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# South Shore Senior News



**JULY 2017**

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JULY 4**



## 35<sup>th</sup> Annual Quincy Senior Olympics

**Spirited area athletes complete 10 days of competitive Games**



**Let the Games begin!** The 35th Annual Quincy Senior Olympics kicked off as the symbolic Olympic Torch was set ablaze on May 15. On hand for the ceremony (from left) Quincy Recreation Dept. Director Barry J. Welch, the two most "senior" of the competing Senior Olympians, Barbara Gilliland and Ted Coburn, and Quincy Mayor Thomas P. Koch. Quincy's Kennedy Center hosted the ceremony.

**QUINCY** - As the 35<sup>th</sup> Annual Quincy Senior Olympics got underway, Barry Welsh, Director of the Quincy Recreation Department, was deservedly excited. He's been overseeing the Games since they started back in 1982 and has observed many positive changes over the years. "One of the biggest changes is that there were very few women in the Games back then, but now more women than men compete." He also notes that our increasing cultural emphasis on exercise and nutrition over the last few decades has contributed to folks striving to live a healthier lifestyle, and that includes staying active and yes, being competitive.

Since 1982, the number and variety of Games have increased. This year's Games were played for ten days, culminating in an Awards Night, where gold, silver, and bronze medals were handed out. Games included volleyball, bowling, swimming, darts, billiards/8 ball, bocce, rotation events (horseshoe pitching and basketball free throw), Track and Field events (runs/walks, softball throw, standing long jump, javelin throw, shot put, discus, and golf putting), and golf and pickleball tournaments. According to Welsh, "The largest single amateur athletic event in the world is the National Senior Olympic Games," and it's growing in popularity as the population ages while staying more healthy and fit than ever. More than 100 competitors from all over the South Shore region participated in this year's Quincy Senior Olympics. *More photos on page 14.*

**INSIDE** When home is not the best place to be... p. 2  
MA nursing care in crisis...p. 3  
Social Security update: Lasting independence...p. 4  
Home Equity: Underused in retirement planning, why?...p. 5  
Make mine a Treasure Chest: Investing insight...p. 6

Five tips for caregivers...p. 7  
Senior Fitness: Tennis anyone?...p. 8  
Don't be fearful of the summer sun...p. 9  
Know your "Inner Hippie"...p. 13  
Call for Research Study participants ...p. 15

Crossword Puzzle Corner...p. 16  
Dare to Downsize...p. 17  
Dealing with sciatic pain...p. 18  
What's Happening...p. 19  
Essential estate planning docs...p. 21

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# Navigating the Future

By Mark Friedman

## When home is **not** the best place to be *The art and science of Transition Care*

My company is primarily in the business of keeping seniors safe at home. With more than 50 programs and services designed to give comfort to age in place, we provide everything from companionship and hands on (personal) care, to trained caregiving for complex diagnoses for post hospital or rehab Recovery Care, Parkinson's, Alzheimer's, Dementia and Diabetes. I could not be more proud of what we do, and how we do it.

The "care world" is being redefined every day, in consequential ways.

One of the most significant changes is in the extended definition of "Home" as folks seek to age in place – wherever home may be. The "Homes" my caregivers now visit include independent, assisted living, memory care and long term care communities. These new "Homes" are being broadly sought by seniors or their families for many reasons:

- Adult children living far away become concerned for the safety of a single parent at home
- A complex diagnoses of Dementia or Alzheimer's raises red flags and requires a move
- It's time to downsize and move closer to adult children in another state
- A senior hungers for the socialization of shared community living

Our clients range from those who have aged in place and now need additional care or they are loved ones who have recently transitioned with an immediate need for either short or

long term additional private care.

A move from home is a monumental determination and an acceptance that additional care may be needed or another transition will be required can be difficult. These are tender times and nothing to be cavalier about. Because these decisions can be heart wrenching, transitions are complicated. Finding the right "next" and often last, home, can be extraordinarily daunting.

### Navigating the Continuum of Aging, by Navigating the Landscape of Community Living

Part of Navigating the Continuum, is navigating the maze of options in community based living; from independent, assisted living or other choices. It is growing more complex and complicated every day. Buying, buy-ins, renting, CCRC's, and other residential configurations - this is a tough landscape to navigate.

Today, we work with our families and seniors to help them in this particularly challenging transition; minimizing stress and maximizing the ability to make an informed decision. We help families frame what is important, and leverage our substantial relationships and connections in the community on their behalf.

We do this at no cost. We do not take any compensation from the community the senior decides to move into as a result of our consultations. We do this as a service to our clients because when you are our client, we want you to have the support you need and the right living environment.

We undertake this process applying the same philosophy we have for caregiving: by making the senior and family the center of the discussion, and by driving the conversations based on each elder's needs. This way, we can successfully:

- Help the senior identify important location, budget, religious and cultural preferences
- Pre-qualify communities for potential visits
- Set-up and, if desired, accompany the senior and family to the community
- Connect the family with move managers and other professionals experienced in working with seniors making these critical transitions

### The Application of Art and Science

Finding the right new "Home" is a combination of Art and Science. This is because each community is a little bit different than another, even if it is owned by the same company. Each company has a philosophy of community life and each community has its own personality because of the staff and resident population. This is why no two communities are exactly the same, even if they are owned and managed by same company!

The Science of finding the right community, is in knowing all the right questions to ask, and we know these questions. The Art of finding the right community, is in "touring with all your senses," for which Senior Helpers Boston and South Shore will coach you and your family. When you "tour with all your senses," your eyes, ears, and nose are on high alert – and perhaps you end up sharing a meal with the residents, or join in an activity. We give you invaluable tips for touring successfully, whether we are with you or not.

Transition to Assisted Living or other community types, also requires a caring connection. There are dimensions to consider beyond organization, consolidation, packing and labeling. These are in the subtleties of collecting memories, inviting a friend to lunch at the new residence, or having a few days of one-on-one help to get acclimated to the new community. We can help with all of that, too.

We work with the Community Liaison to develop a "game plan" for a smooth integration into the fabric of residential life, and engaging in meaningful social activities. We can be part of that plan, serving as a companion, for a few days.

When your current "GPS Coordinates" are no longer the safe place to be, Senior Helpers Boston and South Shore may be the experienced navigator you need to find the next best place to call "Home." For more information about our "Transitions

*Transition care continued on next page*



# MassHealth must act to save nursing care

By Rich Bane

It's hard to put a price on caregiving, especially when dedicated workers are looking after our parents. Most of us would say they deserve yeoman's pay for the work they do and the peace of mind they give us. Unfortunately, in Massachusetts, most of the frontline workers at our skilled nursing facilities don't even make a living wage. That's the sad truth.

The work they do is demanding, both physically and emotionally. As the owner of five South Shore skilled nursing facilities that employ nearly 1000 workers who care for more than 700 patients, I see our team's incredible dedication every day. Our direct care workers put in long hours and are there in the middle of the night when someone needs care and personal assistance or just someone to talk to. Their compassion and patience run deep.

But their future, and the future of our vulnerable residents is now in jeopardy. The reality is, the majority of residents in our homes are dependent on MassHealth—the state's Medicaid system—to pay for their care. But for nearly a decade, the state's Medicaid payments to reimburse homes hasn't kept up. Currently, our skilled nursing facilities lose \$37 per day for every Medicaid

resident. If you were running a business that had been losing money for years, you'd think about shutting it down. And that's exactly

**Currently, our skilled nursing facilities lose \$37 per day for every Medicaid resident. If you were running a business that had been losing money for years, you'd think about shutting it down. And that's exactly the predicament that many in our profession find themselves in.**

the predicament that many in our profession find themselves in.

Several, perhaps dozens of nursing homes in the state are on the verge of closing. That would mean the loss of thousands of jobs, not to mention hundreds of our frail elderly being displaced or relocated, making it harder for their loved ones to visit close to home.

All of this foreshadows an increasingly aging demographic. The baby boom population is the fastest growing population in the country. According to a 2014 UMass-Boston (McCormack

Institute) report, by 2030 seniors will comprise 30% or more of the population in two-thirds of the state. So, precisely at the time when the need for long-term care increases, the boomer demographic will swamp the system and there will be nowhere for them to live and be cared for.

