



SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

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What's in your attic?

"Downsizing? Auction is the best way to go!"

- Scott McCulloch

Auctioneer Scott McCulloch's gavel has hammered down thousands of attic treasures over the years. This Hingham-based family business, Broad Cove Auctions, is the place to be on Monday nights, as the auction hall comes to life with spirited bidding, good fun, and great value - for the buyer and seller.

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Credit Freeze Bill Clears the Senate

S.B. 2455: An Act Removing Fees for Security Freezes and Disclosures of Consumer Credit Reports

By Mike Festa, State Director, AARP Massachusetts

BOSTON – Consumers are now one step closer to having meaningful protections from identity theft. On behalf of 800,000 AARP members in Massachusetts and as the largest nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families, we praise

the Senate for passing An Act Removing Fees for Security Freezes and Disclosures of Consumer Credit Reports. The bill is now under consideration by a Conference Committee made up of House Representatives Tackey Chan (D), Randy Hunt (R), and Daniel Hunt (D), and Senators Barbara L'Italien (D), Ryan Fattman (R), and John Keenan (R). We now urge our members to call conference committee members to offer support and urge them to get this bill to Governor Baker's desk as quickly as possible.

One of the key provisions of this bill will prevent a consumer reporting agency from charging a fee when consumers elect to place, suspend, or remove a security freeze from their credit report, giving the residents of Massachusetts the power to control access to their credit report without cost.

Older adults are increasingly the target for identity theft, and one of the most effective ways to protect consumers is through a security freeze, which safeguards a person's credit report. Without access to this information, identity thieves are unable to obtain credit in that person's name, minimizing potential

for fraud. This bill will go a long way in reducing the threat of identity theft for consumers.

With more access to credit due to their longer careers and higher incomes, nationwide, older adults are the most common targets of identity theft. Individuals age 50-59 filed more than 7,200 complaints of identity theft in Massachusetts alone in 2016, according to the Federal Trade Commission.

Credit reporting firm Equifax revealed in 2017 that hackers stole financial and consumer data on at least 143 million customers in the U.S., including at least 3 million residents of the Commonwealth.

A security freeze allows an individual to voluntarily restrict access to their credit report so that new lines of credit cannot be opened. Enacting such a freeze can make it more difficult for criminals to steal an identity and open up new credit accounts or loans in someone else's name. A credit report security freeze does not affect a person's credit score, and can be removed at any time.

Currently, credit reporting firms can charge consumers whenever they freeze or unfreeze their credit report, and consumers trying to protect their identities would have to pay each of the three credit agencies every time they freeze or unfreeze their credit.

We thank Senator L'Italien for her leadership on S.B. 2455 and thank the entire Senate for their unanimous, bipartisan vote to advance this important legislation. We also appreciate the tireless efforts of MassPIRG on behalf of consumers regarding this matter.

Please call conference committee members via the State House main number 617-722-2000 to offer your support for swift passage of this bill. ■



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

AARP Real Possibilities
Massachusetts



Navigating the Future

5 Tips for Aging Successfully in Place

By Mark Friedman

I am passionate and outspoken about helping our elders age in place. It began when I became involved in the leadership of my Synagogue, finding many of our older congregants struggling. It ultimately led to a complete career change and a constant search for expertise on what it takes to do this successfully. I set out to become an expert in aging and drive that expertise into my Agency – Senior Helpers Boston and South Shore.

Many seniors struggle with aging. Some are champions, but too many are victims whose journeys could have been so much better. I have seen amazing elders stopped in place because they got bad advice, the wrong advice, or were simply not prepared for planned and unplanned life events. I have seen families torn apart by the seams during this journey and families come together like high-powered magnets.

As for me, I am a caregiver from a distance. My folks are aging in place – 80+ years old and living fiercely independent lives in southern Virginia where I was raised and where they have spent their entire lives. Like many seniors, they have none of their children close, nor do they want input on the process of aging. They do not tell us everything, and often hide the reality of their days because they either do not want us to worry or just do not want to hear our point of view on their journey.

My hope is they are ultimately successful and I become as knowledgeable as I can to ensure they are. If I can figure out everything possible that can be done for them to Age in Place on their terms, then I can help my clients do the same thing. These are the footprints I want to leave in this world, and this industry.

As such, I am always a work in progress. Today, I offer 5 key learnings.

1 Nothing comes together by accident in this journey, so it is never too early or too late to start planning for it. Few people do complete planning, yet most seniors think they do not only complete planning, but excellent planning. If your plans are over two years old – redo them or at least review them.

Why? Because most plans are based on impossible expectations. Be sure yours include scenario planning.....“what would we do if.....”

Why? Because rules change. Our tax laws, Medicaid and Medicare qualification, and

readmission penalties under the Affordable Care Act are in constant motion. Seniors must set priorities around care and define what tradeoffs you are willing to make. Many elders confuse “wants” with “needs.”

A great (and free) non-profit resource to help sort through many of these issues is Honoring Choices Massachusetts.

2 Decisions should not be made in a vacuum and you need the right team around you: Form an “Advisory Board.”

Now is the time to communicate your intent, status, priorities, willing tradeoffs, and how you want decisions made with your network of care providers, specialists, legal and other professional advisors, and loved ones. Put this in writing and revisit regularly. Perhaps start a notebook.

I recommend you have a formal sit-down with your “Board.” Let them know what you're thinking. Get feedback. Ask honest questions and find out if members have the time, resources, and most importantly, the expertise to play the role you have cast them in.

3 People get “good” (i.e. not good) or incomplete advice from the wrong people. Advice is all around us these days and it is confusing and overwhelming.

I have seen seniors get non-medical advice from their doctors, get medical advice from the wrong doctors, take financial plans from friends, and consult with non-professionals about care. Most troubling is how often families turn to Google. I always caution seniors and families about over-reliance on Google. It is big and wonderful, but can be overwhelming and lead you to very wrong information and flawed decision making. It is so important to seek out credentialed and reputable providers, and to determine and discern what “good” means.

There are great organizations that can help with this, and are worth knowing. They set the standards for excellence in their respective industries. In Elder Law: NAELA, Financial Planning: CFP, Care Management for Seniors: Aging Life Care Association (formerly Geriatric Care Managers).

It may be time to seek out a Geriatrician

for medical care, beyond your primary care physician.

Unfortunately when it comes to my own profession, Home Care, there is no formal credentialing available in the industry. There are, however, some smart guidelines worth following when choosing a reputable agency for a loved one.

Now that you have your “Advisory Board,” use them to think through what advice you need. Check certifications, philosophies and approaches. Do not be afraid to make changes in your Board. This is about you, or your loved one's needs, not them.

4 The devil is in the details. This might start with your definition of where “home” is, and how you describe in your own words what it means to “age well.” It may be in a medical prognosis you will need to deal with in the near future. It is critical to get educated: understand a medical diagnoses and progression, the real costs of care, and decisions about where to reside and how. Perhaps it is time to consider “Assisted Living” as a potential new “home.”

At a granular level, be honest about how much your Aging Journey depends on others. This is what my industry is now calling the Burden of Care.

We naturally assume family and others will play supporting roles in our successful aging, but many loved ones are not aware of the realities of playing these roles, or the logistics involved. My recommendation is to write everything down: your assumptions, your decisions, and rationales behind them. Review them with people who have expertise or support you need and those who may need to make decisions on your behalf.

5 Understand the significance and power of Managing Risk. Today the big focus in our healthcare system, and a major emphasis in my industry, is keeping you out of acute care, whether it's an admission or a re-admission.

Many seniors focus on the events (planned and unplanned) on the journey of aging rather than the whole process. Manage the things that put your journey at risk on a day-to-day basis. Historically, we have focused care on the situations not the outcomes we need to manage to keep the situations from happening in the first place!

A common example is a broken hip after an unexpected fall. The hospital deals with the pain and a hip replacement. The Rehab gets you back on your feet. The Home Health/ VNA helps you complete your recovery. None of these interventions impact the things that put you at

Aging in Place...continued on p. 16



Aging with Sass and Class

Get a Life

By Loretta LaRoche

I believe that the greatest gift aging presents is the wisdom allowing us to become our most authentic selves. Over the span of my 30-year career, I’ve met many people, myself included, who have hidden under layers of personas. These “impostors” are there to mask the fears and the lack of nurturing we might have endured as children. We’re not all victims of abusive parenting, but the vast majority of us have altered our personalities because someone, somewhere, made us feel ashamed to be who we really are.

