

SOUTH SHORE & METRO WEST SENIOR NEWS



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Summertime and the Living Was Easy

A Baby Boomer Looks Back

By Marie Fricker



Cover story on page 14



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Alzheimer’s Family Support Center offers annual free teleconference professionals and caregivers



BREWSTER, MA – “It’s a fallacy to think that until there’s a cure for Alzheimer’s, there’s nothing that can be done – there is so much more we can all do,” says Dr. Molly Perdue, co-founder and Executive Director of the Alzheimer’s Family Support Center of Cape Cod (AFSC). “Most importantly, we can learn skills and techniques that reduce the stress of dementia caregiving for both professional and family caregivers.”

Towards this end, the AFSC is offering a free live online conference on Friday, August 20th, from 8:30 a.m. – 4:00 p.m. entitled “Getting To Yes: A Pragmatic Approach to Dementia Care”. This Annual John Levin Memorial Conference features renowned national trainer Teepa Snow, MS (Master of Science), OTR/L (Occupational Therapist, Registered and Licensed), FAOTA (Fellow of the American Occupational Therapy Association). She is well-known in the health-care community as an innovator and extraordinarily interactive speaker. There is NO CHARGE to attend this live videoconference.

Snow will present pragmatic strategies for managing the care of adults with dementia. This live videoconference is intended for persons employed in memory care, skilled nursing facil-

ities, and adult day programs, as well as family and in-home caregivers and others involved in the care of adults living with dementia.

Conference topics to include: Sorting Out the Three D’s: Delirium, Depression, and Dementia; Changing Resistance to Care to Participation in Care; Why Do They Do That? Understanding Symptoms and Situations of Dementia; Dealing with Distress: Using Empathy and Support; Improving Your Hands-On Skills for Providing Care. A special panel discussion on Alzheimer’s & the Arts will take place during the lunch hour.

Five continuing education credits (CEs) have been approved for: Nurses, Psychologists, Social Workers, Licensed Marriage & Family Therapists/Licensed Mental Health Counselors/Licensed Professional Counselors, Activity Directors, CDP, CDCM, and CADDCTs. For information about obtaining CE’s for this event, please email us at info@capecodalz.org

All attendees MUST be registered to attend this FREE event. To register, copy and paste into browser: <https://www.eventbrite.com/e/getting-to-yes-a-pragmatic-approach-to-successful-dementia-care-tickets152925992761> QUESTIONS? Or call (508) 896-5170, or email info@capecodalz.org

In alignment with the AFSC’s motto “Until

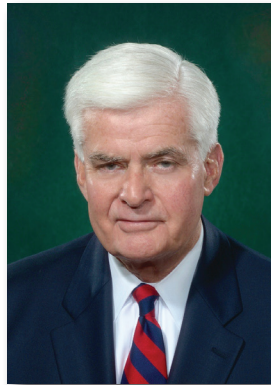
There’s A Cure. There’s Community”, this conference is offered free of charge due to the generous support of many individual donors and the following business partners:

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Created by caregivers, the Alzheimer’s Family Support Center is an independent 501(c)3 non-profit that provides free support referrals, education and social connection services for the Cape’s Alzheimer’s/dementia community. For more information, please contact Melanie Braverman at (508) 896-5170 or email at support@capecodalz.org.

HOME EQUITY WEALTH MANAGEMENT

Record Setting Home Values – A Godsend to Savvy Seniors Who Want to Age in Place



By George Downey

BRAINTREE - The combination of the historic rise in home values in 2021 coupled with record low interest rates has significantly increased the financial benefits that reverse mortgages provide for senior home owners.

Often disparaged and misconstrued, the HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage was created to help aging home owners utilize a portion of their home equity (housing wealth) to increase financial security. The HECM terms, uniquely designed to bolster retirement finances, are often misunderstood and thought to be inappropriate. That is changing as more financial advisors and homeowners are enlightened and learn the facts.



Ideal market conditions empower senior homeowners with the ability to lock in historic home values and increase financial security without selling or moving. Photo credit: istock.com/PanuwatDangsungnoen

REVERSE MORTGAGE FACTS VS. FICTION	
FICTION	FACT
Bank owns the home - borrowers must transfer title to the lender	Borrowers never give up ownership
Loan of last resort - only suitable for those who are desperate or not eligible for traditional financing.	A valuable financial resource to increase access to cash and extend retirement security without monthly payment obligations.
Home must be owned free and clear to be eligible	Most borrowers use proceeds to pay off existing mortgages and eliminate payment obligations
Loan costs are significantly higher - lenders charge excessive fees	FHA regulates costs, which include standard loan costs + FHA insurance premiums. Lenders cannot charge excessive fees.
If the loan balance grows to exceed the home value, the borrower or the estate is liable for the difference	Reverse mortgages are non-recourse loans - neither the borrower or the estate will ever owe more than the property value at the time of repayment.
Funding can be reduced or frozen if/when financial or real estate markets decline.	Access to funds and loan terms are guaranteed by FHA insurance - can never be changed as long as loan remains in good standing

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

• Living in the property as primary residence

To Learn More

While a reverse mortgage offers valuable and distinctive benefits, it is not suitable for everyone. To determine if one could be a good fit, consult a Certified Reverse Mortgage Professional (CRMP). Extensive information about reverse mortgages and a list of CRMPs is available at www.ReverseMortgage.org, the website of the National Reverse Mortgage Lenders Association, Washington, DC.

About the Author. *George Downey CRMP (NMLS 10239) is the founder of Harbor Mortgage Solutions, Inc., Braintree, MA, a mortgage broker licensed in Massachusetts (MB 2846), Rhode Island (20041821LB), NMLS #2846. Questions and comments are welcome. Mr. Downey can be reached at (781) 843-5553, or email: GDowney@HarborMortgage.com*

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Aging with Sass & Class

By Loretta LaRoche

Think about all the times in your life you've berated yourself for doing something wrong? I bet that most of those instances weren't particularly serious, that is, they weren't life-threatening or particularly harmful to anyone, but the level of self-flagellation was brutal. Many of us just seem to be heavily invested in beating ourselves up and feeling guilty about everything. That's why they call guilt "the gift that keeps on giving."

It's important to realize that some guilt is useful; after all, it helps form a conscience. Guilt is helpful in stopping us from being unethical in our business relationships or mean-spirited toward those we love. But leaving dishes in the sink or not making the beds doesn't fall into the same category. Ruminating over such mundane situations accomplishes nothing. Unless, of course, they create an Academy Award for the most guilt, then at least we'd have something to put on our mantle.

Think for a moment of the hundreds of different ways you make yourself feel bad throughout the day. Trust me, I've done it more than most. I learned this dynamic well. I had great teachers, starting with my grandmother, who used to wear black all the time, just in case somebody died.

