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wedding dress.

"The Wicked Smart Investor"

One size does not fit all

By Chris Hanson

shirts and secret hand signals. With a great deal of effort, and maybe some trading, the bride would score a captivating dress on a parsimonious budget.

Now imagine this absurd scenario: You EASTON - Retirement planning is so complex decided to stay in bed that Saturday morning it's tempting to use a product that implies for the "Running of the Brides" and sent a simplification. Target date funds are one football team instead. The only instruction example. But there are things in life that you give them is a size 12. On the surface, should be highly suited to your personal some of this makes sense. Gridiron galoots preferences, like your financial plan or your already have matching shirts and understand last second audibles. Aggressive offensive linemen can clear paths through the ruthless Filene's Basement's "Running of the Brides" bridezillas so the wide receiver can snatch a was a cherished Boston tradition. Hundreds dress. All this occurring while you're in your of prospective brides would cobble together a jammies leisurely browsing china patterns. pack of trusted advisors, storm subterranean Sounds great, huh?

But I bet you wouldn't blissfully spike the dress in the end zone. I wonder if it would actually be a dress and not some burlap sack. Then, despite your somber disappointment, so teams had to be strategic with matching you're confronted with a Mount Rushmore

face head insisting "we're on to photographer selection." But remember the guys did their job. When you give generic instructions, expect generic results.

This is exactly the same employed by purchasing investors target date funds. If you purchase shares of "Retirement 2030" funds you forgo the opportunity to plan based on your personal situation and preferences. While the funds are managed somewhat aggressively in earlier years, their investments get more conservative as it gets closer to the target date. All decisions are based solely on that date. Your life expectancy, estate planning needs, retirement travel plans

and other assets are not

taken into financial planning; you're

simply lumped in with the rest of the fund shareholders. Maybe even with a few of those bridezillas and galoots.

If that is not bad enough, target funds present another obstacle to a happily ever after retirement. A widely held criticism of target funds is the investment becomes too conservative once the date is reached. Remember, a 20-30 year retirement is very common. If you do not earn at high enough returns and keep up with inflation you increase your chances of running out of money. It is important to holistically consider your personal situation and plan from there. It is impossible for target funds to do so.

For many, the perceived drudgery of actually sitting with an advisor and crafting a personalized plan seems intimidating. But you're as special as the bride to a quality advisor and it does not take much time. A long retirement should be something that is anticipated, not feared. It is quite possible you'll renew your wedding vows or meet a second Prince Charming at age 80. The Wicked Smart Investor wants you to have the budget for another nice dress.

About the Author

Chris Hanson is the author of The Wicked Smart Investor blog and a CPA specializing in financial planning. He earned his BBA at the Isenberg School of Management University of Massachusetts and an MBS at Babson College's F.W. Olin Graduate School of Business. He may be reached at 978-888-5395. Read his blog at wickedsmartinvestor.com

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Integrated Health Therapies



Aromatherapy: Part II Safe use requires knowledge

By Carol Corio

Last month we offered Part I as the introduction to aromatherapy. Even after two articles, we have only scratched the surface of knowledge. Aromatherapy is one of those subjects that you never stop learning more about each essential oil, how they affect our sense of smell, different ways to use each essential oil, and the precautions and safety when using essential oils.

The Sense of Smell

Our sense of smell is 10,000 times more sensitive than that of taste. The sense of smell is the most under-appreciated of our senses. Humans are able to process up to 100,000 different smells. The benefits are often hard to quantify. Aromas do help us to feel better and feeling better can have a tremendous therapeutic influence on stressrelated physical symptoms.

The sense of smell is the most intangible form of communication. The olfactory system of the human brain has a lock and key mechanism for remembering scents which creates an individual perception of aroma, different preferences for scents, and specific memory responses. The lock is the actual smell memory; the key is the scent and opens up the mind to the memory. The sense of smell has the longest recall of all senses. It can be positive or negative, strong or weak, exhilarate or relax, calm or stimulate, warm or cool, open or close, purify or cleanse, vivid or vague, all depending on the remembered association. Scent stimulates the part of the

brain which affects emotion. Many recent scientific studies confirm the positive benefits of natural aromas reaching the brain directly through the olfactory nerves in the nose.

The Olfactory Connection

Aromas enter through the nasal cavity and impulses pass directly to the brain. We receive odors through thousands of olfactory nerves in our nostrils which contain bundles of highly sensitive nerve cells on the membrane lining. Unlike other nerve cells, these cells replenish and replace every 30-40 days. The aromatic molecules of essential oils react with specific nerve receptors. Transmission of the aroma is sent directly to the limbic system, a part of the brain which stores responses to memory, pleasure, and emotions. Because the olfactory nerves are a direct extension of the brain's limbic system, recognition of smell is relayed immediately, whereas the recognition of taste, sound, and touch is not as immediate.

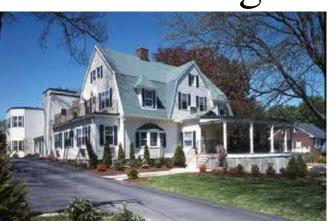
Aromatheraphy continued on page 6

Pope Rehabilitation & Skilled Nursing Center



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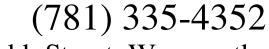
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Medicare and the ACA: What can happen?

By Alexis Levitt

NORWELL - There is much discussion repealing about

and maybe replacing Obamacare, or the Affordable Care Act (ACA). The ACA set out to improve health care mostly for the under 65 population, but there are several key provisions that affect Medicare recipients as

Here are some of the Medicare benefits, resulting exclusively from the ACA, that are on the table with the potential repeal of Obamacare:

1. Under the ACA, the infamous donut hole has been shrinking and is slated to close completely by the year 2020.

costs. Repealing it would result in higher premiums, deductibles, and co-pays. davs

> 3. The ACA has increased the life of the Medicare program by eleven years. Repeal would accelerate the insolvency of the Medicare Part A trust fund.

> 4. The ACA introduced free preventative benefits, such as screenings for breast and colorectal cancer, heart disease, diabetes, bone density, and depression.

5. The ACA introduced the annual wellness visit with your primary care provider.

6. The ACA created incentives for hospitals to reduce preventable readmissions and hospital-acquired conditions. Research has shown declines in Medicare patient readmissions.

