



# SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

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Vol. 17 Issue 02

## Lobster Tales

### Family values keep customers through the generations

A fixture on Buzzards Bay's Cranberry Highway for the past 42 years, the Lobster Pot restaurant's fresh seafood, friendly atmosphere, exceptional wine selection, and customer-oriented service keeps loyal fans returning season after season.

Lobster Pot owner Guy Marino and son Mike serve up tens of thousands of seafood dinners at the popular restaurant each year.

Cover story page 16

*"It's about the customers. Always do what's right. It's really that simple."*  
Guy Marino

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By Mike Festa,  
State Director, AARP Massachusetts

**BOSTON** – Millions of Americans rely on Social Security and Medicare, and unfortunately, scammers often try to take advantage of that for their own gain. In our look back at trending scams of 2018, we look at two involving these programs and scams involving gift cards, too.

**The Social Security Impostor Scam:**

A caller claiming to be from the Social Security Administration (SSA) says there is an issue with your benefits and that you must provide personal and financial information to release your payment. If you have caller ID, the call may even appear to come from the SSA's toll-free number. This is a scam. SSA does not operate this way and will typically only call you if you have already been in contact with the agency about a particular matter.

**New Medicare Cards Scam:** In early 2018, the Centers for Medicare and Medicaid Services began issuing new Medicare cards to all beneficiaries. Scammers have been taking advantage of this development. A scammer may call and ask you to “verify” some personal information before sending your new card. Or, the fraudster will claim someone has already tried to misuse your new Medicare card and that you need to provide your personal information to make sure you're the actual beneficiary. Other impostors try to collect a processing fee for the new card or ask you for bank



account information so the government can pay a refund it owes you for transactions on the old card. What they really want, of course, is to get your Social Security number for purposes of identity theft or to access your bank account so they can steal from it. New cards are still being rolled out, so beware that these scams are still afoot. An unsolicited call from Medicare – as with most government agencies, is most likely a scam.

**Gift cards as a form of payment:** Recently, more and more scams involve receiving payment in the form of a gift card. You may receive a call that you neglected to pay taxes and need to pay “the IRS” immediately or face arrest. Or you may get a call about an “overdue utility bill” and face an immediate shutoff. Or a “family member” in distress may call you requesting immediate financial help. The common thread here is that the scammer will ask you to go to a nearby retailer, buy a gift card in the amount you owe, and then ask you to share the numbers and PIN from the back of the card. Once you share those numbers, the scam is over. You will never hear from the caller again, and you won't see the money you paid for the gift cards again, either. Remember, gift cards can be used only to purchase products and services. No government entity will accept – let alone ask for – a gift card as a form of payment. Nor will a utility company or any other legitimate business.

As always, remain vigilant. You have the power to protect yourself and your family from scams! Learn more about the free AARP Fraud Watch Network at [www.aarp.org/fraud](http://www.aarp.org/fraud). ∞



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## NAVIGATING THE FUTURE

### It's 2019: Just How Big, Bold & Boundless Will Your World Be

By Mark Friedman, Owner

#### Part One: Who, How, and Where are “Seniors” Anyway?

Welcome to 2019.

As someone in the business of helping seniors age successfully in place, I am constantly in the company of elders and families, and trading expertise with caregivers, geriatricians, medical professionals and advisors from all disciplines who provide them with crucial counsel. I get an up close and personal view of what is going on in the process of aging; what causes anxiety and stress in seniors and extended family members because it's my job and the job of my team to enhance the journey of aging for my clients to enable their success.

I know that “senior” has been radically redefined in the last decade. No longer simply synonymous with the 5 o'clock dinner specials and other terms, a “senior” can now fill out, literally, four decades of living. Eighty is the new “65.”

Think of how big, bold, and boundless your world seemed when you were 16 and imagining the next 40 years of your life.

HOW seniors are doing has been dramatically reinvented, with our medical, health, and wellness communities stepping up their games in the transformation.

Seniors are also taking pro-active roles in their own healthcare management, planning their journeys of aging by becoming better informed and educated consumers. I am heartened when seniors and families make important decisions before a crisis arises, because they know they can be robbed of important options if they do not.

WHERE seniors live has been radically modified, because the definition of “home” has. Whether it is an assisted living community, a mother-in-law apartment, or multi-family dwelling where four childhood friends decide to age together, we appreciate the metamorphosis of “home” within the journey of aging. We have been able to leverage best practices from The Life Engagement Profile (LiFE Profile) to help seniors reduce safety risks, manage medications, and maximize their ability to thrive independently in a variety of settings. This is the beauty of private duty home care. Its portability.

#### Part Two: The Power to Profile & Define a Good Day

Acclaimed surgeon, *New Yorker* columnist, and author of *Being Mortal*, Atul Gwande, is no stranger to difficult conversations. On subjects like Rethinking Old Age, and The Way we Age Now, he continually challenges both the medical profession and seniors with questions like What is a Good Day?

As a thought leader, Gwande has taught millions of us how to be better listeners to the voices of elders in their journeys of aging, and to risk more in making our days rewarding and fulfilling.

He begs the question, always, of quality of life and what it can mean to each of us.

While Quality of Life (QOL) can mean a hundred different things to a senior, through the LiFE Profile we are able to reveal, explore, discuss, and ultimately score important individual needs through a fascinating and rewarding exercise. For some seniors quality of life can be an expression of who one is; how one looks, exercises, and generally feels. This can be in combination with a spiritual well-being and connections to a broader community. A meaningful day might include activities that promote relaxation, or making time to improve specific skills. It can be something specific....like successfully completing a 1000 word jig saw puzzle, or revisiting old joys by joining a mahjong group. The goal is to identify the “calendar for life engagement” and follow-through on 40-50 activities that

connect a senior to active living. The beauty of this process is that it works across those aging in place, those suffering cognitive decline, and through each of life's transitions and stage of aging. Quality of Life ultimately depends upon a senior's ability to “engage in life”, regardless of how this is specifically defined.

Let's take “Don” as an example. Don has been a widower for about a year, and still lives in the family home by himself. During a wide ranging QOL conversation we are able to discern a lot about Don and his interests. We learn that making time for “Don” to connect with friends, watch football, work in the garage, spend time on his boat, grab coffee and the paper with buddies, visit a war museum, donate time at the library, get a meal of smoked sausage, and more, are all things that are important to him. We determine activities that he enjoys, and moreover, **needs**, for a positive and successful journey of aging. Certain activities in his week will let his endorphins rip and put a smile on his face!

What Don requires are specific challenges that put him in control of his journey of aging. When these are presented to him on a calendar, what appears is a robust quality of life of his own making.

This is not “Betty's” calendar, because Betty just moved into an assisted living facility. Betty's calendar is reflective of ongoing monitoring of her Parkinson's disease, along with visits from old friends and walks with budding acquaintances. It will include resident gardening projects, a weekly computer class so she can Facebook her grandchildren, popcorn and movie nights, afternoon naps, and co-chairing the Ladies' Society at Church. Betty's days will have a natural flow designed to mitigate the anxiety of being in new surroundings while complementing her natural friendliness and easy ability to meet people. What Betty sees in her calendar is maintaining a quality of life of her making, that is secure, relaxed, flexible, and in her control.

#### Part Three: The Opportunity to Live Boundlessly

In 2019, we are deploying the power of the LiFE Profile at Senior Helpers Boston & South Shore for all of our clients.

Based on 18 years of research involving 75,000 patients, it has an ability to analyze and uncover hundreds of potential risk factors that stand between a senior and the ability to age successfully at home.

The Methodology produces scores across 225 researched and validated issues. These include Safety, Medical Condition Management, Autonomy, Burden of Care, and Quality of Life Engagement.

Initially inspired as a proprietary risk analysis for seniors choosing to recover at home, this methodology became the foundation of our Going Home Safe program, designed to manage and prevent readmissions. It now drives everything we do in our personalized home care services.

The Quality of Life (QOL) Analysis is the last score in the Profile. It completes the picture of what life can be like for a senior who chooses to age in place and how to make it a successful journey.

When “Don” combines all of his scores, including Quality of Life (QOL), he will be equipped to experience a lot of “good days” and many more better days. Living alone, it is important he take his medications and keep up with doctor appointments. His home care plan already zeroed in on these specific issues. Now, it will include the activities that are valuable to his journey such as a trip to Larz Anderson, or fishing off Hingham harbor, and making that smoked sausage dinner for friends.