But there are ways to fix this problem. Two years ago, the Massachusetts Senior Care Association embarked on a legislative campaign called Quality Jobs for Quality Care. It asked legislators and the Governor to allot \$90 million in the state budget as a direct wage pass through to go to our frontline staff, including our certified nursing assistants, an amount that would begin to put them on a path to earning enough to live on and help support their families. Last year, legislators did allocate \$35.5 million for our workers, and while it was a good start, they need more, and this year the Association is back, asking for the additional money needed to accomplish the

*MassHealth continued on page 16*

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### Transition care continued from page 2

Care Program" visit [www.SeniorHelpers.com/Boston](http://www.SeniorHelpers.com/Boston) or call 617-500-6999

In the coming months I will be covering topics that include: Caught in the Middle is not the Same as Being Caught off Guard: The Sandwich Generation, Finding Resources: The Difference Between Experience and Expertise, Respite Alternatives for Stressed Out Caregivers, How to Stay Informed and Prepared, Data vs Information: How to Make Smart Decisions. Contact me at: [MFriedman@SeniorHelpersBoston.com](mailto:MFriedman@SeniorHelpersBoston.com)

### About the Author

Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts. First by delivering an exceptional home care experience in a combination of highly trained and high-touch caregivers. And secondly by becoming a significant connection for elders to resources and services in the 75 communities his company serves. Visit their website: [www.SeniorHelpers.com/SouthShoreMA](http://www.SeniorHelpers.com/SouthShoreMA) or call 781.421.3123 for more information.■

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# Lasting sources of Independence: Social Security

In July, communities everywhere celebrate our nation's independence with fireworks, family, and friends. A strong community also creates independence as we help each



other recognize our full potential. Social Security has been helping people maintain a higher quality of life and a level of independence for over 80 years. And Medicare has been doing the same for over five decades. Most people first become eligible for Medicare at age 65. For many older Americans, this is their primary health insurance and without it, they might not enjoy an independent lifestyle.

Medicare can be a little confusing to newcomers so we've broken it down into segments. The four parts of Medicare are as easy as A, B, C, and D.

**Part A** (Hospital Insurance) helps cover inpatient hospital care, skilled nursing care, hospice care, and home health care. Most people get Medicare Part A premium-free since it is earned by working and paying Social Security taxes.

**Part B** (Medical Insurance) helps cover services from doctors and other outpatient health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Most people pay a monthly premium for Part B. Some high-income individuals pay more than the standard premium. If you don't enroll in Medicare Part B during your initial enrollment period and then decide to do so later, your coverage may be delayed and you may have to pay a higher monthly premium

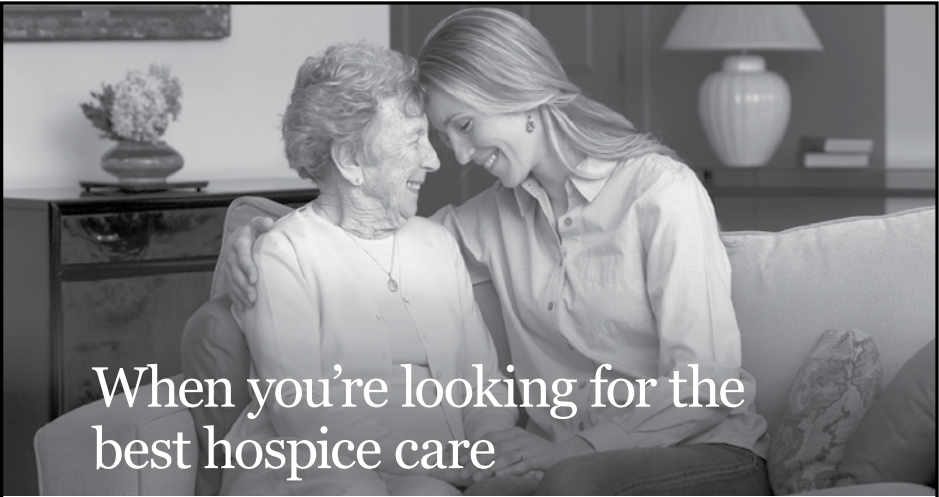
for as long as you have Part B. **Part C** (Medicare Advantage) allows you to choose to receive all of your health care services through a provider organization. This plan includes all benefits and services covered under Part A and Part B, usually includes Medicare prescription drug coverage, and may include extra benefits and services at an extra cost. You must have Part A and Part B to enroll in Part C. Monthly premiums vary depending on the state where you live, private insurer, and whether you select a health maintenance organization or a preferred provider organization.

**Part D** (Medicare prescription drug coverage) helps cover the cost of prescription drugs. Many people pay a premium for Part D. However, people with low income and resources may qualify for *Extra Help* to pay the premium and deductible.

If you don't enroll in a Medicare drug plan when you're first eligible, you may pay a late enrollment penalty if you join a plan later. You will have to pay this penalty for as long as you have Medicare prescription drug coverage.

To see if you qualify for extra help visit [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).

**Will you be age 65 soon?** Even if you decide not to retire, you should apply for Medicare. You can apply in less than 10 minutes using our online Medicare application. Visit [www.socialsecurity.gov/medicare](http://www.socialsecurity.gov/medicare) to learn more about applying for Medicare. **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 <http://www.socialsecurity.gov>. ■



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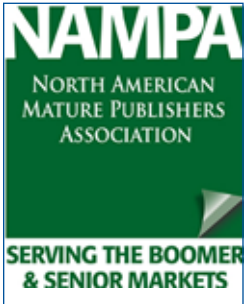
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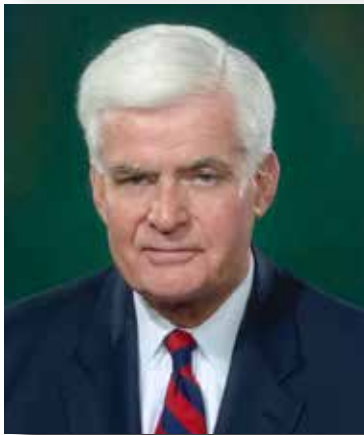
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## Reverse Mortgage Review



# Home Equity: The most underutilized retirement asset...Why?

*Inadequate savings and longer life expectancies collide and threaten retirement security*

By George A. Downey

**BRAINTREE** -- According to the Boston College Center for Retirement Research analyst, Stephen A. Saas, home equity is the most underutilized asset in retirement financial planning. In an academic brief published in March 2017, Sass explains the foundational issues why it is not commonly used, and advises that downsizing and/or a reverse mortgage provide optimal solutions for making better use of home equity for retirement security. The brief's key findings are:

1. Home equity, the largest asset for most households entering retirement, can be best used by downsizing or by taking out a reverse mortgage.
2. Few households currently use either option due to: (a) behavioral and informational barriers; (b) preference to stay in one's home; and, (c) high transaction costs.
3. Behavioral and informational barriers are the primary causes that impede downsizing or using a reverse mortgage.
4. An open question is whether more retirees will overcome those impediments and tap home equity in response to growing financial pressures.

Since the Great Recession (2007 – 2009), seniors were among the hardest hit averaging 40% loss of savings through market declines in addition to widespread reductions in home values. Moreover, since life expectancies have increased, smaller nest eggs increase the longevity risk of running out of money. Longevity risks are real, predictable, and affect great numbers. Future planning must recognize and take full advantage of all sources of wealth including home equity, which can no longer be overlooked.

Retirement wealth includes two categories: (1) financial wealth – assets minus liabilities, and (2) housing wealth – home value less

outstanding mortgages and liens. However, relatively few seniors have included housing wealth in retirement financial planning. More puzzling, is that traditional financial advisors and financial planning protocols have given little to no consideration of this vital resource. Again, why?

The Home Equity Conversion Mortgage (HECM) is the HUD/FHA insured reverse mortgage, which constitutes over 95% of all reverse mortgage programs nationally. In Massachusetts, it is the only approved reverse mortgage. HECMs are designed for senior homeowners (62 or older) only, and provide unique features including:

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6. No maturity date – loan repayment due only when no borrower resides in the property
7. Non-recourse loan – neither borrowers or heirs have personal liability
8. Loan can never be called, or the credit line canceled, as long as it remains in good standing – property

tax and insurance obligations are current, home is maintained, and at least one borrower lives in the home

9. Loan repayment obligation can never exceed property value – any deficiency is covered by FHA insurance.

The research brief principally addresses the question of why home equity has not been a fundamental planning tool to increase financial security and lessen longevity risks. Not surprisingly, much of the resistance has less to do with understanding and deliberation, and considerably more to do with lack of knowledge, mistaken beliefs, and the preponderance of negative

*Home Equity continued on page 22*

## Sometimes “reverse” is the right direction...



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George Downey  
Founder and CEO







*“The Wicked Smart Investor”*

## Getting your financial house in order Make mine a treasure chest

By Chris Hanson

EASTON - The outgoing governor, international press, and local mucky-mucks all sat silently as the historical time capsule was opened at the Museum of Fine Arts. Originally placed in a cornerstone of the Massachusetts statehouse by our forefathers, the contents could provide more clues to our colonial past. The crowd was transfixed, what was in the box? The possibilities seemed endless that January, 2015 night.

Well, while historically significant, the artifacts left some people disappointed. Our colonial fathers did not make much so they did not have much to leave us. Observers hoping for a miniature swan boat, a prototype Jordan Marsh blueberry muffin, or maybe a coveted invitation to Kathryn Whites' birthday party were in the wrong place at the wrong time. What the time capsule held were coins, old newspapers and a silver plate. Only the history buffs were fascinated.