Were you accused of being too sensitive or too outgoing? Perhaps you laughed a great deal, moved around too much, or were a social butterfly? Or maybe you had a fantastic imagination and were incredibly creative. Sadly, it often takes just one negative comment and you decide to put away that piece of yourself that gave you joy; for some reason, it seems very important to please the inner critic... instead of staying true to yourself.

When we internalize these critical voices, we often forget about our glorious origins, and then the voices become our own. But if we choose to ignore the negative statements, if we realize that they’re not relevant to us and don’t define who we are, we can finally become the wise and wonderful sages we’re meant to be.

Once our comfort levels increase, we have more energy to enter a phase of aging that psychoanalyst Erik Erikson called generativity, which refers to the point in our lives when we have the opportunity to become consultants, guides, mentors, or coaches to young adults in the larger society. It also means a time for community building. I’ve found this to be one of my greatest blessings, but it wasn’t something I was capable of bringing into my life to the degree I have until I understood my own history and how it influenced my behavior. Only then was I truly able to give of myself to family, friends, and others in the way I do now.

At this moment, I’m fortunate to have the energy I need in order to live the life I’ve always wanted. However, I also have moments when I question the reasons for my very existence. Does it matter if I share my wisdom with audiences throughout the world? Should I have stayed home and been the good wife and mother? Will I be riddled with guilt because I didn’t follow the path my mother thought would have been best for me? Do I have enough money to support myself through my last days, or will I have to tap dance between doorways with a tin cup in my hand, hoping I’ll get a few dimes?

I thank God every day that I am still capable of laughing at myself. And I hope that I will be able to continue to foster that ability in others. Laughter has helped me to survive my life, it really is the best medicine. ■

About Loretta LaRoche

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



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www.southshoresenior.com
info@southshoresenior.com
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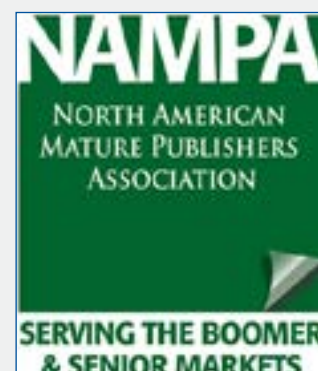
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HOME EQUITY WEALTH MANAGEMENT



Housing Wealth:

A financial solution hiding in plain sight

By George A. Downey



BRAINTREE - The Federal Reserve has recently released a new study, *Report on the Economic Well-Being of U.S. Households in 2017*. Notable findings include:

1. Less than 40 percent believe their retirement plans are on track.
2. Three-fifths of working people with retirement savings reported “little to no comfort” with managing them.
3. Of respondents over the age of 60, 12 percent had no savings at all, and only 49 percent thought their plans were on track.

Disturbing as this may be, it’s not a new revelation, merely the continuation of a longer term trend made worse by the Great Recession (2008 – 2013). Bottom line, a great number of seniors will not be able to maintain their lifestyles in retirement as they had hoped. In fact, many will simply run out of money. What can be done?

Planning – The First and Most Important Step

The solution, to the extent there may be one, involves everyone making a comprehensive plan (as early as possible) and executing it to take advantage of time. Easier said than done, but that is the simple reality. Unfortunately, most don’t have and won’t have a plan because they don’t know where to begin or what to do. They may continue to procrastinate, or ignore reality, preferring to assume things will somehow work out. Most likely they

won’t. Without a plan there is only hope. Hope is not a strategy.

The frontiersman, Davy Crockett, once said: “When you see trouble coming, you’re best off to go out and meet it!” Good advice, but where to start? First, don’t try to go it alone. For the same reasons you wouldn’t attempt to remove your own appendix, one is best served by a qualified and reputable professional.

The first step is to make a decision to learn more – best accomplished by meeting with a qualified planner. The initial meeting is a preliminary (no cost or obligation) session to give you more insight into the process and a feeling for the individual planner, while it also enables the planner to learn about you to assure a good fit for all. Ideally, interview more than one as this will give you assurance and comfort. Start by asking friends for referrals, or call us for names in eastern Massachusetts.

Registered Investment Advisors (RIAs) are “fiduciaries,” meaning they are legally obligated to act in the best interest of their clients, not themselves. Certified Financial Planners (CFPs) are another good source. Both are licensed, regulated, and well-equipped to prepare plans, guide or facilitate execution of those plans, track and interpret progress to achieve objectives, and assist clients in making adjustments to the inevitable changes that will occur.

Most importantly, (1) choose a planner that is not only qualified, but someone you feel comfortable with, (2) will provide you with a written plan followed up by periodic meetings and written updates, and (3) discover if/how they consider and factor housing wealth into the overall financial plan. If they don’t, find another planner – one that understands the importance and necessity of maximizing all your resources, not just a portion.

Housing Wealth – The Overlooked Planning Resource

Clearly, the planning process is essential as are the roles of professional planners. A glaring problem is, and has been that most financial planning practices have overlooked or ignored using housing wealth in financial planning considerations.

That is beginning to change as prominent researchers and retirement experts have brought the issue to light challenging the planning community to incorporate housing wealth in their planning protocols. Extensive research has confirmed the inclusion of housing wealth may significantly increase and extend retirement financial security.

Time to Stay or Sell?

The first consideration is how long you intend, or are able, to stay in your current home. Given individual circumstances and the extraordinary rise in home prices today (June, 2018) it may be an optimal time to sell and relocate. On the other hand, if you plan to stay and age in place, you need to understand the different ways housing wealth can be used to increase and extend financial security.

Among the various methods, reverse mortgages hold the greatest potential for most, based on individual facts and objectives. Unfortunately, too few consumers and professional advisors sufficiently understand the facts and nuances involved.

Reverse Mortgages – A Misunderstood Resource

Often maligned, but seldom understood, the reverse mortgage is a unique mortgage program enabling senior homeowners (62 and older) with the ability to convert a portion of their housing wealth to cash, a line of credit, or stream of payments to increase cash flow without selling the home, or the burden of making monthly payments among other features. More generally, reverse mortgages can be used to: (1) improve cash flow and liquidity, (2) reduce longevity risks, and (3) protect assets under management.

Co-living arrangements are common and growing, especially with the advent of Airbnb, the short-term room sharing service that has exploded across the country.

To Learn More

It’s a new day in retirement planning, and the inclusion of housing wealth is proving to be a game changer. Whatever your circumstances, if you are in or approaching retirement, own a home (or plan to), you are well advised to learn and explore the various options available. Most likely, you will be surprised and impressed on the value it may add to your financial future.

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 more than 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. You can reach George by phone at (781) 843-5553 or via email at gdowney@harbormortgage.com. ■

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Senior Fitness



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

QUINCY - Have you been finding that you feel less fit and out of condition? If so, you probably realize that it is no picnic to be out of shape. You may have found that physical activities you previously enjoyed doing, you no longer are able to do. Here's an innovative way to get back into shape, sneak in some enjoyable exercise at the park, using a picnic table and bench, even while watching your grandchildren. Since you're at a park, we suggest you also pack a picnic basket that includes a healthy lunch and a couple water bottles to use as part of this workout. Have we piqued your curiosity yet?

Try This Workout

You can actually perform a full-body workout (upper body, arms, legs, mid-section), moving from exercise to exercise at your own pace, with or without recovery breaks between exercises. Relatively brief breaks between exercises (less than 30 seconds) will quicken your heart rate and increase the cardiovascular health and fitness benefits. However, feel free to recover as long as necessary for a moderate effort exercise session. Be sure to perform each exercise slowly, and breathe throughout. For example, a slow 3-count upward phase, and an equally slow 3-count downward phase, will provide sustained and successful muscle stimulation leading to greater muscular strength and endurance.

Workout Duration

This workout can last anywhere from 10 to 30 minutes, and the exercise duration is entirely up to you. You may perform the exercise sequence one time as a beginner, and progress to multiple circuits as your fitness level improves. Each exercise should be performed between 30 and 60 seconds, which generally corresponds to 5 to 10 slow (6-second) repetitions.

Gear You'll Need

Proper workout attire includes light, loose-fitting clothing, comfortable footwear, (preferably athletic/running/walking shoes), hat or visor, as well as sunglasses to deflect the sun rays, and sunscreen. Equipment you'll need is one (not in use) picnic table and two pint-sized water bottles (each weighs 1 pound when filled with water). Of course, you may progress to larger water bottles for added resistance.

