



SOUTH SHORE SENIOR News

AND METRO WEST

For Boomers and Beyond

FREE

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DON'T be a victim

"The criminal element has found a new way to victimize people, especially the elderly."

Chief John Dunn
of the Hull Police Department
Cover story page 10

INSIDE



2020 is the year to take control of your future!

Now's the time to take action to protect your assets, advocate for yourself, and secure your future for you and your loved ones.

Elder law attorney Patrick Kelleher offers expert advice on this important subject...page 7.

It's **2020**!

Time to become "Functionally Younger" and not just another year older!

Experts Dr. Wayne Westcott and Rita La Rosa Loud share the recipe... page 6.

Share your lifetime of experience – volunteer with AARP Massachusetts!



By Mike Festa
State Director, AARP Massachusetts

It's a New Year and you have a lifetime of experience to offer. If you're looking for a place to share it, AARP can help. With our broad network of organizational friends, AARP can help you find a place where you can use your skills and experience to the best of your abilities. You know what volunteering can do for others; now see what it can do for you.

At AARP, some of our most valuable assets are our members who are eager to share their life experiences and skills in their communities through volunteerism. Your experience matters – to you, to AARP, and to so many others who can benefit from it.

There are many volunteer opportunities at AARP Massachusetts. If you have some free time and are interested in getting involved, please let us know! **Volunteer opportunities include:**

Advocacy - Receive emails from AARP on national and state advocacy issues, and use our tools to contact your elected officials on a wide variety of issues. Become an E-Activist at www.aarp.org/getinvolved. Or, join our First Friday calls and get the latest federal and state news and updates. Hear what's happening right now and what you can do to make a difference. Email ma@aarp.org for call information.

Age Friendly/Livable Communities – Well-designed, livable communities make for happier, healthier residents of all ages. Support the AARP Network of Age-Friendly Communities, an affiliate of the World Health Organization, by becoming an age-friendly ambassador, speaking with fellow residents about their interests and concerns, and advocating for the livability of your community for all.

Fraud Watch Network – Give community presentations about the AARP Fraud Watch Network, with details about identity theft, investment fraud and the latest scams.

Home Fit – Give presentations across the state about what type of home modifications are needed for people to stay in their home as they age through the HomeFit program.

AARP Driver Safety – Become a local instructor for the four-hour AARP Smart Driver course, which reminds people of the rules of the road and provides tips for safe driving.

Speakers Bureau – Lead educational presentations on a variety of social impact topics such as Caregiving, Social Security, and Living Longer/Living Smarter.

Community Events/Outreach Team – Help build AARP presence in Greater Boston or Worcester County by helping to staff AARP tables at local events, and distributing materials on health and financial security to help people live their best lives. Check out www.aarp.org/ma for the latest events and to see all that AARP is up to in Massachusetts.

AARP Foundation Tax-Aide Program – The nation's largest, free, volunteer-run tax preparation and assistance service serves low- and middle-income taxpayers with special attention to those aged 60+. Volunteers all receive training from AARP. Trainings are conducted in the fall, and the season starts Feb 1st. Apply online at www.aarp.org/taxaide.

AARP Experience Corps/Generations Incorporated - Become an AARP Experience Corps volunteer with Generations Incorporated. Help mentor a child attending one of 16 public schools or after-school programs in Boston and Revere. With your time and guidance, this child could have the chance to improve his or her literacy skills. Visit www.generationsinc.org

Email ma@aarp.org with your interest and we will contact you to follow up. We will work around your availability and schedule to find the right fit for you! ∞



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MASSACHUSETTS.

To find out more about what we're doing in the community and how you can get involved visit aarp.org/ma.



NAVIGATING THE FUTURE

Why Successful Aging is a Team Sport: Reflections on 2019

By Mark Friedman,
Owner, Senior Helpers

As owner of a home care agency, I welcome the opportunity for reflection. We have too little time for it as we attempt to keep up and ahead of issues we tackle every day, especially those facing the elders for whom we care. But reflection is good and always time well spent.

This year I saw the conflation of major thoughts that I think are worth noting, particularly as they promise to grow more powerfully in 2020.

“Elderhood” is Changing The Conversation about Age

Jeanette Leardi is a social gerontologist transforming the language of ageism. In workshops like “What’s Age Got to Do with It?” she is burning myths, stereotypes and perceptions about getting and being old. Across the country speaking to professionals and motivating seniors in assisted livings, senior centers and other venues, she is rocking the conversation about age with new metaphors, images and archetypes. Age is a new asset, not a deficit. She wants everyone shouting it from the rooftops.

Dr. Bill Thomas, the author of “What are Old People For? How elders will Save the World,” has been rallying for “elderhood” for a decade. He bemoans the dearth of qualified geriatricians who understand this population (roughly 6,000 to serve the fastest growing segment in today’s society) while citing the fact that there are more nursing homes than Starbucks in this country. In a TEDx Talk, he lobbies hard for “deflating adulthood to redesign our life cycle to embrace elderhood as the cornerstone of humanity.” His bigger point is this: society needs elders, and after adulthood, elderhood can be very real, rich and meaningful.

While these energetic conversations are going on among social scientists, they are also making this case, whether they know it or not: if we are to experience elderhood successfully, we need each other AND, we need a plan.

Issues for Elders are Far More Complex than Ever

As a corporate member of ALCA (Aging Life Care Association), my team is fortunate to participate on the organization’s active listserv. At the intersection of hundreds of emails a day from Life Care Advocates (formerly referred to as Geriatric Care Managers) around the country and beyond, we are given insights into the lives and shifting concerns of seniors whom we will never have the opportunity to actually meet. Through this robust communications network, we get an up-close view of challenges, struggles and diversity of issues they face in getting support, care, advice and service. By the discussion boards and requests from across the country for expertise, we know that even the most seasoned professionals have a hard time staying current on providers, the latest personal response technologies, and how services are covered as free or partially paid benefits. Even in this incredibly well organized “village” of professionals, it is easy to see how information can become quickly outdated or inaccurate, based on state regulations.

The fact is we are in a world of information overload and to expect one professional to know and orchestrate it all is unrealistic and, in fact, dangerous.

To Age Successfully, We Need Each Other

We not only need each other and multiple resources, we need a plan. I like to think of it in baskets of activity that we can get smart about, control and manage. We also need each other to participate, which is what I preach as a “Circle of Care.” Because, regardless of how good and smart we think we are, we need others around us to harness the power of our collective intelligence.

An Ounce of Prevention and Advance Work

If elderhood is to be real, rich and meaningful, it requires a plan. In a macro sense, it is critical to determine what matters and what is important, and to distinguish the difference between what you need and what you want. This is when you want to get a journal and think through the big and

little things you care about. Tips for Planning Your Journey of Aging may provide useful guidelines for your journal and your journey!

Secondly, it is essential to assign who in your Circle makes what decisions, when, and what criteria surrounds all of that. This is a family affair!

Other baskets of activity in your advance work include:

Legal/Financial Issues: These are intertwined, as well as separate. 1) Intertwined are the structure of the estate, roles and responsibilities, and discussions about financial capabilities.

Insurance: Understanding and clarity around what you have, and researching what is available.

Care: The issues here are practical, personal, and will shift over time.

1) Start by getting an honest needs assessment; 2) Decide responsibilities regarding care “management” over time; 3) Evaluate and research prospective providers for meeting current and anticipated care needs, and 4) Research personal support technology for in- and out-of-home use.

Keeping Current: The “Maintenance” Plan

Developing the initial “Plan” may seem daunting, but once achieved, you will be rewarded by feeling in control. Your next challenge is to keep it current. Providers may change, and team members in your “Circle of Care” may shift roles and responsibilities.

A maintenance strategy is essential, especially given how our healthcare system, medical provider networks and partners continue to evolve and morph. Key considerations include:

1. Review the overall Plan: Have regulations or other things changed in the past year that affect what you have put in place?
2. Roles and responsibilities: Is the team still the team or are other players required?
3. Personal status: What if anything has changed health-wise, financially, legally?

In referencing the work of both Jeanette Leardi and trailblazer Bill Thomas, it seems fitting to begin the new year by including the concept of “elderhood” and all the dignity, grace, and meaning it carries.

If we do, we must also be responsible for quarterbacking the success of this new moniker. This is where I put on my home care agency hat and suggest this will take both a great team, and a solid plan.

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

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Aging with Sass & Class

Staying connected

By Loretta LaRoche

I walked into my doctors busy waiting room and was amazed at how many people were sitting glued to their smart phones. No one even looked up to see who had entered. I probably could have been naked and they still wouldn't have noticed. Although it probably would have cleared the room. I had the feeling I had walked into an episode of the Twilight Zone. It could have been about a group of people who were taken hostage by a giant computer conglomerate that had found a way to take over people's minds through their cell phones and turned them into Zombies!

