

South Shore Senior News



JULY 2016

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Special Report - Residential Living Options

Growing Need for A Place to Call Home

A recent feature story in the Patriot Ledger by Lane Lambert cited a report from the University of Massachusetts-Boston which reported "the over-60 population now equals or exceeds the under-18 population in eight cities and towns" on the South Shore. It's a trend that has been developing for the past 10 years, as more boomers turn 60 and many want to remain on the South Shore to be close to family, enjoy the four seasons or the recreational activities available in the area. This year, our Special Report on Residential Living Options for Seniors looks at ways to remain in the family home, afford the transition from the home to a residential living community and some of the care options available in these community "homes."



When Home is no Longer Enough



Beverly Moore

By Beverly Moore

QUINCY - Most families I work with want to keep their family member with dementia home. One caregiver exclaimed, "Why should I send him to an assisted living? I'd be there every day anyway. I'd rather eat meals and watch television together evenings than amidst strangers."

No Longer Enough, continued on page 10

The South Shore has a wide range of services available to help area residents age safely in their own home for a longer time, but when the needs arises, the range of residential living options is increasing yearly.

Residential Programs For Those With Memory Loss

By Robert Larkin

Canton - Industry experts estimate that 50 to 70 percent of seniors living in assisted living communities in our state have some type of cognitive issue, yet the majority of them are not receiving specialized memory care. The clinical term for the early stages of memory loss is



Robert Larkin

Mild Cognitive Impairment, or "MCI". It describes a set of symptoms associated with a noticeable decline in cognitive abilities, including thinking skills, judgement and memory. While MCI doesn't always lead to Alzheimer's or dementia, although some consider this to be an early stage of Alzheimer's, it can seriously impact daily life, affecting memory, language, judgement and mood.

Residential Programs, continued on page 12

Can I Afford to Move?

By Alexis Levitt

NORWELL - If you are thinking about moving to a senior residence, the big question is whether you can afford it (and whether you can afford to stay put).



Alexis Levitt

The cost and benefits of living in any particular place are not just financial – you also need to think about whether you will be happy there, whether you can get the care you need, and how easy or difficult obtaining that care might be. Keep these latter points in mind, but this article will focus on the idea of financial affordability.

Can I Afford To Move?, continued on page 11

Special Report - Residential Living Options

Hospice and Facilities Partner For Patient-Centered Care

By Melissa Weidman

Hyannis - Janna Macon and her husband Steve were grateful that Steve's 89-year-old mother Grace was happily living in an assisted living facility (ALF) within a short drive of their home on the South Shore. Grace had been there for the past five years after becoming widowed. She played golf, enjoyed quilting and playing cards with her new friends.

One winter's day, Grace lost her balance, fell and broke her hip. This led to a series of hospitalizations and medications for pain that required her to move to a skilled nursing facility (SNF) where she could receive a wider range of medical care.

This year, Grace was diagnosed with metastatic bone cancer. The Macons met with Cara Brown, the facility's social worker, who explained that they had contracted partnerships with several area hospice services and that the family was entitled to choose whichever hospice they found right for Grace's needs. The Macons were surprised to hear that hospice was a resource that could be brought in to a facility. They thought that when it was time for hospice, Grace would have to move to a separate hospice residence.

"That's a common misperception many families have," Cara explained. "Hospice is a service covered by Medicare, not one specific facility. Once a patient has been diagnosed with a life-limiting illness, they can receive hospice wherever they live, be it their own private home, assisted living, skilled nursing or even in the hospital. Our staff here works closely with hospice staff to coordinate the special needs of our patients as they experience the impact of serious illness."

Janna and Steve researched the various hospices available and chose one with which they felt comfortable. They were grateful to have the additional care of the hospice team working hand in hand with the SNF staff to provide the best possible quality of life for Grace.

Their hospice nurse coordinated medications with the SNF medical staff and Grace's physician. Their specially-trained hospice aide came regularly to complement the care given by the facility aides. And they were most surprised by the hospice social worker and chaplain, who attended to their own needs as well as Grace's in coping with some challenging family issues and spiritual questions about end of life.

Facilities Partner, *continued on page 14*



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You Can Still File and Suspend, Even With These Changes



Social Security Update

DELIA DE MELLO

You probably heard that changes in the law now affect the way you file for certain benefits. These changes place limits on

when voluntary suspension and reinstatement can begin for you and your family members who might also be entitled to benefits on that record. This is not the demise of "file and suspend." It's still one of your best tools for boosting your Social Security benefit after you reach your full retirement age.

The Bipartisan Budget Act of 2015 made changes to the Social Security claims filed by married couples. The law affected an unintended loophole primarily used by married couples to gain more money.

If you're full retirement age or older and apply for Social Security retirement benefits, you can suspend your benefits for any amount of time up to age 70. You may do this to earn "delayed retirement credits," which result in a higher benefit payment when you turn 70 or when you request reinstatement of benefits, whichever comes first.

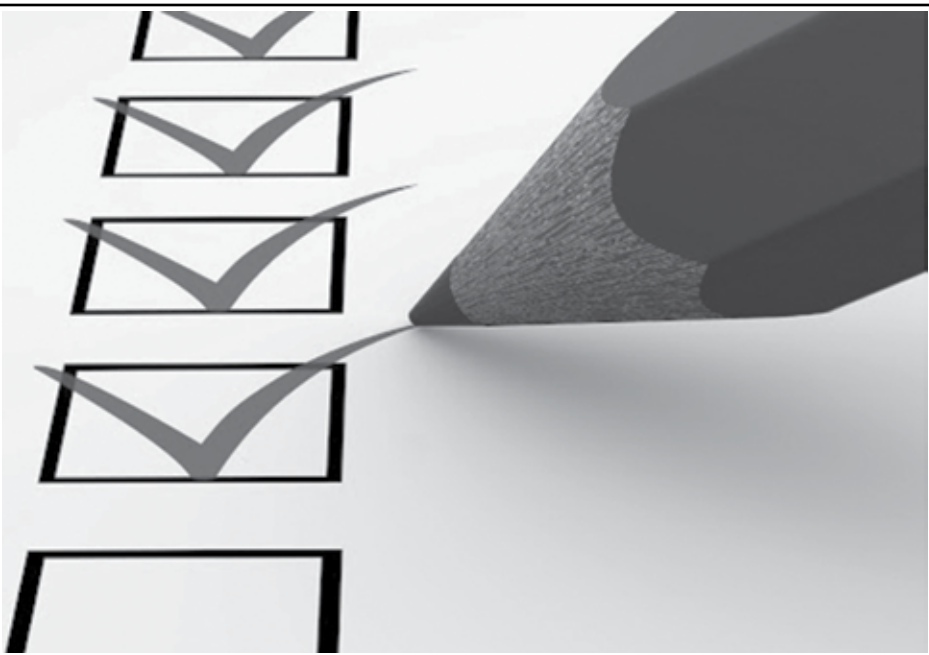
Under the new law, when you submit a request to suspend your benefits to earn delayed retirement credits on or after April 30, 2016, you will no longer be able to receive spouse's or widow(er)'s benefits during this voluntary delay period. In addition, if you suspend your benefit, any benefits payable to your spouse and children on your record (except for a divorced spouse) will also be suspended for the same time period.

