home Health Care. Maria Burke was born in Midleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from there, launched her own home health care company. Celtic Angels has two offices; Weymouth and Needham and services hundreds of elderly people across Massachusetts with a variety of services including skilled nursing, homemaking services and home health aide and CNA care services. ∞

Managing Holiday Stress

By Nicole Long, MSW, LICSW



The hustle and bustle of the holiday season is upon us. Although many enjoy all the preparation and festivities, it can also be a very stressful time of year. Here are a few coping strategies:

Plan ahead. Use a calendar to not only keep track of holiday gatherings and events, but to plan tasks of what you'd like to accomplish and when. If you have a smartphone, consider setting calendar alerts to help keep you on track. Make a list of who you need to buy a gift for along with potential gift ideas. Think of your calendar and gift list as helpful "working documents" in which

you can add, change and, most importantly, cross-off items as completed.

Maintain healthy habits. It's easy to overdo it during the holidays with too much shopping, too many sweets and far too little sleep. When you're overtired, tasks suddenly become much more difficult. Avoid overcommitting yourself. Although you might like to accept every invitation and generously give of your time to help with holiday preparations (baking, cooking, decorating, etc.), it's just not feasible to try to do it all. Strive to maintain a healthy diet, exercise and sleep routine. Most importantly, make time for yourself.

Reach out. The holidays can be a time for reflection, which may increase stress and also bring about feelings of sadness or loneliness. It's important to reach out to others – a caring friend, your local community center, club or religious group – for support and companionship. Consider volunteering. In every town, there are any number of local organizations that need volunteers, especially during the holiday season. Old Colony Elder Services (OCES) is one of 25 Aging Services Access Points (ASAPs) in Massachusetts offering a variety of volunteer opportunities. Reach out to OCES' Volunteer Coordinator for assistance locating a volunteer opportunity near you by visiting: www.ocesma.org/volunteer. Helping others will help you to feel more positive about things as well.

Stay connected. Maintaining holiday traditions may prove difficult if distance or circumstance separates you from family and friends. But, try to find ways to preserve those bonds and celebrate together. Technology enables us to connect at any time from just about anywhere, so take ad-

vantage of it and share photos, videos, emails and texts. Whether your family is in a neighboring state or across the ocean, arrange a time to talk via phone or video chat.

Check-in. The holidays are an ideal time to check on an older family member, neighbor, or friend who is living alone to see how they are coping.

During your visit, look for signs that he or she may need assistance. Outdated or a lack of food in the refrigerator and on shelves may indicate that he or she may not be getting out to purchase groceries or is unable to prepare nutritious meals. Mail that is accumulating may indicate that he or she is having difficulty keeping track of and paying bills. Is the laundry piling up? Is their appearance unkempt? These may be signs that assistance with money management, household chores or activities of daily living is needed.

There are a number of supportive services available to older adults which helps to keep them healthy and safe while enabling them to remain independent at home.

To learn more about supportive services and other resources available to older adults and family caregivers in Massachusetts, contact OCES at 508-582-1561 or your local ASAP.

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 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of older adults 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 older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org ∞*



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THE GRAPEVINE



Gift Giving: Thinking Outside the Box



By Missa Capozzo

The holidays are a special time of year, as should be the wine we gift to our friends and loved ones. Special wines don't necessarily need to equate to expensive or unapproachable.

There are a variety of ways you can give a fabulous gift without spending hundreds of dollars on wines your recipient might be afraid to drink.

One of my favorite holiday gifts to create is a festive bag or basket with wine and food pairings. A combination I particularly like is a fruit forward red (think an old vine California Zinfandel) alongside a bag of Brookside dark chocolate covered fruits, a bag of Raspberry Milano Cookies, and a block of sharp cheddar cheese. Or maybe your gift recipient is a Cab lover. Cabernet Sauvignon, paired with dark chocolate mint, is mind-blowing, as is pairing it with horseradish cheddar. Add in an accessory or two, such as a set of unique wine glasses, or

perhaps a crystal decanter, and you have a gorgeous basket that will be a huge hit.

Themed gift baskets are a lot of fun to give and receive. A "movie night" theme is a crowd favorite. Create this gift basket around a bottle or two of buttery California Chardonnay and a few bags of buttered popcorn or kettle corn (the ultimate wine and snack pairing). Select a block of locally made cheese and some artisanal crackers, perhaps a few salted caramels, or some white chocolate truffles to include a sweet treat. Add in gift cards for Netflix and/or Hulu, and your recipient will have a fun, cozy plan to enjoy the first snowstorm of the season. Get creative!