Trying to lose weight always elicits major self-flagellation. I usually start well in advance of the actual process of shedding pounds by spending a few months torturing myself with how awful I look and continually asking myself, "How did this happen?" The answer is obvious..I ate too much. But that doesn't seem to quiet the monster of self-loathing that many of us are familiar with.

My voices continue in an inspired chorus: "You're getting older, what do you expect? What happened to that 24 inch waist, now it's your thigh measurement, isn't it? I wonder what year you'll fit into that size six you used to wear? Maybe they can put it on you when you're dead." Then when I'm actually invested in some type of program, the voices remind me that I didn't exercise enough, even if I ran a 27 mile marathon; or that I just finished eating a meal consisting of a lettuce leaf washed down with a bottle of water.

Similarly, my friend Shirley always talks about how she stays late at work to catch up, even though her overtime is starting to exceed the amount of hours she was actually hired to work. In some ways this drama gives us a form of negative validation, but it saps our energy and devours our spirit. If Shirley spent the same amount of time on the task at hand she would probably go home early. And if I walked as much as I talked about losing weight I might be thinner. If we could spend more time being aware of our thoughts, we just might be able to stop beating ourselves up.

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

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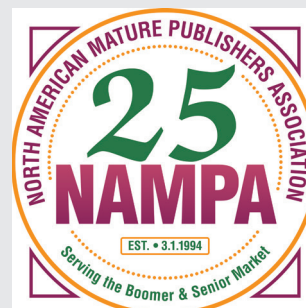
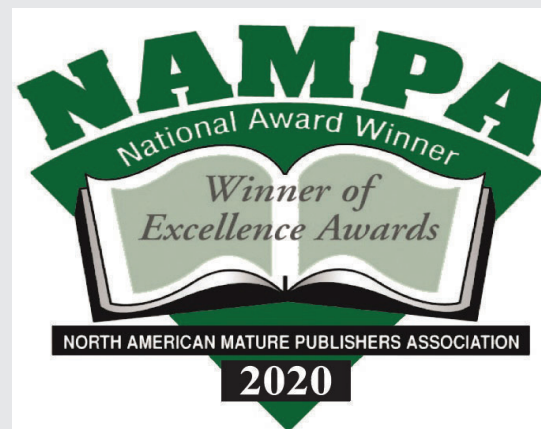
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Elder Law & Estate Planning

Irrevocable Life Insurance Trusts – a Great Tool to Avoid State Estate Tax!



By Patrick J. Kelleher, Esq.
ElderLawCare.com

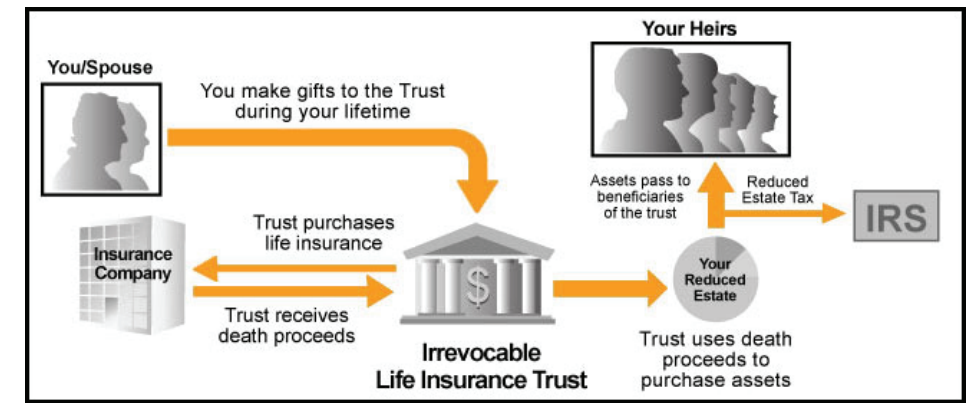
HANOVER AND QUINCY – It may be time to reconsider how you plan to pass generational wealth to your heirs since the federal estate tax exemption allowance appears to be in jeopardy of being lowered. Senate Democrats are proposing to lower the current estate tax exemption from \$11.7 million to \$3.5 million for individuals and \$23.4 million to \$7 million for couples. Whether this particular Congressional bill will pass into law is unknown; however, change is likely coming to estate tax exemptions.

Even without action by Congress, in 2026, the current rate will sunset and essentially be cut in half to about \$6 million per individual. Also, we have a state Estate "death tax" here in Massachusetts set at a \$1 million threshold. What does that mean? It means if all of your assets and property (home, retirement accounts, life insurance etc.) add up to over \$1 million you are subject to owing the Massachusetts estate death tax. A CPA told me that if you are one dollar over the \$1 million threshold you will owe about \$18,000 to the state. How do you avoid this? Read on because you will learn a lot!

To address additional inheritance taxation, many look to an irrevocable life insurance trust as a mechanism to reduce estate tax and pay your heirs part or all of the amount your estate will be taxed. The asset of the trust will be one or more life insurance policies. However, beware, as once an irrevocable life insurance trust (ILIT) is created, it cannot be rescinded, modified, or amended. There are several important requirements to create and maintain an ILIT properly, and each requirement helps to explain the nature of such a trust.

- If you are the trust grantor, you cannot also serve as a trustee because a trustee controls the trust, leading to the trust being considered a part of your estate. It is crucial to name a trusted person or financial institution to act as a responsible trustee.
- The trust itself must be the owner of the life insurance policy. If you transfer an existing policy to the trust and die within three years of the transfer, the policy is part of your estate due to a look-back rule. The trust can directly purchase a policy to avoid this risk.
- The trust must pay the policy premiums, and you must transfer funds to the trust for such a purpose. This situation can create an issue with gift taxes as a transfer to a trust is not usually afforded the yearly gift tax exclusion of \$15,000. To qualify as a gift for a tax exclusion, the recipient must have a "present interest" in the money. To accommodate this requirement, you can use what is known as "Crummey" power, giving beneficiaries the ability to withdraw funds transferred to the trust for up to 30 days. Sending a Crummey letter to the beneficiaries of an ILIT informs that a gift has been made to the trust, and there is an immediate and unrestricted right to withdraw those assets for up to 30 days. After 30 days, the trustee can pay the annual insurance premium with the funds. Although you run the risk that the beneficiaries will withdraw these funds, if you make it clear the financial benefit is greater in the future, it should not present a problem.
- Generally, the beneficiary of the life insurance policy is the trust. After the funds are deposited into the trust, the trustee can distribute the assets to the beneficiaries as specified in the trust. If your beneficiaries are still minors, you can instruct the trustee to wait until they reach a certain age. Leaving the assets in the trust can also protect them from beneficiaries' creditors.