For “Betty”, now in an assisted living community, her home care plan will reflect supporting the successful long-term integration into her new environment. This includes continuing to maintain nutrition, medication, exercise routines, and monitoring of Parkinson's, in combination with her plan for active engagement in the Assisted Living's activity program and *Navigating the Future continued on p.10*





# Aging with Sass & Class

## Laugh at what you hold sacred, and still hold it sacred

By Loretta LaRoche

Whenever I give a workshop or a lecture, I never fail to encourage participants to read “Man’s Search for Meaning” by Victor Frankl. He was a psychiatrist who survived the Nazi concentration camps during World War II and who developed a form of psychotherapy called Logotherapy as a result. His book profoundly shows how individuals can survive the most horrific situations through grace, dignity, and humor.

In the preface of the book, Gordon Allport writes: “Hunger, humiliation, fear, and deep anger at injustice are rendered tolerable by closely guarded images of beloved persons, by religion, by a grim sense of humor, and even by glimpses of the healing beauties of nature—a tree or a sunset.” I’ve heard many accounts of how this type of humor, called “gallows humor,” has helped many people in difficult jobs, particularly health-care professionals. Anyone overhearing some of the conversation between nurses or doctors might be deeply offended, but for them it becomes a way to get relief from the horrors they witness. One of the most popular shows on television was “Mash” which was the quintessential example for “gallows humor.”

The great humanitarian psychologist Abraham Maslow once said, “We must laugh at what we hold sacred and still hold it sacred.” This is often difficult for individuals who are heavily invested in thinking that their way is the way. Not being able to take the position of “the witness to your thinking patterns can lead you down the path to fanaticism.” When we are fanatical about how we must live our lives, and how others must also follow suit, we are embarking on trying to become the leader of a cult.

I have listened to thousands of people describe situations that they deplore but cannot change due to their inability to explore options. Their story becomes like an old TV series that plays over and over and they can’t seem to change the channel. What always fascinates me is that they lack a healthy sense of humor. Humor helps us to see the light and when you become fanatical the light is very dim or essentially non-existent.

I was very fortunate to be brought up in an irreverent family. As a child, I was dragged to many an Italian funeral, which often resembled a Federico Fellini movie. There was high drama as a plethora of black clad women showed up to wail and moan. Then there would be bursts of laughter as people recalled stories about the dearly beloved. And, of course there was the inevitable discussion about the food that was to follow.

In today’s world we must all try to maintain the ability to laugh at what we hold sacred and to still hold it sacred. It will not only help maintain our sanity by also our ability to tolerate one another.

**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.” She believes and lives her message, “Life is not a stress rehearsal!” Learn more at her website: [www.LorettaLaRoche.com](http://www.LorettaLaRoche.com). ∞



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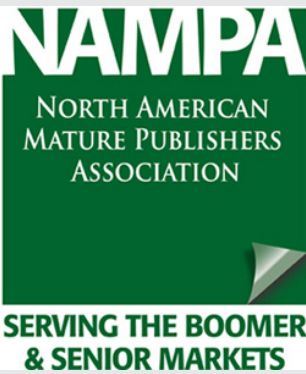
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# Save time, energy, and sleepless nights when downsizing

By Wendy Oleksiak

Moving is a high-stress life event, the experts tell us, and they're right. Whether it's cross-town or cross-country, whether to a small apartment or a large suburban home, tackling the organizing, packing, discarding, cleaning, paperwork, and the myriad other tasks is a major challenge.

When you're moving from the family home to a smaller residence, possibly in a new community, sorting through decades of family history and possessions can feel overwhelming—even paralyzing.

As we progress through life, moving may signal new opportunities, a new relationship, a new adventure ahead...this "new" opportunity may also feel like a mixed blessing.

On the positive side, a move often offers a sense of "lightening" with no clutter, fewer home and yard chores, and can give you time to focus on the activities that you enjoy!

In the coming months, I will be sharing tips to save time, energy, and sleepless nights. Most importantly, these columns will serve as a tool to help you organize your move and help it progress as smoothly as possible. The first step of this journey involves planning.

## Planning Ahead

- If you have the luxury of time, think about beginning to declutter before a move is on the near horizon. Six months or a year prior to moving is not too early to start this process, regardless of where you're planning to move, or even if your family is still deciding.
- Shred, toss, or give away obvious items such as old cancelled checks, outdated food or medications, clothes, or extraneous household items that just take up space.
- If you're not sure, ask an accountant or tax person what records need to be retained.

- Continue this decluttering process monthly until you start the major activities of sorting and packing for the move. You'll be surprised at how much you can eliminate before you get into the emotional quandaries of dealing with prized possessions.
- Collect and keep together important papers: deeds, wills, Durable Powers of Attorney, medical records, military records, diplomas and degrees, birth certificates, passports. These can be in a file cabinet or safe-deposit box, but let key family members know where they are.
- Try not to allow grown children to use the home as a storage unit or museum. Now is the time for them to claim their keepsakes—old sports trophies, CDs, posters, school projects--and remove them from their parent's house.
- Throughout the process, try to limit sorting and packing activities to no more than two hours per day. Try to keep it relaxed and companionable. Have a cup of tea (or glass of wine!) and take breaks. Next month, I will address how to get started.

**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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By Wayne Westcott and Rita La Rosa Loud

QUINCY – Over the past half-century, four out of five American adults have experienced at least one undesirable episode of low back pain. Although we might expect to see an improvement in the percentage of people who suffer from low back discomfort, the trend is actually in the opposite direction. According to a recent national news-cast, approximately 90 percent of Americans will encounter low back problems during their lifetime.

Although there are many causes of low back pain, weak lumbar spine muscles are clearly a major contributing factor. Several research studies have demonstrated that when low back pain patients strengthen their lumbar spine muscles, they experience less discomfort and improved physical function. We have conducted several research studies on reducing muscle discomfort, including three that specifically addressed the lower back. One study was performed at one of the world’s largest automotive plants in the Midwest, and two studies were performed at Quincy College.

In the auto workers study, the all-male participants performed three Nautilus resistance exercises that addressed the lower back and midsection muscles. These were the low back machine for the lumbar spine muscles; the abdominal machine for the front midsection

# Addressing the Prevalent Problem of Low Back Pain

muscles; and the rotary torso machine for the side midsection muscles. After several weeks of training (two or three exercise sessions each week), the assessments revealed increased low back and midsection muscle strength, improved trunk flexibility, and reduced low back pain.

In our Quincy College studies, the male and female participants performed the same three Nautilus resistance exercises for the lower back and midsection muscles, as well as additional exercises for the upper body and leg muscles.

Each exercise provided a moderate resistance (approximately 75 percent of maximum weight load), and was performed for a single set of 8 to 12 repetitions, using a controlled movement speed (about 6 seconds per repetition) and a full movement range (pain free range only). The relatively brief but comprehensive strength training sessions were typically completed within 35 minutes, two or three days each week. After 10 weeks of training the study results showed impressive improvements in both low back muscle strength and low back discomfort/fatigue.

Research consistently indicates that there is an inverse relationship between low back muscle strength and low back muscle pain. That is, strengthening the low back muscles appears to be an effective means of reducing low back pain. It is therefore likely that strong low back muscles may likewise reduce the risk of experiencing low back problems.

Of course, trunk flexibility is also an important factor with respect to low back health as tight pos-

terior muscles can contribute to lumbar spine pain.

The best stretching exercise for the posterior muscle groups is the Figure Four Stretch.

This stretch is performed by sitting on the floor, with your right leg straight in front of you and your left knee flexed to the left with your left foot against your right thigh. Simply reach your right hand forward as far as comfortable and grasp your right ankle or foot. Hold this position for about 30 seconds, then reach forward a little farther and hold the new position for about 30 seconds. Switch leg positions and perform the same stretching sequence, reaching your left hand to your left ankle or foot.

The Figure Four Stretch temporarily elongates the muscles of the calves, rear thighs, lower back, upper back, and shoulders, leading to enhanced overall joint flexibility.

As part of a comprehensive plan for reducing and preventing low back pain, I strongly recommend performing appropriate muscle strengthening and stretching exercises, such as those incorporated in our research studies. Just be sure to check with your personal physician for possible contraindications, based on your specific back condition.

