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# South Senior



# Shore News

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JUNE 2017

Helping Seniors Age Well And Enjoy Themselves While Doing It!

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**PROM ROYALTY!** Pat Henderson, of Pembroke, and Henry Monet, of Hanson, were crowned Prom Queen and Prom King at the "Puttin' on the Ritz Senior Dance" held on May 11 at the Plymouth Center for Active Living. Hosted by the Plymouth Networking Group for Senior Services, the annual event featured swingin' dance music from The Mark & Paul Duo, raffle prizes, table trivia games, formal portraits, and a catered meal. Uniformed Cadets of the Massachusetts Maritime Academy served meals and danced with guests throughout the afternoon. More than 125 seniors traveled from communities all over Plymouth County for the popular event. Many guests arrived dressed to impress, sporting tuxedos, ball gowns, and glittering accessories. A photo booth donated by NextWaveCare generated lots of excitement and glamour for the prom-goers. More event photos on page 10.

## June is Alzheimer's and Brain Awareness Month...Go Purple!

It's time to shine a purple light for the millions of individuals world-wide and all the family members and caregivers locally affected by Alzheimer's disease. The Alzheimer's Association asks for your help to honor those struggling with this disease every day by mobilizing friends, families, neighbors, co-workers and customers to help bring an end to Alzheimer's disease...and by wearing the color purple to create awareness. The time is now to commit to going purple during Alzheimer's & Brain Awareness Month. The end of Alzheimer's starts now. The End of Alzheimer's Starts with YOU.



## Alzheimer's: What can we do?

By Susan Sheehan

**SOUTH WEYMOUTH** - In early May, I attended the celebration and ribbon cutting for the new site of the Alzheimer's Association Office in Waltham. The event included a short video and testimonials from family members who have battled the disease firsthand, either through the life of a loved one, or personally. The statistics in the video were staggering. Although I have been in this field for decades, I did not realize that Alzheimer's Disease is the sixth leading cause of death in the United States. The other fact that struck a chord for me was that one in three seniors will die with Alzheimer's or another dementia. So the question still remains, what can we do about this steady climb in numbers for all of those in our society affected by this crippling disease?

Of course we know that there are now treatments and specialists in the medical field that can diagnose Alzheimer's and other dementias, so we, at best, know what

we are dealing with. However, I believe that many of us in healthcare have also come to understand that there is so much more to treating and slowing down Alzheimer's and other dementias beyond memory enhancement medications.

Several years ago I was involved in a research study and learned about a technique of cognitive therapy that help people strengthen brain cells that were still functioning and viable. The simple idea that people would not just automatically decline through the progression of Alzheimer's Disease caused me to think beyond just treating symptoms. The "Maintain Your Brain" program that was rolled out through the Alzheimer's Association suggests that everything from healthy diet and exercise to socialization and cognitive stimulation will slow down the progression of the disease and perhaps prevent symptoms from being experienced.

**What can we do?** *continued on page 7*



### COMING UP NEXT MONTH...

Don't miss our July issue! We'll be covering the **35th Annual Quincy Senior Olympics**. You'll be inspired by the competitive spirit of our local Olympians! The games were held over a 10-day period this past May.

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*"The Wicked Smart Investor"*

## Jimmies or Sprinkles? Gamble or Invest?

*It pays to know when there's a difference*

By Chris Hanson

**EASTON** - Bostonians are frequently razzed not only for our accents but our lingo as well. Words like packie, spuckie and tonic cause puzzled looks from visitors. In the summer, another local word takes prominence: Jimmies. For those of you that don't know, "Jimmies" is Beantown's name for chocolate sprinkles, the bits of candy topping on ice cream cones for added texture. I actually thought all locals use this word, but my research proved otherwise.

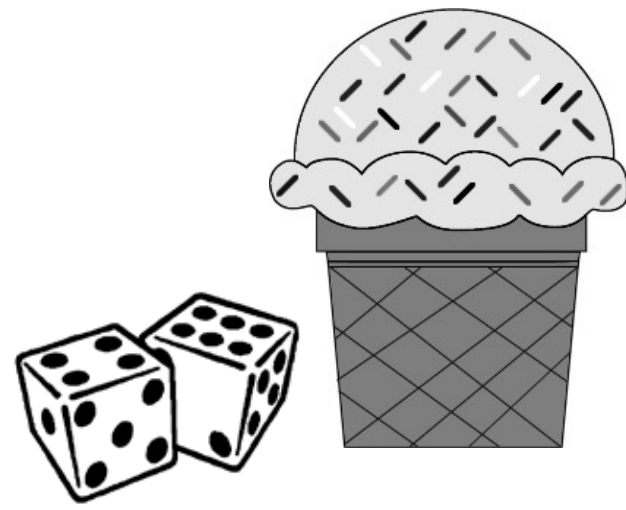
To find out what local ice cream makers were actually calling the confectionery delight, I did some supermarket research and sampled the local fare. Friendly Ice Cream uses sprinkles on its menu but Brigham's names a flavor "Just Jimmies." Richardson's in Middleton calls them "Jimmies" but Bliss Brothers in Attleboro refers to sprinkles. So far the score is even. Looking for a tie breaker I searched for an old Bailey's menu but to no avail. I settled on using Cabot's in Newton, which is very reminiscent of Bailey's and also a sprinkles shop.

It's no big twinkie what you call them, jimmies or sprinkles. I'm sure most people know the names are interchangeable in Boston. Two words that are not interchangeable, despite what many people think, are gambling and investing. In actuality the terms are very different. Before we explore the difference between these very broad terms let me inform you I am limiting my discussion to casino

gambling and long term, diversified investing. The Wicked Smart Investor concedes that short-term stock market speculation is very close to gambling, which is why I never recommend it.

First, let's talk about gambling, which is defined as "playing a game of chance for money." You can have your choice of games if you take a Greyhound down to Foxwoods for the weekend. The casinos advertise frolicking merriment but never emphasize that the odds are stacked against you and, if you keep gambling, you will eventually lose all your money. The house always wins, that is how the math works. You also have no recourse, that's the way the cookies n cream crumbles. Which, incidentally, is why the bus returning to Boston Sunday night is unsympathetically called "the loser cruiser."

Next, let's discuss stock market investing. This involves putting money to use in a company offering potential profitable returns. You may purchase stock directly or through a mutual fund. When you hold stock in a company you have an ownership interest in that company. You are the house and that math is skewed in your favor. The cherry on top is that collectively the shareholders have a lot of power. They can oust management that is not making profits for them. In the absolute worst case scenario, if the company goes out of business the shareholders have a claim to the assets of the



corporation after the creditors get paid.