There was a time when people who were perfect strangers would interact when they were in a train station, airport, line, waiting room, etc. Not today! More often than not, you are left to witness individuals talking or texting on their phone. It's really creepy when they're talking out loud and you think they're saying something to you. Then you notice the earbuds. I first witnessed this in an airport. I was standing next to a woman who seemed confused and kept saying "Do you understand me?" I must have said "No, I don't", a bunch of times. Every time I responded she gave me a disgusted look as if there was something wrong with me. She finally blurted out "I'm on the phone"! Since I didn't see the phone or her ear piece I surmised she was hallucinating and quickly moved far away.

I realize the era of technology is here to stay, but I'm hoping that we can become more pragmatic about how to use it. My fear is that we are losing sight of how to connect with each other unless we are dialoging through a gadget. I also worry that young teens are losing themselves in lieu of emulating so called celebrities like the Kardashians, Justin Bieber and the like. Tweets have become analogous to self worth. Getting lots of tweets or likes means you just might be attaining some digital fame. Posting everything and everything that might get a response has overtaken the need to embrace privacy. Real communication is being sidelined in deference to shorthand and pictures.

Whenever I mention any of the above in a workshop as one of the reasons we see more stress today, someone will always say "Well, what can you do?" One of the ways we can create better ways to connect is to demand it. Tell your friends and family that a quick text is fine but you would rather a phone call than going back and forth as if you're co-authoring a biography. Don't give up having face to face conversations. Your body/mind and spirit will thank you.

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



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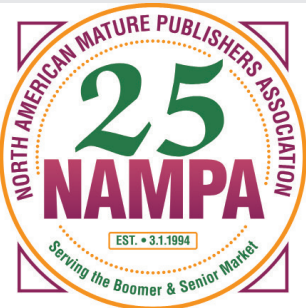
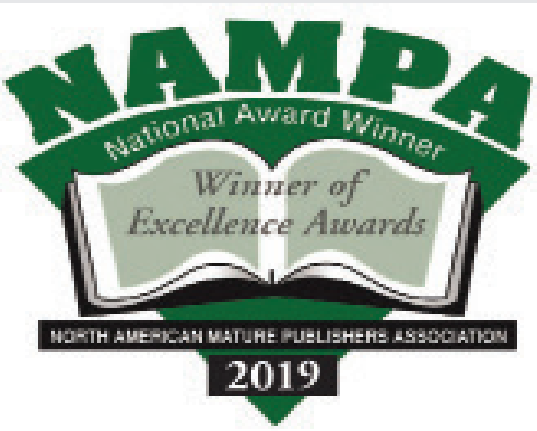
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Let's Get Moving – Part Two

By Wendy Oleksiak
Compass Real Estate

Here we are—only four weeks until the big day! Even though it feels like forever, you are almost there. Time block your days to include breaks, exercise and a change of scenery. Plenty of sleep and good nutrition will keep your engine chugging towards the

finish line!

Four weeks before you move:

- Continue selling and donating items that you've decided won't make the trip to your new home.
- To cover all your possessions during the move, consider purchasing insurance coverage.
- You may need a parking permit for relocation day; be sure to confirm parking options for your truck.
- Items like bleach, aerosol cans, frozen foods and others that you can't pack or sell are to be used or disposed of.
- Return books to the library.
- Do not forget to pick up clothes from the dry cleaner.
- Compile dental, optical and medical records of everyone in your home.
- Plan travel needs and book hotels if you are relocating a long distance.
- Schedule installation of Internet, phone and cable services for your new home.
- For your pets, ensure they have ID tags with your cell number and new address. If your pets have been micro-chipped, be sure to update the microchip company with your new address and contact information. Moving is a risky time for pets to get lost; be on alert and plan accordingly.
- Get any necessary pet medication and request copies of vet records.

Three weeks before you move:

- Update newspaper and magazine subscriptions.
- Schedule your utilities to be turned off the day after the scheduled closing. NOTE: If you are selling a home, utilities need to be on for the final walk through.
- Donate any of your belongings that were marked to sell.

Two weeks before you move:

- It is time to update your accounts and records for your new home and address. At this 2-week point, ensure you have everything marked, and you will be happy you did.
- Try to use every food item you have in the freezer and dispose of flammables, poisonous and corrosive items.
- Return items you borrowed from family and friends.
- Back up your computer files; you will be glad you have everything saved in an alternative storage device if something should happen to your computer during your move.
- Cancel your current trash removal service, allowing for a final pick up the week after closing day. It's highly likely that there will be last minute trash piles.
- Remove light bulbs from all lamps.
- Clean out safe deposit box and any lockers you might have at the gym.
- Fill your prescriptions from the pharmacy.
- Arrange for child and pet care if needed.
- Update your new address with credit cards, finance department at work, banks, and loan providers. Remember to order new checks as well.
- Forward your mail to your new address.
- Within 10 days of relocation, change the address for Social Security benefits. Inform the IRS, Department of Veterans Affairs, Social Security Administration, and other government offices of the change in your address.
- Cancel or transfer your membership at your yoga studio, cross-fit facility, gym, etc.
- Arrange for electric, natural gas, oil, trash and water service for your new home.
- Update your driver's license to match your new address.

Let's Get Moving...continued on p.21



2 Old Field Road, Plymouth

3 BD | 2 BA | 1900 SF

Beautiful, well-maintained three bed, two bath condominium in popular 65+ Village Crossing neighborhood. Easy five floor living with a light and bright open floor plan. Enjoy the stunning outdoor view inside through the fabulously sunny deck, complete with remote controlled awning. Upgrades include granite kitchen with designer tile backsplash, gas log fireplace and finished second level, perfect to accommodate visiting family and friends. You will love the two car garage, accessed directly through the kitchen. No more toting gear through the rain or snow. Terrific community clubhouse "The Boat House" with activities including cook outs, book clubs and more, also available to rent for private parties. This pet friendly neighborhood is an easy one mile walk to White Horse Beach, and offers close proximity to restaurants, Route 3 and the Sagamore Bridge. Coffee house options with four plus local corners. Enjoy having your lawn mowed, snow shovelled and plowed, gutters cleaned for you and the many additional conveniences of condo living!



-WO-

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COMPASS

Resolve to Adopt Optimal Aging Strategies in 2020



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

QUINCY – As we enter a new year, it may be advisable to consider how to be “functionally younger” next year, rather than to simply be another year older. Sustainable physical changes require proper planning and gradual progression, but the resulting improvements in health, fitness, and functional abilities are definitely worth the effort. Let’s consider some negative and positive points with respect to the aging process and revitalizing exercise.

Negative Aspects of Aging

Key point #1 is that older adults who do not perform regular resistance exercise lose up to 10 pounds of muscle every decade of life. Key point #2 is that this muscle loss is accompanied by bone loss of 10 to 30 percent per decade. Key point #3 is that this muscle loss is largely responsible for a reduction in resting metabolic rate (daily non-exercise energy use) of almost 5 percent per decade. Key point #4 is that burning fewer calories all day long leads to a progressive increase in body fat that is not necessarily indicated by our weight on the bathroom scale. For example, a 65-year old who lost 10 pounds of muscle and gained 10 pounds of fat over the past decade, would weigh the same as he or she did at age 55. However, this individual would have actually experienced a 20-pound change in his or her body composition. This is highly undesirable at any age, but a 10-pound muscle loss, coupled with a 10-pound fat gain, is particularly unhealthy for an older adult.

Positive Aspects of Resistance Exercise

Key point #1 is that basic resistance exercise has been shown to rebuild (increase) muscle tissue in older adults, at the rate of approximately one pound per month over the first six months of training. Key point #2 is that resistance exercise has been shown to rebuild (increase) bone mass in older adults, at the rate of about 1 percent over nine months of training. While bone development proceeds at a much slower rate than muscle development, it is far better to add 1 percent more bone in nine months than to experience a 1 to 2 percent bone loss over the same time period. Key point #3 is that older adults can increase their resting metabolic rate up to 7 percent through regular resistance exercise. That is, they can burn more than 100 extra calories per day (3,000 extra calories per month)

as a result of doing two or three relatively brief resistance training sessions per week.

Key point #4 is that older adults who perform resistance exercise can lose about one pound of fat per month without dietary changes, and two to three pounds of fat per month, with modest caloric reduction. Key point #5 is that older adults can experience significant reductions in resting blood pressure by performing regular resistance exercise. The older women in our bone density research study lowered their systolic blood pressure by 10 mmHg and their diastolic blood pressure by 5 mmHg after nine months of resistance training. Key point #6 is that older adults who do resistance exercise can attain significant reductions in blood sugar, as did the participants in our weight loss study.

Key point #7 is that properly performed resistance exercise can provide relief from various musculoskeletal maladies, such as low back pain and arthritis. In our low back research studies, approximately 90 percent of the older adults who trained on the low back weight stack machine experienced significant increases in low back muscle strength and significant decreases in low back discomfort. Key point #8 is that individuals who do regular resistance exercise have a lower risk of sarcopenia, osteopenia, obesity, falls, diabetes, cardiovascular disease, and several types of cancer, as well as premature death from all causes (all-cause mortality). These well-researched health and fitness benefits offer some excellent incentive for older men and women to engage in sensible resistance training.