**About the Authors:** *Wayne L. Westcott, Ph.D., is professor of Exercise Science at Quincy College, Quincy, MA, and author of 28 books on strength training. Rita La Rosa Loud, B.S., helps direct the Community Health & Fitness Research Center at Quincy College. ∞*



# Tips to Prepare Your Loved One’s Home for Winter

By Maria Burke, RN

WEYMOUTH AND NEEDHAM – In preparation for these next few months of winter, I like to give a few tips on those of you who are taking care of a loved one a quick check list on things they want to address.

**Walkways** – Make sure their walkways and paths they use to get in and out of their 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 snow fall so your loved one isn’t caught off guard and homebound until their walkways are passable.

**Proper Lighting** – Good lighting throughout the home, both inside and out, particularly in the room your loved one uses the 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 loved one’s heating system to make sure it’s in

good working condition in order to avoid emergency situations during the winter months.

**Reduce Clutter** – It’s always good to de-clutter their home or living space by tossing old newspapers, junk mail, household items and such to ensure clear pathways to and from the kitchen, washroom, and bedroom. It also gives a clean, fresh and cheery environment when their living areas are organized and clutter-free.

Bundle up and stay safe!

**About the Author:** *Maria Burke, owner of Celtic Angels Home Health Care, was born in Middleton, 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. ∞*

# Safeguarding your sports memorabilia



By Chris Hanson

HANOVER – It was a simple headband but it caused such a stir. Long ago, at the opening of the Boston Symphony Orchestra, Isabella Stewart Gardner notoriously wore a headband that read “Oh you Red Sox.” The fuddy-duddies had a fit, such a bunch of hoity-toity wet blankets! If the headband still exists today, I bet it is a valuable piece of someone’s sports memorabilia. Let’s hope the owner is doing a better job protecting this artifact than the Gardner Museum did protecting its creator’s art collection.

If you were a stick in the mud, Mrs. Gardner was easy to dislike. Descending from early Scottish royalty, she was born to a wealthy New York family. After years of studying art, music and dance she married a wealthy Bostonian, John Lowell Gardner, the offspring of old money, and a true Boston blue blood. The clannish upper crust did not instantly warm to the woman they called “Mrs. Jack.” Some of her antics, like walking her pet lion down the street on a leash, caused her to be branded cuckoo for cocoa puffs. She took it all in stride and gave her adopted city a wonderful gift. She created the museum from her Italian Palazzo home and huge collection of priceless art. It’s open to everyone including pimply faced teenagers doing projects for Mrs. Parz’s art class. The Wicked Smart Investor was one of the students, acne and all.

By sending us to the museum, Mrs. Parz was simply doing what great teachers do. She opened up our world. Our assignment was to write a five page paper about our visit. At a security guard’s suggestion, I wrote a paper on the painting “The Storm on the Sea of Galilee.” It’s the only seascape of Dutch artist Rembrandt. The painting depicts Christ and his apostles crossing the sea in a sailboat during a violent storm. You can see the panic on some faces, determination on others, and one face getting ready to vomit. The brush strokes in the painting were incredible. I almost felt sea spray on my face from the life-like seascape. Sadly, this was the last time I would see this painting.

In the early morning of March 18, 1990 thieves dressed as policemen infiltrated the museum, tied up the guards and stole 13 works of art including Rembrandt’s seascape. A lax security system and improper training of the security guards contributed to this travesty. While it is hard to believe, the museum only had a couple of locked doors and one silent alarm securing the collection. Since the artwork was priceless, it was uninsurable.

Let’s be clear, the thieves did not just steal the paintings from the mu-

seum, they stole them from humankind.

I hope such a travesty does not happen to your sport memorabilia collection. It is up to you to take preventative measures. You should certainly buy insurance coverage, but it is prudent to physically safeguard the items as well. Helmet, baseballs, hockey pucks, baseball bats etc. should be displayed in a case with UV protection. Jerseys should be framed. If you have paper items, protective sleeves are a good idea. Overall, keep your collection away from sun, water, food, and small children. While you’re at it, keep an eye on the pimply faced teenagers too. With proper protections, your memorabilia can be enjoyed for years to come.

Mrs. Jack’s missing artwork is represented by empty frames on the museum walls. I say those empty frames represent an open wound on the soul of the great City of Boston. If you have any information on the missing art, please contact the FBI immediately.




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



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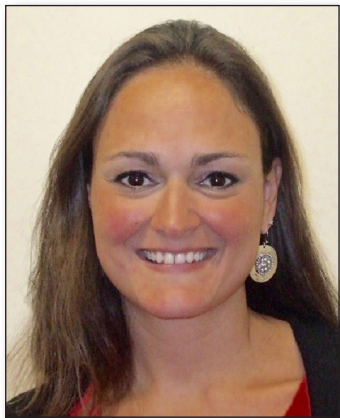
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# Heart Health

By Nicole Long, MSW, LICSW

BROCKTON AND PLYMOUTH – What is heart disease?

Heart disease is the disorder of the blood vessels of the heart that can lead to a heart attack. According to the Centers for Disease Control and Prevention (CDC), every year, one in four deaths are caused by heart disease, and it is the leading cause of death for men and women in the United States.<sup>1</sup>

The CDC goes on to point out that there are conditions and behaviors that put people at risk for heart disease and the top three risk factors include:

1. High blood pressure (HBP). The American Heart Association reports that nearly half of the American population over the age of 20 has high blood pressure without even knowing it! It is important to have your doctor check your blood pressure regularly as high blood pressure can lead to an increased chance of having a heart attack or a stroke.
2. High blood cholesterol. The American Heart Association emphasizes the importance of having your cholesterol tested. High cholesterol is one of the major controllable risk factors for heart disease and stroke. If you have other risk factors such as smoking, high blood pressure, or diabetes, your risk increases even more.
3. Smoking. In 2016, the CDC estimated that 37.8 million adults in the U.S. currently smoke cigarettes and thousands of young people start smoking each day. To learn about resources available to help you or a loved one quit smoking, please call 1-800-QUIT-NOW which is a federally funded program operated by the CDC.

Fortunately, heart disease can often be prevented when people make healthy choices and manage their health conditions.



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**Know the Signs. Here are heart attack warning signs from the American Heart Association:**

**Chest discomfort.** Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes – or it may go away and then return. It can feel like uncomfortable pressure, squeezing, fullness, or pain.

**Discomfort in other areas of the upper body.** Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw, or stomach.

**Shortness of breath.** This can occur with or without chest discomfort.

**Other signs.** Other possible signs include breaking out in a cold sweat, nausea or lightheadedness.<sup>2</sup>

If you experience heart attack warning signs, call 911 immediately. **Here are some guidelines from the CDC to help control your heart health:**

**Don't smoke.** If you already smoke, learn about the available resources to help you quit. Quitting smoking is very difficult and there are resources available to help you.

**Manage conditions.** Keep in contact with your doctors and other professionals that you consider part of your health care team. Keep them informed about how you are feeling and be prepared at your appointments to ask any questions you may have. Work with your health care team to manage conditions such as high blood pressure and high cholesterol.

**Make heart-healthy eating changes.** The CDC offers suggestions on heart-healthy eating options such as eating fresh fruits and vegetables and avoiding processed foods when you are able. Consider getting input from a Nutritionist to get your diet on the right track.

**Stay active.** The American Heart Association recommends at least 150 minutes of moderate physical activity per week for adults, aiming for 30 minutes of exercise per day, five days a week. Be sure to talk with your doctor if you are thinking about starting a new exercise routine and consider seeking the help of a personal trainer or other professional to determine what type of exercise is best for you.

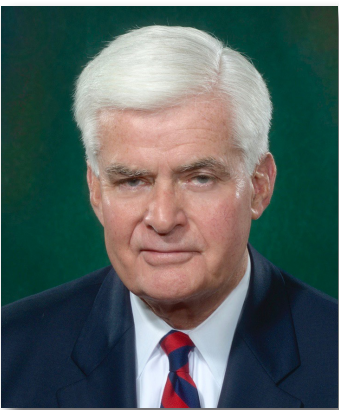
There are many benefits to having a healthy lifestyle including preventing cardiovascular disease. It is never too late to make changes to your lifestyle and there are many resources available to help you along the way. If you are interested in learning about available local resources, consider contacting your local YMCA or your health insurance company to see what benefits you are eligible for!