ILIT's can own both individual and second-to-die life insurance policies. All premium payments should come from a bank account owned by the ILIT. The downside to an ILIT is that it is irrevocable. However, your ILIT is a powerful tool that can minimize your estate taxes, avoid gift taxes, protect assets and government benefits, select the timeline of distri-



bution to beneficiaries, and more. If you would like to discuss whether an ILIT may be right for you, give us a call. We would be happy to schedule a confidential meeting to discuss your needs.

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About the Author: Patrick Kelleher is an author and Estate Planning & Elder Law attorney and founder of the Elder Law Care Learning center in Hanover, Massachusetts. Patrick has been teaching free educational workshops for over 10 years at his learning center and in surrounding communities. Learn more at elderlawcare.com or follow Patrick Kelleher on Facebook because you will learn a lot! His offices are in Hanover and Quincy. You can find Patrick's new book "How to Avoid the Four-Headed Monster" of Estate Planning & Elder Law on Amazon at <https://www.amazon.com/How-Avoid-Four-Head-Monster-Financial-ebook/dp/B084MB96SK>. Our Elder Law Care Team (www.elderlawcare.com) serves families in Boston, Milton, Canton, Randolph, Dedham, Norwood, Westwood, Quincy, Weymouth, Braintree, Weymouth, Hingham, Norwell, Hanover, Hanson, Marshfield, Duxbury, Pembroke, Scituate, Hull, Cohasset, Abington, Rockland, Holbrook, Kingston, Carver, Plympton, Bridgewater, East Bridgewater, West Bridgewater, Plymouth, Barnstable, Sandwich, Wareham, Pinehills, Sharon, Avon, Brockton, Easton, Mansfield, Franklin, Newton, Wellesley, Needham, Bedford, Concord, Lexington including Suffolk County, Norfolk County, Plymouth County, Barnstable County, Bristol County, Middlesex County, Essex County, South Shore, North Shore, MetroWest suburbs, Cape Cod and surrounding communities. ∞



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One of the keys to well-being, staying engaged in the community



By Nicole Long,
MSW, LICSW

The role of a social worker is to help improve the lives of individuals by providing resources and assistance needed to cope with problems they are facing. As a social service organization, Old Colony Elder Services’ (OCES) mission is to support the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy and safe living.

One of the most common problems that OCES’ social workers help older adults cope with is social isolation. In Massachusetts, there are a significant number of older adults who continue to live independently in their own homes, and many of them live alone.

Social isolation and loneliness can negatively affect well-being over time. Yet, this lack of community is something that can be improved, as there are a number of support systems and resources available to older adults through organizations such as OCES.

Councils on Aging (COAs) provide valuable resources as well as many recreational and

socialization opportunities. Essentially, these “communities” for older adults offer a variety of activities such as crafts, games, special events, fitness classes, and special interest clubs—all under one roof. For older adults who no longer drive or who are unable to utilize public transportation, many COAs even offer transportation to and from their sites.

Getting involved in the community offers opportunities for socializing while also providing a sense of belonging. As COVID-19 guidance evolves and things begin to open up, here are some ideas to help you engage in the community:

- Attend local events. From art displays in the park, free concerts on the town common, Farmer’s Markets and other happenings in your town—simply show up!
- Share your talent or hobby. Display your photography or teach a small group how to knit or build birdhouses.
- Join the local garden club. Expand your knowledge of flowers and plants and enjoy being part of your town’s beautification process.
- Work on a community project with others. From painting the local church fence to decorating a float for the town’s parade, special projects can spark new friendships.
- Join a walking group. Not only is walking one of the best ways to keep fit, walking with a group is safer and more fun than walking alone.
- Shop local. They appreciate your business and

- you’ll appreciate the extra attention they give you.
- Support your local sports team. No need to travel far to enjoy a great baseball game on a warm summer evening. Bring a lawn chair and get ready to cheer.
 - Volunteer at a local organization. From the animal shelter to the food pantry, these non-profits are in need of helping hands. Plus, older adults who volunteer report fewer disabilities, experience lower rates of depression and express higher levels of well-being.
 - Get to know others in your community and allow them to get to know you. Participating in the community, and staying engaged and connected are all key when it comes to maintaining your well-being.

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



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SENIOR FITNESS

Impact of Muscle Strength in Our Golden Years!

By Rita La Rosa Loud, B.S.



QUINCY – If you are in your 60s, 70s, 80s, even 90s, you may have noticed a sharp decline in your strength and your ability to perform everyday tasks and activities. You see that it is getting more difficult to

ease out of bed, or comfortably get up from your chair, walk for any length of time with friends, get onto the floor effortlessly, rise from the floor without assistance, or lift and hold a grandchild, if at all. Perhaps you believe you should accept this as part of the aging process, and that it is too late to do anything about it. It is, thankfully, the complete opposite. It is never too late! Research has proven that regular resistance exercise, that is, a basic, time-efficient strength training program, can effectively reverse the degenerative process at any age!

Strength Training Benefits: There are numerous highly significant health-related reasons why older adults of all ages should perform regular resistance exercise. This is good news, and here are just a few!

- Increases muscle
- Raises metabolic rate
- Reduces body fat
- Increases bone density
- Lowers blood sugar
- Improves digestion
- Reduces blood pressure
- Improves blood lipids
- Reduces low back pain
- Eases arthritic pain
- Reduces depression
- Reverses genetic fingerprint for mitochondrial function
- Reduces risk of weight gain
- Reduces risk of metabolic syndrome
- Reduces risk of cardiovascular disease
- Improves health of blood vessels
- Enhances function of chronic obstructive pulmonary disease
- Increases muscle strength
- Increases physical function
- Lowers risk of all-cause mortality

Strength Study with 70-year-olds: In a six-month strength training research program with older men, it was found that regular resistance exercise helped to regenerate the musculoskeletal system of men in their 70s! What is so amazing about these results? In this study, the mitochondria, the powerhouse of muscle cells which typically decline with age—researchers demonstrated that strength training improved this function in the 70-year-old male subjects

to levels seen in 21-year-olds. Wow!

Retirement Community Research: The older we get, the weaker and frailer we become, when we do not engage in regular resistance exercise. No question, elderly in this weakened state require more muscle strength to maintain a quality of life. Strength loss leads to further deterioration in mobility and you could find yourself no longer walking without assistance using a cane, then a walker, next a wheelchair, and ultimately, bedridden. I am pleased to relay a very encouraging strength training study by world-renowned strength expert, Wayne L. Westcott, Ph.D., with John Knox Village residents and professional staff of Central Florida Lifecare Retirement Community in Orange City. The study ascertained that a basic and brief resistance training program may very well reverse this regressive process.