There is an exception. A request for voluntary suspension will not suspend a divorced spouse's benefit. Also, your divorced spouse can receive benefits on your record during this voluntary delay period.

Remember, you can still plan and make the most of your retirement benefit by filing and suspending. These new rules don't prevent you from doing what's best for you and your family. We have a wealth of retirement information at www.socialsecurity.gov/planners/retire. For more information and answer to your questions about these changes in the law, go to www.socialsecurity.gov/planners/retire/claiming.html.

About The Author

Delia M. De Mello, metropolitan public affairs specialist, has been with the Social Security Administration since 1986. For information, call (800) 772-1213 or visit www.socialsecurity.gov.



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Judith M. Flynn

13 Gurus Prove a Prediction is Not a Promise

By Christopher Hanson

HULL - Paragon Park had a gaudy fortune telling machine in its arcade. It was called Grandma's Prophecies and it looked like a heavily made up corpse laid out in an upright casket. But deposit fifty cents and good old grandma sprung to life.

Light bulb eyeballs lit up, the creaky head spun, and her fiberglass hands moved over a glowing crystal ball.

The mystical music added to the experience along with the scents of fresh cotton candy and the Nantasket sea breeze. When

grandma finished with her plexi-glass enclosed gyrations, a fortune card was dispensed. The card was supposed contain to wisdom that only she could see.

Well, there were only predictions but no wisdom. Even in my young gullible mind I knew it was impossible to predict the future. Furthermore, the fortunes told were vague and relevant to just about anyone. How could a machine that only has money as an input come up with anything specific?

Grandma simply had a stack of fortune cards and players simply received the next card in the stack. So, seeking Grandma's advice was kind of like buying the Brooklyn Bridge fifty cents at a time.

Grandma wasn't the only one lacking clear vision of the future. WallStreetanalysts don't have one either. Yet, every year, investment houses, banks and brokerage firms come out with stock market predictions. Then,

the firms put some slickster in a crisp white shirt and nice Italian suit on cable TV to deliver the news.

Since the analysts look much better than Grandma, people are tempted to believe them. But

“Well, there were only predictions but no wisdom. Even in my young gullible mind I knew it was impossible to predict the future.”

I warn you these analysts are more often than not wrong, they owe you nothing and they seldom offer apologies when time proves them wrong.

Let's consider some forecasts for the S&P 500 at the beginning of 2015 and then compare this with actual year end data. My source of prediction is a great article by Myles Udland of www.businessinsider.com. He polled 13 top Wall Street analysts from the biggest names in the business. The most modest prediction was an S&P 500 of 2,100 while the most optimistic was 2,325.

Now, for the actual results, please play a drum roll in your head instead of Grandma's mystical music. By December 31, 2015 the S&P closed at 2,043.94. If you made a \$100,000 investment January 1st it would have grown by about \$1,400 including dividends by December 31st –

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not the \$15,000 of the most optimistic prediction, or even the \$4,000 of the least. They all failed.

If you focused on the short term and acted on the prediction of the gurus, you have no recourse. You can try to call them to complain, but many layers of gatekeepers will prevent you from getting them on the phone. It is unlikely that someone took to the airwaves to admit their mistake. But, oh boy, if they were spot on you'd see a bunch on smug faces cramming the TV screen. We all know what they say about broken clocks.

Let look at things another way. If I could truly predict the stock market, the last thing I would need is a job at some monster institution. I'd keep my predictions to myself so no one else had this advantage.

Then, I would purchase a bunch of highly leveraged investments, to magnify my winnings each year. Repeating this process,

eventually I would be the richest man on earth. Even Grandma would seek out my advice.

But, why isn't it ever on the national news that some investment whiz kid became wealthy in this manner? It's because this phenomenal person doesn't exist. We all know it's impossible. I haven't been to The Mountain but I know it never existed at Paragon Park or on Wall Street.

The lesson here is that to reap the benefits of disciplined investing you must filter out a lot of noise. Think twice, maybe more, about moving your money around based on these predictions. You're probably reacting to short term market conditions rather than focusing on your long term goals.

There are also opportunity costs in play. You may be missing out on the rewards of long term trends. The long term trends possess much more predictability.

The greatest investor of all time, Warren Buffett, once said “A prediction about the direction of



the stock market tells you nothing about where stocks are headed, but a whole lot about the person doing the predicting.”

So review your goals, both short and long term, with a qualified advisor annually. It doesn't take that much time and Grandma would be proud.

About The Author


Chris Hanson is a CPA that specializes in financial planning at Oaktree Capital Partners in Easton. 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. You may call him at (978) 888-5395 or reach him via email at chanson@oaktreecp.com.

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Summer Safety For the Multi-Generational Family

By Andrew Schneeloch

ROCKLAND - Summer beckons outdoor play from water parks and horseback riding to fishing and building sandcastles. Add in baseball, barbeques and baboons at the zoo and the whole family will be sending Snapchat® videos of their summertime activities. Did you know Grandma screams on roller coasters? And Grandad can toss a Frisbee® well? There are many things you learn when multiple generations get out in the sun for fun. To help ensure summertime adventures are enjoyable for pre-schoolers to seniors, a number of safety precautions can help.