What does your time capsule hold? Before you say you don't have one, let me explain. Your time capsule is the box or desk drawer holding all your mutual fund statements that you never review. There may be IRAs, 401ks, 403Bs etc., that you have not looked at because you think everything is just fine. But is that what you want to settle for, “just fine?” Take the advice of legendary money manager Peter Lynch: “You have to know what you own and why you own it” and you will likely do better than “just fine.”

The Wicked Smart Investor has unearthed many surprises when reviewing people's

dust covered investment statements. I don't even have to lie on a wooden plank and chip away at stone like MFA conservator Pam Hatchfield did to remove the colonial time capsule. While some of the investments surprises I find have come out of left field, most of my discoveries usually involve three critical issues.

First, a frequent discovery is the investments are not proper for the investor's risk tolerance. The investments could be too risky; conversely the investments are not risky enough. The only way investors earn a return in the stock market is to take risks, but if the risk level is too high and causing lost sleep, it's not worthwhile. It's prudent for investors to assess their risk level first then select proper investments.

Next, a robust analysis proves investors are not as diversified as they think. You may own several mutual funds with glitzy names from Greek mythology or space age buzz words and think you are diversified, but you're not. Managers at the larger funds frequently purchase the same stocks because the companies are deemed “hot stocks.” Many times, the “hot stocks” don't live up to the hype. By not diversifying, you likely are missing out on the stocks that usually give the best performance over the long run.

Finally, a qualified advisor may point out that you are paying too much in expenses. Quick, without looking at anything, how much are you



paying in expenses? Most investors have no idea, but the more you pay to the mutual fund company, the less goes into your time capsule. Over time, what seems like small dollars adds up due the compounding math. I'm sure you agree that the money would look much better in your account.

It's all your choice. You can place your investment statements in a time vault and maybe do “just fine,” or review your portfolio with a qualified advisor and maybe build a jammed packed treasure chest. Getting your financial house in order doesn't take the effort of an archaeological dig and it may be the best gift you leave for your future self.

### About the Author

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



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## Integrated Health Therapies



## Five Self-care tips for the sandwich generation and caregivers

This month's guest columnist, Debbie Lyn Toomey, RN, CIPP, is the founder of Ultimate Healing Journey, LLC, and believes in a holistic approach to optimal health and happiness. She creates programs for companies, schools, hospitals, and organizations on how to use happiness and mindfulness skills to boost their positivity and performance. Debbie is the recipient of the Tufts Medical Center Hospital's Nurse Fellowship award where she will be creating a mindfulness program for nurses to reduce their stress and increase their sense of wellbeing. I have personally experienced Debbie Lynn's contagious enthusiasm for whatever subject she is sharing with her audience. Enjoy these useful tips for caring for yourself while caring for others.

-- Carol Corio, Integrated Health Therapies Editor

By Debbie Lyn Toomey, RN, CIPP

### Do you remember your first job?

I do. My first job was working at a local sub and pizza shop. It was great! I gained so much from that job that if I didn't work there, I wouldn't have had a Junior prom date, met my future husband, or learned how to make a killer sausage, pepper and onion sub. The wide range of multitasking life skills that I learned from making subs prepared me for what lay ahead in life as a wife, mother, professional, and daughter of aging parents. It helped me accept being *sandwiched*. I am a part of the sandwich generation, a generation that has her own family and aging parents.

### Sandwiched

The term “sandwich” generation was coined by social worker Dorothy A. Miller, MSSW. She described them as a generation of adults who are “sandwiched” between their own parents and their grown children and subjected to mental, emotional, or financial stress. The Pew Research Center states that, “one out of every eight American between the ages of 40 and 60 care directly for an aging parent while an additional seven to ten million American help their parents or other aging relatives even from a long distance.” This number is expected to increase due to

the number of aging baby boomers.

### Full

Don't get me wrong! I am not complaining. In fact, I consider myself extremely lucky. My life is full. It's wonderful to live close to my parents because we get to look out for each other. For example, my three boys help out with their garden, snow shoveling, and heavy lifting. At times, I make extra food to drop off to my parent's house and vice a versa. It's a win-win situation. I get to look after all the people that I love closely. I consider it an act of love, a duty, a blessing, and not a burden.

### Burnt

Life is good when everyone is healthy. It's not so good when someone gets sick or needs surgery. I remember getting a case of “walking pneumonia” after helping to take care of both my mother who had her first hip surgery and also my father who needed emotional support. The stress from worrying about my parents, working a full-time job and taking care of my own family made me get sick. It wasn't until I saw the doctor weeks later after feeling weak and short of breath that I found out I had pneumonia!

### Stress

The stress of it all made me sick. I felt worried about my parents. I didn't sleep well from working different shifts at the hospital and also from being worried. I became impatient and irritable at my family about little things because I was tired. I would cry when no one was around because I didn't want people to think I was weak or afraid. This negative spiral of stress and worry eventually made

me ill. I will never forget that time because it was then that I realize how important self-care is for caregivers.

### Five Tips

My bout with pneumonia gave me a self-protective and self-loving view of health for the caregiver. Here are five tips that can help the sandwich generation or caregivers become more stress resilient.

1. **Positivity:** See this time in your life as special because you are at the peak of your life. A time when you know better and can do better for those you love. The more you see the good in this situation the better because it will fuel your spirit instead of making you feel bitter and burdened. *See all the good in your life.*
2. **Sleep:** The more sleep you can get the more you will be effective and emotionally fit. Sleep is your best ally during these stressful times. Take naps when needed. *Close your eyes and rest.*
3. **Savor:** Open your eyes to all the love you have around you during this time in your life. Be grateful to have your kids, your spouse, and your parents around. Someday, someone will not be there and everything will change. *Open your eyes and your heart.*
4. **Outlet:** Give yourself permission to feel angry, frustrated, or resentful. You are human and these are normal feelings to have when something is not right in your life. A great way to let go of these emotions is talking with someone who cares about you. *Give yourself permission to be human.*
5. **Exercise:** Physical activity is a great

*Self-care tips continued on page 10*





# Time to take it to the courts! Tennis anyone?

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



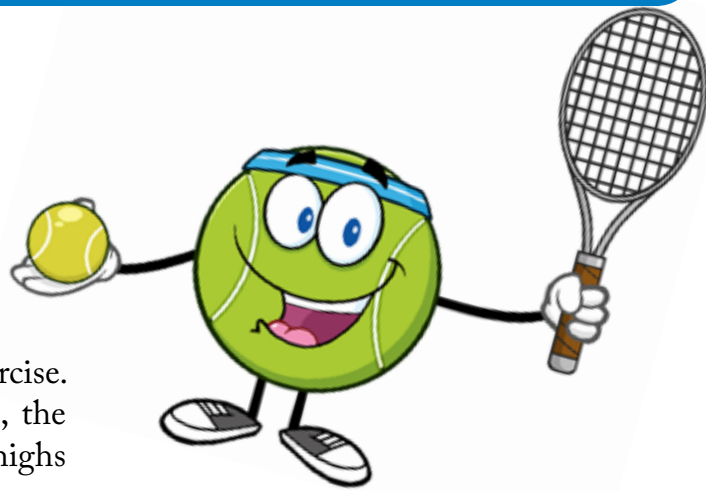
**QUINCY** - Tennis is a superb physical activity for seniors, but most of us need to begin with the basics and progress gradually to game play. Being well prepared to play this excellent athletic activity is particularly important, as tennis requires relatively rapid actions of your upper body and leg muscles, and your leg movements must be made in all directions (forwards, backwards, sideways, and diagonally), with the ability to accelerate and decelerate quite quickly.

So how do you condition your muscles to perform these functions without difficulty or

injury? Our first recommendation is to strengthen all of your major muscle groups through progressive resistance exercise. For forward and backward movements, the key muscles are your front and rear thighs which can be strengthened by leg presses on resistance machines or squats with dumbbells. For sideward and diagonal movements, the key muscles are your inner thighs which can be strengthened on the hip adduction machine or with elastic bands, and your outer thighs which can be strengthened on the hip abduction machine or with elastic bands.

The muscles used for forehand strokes, backhand strokes and serves include the shoulders, chest, upper back, upper arms and forearms. The shoulders and rear arm muscles can be strengthened by performing shoulder presses (machine or dumbbells). The chest and rear arm muscles can be strengthened by performing chest presses (machine or dumbbells). Your upper back and front arm muscles can be strengthened by performing machine rows or supported dumbbell rows. The front upper arms and forearms can be strengthened by performing biceps curls (machine or dumbbells). Perform one or two sets of each exercise with a resistance that permits between 10 and 15 good repetitions. We recommend that you perform each exercise repetition with controlled movement speed and complete movement range.

To develop your footwork, we suggest taking several tennis balls to the court and hitting with a partner. Try to help each other keep the ball in play, and don't strain for balls that



hit more than a step or two away. Just let them go, and put another ball into play. As you become better conditioned and more adept at these quick movements, attempt to return balls that are not hit directly to you. When you can hit back and forth 10 times consistently, you should be ready to initiate these cooperative hitting segments with a serve.