Pack These Foods

Coupling a healthy picnic with your workout makes the entire experience much more enjoyable and reinforcing. If you are not able

to do this, consider drinking a high-quality protein shake after you exercise to enhance your muscular development and strength gains.

Workout Warm-Up and Cool-Down

Before engaging in any type of workout, you should warm-up gradually to prepare the body for more vigorous exercise. Spend at least 5 minutes walking around the park before and after performing the recommended exercises.

UPPER BODY EXERCISES

Biceps Curl (front arms)

Sit tall on the bench, feet firmly planted. Hold a 16-ounce water bottle in each hand. With arms down by your sides, palms facing forward, slowly curl arms towards your shoulders. Pause then lower your arms back down. Keep elbows by your sides throughout. Repeat sequence for 30-60 seconds, (5-10 repetitions).

Triceps Extension (rear arms)

Sit on the bench with feet firmly planted. Hold a 16-ounce water bottle in each hand. Keep back straight, lean slightly forward, palms in next to chest, and elbows tucked by your sides. Slowly extend elbows until arms are straight. Repeat sequence for 30-60 seconds, (5-10 repetitions).

Incline Chest Press (chest, front shoulders, rear arms)

Sit on edge of bench, feet firmly planted. With back straight and abdominals engaged, lean back until upper back is resting on the table. Hold a 16-ounce water bottle in each hand. With arms bent and palms facing forward, at chest level, slowly straighten your arms. Pause then return arms to chest. Repeat sequence for 30-60 seconds, (5-10 repetitions).

Bent Over Row (upper back, rear shoulder, front arms)

Face bench sideways. Place right hand and knee on the bench for back support, left leg extended, left foot on ground. Hold a 16-ounce bottle of water with left hand, arm hanging straight down, palms facing in. Slowly bring the water bottle straight up to your chest, pause, then return to the starting position. Repeat sequence for 30-60 seconds, (5-10 repetitions). Turn around and repeat sequence with left hand and knee.

Shoulder Press, (front shoulders, rear arms)

Sit on edge of bench, feet firmly planted, back straight, abdominals engaged, and eyes forward. Hold a 16-ounce bottle of water in each hand, palms facing forward, at shoulder level. Alternately press each water bottle upward until your arm is extended over your

shoulder. Pause and return to shoulder level. Repeat 30-60 seconds, (5-10 repetitions).

LOWER BODY EXERCISES

Basic Bench Bridge (hips, rear thighs)

Lay length-wise on bench with knees bent, feet firmly planted. Keep your upper back on bench throughout. Slowly raise your hips and buttocks off the bench until your body is relatively straight from knees to shoulders. Pause then lower hips and buttocks back down. Repeat sequence for 30-60 seconds, (5-10 repetitions).

Side Leg Lifts (inner and outer thighs)

Stand sideways to back end of table, legs hip-width apart, toes facing forward. Place left hand on bench for support. Keep abdominals engaged throughout. Slowly move right leg across mid line of your body squeezing inner thigh muscles, pause, then bring leg back and out to right side squeezing outer thigh muscles. Pause and repeat sequence for 30-60 seconds (5-10 repetitions). Turn around and repeat sequence with left leg.

Hip Extension (hips, buttocks)

Stand facing table, lean forward, and rest hands on top of table. Keep back and legs straight and abdominals engaged. Slowly extend right leg backwards lifting foot off ground. Pause, squeeze buttocks then return to start position. Repeat sequence with right leg for 30-60 seconds (5-10 repetitions).

MIDSECTION EXERCISES

Knee Tuck (core)

Stand facing table, lean forward, and rest hands on top of table. Keep back and legs straight and abdominals engaged. Slowly bend right knee in toward chest lifting foot off ground. Pause, contract abdominals, then return to start position. Slowly bend left knee in toward chest lifting foot off ground. Pause, contract abdominals, then return to start position. Repeat sequence for 30-60 seconds (5-10 repetitions).

Bench Pedaling (core)

Sit length-wise about six inches from edge of bench, palms down, fingers facing forward behind hips. Bend elbows as you lean back to support upper torso. Keep abdominals engaged and low back in contact with bench. Bend one knee in toward chest and extend one leg until straight. Begin pedaling your legs simultaneously for 30-60 seconds (10-20 repetitions).

Picnic bench...continued on p. 7



"The Wicked Smart Investor"

Financial Fearmongering

Don't let alarmists distract you from your long-term goals

By Chris Hanson

HANOVER - A pleasant surprise greets you as you enter Kristin's in Braintree Square. "Nosie Nellie," the biggest busy-body in town, is sitting in the corner and beckons you to join her. So, you gingerly anticipate a scrumptious meal of banana French toast spiced with Nellie's gossipy tidbits.

Nellie is a well-known local character. A descendant of Boston's colonial-era town criers, Nellie has a long history of conducting surveillance on townspeople. In kindergarten her parents caught her peeking in neighbors' windows. Soon after she learned to use the stove, she was steaming open envelopes. In the 8th grade she won the science fair with a wiretap device fashioned out of old coffee cans and a transistor radio. Her legend is always growing. Folks now swear her eyeglass prescription is binoculars. If there is information to be had, Nellie has it.

This particular morning I encountered Nellie, she did not disappoint. Once her tea arrives, Nellie starts with a torrent of exaggerated tales. This one was using coupons at the supermarket, she must be going bankrupt. That one was spotted speaking to a dashing middle aged CPA, she must be having an affair. The other one told an inappropriate joke in front of Reverend Smith, and made a scene at the church picnic. Nellie continues with warnings of crime sprees, tax increases, and communicable diseases. Nellie is an alarmist who makes mountains out of mole hills. She needs to be that way; no one wants to listen to humdrum scuttlebutt.

Nellie is not the only one overdramatizing events. The financial press is guilty of amplifying relatively small stuff. With numerous media outlets competing for our attention, financial reporters frequently use fear to get our attention.

Let's consider some Wall Street Journal coverage of the recent stock market volatility.

Picnic bench...continued from p. 6

Move and Stretch

Top off your workout with this gentle moving total body stretch while seated on the bench. Sit upright with feet firmly planted. Clasp your hands and reach your arms overhead, then directly in front of your chest. Next place your hands onto your thighs and reach down towards your shins and ankles. Breathe throughout as you hold each move for 20-30 seconds. Slowly roll up and repeat the sequence.

About the Authors

Wayne L. Westcott, Ph.D., directs the Exercise Science Program at Quincy College and consults for the South Shore YMCA. He has authored 28 books on health and fitness. Rita La Rosa Loud directs the Health & Fitness Center at Quincy College and assists Dr. Westcott with their health-related research studies. For information on Quincy College fitness programs, call Wayne or Rita at 617-984-1716. ■



Imagine if you could catch them saying "Yeah, I know today's 5% drop should not matter to the long term investor, but I have to think up some frightening headlines so they read my story." That would expose the tactics of the press and maybe reduce our anxiety. Wait a minute, maybe we could catch them with Nosie Nellie's help. Supposedly she has a highly sophisticated communication system in her basement with technology even the CIA envies.

About the Author

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



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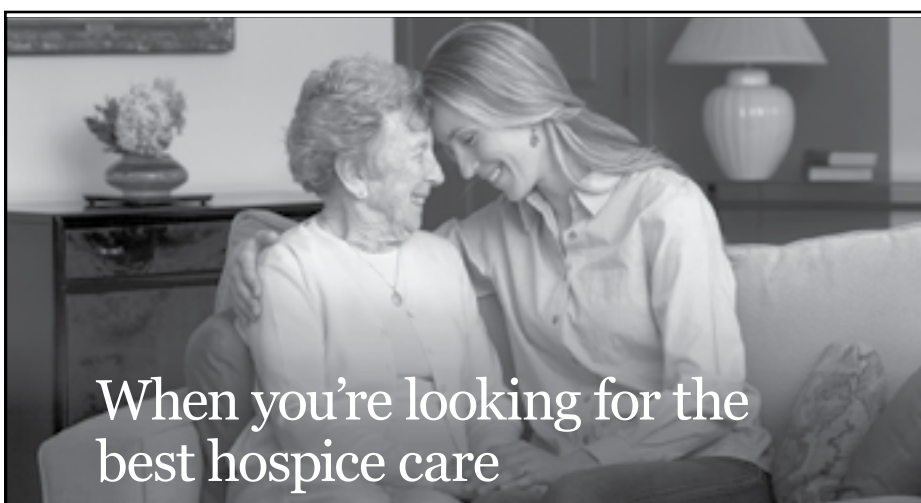
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Alzheimer's Partnership Offers Care Assistance Program

PEMBROKE - 16.1 million Americans provide unpaid care for people with Alzheimer's or other dementias. These caregivers provided an estimated 18.4 billion hours of care valued at over \$232 billion. Recognizing the physical and emotional stress of caregivers, the South Shore Alzheimer's Partnership, in conjunction with the Alzheimer's Association, Massachusetts/New Hampshire Chapter, is offering the opportunity for family caregivers to apply for the Care Assistance Program (CAP). This program provides matching funds for short term respite care to benefit people with Alzheimer's disease, or another dementia, and their family caregivers.