Yankee Swaps are a blast, and everyone always seems to fight over the wine! Whether your swap has a \$10 or \$25 price limit, you cannot go wrong with easy drinking wines with fun, eye-catching labels. People are fascinated with the 19 Crimes line of wines, which have a special app: when you point your phone at the label, it comes to life and tells a story. Personally, I love wine labels that have dogs on them, such as Bar Dog. Middle Sister wines, with their

quirky names, such as "Drama Queen," "Mischief Maker," and "Sweet & Sassy," are a huge hit with women. Not only will the recipients love the wine inside the bottle, but they will rave about the labels.

There is always a place for high-end or premium bottles of wine, and the holidays are certainly the perfect time of year. With New Year's Eve right around the corner, this is the ideal time to gift a bottle of nice Champagne, whether mid-range price points, such as Moët & Chandon, or Veuve Clicquot, or the higher end \$150+ range, such as Dom Perignon, Cristal, or Krug. These are perfect wines that the recipient can save to open for a special occasion or celebration if they wish.

Cheers to a wonderful holiday season!

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 ∞

Art Matters IV Reflections on enjoying works of art



By Janet Cornacchio

SCITUATE - Having been in and out of galleries and museums most of my life, I've learned how to appreciate all different forms of art expression from ancient to abstract. Appreciating and understanding art does not mean that you'll suddenly find

all different art forms enjoyable no more than you may savor all different forms of cuisines with equal gusto! When my dad was young spaghetti and pizza were strange foods that only Italians ate. Now, we eat all kinds of foods from all over the world from kimchi to curry. No doubt, just as there's always some new discovery in the cooking world, so too, there are fads and classics in the world of art.

The food analogy seems very apropos to art. Just as an occasional four-star French meal is a gourmet treat or visit to a tapas bar may be fun, comfort food is what we indulge in at home. And depending

on the intensity of your collecting habits, you may choose to indulge in the visual equivalent on any of those analogies in your art selections.

Since I paint, when I collect art, I tend to purchase styles I enjoy but would never aspire to do myself. So when you look at a work of art in a museum how is that different from one in a gallery where it's for sale? For me, as a student of history, understanding the who, where, and when is part of the enjoyment of the piece such as Michelangelo's Sistine Chapel which was commissioned by Pope Julius II and is full of complex theological meaning, or understanding the breakout style of the popular Impressionist movement (they were rejecting the more formal style of the Academy Francais.) Or tracing the evolution of an abstract artist's style, from a realistic drawing to an abstracted cubistic representation of a branch by Mondrian.

Most of us will never own museum quality works of art unless you count framed prints, but we can all find satisfying original works of art created by the many talented artists around the South Shore or wherever we call home. Having watched potential art collectors search for the right piece, I have a few suggestions. First and foremost, buy what you love, what speaks to you, and for goodness sakes don't worry about its investment value unless you're buying in the multiple thousands range. If you have a place you want to put a work of art, ask what the return policy is. Buy it and take it home and try it out. If you don't

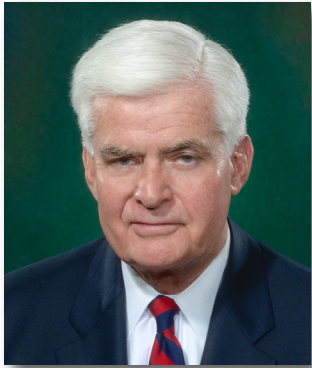
like the frame, see if the artist will lower the price and take the frame off. Note: The frame colors and styles on your walls don't have to match. Next time you go to a museum, look at the variety of styles on the works on display. Good frames should match the style of the piece, that is, ornate frames aren't so great with a modern work.

Now a few thoughts, as promised last time, about some of the elements of a good work of art: Does the piece draw you in? Are there paths in and out? Is there at least one focal point or center of interest? It probably shouldn't be right in the middle of the work, but if you think of the center as two lines forming a plus sign (+), a part of it should be close to one corner of that intersection. This is a form of the "golden mean" so a design has tension and balance. Other than candles, design often works better with odd numbers. One of my favorite instructors always referred to the need for "a papa, a mama, and a baby." Good artists know that. Of course great artists break all the rules and still it works.