If you would like to explore a simple, safe, and sensible program of strength-building exercise, I suggest making an appointment with a certified exercise instructor at a local YMCA, gym or our Quincy College Health and Fitness Center. Learning how to properly perform resistance exercise with a knowledgeable and reinforcing mentor is the first step to attaining and maintaining a high level of musculoskeletal fitness. Training with an instructor or other older adults also provides important psychological and social benefits.

Older adults can also benefit from aerobic exercise. Aerobic exercise strengthens your cardiovascular system (heart and lungs) and typically burns a lot of calories during each training session. Try to engage in one or more aerobic activities that you enjoy (e.g., walking, stationary cycling, stationary rowing, dancing, etc.) for 20 to 30 minutes per day, three to five days per week, at a moderate exercise intensity. A simple way to determine your reasonable and responsive training intensity is the “talk test.” If you can speak in brief sentences throughout the workout, you are training at the appropriate intensity. If you can barely speak, you are working too hard, and if you can talk non-stop, you are not working hard enough. Be sure to begin each aerobic exercise session slowly (warm-up), gradually progress to your target training intensity,

and conclude your workout with an easy period of low-level activity (cool-down).

Another important fitness component, often overlooked, is flexibility training. Stretching enhances joint flexibility, which allows your body to move with greater ease and fluidity. Flexibility exercise may relieve physical pain that results from tight muscles and/or arthritic joints, typical conditions encountered by many older adults. Properly performed stretching exercises can improve joint range of motion, which enhances overall musculoskeletal function. Based on our stretching and strengthening studies, combining both of these physical activities enhances both muscle strength and joint flexibility more than either activity by itself.

Two essential lifestyle recommendations for maintaining a healthy body weight in your senior years are: (1) engage in regular exercise; and (2) eat a well-balanced diet of fruits, vegetables, whole grains, lean meats, and low fat dairy. Having covered the major components of a physically active lifestyle above, please consider the importance of sufficient protein for developing stronger muscles and bones. Men and women over age 50 (particularly active older adults) require more protein in their diet than younger adults. Because we do not process and assimilate protein as efficiently as we did in our younger years, it is essential to consume adequate amounts of protein throughout the day. The current Recommended Daily Allowance (RDA) of 0.4 grams of protein per pound of body weight is not adequate for older adults to retain or rebuild muscle. Research indicates that, in addition to resistance exercise, we need at least 25% more protein than the RDA to maintain our present muscle tissue (0.5 grams/pound), and at least 50% more protein than the RDA to rebuild muscle lost during the aging process (0.6 grams/pound). Our older adult conditioning studies have shown excellent results with 0.7 grams of protein per pound of body weight.

Getting enough sleep is essential for aging gracefully and healthfully. A good night’s sleep has a positive effect on tissue remodeling and energy level. Sleep researchers agree upon the following: (1) go to bed at approximately the same time every night; (2) sleep in a dark room; (3) do not drink caffeine or alcohol within a few hours of retiring; (4) do not exercise within a few hours of bedtime; (5) do not watch television or use the computer/cellphone just before going to bed; and (6) engage in moderate exercise during the day so you can sleep soundly at night. As long as you feel rested and refreshed upon awakening, the number of hours you sleep is up to you. For most adults, seven to nine hours per night is recommended.

About the Authors: *Wayne L. Westcott, Ph.D., directs the Exercise Science Program, and Rita la Rosa Loud, B.S., directs the Adult Fitness Program at Quincy College. They may be reached at 671-984-1716. ∞*

Why YOU need to create YOUR Estate Plan now!



By **Patrick J. Kelleher, Esq.**
ElderLawCare.com

Hanover and Quincy - When it comes to creating Wills, Trusts and estate plans, older Americans outpace their younger counterparts. We are the baby boomer generation. Still, a significant number — 19 percent of those over age 72, and 42 percent of those

between 53 and 71, according to survey data — lack any type of estate plan. This, my friends, means you have the “government plan,” and you are putting your family and loved ones at significant risks!

Although managing these details can seem daunting and depressing at first, the task becomes far less unpleasant with proper understanding and with “taking action” to begin the planning process. From my experience, the process of creating an estate plan and protecting your family can even be personally gratifying and calming for my clients, because it gives them immense peace of mind knowing that they took action to protect their loved ones. Estate planning is critically important for seniors and their family members to be prepared in the event of a loved one’s illness or passing, because with the government plan (no written plan) the consequences can be extremely costly for your family members.

If you or an aging loved one has been putting off estate planning, start with the basics and learn why it’s important to take the focus off the negative and shift it to the positive benefits. We make it easy for our clients. They attend one of our free estate planning and elder law workshops named, “How to Avoid the Four-Headed Monster of Estate Planning & Elder Law,” at our learning center. This entitles you to receive a \$500 voucher for your initial meeting to get started in the process.

Also, we have been teaching these free workshops in the community for over 10 years, and people love them, because they are very educational, informative and fun. You will learn, in about an hour, how you can protect what you have for the people you love the most. You will learn how you can save your family and loved ones tens of thousands of dollars and even hundreds of thousands of dollars from the costs and expenses of Probate Court, The Massachusetts Estate “Death” Tax, Financial Creditors and Predators (lawsuits, divorces, times of turmoil), and the \$15,000 per month nursing home.

Understanding the meaning of “estate”

In addition to the fear factor of planning for illness and death, many seniors dismiss its importance because they don’t understand what “estate” means, or they believe it applies only to those with significant wealth. In reality, an estate includes everything you own, from your home to bank accounts, retirement accounts, life insurance, automobiles, personal property and other assets.

Also, planning for your eventual disability is of the utmost importance, because disability planning (The Big 6) is one of the most overlooked areas in estate planning, and often the first shoe to drop for us. Unfortunately, unlike fine wine, we do not get better with age. Most of us will become incapacitated before we check out, and when you do not have proper disability planning in place, the “Disability Probate” process can be very expensive, unnecessarily stressful, and costly for your family in loss of money and time. I call this the “stresses and messes” of Probate Court.

When you do not plan, who stands to benefit?

Estate plans help seniors establish important guidelines that allow them to advocate for themselves and be in control of their future. This is

essential for seniors who wish to retain their independence and protect their assets. In addition to creating Wills, Trusts and other important documents, an estate plan allows seniors to have a say in the quality of their long-term care — whether at home or in an assisted living facility — and to qualify for government benefits, such as Medicaid, to help pay for that care. It also helps them to protect their life savings and outline their wishes should they become incapacitated or die unexpectedly. When you fail to plan, you are allowing the Probate Court to pick who will be in charge of your affairs in a time of disability and at death.

Establishing Trusts or Your “Treasure Chest”

Estate planning also includes provisions for developing Trusts. Trusts allow seniors to set aside money for specific people, to avoid the long, drawn out, expensive and stressful process of Probate Court. Once your Trust, or what I like to call your “Treasure Chest,” is properly funded with your assets, it will allow your loved ones to receive their inheritances much more quickly, with far less cost, and if the Trust is drafted properly, they can receive asset protection from their potential financial creditors and predators. The asset protection is a nice sweater to have in the suitcase just in case your in-laws turn into outlaws. As Forest Gump eloquently said, “It happens.”

While many trusts are revocable, meaning the senior can change or terminate the trust at anytime, irrevocable trusts are often used to protect assets of a senior from the costs of the \$15,000 per month nursing home. With the staggering costs of long-term care, and the average stay in the nursing home about three years, it can cost you a whopping \$540,000 if you fail to protect. Also, keep in mind, there is a “Five Year Look-back” period when protecting your home from the nursing home. If your goal or vision for your family is to protect and preserve the family home from the nursing home and pass it down to your loved ones, you need to take action now, because the clock does not begin to run until the day your home is funded or transferred into your Irrevocable Medicaid Asset Protection Trust (MAPT).

If you or your loved one has been avoiding this important planning responsibility, now is the time to begin. Being proactive increases your success at protecting what you have for the people you love the most. I always advise my clients that the best time to plan is when you are “alive and well,” compared to being “alive and not so well,” which is a time of incapacity. Do not wait until the fourth quarter of life or the two-minute warning, thinking you can throw a “Hail Mary pass” and be successful in protecting your family. If you do, who may pick off your pass? Likely, it will be one of the four-headed monsters of estate planning and elder law.

Next steps: TAKE ACTION NOW and call our Elder Law Care Team at 781-871-7526 to attend our FREE educational Estate Planning & Elder Law workshop, or email pat@elderlawcare.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, because we are here to help you: elderlawcare.com

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

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Did you Know?

January is named after the Roman god Janus, who was always shown as having two heads. He looked back to the last year and forward to the new one. The Roman New Year festival was called the Calends, when people decorated their homes and exchanged gifts.



"THE WICKED SMART INVESTOR"

Avoiding a Bernie Madoff

By Chris Hanson

HANOVER – The doorbell has an eerie echo tonight, as if it's vocalizing your disdain for what is happening next. After years of procrastination, you finally decided to meet with a financial planner. Retirement is on the horizon, and you need to make the most of your savings.