If you are fearful of investing and consider it gambling you should ask yourself how you learned this. Did you develop a bias when you learned a day trading neighbor lost all his money in short term stock market speculation? Or the nervous relative that panicked and sold at loss in contrary to professional advice? Then, the market rebounded which it always has in the past. We all know people who can't admit mistakes, so they insist the odds are stacked against them.

The simple fact is that there are many people that get good returns in the market when they follow prudent advice. You can too. In fact order up a double dip of prudent advice on a waffle cone and your financial future could be Jim Dandy.

### About the Author

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

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## Reverse Mortgage Review



## Longevity Insurance

*Smart use of home equity to "insure" retirement success*

By George A. Downey

**BRAINTREE** - Fallout from the Great Recession (2007 - 2009) continues today as seniors are at

increasing risk of outliving their financial resources. This recession devastated the savings of many seniors with market losses averaging 40% along with widespread declines in home values. As a result, reduced nest eggs are less able, or unable, to sustain financial support for life expectancies. This double whammy, along with the elimination of traditional pensions, compounds the longevity risk dilemma of running out of money.

In today's environment, where increasing numbers are at heightened risk of outliving retirement savings, using home equity as a means of protecting against longevity risk cannot be overlooked. This is especially important today as home values have generally recovered since the Great Recession. In many areas property values have achieved new record highs. Essentially, there are two ways to capture increased value: (1) sell the home and downsize or rent, and (2) refinance with a traditional mortgage, Home Equity Line of Credit (HELOC), or a HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage. The great majority want to age in place at home.

To this end, the HECM reverse mortgage may provide the ideal solution. The HECM was developed by HUD/FHA and approved by Congress to enable senior homeowners, who want to remain in their homes, the ability to utilize home equity to increase financial security without selling or giving up title ownership.

In contrast to traditional mortgages or HELOCs, the HECM program was specifically designed for senior homeowners (62 or older) only, and contains unique features including: (1) optional payments - payments may be made, but are not required; (2) funds withdrawn do not affect Social Security or Medicare benefits, and are not subject to federal or state income tax; (3)

no maturity date - loan repayment is not required until last borrower no longer resides in the property; and (4) a guaranteed line of credit that grows even if future property values decline.

Obviously, there is no insurance product available that could "insure" retirement success, but academics and retirement researchers are advocating new financial planning strategies uniting home equity with savings to extend financial security and reduce, or potentially eliminate, longevity risk. Among others, distinguished retirement expert, Wade Pfau, Ph.D., (Professor of Retirement Planning at American College and Retirement Research Director at McLean Asset Management) advocates - **using home equity via the HECM reverse mortgage is one of the smartest risk management tools available for retirement planning.**

One key element to this smart strategy is the HECM's guaranteed and growing line of credit. Now dubbed a **standby line of credit**, this unique provision provides: (1) cash flow in down market periods to protect against cannibalizing assets under management; (2) additional liquidity for unanticipated needs or emergencies; (3) hedge against rising interest rates as the credit line growth rate increases/decreases simultaneously with interest rate changes; (4) unused credit line amount can grow to exceed the property value *without* personal liability to the borrowers or their heirs; and (5) cannot

be canceled or frozen by the lender as long as the loan remains in good standing. Good standing means borrowers are required to keep real estate taxes and property insurance obligations current; maintain the property; and, live in the property as their principal residence.

Clearly, running out of money, or being forced to reduce one's standard of living, is a real and growing threat to aging seniors. The solution requires effective planning and action, which include: (1) early action and understanding the risk is real and manageable; (2) thorough assessment of individual needs and circumstances; and (3) developing and implementing a comprehensive plan tailored to individual needs that utilize all resources (including home equity) to achieve maximum results.

**Longevity Insurance** continued on page 19

## Sometimes "reverse" is the right direction...



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George Downey  
Founder and CEO







# Does retirement have a positive or negative impact on health?

By Nicole Long, MSW, LICSW

**BROCKTON AND PLYMOUTH** - Retirement can have positive or negative impacts on health. One study by the National Bureau of Economic Research concluded that complete retirement leads to a 5-16% increase in difficulties associated with mobility and daily activities, a 5-6% increase in illness conditions, and a 6-9% decline in mental health. However, these negative health effects can be reduced if the retiree is married, has social supports, continues to engage in physical activity after retirement, or continues to work part-time after retiring. The negative health effects of retirement may be larger if a person is forced to retire.

The National Institute on Aging says that health problems have a big influence on the decision to retire early, but less research has been done on how retirement affects your health after you retire. According to the Harvard Health Blog, retirement for some people is a chance to relax away from the daily grind---but for others, retirement can be a period of declining health and increasing limitations. One study ranked retirement 10<sup>th</sup> on the list of life's most stressful events. Losing a spouse was number one.

The U.S Health and Retirement Study data shows that retirees were 40% more likely to have had a heart attack or stroke than those still working. The increase was greater during the first year after retirement, and leveled off after that. Another study from England concluded that retirement significantly increased the risk of being diagnosed with

a chronic condition. In particular, retirement raised the risk of a severe cardiovascular disease and cancer.

There are other studies which link retirement with an improvement or a neutral effect on health. One study found that retirement did not change the risk of major chronic diseases, and brought about a substantial reduction in mental and physical fatigue and depressive symptoms among people with chronic diseases.

So the impact of retirement on health may depend on the individual. The Harvard Health Blog suggests that "moving from work to no work comes with a boatload of other changes." If you loved your work, retirement can bring some emptiness of purpose. If you had a stressful job, retirement brings relief. Either way, researchers offer these tips for a rewarding

retirement:

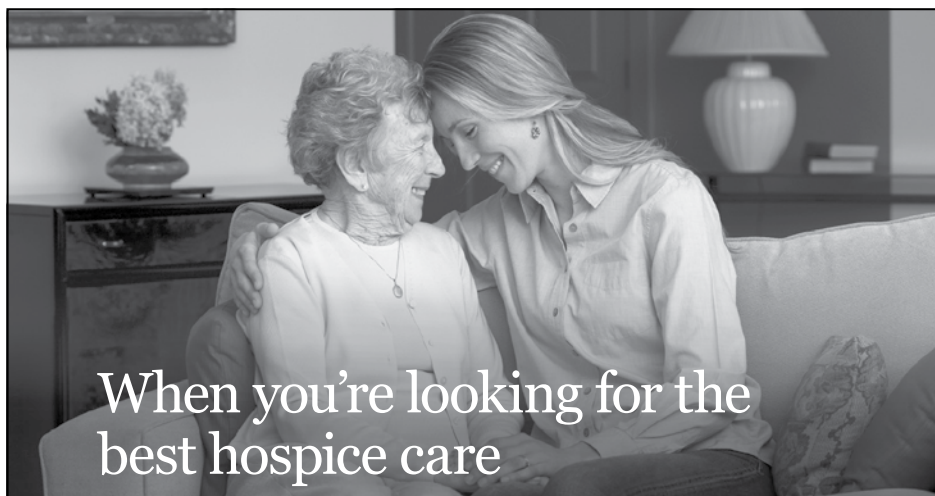
**Don't 'retire' from daily contact** with friends and colleagues.