This opportunity will be offered within 20 communities of the greater South Shore region. Providing grants up to a maximum of \$300.00 per year for short-term respite care, the intention of the Care Assistance Program is to give care partners the much needed opportunity to replenish their energies through personal pursuits, health care, and family or social activities.

If you, or someone you know, is interested in learning more about and applying for the Care Assistance Program, please call the Alzheimer's Association's 24/7 Helpline at 800.272.3900. All applicants will be considered in the order in which they are received.

The Alzheimer's Association is dedicated to providing care and support for those affected by the disease, as well as advancing research into causes, treatments and cures. With headquarters in Waltham, and regional offices in Raynham, Springfield, and Worcester, MA, and Bedford NH, the Massachusetts/New Hampshire Chapter provides programs and services such as support groups, professional training, educational programs, care consultation, and a 24/7 Helpline at 800-272-3900. For more information visit alz.org/MANH.

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Elder Law



How Will You Pay for the \$15,000 Per Month Nursing Home? Take Action!

By Patrick J. Kelleher, Esq.

HANOVER - If you own a home with equity and are 65 years or older, time may be running out to take advantage of a crisis planning option, should you require long term care.

If you or your spouse became incapacitated, how would you pay for the \$15,000 per month nursing home? This question is on the minds of folks who attend our educational workshops each month at our learning center in Hanover. People are very concerned about the costs of long term care and the effect it has on themselves, their spouses, and their children. An average three-year-stay in a nursing home at the private pay rate of \$15,000 per month will cost the family a staggering \$540,000!

Can your family afford to pay over \$500,000 to the nursing home? The statistical data says that 70 percent of people 70 years of age and over will need some type of long term care assistance someday, whether it be in an assisted living facility or a nursing home. Many people think this will never happen to them, but it can, and it did happen to my dad. He always believed that he would never end up in a nursing home, but, unfortunately, he did, and he regretted it terribly in his final days. He felt that he let his family down. He spent his entire life working hard to protect the family, but he never took action to protect the family home from the nursing home (you can go to our website at elderlawcare.com to learn more about my dad's story).

At our workshops, people always ask, "Patrick, how do we protect our assets? We can't afford the \$15,000 per month nursing home!" Typically, there are three ways to pay. First, private pay \$15,000 per month out of your pocket. The second option is long term care insurance; however, most folks do not have long term care insurance because of the expense of annual premiums. The third option, and last resort for many people, is to apply for and qualify for MassHealth Medicaid benefits.

Applying for long term care benefits from the State is often the most common option. Without substantial wealth, seniors cannot afford to pay privately for a nursing home. For those who apply and can qualify, MassHealth Medicaid will pay the nursing home costs, but any assets that you retain control of such as the family home could be subject to a lien from the State. Would you rather give your house to your children or to the State?

How do you qualify for MassHealth Medicaid? You must qualify both medically and financially. To qualify medically, you must demonstrate that you require the kind of care that can only be provided in a nursing home. To qualify, financially, under current law, the nursing home spouse must have under \$2,000 in assets and the community spouse must have less than \$123,600 in assets. The family home and car are considered non-countable assets for eligibility purposes; however, MassHealth Medicaid can lien those assets.

Clients with assets above the limit can look to shelter those assets by placing them in a "Pooled Trust." The Pooled Trust is designed to allow seniors to financially qualify for MassHealth Medicaid while retaining the ability to afford hearing aids, transportation, companion services and other items that are important for quality of life but are not covered by MassHealth Medicaid. Unfortunately, the legislature here in Massachusetts is quickly looking to close the window on the pool trust planning option for folks 65 years of age and older. State officials feel that they can lessen the strain on the state budget by closing the pooled trust option.

What does this mean for you? It is more important than ever to preplan now. Due to the impending law change, the crisis planning strategy of the pooled trust will likely not be available in the very near future.

Who would you like to leave your home to? How would that make you feel? How can you learn more? Very simple, take action and call us today at (781) 871-7526 to reserve your seat for our next free educational elder law workshop! Call today, because seating is limited, and we fill up quickly.

About the Author

Patrick's mission in life is to help his clients and their families in a meaningful way with Estate Planning, Elder Law, Veterans and Special Needs Planning! For more information visit www.elderlawcare.com or call (781) 871-7526. ■



Are older adults at risk during the summer months?

By Nicole Long, MSW, LICSW

BROCKTON AND PLYMOUTH - The heat and sun can be dangerous for people of all ages, and cause heat-related illnesses and other health issues, such as vision problems. Here are some general tips to help ensure a safe, healthy and fun summer.

Stay hydrated - Older adults are more susceptible to dehydration because as the body ages, there is a decrease in its ability to conserve water. Drink plenty of cool water, clear juices, and other liquids that do not contain alcohol or caffeine.

Talk to your doctor - Check with your doctor to be sure any medications you are taking will not be affected by higher temperatures, especially if you do not have air-conditioning in your home.

Stay cool - Do not try to exercise or do a lot of activities (including household chores) when it is very hot and/or humid. Try to keep your home as cool as possible by closing window blinds, shades or curtains during the hottest time of day, and using an air-conditioner. If you do not have an air-conditioner, go somewhere that is air-conditioned. Read a book or magazine at the library, walk around in indoor malls, watch a movie at the theater, or meet your friends at the senior center.

Protect your eyes - Vision loss can be common among older adults, and too much exposure to the sun can irritate eyes and cause further damage. Wear UV-blocking sunglasses to protect your eyes from harmful ultraviolet (UV) rays and to help preserve your vision.

Use sunscreen and wear a hat - Everyone, young and old, should wear sunscreen with a sun protection factor (SPF) of 15 or higher when outdoors to protect against sunburn and reduce the risk of skin cancer. A wide-brimmed hat can also help protect your skin from the sun.

Outdoor activities - If you enjoy the outdoors, wear loose, light-colored clothing. Consider getting outdoors earlier in the morning or later in the evening when the sun is not at its peak.

Too much sun or heat can cause heat-related illnesses such as: heat cramps, which is painful tightening of muscles in your stomach, arms or legs; and heat exhaustion where you feel dizzy, nauseated, weak and thirsty and may sweat a lot or have a rapid pulse rate. If you experience any of these signs, find a cool place, rest and drink water. Contact your doctor if you do not feel better soon.

Heat stroke is a medical emergency. Signs of heat stroke include fainting, confusion, agitation, dry flushed skin, not sweating, changes in pulse to strong and rapid or slow and weak, and a rise in body temperature (to more than 104 degrees Fahrenheit). Seek immediate medical attention.

If you live alone, have a friend or relative call to check on you during a heat wave. A heat wave is a period of excessively hot weather, which may be accompanied by high humidity.

The summer is a wonderful time of the year. Be prepared.

About the Author

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

10 • July • 2018

Social Security Update



Three common ways your Social Security payment can grow after retirement

By Delia DeMello

You made the choice and now you are happily retired. You filed online for your Social Security benefits. They arrive each month in the correct amount exactly as expected. But, did you ever wonder if your Social Security check could increase?

Once you begin receiving benefits, there are three common ways benefit checks can increase: a cost of living adjustment (COLA); additional work; or an adjustment at full retirement age if you received reduced benefits and exceeded the earnings limit.

The COLA is the most commonly known increase for Social Security payments. We annually announce a COLA, and there's usually an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month. By law, federal benefit rates increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W). More than 66 million Americans saw a 2.0 percent increase in their Social Security and SSI benefits in 2018. For more information on the 2018 COLA, visit www.socialsecurity.gov/cola.

About the Author

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

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Great consignments and strong prices for Hingham auction house

By Patricia Abbate

HINGHAM - Scott McCulloch is gearing up for his next weekly auction. Held every Monday night at Broad Cove Hall on Rt. 3A in Hingham. In operation for more than 45 years, the family business was started by his parents, Norman and Judy McCulloch. The auction hall, a former ballroom and function hall, has been situated on the banks of the picturesque lake that flows out into Hingham Harbor since 1922, but has been headquarters for the McCulloch family's auction business since they purchased the building in the mid-1990s.

