



SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

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Pilot of the Airwaves

Ed Perry, founder of the South Shore's award-winning radio station, WATD, is excited about the future of radio and his part in ensuring it remains a relevant medium.

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NEW AARP STUDY: Caregivers of people with dementia at greater risk for social isolation, loneliness

By Mike Festa,
State Director, AARP Massachusetts

BOSTON – Results of a recent AARP survey found that caregivers of loved ones with dementia put in longer hours and find themselves having to make more adjustments in their lives than caregivers of people with other health conditions.

The national survey looked at the demands of about 700 caregivers of individuals with dementia or other forms of cognitive impairment (most often their parents), as well as 400 caregivers who cared for a loved one without dementia. Regardless of the situation, on average, caregivers report having been caring for their loved one for almost three years.

Not only are the millions of family caregivers for those with dementia less socially connected, they are significantly more likely to put off medical care – over half (55 percent) have done so, compared to just 38 percent among the total caregiver population. However, there were positive health behaviors identified in the poll as well – 79 percent took steps to maintain or improve their brain health and 47 percent exercised more.

While 75 percent report that caring for someone with dementia has brought more meaning to their lives, most of the survey findings show the caregiving experience comes with greater challenges. For example:

Caregivers for those with dementia spend on average 13.7 hours per week caregiving while other caregivers spend 11.7 hours.

About 32 percent of caregivers cite managing emotions and the demands

of care as the biggest challenges of caring for someone with dementia.

Respondents indicate their health status is no different whether they care for someone with dementia or not, but dementia caregivers are more likely than others to say that they have delayed tending to health care for themselves due to caregiving—55 percent, compared to just 38 percent among other caregivers.

Caregivers for those with dementia also are more apt to report that caregiving has led to less sleep, more anxiety and depression, less time for themselves and with friends, and feelings of loneliness. Furthermore, about 63 percent of dementia caregivers say their care responsibilities have led to working different hours, leaving work early or unexpectedly, and worrying about finances—a higher percentage than other caregivers (36 percent).

In general, caregivers indicate that they are receiving what they need from health care providers, yet those caring for someone with dementia also seek out more information about caregiving and from a greater variety of sources.

The AARP online survey of 1,112 caregivers age 18 and older was conducted October 1-10, 2018. Data are weighted by income, gender, and age according to caregiver benchmarks obtained in Caregiving in the U.S. (2015).

AARP helps family caregivers find the information and support needed to manage their own care along with their loved one's care. Visit www.aarp.org/caregiving for more resources and information on family caregiving, including AARP's Dementia Care Guide and the Community Resource Finder.

To read the full report, visit: <https://www.aarp.org/research/topics/care/info-2018/dementia-caregivers-experiences.html> ∞



By Mark Friedman, Owner
Senior Helpers Boston & South Shore

I own a Home Care agency that routinely works with families – adult children of seniors, and the seniors themselves, in forming and reconciling their checklist for aging in place successfully. The “place” should be wherever they designate, and I have learned “home” has many definitions. I have become increasingly aware how difficult this process can be and how long the “checklist” can look. For several years and for many clients I have witnessed how complicated it is for families to define an action plan for a loved one, and to clarify who does what. My recent challenge was to apply all I have learned to help my own loved ones – “have the conversation.”

My personal story goes something like this.

Last month I had the opportunity to visit my parents in southern Virginia. You may have seen them; the adorable, radiant couple on the cover of my agency brochure. I am blessed. They are amazing individuals and an amazing couple. They are in their early 80s and are very successfully aging in place at home. Yes, they have their typical health events but all are self-managed and well-managed. Like many seniors, they do not have adult children living close by but are surrounded by lifelong friends and extended family. My sister, brother, and I agree that our only desire is that our folks age on their own terms, and that all of their resources be dedicated entirely to that one goal. Most importantly, we are lucky in that as a family we trust and respect each other.

I am an expert but where do I begin THIS conversation?

As I was getting ready for my visit, I looked at the list of questions we customarily ask families about their aging in place process. I quickly realized that as a family we could not begin to clearly answer all of them.

As I rehearsed in my head the discussion for my visit, it hit me that ideally we siblings should all be together for this “talk” (my fault Jo and Ben!). I did not plan as well as I could have, but I had prepared. I used my acquired expertise to write out a set of questions. I had laid the groundwork – and previewed the questions with my folks. I had made it crystal clear that my only goal was to “help you get what you want.” Yet

NAVIGATING THE FUTURE

When the hardest advice to give is your own

here I was still nervous about how the conversations would go.

The Value of Ah Ha Moments.

What struck me before getting on the plane to Virginia was this. While I had played a valuable role in helping my clients define their criteria for successful aging, my siblings and I were clearly not role models in coordinating the conversations like the one I was about to have with our parents.

How could we know how to help them get what they wanted when we don't know what those things are?

I did not know what tradeoffs they were or were not willing to make.

What documentation needed to be completed, and where were the critical documents?

Is planning for Medicaid something to be considered or not? If not, how does that impact future decisions?

If my siblings and I needed to make decisions, who was going to make them?

How would they expect differences of opinion to be reconciled?

Who would be the “lead” for different types of decisions?

The list went on and on. It was part of a very rational, orderly plan; easy to write out, read, categorize and advise others about. The fact is, my parents had thought out most of them, but at a high level. With changes in tax laws, medical (Medicare and Medicaid) insurance qualification rules and other systemic changes in our healthcare system, it was now essential to review documents in some granularity. (And yes, know where critical documents are located!)

During these initial conversations I came to appreciate my parent's experiences and biases towards different types of financial planning and advice tools. We had emotional discussions about control and decision-making when looking at autonomy and independence strategies and trade-offs.

Expect the Unexpected.

I knew this particular weekend with my parents would be emotionally charged. I was unprepared for just how much so. These few days were the beginning of a longer set of conversations we will all continue to have.

I thought I would share my reconciled map of how I see these complicated, critical, yet difficult dialogues. Because that is exactly what these are. Powerful communications that can significantly impact the ability of loved ones to age successfully.

Have the conversations before there is a crisis – do not wait.

Do not go in with answers, go in with a set of questions. You do not, cannot, nor will ever be able to comprehend what the world looks like from another person's perspective. Even if that person is your mother, father, best friend, partner, or longest living loved one. Ask questions, listen with intention, learn with eagerness, and think positively. Take notes!

This is a process that will set the stage for a loved one aging successfully: A “set” of discussions; a continuous and ongoing dialogue. It is not a “one and done” conversation. Be patient, but at the same time be persistent.

Be respectful, not authoritative. There is no one right or one answer that works for everyone. Answers must fit the priorities and perspective of your parents or loved one – NOT YOURS. Make sure, and reassure them – they are in control.

Be Transparent – there cannot be hidden agendas either with your parents or siblings (or others involved). Creating an atmosphere of trust and transparency may require some negotiations and even outside perspectives. Be open to this.

Be clear – this is not about taking control. This is about what you can do to help loved ones define and achieve the highest level of priorities they set for themselves.

Together create a plan for next steps.

Support your loved ones getting outside expertise for help. Even if you have the specific skills to do things yourself (financial advice, legal advice, etc.), this may not be the right role for you in this particular context.

Schedule future conversations – keep this dialogue going and determine who in the family and extended circle needs to be part of conversations going forward.

Treasure the Times.

As I replayed this first visit with my folks, I was grateful to rely on substance I had learned as the owner of my Home Care agency. I realized I had acquired deep insights from powerful resources. Honoring Choices of Massachusetts, for which we are a proud partner, is one of them. Before my visit I had referred back to copious notes I have from hours of conversations with professionals in elder law, elder care management, financial, and Medicaid planning. The fact is I had a tremendous leg up in my conversations, but it didn't make me any less apprehensive as to how my visit would ultimately turn out.

As I boarded the plane back to Boston, I recognized, however, we had triumphed as a fam-

Navigating the Future...continued on p.10



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Aging with Sass & Class

Celebrating the present

By Loretta LaRoche

I remember a time when New Year's Eve meant trying to figure out if I was going to have a party or where I was going to celebrate. Over the years I stayed home more often, perhaps inviting a few couples over for dinner. As midnight came closer, watches were checked frequently in order not to miss the excitement of bringing in a new year.

Well, my New Year's mentality has changed dramatically. I have shifted my thinking into believing that every moment, every hour, every day, is new. I'm excited to wake up every day and find that I'm still here! I know that part of that shift is my age. I now recognize more than ever the importance of savoring my life to the fullest when possible, since we never know when that possibility will be taken from us. I have met so many individuals who were planning celebrations that never occurred due to some unfortunate circumstance that got in the way.

This is not a column meant to dissuade anyone from gathering with friends and family to bring in the New Year, but rather to encourage the practice of celebrating life in the day to day! We often take the day we're in for granted, since it is easy to believe that tomorrow will be here before you know it. Unfortunately, our tomorrows become yesterdays in the blink of an eye. One of my favorite metaphors for life is as follows: "Yesterday is history, tomorrow is a mystery, and today is a gift, that's why they call it the present." If we could actually embrace this mentality, life would indeed be healthier and happier.

This is not an easy path to follow. After thirty years of teaching stress management I would like to share some of what I've learned and what others have taught me. Every morning when you wake up, you are literally being given the opportunity to redirect your life. As you get up, shout, "I'm back!" Then focus on what you are going to create for the day.

Open your heart and mind to the excitement of possibilities. Smile often and open the door to new ways of being. Make an intention to renew what you might have lost in yourself: enthusiasm, spontaneity, childlike wonder for a pile of leaves, a puddle, or a funny little bug. Expand the unique you, have fun with yourself as if you were the most interesting person to be with.