John Knox Village Study Results: After 19 residents (five males, 14 females), average age 88.5 years, completed the 14-week strength training program on six strength machines (see exercises below) and underwent assessments pre-/post- body weight/body composition, muscle strength/endurance, joint flexibility, and an evaluation of physical ability, these were the impressive training results:

- Subjects increased their muscle by 3.8 lbs, and decreased their fat weight by 2.9 lbs representing an improvement in total body composition of nearly 7 lbs!
- Participants improved their lower body (leg) strength by 81.2 percent and their upper body strength (arms, chest, shoulders) by 38.8 percent!
- Trainees increased their shoulder joint flexibility by 9.4 percent, and their hip joint flexibility by 52.8 percent!
- Residents increased their FIM scores (ability to independently perform essential activities of daily living) by 14 percent!

Study Exercise Protocol: The strength training study included six machine-based exercises that concentrated on targeted muscle groups for very distinct purposes. The senior residents responded extremely well to the exercise protocol of one set of eight repetitions to fatigue at 70-80 percent maximum effort, and increasing the weightload by 5 percent whenever they completed 12 repetitions in good form.

Exercise 1 – Leg Press: Strengthens both front/back thigh (quadriceps, hamstrings) and buttock muscles that allow seniors restricted to a wheelchair to stand and walk unaided, and not depend on a walker or cane.

Exercise 2 – Triceps Press: Strengthens the upper body muscles (triceps, chest, shoulders) known as pushing muscles, that help seniors



YOUNG AT HEART PROFILE: Quincy College Community Health and Fitness Center member, Teresa Hartel, age 65 years young, is effectively strength training on our senior-friendly seated row machine, which helps to improve upper body posture. According to Teresa, “I originally was not very interested in exercising. A good friend, however, recommended I give it a try at the Quincy College fitness center. I really love going now. I’m much stronger, and feel so much better. Because of the supervision and instruction, plus the encouragement, and friendship provided, it has been a truly awesome experience. Strength training is for people of any age and has many physical benefits, which is why I make it a point not to miss any of my workouts!”

to get up from a wheelchair as well as perform other daily activities.

Exercise 3 – Seated Row: Strengthens the upper body muscles (biceps, lats, teres major, mid traps, rhomboids) known as the pulling muscles used in activities of daily living. These muscles also improve upper body posture by reversing the hunched-back position frail older adults suffer with.

Exercise 4 – Trunk Extension: Strengthens the key core muscles of the low back (erector spinae) that improve posture, stabilization, as well as reduce low back pain, which, according to studies conducted at the University of Florida, many nursing home residents live with.

Exercises 5 & 6 – Neck Extension & Flexion: Strengthens neck muscles to help older seniors hold their heads upright and minimize forward head lean which can cause difficulty breathing, swallowing, speaking and seeing. Neck strengthening also reduces neck strain and pain

Senior Fitness...continued on p.17

"THE WICKED SMART INVESTOR"

Foster a Beneficial Relationship with an Advisor



By Chris Hanson

HANOVER – It was a bit of poetry that caused quite a stir amongst the Boston Brahmin. At a Holy Cross Alumni dinner in 1910, Dr. John Collins Bossidy offered this toast:

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

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

- 1. It's all about you** – Don't accept any advice from an advisor who does not put you first. There are advisors who push products that offer them a high commission but eat up your return. To avoid this situation all together, hire a fiduciary. A fiduciary has a legal obligation to put your financial well-being ahead of his interest.
- 2. Advisors help you create realistic financial goals** – A good advisor will give you the correct answer, not the answer you want to hear. It may be a tough pill to swallow but advisors create financial plans, not fairytales. One day, you'll be thankful the plan was not based on far-fetched expected returns. Despite some initial unease, you'll eventually sleep better at night.
- 3. Unemotional Advice** – Our hard-earned money is a loved one; we don't want to lose it! Yet, if you invest too conservatively, it's likely you will not have enough to retire. A good advisor will assess your risk tolerance and steer you toward only compensated risks. Your nest egg will grow faster.
- 4. Education** – You probably will never be an expert in financial matters, but a good advisor should provide you with a basic understanding of how your money is invested. There should be no black box. It's quite fulfilling when a client says to me “You said...” That means they have learned something and have the basis to appreciate my value. This education is ongoing.

5. Regular Communication – Feeling that your advisor is always thinking of you is comforting. Communicating with email and phone calls at least quarterly and an annual meeting is very typical. However, if you feel comfortable meeting more often just let the advisor know. A good advisor is flexible.

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

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

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

About the Author: Chris Hanson is the author of *The Wicked Smart Investor* blog and a CPA who specializes in financial planning at Cardea 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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6 Ways Seniors Can Safely Enjoy the Great Outdoors this Summer

By Maria Burke, RN

Owner - Celtic Angels Home Health Care



The weather is warm, and the world is taking some steps back to normalcy. So, you may be wondering what activities are safe for seniors this summer? The answer will vary based on individual circumstances, such as whether everyone you want to interact with has been fully vaccinated, individual medical risk factors, and the level of COVID-19 in your community.

Remember, you're not fully vaccinated until two weeks after your last shot, and preliminary research shows that the COVID-19 vaccine is not as effective in people with weakened immune systems. Talk to your doctor about your personal risk and what precautions you should continue to take.

That said, being outdoors is wonderful for seniors, and we definitely encourage you to spend some time in nature! Here are six ways seniors can safely enjoy the great outdoors this summer.

1. Dine Outdoors. Having a picnic or eating dinner outside is a simple and relaxing way to enjoy the outdoors. And it can be customized to be as safe as you'd like. You could have a picnic lunch with your family or close friends inside or move dinner to the backyard. If everyone is vaccinated, you could also opt

to invite friends or family to a barbecue or ice cream social.

2. Take a Walk. Taking a walk is an enjoyable way to be active outdoors. Take a stroll around your backyard or neighborhood. Alternatively, visit a park or arboretum. This is another activity that can be customized to socially distance as much or as little as necessary.

3. Go Birdwatching. If you or the seniors in your life love to watch birds, this is a perfect activity. It can be as simple as setting up a bird feeder in your backyard and sitting in a shady spot to watch them, or you can take it up a notch and spend time in a local park or nature preserve with a good set of binoculars. How many species can you identify?

4. Garden. Gardening can be done right in your own backyard, and you can choose what you grow. Select flowers that can be planted in small pots that will bloom at different times, so you have a beautiful display all summer long. Or plant some yummy fruits and veggies in pots that you'll be able to enjoy together at harvest time!

5. Play Yard Games. Make it a family day! Organize a cookout with some family members



who can help you set up some games in your yard. Bean bag tosses, horseshoes, and croquet are all superb possibilities.

6. Enjoy the Water. Who doesn't love cooling off in the water during the summer? Swimming and other water-based activities have a lot of benefits for seniors, so, if you live in an area that has a community indoor or outdoor pool or you have a family member who has a backyard pool that is easy to safely enter and exit, spend some time in the water. Make sure your community pool has a designated time for seniors with staff that have been fully vaccinated. Wading at the edge of a local beach that isn't too crowded is another good option.