> 7. There is discussion of "blockgranting" Medicaid. The bottom line is that this would result in less Medicaid money to Massachusetts over Less money time. means less availability for services at home, and it will be harder to get nursing home

8. The ACA requires nursing homes to report structure ownership and expenditures by categories (ex.how many nurses are on staff?).

coverage.

2. The ACA has reduced overall Medicare 9. Nurse aides (they provide 80 to 90% of hands-on care in nursing homes) must be trained in dementia care and resident abuse prevention.

> 10. Nursing homes are required to establish compliance and ethics programs to prevent and detect criminal, civil, and administrative violations, and nursing homes and their employees must report suspected crimes against residents to law

> If you would like to see these benefits of the ACA continue, call your U.S. senators and representative and let them know.

About The Author

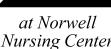
Alexis Levitt practices elder law, special needs planning, estate planning, and Veteran's benefits. She sits on the board of the Massachusetts chapter of the National Academy of Elder Law Attorneys. Her office is in Norwell, and she frequently meets with clients in their homes. You may reach Alexis at (781) 740-7269 or visit her website and blog for more information at www.alexislevitt.com.

http://money.cnn.com/2017/01/02/news/ economy/repealing-obamacare-health-insurance/

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Senior Fitness

Building strength with resistance bands

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

Our preferred means for senior strength training is well-designed resistance machines, like the Nautilus equipment we use in our Quincy College Health and Fitness Center research programs. Of course, if you train at home you may not have access to resistance machines. Our second recommendation for safe and effective muscle development is strength training with hand-held weights called dumbbells. Dumbbells can be used in a number of exercises for your legs, upper body and arms. Because dumbbells come in one-pound increments, progression is simply to use the next heavier dumbbell set whenever 15 repetitions can be completed in good form.

However, many older adults do not like dumbbell training, perhaps because they are concerned about dropping them. If you would like to build a stronger musculoskeletal system but prefer a softer form of resistance, we recommend resistance bands. Resistance bands are made of elastic material (or rubber tubing) that provides progressively greater resistance as you move the ends farther apart. That is, the more you stretch the band the more resistance your muscles must overcome. Resistance bands are ideal for pushing exercises (such as chest presses, shoulder presses, and leg squats) because our effective muscle strength increases throughout

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the pushing action, and thereby matches the increased resistance provided by the elastic material as it is stretched. Resistance bands also work reasonably well for pulling exercises (such as seated rows, pulldowns, and curls) making them productive strength training tools for most of your major muscle

Resistance bands may be purchased at sporting good stores at very reasonable prices. They come in different colors that designate their resistance levels from lowest to highest with several intermediate values. Different exercises will require different resistance levels, depending on the size of the target muscle groups. For example, you will use more resistance for leg exercises and less resistance for arm exercises). The rule of thumb is to select a band that enables you to perform between 10 and 15 repetitions to the point of muscle fatigue. When you can complete 15 good repetitions, progress to the next higher resistance band.

Our five favorite resistance band exercises:

- Leg Squat: Front thighs, rear thighs,
- Seated Chest Press: Chest, rear arms
- Seated Row: *Upper back, front arms*
- Seated Press: Shoulders, rear arms
- Standing Curl: Front arms, lower back

For more advanced resistance band training, you may use both your standard exercise band and the next lower resistance band. Immediately after performing as many repetitions as you can (between 10 and 15) with your standard band, switch to the lighter band and complete a few more repetitions (typically between 5 and 10) to reach a deeper level of muscle fatigue and to achieve a better strength-building stimulus. As you will see, resistance band exercise can be a highly effective means for enhancing your muscular fitness and functional abilities.



Recent Research Study Findings

We recently conducted a resistance band research program with residents of a local apartment community in the Quincy area. The study participants performed 1 or 2 sets of 8 basic resistance band exercises, twice a week, for a period of 8 weeks, in an instructional class setting. Even with this minimal amount of training time they experienced remarkable results, including a 25% increase in muscle strength, almost a 1.5-pound increase in muscle mass, and almost a 3-pound decrease in fat weight. Therefore, program participants actually achieved a total body composition improvement of 4.5 pounds, as well as a major increase in muscular strength and physical capacity. Although we prefer machine and free-weight training, we recommend resistance band exercise as an effective and time-efficient means for enhancing physical fitness in home-based settings.





Dr. Wayne Westcott

About the Authors

Wayne L. Westcott, Ph.D. is professor of Exercise Science at Quincy College. Rita La Rosa Loud, B.S. is director of the Community Health and Fitness Center at Quincy College.

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Aromatherapy continued from page 3

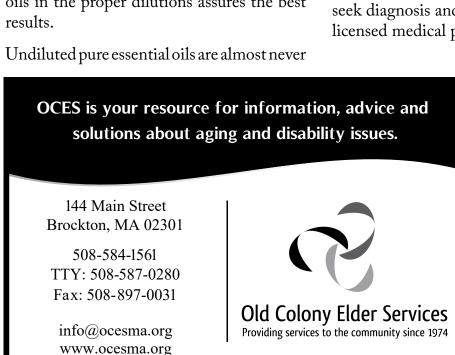
Scent triggers the limbic system to release neurochemicals (brain affecting chemicals). Enkephaline reduces pain and creates a feeling of well-being. Endorphines kill pain and induce sexual feelings. Serotonin helps relax and calm. The brain not only interprets the aroma message by retrieving the memory of a past experience or creating a new memory response, but also associates either a calming, balancing, or stimulating action response. Although vividly and indelibly edged in the limbic system's memory, scents are illusive, disappearing quickly.