As the clean-cut advisor crosses the threshold, you notice his expensive designer clothing. With impeccable manners, he makes eye contact as he firmly shakes your hand. Then, he even goes so far as to compliment the interior decorating of your humble home. That's exactly the sing-song you expected, and the rock in your stomach only grows.

You try not to let the vulnerability show and work to calm your nervousness. After all, this advisor was highly recommended by your somewhat savvy cousin Joe. How could he be dishonest? But your sense of unease persists; you feel vulnerable in your own home. What can assure you that you are not dealing with the next Bernie Madoff?

For many Americans this fear is very real. After all, if a sophisticated movie star like Kevin Bacon can be bamboozled in a Ponzi scheme, what could happen to regular folks like us? This apprehension leads to procrastination, and that may rob you of the opportunity to aggressively grow your savings. You may have to work more years because you put financial planning off for so long.

The good news is that avoiding another Madoff is easier than most people think. One of your best safeguards is an independent, third party custodian to hold your investment funds. Let's explore how these institutions reduce your risk of becoming a victim of investment fraud.

The initial check restricts the flow of funds.

When you write out the check to open an investment account, make sure the payee is an institution, not an individual. Checks made out to brokerage firms, such as Charles Schwab or TD Ameritrade, cannot be cashed; those funds must be deposited into an account. Bernie Madoff's clients made checks out to Bernard L Madoff Securities, which technically is not an individual, but Bernie didn't care....yikes!

Advisor lacks custody of the assets.

Since your advisor cannot directly handle deposits and withdrawals, the chances for fraud are slim. If there are withdrawals from your account, the funds must be deposited to another account in your name, or a check sent to your address of record. Any exceptions require your signature, and the custodian is liable for any losses due to forged documents. Reputable firms carry insurance to cover such losses. Madoff controlled the custodian, and the safeguards attributed to a third party simply did not exist. The door was left wide open to fraud.

Behavioral analytics and technology protect you.

Like credit card companies, independent custodians use advanced technologies to identify patterns in your behavior. If a transaction does not reflect your past behavior, it is flagged for further investigation. For example, if you routinely take out \$2,000 a month, but then a withdrawal request comes through for \$10,000, that would generate a phone call for verification. Bernie Madoff would have no use for this technology, but he may have manufactured the appearance of anti-fraud measures.

Custodian statements are a basis for comparison.

Each month or quarter, the independent custodian will send you a detailed accounting of your assets and activity on its own letterhead. Take note of the return address and match the amounts to statements sent by your advisor. Fraud becomes easy to detect, yet Madoff's clients could not perform this test. Since Madoff controlled the custodian, he was able to print phony statements. The assets he reported on simply did not exist.

The safeguards afforded by a third party custodian are very effective, but I recommend you take this additional step. Visit the institution's website, or call customer service to verify your account balance. Better yet, visit a branch office and verify your account in person. This should help you sleep at night, as it would be virtually impossible for an advisor to fabricate such a far-reaching scam.

If you truly suspect investment fraud, rather than stock market fluctuations due to risk, contact the Massachusetts Secretary of State immediately. These complaints are easy to make on the Secretary's website www.sec.state.ma.us.

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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Cover Story

Elderly Scams are on the Rise

Protect Yourself and Your Loved Ones



By Marie Fricker

When a 99-year-old Hull widow answered her phone on a rainy October morning, the caller identified himself as her grandson. “Nan, I’m in big trouble,” he said. “I got in a car accident in New York City and I’ve been arrested. I need you to send me \$800 to post bail. Please hurry, Nan, I

can’t spend the night in jail.”

The grandmother told him not to worry, that she would send the money right away. She got a ride to her bank from her caregiver, who was suspicious of the situation, and called her supervisor at the North River Caregiver Association, who said she would try to reach the elderly woman’s son.

At the bank, Jinnie Walsh, the manager of the Hingham Institution for Savings, could see how visibly distressed her longtime customer was when she arrived to make the withdrawal from her savings account. “I knew something was wrong, so I asked her if everything was

okay,” said Walsh. “She told me that her grandson was in big trouble and she needed the money right away. I suspected this was a scam, so I called her son, who was away on vacation, and the Hull police.”

Sergeant Nicholas Galluzzo showed up immediately. He was able to patiently calm the distraught woman and get her grandson on the phone, who told his grandmother that he was fine and not in any kind of trouble. She was relieved, but still extremely agitated about having been violated like that.

“When I first arrived, the lady was adamant that the person she had spoken with was her grandson,” said Sgt. Galluzzo. “But once she was able to talk with him and be assured he was safe, she realized she had been the victim of a fraud. It was the second scam I had responded to in two days, and there have been many more.”

For Walsh, who has worked at the bank for 15 years, it was not the first time she had witnessed seniors withdrawing money from their accounts to save a relative in trouble, or pay taxes on a fake vacation prize or lottery jackpot. “I’ve come to recognize the signs of scams like this, and I try very hard to warn my customers,” she said. “We were able to stop this one with no damage, but they are happening every day.”

And it isn’t only the elderly who fall prey to the phone, text, and email frauds barraging residents throughout the country. Sheila Bennett, a nurse at a Dedham elementary school, had her identity stolen in 2008, but didn’t know it until she tried to apply for a home equity loan at her local bank. “The clerk, who had known me for years, told me she couldn’t approve the loan because my debt was too extensive,” said Bennett. “I couldn’t believe it. ‘What are you talking about,’ I asked. ‘All I have is my mortgage and a Visa with a small balance.’ That’s when she showed me my Experien credit report, which was loaded with loans and credit cards totaling \$60,000. I burst into tears in her office.”

Bennett never found out how the identity thieves had obtained her social security number, but the negative ramifications on her life were long lasting. She was unable to cosign an education loan when it came time for her daughter to attend college, and it took her three years to remove all of the fraudulent charges from her record.

“It’s unbelievable how scammers can steal your personal information,” she said. “They can take photos of your debit card as you withdraw money from an ATM, eavesdrop as you are paying for a bill over the phone, or go through your trash. Today, I shred everything, use cash only, and am constantly aware of my surroundings.”

According to Chief John Dunn of the Hull Police Department, the advent of the Internet has led to an inordinate increase in scams against seniors and others. “The criminal element has found a new way to victimize people, especially the elderly,” said Chief Dunn. “These

scams have been going on for some time, and they try different methods to cheat people out of their money.”

Listed below are a number of the more prevalent scams in the marketplace today:

- An adult child or grandchild is in need of emergency money. The caller pretends to be the child, or an attorney or bail bondsman.
- The IRS has issues with your tax return or your monthly social security payments, and you must pay now or you will be arrested.
- You have won the lottery in a state or country where you have never bought a ticket.
- Someone needs a favor. They will provide a check for you to deposit, and they ask you to send some of the money back to them prior to the check clearing. It all looks official until your bank tells you the check has been returned for insufficient funds.

“Remember, if something sounds too good to be true, trust your instincts,” said Sgt. Galluzzo. “Never give your personal information to anyone who contacts you unless you are 100 percent certain they are legitimate. Many of the criminals we deal with use tools like fear, urgency and sympathy to ‘blind’ their victims upfront so they are unable to think things through, or ask pertinent questions that would help them realize the scam.”

But how do you protect yourself against the scammer who promises wonderful things, like sweepstakes prizes or all-expenses paid trips to the sun?

- Never provide banking routing or account numbers online or over the phone.
- Remember that the IRS and other government agencies will NEVER call or email you asking for money or personal identification.

“My own mother was a recipient of the ‘grandchild in trouble’ scam,” said Chief Dunn. “I advise seniors not to engage with the caller at all. Hang up the phone immediately, call your family members, and report the crime to the police.”

In dealing with the long-term effects of her identity theft, Nurse Bennett learned all of the specific, detailed actions that must be taken to reme-

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diate a scam. That knowledge proved crucial recently when her 27-year-old daughter Rachel called her in tears, saying she had just given her social security number to a bogus caller from the IRS.

Bennett hung up immediately, called the bank and transferred all of the money from her daughter’s account into her own. She then had the bank place a lock on the account so they would both be notified if anyone tried to withdraw from it.

“Within one hour, we filed scam reports with the police, two major credit bureaus and the IRS, and canceled credit cards, passwords and pins,” said Bennett. “This may sound like overkill, but I will never forget the years of hell I went through when someone stole my identity. This time around, we stopped it cold.”

(For more information on how to protect yourself or a senior loved one from scams, see “Too Good to be True? It May be a Scam” by Nicole Long, MSW, LICSW on page 16 in this issue of *South Shore Senior News*.) ∞

MY GENERATION

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Baring it all for a cause

By Marie Fricker

SCITUATE - Are you wondering what to buy that guy or gal who has everything? How about a calendar featuring 12 nude (or nude-appearing) Scituate men to benefit the soon-to-be constructed Scituate Senior Center?