Summer is an ideal time for grandparents to bond with their grandkids through any number of activities that generate laughter and classic family stories for years to come. With some preplanning and safety tips in place, little ones to older adults can avoid sunburn, mosquito bites, skinned knees and worse that can put a damper on summertime togetherness.

The following safety considerations for seniors and their grandkids when participating in outdoor activities can help improve the fun.

Amusement Parks

Read and follow all park rules, including the ride size requirements for younger children and physical restrictions for older riders. Make sure everyone stays together and within eyesight at all times. The intense gravitational forces and jerky movements of some rides can strain the neck and joints of both children and older adults, so be sure to take a 15-minute break or so between high-speed rides or simply avoid them. Watch for nausea, dizziness and headaches as signs of bodily stress. Before entering the park, share an escape plan with everyone in your group in case of sudden weather changes, park-wide emergency, etc.

Biking

Feeling the wind in your hair and push of the pedals can be exhilarating at any age. With some awareness, those new to biking and those who’ve been around the block a

“Summer is an ideal time for grandparents to bond with their grandkids through any number of activities that generate laughter and classic family stories for years to come.”

few times can enjoy many a spin together. A stable, comfortable bike fitted well for each body size will reduce the risk of falling and injury. (The young grandkids outgrow bikes quickly!) Cruiser or hybrid bikes that put riders in a better upright position are best for seniors. Choose even, smooth bike paths at local parks or recreational areas that fit the fitness and skill level of the youngest in your group.

Boating

The Centers for Disease Control and Prevention (CDC) reports that every day in the United States, about 10 people die from unintentional drowning, and one in five of these drowning deaths are children age 14 and under. Essential boating safety for all ages includes wearing life jackets, avoiding alcohol use and knowing weather forecasts and local conditions on the water. Ensuring all non-swimmers in the family learn to swim before joining boat rides can prove a lifesaving measure.

Camping

Hiking in the woods and munching on roasted campfire marshmallows always go better when the family follows basic camping safety. Whether you are tent camping or hanging in the RV, be prepared by packing a first aid kit and emergency supplies including a flashlight, knife, map, compass and waterproof fire starter. Apply liberal amounts of insect repellent and avoid wearing perfumes and colognes, which attract stinging insects. Stock up on water and high-energy food and wash hands thoroughly after using the toilet or handling food. Be aware of how to respond to wildlife encounters and do not leave food, garbage, coolers or cooking equipment in the open.

Swimming

A key to swimming safety is preventing germs in the water by never using the swim area as a bathroom or place to dispose refuse of any kind. Teach everyone not to swallow the water—chlorinated pool water or natural ocean, lake or river water. Adults are to stay within an arm’s length of little children for quick response in case the children get overwhelmed, scared or disoriented. Every hour, both adults and children are advised to take a bathroom break, reapply sunscreen and rehydrate. Always swim together and in an area with designated lifeguards.

Summertime vacations and outings together are the perfect time for grandparents to build incredible memories with their grandchildren. With some advanced planning and flexibility in how each adventure will unfold, everyone can make the most of family time and create plenty of fun memories to share via photos, videos and tall tales.

About The Author

Andrew Schneeloch is Chief Executive Officer at the South Shore office of Right at Home headquartered in Rockland. Right at Home serves the communities of Abington, Braintree, Bridgewater, Carver, Cohasset, Duxbury, East Bridgewater, East Brockton, Hanover, Hanson, Hingham, Holbrook, Hull, Kingston, Marshfield, Middleboro, Milton, Norwell, Pembroke, Plympton, Plymouth, Randolph, Rockland, Scituate, Wareham, Weymouth, and Whitman. For more information, contact Right at Home of South Shore at: <http://www.rightathome.net/south-shore>, call (781) 681 - 3545, or email at info@rah-southshore.com.

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If I think I’m not ready for a hospital discharge, can I appeal?

By Diana DiGiorgi

BROCKTON - If you are on Medicare, and you think your hospital services are ending too soon, you can file an appeal and gain some extra time from Medicare. You



Diana DiGiorgi

can ask questions about or challenge the quality of the health care you have received, your access to appropriate health care, your discharge from the hospital, or your termination from skilled services. For example, if you are in a hospital, and you are told that you are going to be discharged, but you feel too sick to leave, you can appeal the discharge to the Medicare-designated Quality Improvement Organization (QIO). Livanta is the company for Massachusetts.

When the hospital is going to discharge a person on Medicare, they will give the patient a notice in writing called “An Important Message from Medicare,” which will explain how to file an appeal with Livanta. Medicare regulations require you to request a review no later than midnight of the day of discharge. On weekdays, Livanta’s Medicare Helpline is open 8 am to 5 pm, on the weekends the line is open 11 am to 3 pm. If you get a recorded message, leave

your phone number. Once you appeal, you can then stay in the hospital without having to pay (except for copays and deductibles) until at least noon of the day after Livanta notifies you, the hospital, and the doctor of its decision. If you appeal to Livanta, you cannot be discharged without your consent. By appealing, you delay your discharge by at least a day or two.

To start your appeal, call Livanta’s HelpLine at 1-866-815-5440. Livanta will call and fax the hospital to request your medical records. A physician reviewer at Livanta decides whether or not you are healthy enough to be discharged from the hospital. When the review is complete, you will receive a phone call and letter from Livanta with the decision.

You can also file an appeal if you are enrolled in a Medicare Advantage managed care plan. You have the same appeal rights whether you are in traditional Medicare, or in a managed care plan. If you would like to have someone else explain your case to Livanta, you can appoint a representative to speak on your behalf. There are no fees to have your discharge appeal reviewed by Livanta.

Be sure to ask your hospital: “What is my admission status?” If you are on “observation status,” you have appeal rights through the Medicare Administrative Contractor (MAC). The hospital should give you an Advanced Beneficiary Notice (ABN), which describes your appeal rights through the MAC.

You also have the right to appeal to Livanta over a termination of “skilled services,” such as home health, skilled nursing, hospice, and outpatient

“If you are on Medicare, and you think your hospital services are ending too soon, you can file an appeal and gain some extra time from Medicare.”

rehabilitation. Livanta will review your situation, and decide if continued skilled services are medically necessary, based upon standards of care.