Since most of us collect wall art, not three-dimensional art, next time, I'll offer explanations of different media, including oil, watercolor, acrylic or egg tempera, and then printmaking which has a diversity of approaches.

About the Author: Janet Cornacchio is an artist member of Front Street Art Gallery, President of Scituate Arts Association & a Realtor with Jack Conway. You can contact her at jcornacch@aol.com ∞

HOME EQUITY WEALTH MANAGEMENT



Debt in Retirement – What You Need to Know and Avoid

The dilemma of retiring with debt, especially mortgage debt

By George Downey

BRAINTREE – A recent Survey of Consumer Finances, published by the Federal Reserve, confirms the disturbing trend that increasing numbers of aging Americans are entering retirement with debt, which they may, or may not, be prepared to manage. In fact, 70 percent of households headed by people 65 to 74 years of age had debt, and 50 percent of those age 75 and older were still burdened by debt liabilities and ongoing payment obligations. The ability to make debt payments from fixed income becomes increasingly difficult as the challenges of aging increase.

Further, a recent article in *Reverse Mortgage Daily* by Alex Spanko entitled “Bankruptcies Skyrocket Among Seniors Amid Soaring Health Costs” reported:

Since 1991, the rate of Americans aged 65 to 74 filing for bankruptcy doubled, while the frequency tripled for those over 75 according to a new study by researchers from the Consumer Bankruptcy Project. In addition, one out of every seven bankruptcy filers in the U.S. is aged 65 or older.

As stated in the article, “This is nearly a five-fold increase over just two and a half decades” as well as “...a notable demographic shift.” The reasons most filers cited were medical expenses and debt.

Carrying debt, especially from the low interest rate environments of recent years, can be a wise financial strategy if the borrower has sufficient financial resources to offset the inherent risks should something go wrong. That’s fine for the wealthy, but how about the rest of us?

RETIREMENT DEBT DILEMMA

Unfortunately, aging brings increasing financial risks (e.g., higher medical costs, loss of income from the death of a spouse, and unexpected financial shocks) that stress or threaten fixed income budgets. The added burden of debt payments may make solutions more difficult or lead to financial failure. Mortgage debt, especially, presents the greatest threat as the payments and balances are generally higher, with the added risk of losing the house if a default occurs.

The cash flow problem is compounded when income is not sufficient to meet current needs. To solve the immediate problem, retirees often take larger withdrawals from savings to close the gap, which further increases the risk they will run out of money sooner.

SOLUTIONS

Clearly, the best solution is to plan ahead before retirement and refinance (or recast a current mortgage) to lower costs, reduce balances owed, or pay debt off while still working. This may require working longer to manage the debt, but may significantly increase retirement security.

Most common solutions include:

- **Option 1** – Sell and relocate to a more suitable home, increase financial resources, be nearer relatives or friends, or move to a better climate. If a move is in order, it’s best done when the real estate markets are strong and your health is favorable.
- **Option 2** – If staying at home to age in place is the choice, consider refinancing to the HUD/FHA insured Home Equity Conversion Mortgage (HECM). The HECM is a unique program designed to accommodate the financial needs of aging homeowners (62 and older). HECMs enable older homeowners the ability to remain at home for as long as they choose without the obligation to make mortgage payments (as payments are optional). HECM borrowers are only required to keep real estate taxes and homeowner insurance current, perform basic maintenance, and

reside in the property as their primary residence. Moreover, the undrawn HECM credit line balance grows continuously, thus assuring more funds will be available in the future. This growth feature is guaranteed by FHA insurance independent of any future change in home value, up or down.

- **Option 3** – Refinance with a home equity line of credit (HELOC). Interest-only monthly payments are usually required, but can spike after the initial draw period (usually 10 years) expires and access to additional funds terminates. HELOCs are best used for shorter-term needs, or as an emergency fund, but loan term and structure may not be best for longer term retirement planning.

PLANNING IS KEY

There is no single best solution for all. Every situation is different, requiring thorough assessment of each client’s circumstances and review of all available solutions before the right solution can be identified. The best way to start the process is to consult a certified professional, such as: Registered Investment Advisor (RIA), Certified Financial Planner (CFP), and/or a Certified Reverse Mortgage Professional (CRMP).