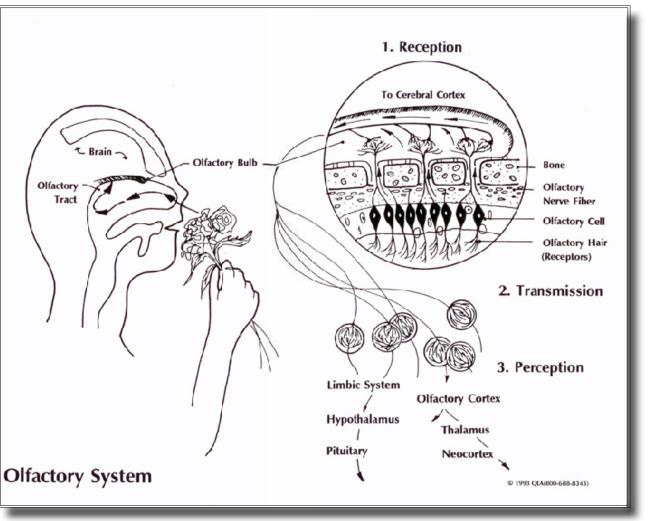
Use And Care Of Essential Oils

Essential oils are very concentrated; their safe use requires they be treated with care, respect, and knowledge about their properties and actions. Most applications require "drops" rather than ounces. Odorous and highly volatile, essential oils readily evaporate in the open air. Pure essential oils evaporate without a trace. How oils are stored is directly related to longevity. Oils should be stored in dark air-tight bottles, away from heat, with no direct light.

General Precautions and Safety

As with any concentrated substance, please keep oils out of reach of children and away from pets. Please do not ingest by mouth. Because of the potency of certain essential oils, proceed carefully and with guidance from a trained aromatherapist if any of the following situations exist: pregnancy, high blood pressure, epilepsy, open wounds, diabetes, rashes, other neurological disorders, or if taking doctor prescribed medications or homeopathic remedies. Using the safest oils in the proper dilutions assures the best





applied directly to the skin. For application to the skin, dilute in a pure vegetable carrier oil (almond, grapeseed, or jojoba, for example). For foot and body baths, dilute in water.

Special care is advised when using essential oils which heighten skin photosensitivity to the ultraviolet rays of the sun and other sources, such as angelica, verbena, and the citrus oils (bergamot, bitter/sweet orange, lemon, lime, mandarin). Avoid exposure to ultraviolet rays for a minimum of four hours following application of photosensitive essential oils.

Essential oils are not intended for use in the treatment of specific medical conditions. For treatment of health ailments, please seek diagnosis and recommendations from a licensed medical practitioner.

> Essential oils have different levels of The more toxicity. toxic, the smaller used. the quantity Pennyroyal, fennel and hyssop have higher level of toxicity than most oils; rose, lavender, and chamomile are low. If relatively essential oils are used in correct dilution, it is not an issue or

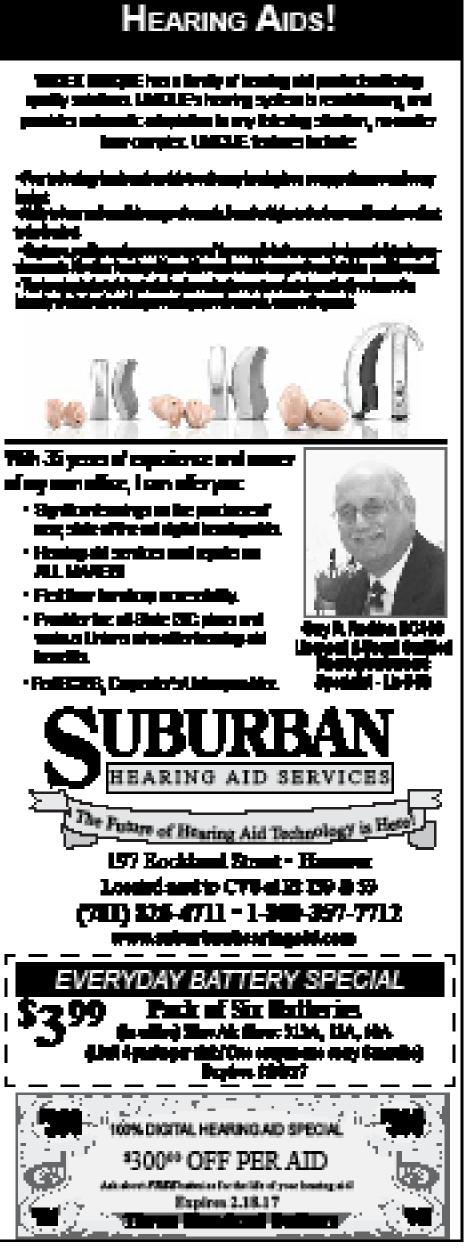
concern.

Check reference books for specific precautions about each essential oil. Most are safe and non-toxic when proper dilution recommendations are followed. When in doubt, seek guidance from a trusted reference book, professional aromatherapist or medical herbalist. By learning about safe ways to use these essential oils extracted from living plants, they will continue to be available for us to use and safely expand the ways we use them in our everyday lives.

Part III will be continued in coming months. Stay tuned!

About the Author

Carol Corio has been studying integrated health therapies for over 25 years with certifications in aromatheraphy, polarity therapy, RYSE, Reiki, and Integrated Energy Therapy (IET) sharing her longtime passion for integrating the benefits of therapeutic aromatheraphy with those served by Old Colony Hospice & Palliative Care, an independent, private, non-profit, Medicare certified CHAP-accredited, family centered, dedicated team of professionals providing excellent care services on the South Shore since 1979. For information, call 781-341-4145, visit www.oldcolonyhospice.com, or email Carol at: ccorio@oldcolonyhospice.com.



Easily get replacement Social Security tax forms online

Tax time is fast approaching. Preparing your documents can seem overwhelming. Some forms might be difficult to track down. Social Security has made it easy to track down your annual Benefit Statement.



Social Security Update Delia

De Mello

An SSA-1099, or your annual Benefit Statement, is a tax form Social Security mails each year in January to people who receive Social Security benefits. It shows the total amount of benefits received from

Social Security in the previous year so people know how much Social Security income to report to the IRS on their tax return. You should receive your SSA-1099 by January 31, 2017.

For noncitizens who live outside of the United States and received or repaid Social Security benefits last year, we'll send form SSA-1042S instead. The forms SSA-1099 and SSA-1042S are not available for people who receive Supplemental Security Income (SSI).

If you currently live in the United States and need a replacement form SSA-1099 or SSA-1042S, we have a way for you to get an instant replacement quickly and easily. Go online and request an instant replacement form with a my Social Security account at www. socialsecurity.gov/myaccount. The online replacement form is available beginning February 1, 2017. Every working person in the U.S. should create a *my Social Security* account. The secure and personalized features of *my Social Security* are invaluable in securing a comfortable retirement — for today and tomorrow.