**About the Author:** *Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 26 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of elders and people with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve seniors, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit [www.ocesma.org](http://www.ocesma.org)*

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Sources: <sup>1</sup>Centers for Disease Control and Prevention. (2017, November 28.) *Heart Disease Facts*. Retrieved from <https://www.cdc.gov/heartdisease/facts.htm>

<sup>2</sup>American Heart Association. (2016, June 30.) Warning Signs of a Heart Attack. Retrieved from <https://www.heart.org/en/health-topics/heart-attack/warning-signs-of-a-heart-attack> ∞



## HOME EQUITY WEALTH MANAGEMENT

### Home Equity Can Increase and Extend Retirement Income

By George Downey

**BRAINTREE** – The question of financial security (running out of money) in retirement continues to be the number one concern among aging Americans and financial professionals. Since the Great Recession (2008 – 2013) retirement experts and academics have written extensively on this dilemma, now deemed to be a national emergency.

Add to the long list of research reports on this issue, a working paper from the Center for Retirement Research at Boston College entitled *Homeownership, Social Insurance, and Old-Age Security in the United States and Europe*, by Stipica Mudrazija and Barbara A. Butrica. Clearly, the issue extends well beyond the United States.

One of the more important conclusions is the need to include housing wealth (home equity) as a key component to increase and extend retirement income. In fact, the working paper states, “If the housing equity of older Americans were completely monetized, median household income would increase by over a third – more than in countries like Sweden and Denmark, but well below countries like Spain and Italy.”<sup>1</sup>

**2019 A New Year and New Considerations for Senior Homeowners**

Thanks to the tax law changes (which went into effect in 2018), including the increased standard deduction, the great majority of senior homeowners will no longer be itemizing deductions, and therefore unable to deduct mortgage interest as they have in the past. This calls to question – What is the best way for older homeowners to manage mortgage debt in retirement? One consideration is refinancing to a HUD/FHA insured HECM reverse mortgage.

**Home Equity Conversion Mortgage (HECM) – provides unique planning options**

HECM is the HUD/FHA insured reverse mortgage. It was developed specifically to enable senior homeowners (62 and older), who want to remain in their homes, the ability to convert or monetize a portion of their housing wealth to increase financial and retirement security.

In the past, HECMs were mistakenly viewed as a “loans of last resort”. Today, however, they are recognized as important financial planning tools, especially for retirement planning.

Compared to a traditional mortgage or home equity line of credit (HELOC), HECMs have unique terms favoring senior homeowners, including:

- No monthly payments required – prepayments are voluntary
- Credit line growth – the undrawn balance grows (compounds monthly) at same rate charged on borrowed funds
- No maturity date – loan repayment not due until no borrower resides in the property and the loan remains in good standing
- Final loan repayment amount can never exceed the property value at time of repayment – any deficiency is protected by FHA insurance
- Non-Recourse loan – neither borrowers nor heirs incur personal liability.
- Funding amount established at closing – not affected if future property value declines

**NEW STRATEGY – Refinance Current Mortgage to a HECM Reverse Mortgage**

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

Example:  
Homeowner age 62

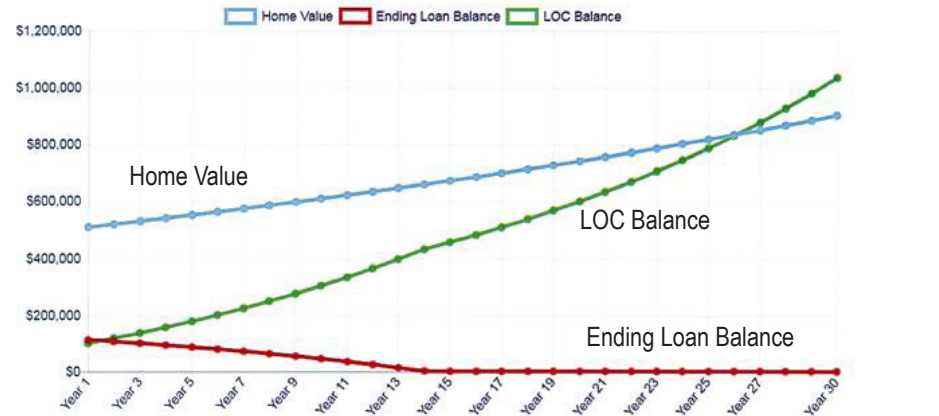
Property value – \$500,000  
Current mortgage balance – \$100,000  
Monthly principal and interest payment – \$1,000

**Objective – pay down mortgage balance as originally intended, plus establish a new stand-by line of credit**

Strategy: Refinance to a HECM reverse mortgage – ASSUMPTIONS:

- Property value increases 2% annually Home Value
- Interest rates continue at current level (4.98% interest + 0.5% FHA insurance = 5.48% total annual cost assessed monthly)
- Upfront costs – \$18,000 (includes one-time FHA insurance premium –2% of \$500,000 value = \$10,000) included in new loan amount
- Terms: Annual ARM with 5% lifetime margin rate cap. No maturity date
- Voluntary pre-payments – assumes the borrower will continue to make voluntary \$1,000 monthly payments for 14 years then one
- \$1,000 payment in year 15. Thereafter, no payments are made.

NOTE: This illustration demonstrates the original objective of reducing



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

the loan balance as the current mortgage terms provide. However, the HECM creates a credit line wherein the undrawn balance is guaranteed to grow, compounding monthly, at the same rate charged on the loan balance. In fact, the credit line could potentially exceed the property value should real estate values decline as shown above.

Although this illustration does not show withdrawals, simply to demonstrate growth potential, the funds are available at any time.

The accompanying chart shows projection estimates in five year increments to demonstrate longer term potential.

**TO LEARN MORE: Illustrations can be customized to demonstrate individual circumstances and what-if scenarios.**

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

*Home Equity Wealth Management continued on p.22*



# Declutter your Space to Fit your Vision



By Natalie Ahern

Last week I helped a client begin the process of redecorating and decluttering her family room. She is an empty nester who would like to update and declutter her home. This client knows she and her husband would like to stay in their current home until they are no longer physically able to do so. We walked through the space she wanted to tackle and talked a lot about possibilities for her room.

If you are interested in decluttering/redecorating to age in place (I prefer the term “live in place”), there are many questions you can ask yourself (and your significant other) to make your newly designed room(s) be the right space for YOU.

Begin by looking at rooms in your home or a friend’s home that make you feel comfortable and happy. Another option is to look at Pinterest.com or Houzz.com for inspiration. The client I was working with loves her new bathroom. I asked her what she likes best...the cheerful color, the lightness (white trim and tile), the lack of clutter, comfort. Each person will have his/her own ideas about what space feels most appealing. The key is to figure out exactly what those characteristics are. Once you have some ideas, jot those thoughts down.

Next, ask yourself what activities do you do in that room? Is it where you watch TV, pay bills, do puzzles, birdwatch, entertain? Have you considered doing some of those activities in other spaces? Would it be more convenient to pay your bills in the kitchen where most of your office supplies are? Would you have more space to do your puzzles in the dining room? One of the most common problems with clutter is that too often we do not have designated spaces for ourselves. For example, we pay our bills in three different locations. When that happens, we spread things out, become disorganized. Suddenly we don’t remember where we left the light bill! Think about the area you are revamping and carve out space for the activities that are best done in that room.

At this point you are ready to do a floor plan. List out each item that used to be in that room. Use cut out pieces to fit a to-scale plan of your

room. Should you move your sofa to better accommodate viewing the TV? Now that you will do your puzzles in the dining room, you can create a space for two chairs and a table to birdwatch. Add back in only the items that fit your activities for that room...furniture and lighting. The other items that used to be in that room should only be put back in if they fit your original criteria from when you started this process...color, lightness, lack of clutter, and comfort. The items you are left with should find a designated home in another part of your house or should be donated/sold.

Your last step in this process may involve hiring a painter or purchasing some new items to give your room the overall look you desire. You may find reorganizing and decluttering is enough for now. You may also find that you now want to tackle the next room of your house!

Decluttering and downsizing should be a process of letting go of the things that don’t fit the vision of what you want and need your home to look like. Each room in your home should make you feel happy and comfortable. Ready to start? Get your notepad and start dreaming about the space you want!