This entire process must be completed within one day after Livanta receives all medical records for a hospital appeal request filed in a timely way, or within 24 to 72 hours (depending on the type of review) from your first call. If you are not satisfied with Livanta’s decision, you can request a further appeal—but any skilled services you receive after the termination or discharge date may not be paid by Medicare. This means you would be completely responsible for those costs.

For a link to the Livanta Medicare appeal process go to: <http://bfccqioarea1.com/appeals.html>

For more information about Medicare and Medicaid services go to: <https://www.cms.gov/medicare/medicare-general-information/bni/ffsednotices.html>

About the Author
Diana DiGiorgi is the Executive Director of Old Colony Elder Services (OCES). OCES serves 20 towns in Plymouth County as well as Avon, Easton and Stoughton. OCES offers a number of programs to serve seniors, individuals with disabilities, their families and caregivers. For information call (508) 584-1561 or visit www.ocesma.org.

Why It's Important to Know About Cholesterol

By John Miller

SCITUATE - What is cholesterol? And why should we all pay attention?

We all carry cholesterol, which is a waxy, fat-like substance – made by the liver and found in some foods – that circulates in the bloodstream and is vital to the body’s healthy functioning.

A high level of cholesterol is unhealthy, but most of the time there are no symptoms. According to the Center for Disease Control, more than 102 million American adults have cholesterol levels above the healthy range. This can be a silent killer for many.

Too much cholesterol in the blood can be dangerous to your heart and blood circulatory system. A diagnosis of high cholesterol levels may be a significant risk to our vascular health, and possibly put your body at risk for heart disease, heart attack and stroke. This waxy substance can build up in arteries and veins, and clog blood flow and circulation.

There are two kinds of cholesterol.

- High-density lipoprotein (HDL) is also called “good” cholesterol, and it actually helps keep cholesterol from building up in the arteries, as well as helping protect against heart attack and stroke.
- Low-density lipoprotein (LDL), or “bad” cholesterol, is the main source of high cholesterol levels.

Cholesterol has two sources. The body produces about 75% of blood cholesterol, and the other 25% comes from food sources — primarily animal products. The cholesterol produced by the liver is enough to support bodily processes like digestion. However, some people inherit genes that cause their bodies to make too much cholesterol.

High cholesterol can be detected with a simple blood test, and it is generally a good practice to have this test done at your annual physical. Our elder population is a “high risk”

segment for circulatory problems, and may be advised to test more frequently.

Efforts to reduce or lower cholesterol may require lifestyle changes, including:

- Regular physical activity
- Weight management
- Not smoking
- Heart-healthy diet

When elderly parents — or any of us — get a blood test for cholesterol, the laboratory takes measures on levels of High Cholesterol (HDL), and Low Cholesterol (LDL). The total combined number for HDL and LDL should, optimally, be below 200 milligrams per a defined unit of blood (deciliter, or dL of blood). Anything above that could indicate high cholesterol. At the same time, the specific numbers are important: having HDL below 40 milligrams/dL for men, and below 50 milligrams/dL for women, can actually increase the risk of heart disease. Remember, HDL is “good” cholesterol.

High cholesterol in the blood has no symptoms. People don’t generally experience any symptoms from high cholesterol in and of itself, therefore many people don’t even know their cholesterol is too high. For seniors, it’s particularly important to get screened for high cholesterol. Cholesterol levels rise as we age. Particularly, a women’s LDL levels tend to increase after menopause.

Old age is one of many risk factors. People who smoke cigarettes, or have high blood pressure, or a family history of early heart disease can also affect LDL levels. For older adults with high cholesterol,

it’s critically important to work with a physician to determine a goal for lower LDL and healthy lifestyle habits.



John Miller

Lowering cholesterol has a huge effect on cardiovascular health. High levels of LDL (“bad”), combined with some of the above mentioned risk factors, can increase the likelihood of heart disease or heart attack. At the same time, appropriately high levels of good (HDL) cholesterol can help protect against heart attack, stroke and even dementia.

There are some prescribed medications which can help to lower cholesterol levels. But, with or without medications, a healthy lifestyle and regular screenings are key to maintaining desirable cholesterol levels.

About The Author

John D. Miller is the founder/owner of Home Care Partners, LLC., a private duty homecare agency providing personalized in-home assistance and companion care services to those needing help with daily activities and household functions. He can be reached at (781) 378-2164; via email at jdmiller@homecarepartners.biz or online at www.homecarepartnersma.com.



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When Home is no Longer Enough

continued from page 1

For this caregiver it seemed a thoughtful decision at the time. Shortly after however, her husband became aggressive and she had to make a sudden decision to move him elsewhere.

Deciding to move a family member out of your home (or theirs) is one of the most difficult decisions one has in the caregiving journey. I hear things like, ‘I am giving up on him,’ or ‘I should be able to care for her; she cared for me for 18 plus years’ and other similar expressions. It is a choice wrought with guilt, albeit false guilt. It is often the wisest decision to make for all concerned.

When does one know that home is no longer enough? In my experience coaching some 3,000 families, it is for two reasons; the caregiver has used up his or her strength either physically or emotionally (or both), or the person with dementia is showing by

their behavior that they no longer feel safe at home, either physically or emotionally.

One father showed this to his family. He lived with his son, daughter in law, and three school aged children. He attended a day program five days a week. He was ready for the van that picked him up every day long before its scheduled arrival. He made friends there and happily participated in the activities.

At home his behavior steadily became unmanageable. He paced, threw the children’s toys out in the trash, and urinated in the closet. His family asked, “Why does he do that?”

Upon further inquiry, his behavior deteriorated most drastically when the children came home from school. The couple had opposite work schedules; one

days, the other evening/night rotation. People with dementia, like pre-verbal children, tell us what they are feeling by ‘showing’ us by their behavior. This gentleman was saying, “I can’t stand the confusion here. I have no structure here. Get me out!”

So watch your family member’s behavior; what is he telling you? Listen carefully.

About The Author

Beverly Moore is owner of StilMee, an Alzheimer caregiver service based in Quincy and serving Massachusetts and southern parts of New Hampshire and Maine. She is author of two books on Alzheimer caregiving. *Matters of the Mind...* and *the Heart and New Trends in Alzheimer Care; Finding the Spirit Within.* Both books are available on Amazon.com, Strategic Publishing Company and www.StilMee.com. Visit Beverly’s blog at www.StilMee.com. Beverly can be reached at StilMee@comcast.net.