After enduring lockdowns and other COVID-19 restrictions for more than a year, we're all looking forward to getting back to normal. The above activities are terrific places to start. And remember, COVID-19 isn't the only risk to seniors this summer. Seniors are vulnerable to temperature extremes, so enjoy sunny days outdoors in the morning or evening and use sunscreen. And if you spend time in the water, check often to make sure you or your loved one isn't getting too cold from frigid water temperatures.

Need more suggestions or assistance in helping your senior loved one enjoy the great outdoors or additional COVID prevention protocols? Contact us at www.celticangelsinc.com.

About the Author: Maria Burke, RN, is owner and founder of Celtic Angels Home Health Care. Maria Burke was born in Middleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from there, launched her own home health care company. Celtic Angels has two offices; Weymouth and Needham and provides a full array of the highest quality in-home health care services with certified and skilled CNAs, HHAs, and RNs. ∞



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Art Matters XXI: Reflections on various art media

Sculpture, Part 2: Stone



By Janet Cornacchio

Last time we began an exploration of 3-D media, specifically sculpture. Basic terms mentioned for this plastic art form include statue, relief (bas-relief, mid-relief and high relief). Sculpture can be done by removing material or carving, most often in stone or wood, or by modeling or forming using clay, glass or plaster of Paris, for example. When a traditional sculptural work is made of metal, it is done by a two-part casting process.

Probably the easiest way to look at sculpture is by the material from which it is made. And since the most enduring and commonly found medium is stone, we'll begin there. Stone is readily available in many parts of the world. Petroglyphs, or rock engraving, are among the earliest forms of stone carving. The works are created by removing a part of the rock by incising, pecking, carving or abrading a sculpture directly on a rock surface, whether a cave wall, or a large, immovable boulder.

They are found in Europe, India, Australia, North America—every continent other than Antarctica. Prehistoric sculptures generally are of the human form whether the exaggerated female form of the Venus of Willendorf or similar ones, such as those I once saw on the Island of Malta, Hagar Qim Temple, one of the earliest religious sites on earth, and a UNESCO World Heritage site.

These works are highly stylized. Understand that in a time when food was the major focus of civilization, to be heavy was an inconceivable luxury—a sign of the gods' favor and a culture's success. From an early idealized form, which seems like a caricature today, civilizations turned to working on hard and semi-precious stone carving for luxury or artistic expression using materials such as jade, agate, onyx, rock crystal, sard, or carnelian.

Cameos and small seals and sculptures are one of the surprising delights in museum collections, whether the netsuke of Japan or the seals of ancient Mesopotamia, or carved gemstones from India. Taking a 180 in terms of scale and size, sculpted stonework occurs on a monumental scale, whether it is the temple in which the Maltese Venus was discovered, the amazing cathedrals of Medieval Europe, from the portico of the Santiago Cathedral to carvings on Notre Dame, or similar large scale works in India or even Middle America. Such works often took a century or more to complete.

Each of these works involved carving skills to create. The process of working in stone is quite

different from that of creating an oil painting or the other media discussed so far. There are two main methods of carving in stone—direct and indirect. Not surprisingly, the direct method begins with either the artist selecting a stone, which suits their design concept, or the stone chosen influences the design. (A sculptor's choice of stone ranges from softer materials, such as soapstone, alabaster through limestone and sandstone, with the most popular western choice being marble and the even harder material granite for carving method.)

The sculpture appears as the artist removes the materials, sketching the image out on the block of stone and develops the image as the process moves forward. Michelangelo is, perhaps, the paramount example of a direct sculptor claiming that it was his job to free the form hidden inside the block. Some of his unfinished works for the tomb of Pope Julius II are fascinating examples of how he created. His works were envisioned in his imagination, barely sketched, and brought forth in a burst of energy. (He loathed painting the Sistine Chapel according to Stone's Agony and the Ecstasy, a book which I read at age 10 or 12 and still remember vividly; I highly recommend it.)

The alternate method is called the indirect method where the sculptor forms a clearly defined model made with a plastic medium, such as clay or plaster. Multiple models can be made, experimenting until a final working model is made. Then, after the selection of a suitable stone, the model is copied onto the stone by measuring with calipers or a pointing machine, which sets up a grid of string squares on a wooden frame around the original and the points are transferred to the large block.

Many Greek and Roman works in museums are such copies. And then this technique allows the designer to work on a smaller scale with more flexible materials while other sculptors or artisans shape the stone. Auguste Rodin favored this method, rarely working as a direct sculptor and often creating multiple works from his plaster models so that he could change the final works slightly by using different arm or leg positions, for example.

The image is roughed out by use of a point chisel or even split out in chunks with a tool not unlike one used to split logs. This is an art that requires rhythm, strength, training, and instinct. Next, using shallower strokes, the image is refined using a toothed or claw chisel. The final stages require the use of rasps (a flat, steel tool with a coarse surface) to remove excess stone in small chips and dust, or a riffler, which is a small rasp-like tool for detail works like folds or locks of hair.

Lastly, the work is polished using a sand cloth or emery, which brings out the color and natural pattern of the stone. Modern sculptors even use diamond abrasives for a final finish.

Next time, we'll talk about wood carving or sculpture in wood.

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



Awakening Slave, Michaelangelo, 1525-30.



Three Fat Ladies, Hagar Qim, Island of Malta, 3600-3200BC



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The Gift of Thrift: A Resale Boutique Gives Back

By Toni L. Eaton, RN, BSN, MS,
President & CEO of Old Colony
Hospice & Palliative Care



As the world begins to open up and we put the pandemic behind us, it feels as if we are coming out of cocoons and searching for meaning in this new stage of living. What connections are important to us? Where can we find joy, hope,

and friendship?

In some ways, this is a familiar feeling for us at Old Colony Hospice & Palliative Care. As we help our patients navigate their last stages of life, surprisingly, we find it is a time when people see life anew. Many take this chance to revisit cherished memories, renew old friendships, and seek out the meaningful threads that make up the tapestry of their lives—family, friends, spirituality, charity—which is why when we decided to open a boutique thrift store in Brockton last year it seemed fitting to name it Threads.

The proceeds from Threads Resale Boutique go toward patient programs at the Dr. Ruth McLain Hospice Home in Braintree, which offers an interdisciplinary team of hospice physicians, nurses, home health aides, spiritual counselors, bereavement experts, pharmacists, and volunteers to provide care in a home-like setting. While some hospice costs of care are covered, many comforts are considered extra. Threads helps us fund these special programs.

As the summer unfolds, it is wonderful to see people enjoying events they had to put on hold during the past months. I see people chatting and laughing at backyard barbecues, on community sports fields, and at neighborhood playgrounds. People are returning to activities they really missed, and we are seeing that at Threads too. We opened the non-profit store in November, and customers came at a low trickle.

It was a slow winter, but this gave us a chance to gather donations and set up the store at 595 Belmont Street in Brockton.