About the Author

Delia M. DeMello, metropolitan public affairs specialist, has been with the Social Security Administration since 1996. For information, please call 800-772-1213 or visit www.socialsecurity.gov.





Hard of hearing or deaf? What's the difference?

By Diana DiGiorgi

BROCKTON AND PLYMOUTH - Hard of hearing (HOH) refers to people who still have some useful hearing and can understand spoken language, in some situations, with or without amplification. Most HOH people can use the telephone, hearing aids and other assistive devices. The degree of hearing loss can vary, from mild to profound. Deaf people, on the other hand, have little or no hearing. They may use sign language or lip reading, and hearing aids may be used for both environmental awareness and to help make speech understandable. People who use spoken English to communicate are called "oral deaf." Many individuals who are deaf lost their hearing before they learned to speak, and they view hearing loss, not as a medical condition that needs to be corrected, but as a cultural distinction

People who are "late-deafened" are those who lost all or most of their hearing during or after their teen years, either suddenly or progressively. Most need sign language or lip reading to understand conversation, and cannot use the telephone. In many cases, doctors cannot definitively determine what causes deafness later in life. Some common causes include: exposure to loud noise, aging, meningitis, accidents, trauma, virus, Meniere's disease, and tumors of the acoustic nerve. If you experience a sudden drop in hearing, unexpected dizziness, drainage from your ear, or significant pain in your ear or head, see a doctor as quickly as possible.

Acquired deafness is a traumatic loss, especially for people who lose their hearing suddenly. People who are born deaf never feel this overwhelming sense of loss, because they never experienced hearing. But for anyone who becomes deaf later in life, the sense of loss can be devastating and often report a feeling of isolation and loneliness. They may go through a grieving process that lasts months or even years. It is important to note that deafness does not mean that your recreational or social life has to stop. You can still do many of the same things you used to do, just differently.

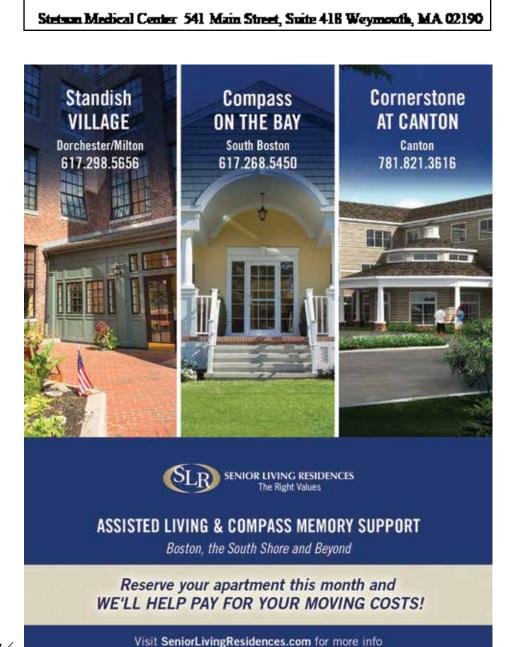
There are some special concerns for older adults. The incidence of hearing loss increases dramatically with age. One third of all people over the age of 60 and 50% of people over 80 have some form of hearing loss. Hearing impairment is common and can seriously affect their safety, quality of life, and ability to live independently. Some seniors are not comfortable with new technologies like assistive listening devices or close captioned television and may lack the manual dexterity to manipulate the small controls on hearing aids and other devices. Seniors may be anxious about being able to remain living at home, and may be unaware of safety alerting devices and other assistive technology.

Hard of hearing continued on page 14



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Navigating the Future

By Mark Friedman

Going Home Safe Chapter 2: Making it work

Congratulations, you are on the road to recovery....now what?

I have been quite surprised by the number of emails I received from my last article on the subject of "Going Home Safe". It appears I have struck a chord for many families who want their loved ones to recover at home from a hospital, or short term skilled nursing rehabilitation stays, and are eager for more information for how to make this happen. And as importantly, want help in engaging in the process themselves. This is music to my ears and to the ears of all of us who care for seniors.

Now the hard part. The hard part is that it is not easy recovering at home and in fact it takes hard work and great planning. As I tell our clients, if you have a good, solid plan, the work makes sense, and because the end game is so worthwhile, getting to "well" will not be so difficult to manage.

At Senior Helpers, we are all about The Plan. We call it "Going Home Safe" and have created a workbook that gives you the outline for doing just that — to **go home safe and stay home!** It is simple to understand because we intentionally make it so. This month will focus on explaining the elements of a good plan to Go Home Safe and stay

"No, I don't!" "Yes, You Do." Six words I hear all too often.

A loved one claiming they don't need help at home, and a son, daughter, husband, wife, partner or other family member in stark disagreement. One of the most important elements of your plan is to lay out, in black and white, exactly what is going to be required for a successful recovery at home. This helps families take some tension out of the discussion, and spells out clearly the support required to accomplish your recovery goals.

Families can then make critical decisions about transition from the controlled environment of the hospital or short term nursing care to the unpredictable home.

As an example, the Senior Helpers Going Home Safe Work Book raises questions that are conversation-starters, but, also require proactive follow-up to prevent readmission.

What soon becomes evident in going through its pages are the number of daily considerations that cannot be taken for granted. Meals, nutrition, continence care, medication administration, medication



support, follow-up medical appointments in addition to daily household living needs such as general errands, laundry, food shopping, etc. Ultimately you will need to answer what can Mom or Dad do on their own versus where and when they will need support.

For many seniors and families going through the Work Book provides a valuable structure for prioritizing where to turn first. Even plans need planning!

The First Step is to understand your home, your current status, your recovery goals and your basic needs. With that clear and agreed to by everyone, we can now focus on what specific support is required.

Going Home Safe is a Math Problem 7 days x 24 hours a day = 168 Hours per week (accompanying graphic on p. 11)

One hundred sixty-eight hours is a lot of time, when a lot can happen to derail the

best of intentions. A Work Book can help identify the times of day when a senior is most vulnerable, and help you plan support around specific personal needs and situations.