Be open to accept new things, ideas, and people into your life which helps to create an ever expanding capacity for joy. This may very well be the best way to bring in the New Year and all the New Years we may have ahead of us.

About the Author: *Loretta LaRoche is an internationally acclaimed stress expert, humorist, author, speaker, and star of seven one-woman television specials airing on 80 PBS stations across the country. She has spoken internationally to widely diverse clients such as NASA, The New York Times, Microsoft, and a host of other Fortune 500 companies, hospitals and organizations. She has shared the stage with former Presidents Bill Clinton and George Bush, Arianna Huffington, Anthony Robbins, Gloria Steinem, Laura Bush, Mia Farrow and more, before thousands of participants. She is author of seven books, including "Life is Short, Wear Your Party Pants." Her career path has also included many one-woman shows across the country, and her passion for singing has led her to record and produce a jazz album. , Loretta will be on a stadium tour, The Power of Success, in Canada with Tony Robbins. She believes and lives her message, "Life is not a stress rehearsal!" Learn more at her website: www.LorettaLaRoche.com.* ∞



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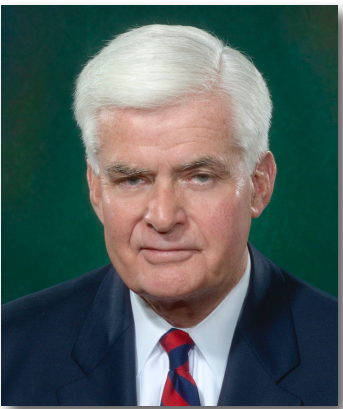
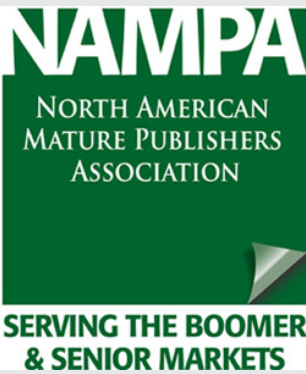
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The Publishers also publish an Annual Senior Services Directory and host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each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



HOME EQUITY WEALTH MANAGEMENT

Home Equity Wealth – The Overlooked Asset That Is Changing Retirement Planning

By George Downey

BRAINTREE - A recent Forbes article, *Retirees Uncertain about Tapping Home Equity but Want to Age in Place*, highlighted conclusions from research conducted by The American College of Financial Services. Their report, The Home Equity and Retirement Income Planning Survey, upholds the findings of other senior surveys confirming the great majority (83%), nearing or in retirement, want to stay in their homes and age in place.

The financial resources needed to age in place, however, become increasingly stressed as life events occur and conditions change. Ongoing funding challenges to Social Security and Medicaid, uncertain market conditions, and skyrocketing medical costs are but a few of the head-winds confronting seniors, especially those living on limited savings and fixed income. Researchers further warn this problem extends far beyond the less affluent to affecting more well-to-do retirees, principally due to lack of knowledge, inadequate planning, and failure to take appropriate early action.

Achieving the goal of aging-in-place with financial security requires: (1) knowledge and effective planning with well-informed decisions at every turn, and; (2) consideration of utilizing home equity wealth with financial wealth to generate more income and liquidity to meet expected and unexpected needs.

HOME EQUITY WEALTH UTILIZATION

The decision to utilize home equity wealth should be made after consideration of available choices. This is especially important for seniors as this decision will most likely be final. Clearly, every situation is different and each contains a myriad of factual as well as emotional issues. There is no one-size-fits-all solution. The right choice requires an understanding of the individuals, their circumstances and desires, available options, and scrutiny of the solutions that best meet their needs. Examples include:

Sale. Sell property to downsize, upsize, or relocate to be near family or move to different property type or location, and to increase savings.

Sale-leaseback. Sale to a family member, or other buyer, willing to lease back the property to the senior seller. Provides upfront cash to the senior seller avoiding the need to move by renting for an agreed period of time.

Partial Sale reserving a life estate. Sale, usually to a family member or heir, that conveys partial title to another owner(s) (called remainder men)

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for monetary consideration, or not, as agreed. Generally, the remainder men are responsible for property obligations and maintenance. The senior seller retains the right to reside in the property for life. This technique is most commonly used in conjunction with formal estate and/or financial planning.

Conventional mortgage. Traditional single purpose loan provides lump sum cash and requires income, asset, and credit underwriting approval, and the obligation to make monthly payments.

Home Equity Line of Credit (HELOC). A line of credit up to an approved limit requires monthly payments (commonly interest only minimum payments during the initial period). Funds can be drawn and repaid during the initial period, usually up to 10 years. After the initial term, access to funds is closed and fully amortizing payments are required for the remaining term.

Reverse Mortgage. Home Equity Conversion Mortgage (HECM) is the HUD/FHA insured reverse mortgage developed exclusively for senior homeowners (62 and older) who want to remain in their home and utilize home equity wealth to increase financial security. Features include special and unique provisions including a guaranteed and growing line of credit and optional monthly payments to name a few. Requirements include mandatory consumer counseling and complying with FHA financial assessment guidelines.

Wealth Management...continued on p.10

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Senior Fitness



Endurance Exercise: The Healthy-Heart Activity

By Wayne Westcott and Rita La Rosa Loud

QUINCY – As you begin the New Year, it is a good time to consider doing some form of endurance exercise for your heart and cardiorespiratory system. Endurance exercise, also called aerobic activity, involves moderate movement periods that require higher breathing rates and higher heart rates. The increased respiratory function (getting oxygen into your lungs) and cardiovascular function (getting oxygen into your active muscles) is essential for aerobic fitness and heart health. Regular endurance exercise can lower your resting heart rate, reduce your resting blood pressure, and improve your blood lipid levels (cholesterol and triglycerides). Aerobic activity is also an effective and enjoyable means for burning calories and maintaining a desirable bodyweight.

Many people equate endurance exercise with walking and running, and these are excellent aerobic activities. However, they may not be the best options for beginning exercisers who have a high bodyweight and low fitness level. If you consider yourself in this category, or if you have issues with balance or orthopedic injuries (e.g., feet, knees, hips, back) you should begin with endurance exercises that support your bodyweight.

Recumbent cycles (which provide comfortable back support) and upright cycles eliminate the landing forces and shock absorption experienced in ambulatory activities. Because you can pedal against any level of resistance (very light to very heavy), cycling can accommodate essentially anyone's present level of fitness.

The next progression would be to a treadmill for level walking, followed by walking on a slight incline. Because jogging greatly increases landing forces, the next move may be to an elliptical trainer. Elliptical trainers provide a movement pattern similar to running but without shock absorption because your feet never leave the pedals. Elliptical trainers also offer movement handles that enable coordinated actions of the arms to correspond with opposite-side leg actions.

Rowing machines provide a more challenging form of aerobic activity, due to the comprehensive muscular involvement of the legs, trunk, upper body, and arms. Proper rowing form requires sequential activation of the leg muscles to extend the knees and hips, followed by activation of the lower back muscles to extend the trunk, followed by activation of the upper back, rear shoulder, and biceps muscles to pull the arms backwards. Although the body movements are approximately horizontal, the major muscle involvement makes rowing an excellent overall endurance exercise.

Two of the most demanding aerobic activities are stair climbing machines and rope skipping because you must move your bodyweight vertically, directly against gravity. Stair climbing is a little less vigorous than rope skipping because you lift one leg at a time. Rope skipping is more fatiguing because you simultaneously lift both legs each time the rope passes below your feet.

Whichever endurance exercise or combination of aerobic activities that you select, be sure to apply these basic training guidelines. First, exercise at an effort level that elevates your heart rate above 70 percent of maximum (maximum heart rate is estimated by subtracting your age from 220). If this proves difficult to do, simply train at a perceived exertion level of 7 on a scale one 1 (very easy) to 10 (very hard).

Second, try to exercise continuously for at least 15 minutes. At first, this may require an interval training protocol in which you alternate 2 minutes of higher effort exercise with 2 minutes of lower effort exercise. As you become

better conditioned, you may progressively increase the number of the higher effort intervals or the length of each interval.

Third, commit to at least 3 endurance exercise sessions per week, preferably on alternate days to facilitate recovery. For example, you could perform 15 minutes of stationary cycling on Tuesdays and Thursdays, and 30 minutes of outdoor walking on Saturdays.

Fourth, begin each aerobic workout with a few minutes of slower-paced activity for an effective warm-up, and finish with a few minutes of slower-paced activity for a gradual cool-down. These easier exercise segments should be in addition to your 15-minute training period.

Fifth, keep written records of your exercise session including information on your activity, time, heart rate, and perceived exertion, as well as pertinent comments. If this seems too complicated, simply purchase a pedometer and record how many steps you take during your exercise period or throughout each day. Generally speaking, 2000 steps is equivalent to walking one mile and an energy use of about 100 calories.

Finally, be sure to check with your personal physician before initiating any type of physical activity program.

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

New Parkinson's Chorus debuts

HINGHAM, DUXBURY, & HANOVER – South Shore Conservatory (SSC) has formed Singing with Parkinson's, a chorus designed for individuals living with Parkinson's disease and their care partners. This new chorus, a partnership between SSC and the South Shore YMCA, is supported by a grant from the American Parkinson Disease Association, MA Chapter. The first session starts Wednesday, January 16 at the Laura Center for the Arts, South Shore YMCA, 97 Mill Street, Hanover.