**Maintain Activities** like sports or traveling, to keep a purposeful daily life.

**Be creative:** keep your brain healthy by painting, gardening, or volunteering.

**Keep learning:** explore new subjects you have always been interested in.

Understanding what large group studies say about retirement is interesting, but **Retirement impact** *continued on page 14*



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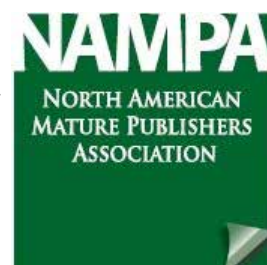
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## Senior Fitness

# Can the Fountain of Youth be realized with better sleep?

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

**QUINCY** - It may seem that sleep and exercise are opposites, but they are actually closely related. As physical beings we can experience optimum health only if we have a proper balance among sleep, food and exercise. These factors have a profound interaction with each other, and together influence our physical fitness and functional abilities.

For example, lack of sleep typically leads to eating excess food. That is, too little sleep is associated with too much food consumption. Likewise, too little physical activity typically results in too little sleep. In other words, regular exercise is generally necessary for quality sleep, both of which influence food consumption.

Too many people are too inactive when they are awake and too active when they are (or should be) asleep. Too much sitting during the day is associated with too little sound sleep during the night.

Sleep is incredibly important for a variety of reasons, not the least of which is a fully functional immune system. In brief, our immune system is closely associated with our neuro-endocrine stress axis, which involves key endocrine glands in our brain and body that regulate critical neuro-transmitters, such as serotonin and dopamine, that play a

major role in our waking and sleeping cycles. It is not important that you know *how* these physiological processes work, but it is very important for you to know *what* makes them work. Quite simply, when you attain appropriate amounts of sleep, appropriate amounts of food, and appropriate amounts of both cardiovascular and muscular exercise, your neuro-endocrine stress axis stays in balance and your immune system functions at full capacity.

Although we hear a lot about diet and exercise, there seems to be less emphasis on sleep, especially for seniors. Some assume that older adults need less sleep, but this is not the case. Just because seniors tend to experience less sound sleep than younger adults does not mean that sleep is less essential as we age. If anything, it is more important. Physiologically, seniors can do most of the physical activities they enjoyed when they were younger (at a reduced level of intensity), but we require more recovery time due to age-related factors.

As an example, Wayne's strength training workouts are essentially the same at age 68 as they were at age 28. However, instead of recovering in 48 hours and training every other day, Wayne now needs 72 hours for muscle recovery and therefore trains every third day. Although a few years younger, Rita has experienced similar adaptations and accommodations to the aging process.

Based on our experience, we recommend that you get about nine hours of rest every night for active older adults. If you get out of bed at 7:30 AM, try to get into bed at 10:30 PM. As you become accustomed to resting nine hours nightly, you may find that your body adapts by sleeping more soundly.

Two things you can do to enhance sound sleep are more exercise during the day and less food consumption after 7:00 PM. Because food digestion is a relatively active internal process that may impede sleep, it is prudent to wait a couple of hours after a large meal (or big snack) before going to bed. You may also want to consider the following suggestions regarding pre-bedtime food intake:

1. Vegetables that are very high in fiber, such as broccoli and cauliflower, may cause your digestive system to be more active during the night.
2. Coffee and chocolate contain caffeine, which may cause jitters and make falling asleep more difficult.
3. Chili and other forms of hot/spicy foods may trigger heartburn.
4. French fries and other high-fat foods may be associated with digestive distress which could interfere with sound sleep.
5. Alcohol may initially help you fall to asleep, but it may negatively affect your deep sleep cycle.

You may need to experiment with various patterns of eating and exercise to discover the combination that best facilitates sound sleep, but this will be time well-spent and well worth the effort. The best news is that when you sleep better, you will enjoy healthful eating and exercising even more. You will think you have discovered the fountain of youth all because you are sleeping more like you did when you were young.

### About the Authors

Wayne L. Westcott, Ph.D., teaches exercise science at Quincy College and consults with the South shore YMCA. He has written 24 books on exercise and fitness. Rita La Rosa Loud directs the Health and Fitness Center at Quincy College. ■



Rita La Rosa Loud



Dr. Wayne Westcott



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# Simplify! Simplify!

And enrich your life!

By Sharon Fisher

**HULL-** It has been said that clutter is just a postponed decision. Which means you have not found a place for an item to live, or maybe your papers and clothes are piled up because you keep telling yourself you will deal with it later. Sound familiar? Bet you get the idea where this is headed. Any “stuff” that keeps you from enjoying your life is clutter, physical as well as mental.

Once you start to simplify you are no longer burdened living for your stuff. You can start small in purging the extraneous possessions and responsibilities of your life and home. The impact of possessing less means you waste less and worry less. You open up space in your life to breathe, observe and enjoy life more. Having clutter in your home can be a source of chaos for many when actually your home should be a retreat, where you can unwind, it should be a source of calm.

It is not hard to make your home a more soothing environment. It can be done a little at a time, in baby steps. The same process you use to get your body in shape, can be used to get your home into shape. You don't need to do an overhaul all at once. When you go on a diet you start by getting rid of junk food, well that's exactly what clutter is, junk food in the home. It's something you may feel you need, but in the long run you really do not.

Start by clearing away broken items, or things you really are not longing to use, perhaps just saving for “someday.” Time to say good bye to the clothes you were hoping to wear again (wouldn't they be out of style and why not reward yourself with some new clothes). Is your home safe, can you move around, perhaps just start by getting things off the floor, contrary to popular belief, it is not a horizontal storage space!