Can I Afford to Move?

continued from page 1

If you are healthy and able-bodied, then you are probably just looking at your savings and income and comparing those to the monthly fees provided by the marketing director of the new residence that you are considering.

But you also need to plan for the fact that in all likelihood, eventually you will need some hands-on care – some assistance with daily tasks, like showering, cooking, shopping, etc. That means that your monthly costs will increase. Do your income and savings have enough wiggle room to accommodate an increase in care needs down the road? If you have long-term care insurance, will it help with home care or assisted living?

There are some public benefits programs designed to help meet costs of care. Each program has its own rules for qualification, including medical need, income, and assets. One such public program that can help cover increased care needs is Aid & Attendance, provided by the Veterans Administration.

If a veteran, spouse, or widow qualifies (medically and financially), the VA provides cash payments of roughly \$1100 - \$1800 per month. The recipient then uses this to help pay for home health aides, assisted living, etc.

Another possible source of help with increased care needs is MassHealth. MassHealth has several programs designed to help seniors stay out of a nursing home. Whether you are living at home, in an independent living, or in an assisted living, you can apply for MassHealth, and if you qualify (medically and financially), they will send in some care, generally several hours a week of home health aides and some light housekeeping.

Can I Afford To Move?, continued on page 13



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- Mary Ellen RN,
Resident Daughter



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Residential Programs For Those With Memory Loss

continued from page 1

Seniors exhibiting the symptoms of MCI often pull back from engaging in social activities, partly because they have difficulty keeping up with intellectually challenging conversations or programs.

They often become very isolated living at home alone, and seniors with early memory loss or other cognitive issues also tend to self-isolate even when living within a supportive socially-focused assisted living community.

As an integral part of our *Dementia Friendly Communities* initiative and our dedication to de-stigmatizing dementia and memory loss, Senior Living Residences, the parent



Joana Doku starting her day with a morning fitness class at Cornerstone at Canton.

company of Compass Memory Support, has decided to address this issue head on with the establishment of a distinct program aimed at improving the overall quality of life of seniors with MCI.

Our new program, Compass Memory Support Open Campus, brings together a select group of residents living independently in our “traditional” assisted living communities who are experiencing similar cognitive impairments.

We provide extra support staff, services and programming and create the environment for these individuals to form an intimate peer group.

Within this group there is compassion, patience and encouragement, as they understand each other’s struggles. We guide the group through a structured and meaningful daily calendar of social activities and educationally-based immersive programming designed to



Ginny Borroni and Sylvia Timmins participating in a specialized art program at Cornerstone at Canton.

strengthen their self-esteem and encourage independence.

Extra support staff provides an additional level of personalized care and attention, including reminders and escorts to activities located throughout the building.

The latest research suggests that these types of interventions actually slow down the cognitive decline of seniors and the progression of memory loss.

Unlike our Compass Memory Support Neighborhoods that are secured, Open Campus residents live in private apartments within the traditional assisted living neighborhood. Residents are fully integrated within the community, accessing

all of its amenities, having their meals in the main dining room, and participating in joint programming with other residents so that those in the Open Campus Program do not feel ostracized. Compass’ strategic affiliation with Boston University Alzheimer’s Disease Center provides residents access to diagnosis and participation in cutting-edge research studies.

Additionally, BU provides training for our associates on non-pharmacological treatment interventions for the symptoms of memory loss, as well as behavioral modifications to reduce hospitalizations.

The Compass Memory Support Open Campus Program was piloted at our South Boston assisted living community, Compass on the Bay, and has been available since January at our newest location, Cornerstone at Canton.

We have plans to bring the Open Campus

model to more of Senior Living Residences’ managed assisted living communities in the near future.

Families and professionals looking to learn more about the Compass Open Campus Program should contact Matt Desrosiers at Compass on the Bay, (617) 268 - 5450, or Michael Schaus at Cornerstone at Canton, (781) 821 - 3616.

About The Author

Robert Larkin is president and owner of Senior Living Residences. For 25 years, Senior Living Residences has been providing Massachusetts seniors with

assisted living options and research-based Alzheimer’ treatment programming. The company currently manages 13 assisted living communities across Massachusetts including Standish Village, Compass on the Bay and the newly opened Cornerstone at Canton. For more information on Senior Living Residences, you may visit www.SeniorLivingResidences.com.



Resident Beverly Borr (left) proudly showing off her artwork with Compass Open Campus Programming Assistant Paulette Cooper.



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Can I Afford To Move?

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Another program that can ease the financial strain of care is one that no one wants to talk about but that is fabulous – hospice. If you medically qualify to be on hospice (there’s no financial test whatsoever), they will send in aides, nurses, beds, equipment, the works. They even provide a social worker and a chaplain. This is covered by Medicare – you’ve already paid for it, so use it.

Deciding to move (or stay put) involves thinking about whether you can afford the new place, not just now but also later on, when you will likely need more care. Taking a good look at your income and assets (and your long-term care insurance if you have it) is the first step.

If you don’t think you have quite enough, then consider whether you may be able to supplement with assistance from various public benefits programs. Together, these questions can help you determine whether you will be able to afford your new home long-term.

About The Author

Attorney Alexis B. Levitt practices elder law and special needs planning in Norwell and sits on the board of directors of the Massachusetts chapter of the National Academy of Elder Law Attorneys (MANAELA). She is also a VA-accredited attorney. You may call her at (781) 740 - 7269. You can also learn more at her web site and blog by visiting www.alexislevitt.com.

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Hospice and Facilities Partner For Patient-Centered Care

continued from page 2

There are many real situations like this one taking place every day in countless facilities across our region. It’s an example of the successful partnerships hospice organizations and long-term care facilities have created to maintain their shared commitment to patient-centered care. SNFs and ALFs have a wide range of patients and residents, many of whom may have minimal medical needs. But as they grow older, they may develop conditions that meet hospice eligibility.