Threads store manager Theresa Y said we are now being discovered by a steadier stream of thrifters and boutique bargain hunters. Word of mouth has spread. Nothing is quite as rewarding as uncovering a treasure in a thrift store or finding something you love for a fraction of the cost. Threads takes gently used, high quality clothing and small household items such as framed prints, glassware, and lamps. All of our donations are in great condition, and some still have price tags on them—a testament to the generosity and care of our donors. Our customers are delighted to find new meaning and purpose for their finds, and in doing so, they pass along hope and courage for hospice patients.

"It's so rewarding when someone comes in and finds that something special, and at a great price. And it's even more rewarding when they learn that it benefits the hospice home. We're so grateful to our shoppers, and to everyone who donates," said Theresa Y, who works with volunteers to design enticing store displays and sort donations from generous community members. "There is no better feeling than knowing you are helping others and making a difference in their lives."

Sometimes, donations take on great significance when they come from families whose loved ones were part of our hospice programs, which provide a wide range of compassionate care, from nursing to spiritual connection. Recently, a gentleman whose wife was an OCH patient came into Threads. He donated some of her cherished purses and shoes, saying that he had chosen her nicest belongings to donate because he knew she would want them to help others.

"He wanted them to have some meaning, and here at Threads, they do," said Theresa Y. "He even ended up finding something in the store for himself, which he hadn't planned on."

That is one of the gifts of thrift—finding something you didn't expect but can thoroughly enjoy. For us at OCH, Threads offers another

gift. We are able to turn donations into dollars that support hospice programs.

It's been a challenging year. But the threads of life for community—compassion, caring, and charity—pull through and still connect us.

If you'd like to donate or find out more about Threads, visit www.threads@oldcolonyhospice.com

About the Author: Toni L. Eaton, RN, BSN, MS, is the President & CEO of Old Colony Hospice & Palliative Care of West Bridgewater, a dynamic non-profit hospice serving more than 55 communities south of Boston. OCH also runs the Dr. Ruth McLain Hospice Home in Braintree. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, a veteran, and a community leader to her insightful columns for South Shore Senior News. Her leadership has been honored by several groups, including the South Shore Women's Business Network. She currently sits on the boards of the Hospice & Palliative Care Federation of Massachusetts and the National Hospice and Palliative Care Organization Regulatory Committee. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care at www.oldcolonyhospice.org.

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Cover Story

Summertime & the Living Was Easy

A Baby Boomer Looks Back



By Marie Fricker

The ice cream truck rang its melodious chimes climbing the asphalt hill into our East Arlington neighborhood. It was July of 1961, and as on any other summer night on Teel Street, squealing swarms of baby boomers were playing Hide 'N Seek, Kick the Can and Relievo in neighbors' yards until the street lights came on. But when the first faint bells from Mister Frostee whistled in the wind, all kid action came to a grinding halt. Energy had to be conserved for the next part of our nightly ritual – parental begging.

The chorus of “PLEEEZE, Mom... Dad... Nana, can I have a Creamsicle... a Push Pop... a Nutty Buddy?” echoed through open screen doors, followed by the jingling of coins as kids piled down their porch steps to join the growing line in front of the ice cream truck with its flashing neon lights and unending strains of “Pop Goes the Weasel.”

As the picture-perfect days of June led to the glorious, school-free days of July, the summer seemed like it would never end. People walked the sidewalks after doing their supper dishes, chatting with friends and patting dogs, who ran unleashed, chasing cars and cats (there was no such thing as an “indoor cat” in those days, and always a plentiful supply of kittens.)



Even when I was made to go to bed at 8:30, when the sun had barely set, I could hear my parents voices on the front porch beneath my window, talking with passing neighbors or cheering for the Red Sox on their transistor radios. I don't remember a more peaceful feeling than on those warm summer nights.

We didn't live by the ocean, so days were spent at chlorine-drenched MDC pools or the town reservoir, but for most of us, the local playgrounds were our summer havens. Each year, park teachers (two college seniors) would teach us how to make potholders, weave gimp, pour molds, play Nok-Hockey, and put on talent shows on the sweltering hardtop of the basketball court. At the end of the season, they would take us on a bus trip to Pleasure Island, an amusement park in Wakefield, and we would sing “99 Bottles of Beer in the Wall” all the way there.



No child's summer days were scheduled with dance, art, science, or sport camps, as they are today, but a few of the more well-off families sent their kids to overnight camps, which were the envy of the rest of us. Our friends would come back with amazing pictures of themselves fishing, paddling canoes, and singing Kumbaya over a roaring campfire. Of course, my mother tried to convince me that she was saving me from being homesick by not sending me to “some strange camp in the woods” for two weeks.

But it didn't matter if we didn't go away, because there was so much to do in our own backyards all summer long. Most every house on the street had at least five or six kids (mine being the

exception with just me and my teenaged sister), so there was never a shortage of playmates. We rode our banana seat bicycles to Maida's pharmacy and ordered dripping hot fudge sundaes in shiny silver bowls, sipped root beer floats in cold-frosted mugs, and spun ourselves around on red leather stools at the soda fountain counter.



If your family had a car, you went to the drive-in on Friday or Saturday nights, drove through the crunchy gravel to a metal speaker on a post next to your station wagon and watched a double feature like *Parent Trap* and *It's a Mad, Mad, Mad, Mad World* for 25 cents a head. Little kids wore their pajamas and played on the swing set by the snack stand until it got dark enough to run the first movie, and then slept through the second one. You usually left the drive-in smelling like popcorn and bug spray and being carried in the house by a parent.



Every Fourth of July, we watched a firework display from a ballfield in Somerville, loving the light show in the black sky, but dreading the after-booms. Later that month, the carnival came to town, and we watched the world from the top of the Ferris wheel and the dizzying blur of the Merry-Go-Round. We ate cotton candy until pink sticky strands were plastered to our bangs, and, as teenagers, we flirted with the carney men who seemed so mysterious.

As all good things do, our childhood summers always came to an end too soon, and the sounds of crickets chirping in early August signaled the impending arrival of fall. Even today, when I hear the slow chirp of crickets, it makes me feel a little melancholy to think of something wonderful that's passing.

But this is the joyful July of 2021, and the season has just begun! Life after Covid is resuming its normalcy. We can see our friends and family and line up at the ice cream truck again without six feet between us.

It's summertime, and the living is easy! ∞



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THE GRAPEVINE

The Truth About Glassware



By Missa Capozzo

SHARON – I was once one of the skeptics who didn't entirely believe that glassware made a significant difference when it came to drinking wine, until I put it to the test myself. I took two wine glasses of the same shape and size—one Riedel crystal glass, one from the dollar store. I poured the same wine in both glasses and began to explore. I was absolutely amazed at the difference. The aromas were noticeably different in

each. The dollar store glass gave off a somewhat chalky odor, overpowering the delicate fruit and earthy aromas of the wine, where the crystal glass sent those aromas directly to the nose. From first smell, I was a believer. I didn't understand how or why, but I knew glassware made a huge difference.