The Second Step is to understand the pattern of daily life of both the senior and the surrounding support network.

This opens up the conversation about potential risks and how to fill in the gaps with specific support.

The Third Step then looks at the five major risk factors that too often are reasons why seniors end up back in the hospital - and put in place the additional support (through agencies like Senior Helpers) needed to mitigate these risks.

- 1. Support to sort, dose, and remind seniors of new medication routines
- 2. Food shopping, meal preparation and nutritional support
- 3. Keep up with physical therapy support
- 4. Check for home safety to avoid slips and falls and maximize accessibility
- 5. Support continence and personal care needs

Next month I will present the three types of agencies that can support your recovery and ways to make smart, informed choices to get, and coordinate the care you need to Go Home Safe

Mark is a regular contributor to South Shore Senior News with articles that inform and encourage seniors and families to stay in charge of their aging. In the coming months his topics will include: Finding Resources: The Difference Between Experience and Expertise, When Home is Not the Best Place to Be, Respite Alternatives for Stressed Out Caregivers, How to Stay Informed and Prepared, Data vs Information: How to Make Smart Decisions, Be an Educated Consumer When Hiring a Home Care Agency.

For more information about the Going Home Safe Work Book, please contact Mark at:

Going Home Safe continued on page 11

Dare to Downsize!



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

By Randy Veraguas

Dare to Throw it Out!

NORTH QUINCY - It's the month of love and relationships, right? Most people think of others when they think of love and relationships. Well nobody can tell me that my relationships with "things" aren't as important. I've moved around enough to know.

When I'm unpacking a box and I see that old framed picture of my son's first day of school, that's like seeing an old friend. When I take out the afghan my Gramma made, that's like getting a hug from her (and she's long passed away). When I reach for my favorite coffee mug in the morning, it's like starting the day off with a good buddy. So I will never tell somebody to throw out something they love. But I will say, Dare to Throw it Out...IF, you don't love it. IF, you don't have a relationship

with it. There were so many things I had collected over the years that meant nothing to me. But I never dared myself to throw them out until we were moving. Why wait that long? Last month I said Dare to Start. I asked you think about the concept of downsizing.

Now it's a call to action. I'm daring you to throw something out. Throw out those old musty jackets you aren't going to wear anymore. Throw out the extra blankets with the holes in them. Turn those ugly raggedy towels into rags (then clean something!... but I'm getting ahead of myself here.) It's time to wear your nice clothes. Use your pretty blankets. Dry off with pride.

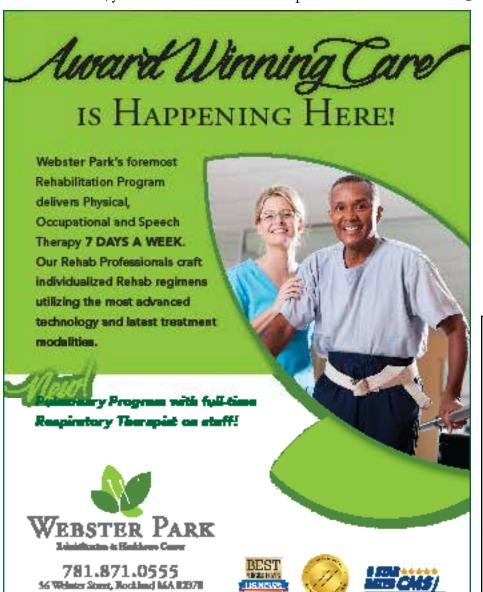
There's no need to go crazy...start with one



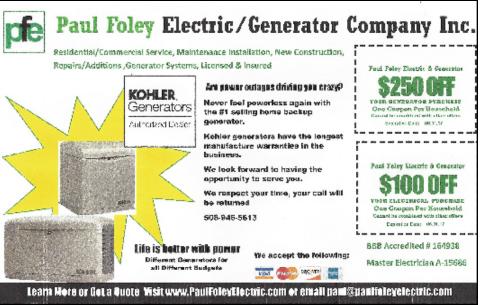
thing you don't use and won't miss, need, or want later. Nobody said Downsizing was always fun, but the silver lining in this issue is that once you throw out what you don't use, need or want, you'll either have more space (that's always nice) or you'll be all the more ready for that actual move. For icing on the cake, think about giving it away to charity. Somebody just might "love" what you're giving away!

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.





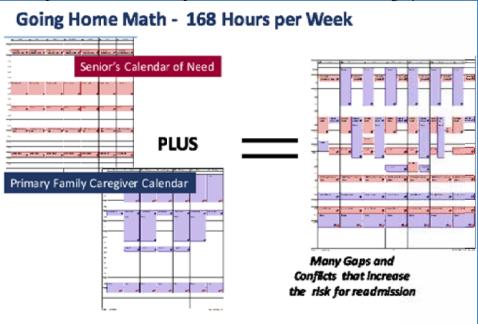


Going Home Safe continued from page 9

MFriedman@SeniorHelpersBoston.com

About the Author

Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts. First by delivering an exceptional home care experience in a combination of highly trained



and high-touch caregivers.

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Searching for a **Senior Community: Envelopes in the top drawer**

"Winter is here again and we're talking about selling our home and moving to a senior community ... we're just not sure we're ready to start this process!"

Does this sound familiar? Now that the new year has started, has "investigate senior communities" moved to the top of your list? Is it time to consider a move that will address issues of safety, care and socialization?

Many high school seniors heard from colleges in December. Some are now envisioning starting a new chapter in their lives on a college campus they may have visited months ago or possibly initially explored years ago. Many of us remember visiting colleges - hearing about a school, touring the campus, asking questions and comparing options. Then doing follow-up visits to top choices and assessing the environment, wondering if this was a place that offered what we were looking for and with people whose interests were similar to ours.

I now work with the other seniors – not those in High School looking at colleges, but rather older adults considering independent living, assisted living, skilled nursing or continuing care retirement communities. As with colleges, each senior community is different and each has its own personality – one place may be a great fit for one person but not at all appropriate for someone else.

The college selection process begins long before a student moves to campus or signs up for classes. In this same spirit, my recommendation is to approach decisions regarding senior communities with similar thoughtful consideration in advance of when you need to make a choice, allowing for opportunities to visit, compare and discuss.