The Friends of Scituate Seniors (FOSS) Build a Campus Committee is selling the "Scituate's Noble Men" calendars to help defray the costs to taxpayers of building a new senior center on the grounds of the former Gates Intermediate School.

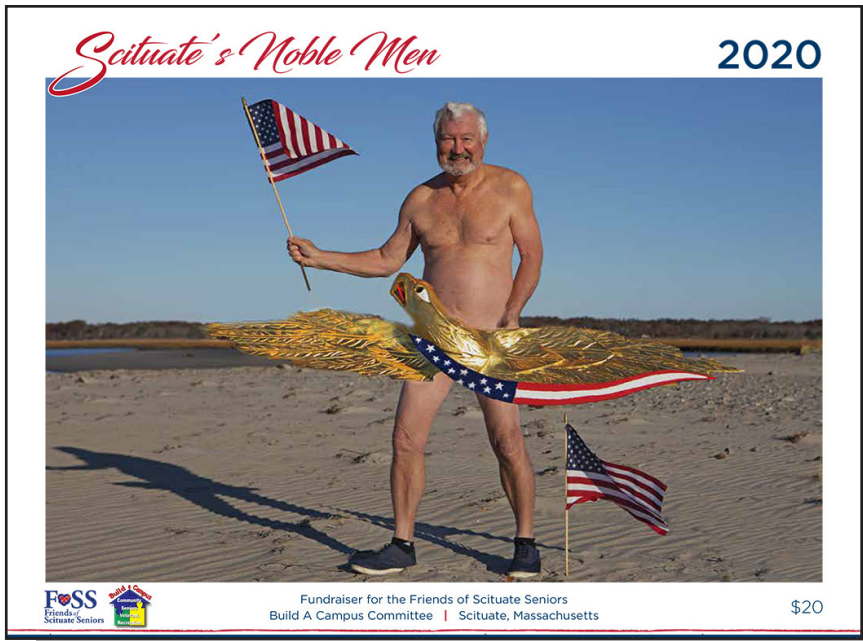
"We printed 1,000 calendars and priced them at \$20 each," said FOSS President Sandy Duffey. "When we held our holiday fair in November at St. Mary's Hall, we advertised that the calendar models would be on hand to sign their pages, and women were lining up for autographs the whole hour."

FOSS members Ann Mullen and Build a Campus Committee Chairman Dr. Gordon Price presented the idea of the nude calendar as a fundraiser after showing the group a similar one that had been produced in the town of Lincoln years before.

"Their's was even a little more risqué than ours, and it was very successful," said Price, who is 'Mr. November.' "We named the calendar 'Scituate's Noble Men' because the models are taking part in a noble cause in trying to pay down the debt of the senior center."

Price said it took "a lot of encouragement" to convince other men to pose for the calendar's photographer, Jerry Klimek, who snapped "nude" pictures of them in public areas with strategically placed camouflage, like surfboards, chain saws, buoys and blow-up beach toys.

Copies of the Scituate's Noble Men 2020 calendar may be purchased at stores and businesses throughout the town, or online at buildacampus.org.



Mayflower returns May 21

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PLYMOUTH - After a 3-year restoration, *Mayflower* returns to her berth at Plymouth's State Pier in May 2020 to commemorate the 400th anniversary of the 1620 landing of the Pilgrims in Plymouth. On May 21, 2020 the beloved national icon-*Mayflower* - returns to Plymouth Harbor. *Mayflower* opens to the public on May 23, 2020. Tickets have been on sale since July 9, 2019.

Want to be the first in Plymouth to step aboard *Mayflower's* gleaming, newly restored decks? Tickets are timed, must be purchased in advance, and will sell out once capacity has been reached. Arriving 30 minutes prior to your admission time is advised so that you do not miss your ticketed entry time. No refunds will be given. This event occurs rain or shine.

Extremely high visitor volume is expected throughout Memorial Day Weekend 2020.

To learn more about all the events and activities associated with Plymouth's 400th anniversary, visit: www.plymouth400inc.org.



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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.

A New Year's Resolution

By Phyllis DeLaricheliere, MS

We all make them, but do we all keep them? Where did the tradition come from? Why do we sing Auld Lang Syne? And how can we translate this into a NEW year with someone who has dementia?

Let's first start with a history lesson. "New Year's resolutions" started during the Roman period almost two millennia ago. This custom was created so the Romans could reset their "moral compass" and do over for the new year. Most resolutions hovered around being good to one another and forgetting past behaviors. Remarkably, even today, when we resolve to lose weight, find a new relationship, or get a new job, although different in focus, the behavior behind these resolutions still circles around a new start and forgetting the past.

I hope you see where I'm going with this. We commit every year to forgetting the past and moving forward, yet we struggle with our loved ones, diagnosed with dementia, who must do this every day. They restart their lives daily, and live for connections, moments and experiences. As caregivers, we need to let go of what we feel we couldn't do for our loved ones, and embrace the fact that we get to start a new year with them, and that they give us permission to "do over" since they cannot remember our previous flaws or stumbles.

January—the month in which we agree to make this new resolution or restart—is named after the Roman god Janus (Latin: it's Lanus). Janus is a god with two faces—one that looks backwards into the old year, and one that is looking forward into the new. This is symbolic, and we could use it for ourselves as caregivers, as family members, and as human beings every day. We need not look into the past and carry this with us, for it brings with it great burden, but we should take one last look, reflect, and move in the direction of tomorrow.

Janus is a patron that protects gates, transitions, times, doors, endings and beginnings. We need to look at this month as a time of new directions, a time to transition our thoughts. If you are tired of being a fulltime caregiver, let go of the guilt and get the help you need for the person you love. You are not meant to walk this journey alone! If you are feeling frustrated and resentful, take inventory of your life with your loved one—the good, the bad, the beautiful, and the ugly. It's all part of your lives together, and you will move forward in the year ahead being thankful that he or she is still with you. You are not meant to be a hero—merely a daughter, a son, a spouse, or a sibling; so be that for your loved one with dementia. Don't mourn yesterday and wish it were back. Set a resolution to start anew, embrace the journey, and find the joyful moments you still may have together.

Your loved ones are blessed to have you in their lives, but you are also blessed that they are champions, fighting a fight they cannot win. But they continue to try their best, and so do you. As the song lyrics go, "Should old acquaintance be forgot and never brought to mind... we take a cup o' kindness yet for Auld Lang Syne."

As January heralds the start of 2020, may you find the doorway to new thoughts, new attitudes and a heaping cup o' kindness for your loved ones and yourselves. Happy New Year!

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 whom 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. ∞



The Importance of Self-Care



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

It seems like this time of year and season we tend to spend most of our waking hours on other people, and not enough time taking care of ourselves. Whether it's Christmas shopping, gift wrapping, baking, decorating, attending holiday gatherings, or running here, there and everywhere to visit family and friends, we don't set aside enough time to rest and feed our bodies and our souls.

What Is Self-Care?

Self-care is making the time for you and only you. For some, it's to sit quietly, and just rest. For others it may mean taking a bath, going for a walk, listening to soothing music—whatever it is that can help you find your center and become rejuvenated. Your mind, body, and spirit long for peace and stability. Making a commit-

ment to find the time to engage in some sort of self-care practice is the greatest gift you can give yourself.

Here are some suggestions I'd like to offer:

- Make sleep part of your self-care routine.
- Take care of your gut by trying to eat healthy, non-processed foods and meals at least 3 times a week.
- Exercise daily even if it's just a quick walk around the block or standing up from your desk to do 50 steps in place.
- Say "No" to others, and say "Yes" to yourself! This one is a hard one, especially for women, who are wives and mothers.
- Take a self-care trip, even if it's just a day's drive to some place local that you love.
- Sit and read a book on self-care.

It can be hard for any of us to find extra time, particularly during the holiday season. But it's extremely important to schedule some self-care time, not just for mental health, but for your physical health as well. Even if you simply take a few moments every day to sit quietly and take in five to 10 slow and steady breaths, it can help

generate creativity in your brain and lead to new ideas that allow you to make healthy changes in your life.

Remember, too, that staying connected to people around you that feed your soul is critical. Conversely, try to limit your time and exposure to people who are 'toxic' to you and the people around you. They most likely don't realize it, but they can have a severely negative affect on your mood and ultimately your health and wellness.

I always loved the teachings of this great woman— As you grow older, you will discover that you have two hands, one for helping yourself, the other for helping others. Maya Angelou

About the Author: Maria Burke, RN, Owner, Celtic Angels Home Health Care. Maria Burke 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. ∞



Too good to be true? It may be a scam

By Nicole Long, MSW, LICSW

Learning that a loved one has fallen victim to a scam can be very upsetting, to say the least. A scam is when a person or organization dishonestly attempts to obtain money, personal information, or something else of value from you. Scam attempts may be made in a number of ways, from email and text to a telephone call or in-person. Anyone can become a victim of a scam. There are many different scams to avoid - from employment, tax collection and charity scams to healthcare, home improvement and other scams.