As you continue to progress with greater competence and confidence, you will know when you are ready to play an actual game and set. It may be advisable to begin your competitive tennis with doubles play prior to singles play. In either case, be sure to put more emphasis on your safety (playing within your present abilities) than on your score. If really good tennis is your goal, we recommend lessons with a tennis pro. However, it is essential to be physically well-prepared for your tennis lessons, as these can be quite demanding.

Keep in mind that clay courts are easier on the legs, if these are available to you. We also recommend a forgiving racquet that is not too stiff. Try to play for brief to moderate time periods, and take sufficient recovery time (48 hours) between playing sessions. If you approach senior tennis properly you should find this to be a highly reinforcing athletic activity that combines physical fitness, sports skills, and mental awareness in every game you play.

## About the Authors

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



By Wayne Lowell

# Don't let fear of the sun's harmful rays keep you indoors this summer

As kids, most of us were at some point afraid of the dark. As we get older, we come to understand that sunshine is a greater threat than darkness. In small doses, however, sunshine plays an important part in the physical and mental well-being of seniors. Sunshine helps to convert bone-strengthening Vitamin D into an active form and it also activates chemicals in the body that ward off feelings of emotional distress and depression. Sunshine is good for us.

At the same time, it is important for seniors not to overdo their exposure to direct sunlight, especially in the coming summer months when the sun passes directly overhead and lingers longer in the sky.

Limiting exposure is essential because the sun's ultra-violet rays are linked to a number of serious conditions. These include dehydration, sunburn, sun and heat stroke and, most seriously, skin cancer, the most common form of cancer in the US with five million new cases diagnosed every year. It is estimated that half of all citizens 65 and older will get skin cancer during their lifetimes. Fortunately, most skin cancers are benign.

The elderly are particularly susceptible to skin cancer because the ill-effects of over-exposure to sunlight build up with each episode. The risk of melanoma – the most dangerous form of skin cancer -- doubles for people who have five or more serious sunburns during their lifetime.

With a few sensible precautions, however, people can still reap the sun's positive benefits while minimizing the dangers of too much exposure.

The first is sunscreen. Seniors should use a sun block that is 30 SPF or higher and apply it every few hours each day, especially if they spend time in the water. It's important to communicate this message to seniors because studies show that just 40 percent of individuals aged 60 and above use sunscreen regularly when venturing outside. Hats and loose-fitting clothing protecting arms and legs are also a good idea.

Seniors should also try to stay out of direct sunlight between 10 AM and 4 PM, and drink plenty of water to stay hydrated and

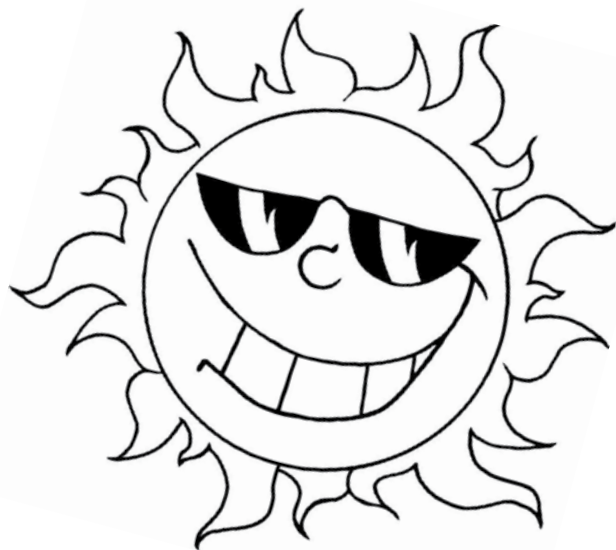
lower body temperature.

In addition to these protective steps, there are a few other precautions that seniors should consider before venturing outside on sunny days.

Certain medications are known to exacerbate the severity of sunburns. Taking these medications before going outside can lead to sunburns that are redder, more painful and more widespread. Elevated risk for heatstroke has also been linked to these medications. The list of relevant drugs is long, so seniors should check with their physician to see if any of their prescriptions present an issue. In some cases, substitutions are available. In others, seniors will need to be particularly vigilant about covering up.

Seniors should also keep an eye on moles, which can act as an early warning sign of a developing skin cancer. It is recommended that individuals check for moles about once a month and have a doctor do an examination yearly. Seniors should be on the lookout for suspicious new growths, especially those that change in size or color. Other symptoms that demand immediate attention are bleeding or oozing skin, a sore that doesn't heal, or persistent itchiness, tenderness, or pain.

New England summers are already short



enough without closeting ourselves indoors for fear of the sun. With these simple steps, seniors can, and should, experience the glory of summer and reap its healthful properties.

## About the Author

Wayne Lowell is Chairman & Chief Executive Officer of Senior Whole Health. Since enrolling its first member in Massachusetts in 2004, Senior Whole Health (SWH) has led the way as an affordable and innovative health care plan for "dual-eligibles" — people who qualify for both Medicare and Medicaid. Senior Whole Health is both an approved Medicare Special Needs Plan (SNP) and a Medicare Part D Plan. Senior Whole Health's vision is to be a national leader in integrated health care that is simple, comprehensive, humane and respectful of its members.

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outlet for stress. It is a great use of your energy and it will make you feel better about doing something proactive towards your health. *Take walks or go for a run to clear your mind.*

### Privilege

Next time you are eating at the dinner table with those you love, think about how lucky you are because life can change in a single moment. It's a privilege to be a part of the sandwich generation because it's an opportunity for me to help out my parents and also a way for me to further demonstrate to my boys how families take care of each other. \

### Happier

If you need further support on how to take care of yourself during these difficult times, contact me at [info@HealthandHappinessSpecialist.com](mailto:info@HealthandHappinessSpecialist.com) for coaching. Do you want to become happier? Simply go to [www.TheHappinessResult.com](http://www.TheHappinessResult.com) and get a copy of my new book today.

### About the Author

Debbie Lyn Toomey, RN, Health & Happiness Specialist, is the founder of [www.healthandhappinessspecialist.com](http://www.healthandhappinessspecialist.com). She fully understands the daily struggles that the people of today are faced with, because she has lived through it herself. Working as a nurse for over 25 years, Debbie Lyn has helped to look after hundreds of successful patients who suffer from stress-related conditions. She established this very website so she could convey her message to struggling men, women, and children who need a helping hand.



### About Carol Corio

*Integrated Health Therapies Editor*

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

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healthy and nutritional meals, you can take

## Free cooking and nutrition programs this summer

**EASTON, KINGSTON, NORWELL, QUINCY** - If you're looking to improve your cooking skills while still preparing heart-

part in any number of free in-store activities being offered by the Big Y supermarket, as part of their Living Well, Eating Smart program this summer.

As an example, on July 11 there will be a stir-fry cooking demonstration at the

North Quincy Big Y with Dietitian Kathy Jordan as she teams up with Food Service. Learn about and sample healthy and tasty meal options from 11:30 AM until 1:30 PM.

Also on July 11 you can walk the aisles in Big Y and learn how vegetables, fruits, whole grains, lowfat dairy and lean protein foods contain the nutrients you need to achieve optimum health with registered dietitian Kathy Jordan, from 2-3:30 PM.

On July 20, the Kingston Big Y will help you explore the myths and facts about adequate hydration and tips for healthy, cool meals and snacks that satisfy without cooking from 2:45 -4:45PM. And on July 24 the Norwell store will offer the same program from 3-4:45 PM.

On July 13, tips for weight loss success will be presented at the Easton Big Y from 4-5:30 PM.

For a full list of all cooking and nutrition events the Big Y offers at various locations this summer, please visit their website: [www.bigy.com/LivingWell/Events](http://www.bigy.com/LivingWell/Events).

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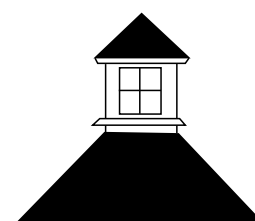
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"Live Well" Program in Weymouth



Above, Lynda Chuckran facilitates a group during the day-long program.

Hosted by Karen Johnston, Executive Director, Weymouth Elder Services, the June 12 "Live Your Life Well" day program, held at the Whipple Center in N. Weymouth, was a resounding success for the more than 40 seniors who gathered to interact with 10 professionals presenting ten topics. Supported by a grant procured by Johnston, the free event focused on how to build resiliency while taking care of mind and body, and maintaining a hopeful outlook. Topics included everything from nutrition to exercise to the importance of connecting with others. Presenters included Grace Doherty, Senior Helpers; RNs from the Town of Weymouth Cynthia Morrison and Julie Long; Dee Lyons, Real Life Yoga; Carol Corio, Old Colony Hospice & Palliative Care; Lynda Chuckran, Welch Healthcare & Retirement; Emily Lynch, Banecare South; Rev. Thomas Coronite, The First Church in Weymouth, and Debbie Lyn Toomey, Ultimate Healing Journey. Outreach Worker Martina Hickey helped Johnston host and facilitate the sessions.