The concept of aging in place throughout the continuum of life is important to both families and facilities, as their loved ones express the desire to stay in the setting to which they’ve been accustomed. Because hospice supplements patient care with special attention to comfort and quality of life, it can make aging in place more sustainable for those with a life-limiting diagnosis.

“We are honored to serve the residents and patients of the many wonderful SNFs, ALFs, senior housing and retirement communities in this area,” said Robin Pelletier, RN, Director of Clinical Services for the McCarthy Care Center and the Greater Boston Team of Hope Hospice. “We so appreciate working together to provide comfort and dignity to people wherever they live, enabling them to enjoy their community and family for as long as possible.”

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- More information on the range of hospice services and options available can be found at:
 - o HopeHealthCo.org
 - o NHPCO.org
 - o HospiceFed.org

About The Author

Melissa Weidman is Director of Community Relations and Outreach for HopeHealth. She can be reached at (508) 957-0200 or Mweidman@HopeHealthCo.org.

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Senior Fitness

Summer Water Activities

By Wayne Westcott and Rita La Rosa Loud

QUINCY - As the temperature and humidity increase, you may consider a cooler form of exercise to avoid overheating and dehydration issues. Water provides an excellent environment for effective and enjoyable exercise session, whether you choose to train at an indoor pool or at an outdoor pool, pond, lake or the ocean.

Using an indoor pool, such as at a YMCA or fitness center, is more expensive but offers many exercise options. For example, indoor pool programs typically include lap swimming, shallow water exercise classes, deep water aerobic programs, and a variety of group activities for people of all fitness levels.

The instruction and supervision may be particularly important for new aquatic exercisers. In fact, if you are a non-swimmer you should be able to take age-appropriate swimming lessons conducted in a non-threatening environment.

If you prefer to perform outdoor physical activities, I recommend a swimming program that follows an interval training protocol.

For example, if you have access to a pool, begin your summer swimming program by doing one lap at a time with a 30-second

recovery between laps. When this becomes easy, do two consecutive laps alternated with 30-second rest periods. Your next progression would be three-lap swims, separated by 30-second recovery periods. When you are capable of swimming four laps at a time, reduce your recovery period to 15 seconds.

The duration of your swimming session depends largely on your physical condition and personal fitness goals.

However, as a general guideline I suggest beginning with a 15-minute swimming workout and progressing gradually to a 30-minute swimming session.

If you do your swimming in a natural body of water, such as a pond, lake or the ocean, it is somewhat difficult to estimate time or distance. I therefore recommend counting arm strokes as you swim



Rita La Rosa Loud, B.S. (left) and Wayne L. Westcott, Ph.D.

in chest deep water. Count each breathing stroke (for example, when your right arm comes out of the water and you turn your head to intake air) as one stroke.

Summer Water Activities

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South Shore Community Calendar



THINGS TO DO, PLACES TO GO

Weekly Senior Dance: South Shore Widow/Widowers & Associates. Every Tuesday 7:30 -11:00 p.m. (doors open at 6:30 p.m.). Viking Club, 410 Quincy Ave., Braintree, Tickets \$10 per person at the door. Membership is \$10 per year. This fee will be waived for two (2) weeks. If you enjoy the dance, you may then pay this annual fee of \$10. Dance fee includes raffle. A bar is available. Call Jerry Walker at (781) 335-3171 ext. 82. All are welcome.

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

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

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

Pembroke Dull Men's Club: If you are feeling house bound or stuck in a routine, expand your horizons with laughter, foolishness and sometimes se-

rious discussion at the Pembroke Dull Men's Club every Wednesday morning, 10 - 11 a.m. at the Pembroke Council on Aging. All are welcome.

Granite City Stamp Club: Meets at Tufts Library in Weymouth on the first and third Wednesday from 6:30 - 8:45 p.m., All welcome. Call Frank at (781) 331-0371.

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



SUPPORT GROUPS

Avon Caregiver Support Group: The Avon Council on Aging hosts a support group for people caring for a parent, relative, spouse or close friend with Alzheimer's disease or dementia symptoms. All are welcome to attend on the second Thursday of every month from 5:30 - 7 p.m. at the Avon Senior Center, 65 East Maint Street. Contact Louise at (508) 559 - 0060 for more information.

Grandparent's Raising Grandchildren: Groups for grandparents raising grandchildren. Open to all. Information, resources and group support. The Plymouth Council on Aging host a meeting at the Plymouth COA every Thursday from 10 - 11:30 am. Contact Conni at (508) 830-4230. Weymouth area residents are welcome to join the grandparents support group held at the Fogg Library, 1 Columbian Street in South Weymouth on Monday nights from 7 - 8:45 p.m. Call Judy at (781) 706 - 7535 for more information.

Is Someone Hurting You: The South Shore Women's Resource Center's Older Women's Program provides

domestic violence services for women 55 years of age and older. Emergency safe home; 24/7 toll free support line (888) 746 - 2664; counseling; advocacy; information; referrals. Free and confidential. Call (508) 746 - 2664.

New Saturday Alzheimer's Caregiver Support Group: For those caring for a loved one with dementia and may feel overwhelmed or depressed managing their loved ones changing behaviors. Meets first Saturday of the month at Monarch Homes in Weymouth at 10 a.m. The group is free and all are welcome. Refreshments are served. Call (781) 331 - 5555.

Men's Support Group: Group provides men the opportunity to explore specific issues and concerns about their cancer experience with other men. Discussion topics include the impact of cancer on work and relationships. Group meets every first and third Tuesday of the month at the Cancer Support Community MA South Shore in Norwell from 6 - 8 p.m. Call (781) 610 - 1490.

Caregiver Discussion Group: The Duxbury Senior Center offers a Caregiver Discussion Group on the first Tuesday of the month from 2 - 3 p.m. at the senior center located on Mayflower Street. Contactat Donna Ciappina at (781) 934 - 5774, ext 5730 for more information.

Learning To Care: StilMee Alzheimer's Coaching Services facilitates support groups for those providing care to a loved one with Alzheimer's. Education on how to better understand interactions with the loved one and support provided. Beverly Moore leads group at Carney Hospital the second Wednesday of each month from 6:30 - 8 p.m. Call (617) 328 - 3440 for details.

Loss Support Group: The Duxbury Senior Center offers a Loss Support Group the first Monday of the month from 1 - 2 p.m. Call Ellen Gillis at (781) 934 - 5774 ext. 5731 for more information.