How do you protect yourself and your loved ones? Awareness is key. To avoid phone scams, do not answer unknown numbers. Hang up if you answer a call and it's a recorded message, or Robocall. Never give out or confirm credit card, banking or any personal information (such as your name, address, date of birth, insurance number, social security number, etc.) to someone calling you on the phone.

Be aware of phishing scams, which are unsolicited and unexpected communications (via email or text message) that ask for personal information. Be careful not to click on links or open attachments unless you have verified the sender.

If you are shopping online, make sure you are shopping on a legitimate website, as there are fake sites that mimic famous retailers. Fake sites often have spelling/grammatical errors. Also, the website should have a secure payment process.

Be mindful that scammers may use social media, dating websites and other sites to quickly befriend you and gain your trust. The following is an abbreviated list of scams to be aware of:

Employment scam – You've received a job offer or training opportunity, but it requires payment. Be wary.

Emergency scam – This is when a scammer impersonates your family member or friend in an attempt to obtain money from you for "help" in a bogus emergency. It's also known as the "grandparent scam." Do not wire or mail money or gift cards without first verifying their story with other family members and friends.

Sorting a Lifetime of Photos

By Natalie Ahearn

One of the most common obstacles for older adults who are downsizing is the large number of photos they may have accumulated. As a professional downsizer, I see box upon box or album upon album of photos—a lifetime of family, travel, joy and love, all captured in 3x5 or 4x6 inch images. January is a perfect time to begin the process of photo culling; the weather is dreary and it's a great project to do from the comfort of your own home.

If possible, bring all your photos to one location that is warm and dry. I like to sort pictures in my family room, while I'm watching an old movie. Set aside photos that really mean something to you to keep in your home. Be judicious in your selection, knowing that keeping a more manageable number of photos will be less cumbersome and more meaningful. Label the backs of your photos with dates and descriptions. You will probably find many pictures are duplicate shots of the same scene, contain people you no longer remember, or are just not very good quality (My photography skills are very limited!). The process of paring down will be easier than you think.

After you have selected the photos you want to keep, create a photo box (or decorated shoe box) for your loved ones. As you are sorting pictures, you can separate them for each family member. Your selections may include photos of the recipient and some of the photos of you from different points of your life (baby, wedding, etc). Write a personal note to your

Charity scam – Scammers play to the emotions of those they are trying to scam and may appeal to you to help victims of a recent disaster, critically ill individuals, animals in need and others.

If you do wish to support an individual, cause or charity, find out as much information as possible to ensure authenticity prior to making a donation. For additional guidance and to check for Better Business Bureau (BBB) charity accreditation, visit www.give.org.

To review a full list of scams and learn how to better protect yourself and your loved ones, visit www.bbb.org/scamtips.

Money Management

Keeping your finances in good order and paying attention to your credit card and bank statements will help you to quickly identify any discrepancies or unauthorized activity.

Sometimes older adults need assistance organizing their finances. They may have difficulty with tasks such as bill paying, budgeting, and sorting through their mail. Not being able to manage their money makes them particularly vulnerable to financial loss through a scam as they may not spot fraudulent transactions.

Old Colony Elder Services (OCES) provides confidential assistance to older adults (over 60) through well-trained volunteers who can help them sort through their mail, ensure that bills are paid on time, bank statements are reconciled, and financial paperwork is organized. The Money Management Program (MMP) at OCES can help provide older adults with peace of mind when managing their money. To learn more about the program, visit www.ocesma.org.

If you believe you or a loved one are the victim of a scam, contact one of the following agencies: your local police department; the Attorney General's Office; the Better Business Bureau Federal Trade Commission; or the U.S. Postal Inspection Services.

About the Author: *Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of older adults and people with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org*

loved one and include it in the box. You have now created a very special gift. If your recipients are far away, mail the box from the post office. If you are lucky enough to have loved ones nearby, you can share this photo present in person. Remember to keep your pictures to one box; you want this to be a gift and not a burden for your family members.

The very best part of photo sharing is the conversations that will arise while people are viewing your pictures. Looking through my client's photos is one of the best parts of my job, as it gives me a window into my clients' lives before I knew them. Chances are that sorting through your own photos will remind you of all the wonderful things you have done with your life, and now you can share your story!

About the Author

Natalie 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 with calm efficiency. Her favorite part of the job is the lasting relationships she forms with her clients. "When you spend time going through a lifetime of personal belongings, you really get to know a person. It's a gift to be able to share so many memories with my clients." Natalie is a member of the National Association of Senior Move Managers, the leading membership organization for senior move managers. ∞



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THE GRAPEVINE

Fitting wine into keeping fit & healthy



By Missa Capozzo

The new year is here, and with that comes various resolutions, most common being wanting to live a healthier lifestyle. Nutrition and exercise are always a top concern as we flip the calendar to a new year, but

how does wine fit into that equation?

Calorie content is a common concern and valid question when trying to fit wine into a healthier lifestyle. Calories in a glass of wine depend of several factors, most importantly the amount of alcohol and the amount of residual sugar. A very dry, lower alcohol wine such as Brut Champagne with 11% abv will have significantly less calories than an extremely sweet Sauternes with 14% abv. Generally speaking, for a 5 oz. serving of dry wine, you can expect between 100-125 calories. For extremely sweet and higher alcohol wine, you can expect closer to 200 calories per 5 oz. serving.

Fitting wine in with popular nutrition protocols, such as keto, paleo, Whole 30, and Weight

Watchers is such a topic of debate these days. As a former holistic nutritionist and fitness professional, I have always paid attention to how wine can fit into healthy diet plans of all sorts. Some weight loss plans will instruct you to eliminate alcohol completely for various reasons, some of which may be quite valid, some not so much. Generally speaking, what I have found to work in the long run is to approach your decisions concerning overall diet and nutrition realistically with long term adherence a top priority. Nowadays most of us approach nutrition adjustments as a lifestyle change, not a quick fix, so we need to be realistic with what we can stick with over the long term.

As with most things in life, moderation is key. If one of your joys in life is to savor and appreciate delicious wine, to deprive yourself that joy might feel as if it defeats the purpose of living a happy, joyful life to your best ability. Regardless of the nutrition plan, I fully support enjoying a glass of wine with dinner or at cocktail hour here and there. Whether on keto, Weight Watchers, paleo, or any other specified way of eating, I suggest keeping the consump-

tion low to moderate, and choose drier wines with little to no residual sugar.

Emerging research continues to suggest that drinking wine in moderation (about a glass per day) offers several benefits. Wine is rich in antioxidants (red wines more so than whites) and contains compounds that have anti-inflammatory properties, such as resveratrol. Some researchers believe that red wine's high concentration of polyphenol antioxidants can help reduce your risk of high blood pressure, high cholesterol, and metabolic diseases.

Although this information is not to be taken as medical advice, wine can have a place in a healthier lifestyle and in a variety of today's popular nutrition plans. Please consult your physician should you have any questions concerning your personal consumption of wine and health.

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> ∞

Social Security Expands Public Hours at Offices Nationwide

Wednesdays to Return to Full Public Service Hours; Agency to Hire 1,100 Direct Service Employees



By Delia DeMello

Starting on January 8, 2020, Social Security offices nationwide will be open to the public on Wednesday afternoons, Andrew Saul, Commissioner of Social Security, announced.

This change restores Wednesday public service hours that were last in place in late 2012. "I don't want someone to come to our office at 2:30 on a Wednesday only to find our doors closed," Commissioner Saul said.

In another move to improve service to the public, Commissioner Saul announced in his Open Letter to the Public at www.ssa.gov/agency/coss-message.html that the agency is hiring 1,100 front-line employees to provide service on the agency's National 800 Number and in its processing centers. The agency is currently bringing onboard 100 new processing center employees and approximately 500 new teleservice representatives for the 800 Number. An additional 500 hires for the 800 Number will occur later in 2020.

"Improving service is my top priority. Increasing full public service hours at our nationwide network of more than 1,200 field offices is the right thing to do and will provide additional access," Commissioner Saul said. "The hiring of a thousand new employees to provide service through our National 800 Number and an additional 100 hires to process people's Social Security benefits at our processing centers around the country are steps in the right direction in our mission to greatly improve the service we provide."

Currently, a field office is generally open to the public from 9:00 a.m. to Noon on Wednesdays. Beginning on January 8, 2020, offices will remain open from 9:00 a.m. to 4:00 p.m., every weekday, Monday through Friday.

While the agency continues to improve both the access to and the experience with its services, it is important to note that most Social Security services do not require the public to take time to visit an office. People may create a mySocial Security account, a personalized online service, at www.socialsecurity.gov/myaccount.

Through their personal my Social Security account, people can check personal information and conduct business with Social Se-

curity. If they already receive Social Security benefits, they can start or change direct deposit online, and if they need proof of their benefits, they can print or download a current Benefit Verification Letter from their account.