Are you holding on to projects and hobbies you will do someday when you have time? Big lesson here; having too much of the past around you does not open up room for the future. So say good bye to those items that you have kept forever, but do not help you move forward. It is amazing how cathartic it can be too clear out accumulated stuff. Your brain will thank you, as your mind will be at peace and your body can now sleep better with less stress.

By clearing out space in your surroundings from cluttered chaos to simple and soothing, you'll gain more spiritual and emotional bandwidth for the things that truly enrich your life—and ultimately your health!

**About the Author**

Sharon L. Fisher of COME To ORDER! Organizing Services lives in Hull and spends her days helping people with their "stuff." She has been offering hands-on, customized solutions to maximize your space and simplify your life for over 20 years. Call her to set up an organizing session; gain space! Save time! Take control of your life! Call: 781-925-8925. ■

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*Alzheimer's, What can we do? continued from page 1*

As a result of research studies and initiatives like these, the approaches to caring for people with memory impairment has changed dramatically. We now understand the importance of keeping those affected socially engaged and active. If there are signs of weight loss and lack of good nutrition, there are initiatives throughout elder care agencies to promote education and options for seniors to learn about a “brain healthy” diet. Many senior centers have adopted higher level exercise programs and opportunities to exercise socially. Outings, trips and cognitive stimulating activities are now the norm in most centers for seniors.

There are also several senior centers in Massachusetts that have small social day programs within their center to accommodate those with dementing illnesses. Several years ago people unable to manage at the senior centers independently were really not able to attend programs safely, so they remained isolated at home. Simply, the recognition of widespread repercussions of those affected has caused us as a society to bend and shape our senior centers and programs into something that can help all of our seniors still living in the community.

There are several things we can do. We can continue to learn what is good for us, and how we can keep “brain healthy.” We can help people who are newly diagnosed, know that they are not alone, and there is help. Joining support groups can help those that are caregivers to learn about the resources available in our communities. Looking at how far we have come, I have no doubt that we will continue to identify ways of caring and providing better and better treatment for this disease.

The topic of Alzheimer's and brain health is so important. We should take any opportunity to explore ways we can stay healthy and prevent brain disease.

**About the Author**

Susan Sheehan is the Executive Director at Windrose at Weymouth, a memory care assisted living. She has over 20 years of experience in healthcare and has been working with the elders in the South Shore communities for most of her professional years. She runs caregiver support groups, participates in Alzheimer's disease advocacy, and has been an Alzheimer's coach. Involved in research studies, she has learned innovative ways to care for people with memory impairment, and enjoys sharing her knowledge with caregivers in many settings. ■



# Keeping a loved one with Alzheimer's at home

By Attorney Alexis Levitt

**NORWELL -** Caring for someone with Alzheimer's can be exhausting and emotionally draining. No one can or should do this on their own. But hiring help can be financially draining, leaving many families between a rock and a hard place.

The good news is that there are sources of payment for care out there, you just need to patch them together. Here are a few:

✓ The VA sometimes pays for a veteran to attend a day program, usually several days per week. This gives the caregiver a break, provides the client with a new array of experiences and people, provides at least one meal a day, and usually some degree of medical oversight.

✓ The VA's Aid & Attendance program provides cash, directly deposited into your bank account, that you use to pay for the care of your choosing, such as hiring home health aides or part of an assisted living monthly fee. The maximum benefits are \$1788 for the veteran, or, if it is the spouse or widow who needs care, \$1404 or \$1149, respectively.

✓ South Shore Elder Services and Old Colony Elderly Services. These two organizations cover separate geographic regions – check their websites to see which one covers your town. They both manage a host of funds, from MassHealth and from the Executive Office of Elder Affairs. South Shore Elder Services and Old Colony Elderly Services can use any of these funds to provide care in your home, typically sending in home health aides and light housekeeping.

✓ Long-term care insurance. Not many people have LTCI policies, but if you do, check to see what it provides, particularly for home care and assisted living.

✓ And obviously, your own savings. And not so obviously, your children. Sometimes children will help pay for a parent's care and may even be able to claim a tax deduction for it, if they care paying enough to claim you as a dependent.

It can be a struggle to maintain a loved one with Alzheimer's at home, both emotionally and financially. In terms of the finances, the goal is to pull together as many sources of care as we can, all with the eye on the prize of stretching out your own assets to keep your loved one at home for as long as possible.

It's a puzzle, and it takes work to piece together the different sources of care at home, but it can be done, and the result is worth it.

**About The Author**

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

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**GRAND OPENING.** Webster Park Rehab and Healthcare Center, Rockland, celebrated the opening of their brand new, state-of-the-art, Post-Acute Care Unit last month. In photo above Rockland Selectman Larry J. Ryan cuts the ceremonial ribbon during the gala event.

Pictured at right are (from left) Stacey Rebelo, Marquis Reg. Dir. Of Operations/Clinical Services for Western MA, Matt Muratore, State Representative, First Plymouth District, and Norman Rokeach, Marquis Chief Executive Officer.

Webster Park is a 110-bed skilled nursing and rehabilitation center. The new 12,500-square-foot post-acute care unit includes 23 beds in eleven private rooms and six semi-private rooms. The renovation added a 2,300-square-foot-therapy gym with state-of-the-art rehabilitation equipment including a stationary Smart car to train patients in automobile transfers.

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Photos by Natalie Adis, Marquis Health Services

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# Navigating the Future

By Mark Friedman

## Independence Rules 'Aging Out Loud' takes a community of care

As owner of Senior Helpers Boston I love the fact that there's an "Older American Month," and this year's theme is "Age Out Loud." It speaks volumes about our seniors, the vibrancy they continue to exercise over their lives, and the communities that care about them.

Ask anyone who knows me and they will tell you I am an outspoken supporter of Aging in Place. Wherever that "place" is, and whatever it's called. Home. Retirement, Independent or Assisted Living. The work of my company is to support seniors in whatever environment they are in, and yes, to help them succeed at Aging Out Loud.

I am certainly glad we are not alone in this ambitious effort.

As I look around, I am awed by the companies, technology, services, products, and people who all want the same thing for our seniors. I'm dazzled by the range of support in our communities today, and by what's in the pipeline.

A credible provider has a credible, trusted network. Senior Helpers is proud to be connected to resources that can literally help seniors with everything imaginable. For example, our close connections and contacts can help elders de-clutter basements and attics, or equip a spare bedroom into a fully functional apartment. Our partners in care are experts in elder-law, financial structure, and end-of-life.