"SSC is excited to partner with the South Shore YMCA to bring the first specialized chorus of this type on the South Shore," said Kathy Czerny, SSC President. "For years, we have witnessed the power music has to touch all populations, and we hope this weekly musical interlude serves to brighten the lives of all who participate."

SSC proposed the Parkinson's chorus to provide multiple therapeutic benefits. Research shows that those participating in organized music groups experience a sense of belonging. This is especially meaningful to those dealing with a progressive disease, which can be isolating. Neurologically, music affects the brain and muscles in a way that allows individuals to use their voice and move their bodies more effectively and powerfully.

To register, contact Eve Montague at e.montague@sscmusic.org or 781-934-2731 x20. No musical experience is necessary to participate. The chorus is directed by board-certified music therapists highly skilled in adaptation and accommodation, and meets Wednesdays from 1-2:30 pm. The group will perform music from a variety of genres and time periods. Singers will have the opportunity to help choose the repertoire. Every rehearsal ends with time to gather and socialize over refreshments.

There is no cost to participate in the Singing with Parkinson's chorus. The Laura Center for the Arts is fully accessible. For a full line up of classes and programs at South Shore Conservatory, visit: sscmusic.org or follow South Shore Conservatory on Facebook, Twitter, and Instagram. ∞



a stir amongst the Boston Brahmin. At a Holy Cross Alumni dinner in 1910, Dr. John Collins Bossidy offered this toast:

*And this is good old Boston,
The home of the bean and the cod,
Where the Lowells talk only to the Cabots,
And the Cabots talk only to God*

The Wicked Smart Investor hopes the wealthy Lowells and Cabots spoke to their investment advisor as well. Then again, maybe the aristocratic family did not know what to expect from an investment advisor. After all there were no Youtube videos and "For Dummies" books around to educate us. For your benefit, and maybe for some of the old-moneyed Bostonians, I will lay out what your expectation of an investment advisor should be.

"The Wicked Smart Investor"

Foster a relationship worth celebrating

By Chris Hanson

HANOVER – It was a bit of poetry that caused quite

1) **It's all about you.** Don't accept any advice from an advisor that does not put you first. There are advisors that push products that offer them a high commission but eat up your return. To avoid this situation altogether, hire a fiduciary. A fiduciary has a legal obligation to put your financial well-being ahead of his interest.

2) **Advisors help you create realistic financial goals.** A good advisor will give you the correct answer, not the answer you want to hear. It may be a tough pill to swallow but advisors create financial plans, not fairytales. One day, you'll be thankful the plan was not based on far-fetched expected returns. Despite some initial unease you'll eventually sleep better at night.

3) **Unemotional Advice.** Our hard earned money is a loved one; we don't want to lose it! Yet, if you invest too conservatively it's likely you will not have enough to retire. A good advisor will assess your risk tolerance and steer you toward only compensated risks. Your nest egg will grow faster.

4) **Education.** You probably will never be an expert in financial matters but a good advisor should provide you with a basic understanding of how your money is invested. There should be no black box. It's quite fulfilling when a client says to me "You said..." That means they have learned something and have the basis to appreciate my value. This education is ongoing.

5) **Regular Communication.** Feeling that your advisor is always thinking of you is comforting. Communicating with email


and phone calls at least quarterly and an annual meeting is very typical. However, if you feel comfortable meeting more often just let the advisor know. A good advisor is flexible.

6) **Reasonable Fee.** If an advisor did not charge you anything, how good would their advice be? If you want great service, you must expect to pay for it. After all, you are enjoying the benefit of your advisor's education, experience and research. Maybe you can get financial advice from your beloved Uncle Harry for free, but that could be penny wise and pound foolish.

7) **Professional referrals.** Many advisors specialize in certain areas, which means in order to service your account properly, they must refer you to other professionals. You may be referred to an estate planning attorney, a tax accountant or a reputable insurance broker. These referrals are intended to protect your assets from various perils.

So there you have it, a guide to a beneficial relationship with an advisor. Also, I'd be remiss if I did not mention Dr. Bossidy's relationship with the city of Boston. This distinguished ophthalmologist housed his practice in the swankiest of Boylston Street's medical buildings, yet spent a lot of time treating the needy at Boston City Hospital. Let's raise a glass for and offer a toast to the good doctor.

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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THE GRAPEVINE

By Missa Capozzo



Snowed in with mulled wine

SHARON – I have always been a fan of wine cocktails, whether a morning mimosa or bellini with brunch, sangria in the summer, and especially mulled wine. Also known as glögg, Glühwein, and many other names I cannot pronounce, mulled wine is a wine beverage served hot or warm, particularly in the colder winter months. It is typically made with red wine and various baking spices, such as cinnamon, nutmeg, anise, ginger, cloves and dried orange peel with the addition of some sort of spirit, most commonly brandy or vodka. Born and raised in New England, I have experienced my share of Nor'easters and blizzards, and nothing makes me feel cozier than watching the snow

fall from the comfort of my living room while cozied up fireside with a mug of nice hot mulled wine.

Not only is mulled wine incredibly simple to make, the house smells incredible from the simmering baking spices. By keeping a few simple ingredients on hand, you can be prepared to whip up this comforting recipe in a pinch. I also find this fun to make for cocktail parties, get-togethers, the random “pop-in” visitor, and especially as a dessert beverage after dinner parties. Mulled wine can be made stovetop or in a slow cooker, whichever you prefer.

You can find hundreds of different recipes for mulled wine on the internet, but I have my own personal favorite that is simple, inexpensive, and delicious. You can certainly buy your own personal favorite combination of spices separately, but I choose to purchase a pre-mixed combination of mulling spices from Atlantic Spice Co. in North Truro, MA (<https://www.atlanticspice.com/>), which contains cinnamon chips, orange peel, all-spice, and cloves, as the base of my spice mix. I purchase small muslin bags to contain the spices while simmering for easy removal; however, you can choose to add the spices to the simmering

Missa's Mulled Wine

- 1 (750 ml) bottle of the red wine of your choice
- 1 muslin bag (or cheesecloth pouch) containing 2 tbsp of Atlantic Spice Co's mulling spice mix
- ¼ cup brandy or vodka (or your favorite liqueur)
- 2-4 tbsp of sugar, maple syrup, or honey (or your desired sweetener) to taste
- optional garnishes: orange slice, cinnamon stick, star anise

Steep mulling spices and wine for 30-60 minutes on the stovetop or in a slow cooker on low just to a simmer. Do not boil, making sure to keep the wine under 160 degrees. If no pouch or bag is used, strain the wine into a mug, top with desired garnishes, and serve hot. Enjoy!

pot on their own, then simply strain them when it is time to serve.

This recipe can be made in a non-alcoholic version, as well. Simply simmer the spices stove-

The Grapevine...continued on p. 9



By Nicole Long, MSW, LICSW

A scam is a dishonest attempt by an individual or organization to obtain something of value from you, such as personal information or money. Scam attempts can be made over the phone, in person, through email, or by text message, with the scammer either winning the confidence of, or sufficiently threatening the recipient.

This is a list of some scams that you should be aware of, with a brief description, and precautions for you to take to help protect yourself and your family:

Phone Scams

- **Spear phishing** – The caller ID shows the name of your bank. The caller knows some of your personal details and says “someone's been using your debit card ending in 2345 at a certain retailer. I'll need to verify your Social Security number — which ends in 8190, right? And your full debit card information so we can stop this unauthorized activity...”. This is not a legitimate call from your bank. The scammers are counting on the call being so unsettling that you might not stop to check your bank statement. Do not give them any information.
- **Robocalls** – People are receiving more robocalls than ever before. Scammers use technology known as “spoofing” to impersonate calls with your local area code on the ID. If you don't answer the phone, they may call you right back and you will think it must be important and answer the phone. If it's important, they would have left a message. If you answer the phone and hear a recorded message, it's a robocall. Hang up.
- **Try not to pick up unknown numbers.** If you do answer the phone and learn it is a scam, hang-up.
- **Do not give out your credit card or personal information to someone calling over the phone.** The Social Security Administration (SSA) will never call seeking information regarding your bank account, credit card, or insurance policies. The SSA will only call seeking your Social Security Number if you applied for low-income assistance and the number on your application is incorrect.

Email scams and shopping online

- **When shopping online, read the fine print and check their return policy before submitting your order.** It's easy for a fake site to mimic a famous retailer's website, so

What is a scam and how can you protect yourself?

make sure you are shopping with a legitimate site. Spelling and grammatical errors on websites can be a giveaway that they are phony. If you are unsure, check the Better Business Bureau website, www.bbb.org

- **Make sure the site has a secure payment process** and never save your information on a website.
- **Be careful when downloading apps.** Bogus holiday deal apps made by scammers can fool users into entering their credit card information, or steal personal data.
- **Avoid getting on a mailing list** and don't

fill out contest entry forms.

- **Never click on links in emails unless you have verified the sender.** Install antivirus software and keep it up to date.

Other Scams

- **Friend or grandparent scam** – scammers impersonate friends or family members to trick worried people into wiring money to help with a fake emergency. Before sending any money, verify their story with other family and friends. Never mail or wire money to someone you don't know.
- **Lottery and sweepstakes** – If you receive a phone call or letter that you have won a prize in a sweepstakes, lottery or other contest, but in order to claim your winnings, “you must send a payment to unlock the

Scams... continued on p. 21

The Grapevine...continued from p. 8

top or in a crock pot with a gallon of cider or juice and omit the wine and liqueur. 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> <http://www.bostonwineschool.org> ∞

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

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

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

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Santa program brightens the holidays for many

The spirit of giving was in full force last month as the Be a Santa to a Senior program, spear-headed by Home Instead Senior Care, Norwell, provided wrapped holiday gifts and personal visits to dozens of our senior neighbors.