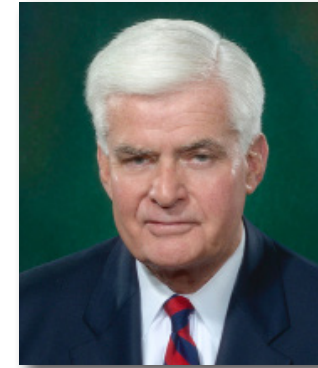
People not yet receiving benefits can use their online account to get a personalized Social Security Statement, which provides earnings history information, as well as estimates of future benefits. Residents in 40 states and the District of Columbia may request a replacement Social Security card online if they meet certain requirements. The portal also includes a retirement calculator and links to information about other online services, such as applications for retirement, disability, and Medicare benefits.

Many Social Security services are also conveniently available by dialing toll-free, 1-800-772-1213. People who are deaf or hard of hearing may call Social Security's TTY number, 1-800-325-0778.

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 ∞

HOME EQUITY WEALTH MANAGEMENT

In-Home Care and Medical Costs Eased by Reverse Mortgages



Potentially significant and unexpected costs of health and in-home care may be paid more efficiently using home equity to avoid depleting family savings.

By George Downey

Achieving and maintaining financial security throughout retirement continues to be the number one concern among financial advisors and their aging clients. In addition, the reality that one of every three individuals, age 65 or

older, will require some form of long-term health care services creates a major challenge to family finances.

Without question, the preference of older homeowners is to remain at home and utilize in-home care as opposed to going to a nursing home or long-term care facility. Unless covered by long term care insurance, which too few have, the costs of in-home care must be paid by the family, as Medicare and Medicaid, for the most part, do not cover these costs.

In-home care costs vary widely, based on the nature and level of service needed. Steve Stern, owner of First Light Home Care, Needham, MA, a prominent in-home care service provider in the Greater Boston area, advised that typical charges range from a low of \$2,000-\$3,000 per month to \$12,000-\$13,000 per month.

Clearly, this can be an obstacle for most households, as the amount and duration of these expenditures are difficult to project. Medical needs tend to change and increase over time, potentially requiring more service and equipment costs.

One often-overlooked financial resource to pay these costs is a reverse mortgage. Reverse mortgages enable accumulated home equity to be converted to cash without selling the home or taking on the burden of making monthly payments. Home equity, the largest single asset of most families, is a valuable resource that, properly used, may increase and extend financial capabilities and long-term security.

Since the Great Recession (2008-2013), real estate values have rebounded, increasing home values in many areas, thus growing the potential for older homeowners to access greater amounts of cash. At this time, the only reverse mortgage program available in Massachusetts is the HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage.

The HECM reverse mortgage was developed and approved by Congress to enable owners, aged 62 and older, the ability to use a portion of their home equity to increase cash flow and liquidity. HECM features, guaranteed as long as a loan remains in good standing, include:

- No monthly payment obligations – prepayments are permitted without penalty but not required. Monthly charges are deferred and accrue.
- No maturity date – repayment not required until no borrower resides in the property.
- Non-Recourse loan – neither borrowers nor heirs incur personal liability. Repayment of loan balance can never exceed the property value at the time of repayment. If loan balance exceeds property value at time of repayment, the lender and borrower(s) are protected by FHA insurance.
- Credit line growth – the undrawn balance of the credit line grows (compounding monthly) at the same rate charged on funds borrowed.
- Funding and loan terms are guaranteed – cannot be frozen or cancelled, as long as the loan remains in good standing.
- Borrower obligations (to keep loan in good standing) are limited to:
- Keeping real estate taxes, liability insurance, and property charges current
- Providing basic home maintenance

- Living in the property as primary residence
- Selling and Relocating to a More Suitable Home

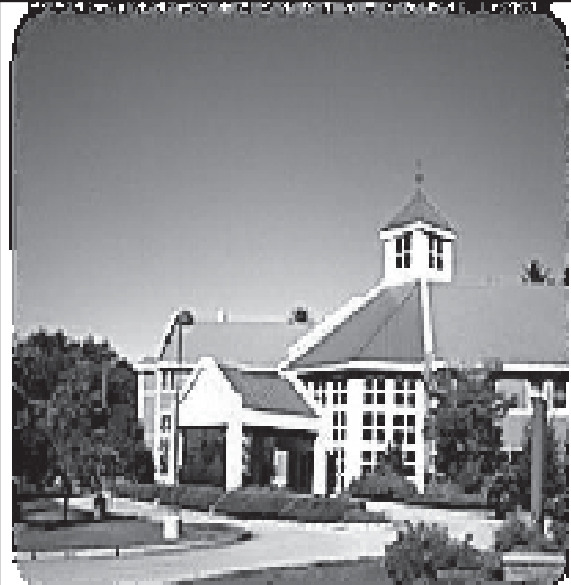
For others, it may be time to consider selling their house and relocating to a more suitable home to increase savings, move closer to relatives or friends, or perhaps move to a more favorable climate. Generally, two housing options are available – rent or buy. Renting enables the sellers to increase savings from the sale proceeds to accommodate the new lifestyle. Buying requires the reinvestment of home sale proceeds to purchase for cash, or finance a portion of the purchase price with a new mortgage.

Purchasing a House or Condominium with a HECM Reverse Mortgage

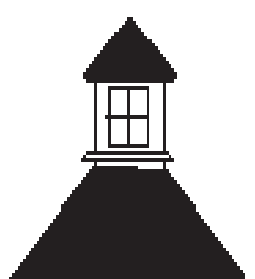
In many cases, the new home may be a more suitable house or a condominium. To avoid the burden of monthly payments (or if the buyers do not qualify for traditional mortgage financing under new, more stringent qualifications) they will purchase for cash. The problem with a cash purchase is that it depletes significant funds that otherwise might be available to increase savings.

The HECM reverse mortgage may provide a better solution. Consider the benefit of purchasing with a down payment of approximately 50 percent versus 100 percent cash. Financing the balance with a reverse mortgage does not require any loan payments, and enables the borrower to increase savings by the other 50 percent for future needs.

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

- For your car registration and auto insurance, change your address.
- Before moving your outdoor furniture, spray off debris and allow for drying before packing.

One week before your move:

- Dispose of chemicals, aerosol cans, paint and other flammable items that cannot be transported.
- If you're taking the refrigerator with you, defrost it first. This should be done 24 to 48 hours in advance so that movers won't have to deal with leaky appliances during transport.
- Double check the items you packed. Schedule a pickup by your chosen organization if you have more items to donate.
- Back up your computers to alternative storage.
- Make sure everyone in the family packs a suitcase containing comfortable clothes and toiletries for a two-week "vacation-like" move.
- Contact your moving company to confirm details, such as cell phone numbers, moving day arrival time, and any last minute details.
- Schedule a day you will come back to the old house for final cleaning, or hire a cleaning company to do a quick clean once the moving company leaves the premises.
- Ensure that scheduled delivery subscriptions are redirected or canceled. Change your Amazon account address, if applicable. Make sure your pending deliveries are sent to your new home address.
- Drain water hoses to your icemaker and washing machine.
- Empty oil and gas from snow blowers, heaters, grills, and lawn mowers.
- Ensure you check the attic, shelving, cabinetry and closets corners for any forgotten items.
- Prepare for rain or snow while you watch the weather channel.

One day before you move:

- Pack all necessary suitcases that you plan to take with you. Include shoes, clothing, important documents or valuables, pajamas, toiletries, pet and baby necessities, medications and other first week essentials. Pack a moving day box that contains scissors, tape, paper towels, toilet paper, flashlights, bed linens, tools, light bulbs, and trash bags. Plan for inclement weather.
- Be sure to give your neighbors notice about the move if you share a driveway with them or live in a development.
- Protect wood flooring and carpets from moving day foot traffic.

Moving Day!

- Keep track of what you have and what the moving company is transporting for you by taking inventory of all your possessions.
- Go through your driver's inventory sheet. Make a note of any damaged items before you embark on the move. Fragile items, such as lamps or appliances, can be snapped with a camera for insurance purposes and

liability coverage.

- Before you move out, ensure you do a final sweep of your home to avoid leaving any of your items behind.
- Check easy to miss spots, such as washers, kitchen cabinets, bathtubs, and dryers. Leave garage door openers, labeled keys, appliance manuals and security codes on the kitchen counter for the new homeowners.

Utility Checklist

Disconnect	Reconnect
Cable/satellite	Cable/satellite
Internet	Internet
Gas/Oil	Gas/Oil
Electric	Electric
Water	Water
Trash Removal	Trash Removal
Recycling	Recycling
Landline Telephone	Landline Telephone
Fax Line	Fax Line
Security System	Security System
Lawn Care	Lawn Care
Housekeeping	Housekeeping
Cell Carrier	Cell Carrier

I work very closely with my clients to keep the moving process as stress free as possible and to ensure that the only thing left to do on moving day is to hand over the keys!

I welcome your calls and emails to discuss how I can be of help to you with selling your home. My top priorities are to make the process timely, reap the highest profit possible for you, and make the experience enjoyable. If you are considering a move, now is the time to start planning. Let's talk!

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.*

Her extensive network within the real estate community ensures that her clients learn about off market properties, and enables her to get her buyers offer's accepted and listings sold for the highest price with the best possible terms.