Fridays are always bustling at the auction hall, as that's when truckloads of consigned items arrive and are sorted, tagged, organized, and staged for optimal viewing and rapid-fire live sale on Monday night. Within three hours of the auction's 6 pm start, the hall will be empty again, with all items sold to the highest bidder. But times are changing many aspects of this family owned and operated enterprise. New technology, a red-hot real estate market, and a rapidly aging population that is actively downsizing, have created challenges and opportunities.

As McCulloch explains, "we built this place with middle-of-the-road working class fur-

niture and furnishings of the 1930s and '40s. Say your grandparents bought a dining room set in 1930 for \$350. After using it for 50 or 60 years, it was great to consign it to us and sell it for \$750 or even \$1,500. How terrific to make money on something you used for years!" But after the latest recession in 2008, things changed. "We were in a downward tail-spin," McCulloch laments, "we didn't know if we were going to hang on." But in the last seven months, he's seen a turn-around. "We've been getting great consignments and prices are strong. The phone is ringing off the hook, as folks are downsizing, and taking advantage of the booming housing market." But he notices that many younger people are "missing the boat. See that bedroom set over there? It's quality, made of real wood. If you're just starting out, you can buy that at auction for \$300-\$400. It's lasted 60 years, it's survived, it's not particle board, it won't fall apart. Then when you're ready, you can trade up—send it back to us and get something better. I don't think there is one piece of furniture in my house that was bought from a store—just estate sales, auctions, and yard sales."

McCulloch cautions downsizers not to rush



Auctioneers Norman and Judith McCulloch, founders of their family business, Broad Cove Auctions, Hingham. (courtesy photo)

to get rid of their "stuff" by loading up dumpsters or having it hauled off by junk removers.

"Don't pitch those vintage belongings from your attic or basement. Let someone do a walk-through, as you never know what has value." He also advises not to lock your items away in a storage container. He cites an instance where he sold off the contents of a storage unit for \$1,000, but the 28 years of annual storage fees far out-weighed the actual value. "I feel that auction is the best way to go when you're downsizing."

Technology has and continues to change the auction business. Today, McCulloch gets word

Cover Story: Auction...continued on p. 22

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Patrick J. Kelleher Esq.
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Peg's Picks



Proof of Life

Author: J.A. Jance

"Proof of Life" by J.A. Jance is a JP Beaumont novel where a seventy-two-year-old retired detective is hired to investigate the death of his longtime nemesis, Maxwell Cole. This seemingly easy death by arson turns into a deceptively complex case of murder, which is difficult to prove. Throughout the twists and turns of this mystery, JP and his wife are forced to take custody of a dog, which offers the reader some lighthearted laughter. Although this book is one of a series, this could be a stand-alone mystery. Grab a cup of coffee and enjoy!

Peg is a member of a long-standing South Shore book club.



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Welcome Summer! The Summer Solstice was celebrated with an outing on Boston Harbor for senior services professionals. Hosted by the Senior Service Network of Boston South and 5 Score and So Much More, the event was sponsored by Atria Senior Living, Amazing Grace Private Home Care, and Old Colony Hospice & Palliative Care. Enjoying the ocean breeze above are (from left), Doreen Coggashell, Director of Community Relations, Hahn Home Health Care, Inc.; Carolyn Walsh, Certified Geriatric Care Manager, Senior Steps; Carol Corio, Community Relations Liaison, Old Colony Hospice & Palliative Care; and Grace Doherty, Community Relations Coordinator, Senior Helpers.

As the World Churns

Ice cream cones were invented at the St. Louis 1904 World's Fair by concessions vendors as a way for people to eat ice cream easily while at the fair.

New Zealand consumes more ice cream per capita than any other country, with an average of 7.5 gallons per person per year. The US is second, with an average of 5.5 gallons per person per year. *That's 44 pints per person!*

U.S. Most popular flavors:

#1: Vanilla #2: Chocolate #3: Cookies N' Cream #4: Mint Chocolate Chip
#5: Chocolate Chip Cookie Dough #6: Buttered Pecan

#7: Cookie Dough #8: Strawberry #9: Moose Tracks #10: Neapolitan
Interesting fact: For the last 4 years, Ben & Jerry's top flavor has been "Half Baked" -- Chocolate and Vanilla Ice Cream with Chocolate Chip Cookie Dough and Chocolate Fudge Brownie mixed in. Vanilla did not make their top 10 list at all!

Source: Ben & Jerry's; International Dairy Foods Assoc.

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July 1: Michele Pecoraro, Executive Director, Plymouth 400

Learn what's happening as the country gets ready to celebrate an anniversary of national and international significance, the 400th anniversary of the Mayflower voyage and the founding of Plymouth Colony.



July 8: Christina Harrington, Holistic Health Coach and Nutritionist

Learn how to regain your health and balance with helpful information from Christina Harrington.



July 15: P.K. Norton, Author

Local author P.K. Norton has just released her second novel, *Drop Dead*, to rave reviews. Tune in to learn more about the author and this new thriller, out in time for your summer reading!



July 22: Patrick Kelleher, Esq.

Elder Law Attorney Patrick Kelleher's mission is to help his clients and their families in a meaningful way with Estate Planning, Elder Law, Veterans, and Special Needs Planning.

Tune in to learn how to take action with your estate plan!

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7th Annual Bass & Blue Tournament: July 12-15

PLYMOUTH - The 7th Annual 2018 Bass & Blue Tournament is a fun-filled weekend of family-friendly competition and events! Events will take place from Thursday, July 12th to Sunday July 15th in America's Hometown - Plymouth!



This year is bigger and better than ever, with a grand prize of \$1,000 on the line! All proceeds support the events and programs of the 400th anniversary of the Mayflower voyage and founding of Plymouth Colony.

Thursday, July 12, 6-9pm: Captains & Crew Kickoff Event & Dinner:

The weekend will kick off with the Captains & Crew Kickoff Event & Dinner on Thursday, July 12th from 6-9pm at Cordage Commerce Park & Marina.

Enjoy a delicious dinner by Alden Park, enter to win fantastic prizes from our sponsors and local businesses at our huge raffle, and place your bid to win the grand prize at our live auction.

Kids will love meeting Barnicle & Husk, stars of the book of the same name, at a reception just for kids. More details to be announced.

Tickets for the Captains & Crew Kickoff & Dinner are \$45 for adults and \$15 for youth. Children 5 and under are FREE. Tickets will be available soon!

Saturday-Sunday, July 14-15: Bass & Blue Fishing Tournament:

The Bass and Blue Tournament will take place on Saturday-Sunday, July 14-15 and is open to all ages. You can fish in any Massachusetts waters, on or off shore, but you must bring your catch to the weigh-in station located at Cordage Park Pier in North Plymouth. Prize categories will be awarded based on age and type of fish (bass or blues), with the top adult prizes of \$1,000 for the largest bass, and \$300 for the largest bluefish. Prizes will be awarded at the Bass & Blue Awards Ceremony on Sunday, July 15th at 4pm.