According to Jay Tolman, Director of Community Outreach for the company, “The caring human spirit is alive and well here on the South Shore. Without this program, many seniors would not receive a gift over the holidays. It is our way of showing gratitude to those older adults who have contributed so much to our community.”

During December, paper ornaments with the name of a senior and a wished-for gift were hung on a tree installed inside the Hanover Mall. A most generous community took the ornaments, purchased, and brought back the requested items.

The presents were then wrapped and delivered by volunteers. The community effort included South Shore Elder Services of Braintree and the Elizabeth Catherine Home, in Weymouth, who provided the lists of seniors. South Shore Elder Services coordinated pick-up, a wrapping party by a fantastic team of volunteers — and the final step — personal



Santa's Helpers. Home Instead Senior Care elves Terri Fedrow (at left), Nancy Reynolds, and Sassy the Wonder Dog, collect gifts for seniors at the Hanover Mall during the “Be a Santa to a Senior” program last month.

distribution of the holiday gifts to our seniors.

Staffers from Norwell-based Home Instead and EquiClaim helped wrap presents at the Home Instead office party. The Hanover Mall management and security team managed and stored all the gifts.

As a community effort, the Be a Santa to a Senior program is one of most engaging and meaningful of the holiday season. ∞

Surround yourself with things you love



By Natalie Ahern

As we age, most of us strive to encircle ourselves with people who enrich our lives. These friends and family members are part of the pages of the story of our lives. They are part of many wonderful memories as they spur us to think, to laugh, and to love. Most of us try to shed the friends and acquaintances who drag us down or question our joy. Shouldn't the material possessions in our lives also bring us happiness and positive memories?

As a Downsizing Specialist, I encourage my clients to surround themselves with possessions that make them happy and keep them fulfilled. I suggest purging the items they have kept out of guilt or practicality. Look around your home office right now. I bet you will find a plastic Tupperware or two holding paperclips or rubber bands. Meanwhile, in your china cabinet hides some beautiful dishes you found on a trip to New Orleans twenty years ago. Those dishes can hold your paperclips and rubber bands beautifully and be a pleasant memory of a wonderful vacation. I often suggest using beloved items, like your grandmother's china, for daily use. While the china may be slightly less practical, it will bring you joy every day.

Your closet may be filled with clothes that you wore 10 years and 10 pounds ago. Keeping those clothes will make you feel bad about yourself. No one needs a reminder about an extra 10 pounds. How about that orange sweater you bought two years ago that makes you feel like a pumpkin? You have kept it because it was expensive, but you don't feel good when you wear it. Please give yourself permission to purge it. Donate it and let someone else look like a pumpkin!

Most of us have items we keep out of a sense of guilt. Gifts, family heirlooms, items that still work but we don't use. If these possessions do not make you happy or otherwise enrich your life, take a picture of them for memory's sake and let them go.

If you are downsizing, tackle one area of your home at a time and continue to pose the question to yourself "Does this item make me happy or enrich my life?" Give yourself permission to let go of the things that weigh you down. Taking this first, and most important, step will help you to downsize with joy.

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 for more information.* ∞

Wealth Management...continued from p.5

Home Sharing. Renting one or more rooms to boarders, or participating in the AirBnB lodging service to generate additional income.

The American College of Financial Services also noted that, although 83% of respondents indicated a strong preference to age-in-place, only 44% ever considered using home equity in retirement, and only 25% felt comfortable using home equity as a retirement income tool. Additionally: Only 14% had reviewed a reverse mortgage as a potential retirement tool.

49% of all respondents had a comprehensive written retirement plan in place.

40% of respondents that had financial advisors did not have a comprehensive written plan.

Their report concludes: "A good comprehensive retirement income plan should take into account where the retiree wants to live in retirement and should also discuss home equity as either an income or legacy tool, depending on the individual client's goals, desires, and needs. Doing some homework on the potential advantages of using home equity wealth in retirement would benefit

retirees and their advisors, especially if aging in place is the desired outcome."

CONCLUSION

Retirement planning and preparation is a necessity. However, the data tells us that too few appear to be aware or understand this reality, or the potential they have to fortify financial security with home equity wealth. The only certainty now is that our retirement will be dramatically different than previous generations experienced. To retire successfully with financial security and dignity requires effective planning and action – including making the right decisions on when to retire, when to start collecting Social Security, how to manage savings, and how to manage and use home equity wealth.

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@Harbor-Mortgage.com* ∞

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Navigating the Future... continued from p.3

ily. We had started the conversation, asked the questions, listened well and respectfully. We had begun to empower a plan together.

What a treasure this particular weekend was for me as a son. I still learn from you, Mom and Dad. Thank you - you have again helped me grow personally and as a professional.

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

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Burials at sea...are they green, blue, or aqua?

By Captain Brad White

MARSHFIELD HILLS - In the United States, we have a population of 325 million people and about 2.7 million die per year. About 41% choose traditional in-ground burials while the remaining 54% choose cremation.

In July 2018, the National Funeral Directors Association forecasted that by the year 2035 the national cremation rate will reach nearly 80% or 2.8 million cremations per year...an astounding growth number of total cremations.

Cremation is faster, cleaner, cheaper and more efficient. No rush to have a final memorial service – a grieving family has time to process what just happened in their life.

Cremation offers less of a carbon footprint with fewer board feet of casket wood being harvested as well fewer tons of metal and concrete for required underground vaults and of course the elimination of many thousands of gallons of toxic preservative fluids that could leach into our precious water tables.

Burials at Sea have been happening for over 300 years - that's the blue part. With today's squeeze on available cemetery space, the change in the death and dying culture leaning more towards cremation, and fewer family cemetery visits, Sea burials have become quite popular in the last 15 years. As an alternative "green" option in granting the final wish of a loved one, what do you do with the cremated remains? Cemetery space or maybe an above ground columbarium? Or, scattered in the mountains or at sea.

Post death, a loved ones' cremated remains are typically placed in a temporary urn on the family room mantel for a short period of time, then in year three the loved one's remains are relegated to the sports closet behind junior's golf bag, and then around year five when the family cleans the closet or moves to a different home we receive the call to scatter their loved one at sea.

In North America, 175 million citizens live within 10 miles of the water. Oceans appeal to folks from all walks of life. People summer at a favorite beach, fish a special canyon or visit their favorite light house (over 18,600 worldwide). Those locations that created fond memories become their family's final monument to their loved one, so frequently the family requests to scatter nearby one. Families from all walks of life have a huge gravitational pull back to the therapeutic ocean they often visited to become their loved one's final resting place. It's comforting to know their cremated remains can travel the warm ocean currents, world-wide, with incredible wildlife, forever.

When scattered three miles to sea* during an outgoing tide, outbound cremated remains create a beautiful plume of ashes that gently sink and



spread out while commencing their next journey into the after-life, the aqua part.

I have witnessed thousands of scatter-

ings and while quite breath taking, after some maritime readings while hoisting and flying the eight bell end-of-watch yacht burgee in their honor, the most poignant moment is always when a family member also scatters rose petals with the loved one's remains to create a huge flower field. This is accompanied by their favorite songs while the ship's cannon is fired in their honor. It is that moment that seems to start the healing process which then allows for much needed final closure.



When people find out that scatterings at sea are legal, they always say, "I didn't know you could do this, where to or how to," and we always then hear the welcome sigh of relief when they know that this option is a viable, dignified, fitting and affordable alternative for their loved one's final disposition.

Next month, in part two of three, "Down Wind, Down Tide and off we go"...we will focus on the federal and state laws, regulations and straight skinny on how and where to scatter remains by boat or airplane. Our final series part three article will center on, "Is there really a Davy Jones Locker?" Full body burials at sea—Do I need to be embalmed? How far off shore do we need to go? Casket or Natural shroud?

**EPA's regulation for distance offshore which also happens to forbid scattering in rivers, lakes and streams which are off limits.*

About the Author: *Capt. Brad White, Founder of New England Burials At Sea, is a native of the South Shore, navigating its waterways for over 45 years with the last 15 years as a USCG Licensed Master Captain conducting burials at sea. You can reach Capt. Brad at 781-834-0112, or oceanburial@aol.com. Visit his website for much more information: NewEnglandBurialsAtSea.com* ∞

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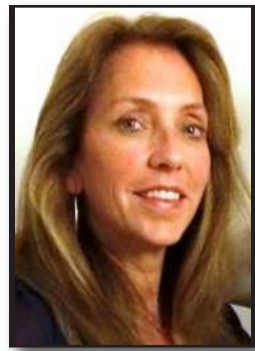
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ASK THE HIPPIE

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

By Phyllis DeLaricheliere, MS

“I’m angry and I feel guilty about it”

WEYMOUTH – Anger, the unacceptable and misunderstood emotion. Like all the feelings on the wheel of emotion it is a necessary one and it too has its place. If it was not for anger, then in some instances we would not know anything is wrong. Anger is in most situations an automatic reaction when a situation occurs that makes us feel threatened, rejected or experience a loss. It is a natural response to pain whether emotional or physical¹.