I was then fortunate enough to attend a seminar with Maximilian Riedel, CEO of Riedel crystal glassware. We were presented with five different handcrafted glasses: Cabernet Sauvignon, oaked Chardonnay, Syrah, Pinot Noir, and basic white. The sizes and shapes of each glass were noticeably different, but each one was thin, light, and incredibly beautiful.

Over the course of two hours, Maximilian led us through one of the most fascinating seminars I had ever attended. We went back and forth between glasses, smelling and tasting, seeing for ourselves how the delicate nuances of each wine was either enhanced or dulled, depending on the glass. I was amazed! I was thrilled when he announced each attendee would be able to take the glasses home with us! That collection is now my prized glassware that I use when I want to truly taste a wine to its fullest.

The way a glass is shaped can direct its aromas to the nose properly, and it can cause the wine to flow on the perfect spot on the palate, almost like

magic. I don't believe you need to spend a fortune on glassware to enjoy your wine, but I do believe investing in a set of moderate quality glassware, even if just for special occasions, will truly enhance your appreciation and ability to taste the nuances of a wine.

You also do not need a different glass for each varietal. Although available and crafted to enhance each specific varietal, you can also achieve a similar effect with basic glasses. For instance, I serve my white wines in a differently shaped glass than my red wines. Each wine is so different in its aromatics and texture, and a specifically crafted glass for each truly brings out the best. For every day consumption, however, I suggest having at least two different glasses—one for whites and one for reds.

Generally, red wines are bigger and bolder than whites, and these require a glass with a bigger bowl to allow the aromas and flavors to be expressed to the fullest potential. The smaller bowl of a white wine glass helps to preserve the aromatics and floral aromas.

Although stemless glasses are appealing, the stem of a glass plays an important role. Temperature is extremely important in the aroma, flavor, and texture expression of a wine. Holding a wine glass by the bowl itself can easily change the temperature of the wine in your glass.

You can certainly get by with one set of wine glasses for casual consumption and thoroughly enjoy your wines. If you want to dig into tasting wine at a more advanced level, your choice of glassware will be a huge asset in your learning and enjoyment.

About the Author: *Missa Capozzo is the EVP of Product Development and Sommelier at Worcester's first and only urban winery, Sail to Trail WineWorks and a Wine Consultant with WineShop At Home. Throughout her career, she has taught students of all levels of experience and interest in classes, wine dinners, and lifestyle experiences. She is a Certified Specialist of Wine (CSW) with the Society of Wine Educators, a certified French Wine Scholar (FWS), certified with the Wine and Spirits Trust, Level 3 Advanced (WSET), and a certified educator with Boston Wine School (BWSEd). Her unique combination of talent allows her to translate the nuances of wine for the everyday wine drinker in an accessible and fun way. Demystifying wine and removing the intimidation is her passion when sharing wine with others. When not fully immersed in the world of wine, Missa is a self-proclaimed "obsessed dog mom" to her Boston Terrier, Peyton. ∞*

SOCIAL SECURITY UPDATE

Happy birthday Medicare! What happens when you turn 65



By Delia De Mello,
Social Security

This July marks the 56th anniversary of Medicare. Did you know you can apply for Medicare online even if you are not ready to start your retirement benefits?

Applying online can take less than 10 minutes. There are no forms to sign and we usually require no additional documentation. We'll process your application and contact you if we need more information.

Knowing when to apply for Medicare is very important. You have a limited initial enrollment period to apply. If you miss the initial enrollment period, you may have to pay a higher monthly premium. If you're eligible for Medicare at age 65, your initial enrollment period begins three months before your 65th birthday and ends three months after that birthday. Vis-

it www.ssa.gov/benefits/medicare to apply for Medicare and find other important information.

Some Medicare beneficiaries may qualify for Extra Help with their Medicare prescription drug plan costs. To qualify for Extra Help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia. Read our publication Understanding the Extra Help With Your Medicare Prescription Drug Plan for more information at www.ssa.gov/pubs/EN-05-10508.pdf.

The official Medicare website at Medicare.gov offers many online services where you can find answers to these questions:

- What does Medicare cover? www.medicare.gov/what-medicare-covers
- Where do I find forms for filing a Medicare appeal? www.medicare.gov/claims-appeals/how-do-i-file-an-appeal
- How can I let someone speak with Medicare on my behalf? www.medicare.gov/claims-appeals/file-an-appeal/can-someone-file-an-appeal-for-me

appeal-for-me

- What do Medicare health and prescription drug plans in my area cost, and what services do they offer? www.medicare.gov/plan-compare
- Which doctors, health care providers, and suppliers participate in Medicare? www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers
- Where can I find out more about a Medicare prescription drug plan (Part D) and enroll? www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage
- Where can I find a Medicare Supplement Insurance (Medigap) policy in my area? www.medicare.gov/medigap-supplemental-insurance-plans

Please share these helpful resources with friends and family today.

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 ∞*

Senior Fitness...

Continued from page 7

associated with poor head posture.

Impact of Muscle Strength: Apparently performing just a single set of six basic and brief strength training exercises twice weekly is tremendously effective, time-efficient and a great starting point for seniors of all ages, particularly those afflicted with physical restrictions/limitations. As demonstrated in the John Knox Village Study, residents added muscle weight, increased upper/lower body strength, enhanced joint flexibility and improved FIM scores. Consequently, older individuals have much to gain by participating in a simple, sensible, strength training protocol, a program that has, in fact,

been implemented by more than 1,000 nursing homes in the U.S. Clearly, it is never too late for seniors of all ages, and well into their golden years, to improve their health, fitness, strength, function, and overall quality of life.

It is gratifying to know that so many retirement communities, senior centers, and councils on aging, now offer and embrace practical strength training/resistance exercise programming for their residents and members. We at the Quincy College Community Health and Fitness Center also specialize in senior fitness and regularly conduct supervised strength-training, cardiovascular exercise, and stretching fitness programs for this population. We are located in Presidents Place, 1250 Hancock Street, in Quincy, across the street from the Quincy Cen-

ter T Station. For more information about our programs for older adults and seniors, contact, Dr. Wayne Westcott at 617.405.5978 or e-mail wwestcott@quincycollege.edu. In the meantime, please enjoy reading about one of senior exercise enthusiast featured in our Young at Heart Profile.