If it's no longer safe or prudent to stay at home, we know firsthand how significantly the world of independent living, assisted living, and long term skilled care has changed. These communities now come in all sizes, shapes, and flavors, and being redefined all the time by competition and their own residents. We delight in helping seniors sort through the maze of options and it is a free service we provide at Senior Helpers.

Today, we see adult children taking a more active involvement financially with regard to life and care decisions with their aging parents. Helping Mom and Dad to "stay put," they now demand an "A" Team of resources to

keep their loved ones supported, safe, and active, both at home and, in the community. Senior Helpers is on that team and often is its leader.

This means helping our clients remain active in the wider community, where seniors now have more support than ever to age with grace and gusto. We accompany clients to local Councils on Aging and Senior Centers, which have become hubs for Aging Out Loud.

Inside many centers, seniors have access to the Senior Learning Network, an interactive technology transporting seniors to Mars and back every day, keeping minds and spirits agile, engaged, and intrepid.

Thanks to the global platform, Better Impact, seniors are also volunteering and giving back in their communities in record numbers and basic ways. These days we find our Aging Out Loud elders delivering Meals on Wheels and reading to home bound elders. Because this is a generation that gives, "as good as it got," and embodies the meaning of volunteerism.

Senior Helpers is tethered to these community organizations because to Age Out Loud, seniors also need support that works.

Support can range from a prized connection to a medical specialist, short term care at home after hip replacement surgery, to a customized program of coordinated care after a more complex diagnosis, or a personalized search for the right assisted living or memory care community.

Knowing where to turn, and having access to deep and dependable resources can provide enormous comfort to families, especially those living away from loved ones, or not always around should a crisis come up.

At Senior Helpers Boston and South Shore we have witnessed the power of Aging in Place while knowing every senior will Age Out Loud, differently.

This is why we have a suite of more than 50

programs and services that can be accessed at a moment's notice. This is why we begin working with every senior by focusing on what they can do, respecting what they are unable to do, and customizing a plan of care to support and respond to what they want to do.

This is why each plan is nurse case managed and supervised. From caring companionship and conversation, to care plans for complex diagnoses and Alzheimer's, Dementia, and Parkinson's. This why we have important, relevant, and deep connections in the senior living community, and in each of the 75 communities we serve.

We have a broad spectrum of customized services and programs, a few of which include:

**Traditional Care:** Customized Plan of Companion and / or Personal care that can include a menu of activities such as companionship and conversation, shopping and errands, help with housekeeping, transportation, hobbies and appointments, personal hygiene assistance, walking and dressing, medication reminders, family caregiver relief.

**Going Home Safe:** A unique, specialized and comprehensive support program for returning home safely following surgery, hospital or rehab facility stays.

Helping families select, transition and successfully acclimate to a new Assisted Living, Memory Care or Skilled Nursing Environment.

Our seniors are living in a great time to Age Out Loud. I cheer them on with gusto because I know we will do our part. With care, compassion, responsiveness and grace.

To learn more about the Programs and Services of Senior Helpers Boston and South Shore, visit [www.SeniorHelpers.com/Boston](http://www.SeniorHelpers.com/Boston), or call 617-500-6999.

This is part of the series of articles I have written each month for the *South Shore Senior News*. I hope to inform and encourage seniors and families to stay in charge of their aging. And I invited you to send me comments and suggestions for topics.

In the coming months I will be covering topics that include: Finding Resources: The Difference between experience **Independence Rules** continued on page 17





Pembroke's Stella McCauley in the company of Mass Maritime Cadets Edward Rodriguez, (left) of Tampa, FL, and Alex Gelinas, of Ashburnham.



Sweethearts Marlene Lotterhand and Frank Besozzi, of Plymouth, dance together every Sunday afternoon at the Roseland in Taunton.

## A Swingin' Time!



Senior Dance  
Plymouth, May 11, 2017



Seasoned dancers Bill and Jan Reardon, of Plymouth, tore up the dance floor with their fancy twirls and smooth moves!

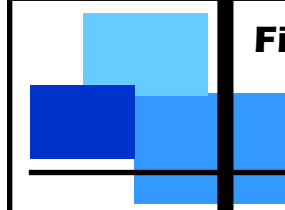


Master of Ceremonies, State Representative Matthew Muratore with Pat Ripley of Plymouth.



Beverly Malone and Norman Johansen, of Plymouth, having fun at the Senior Dance.

From Photos: PatriciaAbbottPhotography.com



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## Integrated Health Therapies



### 'Tap' into the deep-rooted cause of chronic pain and stress for relief

This month's guest columnist is Rosemarie Lanchester, a professional speaker and energy practitioner specializing in stress and pain relief. She holds certifications in many forms of 'Energy' medicine including dowsing, hypnosis, laughter Yoga, Reiki and Advanced Training in Emotional Freedom Techniques (EFT). She has been featured on the cover of the national magazine 'Women of Distinction' and is listed in the Top 100 Registry of Business and Professionals in the wellness field.

Rosemarie works with many healthcare professional resources, including skilled nursing, assisted livings, and councils on aging, offering important tools to staff and community for eliminating stress and pain. I have personally experienced Rosemarie's intuitive and compassionate style of connecting with the person she is helping. I hope you enjoy her article on Tapping.

By Rosemarie Lanchester

#### Why are you in pain?

This answer may surprise you.

Have you ever developed pain or a symptom and had extensive tests run through traditional medical practices, only to find out there wasn't a reason or explanation given?

One solution has been offered by the "Emotional Freedom Technique" which advocates an easy-to-learn procedure called "Tapping."

Tapping, mirrored after the acupuncture model, was developed by a psychiatrist back in the 1980s. It is practiced throughout the globe and endorsed by many well-known traditional medical practitioners, as well as spiritual leaders and celebrities.

It has been described as "a combination of ancient Chinese acupressure and modern psychology that works to physically alter the brain, energy system and body at the same time." The beauty of it being that one does not have to "believe" in it in order for it to work. Under this procedure you use your own finger tips to tap on certain spots of your hand, head, face, collar bone and under arm, while speaking verbiage of the event or memory that evokes an uncomfortable emotional response. Tapping combined with the appropriate verbiage deactivates the amygdala, the part of our brain that is responsible for the stress response.

Once the emotion connected to the event is "neutralized" the body releases the need to be in pain. We believe that the body has an innate ability to heal itself given the proper tools and that pain is a symptom of underlying, unprocessed emotions. It

is the body's way of getting our attention that something needs to be addressed and that our subconscious mind knows the real reason why we are in pain.

With the proper guidance, significant results can be achieved quickly after just a couple of visits. This is a tool that can be shared easily with family and friends and considered to be a life altering skill that can be used for many other life challenges.