Often people opt to wait and see what happens before taking steps to understand different types of senior communities, services and amenities provided, and associated costs. Many plan for retirement, plan for the possibility of long term care, but are reluctant to identify specific senior communities they might be interested in. Usually there is a precipitating event that prompts individuals and families to explore their choices. Ideally, when the time comes to make a move, there will be several "envelopes in the top drawer" - plans that have been carefully considered before they're needed. If someone is unable to care for themselves, where would they want to live? For couples, if one spouse is incapacitated or dies, will the surviving spouse be okay living on their own and if not, where will they move to?

CASE STUDY: Daniel and Dora are in their 80s and have lived in their Florida condominium since they moved from the Boston area 15 years ago. They have

five children who live throughout the country, mostly in the northeast. They have a full life – friends, golf, dinners out and summer visits to family. Daniel has always handled the couple's finances – paying bills, managing their investments – and Dora does the shopping and cooking. In the last year, however, Daniel has fallen a few times and Dora is showing signs of memory issues.

At some level, everyone in the family recognizes that they are one medical crisis away from needing to make some significant life changes. If Dora were to decline cognitively, Daniel at some point may not be able to care for her, and he doesn't cook, so their meals would likely not be well balanced or healthy. If Daniel were unable to manage their finances and drive and turn off the stove when Dora leaves it on, their

Searching for a Senior Community continued on page 13



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Searching for a Senior Community continued from page 12

situation will only get more worrisome. And how safe will either of them be if the other requires an extended stay in the hospital or at a rehabilitation facility?

It's impossible to predict how Daniel and Dora's story will unfold. The best step for them is to do some planning now, while they're both relatively healthy and can consider their residential options together. For this family, there will be multiple envelopes in a top drawer – plans for each of multiple scenarios. Some envelopes will never be opened, but it's possible that at least one envelope will be opened during a time of crisis, by family members grateful for this gift and the planning efforts

made before they were needed.

Start the process sooner rather than later – when there's time and the opportunity to visit communities, talk with residents, try the food and ask questions. Many people have preconceived notions of senior communities and most are quite surprised at the range of options available and the number of activities designed to appeal to many different interests. Independent Living communities and Assisted Living communities provide privacy and autonomy to residents, along with meals, opportunities for socialization, activities, transportation and a simplified way of life.

Searching for a Senior Community continued on page 15

12 • February • 2017

Crossword Puzzle Corner answers on page 19

Across

- 1. In the past
- 5. Debate position
- 8. Slip (into)
- 12. Tries to win
- 13. Marvel Comics super villain
- **14.** "How ___!"
- 15. "The King's Speech" problem
- 16. Water tester
- 17. Guitar part
- 18. Jazz component
- 20. Pound
- 21. Laughing dog
- 23. Con's explanation
- 27. US mountain
- **32.** Fruit with slippery rind
- 34. French, melancholy
- **35.** Hold
- 37. Commercial maker
- 38. Manner of speaking
- 40. Kind of tissue
- **43.** Vinegary
- 47. Change course
- 48. Schtick
- 49. Section in the newspaper (abbreviation)
- **51.** Forget
- **52.** Periure
- 53. Network of nerves
- **54.** Clever
- 55. Picnic buster
- 56. Board member

Down

- 1. Harry Potter's mailman
- 2. Film genre
- 3. Truncheon
- 4. See
- 5. Terse
- 6. Lodger 7. Buck
- 8. Lab burner
- 9. The god of War
- **10.** is life!

- **19.** The magician made it appear out of (2 words)
- 20. Make knotted patterns
- 22. " so fast!"
- **23.** "20/20" network
- 24. Thai language
- 25. Place to stay 26. Belfry denizer
- 28. Cincinnati or Karate?
- 29. Theory
- 30. Greek vowel
- 31. Member of Cong.
- **33.** Stand by
- 36. A B vitamin
- 39. Group of eight
- 40. Wimbledon contest with final
- **41.** Provide a top to
- **42.** Creative
- 44. Ripped your shirt
- 45. Wild goat
- 46. Mention
- 47. Promise
- 48. Taking after
- **50.** Detective, for short

GOT NEWS TO SHARE? Send it along! Have news of interest for our readers? Send it over! Email: info@southshore-

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entine's Day Dinner & a Movie. Enjoy dinner and a choice of feature film. Tickets include dinner and movie passes. Saturday, Feb. 11, 5:30-9 PM, Plimoth Plantation, 127 War-

ren Ave., Plymouth, 508-746-1622. Visit plimoth.org.

Hard of hearing

continued from page 8

The Massachusetts Commission for the Deaf and Hard of Hearing can be used as a central point of contact for seniors and their caregivers. Their website is www.mass.gov/ mcdhh. Much of the information in this article is taken from The Commission's publication, The Savvy Consumer's Guide to Hearing Loss. This publication lists organizations that offer supportive services, medical help, financial assistance and benefits programs, communications options, assistive technologies, and real life coping skills. To receive a copy of this book, call 1-800-882-1155, or 617-740-1700 (TTY).

About the Author

Diana DiGiorgi is the Executive Director of Old Colony Elder Services (OCES). Founded in 1974, OCES proudly serves greater Plymouth County and surrounding communities. OCES is a private, nonprofit organization headquartered in Brockton with a second office in Plymouth. OCES is designated as one of 26 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of elders and people with disabilities by providing essential information and services that promote healthy and safe living. The agency has 245 employees and operates more than 15 programs serving older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org.

Searching for a Senior Community continued from page 13

Ask the important questions to get the conversation started: Do you want to rent or own? How much assistance is needed now and how much might be needed in the future? What town would you like to live in or near? In what type of surrounding area are you most comfortable - close to a city or more suburban? How large of an apartment or house would you like? Which activities look interesting to you? Do you want a large community or a small one? In one building or spread out over a campus? Non-profit or for-profit? Is religious diversity important to you? What can you afford to spend? What are deal breakers?

An organized and well planned search - whether for the right college or the right senior community – increases the likelihood of finding the best fit. With both types of decisions, that goal requires and deserves time, effort and thoughtful consideration.