So how many of us feel angry at our loved one with dementia? Mad at them for altering your journey, changing life plans, or not emotionally being there for you anymore? Angry that you are now having to do it all. Angry that after raising children, and working all these years, it’s not what you signed up for. Angry that you feel obligated, mandated, trapped. These are all honest responses, but we feel so guilty if we express it. So alternatively, we suppress it which can be unhealthy and lead to depression. Feeling anger is an acceptable response. Your feelings are real, and acknowledgement is so important. Anger

is neither negative nor positive, and if we feel guilty about being angry it’s more than likely you have been conditioned to feel that way.

Anger is often a smoke screen emotion covering up something underneath. It can be a substitution for emotional pain. It’s easier to be angry than feel the pain of knowing our loved one has dementia. It provides a distraction. If you are angry, you don’t have to focus on the real feelings that lie underneath. It empowers you. If you are angry, you feel more in control and you find an enemy. Finally anger covers up vulnerability. The emotions of sadness, fear, anxiety can be masked by this focus shifter.

Feeling guilty denies you the right to express and cope with anger.

Here are some things to try:²

1. Acknowledge your feelings and accept it’s ok to have all of them.
2. Don’t use anger as a mask. If you are feeling sadness, hopelessness and fear – share those feelings so you attract what you need and not scare it away.
3. Allow yourself to be angry at the cause not the person. So, get angry with dementia!



Resent it, plot its demise! But take the person out of it, they are simply a victim. Trust me, they did NOT sign up for it and are just as angry.



4. Express your anger in safe ways.
 - a. Discuss with a family member, friend, or support group you trust.
 - b. Beat up a pillow.
 - c. Yell – express anger loudly and with conviction - release it.
 - d. Engage in physical exercise to distress and allow the anger to disperse.
 - e. Meditate - use massage therapy or other holistic approaches.

Whatever works for you, learn to express your anger in a healthy way. As Caregivers you face a journey of unknown, with no compass, map or directions. Allow yourself to feel the wheel of emotions and find the avenues that are healthy for YOU to express them. You are NOT alone.

1 Harry Mills, PH.D., Psychology of Anger (Mentalhelp.net, 2017)
2 Oliver JR Cooper, Anger: Why do Some People Feel Guilty for Being Angry (Selfgrowth, 2015)

About the Author: Phyllis A. DeLaricheliere, MS is a sought-after speaker/educator and award-winning writer. Her first book “Embracing the Journey: Knowing your Inner Hippie” comes out in 2019. 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 or call 802-999-7503. ∞



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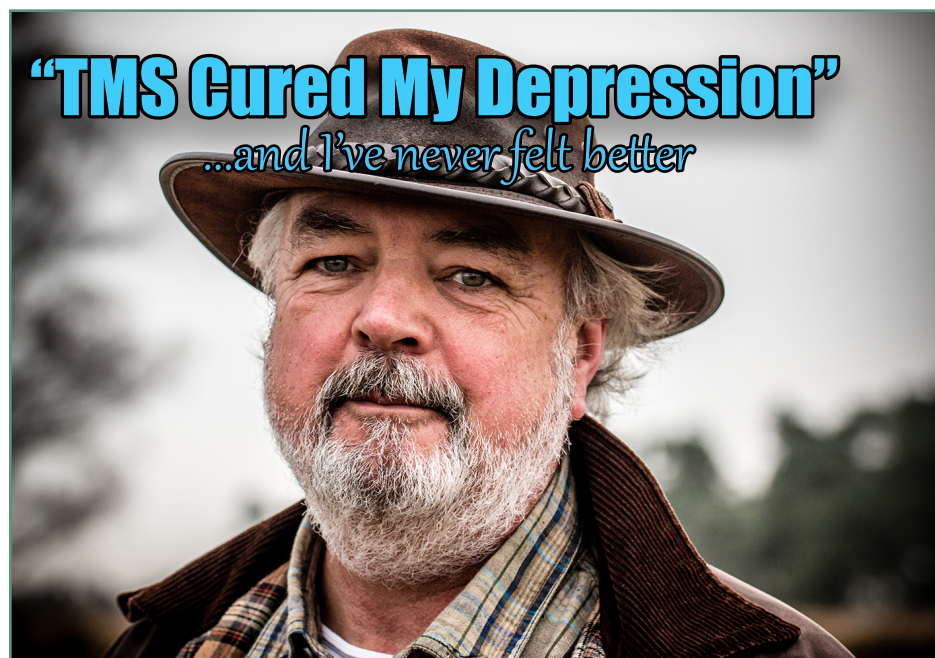


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By Patrick J. Kelleher, Esq
Elder Law Attorney

Elder Law & Estate Planning

BEWARE! Critical end-of-life disability planning that every senior must have

HANOVER – Disability Planning is one of the most overlooked areas in Estate Planning. You will likely become disabled and incapacitated before Mother Teresa calls you to the Pearly Gates of Heaven. When you do not have the newer updated Disability Planning documents in place your affairs can end up in expensive and stressful Probate Court proceedings for your loved ones. You may think your living will is in order, including instructions regarding resuscitation commonly referred to as a DNR (do not resuscitate). While your wishes in a living will may be appropriately documented, that does not guarantee the instructions will be carried out as you stated. The frightening truth is that mistakes about your end-of-life instructions are made while you are at your most vulnerable. Dr. Monica Williams-Murphy, medical director of advance-care planning and end-of-life education for Huntsville Hospital Health System in Alabama has said, "Unfortunately, misunderstandings involving documents meant to guide end-of-life decision-making are surprisingly common."

The underlying problem is that doctors and nurses have little if any training at all in understanding and interpreting living wills, DNR orders, and Medical Orders for Life-Sustaining Treatment (MOLST) forms. Couple the medical professionals' lack of training with communication breakdowns in high-stress environments like a hospital emergency ward where

life and death decisions are often made within minutes, and you have scenarios that can lead to disastrous consequences.

In some instances, mix-ups in end-of-life document interpretation have seen doctors resuscitate patients that do not wish to be. In other cases, medical personnel may not revive a patient when there is the instruction to do so resulting in their death. Still other cases of "near misses" occur where problems were identified and corrected before there was a chance to cause permanent harm.

There are some frightening worst-case scenarios, yet you are still better off with legal end-of-life documents than without them. It is imperative to understand the differences between them and at what point in your life you may change your choices based on your age or overall health. To understand all of the options available it's important to meet with trusted elder law counsel for proper counseling and document preparation and to review your documented decisions often as you age. In particular, have discussions with your physician and your appointed medical decision-maker about your end-of-life documents and reiterate what your expectations are. These discussions bring about an understanding of your choices before you may have an unforeseen adverse health event, and provides you the best advocates while you are unable to speak for yourself.

There are several documents that may be appropriate as part of your overall plan. Each of those are discussed below, and we are available to answer any questions you may have about them.

A **living will** is a document that allows you to express your wishes about your end-of-life care. For example, you can document whether you want to be given food and hydration to be kept comfortable, or whether you want to be kept alive by artificial means.

A living will is not a binding medical order and thus will allow medical staff to interpret the document based on the situation at hand. Input from your family and your designated living will appointee are also taken into account in your best decision making strategy while you are incapacitated. A living will becomes activated when a person is terminally ill and unconscious or in a permanent vegetative state. Terminal illness is defined as an illness from which a person is not expected to recover even though they are receiving treatment. If your illness can be treated this would be regarded as a critical but not terminal illness and would not activate the terms of your living will.

Do not resuscitate orders (**DNRs**) are binding medical orders that are signed by a physician. This order has a specific application to cardiopulmonary resuscitation (CPR) and directs medical professionals to either administer chest compression techniques or not in the event you stop breathing or your heart stops beating. While your living will may express a preference regarding CPR it is not the same thing as a DNR order. A DNR order is specifically for a person who has gone into cardiac arrest and has no application to other medical assistance such as mechanical ventilation, defibrillation, intubation, medical testing, intravenous antibiotic or

Elder Law...continued on p.16

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other medical treatments. Unfortunately, many DNR orders are wrongly interpreted by medical professionals to mean not to treat at all.

Medical orders for life-sustaining treatment forms (**MOLST forms**) are specific sets of medical orders for a seriously ill or frail patient who may not survive a year. This form must be signed by a physician, physician assistant or nurse practitioner to be legally binding. The form will vary from state to state and of the three instructive documents the MOLST is the most detailed about a patient's prognosis, goals, and values, as well as the potential benefits and risks various treatment options may bring about.

An **Enhanced Elder Law Health Care Proxy** for health care decision, sometimes referred to as a health care directive, allows you to name an agent to make decisions for you if you are unable to. Unlike a living will which only

covers end-of-life decisions, a power of attorney for health care decisions allows the agent to act at any time that you cannot make decisions for yourself. An often overlooked legal document and a must is the **HIPAA Authorization** to get access to a loved one's medical records in a time of need. Another newer disability planning document we created is **Instructions to My Health Care Agent** where you can spell out what kind of things you like that would enhance your quality of life if you were admitted to a nursing home. Also, do not forget a written **Spoon Feed Directive** which spells out that you do not want the nursing home staff keeping you alive by feeding you if you are fully incapacitated.

We can help you determine which disability planning best suits your current needs and help you clearly state your wishes in those documents. We look forward to hearing from you and helping you with these important planning steps.

Next steps: Attend our **FREE** educational Estate Planning & Elder Law workshop by calling 781-871-7526 or email pat@elderlaw-care.com because seating is limited and our Learning Center fills up quickly!