#### Special Offer for Readers this month!

Rosemarie Lanchester helps every day people clear anxiety, sleep better, eliminate pain, stop smoking, reduce stress, help process grief, guilt, sadness and change anger into hope for a better quality of life!

She offers \$50 off for all of our readers and a 15 minute **FREE** consultation for the first 10 people who mention this ad and call her at 781-447-7782 ...paying just \$75 an hour with **guaranteed** results! Visit her website at [www.EverythingYouWishFor.com](http://www.EverythingYouWishFor.com) for further information about her techniques.

#### About the Author

Rosemarie K. Lanchester is a Certified Hypnosis Consultant with the National Guild of Hypnotists of Merrimack, NH. She completed the course curriculum back in 1996 and took the complete course material again in 2009 when she started her business, Everything You Wish For. She is, and has been, an active member and staunch supporter of the South Shore

-- Carol Corio, Integrated Health Therapies Editor

Women's Business Network since 1996, and served on their Board of Directors for a three year term starting in 2000.

Her mission is to provide hope and empowerment to people of all walks of life. Helping her clients achieve their personal and professional goals, easily and safely. Visit her website for more information: <http://www.everythingyouwishfor.com>

#### Editorial note:

Please visit our website, [www.SouthShoreSenior.com](http://www.SouthShoreSenior.com), and listen to our fascinating conversation with Rosemarie. She was a recent guest on our radio show, *My Generation*, broadcast on 95.9 WATD-FM. Learn more about Tapping and how it can help you heal pain and gain emotional freedom.

#### About Carol Corio

Integrated Health Therapies Editor



Carol Corio has been studying integrated health therapies for more than 25 years with certifications in aromatherapy, polarity therapy, RYSE, Reiki, and Integrated Energy Therapy (EIT) sharing her long-time passion for integrating the benefits of therapeutic aromatherapy with those served by Old Colony Hospice & Palliative Care, and independent, private, non-profit, Medicare certified CHAP accredited, family centered, dedicated team of professionals providing excellent care services on the South Shore since 1979.

For information, call 781-341-4145, visit [www.oldcolonyhospice.com](http://www.oldcolonyhospice.com), or email Carol at: [ccorio@oldcolonyhospice.com](mailto:ccorio@oldcolonyhospice.com). ■

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

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

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# Crossword Puzzle Corner

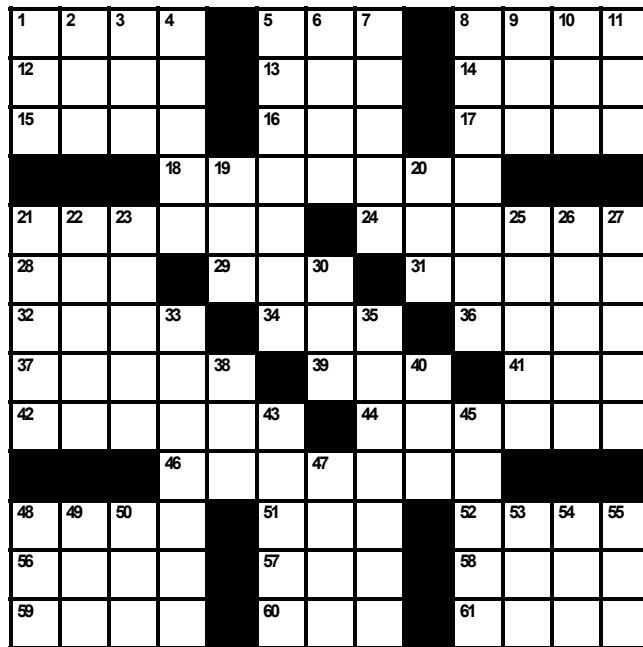
answers on page 19

## Across

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

## Down

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




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

## GOT NEWS TO SHARE? Send it along!

Have news? Send it over! Email: [info@southshoresenior.com](mailto:info@southshoresenior.com) or mail: South Shore Senior News, P.O. Box 202, Hingham MA 02043




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## 6<sup>th</sup> Annual Luminaria to Honor Meg Doherty and Herb Emilson

**SOUTH WEYMOUTH--** Two champions for the health and well-being of the South Shore community will be honored on June 15 at the Granite Links Golf Club, Quincy.

Meg Doherty is the recently retired, longtime President and CEO of Norwell VNA who has spent 30 years of her career passionately advocating for the field of Home Health on a state and federal level.

C. Herbert "Herb" Emilson is a humanitarian and first Chair of the South Shore Health System Foundation. Luminaria is designed to raise awareness and support for South Shore Health System's Home and Community Care division and celebrates innovation and dedication to home care by awarding Home Care "Champions" special Luminaria medallions. Contact Angela Floro at 781-624-8142 for information or visit [SouthShoreHealth.org/homecare](http://SouthShoreHealth.org/homecare).

### Retirement impact

*continued from page 4*

studies can't predict how retirement will affect your life. People who retire because of health problems may not enjoy retirement as much as someone who retires feeling healthy. But, it makes sense to view retirement as a process. Often it is just the need to stay connected, and be a part of something bigger, that truly gives us that fulfillment in our later years, not the complete absence of work or responsibility.

### About the Author

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



## Matters of the Mind... Uncommon Common Sense

By Beverly Moore, RN, CS

**QUINCY** - The way we speak and work with a person with dementia requires we learn a whole new way of relating. In other relationships we plan together, ask the other's opinion, inform each other of events coming up, and sometimes argue a point to clarify. We discuss ideas with one another.

People with dementia have slowed processing of information, store less and less of what is said, and so cannot retrieve what hasn't been stored. Thus the change in memory, easy confusion, and resistance to change.

When we understand this, we can practice speaking in a different way. Sharing plans in advance often makes the person anxious, not able to remember what it was that was going to happen. He may have a restless night due to anxiety and may in fact refuse even a pleasurable plan to avoid embarrassment. Tell the person as close to the event happening as possible. "It is time to go; we have an appointment now."

Processing the surroundings becomes more difficult, so we need to make things clear; placing eye glasses in plain view for example instead of expecting him to remember to put them on each morning, or having the toothbrush and paste in view rather than telling him to go brush his teeth. To avoid "telling him what to do," provide visual cues. They are much more powerful than words for him.

Speak slower, simpler, and avoid logic, reasoning and complex concepts. Do not "explain" things (the day program will be helpful for you because...). Simply bring her there for a "meet and greet." This may be all that is needed for a successful visit.