For more information please visit: <https://plymouth400inc.org/bassandblue2018>

Crossword Puzzle Corner

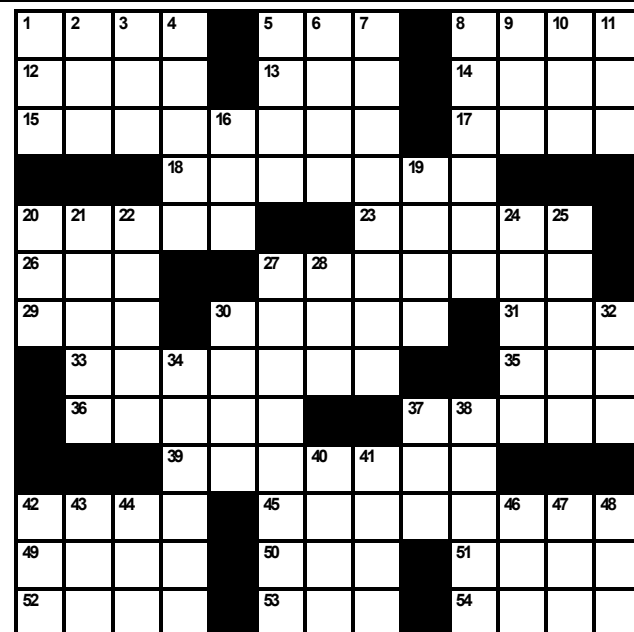
answers on page 22

Across

- 1 Mice catchers
- 5 "Yay, team!"
- 8 Queen of the Olympian gods
- 12 James Brown's "I ___ Good"
- 13 Andes plant
- 14 A bad sign
- 15 Highest level, of a hotel (2 words)
- 17 Sack
- 18 Determined
- 20 Edict of a Russian tsar
- 23 Subarctic evergreen forests
- 26 Kind of cross
- 27 Moon holes
- 29 Go off track
- 30 Gets into harmony with
- 31 In other words
- 33 Ousted Egyptian ruler
- 35 Sunday seat
- 36 Italian violin maker
- 37 Mozart contemporary
- 39 Swedish astronomer who devised the centigrade thermometer
- 42 Mexican currency
- 45 A venture that involves great risk but promises great rewards (2 words)
- 49 Distinctive style
- 50 Type
- 51 International money
- 52 Rock band equipment
- 53 Not forthright
- 54 Minor

Down

- 1 Not where it should be
- 2 Chinese dynasty
- 3 Bulgarian cash
- 4 Arctic transport
- 5 Military training org., for short
- 6 Healthy berry
- 7 Army rations
- 8 Sweatshirt with a cap
- 9 Grounded bird
- 10 Matter in the law



- 11 Red army member
- 16 Scope out
- 19 Chows down
- 20 Southwest native
- 21 Destiny
- 22 Gold
- 24 Having the taste of a certain fruit
- 25 Set, as a price
- 27 Alphabet derived from the Greek alphabet and used for writing Slavic languages
- 28 Genetic letters
- 30 Fill
- 32 Barley beard
- 34 Streaky rashers
- 37 Embrace
- 38 Plus
- 40 Going alone
- 41 Very dark
- 42 Legume
- 43 Freddy Krueger's street
- 44 Tree juice
- 46 Tint of color
- 47 Profitable rock
- 48 A heap

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Activities Hostess Team seeks volunteers

MARSHFIELD - The Marshfield Council on Aging is looking for volunteers to join their team of Activities Hostesses to assist with classes/events that provide refreshments for their Council on Aging members. Food Service and Kitchen Experience helpful. For more details, contact Donna Weinberg, Project Coordinator for Volunteers, at the Senior Center/Council on Aging, 230 Webster Street, Marshfield, MA 02050, (781) 834-5581, X 20.

Caregiver Support Group

AVON-The Avon Council on Aging has a Caregiver Support group meeting for anyone who is caring for someone with memory loss. The group meets at the Avon Senior Center, 65 East Main Street on the second Thursday of every month from 6:00 PM to 7:30 PM. The next meeting is July 12, 2018. If you have any questions, call 508-559-0060. <http://www.avon-ma.gov/council-on-aging>.

Aging in Place continued from page 3

risk and resulted in the broken hip.

Decades of patient data and profiling now tell us we need to manage 144 safety risks in the home. Additionally, there are 7 medical conditions we need to monitor to avoid future problems, 13 basic needs that must be met to remain independent and autonomous, and 17 issues that have to be monitored to avoid caregiver burnout. These are a lot of areas to keep an eye on and tuned up, but all very doable in removing the unexpected speedbumps, potholes, and sinkholes on your journey.

From my perspective the desire to Age in Place can be smartly managed, and with the proper planning, should make you totally optimistic and confident about your future.

Our journeys may not be what we initially thought they would be but we can make them on our own terms. Right now in my industry, I am seeing the stunning combustion of science and support. Our proprietary Life Profile Evaluation is now available to help isolate potential risk factors, while suggesting precise recommendations to mitigate or remove them. Together we can support your success - the outcome of a safe, satisfying, independent, and engaged lifestyle.

This is certainly my idea of an excellent journey for Aging Successfully in Place. Safe travels.

About the Author

Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts: first by delivering an exceptional home-care experience in a combination of highly trained and high-touch caregivers; and secondly by becoming a significant connection for elders to resources and services in the 75 communities his company serves. www.SeniorHelpers.com/SouthShoreMA Call: 781-421-3123.■

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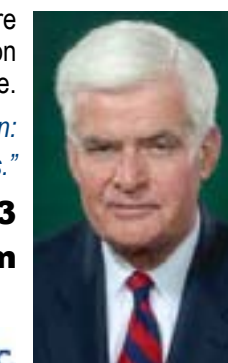
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South Shore Happenings



Man of La Mancha: July 7-29

Boston celebrity Scott Wahle featured in dual role of Don Quixote / Cervantes

PLYMOUTH - Americana Theatre Company (ATC), Plymouth's professional theatre company, presents the musical theatre classic Man of La Mancha, starring Boston television personality Scott Wahle in the dual role of Don Quixote/Cervantes, from July 7 through 29, with performances weekly from Thursday through Sunday, at Spire Center for Performing Arts, 25 ½ Court Street, Plymouth. Man of La Mancha is written by Dale Wasserman, with music by Mitch Leigh and lyrics by Joe Darion. The production is directed by Michael Kirkland, with music direction by Nancy Sparklin.

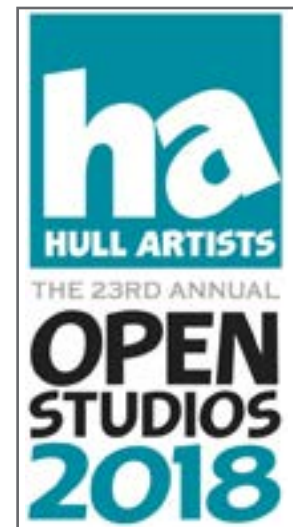
Inspired by Miguel de Cervantes' 17th century masterpiece Don Quixote, Man of La Mancha is one of the most celebrated musicals in Broadway history. Powerful, brutal, hilarious, and heartbreaking, Man of La Mancha celebrates the perseverance of a dying old man who refuses to relinquish his ideals or his passion. The illustrious score of memorable songs includes "The Impossible Dream," "I, Don Quixote," "Dulcinea," "I Really Like Him," "Little Bird," and "To Each His Dulcinea."

"I've been blessed with the opportunity to play many of the great musical theatre roles written for men over the years," said Wahle. "Quixote has been on my bucket list for a long time. It's a beautifully written musical with a timeless story. I'm thrilled to tackle this iconic role with Americana Theatre Company."

Wahle is recognized as a long-time figure on WBZ-TV, where he covered Boston's great sports teams for many years before moving to Channel 4's morning news programming as anchor for a decade. He is equally familiar for his work on the region's theatre stages. His company Wahle Communications focuses on memorable story telling for companies, charities, and individuals.

Other principal roles in the cast include stage and screen actor Bethany Lauren James as Aldonza, Ruben Navarro as Sancho Panza, Derek Martin as The Padre, David Friday as The Innkeeper, Jesse Sullivan as Dr. Carrasco, Caitlyn Skinner as Antonia, Jennifer Martin as Fermina, Allyson Lynch as Maria, the Innkeeper's Wife, Erin Friday as The Housekeeper, and Brian Kenerson as The Barber.

Tickets for Man of La Mancha are \$35 general admission, \$30 for students and seniors. Evening performances begin at 7 pm, Sunday matinees are held at 2 pm. For tickets to Man of La Mancha, or more information about Americana Theatre Company, visit www.americanatheatre.org, or call 508-591-0282. Advance ticket purchases are recommended, as seating is limited to capacity. Plymouth Center for the Arts is handicap accessible, and public parking is available street side and in nearby public lots.



23rd Artists Open Studios

Weekends: July 7-8 and August 18-19

HULL - Since 1995, members of Hull Artists have been opening their studio doors to Hull and surrounding communities, where you may view and purchase wonderful pieces of artwork, photography, and finely made craft items.

This year, more than 40 participating artists will open their studio doors on the weekends of July 7 -8, and August 18-19, from 10 am until 4 pm each day.

Open Studios Tours are free and children are welcome. The artists enjoy showing their work to the publics and engaging and educating visitors about various techniques and media.

Brochures are available throughout the town of Hull at various businesses, and at their Gallery Nantasket, located at 121 Nantasket Ave., in the Ocean Park Condominium retail shops. You may also download a brochure and map of the studios at www.HullArtists.com.



Ride the free trolley along Nantasket Beach

HULL - Are you visiting Hull this summer? If so, take advantage of the old-fashioned trolley that operates every weekend this summer, from 9 am until 7 pm, all free of charge.