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Embracing the Journey  
**KNOWING YOUR INNER HIPPIE**



By Phyllis DeLarichelier, MS

**TWO BRAINS**

CARVER - Did you know that we have two brains? Well we do! Two separate hemispheres that perform different functions connected by a communication channel called your Corpus Collosum. I guess it gives new meaning to "two heads are better than one." This article is based on the book I've written called, "Embracing the Journey: Knowing your Inner Hippie," where I explore the world of Alzheimer/Dementia from a completely different perspective. I'm on a mission to educate and support the caregiver who faces the diagnosis and is not packed for the journey that lies ahead. Let's take a look at these two brains and how they can help us understand Dementia.

Let me first introduce you to our Left Brain. I refer to this side as our "Judge." The Judge is where your intellect resides, our right from wrong mentality, fight or flight, our politically correct button, our victims, our Drama Queens (or Kings). Your speech and memory live here. Many of us lead with our left brains, going through life looking at things with a judgment approach. When someone is diagnosed with Dementia, I believe their Judge retires. And we are introduced to the Right Brain



that I refer to as our "Hippie." The Hippie is our imaginative side, our free flowing, no filter spirit, our gift finder, our creative side, our explorer. Some of us do lead our daily lives with our right brain, but the judges refer to these folks as "Eccentric."

There is a Hippie in all of us and it has been there since we were young, playing make believe, creating dreams that we wanted to achieve, coloring, painting, playing an instrument, learning to dance. Our parents fed that side and as we aged, our intellect, logic and experiences grew the Judge. If you start to understand this philosophy, then you will soon realize that a person diagnosed with Dementia is *not* gone, it's not the longest goodbye but a chance to say hello to the other side that is in all of us that now has permission to lead us in our journey of life. It perhaps is a chance to fall in love all over again with a person you have already loved for years. It can be a gift.

**LEARN TO LIVE, LAUGH, AND LOVE AGAIN**

So many times when I meet caregivers that are faced with their loved ones on the journey of Dementia, they become sad, frustrated, exhausted, angry, and feel so alone. It doesn't have to be this way. My mission is to teach them how to find their Hippie and to learn how to enjoy the journey and not mourn the path. There are three fundamentals to help the caregiver and their loved one. It's the Three E's. Encourage, Engagement and Enrichment. There are creative ways to communicate with your loved one, exercises to find the laughter and new understandings to help the caregiver take a deep breath and embrace the journey.

With the right tools, your Hippie side engaged and love in your heart, a caregiver can walk the path side by side with their loved one facing the diagnosis and finding the gifts along the way.

**About the Author**

Phyllis A. DeLaricheliere, MS is a Project Manager for the new 55+ Independent Living Community Fairing Way @ Union Point located in Weymouth MA. She has made a career out of working with Seniors in finding them housing for over 20 years. She is a sought after speaker/educator and travels all over New England delivering her HIPPIE message. She can be reached for lecturing or guest speaking at 802-999-7503 hippiepd@gmail.com or if interested in making Fairing Way your new home call her at 781-660-5000 pdelaricheliere@fairingway.org. [www.fairingway.org](http://www.fairingway.org) ■

*"People tell me, "You look good." Nobody told me when I was 30 I looked good. What they mean is, you don't look dead. Look your age but don't act it.  
Learn to go with the flow.  
Living in the present is really all you have."  
-- Dick Van Dyke, age 91*



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## Can Cocoa Flavanols Help Maintain Cardiovascular & Cognitive Health?

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By JoAnn Manson, MD, DrPH., Chief, Division of Preventive Medicine, Brigham and Women's Hospital, a teaching affiliate of Harvard Medical School

**BOSTON** - Research studies are one of the most effective ways for scientists to advance knowledge in virtually every facet of health care and disease prevention. Volunteers of all kinds, even healthy people, are critical to the research process. Without the altruism and dedication of study volunteers, researchers wouldn't be able to get the answers needed to advance science and improve health.

According to ClinicalTrials.gov, a service of the United States National Institutes of Health, there are nearly 90,000 clinical studies currently underway in the U.S. with locations in all 50 states. From examining the impact of nutrition and exercise on aging well, to developing new tests and treatments, these studies shape the future of health care for everyone. Today, thousands of researchers at institutions across the country are looking for study volunteers, and I am no exception.

In my role as Chief of the Division of Preventive Medicine at Brigham and Women's Hospital, a teaching affiliate of Harvard Medical School, I have helped to direct several large, groundbreaking national clinical trials with a focus on dietary interventions as tools to maintain health and prevent disease. Studies include the VITamin D and Omega-3 Trial (VITAL), which is testing the role of vitamin D, with and without omega 3 fish oil supplements, in the prevention of cancer, heart disease and stroke, and the Women's Health Initiative (WHI), which is a long-term national health study focused on preventing heart disease, breast and colorectal cancer, and osteoporotic fractures in postmenopausal women.

My colleague, Dr. Howard Sesso, and I are lead investigators on the COcoa Supplement and Multivitamin Outcomes Study (COSMOS). This landmark clinical trial examines the role of cocoa flavanols, plant-derived bioactive compounds from the cacao bean, and a multivitamin supplement in helping people maintain cardiovascular health and reduce the risk of cancer and other chronic diseases.

We will also examine the potential cognitive benefits of cocoa flavanols - building on numerous studies from institutions around the globe. For example, two smaller studies from Columbia University Medical Center and the University of L'Aquila in Italy indicate that cocoa flavanols may help with multiple aspects of cognitive health and function, including slowing the rate of age-related memory loss in healthy individuals.

COSMOS is the largest and longest duration dietary intervention trial to date that will investigate the impact of cocoa flavanols on risk of heart attack, stroke and death from cardiovascular disease. We plan to enroll 18,000 eligible men and women nationwide to participate in the study for four years. The trial is conducted primarily by mail.

### To participate in this study you must meet the following requirements:

- Men must be 60 years or older and women must be 65 years or older
- Participants should have no history of heart attack or stroke, no new diagnosis of cancer in the past two years, and no major illness that would prevent them from completing a 4-year study
- Participants must be willing to forego personal use multivitamins and cocoa extract supplements. (You can still eat chocolate!)

Clinical research has led to important medical discoveries that make our lives better. Participating in the COSMOS study is an opportunity to help advance important knowledge that could someday improve or save lives.

If you are interested in volunteering for COSMOS, you can visit us at [www.cosmostrial.org/join](http://www.cosmostrial.org/join) or call 800-633-6913 to learn more. ■



# Crossword Puzzle Corner

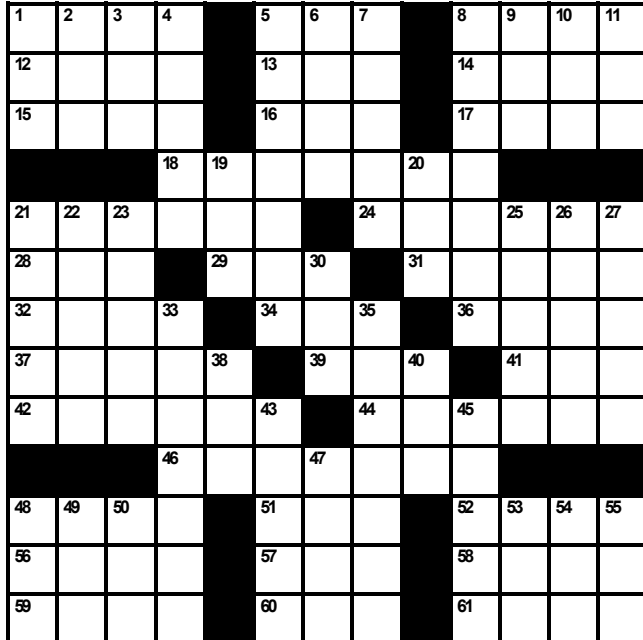
answers on page 22

## Across

1. Expert
5. Ciao
8. All \_\_ Jazz
12. Blood-related
13. Blockhead
14. Uncivil
15. Office fill-in
16. Bobby of the Bruins
17. Eager
18. Oriental
21. Victory symbols in World War II
24. Hanging strand
28. Finale
29. Hither's partner
31. Florida city
32. Trot or canter
34. Spoil
36. Nip partner
37. Underway
39. Doctorate
41. Linda \_\_, Supergirl's alias
42. Spice
44. Together
46. Postman's tote
48. Indian dress
51. By way of
52. Strip of wood
56. Ballyhoo
57. To \_\_ is human
58. Mishmash
59. Skirt lines
60. Seize suddenly
61. Kind of column

## Down

1. Hood's gun
2. Four stringed guitar (abbr.)
3. Lip
4. Pull out a dowel
5. Develop well
6. Turkic tent
7. Protected bird
8. Pass through
9. Expression of affection
10. Commotion



11. In \_\_ rity
19. Whatever
20. Butt
21. Vegetarian
22. In a state of chaos
23. Fool
25. \_\_ Ste. Marie
26. Master of ceremonies
27. Was sweet on
30. Shuteye
33. British troops, in slang
35. Pie content
38. Drink with jam and bread?
40. Code of life
43. Accepting that..
45. Eskimo dwelling
47. Italian currency
48. Movie theatre talk
49. Yes, captain
50. Dashboard abbr.
53. Austrian peak
54. Knot
55. Construction site container

MassHealth continued from page 3

task.