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These suggestions make sense but are "uncommon" to the way we've related before. It takes practice and patience to simplify our speech. But, it is worth it; it avoids fear, resistance and anger due to confusion.

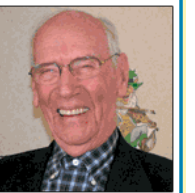
### About the Author

Beverly Moore is owner of StilMee, an Alzheimer caregiver service based in Quincy and serving Massachusetts and southern New Hampshire and Maine. She is author of two books on Alzheimer caregiving. Matters of the Mind...and the Heart and New Trends in Alzheimer Care; Finding the Spirit Within, Both books are available on Amazon.com, Strategic Publishing Company and on her company website [www.StilMee.com](http://www.StilMee.com). Beverly Moore can be reached at [StilMee@comcast.net](mailto:StilMee@comcast.net). ■

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# South Shore Community Happenings

## Free Health Event June 3

BOSTON-- Get the tools to healthy living! Join AARP Massachusetts and the Urban League of Eastern Massachusetts for a free health event “Your Health, Your Body, Your Self” on Saturday, June 3 from 8 AM to 12:30 PM at the Reggie Lewis Track and Athletic Center, 1350 Tremont Street, Roxbury. RSVP by May 31 at 877-926-8300 or online at [aarp.cvent.com/june3health](http://aarp.cvent.com/june3health).

The first 100 attendees will receive the AARP book *Your Body: Secrets to Living Longer, Better and Healthier*.

## Glastonbury Abbey Auction: June 3-4

HINGHAM --Glastonbury Abbey is a vibrant community of Benedictine monks who have been here on the South Shore for over 60 years. The monks are dedicated to welcoming *all* who want to pray, learn, or just visit the beautiful grounds.

The monks cordially invite all those curious about the Abbey, and especially auction lovers, to their pre-Auction for an early peek – and a chance to bid. Held on Saturday, June 3<sup>rd</sup>, from 4 pm to 6 pm (free wine and cheese), and Sunday, June 4<sup>th</sup>, (free coffee and snacks) from 11:00 until 1:00. The final results will be determined on Monday, June 5<sup>th</sup>, at the 18<sup>th</sup> Annual Golf Tournament and Auction.

Bring your family and friends! This event is free, so please come on down. If you have any questions, please call 781-749-2155, ext. 343. 16 Hull St., Hingham. <http://www.glastonburyabbey.org>.

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Thank you!



## Changing Aging Tour: Thursday, June 15

### What if everything you've been told about aging is wrong?

FOXBORO -- The ChangingAging Tour is a non-fiction theater experience barnstorming the country in a rock n’ roll tour bus to bring communities together around a new and highly disruptive understanding of aging. Join Dr. Bill Thomas and friends for a day of inspiration, music and education. The event is being held at Patriot Place, Foxboro. For tickets and more information visit <https://changingaging.org/event/foxboro-ma/>

## Walk to End Alzheimer's Kickoff: Wed., June 14

EASTON-- Join us to learn about the Alzheimer's Association and how to get involved. Wed., June 14, 8:30-10:00 AM, breakfast, networking and speaking program. Held at The Residence at Five Corners, 678 Depot St., Easton. RSVP by June 9 to Autumn Hotaling, at: [ahotaling@alz.org](mailto:ahotaling@alz.org).

## Arc of the South Shore Annual Gala: June 8

WEYMOUTH--The Arc of the South Shore's 5th Annual Gala, A Summer Soirée, will be held on Thursday, June 8, 6:30 PM, at The Arc of the South Shore, 371 River St., Weymouth. Included are cocktails and tastings from local restaurants, a silent auction, and family stories. Entertainment is provided by Four Guys in Tuxes. For tickets, visit [www.arcsouthshore.org](http://www.arcsouthshore.org).

## Weymouth Food Pantry Fresh Bite 5K: June 17

HINGHAM --Ensuring nobody goes hungry is a necessity. Ensuring everyone has nutritious food to eat is our goal. Join the **Weymouth Food Pantry** on Saturday, June 17, at DCR Wompatuck State Park, 204 Union St., Hingham, to walk or run the FRESH BITE 5k. The trail is USATF certified and the race is professionally timed. Race starts at 9:30am. All ages are welcome and there is even a short, 1-mile Strawberry Stroll for those who would prefer the shorter distance. See you on the trail! For information/registration, go to <http://www.freshbite5k.org>. Let's take a bite out of hunger!



## The Company Theatre: June 3

NORWELL -- Don't miss a brilliant live recreation of Rock and Roll's most electrifying performer. From Glam Rock King to Rock and Roll space alien Ziggy Sardust, Davie Bowie look-alike/sound/alike David Brighton and his all-star band chronicle all of the international superstar's Ch-Ch-Changes in a dazzling stage performance. Exerience Bowiemania in this amazing tribute. Two performances only, on Sat., June 3, 4:00 and 8:00 PM. For tickets and information for this and all upcoming shows, visit The Company Theatre Box Office, 30 Accord Park Dr., Norwell, or visit their website: [www.companytheatre.com](http://www.companytheatre.com).

### Independence Rules *continued from page 9*

and expertise, When Home is not the best place to be, Respite Alternatives for Stressed out caregivers, How to Stay informed and prepared, data vs information: How to make smart decisions.

### 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. You can contact Mark Friedman at: [MFriedman@SeniorHelpersBoston.com](mailto:MFriedman@SeniorHelpersBoston.com) ■

## Mark Friedman honored with national award

Senior Helpers® Boston and Senior Helpers® South Shore, premier providers of personalized in-home senior care, announced owner Mark Friedman was awarded by Multi-Unit Franchisee Magazine, the Spirit of Franchising Award for his exceptional performance and valuable community aid, while successfully representing the Senior Helpers brand. Friedman is one of only 11 winners selected for demonstrating outstanding performance in growing both their organizations and their brands.

“It’s an honor to be recognized for my work with Senior Helpers,” said Friedman. “I am proud to work with an organization that believes in my ability, provides me with the tools I need for success, and allows me to champion our clients and brand. It is one of the best business decisions I have ever made.”

Friedman is pictured in photo above (at left) accepting his award at the 17<sup>th</sup> Annual Multi-Unit Franchising Conference on April 23-26 at Caesars Palace in Las Vegas.