About the Author

Lisa Burke is a Senior Residential Advisor and Principal of Step with Care, providing guidance and planning to seniors and their families who are considering independent living communities, assisted living communities or skilled nursing facilities in Massachusetts. Email lisa.burke@stepwithcare.com or call 774-215-0956 for your complimentary consultation.

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14 • FEBRUARY• 2017

South Shore Community Calendar



THINGS TO DO, PLACES TO GO

Monthly Senior Dance: Join the Friends of the Norwood Seniors at their monthly dance, held the third Friday of every month from 7 - 10 p.m. at the Norwood Senior Center, 275 Prospect Street in Norwood. Tickets are \$10/person at the door which includes refreshments and a raffle. Call Anne at (781) 762 - 5625.

Walk To Wellness: The Home Care Division of South Shore Hospital sponsors a Walk to Wellness program at the Hanover Mall (Hanover) and South Shore Plaza (Braintree) seven days a week before shoppers arrive (8 - 10 a.m. Monday through Saturday and 10 a.m. to 12 noon Sundays). All are welcome. No fee and registration forms are available at the Mall's Public Safety Center (Hanover) and Guest Services Desk (Braintree). Call Kelly at (781) 624 - 7423.

Men's Fitness Class: South Shore Hospital men's only exercise program to increase cardiovascular endurance, strength and flexibility. Meets Mondays and Wednesdays, 3 - 4 p.m. and Fridays 8 -9 a.m. at the 780 Main Street gym in South Weymouth. Call (781) 624 - 4367 for details.

Pembroke Dull Men's Club: If you are feeling house bound or stuck in a routine, expan-



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SUPPORT GROUPS

dyour horizons with laughter, foolishness and sometimes serious discussion at the Pembroke Dull Men's Club every Wednesday morning, 10 - 11 a.m. at the Pembroke Council on Aging. All are wel-

Golden Bee Stamp Club: Meets at the Ventress Memorial Library in Marshfield on the 2nd and 4th Wednesday each month from 5:30 - 8 p.m. New stamp currents available at each meeting. For more information, call John at (781) 834 - 8157

Caregiver Support Group: The Avon Council on Aging hosts a support group for people caring for a parent, relative, spouse or close friend with Alzheimer's disease or dementia symptoms. All are welcome to attend on the second Thursday of every month from

5:30 - 7 p.m. at the Avon Senior Center, 65 East Main Street. Contact Louise at (508) 559 - 0060 for more information.

Grandparent's Rais-Grandchildren: Groups for grandparents raising grandchildren. Open to all. Information, resources and group support. The Plymouth Council on Aging host a meeting at the Plymouth COA Thursday every from 10 - 11:30 am. Contact Conni at (508) 830-4230. Weymouth area residents are

welcome to join the

grandparents sup-

port group held at the Fogg Library, 1 Columbian Street in South Weymouth on Monday nights from 7 - 8:45 p.m. Call Judy at (781) 706 - 7535 for more information.

Is Someone Hurting You: The South Shore Women's Resource Center's Older Women's Program provides domestic violence services for women 55 years of age and older. Emergency safe home; 24/7 toll free support line (888) 746 - 2664; counseling; advocacy; information; referrals. Free and confidential. Call (508) 746 - 2664.

Caregiver Support: All Saints Episcopal Church hosts a support for those caring for loved ones experiencing chronic illness, memory loss, or facing end-of-life issues. All are welcome. Individual spiritual direction also available by appointment. Meets the 4th Sunday of each month at All Saints Church, 44 Park Ave., Whitman. Handicap accessible. Call (781)



South Shore Community Calendar

Six Week Support Group begins in Plymouth

PLYMOUTH -Beacon Hospice is offering a support group for anyone experiencing grief and loss because of the death of a loved one. Pathways through Grief, a grief support group, meets once a week, for 6 weeks, starting Feb. 2, at 2 p.m., at Beacon Hospice, 32 Resnik Rd. Plymouth. The group offers a safe and supportive place to share your experience of loss with others and move toward healing and hope in a confidential and supportive environment. Pre-registration is required. Please call Terri Henshaw, Bereavement Coordinator at 508-747-7222 to register.

Widow, Widowers & Partner Be- Non-members welcome. For information rienced the loss of a spouse or partner meets program. Mondays from 12 noon to 1:30 p.m. at The South Shore Hospital Home Care Division offices in Rockland. Program is free and all welcome. Pre-registration required. Call (781) 624 - 7046 to register.

ings Thursdays at 12 noon. Speakers, light club for those 55 +, meets at the South Shore at 317 Plain Street, in Rockland. YMCA, Hanover and at the Quincy YMCA.

reavement Support Group: Ongo- for Hanover, call (781) 829-8585 ext, ing support group for those who have expe- 368, or (617) 479 - 8500 for the Quincy

Writing Your Memoirs: Join in on the creativity every Monday morning at the Rockland Council on Aging's Memoir Writing Program. The group meets every Monday morning from 10 a.m. - 12 p.m., Active Older Adults: Weekly meet- and all area residents are invited to participate. The program is free of charge. For exercise/stretching, luncheons (bring your more information, call Peggy at (781) 871 own) and at local restaurants. Live Y'ers is a 1266 or stop by the Rockland COA located

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Indopendent and Assisted Living	Weir Moving	State			
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Comerstone at Canton	DIIGITA WOTIGITS Flospital	Email (optional)			

Cover Story

Hitting her stride at 75 Priscilla Beadle is speeding up!

HULL -- Jumping into an "encore" career back in 1993, Priscilla Beadle was ahead of her time. Not only did she leave the



In her Hull-based studio, Priscilla Beadle gets to work creating her next masterpiece.

established corporate world that had sustained her for 23 years, she pulled up roots from her California home, accompanied her husband on his job assignment to Hong Kong, and began a new career. All this while celebrating her 50th birthday, and she's never looked back.

Once settled in Asia, Beadle's creative muse beckoned from the exotic bazaars of Tibet and Nepal, in dusty shops in Beijing, on remote Indonesian islands reached by catamaran, in beautiful Bali, and in verdant Indochina—Laos, Cambodia, and Vietnam.