The fact is, currently more than half of our workers rely on public assistance to help them live. We have systems in place for career ladders, but because wage rates are so low, many must work two jobs and don't have time for development opportunities that exist.

Most value their jobs more than the money. But that is changing as evidenced by the jump in job vacancies, which are 15%; up from 10% the year before. They simply can't afford to stay when they can make more elsewhere. Our dedicated caregivers deserve better.

However, this is only a start, as the facilities themselves need increased Medicaid reimbursement, and the state should restore the portion of the user fees that was intended to go to nursing homes, but has been diverted to other uses. These facilities cannot afford to keep losing money, for if they do, they will close, leaving our most needy residents unable to access care when they most need it.

Investing in the skilled nursing industry is the smartest thing we can do. To do otherwise is penny-wise and pound-foolish.

## About the Author

Rich Bane is the president of BaneCare Management, and is the past president of the Massachusetts Senior Care Association. He has led his locally owned family nursing home organization for 33 years. Visit [www.BaneCare.com](http://www.BaneCare.com) for information. ■



# Dare to Downsize!



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

By Randy Veraguas

## Dare to Care!

It's national anti-boredom month! I wonder how bored somebody had to be to come up with that one?! HA!

Let's take that info and apply it to downsizing! What do I mean? Downsizing isn't boring. There's so much to do! Now there's the fast *Gotta Git Er Done* kind of person, and then the *Sloth Moving Detail Oriented* and the *Everyone in between*. Let's hope you're the latter. But whatever your speed, it's important to **care** about the move. After all, you're only taking with you the items that you really **care** about.

Take some time to find good packing material. Did you know that people can actually get a packing degree? Yes! You can get a bachelor's of science in Packing! (I know this because back in '90, my roommate in Orinda, CA had one....yeah, we were both waitresses back

then, but she could pack an egg and ship it to China without breaking!) So take the time to care and pack the right way. There's no sense in packing something you want later if you're only going to get it in pieces! Believe me, I know! I've moved more than I can count on my fingers. But no move, even down the street, is successful without some **care** applied. Dare to care. There's no need to stuff your glasses in a box to find them on unpacking day ready for a mosaic art project instead of an ice cold beverage.

Let's assume something is going to break... it doesn't have to...I've moved to France from Florida without one thing breaking. But I've moved stuff from one room to the other and have heard "C r r r a c K!" That's never a good feeling. Fortunately, on July 11<sup>th</sup>, if you know somebody who could use some cheering up whether it be

from a broken glass or a broken foot...please show them you care because after all, it's officially the Cheer Up the Lonely Day! (Who makes this stuff up?!)

Music helps people feel cheery. Why not play some great ditties while you're packing the right way. Those computer savvy can even make a music play list to listen to while *unpacking*! Plan to have fun with



your move. Take the time to care about the entire process and make it as fun as you can. The right music will give you more energy and make the moving process more enjoyable, so take care to pick the right tunes for You.

Bob Paluzzi has been my buddy for over 25 years and he's recently moved back from Arizona to Plymouth. He's an amazing musician and whenever I get the itch to create a TV show, he's got my back, coming up with a toe tapping tune to go with it. Because I **care**, about him and my shows and his songs and you all, my readers, I'd love for you to check out the song he wrote and recorded for the Dare To Downsize TV Show in 2013. Put this subject in your URL bar when you're on the internet and make sure you've got your speakers turned up 'cause it's a dandy!

© It won't be boring and surely on Cheer Up day, should somebody be listening, it'll do just that.~ <http://daretodownsize.weebly.com/song.html>

## About the Author

Randy Veraguas is the Sales Director at Atria Marina Place, a senior living community in North Quincy. She is also the Creative Producer of the TV Pilot, Dare to Downsize, [www.daretodownsize.weebly.com](http://www.daretodownsize.weebly.com). You can reach Randy at 781-635-5414. ■



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# Is sciatic nerve pain something that I just have to put up with?

By Nicole Long, MSW, LICSW

**BROCKTON AND PLYMOUTH -**

No, sciatic pain does not have to be a chronic condition. The medical condition called “sciatica” is a major cause of work absenteeism and a major financial burden to both employers and our health care system. Your sciatic nerve is the largest nerve in your body. It begins as a bundle of nerves in your lower back and passes through your pelvis and down the back of each thigh. In the back of the thigh, the sciatic nerve splits into two smaller nerves called the tibial nerve and the peroneal nerve. The sciatic nerve carries impulses from nerves in your lower back to the muscles and nerves in the buttocks, thighs, and lower legs.

Sciatica is a symptom. It consists of leg pain, which might feel like a bad leg cramp, or a "pinched nerve." The pain can shoot down your leg to your foot, making sitting or standing very painful. Sciatica can occur suddenly, or develop gradually. You might feel a numbness, or a burning or tingling (“pins and needles”) sensation in your legs or toes.

The term ‘sciatica’ has come to be used to describe any pain felt in the leg along the length of the sciatic nerve. The incidence of sciatica is related to age. It is rarely seen before the age of 20, and it peaks in the fifth decade and declines thereafter. Between 13% and 40% of Americans will have sciatica sometime in their life. The nerve might be pinched inside or outside of the spinal canal as it passes into the leg. Sciatic pain seems to involve a complex interaction of inflammatory, immune and pressure-related elements. Symptoms like paralysis or incontinence indicate a more serious problem like nerve damage or a disease, and should be reported immediately to your primary care doctor.

The exact nature of the relationship of sciatica to disc, nerve, and pain is not yet certain. For some people, the pain from sciatica can be severe and debilitating. For others, the pain might be infrequent and irritating, but has the potential to get worse. A herniated or ‘slipped disc’ is the most common cause of sciatica, but there is no one basic cause. Not everyone’s spinal disks age at the same pace. Spinal disks lose their elasticity over time as they lose fluid and become brittle and cracked. These changes are a normal part of aging.

Another cause can be a small muscle deep in the buttocks that becomes tight or spasms, which puts pressure on the sciatic nerve. Narrowing of the spinal column, or a vertebra that is out of line, can affect the sciatic nerve. Fortunately, most cases of sciatica are short term, and the pain resolves within a matter of weeks or months. But some cases do not resolve quickly, and 10% to 40% of cases can require treatment for chronic pain.

Most patients with sciatica can be treated by their primary care doctor without the need for further diagnostic testing. The goal is to reduce the pain and increase mobility. Physical therapy, with customized stretching exercises to improve flexibility of tight muscles, are often where treatment will begin, along with the use of NSAIDs (nonsteroidal anti-inflammatory drugs) like aspirin or ibuprofen to temporarily relieve pain and inflammation. In other cases, tests like Magnetic resonance imaging (MRI) or computed tomography (CT) scan are used to obtain images of the structures of the back. Spinal injections of an anti-inflammatory medicine, or surgery is available for people who do not respond to other treatments, and who have severe pain. Many people believe that massage, yoga or acupuncture can improve sciatica.

You can take steps to protect your back and reduce your risk for getting sciatica pain by:

- Practicing proper lifting techniques: Lift with your back straight, bringing yourself up with your hips and legs, and holding the object close to your chest. Use this technique for lifting everything, no matter how light.
- Avoiding/stopping cigarette smoking, which promotes disc degeneration.
- Exercising regularly to strengthen the muscles of your back and abdomen, which work to support your spine. Whether you are sitting or lying down, tighten your stomach muscles often, hold them tight, then release.
- Using good posture when you are sitting, standing, and sleeping. Good posture helps to relieve the pressure on your lower



back. Wrap up a towel for lower back support in your car seat or desk chair.

- Avoiding sitting for long periods.