The "Hull O Trolley" will make seven "loops" of the 7-mile long peninsula each Saturday and Sunday, from the ferry terminal at Pemberton Point to the first parking lot entrance on Nantasket Beach. A trolley route will be followed, but passengers may also wave down the trolley along the route.

The Hull O Trolley carries up to 28 passengers and is wheelchair accessible. Volunteer tour guides are also being recruited to make the ride more enjoyable with the addition of an interesting and entertaining historical narrative.

This new free service was made possible by a grant from a Massachusetts Travel and Tourism secured by State Senator Patrick O'Connor, and is operated by the Hull Nantasket Chamber of Commerce. Chamber President Patricia Abbate notes that, "Hull has so much to offer during the summer for visitors and residents alike. We are thrilled to welcome this new mode of free transportation to the community."

Upcoming events include a **Vintage Weekend at the historic Paragon Carousel** (July 21-22), and the **Hull Lifesaving Museum's annual Harbor Illumination** on July 28. Check out the newly refurbished "Paragon Boardwalk" where you'll find a new beer hall, great entertainment and shops, mini-golf, and the return of Fascination. And every Sunday, 2-4pm, enjoy live music at the Bernie King Pavillion, on Nantasket Beach. For more information about the trolley, a route map, and events, visit www.HullChamber.com. Also, please visit: www.ParagonCarousel.com; www.HullLifesavingMuseum.com; and www.ParagonBoardwalk.com. Enjoy summer!

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South Shore Happenings



Senior Services Professionals CEU Programs

Annual CEU Networking Conference: Sept.13

RANDOLPH- SAVE THE DATE! The annual Senior Services Networking Conference is scheduled for Thursday, September 13, and will be held at Lombardo's, Randolph. This one-day professional conference includes accredited CE programs, informative exhibits, a delicious lunch, and networking with peers and industry representatives. Discharge planners, case managers, social workers, nursing home administrators, council on aging directors, and nurses from all work settings are invited to attend. For more information please call 508-202-212-4862 or email info@southshoresenior.com.



Summertime Celebrating

Summertime and the living is easy! Sunrise at Cohasset recently celebrated its 20th anniversary with a festive Margarita Party held on their stately wrap-around porch. Pictured in the photo at bottom left at the celebration are (from left), Denise Chuckran, LCSW, Senior Account Manager, Caregiver Homes; Susan Gregorio, Director of Sales for Sunrise at Cohasset; and Lea Goddard, Executive Director for Sunrise at Cohasset. Congratulations!

A professional networking Summer Kick-Off party was held at Allerton House at Harbor Park in Hingham, complete with live music. Pictured at the event in the top left photo are (from left), Carol Taylor, Director of Sales for Allerton House; Linda Chuckran, Director of Community Relations for Welch Senior Living; and Laurie Tranchell, Program Director at Allerton House. Also enjoying the party pictured in top right photo (from left) are, Janet LaBerge, Owner of Dirty Deeds Done Dirt Cheap; Harrison Stebbins, Owner of Amazing Grace Private Home Care in Weymouth; and Ginny Polio, Owner of Your Elder Services (senior concierge services) in Braintree.

The Company Theatre presents...



NORWELL - The award-winning Company Theatre kicks off its 40th anniversary celebration as the South Shore's professional theatre with the classic, Tony Award® winning musical Ragtime, with performances from **July 27 through August 19**, at The Company Theatre Center for Performing Arts, 30 Accord Park Drive, Norwell. Ragtime book is by Terrence McNally, lyrics by Lynn Ahrens, and music by Stephen Flaherty. The show is directed by Zoe Bradford and Jordie Saucerman, with music direction by Steve Bass and choreography by Sally Forrest.

During opening weekend, The Company Theatre hosts a special Ragtime VIP Night on Saturday, July 28, 6:30 pm. Attendees enjoy a cocktail reception with The Company Theatre's founders as well as VIP seating at a 7:30 pm performance of Ragtime. Tickets to the all-inclusive night are \$100, all proceeds benefit the Company Theatre's 40th Anniversary Legacy Fund, established to ensure the accessibility of high quality theatre performance and education at The Company Theatre for the next forty years. \$60 of each ticket purchased is tax deductible. For a complete performance schedule or to order tickets, please visit www.companytheatre.com.

For more news and information, visit us on the web at www.southshoresenior.com • 19



ASK THE HIPPIE

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

By Phyllis DeLaricheliere, MS

The Horton Hears a Who Syndrome

WEYMOUTH - Dementia is defined as “a chronic or persistent disorder of the mental processes caused by brain disease or injury and marked by memory disorders, personality changes, and impaired reasoning.”¹ This is a difficult diagnosis for both the patient and family. However, within the definition it does not state that the person is no longer a person: That they don't feel, want, hunger, need, or love. “We are here, we are here, we are here,” is an appropriate line from Dr. Seuss². Although brain function is impaired and memory compromised, they are still our loved ones, with an inner vibrancy that is crying to be released.

Let's challenge your thinking here. Are you one of many who are mourning the loss of a loved one well before they have passed on? Think of this time as NOT the longest goodbye, but rather, a chance to say HELLO to another side of your loved one. It's a chance to explore with them, this new world they have entered. To boldly go where no person has gone before... an adventure. How grateful should we be that we can still feel their hands in ours, kiss their cheek, look into their eyes. Yet, is it so important that they remember our names or even who we are? Our love and memories of them and about them, can come across through our spirit and attitude and fill them with such good feelings. No credit should be necessary, just the knowledge that you did that for them.

As Dr. Seuss intently expressed “Don't give up! I believe in you all. A person's a person no matter how small!”

So in the spirit of Horton, and from my HIPPIE side, I leave you these words to use as a guide:

We are all only people doing the best that we can.

We should all live, laugh, and love,
every single human.

For we all have a journey that is so undefined,
Life deals some a tough turn or a cross over the line.

But the inner person we are will never change,
Even when disease causes our life to rearrange.

For the child within us always lives on,
He never has left us and will never be gone.

So if we truly look inside of each one of us,
We will see the inner spirit child, arms open in trust.

You who can remember must never forget,
The person you look at, is the person you met.

So dementia or not, people should never be banned,
For we are all only people,
doing the best that we
can.



If you have a question, or want to suggest a topic....please email me at knowyourhippie@gmail.com.

¹ 2017: Medical Dictionary; ² 1954: Dr. Seuss, Horton Hears a Who.

About the Author

Phyllis DeLaricheliere, MS, is a Project Manager for Fairing Way, a 55+ Independent Living Retirement Community at Union Point located in Weymouth, MA. She has made a career working with seniors for over 20 years. She is a sought-after speaker/educator and travels all over New England delivering her HIPPIE message. Contact Fairing Way – www.fairingway.org or call at 781-660-5000

An estimated 5.7 million Americans of all ages are living with Alzheimer's dementia in 2018. This number includes an estimated 5.5 million people age 65 and older and approximately 200,000 individuals under age 65 who have younger-onset Alzheimer's. Today, someone in the United States develops Alzheimer's every 65 seconds.

(From Alzheimer's Association)



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Dare to Downsize!



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

By Randy Veraguas

NORTH QUINCY - By now most of you reading this have probably witnessed 2018's Independence Day pass. And if you're reading this, chances are you've probably downsized at least once in your life. How did it go? Did you feel dependent on others to make it a smooth transition or did you feel independent and able? If you needed help, were you able to choose the help you wanted and did you get the best bang for your buck? This month's Dare to Downsize article is focused on positive psychology.

People keep saying downsize is a bad word and we should say right size. Well I say that's ridiculous. Downsizing can be a fantastically positive word if we choose to look at it like that. Enjoying a downsize transition can be really fun and it all depends on our frame of mind. Does it cost a lot of money to change your frame of mind you wonder? Absolutely not. It's free! Do I need to see a psychologist for this? Absolutely not! We all have the power to choose happiness. It's totally up to you to see the good and focus on the positives about downsizing.

Think about the good things that came out of your move. Even if something bad happened, how was it resolved? Have you made new friends in your new place? Did you keep the old you have? You have the freedom to do just that!

My father, Dr. William Zella, likes to tell this story:

A guy asks a wise man, “Is XYZ town any good?” The wise man replies, “Well, first tell me about the town you live in.” The guy says his town stinks and is full of jerks. The wise man sadly laments, “Unfortunately you will also find that XYZ town is also filled with jerks and stinks.” The guy shuffles away.