**About the Author:** *Natalie Ahern, founder and principal of All the Right Moves Boston, has extensive experience in project management, home decorating, and floor planning in homes on and around Boston’s South Shore. Whether a client is downsizing, relocating, or aging in place, Natalie manages it all. She is a member of the National Association of Senior Move Managers. You can reach her at 781-724-1681 or visit [alltherightmovesboston.com](http://alltherightmovesboston.com) for more information.* ∞



## THE GRAPEVINE By Missa Capozzo Wine and chocolate



Wine and chocolate, a match made in heaven in this wine lover’s opinion. I tell my students, when in doubt, grab a bag of dark chocolate and a bottle of tannic red wine, and you will have an evening of deliciously paired bliss. There is so much to explore in the world of chocolate and wine. Valentine’s Day is upon us, and what better time than to take our taste buds on a sweet adventure?

White chocolate and Pinot Noir is probably the most surprising and delicious chocolate and wine pairing I’ve ever experienced. Pour yourself a glass of Pinot Noir, then put a square of quality white chocolate on your tongue and savor. While the chocolate is melting, raise the glass to your nose and breathe in the aromas of the wine. You will start to taste an incredible vanilla flavor that wasn’t noticeable before. Once you’ve enjoyed this sensation, take a sip of the wine, coating the white chocolate as it continues to melt, and enjoy pure bliss.

Old vine Zinfandels are some of my favorite wines, and I’m absolutely obsessed with pairing them with dark chocolate raspberry, such as Ghirardelli dark chocolate raspberry squares. Zinfandels are so jammy and fruit forward that these chocolate squares will turn that wine into liquid raspberry on the palate in the most heavenly of ways.

Cabernet Sauvignon tends to have undertones of eucalyptus or mint, which makes these hefty reds the ideal partner for chocolate mint. You can go beyond dark chocolate mint candies and pair them with Mint Milanos,

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Thin Mint cookies, or even grasshoppers.

I enjoy the flavor of coffee in pretty much anything, and chocolate is no exception. You will bring out a delicious earthy, mocha note when pairing red wine with dark chocolate-covered espresso or coffee beans. Earthier varietals like Cabernet Franc and Pinotage will truly impress with this delightful pairing.

A fun and unusual combination I have grown to love is dark chocolate chili, which provides a nice spicy kick. Enjoy this with a nice Syrah/Shiraz, and watch the fruit and spice dance happily on the palate, switching off who takes the lead.

What about white wines? These can be a bit tricky, especially the drier ones, as too much sugar will amplify the acid, resulting in an unpleasant bitter taste. I have found the heavier bodied oakier whites, such as Chardonnay, pair wonderfully with creamy white chocolate, or even milk chocolate covered nuts or turtles. Try an off-dry white, such as a Riesling, or a sweeter white, such as a Moscato, with milk chocolate caramels with sea salt.

Want to explore a little outside the box? Try chocolate covered bacon for a new and exciting twist. This gives you the best of the wine pairing world: salt and fat blanketed in decadent chocolate. You could even drizzle chocolate on some salty kettle chips for a similar effect.

When it comes to wine and chocolate pairing, the best part is the “research!” Cheers!

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



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

other personal valued activities such as supporting her to maintain her chair duties with the Ladies Society at her church.

At Senior Helpers Boston & South Shore, our personal caregivers and companions come to us with many talents. Pragmatic insights from the LiFE Profile, and nuanced layering from the Quality of Life explorations make us uniquely agile in helping Don and Betty live boundlessly.

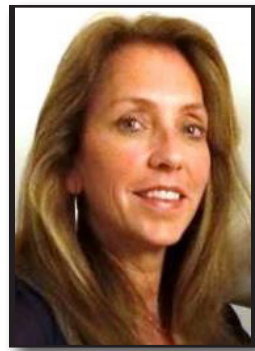
There is no reason to believe that as we age our world needs to get smaller. Just because we cannot do all that we used to do, does not mean we cannot do other things. Different things. Bigger things. With our brains, our energy, our dreams, wit, and especially our wisdom.

What I appreciate about the Quality of Life conversation with our seniors is this: it is the perfect time to think boundlessly about what a great day looks like, and to plan for more of them. One day at a time.

When all the scores are in, the issue for the seniors in your life and in your care in 2019 becomes quite simple. How big, bold, and boundless do they want their journey of aging to be, and how can we help them make it successfully?

*Mark Friedman has owned Senior Helpers Boston and South Shore since 2009. Passionate about the industry and seniors, he has been an advocate for licensing and standardized practices; setting the bar high for his own offices in caregiver recruitment, training, continuing education and advanced certification. In 2018 he introduced the LiFE Engagement Profile, a proprietary analysis that assesses a senior’s risk across more than 225 critical factors, providing extraordinary guidelines and insights for home care. These help mitigate factors standing in the way of successful recovery and aging in place.* ∞





# ASK THE HIPPIE

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

By Phyllis DeLaricheliere, MS

## I've got a secret

We have all had them, kept them, or at least attempted to. Secrets are as unique as a snowflake and as personalized as those keeping them. A secret; (Noun) is something that is kept or meant to be kept unknown or unseen by others.<sup>1</sup>

So very often when our loved one is diagnosed with Alzheimer's/dementia we first contemplate what we are going to do. Even though there is so much information around us, we feel completely at a loss and frightened of what lies ahead. Next, a lot of us decide as we try to figure all this out, to keep it to ourselves for a while, and not tell our friends and family. At times denying the truth can be easier than accepting it and facing the stigma that comes along with Alzheimer's is something you are not ready for. So you keep it a secret.

But keeping secrets is hazardous to your health. Let me explain. First, keeping a secret immediately establishes a goal that has been set.

The goal is to keep THE SECRET. With any goal we set, we constantly are thinking about it and making sure it stays on our radar. However, in this case, the goal of keeping a secret is not only stressful-because we are constantly reminded that we have a secret-but we are reminded we are hiding something from others. This stress can cause anxiety and even depression-both hazards to our mental and physical health. Now some secrets are ok because they have a short life span, and the goal is reached quickly, such as keeping a surprise birthday party a secret, for example.

Let's explore this even further. We are wired to tell the truth. The "Logical Lobe" signals other regions of the brain to share information so it can move on to more important functions, like learning, according to Gina Roberts-Grey.<sup>2</sup> Therefore, keeping a secret goes against how our brain naturally functions, resulting in our brain becoming stressed. Our brain will then produce more stress hormones (cortisol) that respond to the fight or flight reaction, triggered by feelings of anxiety/fear as a result of keeping a secret. Too much cortisol can present serious consequences

such as impacting our blood pressure, gastrointestinal tract, and our memory.

Alzheimer's/dementia patients should



never be a secret. Your loved one is fighting a battle and you need to be strong and healthy for them and yourself. There is safety and strength in numbers, so tell your family, friends, and seek the support, love, and advice from anyone and everyone you can. This is a better goal to set. There is no shame in what you as a caregiver are facing. It takes a village. And "The Truth Will Set You Free!"

If you have a question, or want to suggest a topic, email me at [knowyourhippie@gmail.com](mailto:knowyourhippie@gmail.com).  
<sup>1</sup> Merriam-Webster; 2019

<sup>2</sup> Roberts-Grey, Gina, "Keeping Secrets can be Hazardous to your Health"; Next Avenue, October, 2013.

### 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](mailto:knowyourhippie@gmail.com) or call 802-999-7503. ∞



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## FEBRUARY 3 ED PERRY, WATD FOUNDER



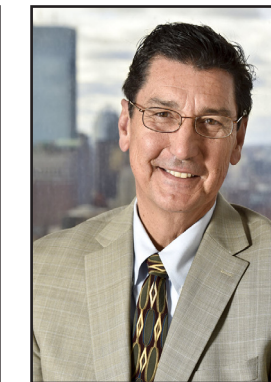
The night of Super Bowl LIII we'll be airing an encore presentation of a great show with our guest, Ed Perry. Even if you're watching the game, you may need an interesting distraction, and this show fits the bill! Ed has some fascinating stories about media in general and radio in particular to share. Keep the show streaming live!

## FEBRUARY 10 ELDER LAW ATTORNEY, PATRICK J. KELLEHER

Estate planning essentials will be the topic of conversation as one of our show's Marquee Sponsors, Patrick Kelleher, is guest host for the evening. Tune in for expert advice and lively conversation on this important subject.



## FEBRUARY 17: CINDY CAMPBELL Cindy Campbell, Communications Director for AARP Massachusetts, and one of our



most popular guests, is our guest host tonight. She will be interviewing Mike Festa, State Director for AARP Massachusetts, and they will be discussing important legislative updates, how communities are becoming "age friendly," and how to identify and avoid scams.