**About the Author**

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

## JULY BIRTHDAYS!

July 1	Dan Aykroyd	65
July 3	Tom Cruise	55
July 4	Neil Simon	90
July 13	Harrison Ford	75
July 17	David Hasselhoff	65
July 22	Alex Trebek	77
July 26	Mick Jagger	74
July 30	Arnold Schwarzenegger	70



# South Shore Happenings

## Ask the Pros! Milton Library: July 12

**MILTON** - Want to understand Assisted Living vs Skilled Nursing Facility (or what to pack if you're moving there!), or the difference between needing a Trust or a Will? Perhaps you want to understand what a Reverse Mortgage really entails? Maybe you've been thinking of getting a home health aide to visit a couple of times a week. Please join us for a free afternoon session of professional information, guidance, advice, understanding...and refreshments. Members of **Resources to Remember**, a group of South Shore professionals representing a vast array of businesses that specifically help the senior population with services and information. Please visit our website and see who we are. We can help you make better decisions. Get your questions ready to Ask the Pros on Wednesday, July 12, from 1:00 to 3:00 PM, at the Milton Public Library, 476 Canton Ave., Milton, in the Keys Room, downstairs. Bring friends! Please RSVP to Randy at 617-770-3264, or email her at [Randy.Veraguas@AtriaSeniorLiving.com](mailto:Randy.Veraguas@AtriaSeniorLiving.com).

### Resources to Remember: Trusted Services Near You!

Adult Day Program - Assisted and Independent Living - Elder Law - Financial Planning  
Home Renovations - Hospice Care - Personal Accounting and Rides - Private Home Care  
Real Estate - Reverse Mortgages - Senior Moves - Downsizing - Skilled Care  
Visiting Nurse Association and Physical Therapy

[www.ResourcesToRemember.com](http://www.ResourcesToRemember.com)



### Fraud Watch Presentation Wareham Senior Center: July 18

**WAREHAM** - AARP Massachusetts is fighting back with the AARP Fraud Watch Network, an education effort to help people protect themselves from scams and fraud. Join us for a discussion on how to spot and avoid identity theft and fraud so you can protect yourself and your family. It's free of charge for everyone – anyone, of any age, can access our resources at no cost. Presentation is Tuesday, July 18, 10-11:00AM, Wareham Senior Center, 48 Marion Rd., Wareham. For information email: [maarp@aarp.org](mailto:maarp@aarp.org).

## We Connect You With Local Resources

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### Adult Day Health Centers

- ☐ CarePro Health Services
- ☐ Active Day Center
- ☐ Enriched Adult Day Care, Whitman

### Alzheimer's Coaching Services

- ☐ StillMee - The Leader in Alzheimer's Coaching

### Home Care Services

- ☐ Bayada Nurses
- ☐ Celtic Angels
- ☐ Home Care Partners
- ☐ Right At Home
- ☐ Senior Helpers South Shore
- ☐ CarePro Health Services
- ☐ HopeHealth

### Home Services / Repair / Modification

- ☐ Paul Foley Electric / Generator Company
- ☐ Top Notch Transitional Services
- ☐ Lift & Care Systems, Inc.
- ☐ Dirty Deeds Done Dirt Cheap

### Hospice

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

### Independent and Assisted Living

- ☐ Compass on the Bay
- ☐ Stafford Hill, Plymouth
- ☐ Laurelwood at the Pinehills, Plymouth
- ☐ Fairing Way
- ☐ Cornerstone at Canton
- ☐ Standish Village

### Insurance

- ☐ Catholic Association of Foresters-affordable whole life policies-get a free quote
- ☐ Senior Whole Health

### Elder Law Services

- ☐ Patricia Bloom-McDonald, Attorney at Law
- ☐ Law Office of Robert Romano

### Local Elder Service Agencies

- ☐ Old Colony Elder Services

### Medical Services

- ☐ King Optical Company
- ☐ South Shore Hearing Center
- ☐ Suburban Hearing Aid Services

### Memory Impaired Assisted Living

- ☐ Compass on the Bay
- ☐ Standish Village
- ☐ Windrose at Weymouth

### Relocation / Moving Services

### Reverse Mortgages

- ☐ Harbor Mortgage Solutions, Inc.

### Custom Poems for all Occasions

- ☐ Words Everlasting

### Skilled Nursing & Rehabilitation

- ☐ John Adams Health Care Center
- ☐ Pope Rehabilitation & Skilled Nursing Center
- ☐ Life Care Center of the South Shore
- ☐ Queen Anne Nursing Home
- ☐ Southwood at Norwell Nursing Center

### Transitional Services

- ☐ Top Notch Transitional Services

### Veteran's Financial Assistance

- ☐ Home Care Partners, LLC

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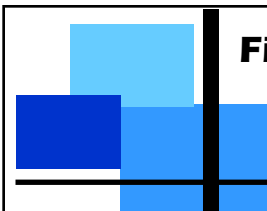


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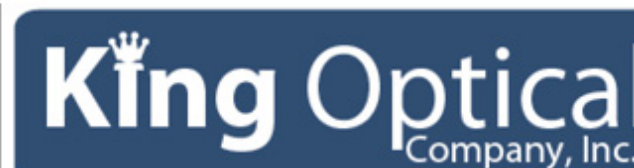
## Adult Day Care Center now open in Whitman

WHITMAN - A new nonprofit day care center, Enriched Adult Day Care (EADC), recently opened its doors in Whitman. Offering high quality, affordable day care services to the South Shore area, the new center caters to clients who need assistance with hygiene, eating, and other functions of daily life. Here, adults can interact with fellow adults and participate in activities such as arts and crafts and games.

Please call Neree at 781-241-1688 or 774-444-6389, or email [esdayhealthcare@yahoo.com](mailto:esdayhealthcare@yahoo.com), to enroll or to arrange for a tour of the facility. Located at 401 South Ave., Whitman, near the Whitman Commuter Rail stop and across the street from Regal Marketplace.

## Plymouth 400 Bass & Blue Tournament


PLYMOUTH - The 6th Annual Bass & Blue Tournament, sponsored by Entergy, will take place July 15-16 at Cordage Park Pier, with a grand prize of \$1,000! The family-friendly fishing tournament will kick off on Thursday, July 13th at 6pm with the Captains & Crew Kickoff Event & Dinner, featuring special guest speaker, Nick "Sunshine" Tokman of the Emmy-winning show, "Deadliest Catch." WATD's Rob Hakala will serve as host. Plus there will be a huge raffle, cash bar, and a live auction for the grand prize: fishing with Nick on Saturday morning, July 15th! Dinner will be provided by Alden Park. For details and to register, visit [Plymouth400inc.org/Bassand-Blue2017](http://Plymouth400inc.org/Bassand-Blue2017).



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## Elder Law Update

# The most important estate planning documents



By Alexis Levitt



NORWELL - When I give presentations, I always ask the audience what they think is the most important estate planning document to have, and almost everyone replies, "a will."

It's a trick question. More important than making sure that family, friends, and charities inherit your possessions is making sure that you are taken care of while living.

There are two critical documents that all adults should have, no matter your age or health status: the durable power of attorney and the health care proxy.

The durable power of attorney allows a person whom you name to handle your personal and financial affairs. Likewise, a health care proxy permits someone you name to make medical decisions for you if you can't make or communicate your own.

Why would you want a durable power of attorney? Well, let's start with convenience. If you are on vacation, in the hospital, or for some other reason just can't make that call to your insurance agent, sign that form required by your pension, or get to the bank, then whomever you've named in your durable power of attorney can do that for you.

More importantly, if you have an accident or surgery that renders you incapable of managing your affairs, or if you become incompetent, you've already put someone in place who can tend to your banking and other affairs.

And likewise, why would you want a health care proxy? Imagine you've had surgery and are still in an anesthetic fog, or you've been in a car accident and are in shock, or dementia has rendered you incompetent. In your health care proxy, you've named someone you trust to make medical decisions for you when you can't.

What happens if you don't have a durable attorney and a health care proxy? If decisions need to be made, and you are not able to make them and you have not named others who can, then things can get ugly. In all likelihood, your family will be forced to go to court to initiate a "guardianship proceeding" for health care, and a "conservatorship" proceeding for assets and personal affairs. These court proceedings involve money (thousands of dollars), time (months), lawyers, and a lot of family emotion. And by the way, the cost of pursuing the guardianship and conservatorship comes out of your bank account. This can all be avoided by simply signing a health care proxy and durable power of attorney while you are able to.

Whom should you name to act on your behalf? It can be your spouse, child, sibling, best friend, etc. – anyone who will do the best job – and someone of whom you are willing to ask to take on this responsibility.

Remember – your spouse does not have automatic legal authority over your affairs. If you want your spouse to manage your health care or personal and financial affairs when you can't, you need to actually name him or her in a health care proxy and a durable power of attorney.

Work with an elder law attorney to create these documents. By spending about one hour of your time, you can walk away from your attorney's office knowing you have taken care of yourself and made things much easier for your family.

### About The Author

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



**Home Equity** continued from page 5

sentiment.

On the other hand, some of the criticisms were deserved due to the abusive actions of some bad actors, earlier program pricing and design flaws, and insufficient consumer protections. In recent years, however, these issues have been mitigated by a series of regulatory and policy changes instituted by the government (HUD/FHA) and the National Association of Reverse Mortgage Lenders (NRMLA). More information is available on NRMLAs consumer website [www.reversemortgage.org](http://www.reversemortgage.org).