ABOUT THE AUTHOR: *Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for over 35 years. She is also an author and writes fitness-related articles for various fitness publications. Currently, she is a Fitness Researcher who Co-Directs the Health & Fitness Center at Quincy College with Dr. Wayne L. Westcott. ∞*

CROSSWORD CORNER

Answers on page 18

ACROSS

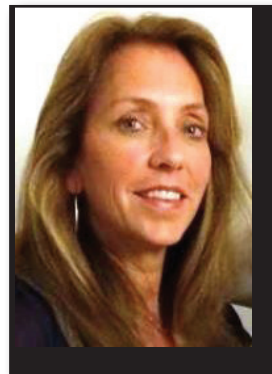
- 1 “Troy” actor, Brad
- 5 Idea of oneself
- 8 Not up
- 12 Light beige
- 13 Hasty escape
- 14 Humdinger
- 15 Base for sauces
- 16 Back again
- 17 Reverse
- 18 Prepare to be knighted
- 20 Canned meat
- 22 Watery film
- 24 Adherent of an Indian religion
- 27 80 year old
- 31 Fraternity letter
- 32 Daybook
- 33 Pen part
- 35 Tender
- 40 As a result of (2 words)
- 41 Street abbr.
- 42 Unpleasant guy
- 44 Birch family tree
- 48 Toward dawn
- 51 U.N. arm, for short
- 53 Fountain order
- 54 Dog pest
- 55 Not a thing
- 56 Bookie's quote
- 57 Greenish blue

- 58 Word on a quarter
 - 59 Wyle of “ER”
- ### DOWN
- 1 Benefit
 - 2 Desktop symbol
 - 3 Real
 - 4 Promgoer's rental
 - 5 Imp
 - 6 Needlefishes
 - 7 The eating of raw food
 - 8 College graduates
 - 9 Hair style
 - 10 Vulcan's mind m__ in “Star Trek”
 - 11 Two singers
 - 19 Part of a relay race
 - 21 Balloon filler
 - 23 Very cordial
 - 25 ____ Point, California
 - 26 Troop group
 - 27 Connective word
 - 28 Neighbor of Libya
 - 29 Vegetarian staple
 - 30 “__ so fast!”
 - 34 To stay the same
 - 36 Merry

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54					55				56			
57					58				59			

- 37 Old verb ending
- 38 Fertility clinic stock
- 39 English admiral in history
- 43 Assortment
- 45 Unfashionably dressed person
- 46 Icelandic poem collection
- 47 Precipitate
- 48 Bank method of funds transfer, for short
- 49 Pub pint
- 50 Large quantity
- 52 Long used

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.

Laughter & Dementia

By Phyllis DeLaricheliere, MS

Researchers are working day in and day out to find a cure for Alzheimer's, but encouragingly more and more support and data is coming out towards prevention. One way is to maintain your brain's health through diet, exercise and new challenges. Now add to that, laughter.

I'm not saying that having a diagnosis of Alzheimer's is something to laugh about, but it has been proven that a spoon full of laughter has a wide range of healthy benefits. Did you know that it takes more muscles to frown than smile? So, get lazy and start laughing.

There is research published that shows the benefit of laughter in lowering stress hormones, strengthening one's immune system, increasing social interaction -- which decreases depression, and helps in heart disease prevention as it eases anxiety and fear. All these benefits can aid in preventing Alzheimer's disease.

Using laughter with people living with Alzheimer's/dementia can reduce their anxiety, depression, confusion, and frustration. It can be used as a positive tool for redirection while at the same time benefitting the caregiver as well.

With a diagnosis of Alzheimer's/dementia, my concern focuses on the caregivers, for these quiet, hardworking angels suffer so much in silence when they need not to. Currently, according to the CDC, 87% of Alzheimer's patients are being cared for by home caregivers, primarily



family. In my research, it showed that 74% of those caring for someone with Alzheimer's/dementia take ill or pass away first. Again, these angels ignore their own needs emotionally, physically, and nutritionally. Stress is their number one enemy! Therefore, how do we combat this? Laughter. Through laughter, caregivers can improve their mental health, and strengthen their own immune system to help them stay healthy, and relieve stress.

So, learn to laugh, find ways to look at your situation no matter how stressful, and practice laughing. Fake it till you make it and the stress will melt away.

"We don't laugh because we are happy
We're happy because we laugh"
- William James

About the Author: Phyllis A. DeLaricheliere, MS, has made a career of working with seniors. She is a sought-after speaker/educator and author of Embracing the Journey: Knowing your Inner Hippie. To book her for a lecture, or receive a copy of her book, email Phyllis at knowyourhippie@gmail.com. STAY TUNED - HER LIVE WEB CHATS ARE COMING SOON! ∞

The 3 Rs of Downsizing

By Natalie Ahern
Owner, All the Right Moves



Everyone knows about the 3 Rs of learning - Reading, 'Riting, and 'Rithmetic - but not many people know about the 3 Rs of downsizing.

When I am working with folks to move or declutter, I always advise that a positive attitude will go a long way.

I like to look at sorting as a walk down memory lane and as a time for reevaluating what matters to you. This is where the 3 Rs come in.

Remember: Going through your boxes of memorabilia, you will be able to remember the many special places you have been. The watercolor of Miami from your honeymoon, or a stuffed toy horse from a visit to Saratoga with friends. Perhaps you will have photos from the trip to California to visit your first grandchild. All of these treasures will remind you of wonderful adventures, big and small. Most of my clients are

able to let go of these items once they have had a chance to "revisit" the memories.

Reconnect: Sorting through your treasures may help you to remember people you haven't seen in years. Now is a great time to pick up the phone and call an old friend or write a letter to a colleague who was a trusted advisor. This is also a time to reconnect with yourself and old dreams. Perhaps you always wanted to read that collection of Steinbeck books or finish the needlework you started. Finding some of these items may reignite a fire in you.

Reassess: Did you know you owned so many coats, hammers, pie plates, etc.? Once you start the sorting process, you will be able to reassess what you own and what makes sense for you to keep. Let go of the items you have kept out of guilt, such as too-small clothing, or gifts that were never your taste. Maybe now is the time to stop "saving" the items you have only used for special occasions and use them every day, or decide to let them go. Reassessing what you own is a chance for you to truly think about what is important to you, what makes you feel good, and what you want to surround yourself with.

Whether you are moving, or decluttering your current space, I hope the "3 Rs" are a helpful tool in determining what you keep in your life. The process may also rekindle some relationships and dreams along the way.

tionships and dreams along the way.

About the Author: Natalie Ahern, founder and principal of All the Right Moves Boston, has extensive experience in project management, home decorating, and floor planning in homes on and around Boston's South Shore. Whether a client is downsizing, relocating, or aging in place, Natalie manages it all. She is a member of the National Association of Senior Move Managers. You can reach her at 781-724-1681 or visit alltherightmovesboston.com for more information. ∞

CROSSWORD PUZZLE ANSWERS FROM PAGE 17

1	P	I	T	T		5	E	G	O		8	A	B	E	D				
12	E	C	R	U		13	L	A	M		14	L	U	L	U				
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