She found herself immediately and undeniably attracted to the colorful, eclectic and beautiful beads the markets offered up, and soon began hand crafting these newfound treasures. With the creation of whimsical, playful, bold and powerful pieces

of one-of-a-kind jewelry, her business, Beadleful, was born. Her signature style begins with a prominent centerpiece bead, complemented on either side with colorful, textured, and chunky beads, finished with a fabulous clasp.

Shopping Global Markets

Over the years, Beadle found herself trekking the word seeking out raw materials for her creative outlet, selecting sustainable materials from nature to satisfy her desire to create with environmental awareness. Some of her pendants include petrified wood, beetle wings, paua shell, and mother of pearl (nacre). Some beads are made of amber, Philippine seashells, cork, apricot shells, tagua nuts, and cultured pearls.

From several trips to Venice, Italy, Beadle has collected an assortment of the finest glass beads in the world; those made on the island of Murano, home of the Venetian glass industry since the 1300s.

Whether traveling the world or stalking quaint New England shops and galleries, successful bead hunting inspires the bold and eclectic designs that characterize Beadle's unique necklaces and bracelets.

During her lifechanging stint in Hong Kong, she not only discovered beading, but acquired a very large, vintage apothecary chest, that has followed her from Hong Kong, back to California, and now to her hometown of Hull, where she has maintained her studio since 2011 (cover photo depicts

Beadle standing next to her apothecary chest). The wall-sized piece boasts 52 square drawers and has been the repository for her extensive bead collection for decades.



Finished pieces are on display and offered for sale throughout her studio.

Year-Long Birthday Challenge

It's been a while since Priscilla Beadle took the leap at age 50 to reinvent herself, but challenge has always excited and energize her. Inspired by a friend who was fascinated by the apothecary chest in her studio, Beadle decided to create a one-of-a-kind beaded necklace each week in 2017. Each neck-piece originates from a different drawer. "I consider this an adventure fantasy



trip," enthuses Beadle. "Do I think about slowing down for 75? Do I think about maintaining? Or shouldn't I speed up for a year?" she laughs. "The fact I'm turning 75 makes me want to speed up!"

An English major in college, Beadle has lived her life by Robert Browning's line, "...a man's reach should exceed his grasp,/ Or what's a heaven for?" This quote is the driving force behind all Beadle's difficult and exciting endeavors. "It gives me permission to push myself," she says. For her, this challenge is self-motivating as it produces a real accomplishment each week. "Sometimes you just have to push yourself to grow, stretch, and do things for yourself," throughout the year.

Her 52-drawer apothecary chest dominates



Light Fantastic! Week two's challenge produced this delightful necklace, featuring Venetian glass beads, each of a differing stripe and distinct size. Matching earrings and an asymmetrical glass clasp with sterling silver toggle complete the suite. Photo courtesy of Priscilla Beadle.

Crossword answers from page 14

¹ O	² N	³ C	⁴ E		⁵ P	⁶ R	⁷ O		⁸ E	⁹ A	¹⁰ S	¹¹ E
¹² W	0	0	S		¹³ I	0	N		¹⁴ T	R	U	Ε
¹⁵ L	I	S	Р		¹⁶ T	0	Ε		¹⁷ N	Е	С	K
	¹⁸ R	Η	Υ	¹⁹ T	Н	М		²⁰ M	Α	S	Н	
				²¹ H	Υ	Е	²² N	Α				
²³ A	²⁴ L	²⁵	²⁶ B	I		²⁷ R	0	С	²⁸ K	²⁹	³⁰ E	³¹ S
³² B	Α	N	Α	Ν	³³ A		³⁴ T	R	-1	S	Т	Е
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⁴⁷ V	Е	Е	R		⁴⁸ A	С	Т		⁴⁹ O	В	ı	⁵⁰ T
⁵¹ O	M	I	T		⁵² L	I	Ε		⁵³ R	Е	T	Е
⁵⁴ W	I	L	Υ		⁵⁵ A	N	T		⁵⁶ E	X	Ε	С

her studio, standing more than seven feet tall, four feet wide, with each drawer going 16 inches back.

"I've started in the upper left corner drawer and am working my way through every drawer, from left to right, top to bottom," confides Beadle. She uses the chest to organize her vast collection of beads based on color and material. The first necklace of the year was drawn from Venetian glass beads which have been divided into silver/gold, blue/green, and red/orange groups. The second drawer has different color Venetian glass; black/white; purple/yellow; and multi-colored. The last drawer of the year contains faux amber resin beads from Indonesia.

Beadle keeps clasps and centerpieces in a special cabinet, not in the drawers. Center pendants can be made of glass, jade, silver, brooches, semi-precious gems, and oddities such as extraordinary buttons or other upcycled adornments.

Although her designs have been worn to the Academy Awards and her talents have been cited by *The New York Times*, the relationships with customers who visit her studio to shop for treasures are most satisfying. She is "thrilled" to see her necklaces being worn around town.

Her creations are very special, yet her pricing remains affordable. Beadle's artistic muse is never silent long, as she is inspired to create in her studio every day.

You can follow her "one necklace a week design" 2017 challenge via her website blog: https://priscillabeadle.com. You'll find photos of her work (including a gallery of necklaces), full descriptions of the beads and materials used, a schedule of her Open Studio dates, recent publicity, and of course, Beadle's charming commentary on the artistic life.

South Shore Senior News

Great

guests!

nteresting

topics!



Week 3 project resulted in above stunner.

From Priscilla Beadle's blog post:

"From the first moment I saw the clear icy depth of a strand of rock crystal beads, I was smitten. I soon discovered everyone else is too since rock crystal, or quartz crystal, has metaphysical powers: it is a conductor of energy; it is used for healing and meditation.

My most favorite pairings for rock crystal are sterling silver or pearls. I designed this necklace with hammered sterling circles and ovals plus a clasp by the same artist. I found a small supply of this nice sterling while searching for something else and they practically flew over to the rock crystal strand I had chosen to be the representative of Drawer 3. Necklaces often evolve that way for me!

The centerpiece is a crystal prism encapsulated in sterling silver wire, wrapped by my www.hullartists.com friend, Terry McMahon, who can be found at www.treesasstudio.com.

Wear this looker with your own sterling silver earrings. They can be large or small, but bold, if possible, to hold their own with this seemingly simple necklace. It is 22" long plus a 1 3/4" centerpiece.



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