You can count on clear communication, efficiency, and integrity when you work with Wendy. Most importantly, she strives to keep the stress level to a minimum for all involved. You can be sure that your best interests will always be well represented throughout your transaction.

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. ∞

RESOURCES TO

REMEMBER

Ask the Pros: Jan. 16

Gain insights and tips on how to maximize your health, wealth, and wisdom to get the most out of your retirement years at this free workshop

WEYMOUTH - Fairing Way will host "Resources to Remember – Ask the Pros" on Thursday, January 16, at 5 p.m. as part of their Healthy, Wealthy, and Wise Workshop Series. This event is free, and a light dinner will be served.

Resources To Remember is a group of professionals who represent an array of businesses that specifically help the senior population. They are experts in: Adult Day Programs, Assisted and Independent Living, Elder Law, Financial Planning, Home Renovations, Hospice Care, Personal Accounting and Rides, Private Home Care, Real Estate, Reverse Mortgage, Senior Move – Downsizing, Skilled Nursing Care, Rehabilitation Hospital, Visiting Nurse Association & PT and more.

Please RSVP to Wendy at 781-660-5000. Fairing Way is located in Union Point at 25 Stonehaven Drive, South Weymouth, MA 02190.

Resources to Remember is a cooperative of independently operated and trusted service providers with over 300 years of combined experience. Our goal is to help educate and guide families through the challenges that they face. Each professional is an expert in the field that they represent. For more information, visit www.resourcestoremember.com.

Art Matters V

Reflections on early art experiences



By Janet Cornacchio

When was the last time you picked up a pencil or crayon or worked with your hands in some fashion to create an art piece? I'm sure most of us had a chance to "do" art in nursery or elementary school. As we go up in grades, less and less time is allotted for our creative side.

I had one year of studio art in high school, did a number of classes after school in elementary school. My favorites were at the MFA (other than having to get up and move on Saturday mornings). My Dad & I would go in together and I loved being able to visit a gallery or two after class.

In college, I discovered art history, which fit in well with my interest in religion, mythology, archaeology, and history—both eastern and western—and the more ancient the better. The only studio art I touched was pottery, which was great therapy while I was trying to write a senior essay. I didn't formally take an adult art class until my son was in first grade. And then, in characteristic fashion, it was an all-day class with Mary Lizotte, a much beloved local artist. Great fun, as well as hard work and exhausting...

That circles back to one of my earlier points about the importance of art and creative experiences in our brain development. I'm trying not to preach too much in this column, although, on occasion, I can't help myself; maybe it's due to my Divinity School background. But when

I talk to friends whose children and grandchildren are totally immersed in after-school sports activities, I wonder when there's time for them to develop other areas of interest, such as music, art, or 4-H (animal care can teach empathy and practical aspects of pet ownership).

The local art associations offer a variety of children's classes. Younger elementary, Girl Scouts and Boys Scouts seem to take advantage of them, which is great. Grades 3-5 are also an excellent time to be involved with some hands-on creative activities. The intellectual ability to plan is developing, along with fine motor skills, which are refining. Both of these brain functions are utilized in creative activity. Schools often introduce ceramics at this age, as well as musical instruments. Doing 3-D activities with paper are also a lot of fun. Again, note that none of these activities requires skill in drawing or dimensional art.

I used to provide my son with plenty of paper, crayons, and pencils. We had scads of Ghostbuster and Ninja Turtle illustrated comic books done at our house. Around third grade, he really enjoyed taking a course in photography that included a dark room. What's a dark room, you ask? Lol. Today it's more about photo-shopping and digital cameras. It's still an experience in creating 2-dimensional art.

Somewhere between early elementary and middle/junior high is also a good time to learn the basics of drawing. I'm not referring to complex 3-point perspective with horizon lines and two vanishing points, but simply learning to look and render what you see (not what you think you see). Having some basic drawing skills and learning how to "see" are important to all kinds of creative endeavors.

The tendency to prefer symbolic imagery in early endeavors is also why most early drawings are not more realistic—the lollipop tree I mentioned previously. To ease younger artists into drawing skills, cartoon classes are popular for exactly that reason. Good classes will demand

Monthly Bereavement Support Group at the Kennedy Center, Quincy Council on Aging

QUINCY - Michelle Lydon, Funeral Director of Hamel-Lydon Chapel & Cremation Service of MA will be facilitating a monthly bereavement support group at the Quincy Council on Aging, 440 East Squantum Street in Quincy. The next bereavement support meeting will be held on Tuesday, January 21, 2020 from 1pm-2pm. Meetings are held on the third Tuesday of every month. The monthly group provides a space of support and sharing for those who grieve the loss of a loved one. There is no cost to attend and all are welcome. Please call Quincy Council on Aging at (617)376-1506 to RSVP for this event. ∞

planning skills, as both a story and caricature imagery must be developed to create a successful strip or a single cartoon message.

Now having expressed again the importance of hands-on creative activity in brain development, a word to those of you who haven't done art or drawn in ages: Don't be afraid, pick up a pencil when you're at an endless meeting and sketch the person in front of you (backs of heads are relatively easy to do; I've done many of them). Doodle; it will loosen up your hands and your brain.

For me, I found I listen better if my hands are engaged with a simple drawing activity and my mind doesn't wander off into the void so much. You can develop this part of your brain at any age. We have many members in my watercolor group, who hadn't formally done art for years before they joined us, bloom into quite successful painters.

Next time, I will start my "Art Matters" column by circling back to the different media that most 2-D artists use—oil, acrylic, watercolor, egg tempera or printmaking, as these are the ones (other than photography) you are most likely to experiment with yourselves and, perhaps, to collect.


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

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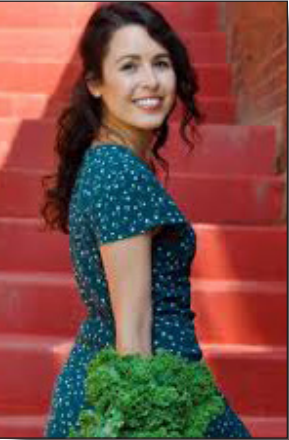
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Cutting Calories to the Max, with “Microscopic” Results?

Look Beyond a Slowing Metabolism—to Your Microbiome
By Tamara Luck, LDN, RDN



Happy new year!

It's that time for resolutions once again ... the holiday fudge has magically disappeared (in our stomachs), weight loss groups have more people than chairs, and we're all guzzling salads. But those of us who are 55+ are finding we can't shed weight like we used to. Even when we're replacing fatty foods with fruits and vegetables, and stepping up our workouts, our clothes remain uncomfortably tight. A naturally slower metabolism is one culprit—but it's not the only obstacle tipping the scales.

New research also points to the potentially weighty role of the microbiome—the bacteria, viruses and more living above the mucus layer of our digestive system (our gut), and in other parts of our bodies.

When the microbiome is filled with “good bacteria,” our bodies can more easily break down our food to help facilitate weight loss and fight diseases. But when we're stressed, pick up a parasite from the dog park, eat spoiled food, or even breathe in pollutants, we literally have a “gut feeling” that something is wrong.

Detecting too much “bad bacteria” and other threats, our digestive tract fights to protect us. It moves weight loss to the back seat, while striving to hold onto essential nutrients. As a result, we may experience inflammation or bloating, and slower than usual digestion.

How can we keep the microbiome in top form so this doesn't happen and sabotage our weight loss plans?

- **“Eat your broccoli!”** The fiber in nutrient-packed vegetables and fruits, like broccoli or oranges, is what the healthy bacteria in our digestive system feed on.
- **Try pickles—without the ice cream!** Refrigerated pickles and other fermented foods like sauerkraut and kimchi have minimal calories, and add “good bacteria” into our systems. But for those who remember the Burger King jingle, “Hold the pickle, hold the lettuce”: Avoid pickles that were made with vinegar, which basically cancels out the probiotic effects.
- **Eat organically:** Popular superfoods like kale are so nutrient dense that they're like vitamin pills for your body ... but they also retain pesticides, even when washed (Environmental Working Group).
- **Filter “compulsively”:** Drinking six or more glasses of filtered water per day is a great way to aid digestion while purging toxins from your body. This will help prevent potential inflammation—resulting from your microbiome prioritizing fighting pollutants over breaking down food. Invest in the most powerful filtration system you can find to remove “every ounce”; some surpass the capabilities of popular commercial brands.
- **Does your makeup add weight?!** For those who will only weigh themselves without clothes to avoid an extra gram on the scale, the answer is a surprising yes but not in the way we think. Heed the concerns about potential toxins in makeup and personal care products (Campaign for Safe Cosmetics) as you choose brands.
- **From bitter to sweet success:** Digestive bitters, as sprays or drops, can “partner” with your natural gut bacteria by stimulating our digestive organs, like the stomach or pancreas, to release digestive juices.

Heeding these changes, one step at a time, can help produce the “micro-mini” you want to be—and in a healthier way. It all starts with the right gut feeling in your microbiome.

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



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