The Sass briefing concludes: *Households entering retirement will increasingly need to tap their financial assets and home equity to maintain their living standards. While home equity has been the largest store of savings for most households, retirees have generally resisted using it as part of their everyday retirement plan. They typically tap home equity only in response to a late-life financial shock. Downsizing early in retirement could cut the household's ongoing expenses and increase its financial resources. A reverse mortgage taken out early could also be used to increase ongoing consumption. Alternatively, it could*

*secure a rising line of credit for use down the road, allowing the household to draw down its financial savings more aggressively earlier in retirement. Strong behavioral and informational barriers, however, have impeded such uses of home equity that could improve retirees' well-being. Whether future retirees will exercise these options remains to be seen. But the pressures to do so will be much greater than they have been in the past.*

Clearly, consideration of home equity wealth in retirement planning should be fundamental. Whether downsizing, for those planning to relocate, or for those who want to remain in their home, a reverse mortgage is a remarkably versatile tool, and should not be overlooked. Consultation with an enlightened financial planner and/or a Certified Reverse Mortgage Professional (CRMP) is highly recommended. A listing of CRMPs by state is available on NRMLAs website [www.reversemortgage.org](http://www.reversemortgage.org) under the *Find A Lender* option.

#### About the Author

George Downey is the CEO of Harbor Mortgage Solutions. As a family-owned and operated firm, Harbor Mortgage understands how mortgage financing and refinancing can affect your family's future. Founded over 25 years ago, Harbor Mortgage remains committed to providing exceptional mortgage services to families in Massachusetts and Rhode Island. Let us help you find the right solution when you're considering refinancing your current home, or purchasing a new one.

And, if you're a senior (62 or older, or are assisting one) and want information on reverse mortgages, you definitely should contact us...this is our specialty. For information please visit our website at [harbormortgage.com](http://harbormortgage.com). George can be reached at (781) 843-5553 or [gdowney@harbormortgage.com](mailto:gdowney@harbormortgage.com). ■

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## Hull Arts 22<sup>nd</sup> Annual Open Studio Tour: July 8, 9

**HULL** - The public is invited to visit Artist Studios situated along Hull's lovely coastal peninsula. There are 36 artists participating in 21 locations showcasing their fine arts and crafts. Media represented include photography, paintings, textiles, jewelry, pottery and mosaics. Tours are free and fun. Please download a tour guide at [www.hullartists.com](http://www.hullartists.com) or pick one up at Gallery Nantasket, 121 Nantasket Ave. Hull. Tour dates are Saturday and Sunday July 8th and 9th from 10am to 4pm.



## South Shore Art Center Exhibit July 1 - Aug. 30

**COHASSET** - The South Shore Art Center presents "Surfacing" an exhibit by Ann Guiliani at the Paul Pratt Memorial Library, 35 Ripley Road, Cohasset on July 1st through August 30th. **Meet the artist at an opening reception on Saturday, July 1, 2017 5:00-8:00 pm at the library.** As an emerging gallery artist with the South Shore Art Center, Ms. Guiliani's main focus is on Nature and a changing environment. She utilizes countless media and materials to realize her images. For more information call the library at 781-383-1348 from 10am to 4pm.

### Crossword answers from page 16

1	G	2	U	3	R	4	U	5	B	6	Y	7	E	8	T	9	H	10	A	11	T	
12	A	K	I	N				13	L	U	G			14	R	U	D	E				
15	T	E	M	P				16	O	R	R			17	A	G	O	G				
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21	V	22	S	23	I	G	N	S				24	T	A	S	25	S	26	E	27	L	
28	E	N	D				29	Y	O	30	N			31	M	I	A	M	I			
32	G	A	I	T			33	M	A	35				36	T	U	C	K				
37	A	F	O	O	T					38	P	H	40	D			L	E	E			
42	N	U	T	M	E	43	G			44	U	N	I	T	E	D						
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48	S	49	A	50	R	I			51	V	I	A			52	L	53	A	54	T	55	H
56	H	Y	P	E					57	E	R	R			58	O	L	I	O			
59	H	E	M	S					60	N	A	B			61	O	P	E	D			

## 23<sup>rd</sup> Annual FoodFest at the Hingham Shipyard: July 25

**HINGHAM** - FoodFest continues to be the South Shore's signature summer event in support of Father Bill's & MainSpring, a non-profit agency dedicated to ending homelessness in southeastern Massachusetts. FBMS helps about 5,000 individuals and families each year. Up to 1,000 guests will sample tastings from more than 35 premier food and wine purveyors from Boston and Southern Massachusetts, while enjoying live entertainment, auctions, raffle drawings, and views of Hingham Harbor. Corporate sponsorships are available.. Tickets are \$150. For more information, please visit [www.helpfbms.org/foodfest2017](http://www.helpfbms.org/foodfest2017).

## Hull Harbor Illumination: July 29

**HULL**-The annual celebration of the rich lifesaving history of Hull will be presented by the Hull Lifesaving Museum on Sat., July 29. Starting at 5 PM, the event is chock full of free activities including live music, family fun activities, and a boat parade. At 6:00 PM a ceremony will take place commemorating Hull's recent distinction being named a Coast Guard City.



At 8:30 PM the event culminates in a beautiful and solemn expression of gratitude, celebration, and remembrance for past and current lifesavers, as the extensive coast of the harbor becomes illuminated with more than 1,000 glowing flares glittering from the shoreline. The Illumination of the Harbor dates back to the 1880s. Flares may be purchased for \$10 each to honor or remember a loved one. "Forever" flares are also available. Please visit [www.LifeSavingMuseum.org](http://www.LifeSavingMuseum.org) to purchase a flair and for further information about the event.

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# \$0 co-pays

## \$0 Doctor Appointments

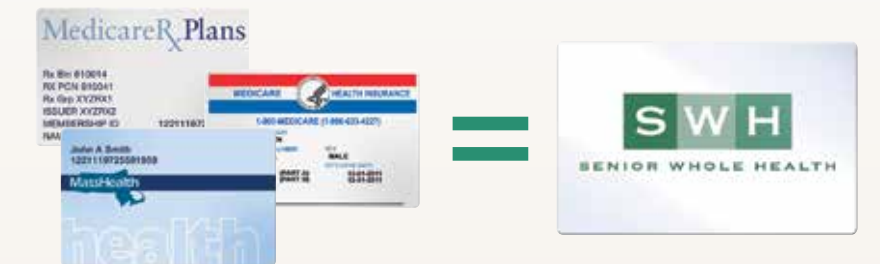
## \$0 Dental Care

## \$0 Vision Services

Senior Whole Health (HMO SNP) is a Medicare Advantage health plan for seniors 65 and older who have Medicare and MassHealth Standard. Members get all their Medicare and MassHealth benefits, including their Part D prescription drug coverage, plus more benefits such as:

- OTC Card to buy certain over-the-counter medicines and health-related items (up to \$300 per year, or \$75 per quarter)
- In-home attendant to help you with meals and mobility
- Transportation to and from medical appointments
- Every member is assigned a Nurse Care Manager that coordinates your care to meet your individual needs.

**All in one convenient plan from Senior Whole Health.**



If you have MassHealth Standard, but do not have Medicare Part A and/or Part B coverage you may be eligible to enroll in our MassHealth Senior Care Options (SCO) program.

# SWH

SENIOR WHOLE HEALTH®

**Simple. Secure. Independent.**

**For more information call:**  
**1-888-566-3526 (Toll-free) TTY/TDD:711**  
**[www.seniorwholehealth.com/SNP](http://www.seniorwholehealth.com/SNP)**

We are open 8 AM to 8 PM, 7 days a week.

*Senior Whole Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.*  
**ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-794-7268 (TTY/TDD: 711). ATENÇÃO: Se fala português, encontramos-se disponíveis serviços linguísticos, grátis. Ligue para 1-888-794-7268 (TTY/TDD: 711).**

Senior Whole Health (HMO SNP) and Senior Whole Health NHC (HMO SNP) are Coordinated Care Plans with a Medicare Advantage contract and a contract with the Commonwealth of Massachusetts/EOHHS MassHealth program. Enrollment is voluntary and depends on annual contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits and/or co-payments may change on January 1 of each year. Co-payments may vary based on the level of Extra Help you receive. Please contact the plan for further details. This plan is available to anyone 65 or older who has both Medical Assistance from the State and Medicare. H2224\_2017\_134 Accepted 11/25/2016



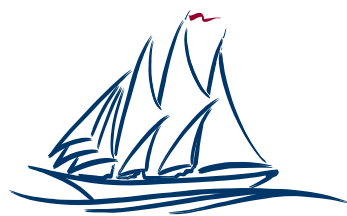
# Choices...

Northbridge Companies offers the finest choices in  
Senior Living in the Plymouth area.



All Northbridge Communities offer a variety of apartment styles, fine dining, social, cultural and recreational activities, scheduled transportation, exceptional personal care and a commitment to providing the highest quality of life for our residents. **Visit us today!**

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