This blog is intended to be educational and for informational purposes only and is not a substitute for hiring a qualified estate planning or elder law attorney. Learn more here: elder-lawcare.com

About the Author: *Patrick Kelleher's mission as an Elder Law Attorney is to teach you to be an "informed consumer" so you can put your estate plan in place to protect what you have for the people you love the most before your time runs out! Patrick does this with his "Elder Law Care" Television show and by teaching free educational Estate Planning & Elder Law workshops at his Learning Center in Hanover. ∞*

Crossword Puzzle Corner answers on page 22

ACROSS

- 1 Wood cutters
- 5 "60 Minutes" network
- 8 "___ Robinson" Simon song
- 11 Glow, in a way
- 12 Quaint dance
- 13 Saturate
- 14 Spanish for house
- 15 Earlier
- 16 Small rabbit
- 17 Book keeper
- 19 Stringed toy
- 21 Big fuss
- 23 60's fashions, for example
- 26 Mint family member
- 30 Good looker
- 31 It's a wrap
- 32 BYOB part
- 34 ___ now brown cow!
- 36 Auspices
- 39 Spy novelist, John (2 words)
- 42 Wheeled transporter
- 44 Roll of dough
- 45 Rhone river city
- 47 Sacred song
- 51 "What ___ can I say?"
- 54 Outfit
- 56 Hodgepodge

57 Four quarters

- 58 Direction
- 59 Civil Rights heroine, Parks
- 60 Oval shaped item
- 61 Shepherd's locale
- 62 Lick

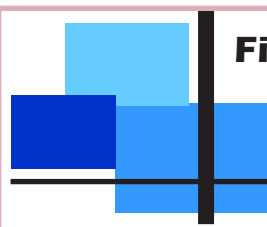
DOWN

- 1 Instants
- 2 Female servant in India
- 3 Knowing
- 4 Prison camp in Russia
- 5 Dance, when doubled
- 6 Unidentified aircraft
- 7 Animal trail
- 8 Farm noise
- 9 Governed
- 10 "Vanilla ___" movie
- 13 "Party Down" star, Adam
- 18 Govt. agency
- 20 Agreement word
- 22 Kim follower?
- 24 European coal area
- 25 Stench
- 26 Joan ___ Arcadia
- 27 Felt sorry about
- 28 Thus in Latin
- 29 Night bird

33 Fresh, in terms of paint


- 35 ___, the people
- 37 River in Bavaria
- 38 Elusive
- 40 Limit
- 41 Collect on a surface
- 43 Country guy
- 46 Number of Supreme Court judges
- 48 Cream additive
- 49 A Simpson
- 50 Water barrier
- 51 Evaluating quality
- 52 Shake a ___!
- 53 Hang
- 55 Leaves in a bag

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South Shore Happenings

Preserving the voices of the past

Free Needham-based seminar outlines Oral History techniques on January 23.

NEEDHAM - You've heard many of your parents' stories. But have you recorded them for your children and their children?

A free, objective and educational seminar will provide some insight and tips on the simple and practical art of capturing your own family's oral history. The seminar will be held on Wednesday, January 23, 6 - 7:30 p.m. at the education and training center of FirstLight Home Care of West Suburban Boston, 109 - 123 Highland Avenue, Suite 301, Needham, MA, (directly across from Panera Bread and next door to Petco).

There is ample, free parking both in the front and rear of the office building. Complimentary refreshments will be served.

The workshop will be led by Marjorie Turner Hollman, a personal historian who loves the outdoors, has helped produce and edit personal histories as well as local trail guides, Easy Walks in Massachusetts (2nd edition), and More Easy Walks in Massachusetts.

She has conducted numerous interviews for the Library of Congress Veterans Oral History project. Her multiple workshops have been presented at area and regional conferences and she was a professional storyteller for fifteen years. A freelance writer the past 20 years, she has been published in local, regional, national, and international publications, and was the New England Chair of the Association of Personal Historians from 2012-2016.



This hands-on workshop offers the opportunity to practice some simple interviewing skills using sample interviewing questions. Learn some very basic things to consider when recording a story, and practice ways of eliciting compelling stories from those you interview. By sharing your life experiences, and helping others share their stories, you can provide a unique local perspective on family, state, national, and world events.

The session will be augmented by Wendy Adlerstein, LSW, who has more than 20 years of experience in working with seniors. She holds a B.A. from Clark University, in Psychology with a concentration in Sociology and Human Services. Wendy also holds a Certificate in Gerontology from the Worcester Consortium Gerontology Program.

This interactive presentation encourages participants to ask questions and provide their own anecdotes.

To RSVP, please visit <https://tinyurl.com/y94qjrkz>. For more information, please contact FirstLight Home Care of West Suburban Boston, (781) 559-0220, <https://www.firstlight-homecare.com/home-healthcare-west-suburban-boston/contact/> ∞

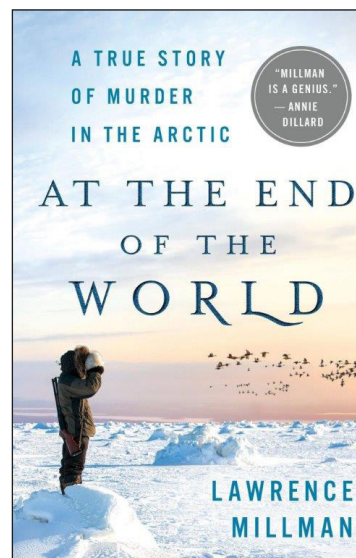
Please speak up, I'm all ears!



QUINCY - Stephen Tobias recently recognized the 40th anniversary of his Quincy-based business, Tobias Hearing Center, with a festive Open House reception in his newly-refurbished and updated offices, located at 382 Quincy Ave., Quincy. Along with new decor and layout, Tobias now has on display a collection of vintage hearing aid devices that have evolved over the years. In this photo (left), he demonstrates how a device called a Speaking Tube was used, that dates from 1849. Conversing with him (at right) is Ken Gordon, Regional Sales Manager for ReSound. Stop by the Tobias "mini museum of hearing aids" to marvel at many devices that were used to improve hearing over the years. For more information about Tobias Hearing Center, visit TobiasHearing.com, or call 617-770-3395. ∞

Author talk January 6

COHASSET - Author Lawrence Millman will give a talk about his book, *At the End of the World: A True Story of Murder in the Arctic*, at the Paul Pratt Memorial Library, 35 Ripley Road, Cohasset on Sunday, January 6, 2019 at 4:00 pm. Free admission. Seating is limited. Sunday Author Talks series is sponsored by Dean & Hamilton Realtors and Goodale Insurance. For more information call the library at 781-383-1348 or visit the library's website at www.cohassetlibrary.org. ∞



Senior Care Professionals

Presentation: A New Age of Growing Old

EASTON - The Residence at Five Corners is holding an event for case managers, social workers, nurses, and experts in senior healthcare on Thursday, Jan. 24, from 4:30-6:00 pm. Presented by author and aging expert Kathleen Heery, RN, MS, CCM, CCP.



Heery, founder and director of Positive Aging Solutions, will address the changing face of aging and approaches that view the aging process as a natural state and not as a disease. Longevity is redrawing economic lines, changing the face of the workforce, advancing technology and changing perceptions of what it means to age. Baby boomers are focusing on their dreams and keeping their lives fun. This transforms market segments and promotes a new narrative on aging. To reserve your place at this presentation, please RSVP by Jan. 7 by calling 508-535-2205, or emailing fcereception@residencefivecorners.com. The event will be held at The Residence at Five Corners, 678 Depot St., Easton, MA. ∞



How do I save my teeth after retirement?

By Dr. Olga Kraeva

WEYMOUTH - America is aging. People live longer nowadays and it has become more crucial for me as a dentist to find a way to help my elderly patients to save their teeth. At my dental school, Boston University, I had the opportunity to work with the elderly population in the geriatric dentistry department. It was a great experience for me as a student to treat patients by visiting their home and making dentures. All clinical steps to denture impressions were done at the patient's home. This experience influenced me to work with the elderly population in my own practice. Seeing my patients on a daily basis inspired me to think about the program and some steps that could be done to protect my patients from cavities or gum disease.

Every day we face several dental conditions and our patients' concerns.

To save every tooth in your mouth is a priority, as various studies have determined that a minimum of 20 functional teeth are necessary to guarantee good digestion of food.

Cavities remains a major oral health problem among the elderly for various reasons: age-related salivary changes, a poor diet, exposure of the root surface by gingival recession, and a greater likelihood of drug treatment with xerostomia as a side effect-- all can cause the decay of teeth.



The early stages of cavities and treat them with less damage to the tooth.

Root decay may cause the potential loss of the whole tooth. The tooth roots become exposed as gum tissue recedes from the tooth. Roots do not have any enamel to protect them and are more prone to decay than the crown part of the tooth.

Studies demonstrate that the topical effect of fluoride in an adult's mouth during the early stages of decay can not only stop the decay process but also make the teeth more resistant to future decay and cavities.

Dental decay is reduced by 27% in adults who use toothpaste with fluoride and drink fluoridated water.

Fluoridation conserves natural tooth structure by preventing the need for initial fillings and subsequent replacement of fillings. The fluoride varnish should be applied twice a year during the routine teeth cleanings.