## FEBRUARY 24: WENDY OLEKSIK

Wendy Oleksiak, Vice President at Compass, is a real estate expert. A former registered nurse, Wendy understands the importance of trust and accountability in creating a successful partnership. She will be discussing real estate topics including downsizing, market conditions, and the best time to sell a home. Tune in for this informative program!



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Cover Story

# Lobster Tales: Family values keep customers through generations

By Patricia Abbate

**BUZZARDS BAY**– It’s a family affair for Guy Marino, owner of the popular and award-winning Lobster Pot restaurant located on Cranberry Highway in Buzzards Bay. The grandson of Italian fisherman on his mother’s side and Italian produce merchants and wine makers on his father’s side, Marino’s comfort and success as a restaurateur seem to come naturally. And with the retirement of his long-time business partner, co-owner and brother Joe two years ago, Marino’s sons Mike and Joe have become even more important as the business moves into its 43<sup>rd</sup> year of year-round operation.

Known for its consistently high-quality, fresh seafood, the Lobster Pot has been the recipient of numerous awards including being voted New England’s best chowder by New England Cable News, New England’s best lobster roll by Fox 25 Boston, and New England’s best lobster and seafood by the Phantom Gourmet.

According to Marino, the secret to success

can be summed up in two words, consistency and customers. “It’s all about the customers,” he says, “you do what’s right. It’s really that simple. And consistency is key. I always tell my boys, if you are consistent, customers know what to expect and they keep coming back.”

In the early days, the Marino brothers enlisted in the US armed forces as cooks - the Coast Guard for Guy and the National Guard for Joe. It was a natural step for them to open a restaurant together when they returned to civilian life in 1971, as they had great family mentors. Marino recalls, “We grew up in the business. My mother’s father came to this country in 1908 from Sicily. He was in the Italian navy and was a fisherman. When he came here he fished, worked on boats, and lived in Boston’s West End with other recent immi-



Brothers Guy and Joe Marino opened the Lobster Pot in 1977.

grants. My father’s family came here around 1920.” His paternal grandfather bought a building on Boston’s historic Long Wharf (now the site of the Marriott Long Wharf), where he set up an eatery serving breakfast and lunch to longshoremen pier workers. The business was eventually taken by eminent domain to pave the

**Lobster Tales:** continued on p.22

## Crossword Puzzle Corner

answers on page 22

ACROSS

- 1 Quote a source
- 5 Physique, slangily
- 8 Do \_\_ others
- 12 Flow
- 13 “Adam and \_\_\_”, painted by Tintoretto
- 14 Close
- 15 Provide for free, informally
- 16 Sense organ
- 18 Chinese appetizer (2 words)
- 20 Lead-in
- 23 Extort
- 27 In direct opposition (3 words)
- 31 Forerunner of a helicopter
- 32 Forum greeting
- 33 Farm young
- 35 Hay land
- 36 Close, a contract for example
- 38 Takes stuff off
- 40 Column of boxes on a questionnaire
- 42 Tie type
- 43 “You Give Love a Bad Name” singers (2 words)
- 47 Gather resources (2 words)
- 50 Old empire center
- 54 Digs up the garden
- 55 “\_\_\_ to Billie Joe”

- 56 Sacred bird of Egypt
- 57 Cutting part
- 58 Negative prefix
- 59 River deposit

DOWN

- 1 Emission that’s bad for the environment (abbr.)
- 2 United Nations labor org.
- 3 Antacid brand, \_\_\_\_s
- 4 Ace
- 5 Floating ice
- 6 Settled
- 7 Art style
- 8 Go acoustic
- 9 Safety \_\_
- 10 Chinese “way”
- 11 “Catch-22” pilot
- 17 Street shader
- 19 Flub
- 20 Europe’s “boot”
- 21 Brighter stars, temporarily
- 22 Young people
- 24 New Hampshire’s state flower
- 25 System of belief
- 26 It may be French
- 28 In addition

1	2	3	4		5	6	7		8	9	10	11
12					13				14			
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47	48	49							50	51	52	53
54					55				56			
57					58				59			

- 29 Blockhead
- 30 North Pole toymaker
- 34 Croat, e.g.
- 37 Knock down
- 39 Egyptian deity
- 41 Drench
- 44 Broadway brightener
- 45 Martial art
- 46 Visible
- 47 Girl
- 48 Trawler’s catch
- 49 Coffee order: abbr.
- 51 Japanese sash
- 52 A million bucks
- 53 Time zone

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# South Shore Happenings



## For the "Love" of hearing with Steve Tobias

QUINCY – Stephen Tobias, owner of Tobias Hearing Center, Quincy, will be presenting the topic, *Wouldn't You "Love" to Hear?* at Atria Marina Place.

This free event will take place on Wednesday, February 13, from 11:30 am-1 pm. All attendees will be entered into a drawing to win two ReSound hearing aids, and a luncheon will be provided.

The event and luncheon are free and open to the public but attendance is limited to 35, so please RSVP by February 11 to Randy Veraguas at [Randy.Veraguas@atriaseniiorliving.com](mailto:Randy.Veraguas@atriaseniiorliving.com), to reserve your spot. Atria Marina Place is located at 4 Seaport Dr., Quincy, MA. ∞

## Peg's Picks



### Educated

Author: Tara Westover

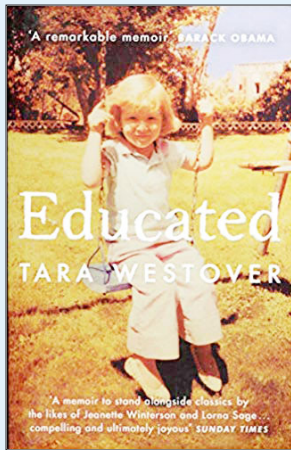
This is an amazing memoir of a woman who grows up in rural Idaho. Her father is a religious fanatic who believes public schools are a form of government brainwashing. Actually, he believes all forms of government should be restricted. This led to a very secluded, abusive, dysfunctional life.

It isn't until an older brother leaves the family behind in search of a new life that Tara herself starts to wonder what the world is like outside the mountains of Idaho.

With great courage, Tara starts teaching herself algebra to prepare for the ACTs, and watch out world here she comes. The courage and tenacity that she develops is nothing short of miraculous. She goes on to Brigham Young University, Cambridge University, and Harvard.

A must read for a first New Year's book!

Peg is an avid reader and member of a long-standing South Shore book club. ∞



## SCITUATE 50+ Job Seekers Networking Group

SCITUATE – A New Year! A Perfect Time to Reinvent Yourself!

Funded and supported by AARP and Massachusetts Council on Aging, we have expanded our 50+ Job Seekers Regional Networking Group program to support and assist people in the 50+ demographic living in the greater Scituate area and looking for a new job, a totally new career direction, re-entering the workforce after an employment gap, or looking for a Second Act career.

Meet and network with fellow job seekers at our biweekly networking group meetings. Learn how to Network! New Topic at each Meeting! Come join Debbie Raymond, an experienced Career Coach and the Facilitator for this collaborative Networking Group. This program is offered through the Scituate Council on Aging.

Start your journey towards self-realization, re-invention, and transformation!

WHO: Mature Job Seekers (50 years of age +)  
WHEN: We will be meeting on the 2<sup>nd</sup> and 4<sup>th</sup> Wednesday of each month. Doors open at 10:00am for sign-in and casual networking.

WHERE: Scituate Town Library located at 85 Branch St. (781-545-8722)

**Feb 13th: Developing a Resume** – "I Only Have Eyes for You!"

**Feb 27th: Creating an Elevator Speech Using Your STARS** – "You are a Star! So Tell Me A Little Bit About Yourself"

Pre-Registration is required! Please visit our website: [www.mcoonline.com/50plus](http://www.mcoonline.com/50plus)

For additional information about this program, please call Jenny Gerbis, Co-Facilitator and Outreach Coordinator at the Scituate Council of Aging: 781-545-8722. ∞

## Booked for Lunch Popular literary series continues

DUXBURY– The popular Booked for Lunch series at the Duxbury Senior Center continues in February with award-winning authors Pam Jenoff and Meredith Goldstein.

The Duxbury Senior Center, the Duxbury Free Library, and Westwinds Bookshop have teamed up to bring this literary series to Duxbury, which features literary events with a food and luncheon paring catered by Mix it Up Kitchen.