CAVEAT: Make sure the professional you consult understands and supports the value of utilizing housing wealth to increase financial wealth in the retirement planning process. Some, but not all, do. This is a relatively new concept in financial planning promulgated by retirement experts, researchers and academics since the financial fallout from the Great Recession. These experts have documented significant improvements to retirement planning can result providing: (1) improved cash flow, (2) reduced longevity risks, and (3) greater protection of assets under management.

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 ∞*



on the
move

• Scituate author and longtime senior living property manager **Doreen Lang**, was recently appointed as Executive Director of Bridges by EPOCH Memory Care Assisted Living at Hingham.

• **Grace Doherty, CDP, GRDP**, has joined The Residence at Penniman Hill in Hingham as Director of Business Development.

• **Carol Corio, CDP**, was chosen as the new Director of Business Development at BrightStar Care of Norwood.

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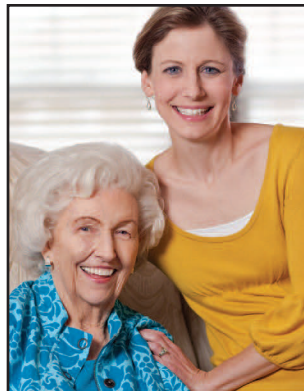
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South Shore Conservatory celebrates 50 years of making music, changing lives

#50Voicesfor50Years: Community invited to share SSC memories & photos

HINGHAM, DUXBURY and HANOVER - South Shore Conservatory (SSC) will be celebrating its 50th anniversary in 2020, beginning with its signature Chase Away the Winter Blues gala on January 25, 2020. Students, families, alumni and friends are invited to participate in performances, tributes and special events that will take place throughout the milestone year.

The largest community school for the arts in Massachusetts, SSC was incorporated in 1970 in Hingham, after previously serving as a New England Conservatory satellite preparatory program. The longstanding nonprofit has grown from 15 faculty members and 100 students to 100 faculty members and more than 4,500 students from Cape Cod to Bellingham, with campuses in Hingham and Duxbury, and a satellite location in Hanover. Over the past decade in particular, SSC has experienced record growth, expanding its programs and increasing access to music and the arts with the addition of Jazz/Rock/Pop programs, a youth orchestra and chorus, a full roster of early childhood programs, a Creative Arts Therapies Department that reaches more than 500 residents of all ages with developmental and emotional challenges, ImagineARTS program, which serves more than 750 kindergartners in Brockton public schools, and programs in partnership with senior centers across the South Shore.

"It's amazing to think back to our humble beginnings in the Parish House of Old Ship Church in Hingham," said SSC President Kathy Czerny. "I'm not sure that our founders could have envisioned the SSC of today, but the core of our work - our commitment to providing access and lifelong en-

gagement in music and the arts - remains the same. We're very excited to mark our 50th year with a series of special events and hope the community will join us in sharing stories from the past and creating new memories throughout the year."

SSC's 50th Anniversary Events in 2020

Events to celebrate SSC's 50th include Chase Away the Winter Blues on Saturday, January 25; Music and the Brain Symposium on Saturday, March 28; a special Evenings Under the Stars Alumni Performance on Saturday, July 25. There will also be events to honor beloved founding members and faculty; and a retirement celebration for President Czerny will take place on Saturday, August 1.

To learn more about Chase Away the Winter Blues or to purchase tickets, visit <https://sscmusic.org/blues/>. To learn more about anniversary programs and events, and receive updates, sign up at <https://sscmusic.org/contact-us/>, visit sscmusic.org and like SSC on Facebook.

#50Voicesfor50Years: Share your SSC memories and photos

SSC is asking those who have been part of the SSC story to share your memories and photos. Whether you took part in the original preschool program, sang in Opera by the Bay's Amahl and the Night Visitors, took Musical Theatre Workshop with retired drama director Ellen Kelly, schlepped your tuba into the bunkers at Bare Cove Park for Summer Wind Ensemble in the 80s or have other amazing memories from your time at SSC, we want to hear from you! Please visit <https://sscmusic.org/alumni/> to participate. ∞



Holiday 'Booked for Lunch' author event: Dec. 10



DUXBURY - Bestselling author Ann Hood and food writer Michael Ruhlman will be at the Duxbury Senior Center on Tuesday, December 10 from 12:00 to 2:00 p.m. for a special holiday Booked for Lunch event. The couple will be in conversation about the writing life, marriage, and life in and out of the kitchen. Both authors write about food and love and cooking. They were married last year in New York City.