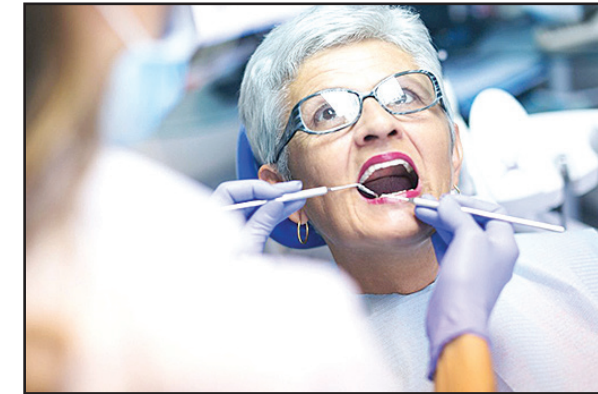
In 2015, the Department of Health and Human Services recommended a then-newly calibrated ratio of fluoride to water at .7 mg/L, or parts per million. The American Dental Association DA supported this recommendation. According to the Weymouth Department of Public Work water quality summary report of 2016 states that Fluoride level is 0.45 - 0.73 ppm in tap water of Weymouth.

When the cavities or gum diseases are not treated, the tooth has to be extracted. The loss many teeth in a mouth can cause the remaining teeth to drift and shift into the empty spaces. That is why the denture placement should be considered right after tooth extraction. The immediate denture - a denture inserted the same day teeth are extracted - is one of the solutions. Unfortunately, the bone present today may be gone tomorrow. If the immediate denture is placed into the mouth, the denture needs to be relined (an additional layer of acrylic needs to be added) 4-6 months after teeth have been extracted. Sometimes a patient is too tired to visit a

dentist and does not want to have extra expenses so the patient skips the steps of relining the denture. As a result, the denture becomes loose, fits poorly, often causing more bone resorption.

Another option to save the bone structure is to place the implants the day of extraction. Recently, I placed two implants for one of our patients due to severe decay of all his lower teeth. The implants were placed the same day of teeth extraction and covered 100 % by DentaQuest dental insurance because this patient is older than 65.

The immediate insertions of the implant on the lower jaw is more beneficial because it causes less resorption and more denture stability. It is an easy procedure compared to placement of implants after a few years after all teeth extraction when the bone "shrinks."





Dry mouth is caused by reduced saliva flow, which can be as a result of cancer treatments that use radiation to the head and neck area, as well as certain diseases, and medication side effects. There are different mouth sprays, rinse or tablets to reduce the dry mouth symptoms.

Age in and of itself is not a dominant or sole factor in determining oral health. However, certain medical conditions, such as arthritis in the hands and fingers, may make brushing or flossing teeth difficult to impossible to perform. A solution is an electrical tooth brush. In our office you can test-drive the Oral B electrical tooth brush. Our hygienists will help match the tooth brush to a patient's needs.

When was the last time you had a dental cleaning or check up? This simple procedure is a major part of an oral health care regimen needed to prevent cavities, gum disease, or tooth loss. The oral prophylaxis can prevent the need of costly dental treatment. And everybody needs to do it only twice a year.

About the Author: Olga Kraeva, DMD, maintains her clinic, Dental Aid 1, in Weymouth, located in the Lakeview Medical Building, 884 Washington St., (Rt. 53), situated one block from Walmart and Shaw's Plaza. Please call her at 781-340-5361 or visit <https://www.dentalaid1.com> to learn more. ∞



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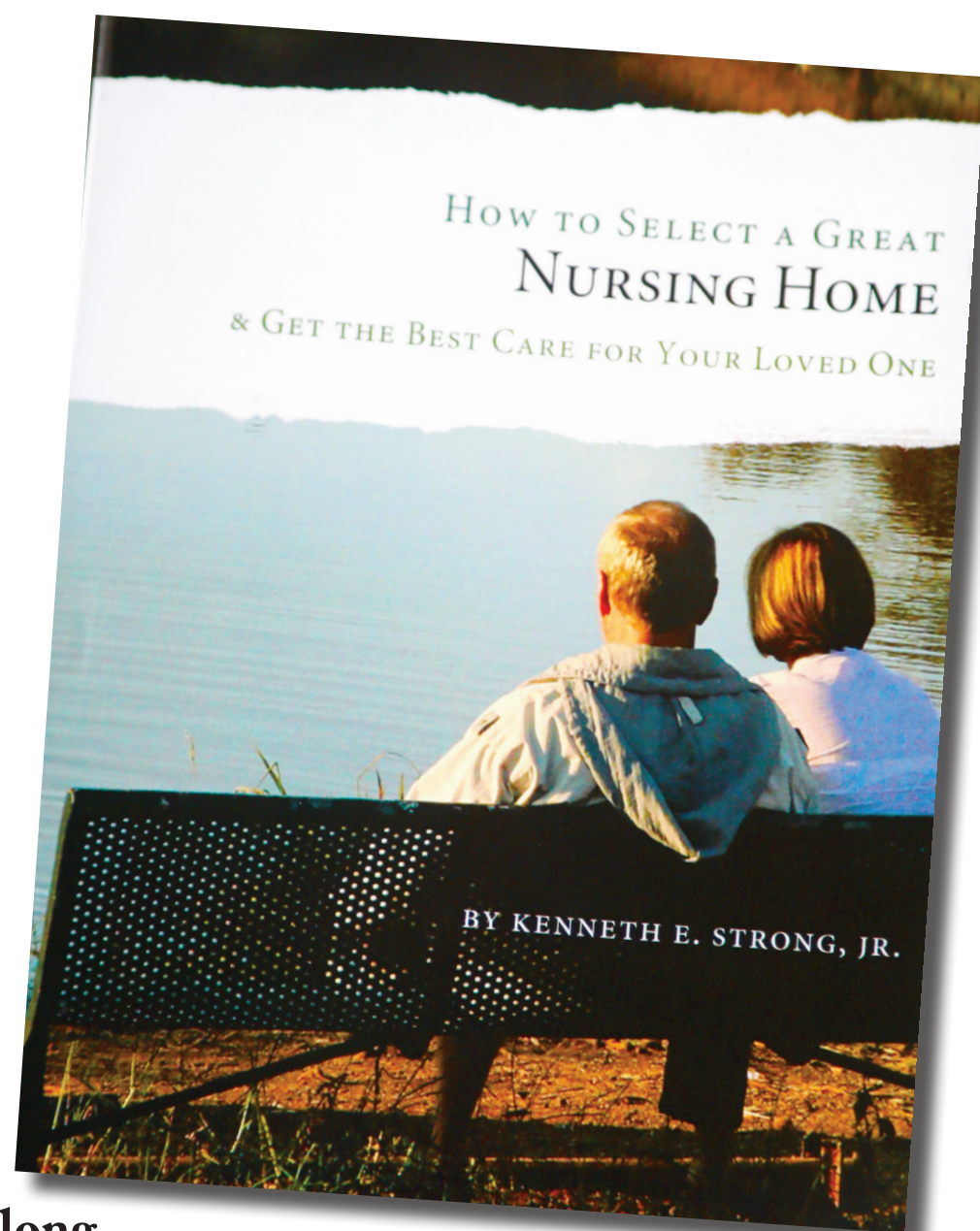
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Dare to Downsize!



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

By Randy Veraguas

Dare to change your perspective!

NORTH QUINCY – Happy New Year!

Everybody's always talking about New Year's resolutions and how they want to change this and change that and do better here, improve over there. I think it's all well and good! Then the professionals come in and say if you want to make change you've got to make a lifestyle change, not something temporary. So I say, Dare to change your perspective.

Well, last year I can say I lost 60 lbs., so that's pretty fantastic. I downsized my entire body! I even went down to my original shoe size. Whoda thunk that when people gain weight they actually gain weight in their feet too! Anyway, I'm glad I shrunk myself because the situation I ended up in would have been an even tighter squeeze with 60 more pounds.

Yes, this is still an article about downsizing your home. Everything is relative. So when my son and I purchased a house in October we thought it was pretty small. We went from renting a giant beach house to owning this little house and thought it's going to take quite a bit of effort to make these changes. I have downsized many times in my life but never after having been in one giant house for eight years. I would be lying if I told you it wasn't fun collecting a bunch of frivolous things.

And I'd be lying if I told you it was fun getting rid of all those frivolous things. Now back to everything being relative... We ended up needing to fix some things in the house. Do you remember that poem Oh my she swallowed a fly poor old woman I think she'll die? Well that poem often comes to mind when I'm looking at my new house because when one thing happens it reveals another problem and when that solution appears it reveals yet another problem and on and on. It's actually comical now how much construction this house has undergone and I have a good guesstimate it won't even be ready for us to live in until mid-January.

Thank God for my sane and generous parents.

They are letting my son and me live with them, and get this, they downsized years ago! So now there are four of us living in less than 900 square feet. As a matter of fact, my article in the January edition of the South Shore senior News last year was about their house. And now this January we're living in it! How ironic! A little foreshadowing there?

Anyway, because it's a small house, we are a little tight in there.

My son and I are sharing bunk beds. But because of the perspective we've chosen, we actually feel as though we have a ton of space!

How's that you ask? We're pretending it's a boat. A 900 square-foot boat is gigantic! Imagine the luxury of living on a 900 square-foot boat! So we're just pretending we're on a yacht that happens to be on land. And now our bedroom and bunk beds seem very spacious (I'm so glad I lost those 60 lbs.). Yes, it's all relative.

My point is, if you want to feel happy about whatever space you have... you have the power to change your perspective.

I remember a story my father told me about a wise man who counseled a friend who complained that his house was too small for his family.

The wise man's suggestion was to add an animal into the house each day for 10 days. Finally, the man cracked, claiming that the wise man wasn't wise at all. He was just a fool who was creating the exact opposite of his goal. With a twinkle in his eye, the wise man then told all the animals to leave the cramped house. As the last animal crossed the threshold, their home felt like a castle.

Space is relative.