On Tuesday, February 19<sup>th</sup>, Pam Jenoff will discuss her much-anticipated new novel, *The Lost Girls of Paris*, which was one of Popsugar's must-read books for 2019. An historical fiction drama about female spies in World War II, *The Lost Girls of Paris* is a perfect book club selection.

It's a remarkable book about friendship and courage and the hidden women who helped us win the war. Jenoff's previous books (*Orphan Tale* and *Grand Central* among them) were best sellers and well loved.

*Boston Globe* columnist, Meredith Goldstein, author of the popular *Love Letters* column will discuss her latest memoir, *Can't Help Myself*, on Wednesday, February 27. It's a delightful and poignant story about her experience writing the *Love Letters* column and how that shaped and added meaning to her own life choices and expectations. Bubbling with authenticity, this memoir is a page turner. Goldstein will also discuss her newest Young Adult book, *Chemistry Lessons*.

Other scheduled authors include Whitney Scharer, (*Age of Light*), Wednesday, March 27<sup>th</sup>, Christopher Castellani, (*Leading Men*) on Wednesday, April 10, and Randy Susan Meyers (*Waisted*) on Tuesday, May 28<sup>th</sup>.

Each Booked for Lunch event is held from 12 -2 pm. Lunch is \$10, and the literary events are always free.

Call or stop by the Senior Center to register before they sell out, 781-934-5774, ext. 5716. ∞

## Music and laughs at The River Club

SCITUATE– The River Club Music Hall, 78 Border St., Scituate, will present Seamus Egan Project on Friday, February 8, at 8 pm.

An influential artist in the traditional Irish music scene, Egan is a leading composer and interpreter of the tradition.

Local funnyman, actor, and Boston legend, Steve Sweeney, headlines

The Steve Sweeney Variety Show, a Night of Comedy and Music, on Friday, Feb., 15, at 8 pm.

Next month's performances include The Mallett Brothers Band on March 2, High South on March 8, and Booty Vortex on March 16. Jonathan Edwards is performing on April 5, Dougie MacLean on April 14, and The Joshua Tree on April 26.

The River Club Music Hall is the South Shore's premiere venue for great live music and comedy. For more information and tickets, please visit [www.TheRiverClubMusicHall.com](http://www.TheRiverClubMusicHall.com). ∞



# South Shore Happenings



## Hanover COA Events

FEBRUARY 2019

**Monday, February 4, 9-10 a.m.**

**Coffee with a Cop.** Free to the public. Sergeant Smith will lead the discussion in a program that brings together police officers and the community they serve.

**Tuesday, February 12, 1 p.m. – \$5**

**Painting with Tami Traft.** Tami Traft uses acrylic paints to teach this class. Participants leave with a beautiful painting ready to hang. Supplies provided.

**Monday, February 11, 1 p.m. – \$3**

**Tea with Eleanor Roosevelt.** The First Lady of The World, Eleanor Roosevelt will be here for a return performance with Sheryl Fay. Tea and dessert will be served. Reservations necessary.

**Wednesday, February 13, 5 p.m.**

**CURALEAF.** Free to the public. Hosted by MedWell Health & Wellness/Medical Cannabis Information Series: Patient Benefits. Everyone is invited to participate in the Medical Cannabis: Access and Choice Informational

Session to discuss the benefits, how to become a Medical Cannabis patient, and the Medical Use of Marijuana Program in Massachusetts. Fee with Medical Cannabis evaluation services on site/5-8pm. For appointments, Stephanie Gabriel, [steph@medwellhealth.net](mailto:steph@medwellhealth.net). Refreshments will be served.

**Friday, February 15, 1 p.m. – \$2**

**Art for your mind.** Join us for an enjoyable hour of challenging your mind in new ways.

**Friday, February 22, 1 p.m.**

**MOVIE – Chappaquiddick.** Free to the public. Refreshments will be served.

**Monday, February 25, 1 p.m.**

**Memoir writing with Kevin Symmons.** Free to the public. Local author of *Rite of Passage*, *Out of the Storm*, and *Solo*, Symmons is conducting his 2<sup>nd</sup> Annual Write Off Competition. He will speak about topics of interest and the overall literary challenge. Aspiring authors of all ages are encouraged and those interested in the competition should bring in three pages of their work and then discuss this with the author.

Hanover COA, 665 Center St., Hanover. RSVP: 781-924-1913, or sign up at front desk. ∞

## Milton Community Concert: Charlie Chaplin's THE KID, Feb 2




MILTON– On Saturday, February 2<sup>nd</sup> at 7pm, MCC and First Parish of Milton is proud to present Charlie Chaplin's "The Kid" with live organ accompaniment by virtuoso organist Peter Krasinski.

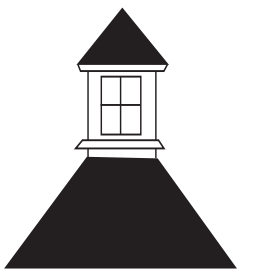
Mr. Krasinski is known

the world over for his live improvised accompaniments to silent films.

Following a recent tour of Japan he now comes to Milton to celebrate the 60<sup>th</sup> installation anniversary of First Parish's beautiful Schlicker pipe organ.

Proceeds from this concert will go to support the Chase Organ Fund at First Parish. Tickets are \$25 general/\$15 seniors/free for 18 and under. Snow date: February 16. ∞



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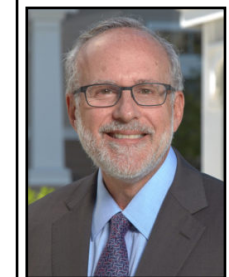
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## Senior Care Professionals

### Seniors Bullying Seniors: Feb. 13

NEEDHAM – This workshop will explore the psycho-social aspects of bullying, taking an in-depth look at the bullying of seniors. Feb. 13, 4:30-6:00 pm, at Briarwood Rehabilitation & Healthcare Center, 150 Lincoln St., Needham. Approved for 1 Credit for nurses and case managers. Wine and light refreshments served. RSVP to Amanda Glidwell by Feb. 8, at 781-426-6603 or [aglidwell@briarwoodrehab.com](mailto:aglidwell@briarwoodrehab.com). The event is presented by Cornerstone at Canton. ∞



### Alzheimer's and Dementia - Reasons for Hope: March 11

WEYMOUTH – Please join Dr. Robert Stern at Active Day for an interactive presentation covering the basics of Alzheimer's disease and related neurodegenerative diseases including important warning signs, steps towards prevention, and the latest research going on in prevention and treatment.

Dr. Robert Stern is Professor of Neurology, Neurosurgery, and Anatomy and Neurobiology and the Clinical Core Director of the Boston University Alzheimer's Disease Center.

Staffs, Caregivers and Health Professionals are all welcome. Join us on Monday, March 11<sup>th</sup>, at 6:30 pm, at Active Day, 370 Libbey Parkway, Ste. 800, Weymouth. Light refreshments will be served. Please RSVP to Ron Morganelli, [rmorganelli@activeday.com](mailto:rmorganelli@activeday.com). 781-749-1310. ∞

## Aging Together: Senior Children and Their Parents

Senior children (aged 65+) and their parent (aged 90+)

UMass Boston Research Study, funded by the National Institute on Aging and led by Dr. Kathrin Boerner

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## Social Security Update

### Beware of Scammers Pretending to be Social Security

By Delia DeMello

In the digital age, frauds and scams are an unfortunate part of doing business online. During the holiday season, Social Security has traditionally seen a spike in phishing scams, and we want to protect you as best we can.

We urge you to always be cautious and to avoid providing sensitive information such as your Social Security Number (SSN) or bank account information to unknown individuals over the phone or internet. If you receive a call and aren't expecting one, you must be extra careful. You can always get the caller's information, hang up, and — if you do need more clarification — contact the official phone number of the business or agency that the caller claims to represent. Never reveal personal data to a stranger who called you.

Please take note; there's a scam going around right now. You might receive a call from someone claiming to be from Social Security or another agency. Calls can even display the 1-800-772-1213, Social Security's national customer service number, as the incoming number on your caller ID. In some cases, the caller states that Social Security does not have all of your personal information, such as your Social Security number (SSN), on file. Other callers claim Social Security needs additional information so the agency can increase your benefit payment, or that Social Security will terminate your benefits if they do not confirm your information. This appears to be a widespread issue, as reports have come from people across the country. These calls are not from Social Security.