## We Connect You With Local Resources

Check the company or companies you would like to have send you free, no obligation information. Your request will not be used to contact you for any other reason. Mail your completed form to us at: South Shore Senior News, P.O. Box 202, Hingham, MA 02043

### Adult Day Health Centers

\_\_\_ CarePro Health Services \_\_\_ Active Day Center

### Alzheimer's Coaching Services

\_\_\_ StillMee - The Leader in Alzheimer's Coaching

### Home Care Services

\_\_\_ CarePro Health Services  
\_\_\_ Celtic Angels  
\_\_\_ Home Care Partners \_\_\_ HopeHealth  
\_\_\_ Right At Home  
\_\_\_ Senior Helpers South Shore

### Home Services / Repair / Modification

\_\_\_ Paul Foley Electric/ Generator Company  
\_\_\_ Acom Overhead Door Company  
\_\_\_ Lift & Care Systems, Inc.  
\_\_\_ Dirty Deeds Done Dirt Cheap

### Hospice

\_\_\_ HopeHealth Hospice

### Independent and Assisted Living

\_\_\_ Compass on the Bay \_\_\_ Standish Village  
\_\_\_ Stafford Hill  
\_\_\_ Laurelwood at the Pinehills  
\_\_\_ Cornerstone at Canton \_\_\_ Fairing Way

### Insurance

\_\_\_ Catholic Association of Foresters  
\_\_\_ Senior Whole Health

### Elder Law Services

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

### Local Elder Service Agencies

\_\_\_ Hessco Elder Services  
\_\_\_ Old Colony Elder Services  
\_\_\_ South Shore Elder Services

### Medical Services

\_\_\_ King Optical Company  
\_\_\_ South Shore Hearing Center  
\_\_\_ Suburban Hearing Aid Services

### Memory Impaired Assisted Living

\_\_\_ Compass on the Bay  
\_\_\_ Standish Village  
\_\_\_ Windrose at Weymouth

### Relocation Services

\_\_\_ Weir Moving

### Reverse Mortgages

\_\_\_ Harbor Mortgage Solutions, Inc.

### Custom Poems for all Occasions

\_\_\_ Words Everlasting

### Skilled Nursing & Rehabilitation

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

### Transitional Services

\_\_\_ Top Notch Transitional Services

### Veteran's Financial Assistance

\_\_\_ Home Care Partners, LLC

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## Dare to Downsize!



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

By Randy Veraguas

**Dare to shoot it!**



**NORTH QUINCY** - Everybody is talking about summer! Summer weather! Summer vacations! Where is everybody going? What are they doing? Everyone can't wait to see The Pictures!

My message for June is Dare To Shoot. Who says pictures are only for vacations? Grab a camera. Walk around your home. Take pictures of the things you "like." Notice I didn't say love? The things you love you'll be bringing with you if they're small, and probably gifting to somebody you love, if they're big. Take pictures of the things you like, the things you've gotten used to, to make a little photo memoir of your things. That's right; these things won't be going with you. It's easier to store 100 pictures than 100 things!

This should come in handy when you are downsizing. I say "should" because some of you will not want to be reminded of your old things for fear it will come with heartache. If you know this is true of yourself then don't bother doing this...I like to focus on finding the silver lining to the Cloud of Downsize. (and that phrase, by the way, is my "focus" for the TV Show, Dare To Downsize) For those of you who enjoy going back in time and looking at old pictures & remembering the old days, then this is definitely a task suited for you. This is something that you will thank yourself for doing in the future. And this is true no matter what age you are!

People change- things change- situations evolve. Take parenting for example. I have

kept every paper my son brought home. And he knows this and that is why, now that he's in high school, he never brings home anything! Ha, he knows I will keep it! Our home is getting too full for all this old stuff & I am going to have to go through it this weekend and practice what I preach. I'm going to photograph all his artwork & his reports and everything he's brought home.

Then, I'm going to throw it all away. Gulp. But really, how many times have I sat down over the years and gone through all



Photo Credit: Randy Veraguas

**Dare to Downsize!** continued on page 19

**Longevity Insurance** continued from page 3

A good way to start is to contact a qualified financial advisor – Chartered Financial Planner (CFP), Registered Investment Advisor (RIA), and/or a Certified Reverse Mortgage Professional (CRMP).

### About the Author

George Downey is the CEO of Harbor Mortgage Solutions. As a family-owned and operated firm, Harbor Mortgage understands how mortgage financing and refinancing can affect your family's future. Founded over 25 years ago, Harbor Mortgage remains committed to providing exceptional mortgage services to families in Massachusetts and Rhode Island. Let us help you find the right solution when you're considering refinancing your current home, or purchasing a new one. And, if you're a senior (62 or older, or are assisting one) and want information on reverse mortgages, you definitely should contact us... this is our specialty. For more information please visit our website at [harbormortgage.com](http://harbormortgage.com). George and can be reached at (781) 843-5553 or [gdowney@harbormortgage.com](mailto:gdowney@harbormortgage.com). ■

**Dare to Downsize!** continued from page 18

his paperwork? ~ Insert long silence ~ Is it okay if I admit NEVER? *Because that's the truth.*

We like to hang on to memories. Sometimes memories are tangible. That chair might remind you of Gramma reading to the toddlers. That 12 person table might remind you of late night dinner parties.

At some point we have to learn to let go of those tangible memories that take up too much space. Instead, we can turn them into a photograph. Now I'll probably not develop the pictures of my son's paperwork. I'll probably keep them on a USB key and then keep that USB key somewhere *very safe*. *Ah hem, those safe places are pretty funny and reminds me of another month's segment I could do...I don't believe there's ever been a Moving Day when something that was once LOST becomes found! Right?!*

Anyway, by taking pictures of the things you know you won't need, you can start successfully downsizing. Hey, you can always make a cute coffee table book of your tangible memories and you can title the book, The Silver Lining. ;) Then of course, I hope you'll make the time to enjoy flipping through your book. Because once you're in your smaller home, that's something you'll find you have more of, Time! :)

So, where are you going this summer? Will you send me a picture?

### About the Author

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

### Crossword answers from page 14

1	G	U	R	U	5	B	Y	E	8	T	H	A	11
12	A	K	I	N	13	L	U	G	14	R	U	D	16
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37	A	F	O	O	38		39	P	H	D	41	L	E
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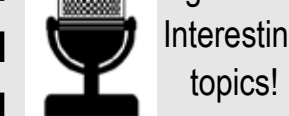
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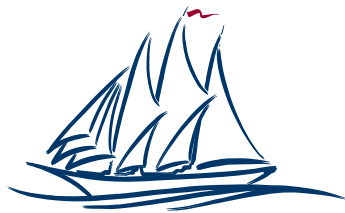
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