When my son and I move out, my parents will have a 900 sf cas-

tle! Meanwhile, it's a yacht to us!

And come mid-January when we can move into our renovated home... it'll be Our Castle!

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. ∞

Scams...continued from p.9

- prize” – it is most likely a scam.
 - **Employment scams** - be wary of on-the-spot offers or any payment required for an opportunity or training.
 - **Hotel key scams** - hotels usually provide you with an electronic key for entry to your room. These keys usually have your identifying information on it, such as your credit card information. If a scammer has access to these keys, they will use the information on the key after your departure. This is not a complete list, because, as you are reading this, there is a “new” scam being developed or practiced. The Better Business Bureau has a scam tracker that lists current scams, <https://www.bbb.org/scamtracker/us>
- If you suspect you have been the victim of a scam, don't be afraid or embarrassed to talk to someone. You can contact any of these agencies:

- **Attorney General's Office**
- **Better Business Bureau Federal Trade Commission**
- **US Postal Inspection Services**
- **Local police department**

Please keep in mind, if something sounds too good to be true, it probably is.

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 ∞

Learn about 2019 tax laws

WEYMOUTH – Learn about tax changes and how they will impact your financial plan at a free seminar. Seminars will be held at Fairing Way, 25 Stonehaven Dr., Weymouth, at several convenient times and days this month, and will include lunch or dinner.

Tuesday, January 22nd	12-1:30	Lunch included
Tuesday, January 22nd	5-6:30	Dinner included
Wednesday, January 23rd	12-1:30	Lunch included

With tax season upon us, you won't want to miss this educational program outlining some of the most important provisions of the new tax laws that may affect you.

This educational and objective seminar is being presented by *Seniors First*, a newly formed collaborative based in Eastern Massachusetts, offering a single source and well-vetted solution. The collaborative includes a wide range of qualified professional experts who serve the senior community by providing free consultations to individuals and timely education on vital matters to assure security, comfort, and peace of mind in retirement.

To reserve your place at an upcoming seminar, please RSVP to 781-660-5021. For more information about Faring Way please visit FaringWay.com, and for more information about Seniors First, please visit SeniorsFirstma.com. ∞

Cover Story

Ed Perry, Pilot of the Airwaves

By Patricia Abbate

MARSHFIELD – For more than 40 years, Edward “Ed” Franklin Perry, Jr., has been at the helm of radio station 95.9 WATD-FM, the broadcasting company that serves towns south of Boston, and beyond. With a laser-like focus on the community, WATD is a palpable presence in the market. Offering non-stop live and local programming that covers a blend of adult-contemporary music, breaking news, expert commentary and investigative reporting, remote live broadcasts, local sports, specialty programming, and real-time weather reports from a resident meteorologist, WATD is a rarity today.

In an age dominated by huge and impersonal media conglomerates, the homey sensibility of Perry’s station, coupled with its unwavering commitment to deliver the best in local and regional news broadcasting, has earned WATD dozens of media awards, including numerous Edward R. Murrow Awards, along with legions of fiercely loyal listeners. And four years ago, Perry himself was inducted into the Massachusetts Broadcasters Hall of Fame.

For many reaching the pinnacle of a long and successful career, retirement may well be the next logical, and well-deserved, phase, but not for Perry. He has big plans. “I believe that the longer you work the longer you live. I have no plans to stop working,” he says, just days before celebrating his 78th birthday late last month.

Walking through the doors of the WATD two-story studio building, Perry’s love of radio is evident, as the vestibule is packed with vintage radios, transmitters, and other relics from broadcasting’s past. Inside the lobby stands the same Victrola that Perry listened to as a child, and he’s more than happy to crank it up and play an old record or two.

He also has lots of stories to tell. For instance, as a young man, Perry worked for Rex Trailer as an “Associate Producer” for his television show, Boomtown. In reality, the job involved taking care of Trailer’s horse, Goldrush. Perry would drive to Trailer’s Sudbury home, load Goldrush into a horse trailer, then closely follow his boss, who was hauling Goldrush in his pickup truck, to the WBZ studios, ensuring that the horse would arrive without incident during the commute.

Once on the Boomtown set, Perry’s job was to “handle” Goldrush during the live broadcast. If the horse displayed a behavior that indicated he was about to relieve himself while cameras were rolling (a switch of a tail, perhaps), Perry’s job was to visually signal the producer so that the live show could quickly cut to a commercial break. Perry then had just a minute or two to clean up after the horse so that the show could go on, without the audience ever knowing the real truth of the moment. Perry recalls, “I had just about a minute to get out the bucket, and the shovel, and clean up what the horse had left.”

Over the years, Perry’s experiences in broadcasting have left him with many memories, many lessons, and many good stories. Growing up in Natick, Perry always wanted to write, and get involved in radio and engineering. Building and owning several radio stations has given him the opportunity to do all three. But today, he finds his days spent on the technical end of things, even though he is more interested in expanding his writing skills and misses doing his live morning commentaries. But in time, he’ll get back to both of those interests, although he’s never far from a live remote if there’s a good local story to convey.

Currently, he’s working to get two more radio stations up-and-running in Brockton. He asserts, “If we don’t revive these two stations, the FCC will take the frequency away, and Brockton, which used to have three radio stations, will have none.” He’s on a mission to bring local radio back to the Brockton community, as “the kids would never get their football games on the air, and young people would never be recognized for the good things that they do via broadcast media—that’s what you owe a community if you put a station there, the opportunity to get recognized for the good things.”

Looking further ahead, Perry says, "I see the future of radio going back to where it used to be." To illustrate, he sings a song popularized in 1979 by Charlie Dore:

*"Pilot of the airwaves; Here is my request,
You don't have to play it, But I hope you'll do your best;
I've been listening to your show on the radio,
and you seem like a friend to me."*

Perry emphasizes the song's last line, "and you seem like a friend to me," continuing, "The Internet can play your music and give you news and you don't have to wait for it, but it's not vetted, you don't necessarily know the source.

Today there are many ways of communicating. Radio is a serial medium--it continues on, you don't stop it. Once the music is played or the word spoken, it's gone off to space and it's not coming back. As the song says, there is a friendship, a relationship with radio, and there's a personality involved that you don't get anywhere else. And trust. If you have the technical facilities, and we do, to go out and bring back a story live, and the Internet is used properly, it will make radio the most powerful medium once again."


Perry is also making radio more of a tangible medium via the Internet. He owns many domains, including shopthesouthshore.com, where he will offer opportunities to local businesses to promote deals over the airwaves, then direct listeners to the site to grab a coupon or code to use during a specific time. He explains, "we now have the ability to compete with print medium, and have the advantage. We'll use it more efficiently. As we build out these sites we'll link directly to three radio stations, and businesses will get immediate results. The trick is doing it right."

And Perry is up for any challenges the future may hold. "Moving on with the new radio stations, do we know what we're doing? Yes. And we'll make mistakes, guaranteed. If you try things, often a mistake is a signal that you've done the right thing by taking a chance. As long

as you win a few more than you lose, you can still get to the world series sometimes." ∞

***Editor's Note:** Please do yourself a favor and explore the WATD website, 959watd.com, as you'll find a wealth of interesting information including the fascinating history of the early days of the station, how the call letters were decided upon and what they mean, awards the station has earned, why Ed Perry's title on his business card is Ring Master, along with programming information, technical information about the inner workings of the studio, links to media coverage, and lots more! And don't forget to tune in to the South Shore's radio station, stream live from your computer or listen on your Google device, every day. Enjoy the show!*

Peg’s Picks



Love Anthony

Author: Lisa Genova

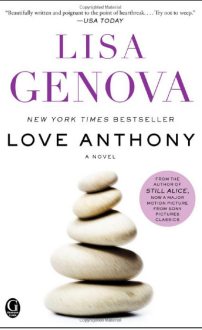
Who could forget Lisa Genova's book, *Still Alice*? Well, she has done it again!

Love Anthony is the poignant story of a family with an autistic son, Anthony, who dies suddenly. The story tells of the struggles and heartbreak of having an autistic child and the affects it has on the parents and their marriage. It's a beautiful story and yet so sad.

Escaping to Nantucket to find some peace, Anthony's mother, Olivia, meets a woman struggling with her own marital problems. Something magical happens between the two and this beautiful story unfolds. For all the sadness that the book reveals, you can't help but feel love and hope.

I don't know which I enjoyed more, *Still Alice* or *Love Anthony*. You decide.

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



CROSSWORD PUZZLE ANSWERS FROM PAGE 16

1	S	2	A	3	W	4	S	5	C	6	B	7	S	8	M	9	R	10	S		
11	E	M	I	T	12	H	O	P	13	S	O	A	K								
14	C	A	S	A	15	A	G	O	16	C	O	N	Y								
17	S	H	E	L	18	F	19	Y	20	Y	O										
					21	A	D	22	O	23	R	E	T	24	R	25					
26	O	27	R	E	G	A	N	29	O	30	S	T	U	D							
31	F	U	R					32	O	W	33	N			34	H	O	35	W		
					36	E	G	I	37	S	38			39	L	E	C	A	R	R	E
					42	D	O	L	L	43	Y			44	W	A	D				
									45	L	Y	O	N		47	P	S	A	L	M	
51	E	52	L	S	E				54	K	I	T			56	O	L	I	O		
57	Y	E	A	R					58	E	N	E			59	R	O	S	A		
60	E	G	G						61	L	E	A			62	B	E	A	T		



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CAREGIVER SUPPORT GROUP
TUESDAY, JANUARY 29 | 5:30 P.M.

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