The Duxbury Senior Center partners with the Duxbury Free Library and Booked popup booksellers for the popular Booked for Lunch series. Mix it up Kitchen will cater the luncheon based on the recipes in the books. The lunch is \$12, and the literary event is free.

Hood, a popular and lively public speaker, will be discussing her book, Kitchen Yarns: Notes on Life, Love, and Food, which is new to paperback. Michael Ruhlman is an author, home cook, and entrepreneur and is the winner of two James Beard Awards, the 1999 award for magazine feature writing and the 2012 general cooking award for his book Ruhlman's Twenty. His latest book, From Scratch, 10 Meals, 175 Recipes, and Dozens of Techniques You Will Use Over and Over gives us indispensable recipes for 10 classic meals and every detail you need to know to be an expert in your own kitchens.

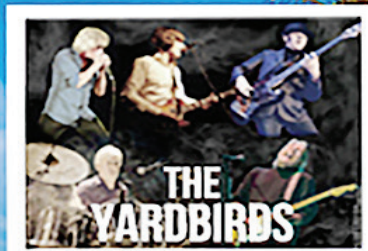
The program is open to all communities but the Senior Center expects this event to sell out quickly. To register, call the Duxbury Senior Center's 24-hour reservation line at 781-934-5774, ext. 5716. ∞



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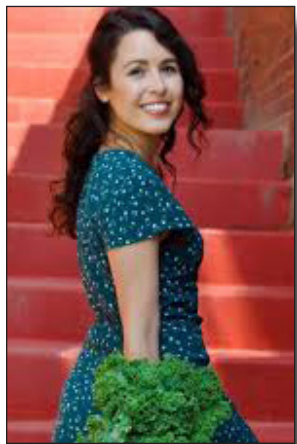


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How to Reduce Holiday Stress and Prevent the Flu? Eat Your Veggies – and More



By Tamara Luck, RDN, LDN

The “perfect storm” is rocketing toward the South Shore, and it has nothing to do with weather!

As we head into one of the happiest times of year, the December holidays, many of us are also fighting off anxiety—along with concerns about the flu. Indeed, 38 percent of people surveyed by the American Psychological Association have reported that their stress gets closer to “mistletoe heights” during this period. Moreover, as flu season reaches a crescendo, stress may make us more susceptible to a holiday that isn’t exactly feverish with fun (American Council of Science and Health).

Is your stomach starting to churn just thinking about all this? That’s good! Increasingly, dietitians are suggesting that you listen to your gut (digestive system) to keep holiday stress in check and your body healthy. Open yourself to the joys of the season by paying extra attention to what you eat.

Why?

First of all, the gut is a powerful disease-fighting arsenal. “Gut-associated lymphoid tissue (GALT)... represents almost 70% of the entire immune system” (Clinical and Experimental Immunology).

What’s more, our bodies depend on our digestive system to break down the disease-fighting and energy-producing nutrients in our food, and move them into our blood and organs. But as we’re scrambling to meet deadlines, grab every last present from the shelves, and prepare for an influx of family, it’s easy to forget proper eating. Wolfing down meals, guzzling potato chips from the vending machine, or making holiday fudge our lunch and dinner we’ve all been there and know the result. Incompletely digested food, inadequate nutrition, and eating at racecar speed set us up to feel stress more, exacerbate reflux, and invite the flu virus to invade.

It’s a vicious circle, as stress causes our bodies to make more cortisol that produces a “fight or flight” reaction. Yet, there are foods and habits we can embrace to reverse the cycle and light up that precious time, including:

For Stress

- **Magnesium**, which may lower the cortisol associated with anxiety, and help regulate our hearts and blood sugar. Good dietary sources are spinach, nuts and chocolate.

- **B vitamins:** Dark leafy green vegetables, high-quality (e.g., grass-fed) beef and antibiotic-free/hormone-free chicken are excellent sources of these vitamins, which are important for cellular metabolism and maintaining high levels of energy.
- **C-c-c-coffee!** For coffee lovers who get the jitters with every strong cup, add adaptogens like ashwagandha, which may help counter these effects.
- **Deep breaths:** Before leaving for work and getting into bed, try box breathing—slow deep inhalations and exhalations, each to the count of four. This is a methodology used by people in high-stress professions (Healthline).
- **Aromatherapy:** Research indicates that breathing in lavender may keep anxiety in check (Medical News Today).