Then another person skips up to the wise man and asks the same question. Again, the wise man replies wanting to know about that person's current town. That person pipes, “Oh the town I'm in is lovely and is filled with joyous people!” So now the wise man, talking about the same town he just said was going to be stinky and filled with jerks, says just the opposite to this person. “It's a lovely town, just like yours!” You see, most likely if you focus and see the good in one place, you're going to focus and see the good in all places...and vice versa.

Just because you downsize doesn't mean you are simply losing space... focus on the good! You are gaining quite a bit as well. You are gaining new experiences. You are gaining more free time and more discretionary income since you aren't doing chores anymore and you don't have all the maintenance expense of a big home. I'm repeating myself here but it's so important to stress.

So happy Fourth of July! Let's enjoy our freedom and Independence and whether you are going from an apartment to an assisted living community, or a castle to a mansion, I hope wherever you end up you will be able to feel independent and Strong and FREE and most of all happy.

About the Author

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



Are you considering a Complementary or Alternative Therapy?

By Cora Fonner-Schrader

Individuals who seek and utilize Complementary, Alternative, and Holistic services are looking for a different approach to their care management, other than what traditional (conventional) medicine provides. In truth, health and wellness are not one-size-fits-all, and in fact, healing comes in many different forms.

Health and Wellness Consumers want their care to be more personalized and unique; customized to their specific needs. They want to incorporate treatments familiar and comfortable to them, non-invasive, and/or “natural.” Complementary, Alternative, and Holistic services fit this particular focus nicely. As more patients share their experiences and outcomes, the popularity of these therapies and services continues to expand.

More deeply, consider the notion that “health care policy usually reflects public opinion.”¹ According to the National Institute of Health (NIH), The Institute of Medicine (IOM) believes that health care management decision making should be a combined effort of both the provider and the patient but with the patient being viewed as in control. This philosophy encourages patients to become empowered in choosing the best options that fit their lifestyle, needs, and preferences.² Research, trends, and statistics reflect that a growing number of patients prefer to incorporate CAM (Complementary Alternative Medicine) and Holistic services into their care management.

The patient experience is also a key factor in why health and wellness consumers seek alternative measures. If the positive outcomes were not occurring, there would be no incentive for individuals to change their mindset and/or take action. According to the literature, Complementary, Alternative, and Holistic methods are used for pain management, muscle and joint stiffness, insomnia, depression, anxiety, strength and balance as well as general health and wellness.³ The statistical data provided by the NCCAM (National Center for Complementary and Integrative Health) indicates that health and wellness consumers are spending out of pocket approximately 33.9 billion dollars annually.⁴

This out of pocket spending data supports the notion and position that health and wellness consumers see true value in the use of Complementary, Alternative, and Holistic therapies and services.

Each user of CAM has their own reason for “why” they chose Complementary, Alternative, and Holistic approaches added to their health and wellness care. What is your “why?”

About the Author

Cora Fonner-Schrader is co-founder of CamCare, an innovative Member Benefit Reimbursement Program that works as a supplement to healthcare insurance plans for Complementary Alternative Medicine (CAM) and holistic approaches. CamCare is committed to providing consumers with the choices, access, and a ordability to Complementary Alternative Care. Learn more at CamCare.org.

References: 1 Sultz, H., & Young, K. (1999). Health care USA: Understanding its organization and delivery (2nd ed.). Gaithersburg, Md.: Aspen. 2 NIH (2005). Complementary and alternative medicine in the United States. (2005). Washington, D.C.: National Academies Press. 3 Phalen, K. (1998). Integrative medicine achieving wellness through the best of Eastern and Western medical practices. Boston, MA: Journey Editions. 4 NCCAM (2011, December 22). Downloadable Graphics on CAM Costs in the United States. Retrieved October 22, 2014, from http://nccam.nih.gov/news/camstats/costs/graphics.htm. ■

The Paragon Carousel: Old-fashioned fun for all ages! Special events this month!

Friday Morning Story Times (July 6, 13, 20, 27) *The Princess is In!* Friday Morning Story Times begin on July 6th at 10:30 am. Your little prince or princess will have a ball listening to stories read by a different story time princess or character each week.

Youth Talent Showcase (July 11, 18, 25) The Paragon Carousel will host local high school and college-aged musicians, bands, and performers every Wednesday evening starting July 11th at 7:00 p.m. Enjoy the ocean breeze, an ice cream treat, and the talented performances outside on the patio.

Vintage Weekend (July 21-22)

Vintage fun for the young...and the young at heart! The 1920s will “roar” again as the Boston Tweed Outing Club and the Boston Vintage Society picnic and promenade on the Paragon Carousel lawn. Take a spin on the antique carousel, play croquet, badminton and more. To help travel back in time, the Diamond Jubilee Gavioli Carousel Fairground Organ will be on hand to play. All events are free and open to the public. For more information: www.paragoncarousel.com

The Paragon Carousel, 205 Nantasket Ave., Hull, MA, has been spinning on the shores of Nantasket Beach for 90 years!



Memories. With mother Judy looking on, Scott McCulloch's memories of past special occasions and happy business events are triggered. Framed photo collages of family and friends line the walls of the auction hall entry way.

Have you attended a Broad Cove Hall Monday night auction? Here's what to expect!

The auction is open to the public. You may preview the auction items on the day of the auction (Monday), starting at 9 am. In order to bid on an item, please register at the front desk and you will be assigned a bid number. Bidding begins at 6 PM. You can place a bid, grab a snack, or just enjoy the entertainment. There is ample parking available. To preview the auction items online, visit www.broadcoveauctions.com and click on the button in the "View Our Latest Items!" column. Enjoy the spirited bidding and have fun!

COVER STORY: Auction...*continued from p. 12*

out about his weekly and specialty auctions with photos of items going on the auction block via online platforms, such as AuctionZip.com.

McCulloch welcomes a loyal group of attendees every Monday night, but always notices a few new faces in the crowd. "We've been here a long time and have worked with hundreds and hundreds of families all over the south shore and New England, so it still surprises me when someone says they just found out about us," he says with a smile.

McCulloch also has a deep philanthropic side, as he frequently participates in charitable auction fundraisers. His next big event will be held on August 25 during the 151st Marshfield Fair, as he will help raise funds for the 4-H Club.

McCulloch takes pride in making the most possible money for his clients' items, including raising funds for charity. "I want them to say that Scott can sell anything from soup to nuts. He can sell an \$80,000 antique highboy chest or a \$300 table." McCulloch is now planning to complement his weekly auctions with specialty online auctions several times a year. "This will give your valuable family heirloom items the broadest possible audience with lots of attention from a varied and interested pool of online bidders, so I see only an upside to this."

McCulloch has come a long way since he first tagged along with his dad, Norman, on pre-dawn jaunts to flea markets and antique shows. "It's in my blood," he says. Even though McCulloch was in the restaurant business after college for 16 years, he always worked in the family auction and antiques business and eventually took over as lead auctioneer every Monday night from his Dad. But Norm would always be there by his

Here's What's Hot!

Auctions trends and fads come and go. According to Auctioneer Scott McCulloch, here's what's hot now:

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Although dark furniture has not been popular for many years, its popularity is on the upswing, as it is now fashionable to paint over the dark wood to fit in with today's more modern, light and fresh colors and designs. What's in your attic?

side, still very active in the business. McCulloch's mother, Judy, ran the office and book-keeping aspects of the business for years, until she developed memory loss issues. Now his wife, Bonnie, has taken over that job.

Back in December 2016, Norm McCulloch passed away suddenly, a devastating and unexpected loss for the family and community. McCulloch recalls leaving the hospital that day, "I was thinking of myself, how could I possibly get along without my Dad? Then I realized that I had to take care of my Mom, and things changed. She is with my every day. I pick her up and she goes on calls with me. Monday is her favorite day, as she has a ball greeting and spending time with everyone at the auction. This is an awesome business." ■

**Downsizing? Have items to sell?
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Did You Know?

Global auction sales grew 25% to \$11.21 billion in 2017, according to a report by ArtTactic, the marketing analysis firm. The publicly available figures suggest the auction market is in full recovery after slumping by almost a third between 2014 and 2016.

**CROSSWORD PUZZLE ANSWERS
FROM PAGE 16**

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& Concessions*

CAREGIVER SUPPORT GROUP

Tuesday, July 24 | 10:30 a.m. – 12 p.m.

Refreshments will be served.

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