INFORMATION SEMINARS

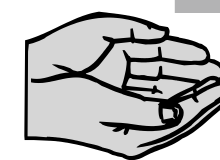
Assessing and Managing Delirium Common Signs & Symptoms: Windrose at Weymouth (670 Main Street) will host Ellen McCabe, RN, CNHP, Director of Professional Education with HopeHealth on Tuesday, July 26th from 4:30 - 6 p.m. Learn about tools to differentiate between Delirium and Dementia, review screening assessment tools and strategies and managing this common occurrence in serious illness. RSVP to Christina at (781) 331 - 5555 or email csporer@windroseweymouth.com.

Continuing Education Series: The Marshfield Council on Aging wants to remind everyone that its Life Long Learning classes will continue through the summer. Some classes still available include Herbs

and Spices; History of Farming in Marshfield; Inner Balance Workshop, Irish in Boston, History of the Marshfield Beaches and Summer Salads. For more information call Karen at (781) 834 - 5581 ext. 13.

Writing Your Memoirs: Join in on the creativity every Monday morning at the Rockland Council on Aging's Memoir Writing Program. The group meets every Monday morning from 10 a.m. - 12 p.m., and all area residents are invited to participate. The program is free of charge. Call Peggy at (781) 871 - 1266 .

A Gentlemen's Breakfast Club: Join The Chanticleers, a group of retired businessmen, tradesmen, professionals and military personnel to enjoy good food and conversation every Wednesday at The Red Parrot at Nantasket Beach. Guest speakers featured. Call Lloyd at (781) 544 - 3626.



VOLUNTEERING OPPORTUNITIES

Help Feed Your Neighbor: South Shore Elder Services, Old Colony Elder Services and Hessco Elder Services need your help to prepare or deliver meals to area residents age 60 and over. The Meals on Wheels and Nutrition programs are critical to those unable to get out or prepare meals. Opportunities in all communities. Call South Shore at (781) 848-3910 ext. 430; Old Colony at (508) 584-1561 or Hessco at (781) 784-4944, ext. 204. If you call one of the agencies and they don't represent your city or town, they can tell you which agency does.

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Adult Day Health Centers

- ☐ CarePro Health Services
- ☐ CareWell Adult Day Wellness Center

Alzheimer's Coaching Services

- ☐ StilMee - The Leader in Alzheimer's Coaching

Home Care Services

- ☐ Bayada Nurses
- ☐ CarePro Health Services
- ☐ Cottage Caregivers
- ☐ Home Care Partners
- ☐ HopeHealth
- ☐ Norwell Visiting Nurse Association
- ☐ Right At Home
- ☐ South Shore Visiting Nurse Association
- ☐ Senior Helpers

Hospice

- ☐ Hospice of the South Shore
- ☐ Norwell VNA & Hospice

Independent and Assisted Living

- ☐ Compass on the Bay
- ☐ Standish Village
- ☐ Stafford Hill

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- ☐ Elder Law Attorney Judith M. Flynn
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Local Elder Service Agencies

- ☐ Hessco Elder Services
- ☐ Old Colony Elder Services
- ☐ South Shore Elder Services

Medical Services

- ☐ King Optical Company
- ☐ South Shore Hearing Center
- ☐ Stephen Tobias Hearing Center
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Memory Impaired Assisted Living

- ☐ Compass on the Bay
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Physician Groups

- ☐ Harbor Medical Associates

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Summer Water Activities

continued from page 15

Begin by taking 10 strokes, then stand in the water for a 30-second recovery. When this becomes easy, increase each swim interval to 20 strokes separated by a 30-second rest period. Your next progression should be to 30 strokes before resting for 30 seconds. When you can swim several 40-stroke intervals, reduce your standing recovery period to 15 seconds.

Your initial swimming session should be approximately 15 minutes. As you become more physically fit, gradually increase your workout duration to about 30 minutes. Although exercising in the water is clearly the coolest physical activity, exercising on the water offers a number of advantages over land-based activities, especially for non-swimmers. My personal favorite is canoeing, but kayaking and rowing provide equally good

workouts for your upper body and trunk muscles, as well as excellent conditioning for your cardiovascular system.

If you have never engaged in these aquatics activities be sure to attain competent instruction in both physical performance and safety precautions. Also, since you will most likely be exercising in direct sunlight, be sure to wear a hat and light clothing, use sufficient sunscreen, and carry plenty of water.

If you canoe, kayak or row for longer periods of time (more than 45 minutes), you may want to drink beverages that contain electrolytes (for example, fruit juices or commercial sports drinks), as well as some energy bars for refueling your muscles. Because swimming and boating activities are quite vigorous, it is advisable to take a recovery day between

“If you have never engaged in these aquatics activities be sure to attain competent instruction in both physical performance and safety precautions.”

successive exercise sessions. You should find three weekly aquatic activities a highly effective and enjoyable means for attaining safe and sensible exercise during the hot weather months.

About The Authors

Wayne L. Westcott, Ph.D., and Rita LaRosa Loud, B.S., are Exercise Science faculty members and directors of the community Fitness Center at Quincy College.



Summer Field Trips with Flavor

KINGSTON - Do you ever wonder how your coffee gets from bush to cup, or what it takes to make a great beer? The South Shore Locavores are planning two summer field trips for a look behind the scenes at two Plymouth beverage businesses, Speedwell Coffee and Independent Fermentations.

There is no charge to attend, but attendees should expect to pay a small amount for the tastings and may want to be prepared to make some purchases, too. Anyone planning to go is asked to let the organizers know, for planning. Email Sia Stewart at sstewart@kingstonpubliclibrary.org.

On July 26th, the group visits Speedwell Coffee for a tasting and a bit of education about coffee roasting, meeting on location at 7 pm, 208 South Meadow Rd. in Plymouth.

On August 9th, the destination is Independent Fermentations. For this one, be prepared with an ID and plan to meet up with the group at 7 pm, 127 Camelot Drive in Plymouth (near Rt 3 Exit 5). Cost for tasting: \$7 for a Taster Flight of four beers and/or \$2 for 4 oz.