For Immunity

- **Bone broth:** Simmered for about 24 hours, bone broth is a rich source of vitamins and minerals. Making it the base of a soup, or eating it throughout the day, can help fortify you against the flu’s “wrath.” If you’re a vegetarian or vegan, a broth based on Shiitake mushrooms, which are packed with vitamin B5, riboflavin, niacin and more is a great alternative.
- **The power of oysters:** Legendary for being aphrodisiacs, these bivalves are good for more than raising passion under the mistletoe. From vitamin A to zinc, they’re filled with nutrients to give the immune system an extra boost.
- **Berries:** Dark berries, like blueberries and strawberries, aren’t just tasty; they’re filled with vitamins, along with antioxidants that may help stave off everything from heart attacks to Alzheimer’s Disease. Although these foods are important for good health, consider choosing organic varieties to consume them free of pesticides. This year, the Environmental Working Group has placed strawberries (and spinach) on its list of the Dirty Dozen™ foods that tend to absorb these potential toxins.
- **Garlic:** Will garlic mashed potatoes be on your holiday table? Rejoice while you break out the mints! Whether you swallow some cloves or sauté it with some vegetables, you may be buttressing yourself against bacterial infections that are secondary to a flu outbreak.

Listen to your mother or father—eat your veggies! As you prepare for more “sinful” holiday feasts, eat lots of healthier meals with liberal servings of vitamin- and mineral-packed vegetables. Fill half your plate with veggies of every color, add high-quality proteins (like antibiotic-free chicken) and healthy fats such as avocado or walnuts.

Most of all, enjoy! With the right nutrition, you’ll be able to quiet that holiday storm, and fill your holiday season with love, happiness and fun.

About the Author: Tamara Luck, RDN, LDN is an integrative and functional dietitian with Bird’s Hill Compounding Pharmacy of Needham, which follows a holistic approach to health/medicine. More information is available at birdshillpharmacy.com or 781-449-0550. ∞

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Seven years without a cold?

More and more people are saying they just don't get colds anymore.

They are using a new device made of pure copper, which scientists say kills cold and flu viruses.

Doug Cornell invented the device in 2012. "I haven't had a single cold since then," he says.

People were skeptical but EPA and university studies demonstrate repeatedly that viruses and bacteria die almost instantly when touched by copper.

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.

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

So some hospitals tried copper touch surfaces like faucets and doorknobs. This cut the spread of MRSA and other illnesses by over half, and saved lives.

Colds start after cold viruses get in your nose, so the vast body of research gave Cornell an idea. When he next felt a cold about to start, he fashioned a smooth copper probe and rubbed it gently in his nose for 60 seconds.

"It worked!" he exclaimed. "The cold never got going." It worked again every time.

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.

Now tens of thousands of people have tried it. Nearly 100% of feedback said the copper stops 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. "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 simply stopped getting colds.

People often use CopperZap preventively. Frequent flier Karen Gauci 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



New research: Copper stops colds if used early.

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 sinuses. 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."

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

Copper can also stop flu if used early and for several days. Lab technicians placed 25 million live flu viruses on a CopperZap. No viruses were found alive soon after.

Dr. Bill Keevil led one of the teams confirming the discovery. He placed millions of disease germs on copper. "They started to die literally as soon as they touched the surface," he said.

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.

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.

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Can't **SWALLOW** capsules or tablets?

Medicine **TASTE** terrible?

Need a **UNIQUE** dose?

Allergic to **DYES, GLUTEN, CASEIN** or **SOY**?

If you are caring for an elderly family member, we can help.

Let us package their medication and deliver it for no extra charge.



We offer a level of service you won't find anywhere else!

With fast and friendly service, we make transferring all your family's prescriptions as easy as possible.

Pharmacy Hours:

Mon-Fri: 8 am-6 p.m.

Sat: 9 am-2 pm | Sun: Closed

500 Congress St., Suite 1B

Quincy, MA 02169

617 472-9000

FREE DELIVERY

Braintree • Milton • Quincy

Celtic Angels is a trusted home health care agency that has been providing personalized care services for almost 15 years. Owned and managed by Registered Nurse Maria Burke, the company is operated with a particular keen focus on the highest quality medical care and in-home support services.



Our caregivers receive professional training and accreditation ensuring the highest standards for our clients and their families.

Our Philosophy

Focused on the CARE in Home Health Care

231 Washington Street
Weymouth, MA 02188
Phone: 781-331-0062

60 Dedham Avenue, Suite 105
Needham, MA 02492
Phone: 781-662-8700

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