Callers sometimes state that your Social Security number is at risk of being deactivated or deleted. The caller then asks you to provide a phone

number to resolve the issue. People should be aware the scheme's details may vary; however, you should avoid engaging with the caller or calling the number provided, as the caller might attempt to acquire personal information.

Social Security employees occasionally contact people by telephone for customer-service purposes. In only a few special situations, such as when you have business pending with us, a Social Security employee may request the person confirm personal information over the phone.

Social Security employees will never threaten you or promise a Social Security benefit approval or increase in exchange for information. In those cases, the call is fraudulent, and you should just hang up. If you receive these calls, please report the information to the Office of the Inspector General at 1-800-269-0271 or online.

Remember, only call official phone numbers and use secured websites of the agencies and businesses you know are correct. Protecting your information is an important part of Social Security's mission to secure today and tomorrow.

**About the Author.** Delia DeMello, metropolitan public affairs specialist, has been with the Social Security Administration since 1986. For information, call 800-772-1213 or visit [www.socialsecurity.gov](http://www.socialsecurity.gov)



## Dare to Downsize!



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

By Randy Veraguas

## Dare to Discard!

NORTH QUINCY – February, with all its good intentions of love and sweetness in the air, can also sting like biting frost. Those folks in a new relationship, all giddy and gleeful, know the former, and those betrayed or lonely can understand the latter. However, I think whichever side we wish to see in our February is within our control. So you got dumped...good riddance to that poor soul who doesn't see you for the wonderful person you are! Be glad they're gone! So you live the single life and don't have to check in with a mate or share your blankets or give up dessert...appreciate that independence! If it were only that easy. It takes time to make that adjustment. But you can do it! And so February reminds me of downsizing, too. The same way we have a choice to decide our emotional state in February, we have a choice to decide our emotional state in regard to downsizing. Both are within our control.

People can carry around a lot of stuff. This is obvious to all you readers, I know. But sometimes the heaviest stuff we're carrying isn't of material value. It's our memories. It's our emotional baggage. It's a broken

heart. And guess what? When you put yourself in a new environment you get to choose what stuff to bring...from the light stuff to the super heavy stuff. When you are in the same environment it's easy to conjure up those same old emotions. In a new environment, you get to leave them behind. So you get a bonus when you move!

When you downsize you get to choose what emotional baggage you'll carry into your smaller home. Do you really have the space to carry around that anger over your Ex? Do you really have the space to carry around paralyzing sadness over your losses? Do you really have the space to harbor jealousy? Do you really have the space to drag on the same old beef you've had for years? Well now you get the bonus of downsizing your emotional baggage, too! You might not even realize it's happening.

I am in the middle of a move and I keep experiencing old memories. They're coming from high school and college and my first marriage and my second marriage and I'm questioning whether I've made the right decisions regarding my career path. Baggage. I'm combing through all my baggage and determining what to take with me and what to leave behind. I didn't realize this was going to be part of the downsizing process this round, but it is. And I want to give you all a heads-up. It's real. And it's your choice. You've got this! I've got this. ;)

Take what's important to you and keep what brings you joy. You can learn from your mistakes; you can grow thicker skin and become wiser from your wounds, but you don't have to carry it all to your new home. I welcome February with an open heart, full of joy, in my warm small home that I share with my son. Dare to discard.

**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](http://www.daretodownsize.weebly.com). You can reach Randy at 781-635-5414.



Cover Story
Lobster Tales...continued from p. 16

way for urban development, but a strong work ethic and a love of food service compelled his father to purchase property in Roxbury Crossing, launching Marino's, a submarine sandwich shop. "When I was five, I went to work with him every day, went to school up the street, and that's what I did until I went into the Coast Guard." Marino says.

The brothers soon located a property in Brockton that fit their wallet and opened Marino's, a sandwich shop. "We didn't have any money, so we found a place with cheap rent, in an area where no one wanted to be," says Marino. Despite the lack of capital, advertising, and an ideal location, the business grew and the brothers eventually bought the building. "Almost every day, every week, business got better. We reached a point where we only had to be open Monday through Friday, 9 to 6, and were closed on weekends. We had it made."

A few years later, Marino found himself stuck in heavy traffic on a return trip from Cape Cod. "The road was like a parking lot, I'll never forget it," he remembers, "and then I saw this place, like a shack, with a sign that said 'auction coming,' so I had to talk with my brother about it."

After a trip to see the building and assess the area, the brothers bought the place at auction. Initially, Marino admits, "it was the worst thing I ever did in my life, I was so sorry we bought it. It needed tons of work and money that we didn't have, including 14,000 dollars in back taxes. We almost lost it before we got going."

But after securing five different loans, the brothers opened their doors. "We called it Marino's the first year or two, until we figured out what would work here." They changed the name to Lobster Pot, and sold their Brockton business, keeping ownership of the building. And their new business flourished. This was during the late 1970s and early 1980s, when the Cranberry Highway was the only road to the Cape, and business boomed for nearly all businesses on that stretch of road – from the numerous basket and souvenir shops to clam shacks, burger joints, and ice cream huts – it was a welcoming and bustling area for commerce.

In 1983 the brothers needed more room to accommodate demand, so they expanded with an addition, and business kept growing. Plans for additional space were again underway, but curtailed when news that the continuation of Rt. 25 would be completed in the summer of 1987, creating a new and faster highway to the Cape. After the new road was opened, the brothers waited to see what would happen. "There were no cars on the road, but we didn't lose much business," according to Marino. Happily, their business continued to grow and the addition was constructed, with the new section opening on Memorial Day, 1990.

Since then, business at the Lobster Pot has

continued to thrive throughout the years. So what's the secret to their success? According to Marino, "You're in business to make money, so you do whatever you have to do. But when you don't need the money, you don't cut corners. We got to the point where we felt that we didn't own this business any more, our customers did. We do what is best for our customers. Always."

Customers have come to regard the Lobster Pot as their personal place. "They bring their out-of-town guests here to give them a taste of New England," according to Marino's son, Mike, "They brag about the Lobster Pot as if it's their own. They have a personal connection here. The same people come back year after year." And the extensive and high-end selection of wines is also a customer pleaser. "The last thing you want to give a customer is a lousy bottle of wine. Nobody cares about wine, but I do. I care about everything," Marino says with emphasis.

During busy weekends, more than 3,000 patrons are served. Customers travel from the local area and all over New England as well as from the rest of the country. "We have an astronomical amount of customers, because they don't come every day. Lobster and fried clams, you don't eat every day. My 'local' business comes from Sharon, Worcester, Boston, Sudbury, the 495 belt. They come here maybe five or six times a year, it's a destination for them," says Marino.

In a location where so many businesses have come and gone, there are still a handful of restaurants that remain, still in the same family, and still "doing it right," according to Marino. Along with the Lobster Pot, nearby Lindsey's Family Restaurant, Charlie's Place, and Mezza Luna continue to thrive under the same family management. Marino says these restaurants make the area unique, as they are not chains that answer to corporate management.

For someone who once regretted his auction purchase of a shack-like building 42 years ago, Marino has no plans to retire, choosing to work with his sons well into the future.

"I like to serve great food, great wine, and give great service, and it works. If you do the best you can do, you can't do anything wrong," advises Marino, as son Mike chimes in, "My dad is self-taught, he grew up in the business. School can't teach you what he knows."

You can visit the Lobster Pot year round. It is located at 3155 Cranberry Highway, on the Buzzards Bay Wareham line. Visit their website for much more information including menus, wine selections, media coverage, and lots more: [www.lobsterpotfresh.com](http://www.lobsterpotfresh.com)

This month, the Lobster Pot is featuring a



Guy Marino and son Mike display one of the deep-water lobsters that the Lobster Pot is famous for.

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Wealth Management...

continued from p.9

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

About the Author: George Downey (NMLS 10239) is the founder of Harbor Mortgage Solutions, Inc., Braintree, MA, a mortgage broker licensed in Massachusetts (MB 2846), Rhode Island (20041821LB), NMLS #2846. Questions and comments are welcome. Mr. Downey can be reached at (781) 843-5553, or email: GDowney@HarborMortgage.com

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CROSSWORD PUZZLE ANSWERS FROM PAGE 16

1	C	2	I	3	T	4	E	5	B	6	O	7	D	8	U	9	N	10	T	11	O
12	F	L	U	X				13	E	V	E			14	N	E	A	R			
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47	S	C	R	A	P	E	U	P					50	R	O	M	E				
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57	E	D	G	E				58	N	O	N			59	S	I	L	T			

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