Regular South Shore Locavores programs will resume in September on the third Thursday of most months through May 2017, topics to be announced. The South Shore Locavores series -- a collaboration between the Kingston Public Library and edible South Shore & South Coast magazine -- looks at what it means to eat locally.

Preventing Elder Abuse with Awareness and Action

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Moreover, according to the US Administration on Aging, it is estimated as many as 1 in 10 older Americans are abused or neglected each year.

In Massachusetts, reports of elder abuse and neglect have increased from 24,000 reports in 2014 to 25,000 reports in 2015. Looking back, in 2005 there have been 12,000 reports of elder abuse and neglect which have more than doubled to date with 25,000 reports in 2015.

With the growing population of elders, Protective Service work will be even more vital, with the anticipated 46% increase of the elder population by the year 2025.

If you know of anyone or yourself who is a victim of any form of abuse or neglect, we encourage you to contact us. If you need to file a report after business hours (after 5pm and on weekends) you can call the Elder Abuse Hotline at 1- 800-922-2275.

The hope is that with events like World Elder Abuse Awareness Day, elder abuse awareness will have a global platform where education can be offered, in addition to support and guidance for at risk elders in our communities and around the world. The ultimate goal being to raise public awareness, to shine a light on the invaluable work that is done each day with regard to elder abuse and neglect, educating victims of what options are available and giving a voice to so many elders who are unable to advocate for themselves.

Free Legal Clinics

Have Issues?

DEDHAM – If you have a legal question or are you confused about a legal issue, The Bar Association of Norfolk County might be able to help. The Bar is sponsoring Free Evening Legal Clinics as a public service to the community over the next few months on the South Shore.

A panel of attorneys experienced in all areas of the law will be available for a one-on-one consultation to discuss legal questions.

All consultations are strictly confidential. The next clinic will be held from 6 – 8 p.m. at the following court:

• Dedham District Court Aug. 2, 2016

For further information, please contact Adrienne C. Clarke of the Bar Association of Norfolk County at (617) 471 – 9693, or visit the Bar's web site at www.norfolkbarassn.org.



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182 Green Street, N. Weymouth, 02191
(Rear Parking Lot - Departure Times To Be announced)

“Mohegan Sun Casino:” Saturday, August 20, 2016, \$30.00 per person. Trip includes: Deluxe Yankee Line Bus with driver's gratuities included, \$25.00 Casino bonus of \$15.00 food voucher and \$10.00 free bet. Bus departs at 8:00 a.m. and returns approximately 6:00 p.m. Parking at rear lot of Whipple Senior Center, 182 Green St., North Weymouth, MA. To reserve your seat, please call Sandy at (781) 337-5756.

Space reservation confirmed upon payment.

Checks Payable to: FCOA

Mail To:

FCOA, P.O. Box 890221, East Weymouth, MA 02189

To register and for information contact Sandy at (781) 337 – 5756

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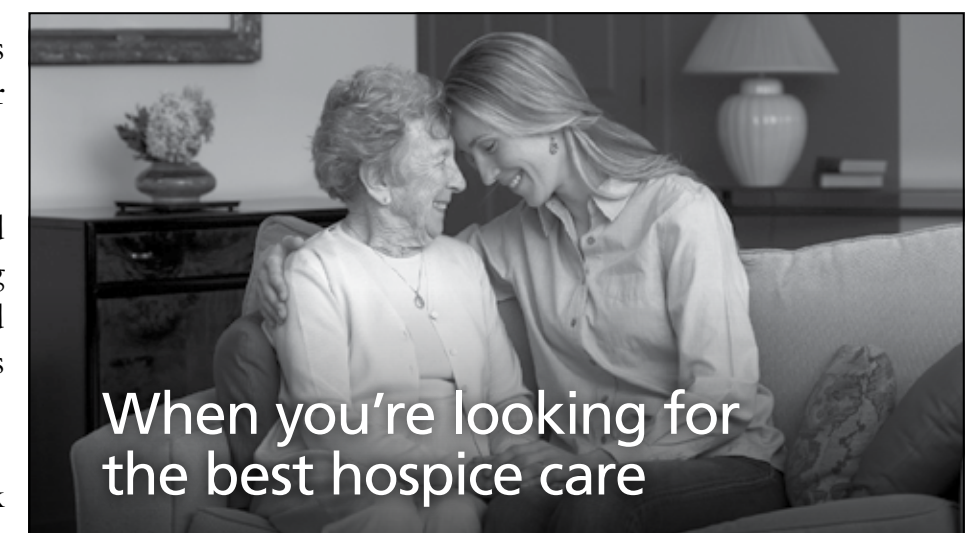
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Preventing Elder Abuse with Awareness and Action

Contributed by South Shore Elder Services

BRAINTREE – We recently marked the annual World Elder Abuse Awareness Day which began ten years ago on June 15, 2006, nearly a decade ago. This day was started by the International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations.

The goal is to provide an opportunity for communities around the world to promote a better understanding of abuse and neglect of older persons by raising awareness to the multifaceted aspects of elder abuse.

South Shore Elder Services serves 11 communities in the South Shore including Braintree, Cohasset, Hingham, Holbrook, Hull, Milton, Norwell, Quincy, Randolph, Scituate, and Weymouth. South Shore Elder Services is committed to promoting a better understanding of abuse and neglect of older persons, as well as ensuring their independence through coordination of quality resources, advocacy, and support.

While our mission is to assist elders to remain living in their homes with dignity, we are equally committed in taking the least intrusive approach with respect to the right to self-determination.

Protective Services investigates reported cases of elder abuse, neglect, self-neglect and financial exploitation while protecting the safety and privacy of elders. Anyone with concerns for an elder's well-being or safety is encouraged to contact Protective Services.

All communication is maintained confidential and identity is protected (exceptions made when significant abuse is substantiated and the District Attorney's office is notified).

South Shore Elder Services would like to acknowledge the many victims of elder abuse and neglect in the communities served. Often these individuals go without a voice, and South Shore Elder Services is committed to continue providing that voice, to continue to speak for those that are unable.

According to the National Center on Elder Abuse, every year an estimated 5 million older Americans are victims of elder abuse, neglect or exploitation. It is estimated that for every one case that is reported, as many as 23 cases go unreported.

Elder Abuse Awareness, *continued on page 19*

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