



SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

JUNE 2018

Distributed FREE to Boston's South Shore communities since 2002

Vol. 16 Issue 6

Senior Celebration!

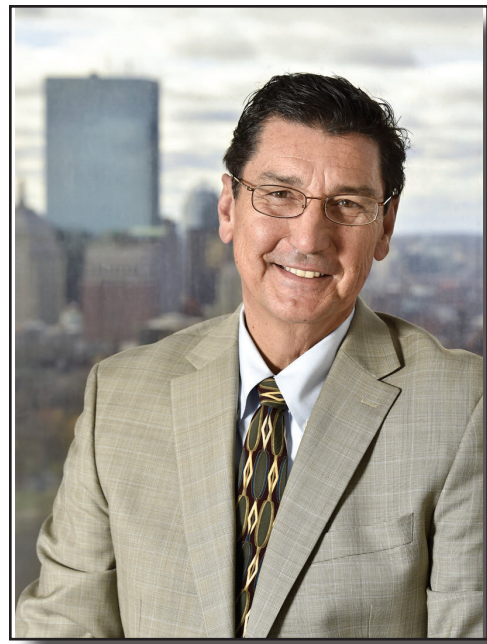
Loretta LaRoche, backed by her jazz band, the We're Not Dead Yet Quartet, was joined on stage by Ron Della Chiesa for an impromptu rendition of *The Lady is a Tramp* at last month's Health and Lifestyle Expo held at Lombardo's in Randolph.

Cover story page 22

Photos: Patricia Abbate www.patriciaabbatephotography.com



Above left: Down-sizing expert Randy Veraguas (left), Sales Director at Atria Marina Place, North Quincy, and Delia DeMello, Metropolitan Public Affairs Specialist with the Social Security Administration, say hello during the 26th Annual Senior Celebration at Lombardo's on May 22. Both are regular columnists for the South Shore Senior News. Above right: Lori Hunter and her Zumba Fitness Gold dancers share their high energy and enthusiasm for fitness fun on the entertainment stage during the Expo. DJ Joe Martini's "Oldies" were the perfect complement to the event. For more photos, please see pages 22,23.



Credit Freeze Bill Clears the Senate

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

By Mike Festa, State Director, AARP Massachusetts

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

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

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

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

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

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

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

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

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

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

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



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AARP Real Possibilities
Massachusetts



Navigating the Future

By Mark Friedman

Aging in Place: Making scores work in your favor

As the owner of Senior Helpers Boston and South Shore, I help my clients and their families make important decisions about their care plans at home. As a son, along with my siblings, I also am instrumental in helping my parents successfully age in their home in Virginia – an airport away from me here in New England. Both of these come with huge responsibilities and accountability.

My end game has always been as an outspoken advocate for successful Aging in Place. This is not just a nice concept, but as an objective, the outcome of what my company delivers. Our proprietary “Going Home Safe” program was conceived and is executed around the premise of mitigating risks and preventing re-admissions (and admissions) to acute care. It also engages families and the extended care continuum in keeping seniors safe and secure during the critical 90 days after hospitalization.

While introducing “Going Home Safe,” I witnessed firsthand the wisdom and power of managing risks at home. Yes, it can be formidable for seniors and families to dissect these risks and get them under control. Yes, it can be incredibly time-consuming to master nutrition programs, medication management, safety, and scores of essential issues critical to the big picture of being safe while recovering at home. But we DO understand and see the end game in getting it right. The “homework” of analyzing and resolving the risk factors right under our loved one's nose is worth every hour spent determining them.

When it comes to the bigger picture of aging in place, and seniors managing risks at home, there are significant new insights impacting success and failure. Thriving is taking on a whole new meaning.

An incontrovertible body of evidence data from Houston-based Performance Based Healthcare Solutions™ (PBHS™) has the potential to transform our concept of managing the risks of our seniors and loved ones at home. Along with it, it will also change how we support with them. PBHS has aggregated data points by following more than 75,000 patients for close to 2 decades. From these, it developed risk attributes and thresholds in five distinct “categories,” resulting in a scorecard that determines exactly which risks a senior must resolve to successfully age in place. The individual category scores are important. The goal of reducing risk to a defined threshold is the linchpin.

The Scorecards are All About Removing Risk

The premise of the PBHS Methodology is simple. It is all about assessing and removing or mitigating risk. At its core, it is analyzing the factors that stand in the way of a safe and secure, medically managed, emotionally engaged, and independent at home. In analyzing and putting a score to those factors, a properly conceived plan of support and care can then be put in

There are 144 potential safety factors that can blunt a senior's success at home, based on the senior, the task being performed, and the category it falls under (walking, bathing, etc.). Each can now be ranked and scored.

place to remove and mitigate them.

This is not rocket science. It is great science in combination with good sense.

The fact that all of these risks have been identified, quantified, and made scorable is the breakthrough.

The first risks PBHS identifies are in the comprehensive “Safety” profile.

There are 144 potential safety factors that can blunt a senior's success at home, based on the senior, the task being performed, and the category it falls under (walking, bathing, etc.). Each can now be ranked and scored.

Working with the PBHS safety scores, a program of support and care can potentially reduce the numbers by 50%, reducing on average 34 individual risks, and thereby reducing trips to the ER by 45%. We can now quantify safety “outcomes” so informed decisions about care are no longer made in a vacuum, but against real requirements and real results.

In the category of “Independence,” there are 13 areas in which seniors consistently find themselves at risk. This broad category, also referred to as “self-reliance,” includes issues like nutrition, getting help for falls in the home, mobility, managing tasks at home like laundry, and even getting groceries and paying bills. These are not “nice to have” indicators of doing well, but concrete factors that enable a loved one

to age successfully in place, wherever that place is.

If a senior scores between 45 and 51 in this dimension, they likely will thrive at home. A score under 33 is a bleak prognosis for well-being. Because the scores show us exactly where the deficits in independence are, it follows that a customized plan of care and support can improve them. This is huge for all of us in the home care industry and for families seeking to support their loved ones.

In the category of “Medical Condition Management,” there are 7 issues that must be monitored at all times. In this area, every senior is unique. Home care can be absolutely instrumental in keeping scores high when it comes to medicine reconciliation, monitoring of vitals, following daily regimens, and maintaining compliance to doctor's orders. We are now able to gauge and qualify each of these issues on an individual basis, assigning a meaningful score that has been indexed over thousands of similar cases. It only makes sense that a customized plan of support and care can positively influence a change in these numbers. These kinds of insights are going to change the face of private duty home care as we now know it.

There are two categories in which PBHS has made significant discoveries. They relate to what I often refer to as “the softer side of senior care.” These are the highly individual perspectives of how seniors engage in life and community, and the new and evolving burdens of family caregivers.

On the “Life Engagement” profile, PBHS has stunning statistics and data. It can now be used to help seniors and families improve the health of loved ones, and increase their sense of physical, psychological, and spiritual well-being. Through meaningful engagements, programs, recreation, volunteerism, even paid work and domestic activities, PBHS can now “score” how dynamic and organized use of skills can significantly impact health and successful aging in place. An ideal score is 45 or above. Prior to this methodology, it was challenging to understand the concept and value of “life engagement.” I predict having this new capability and capacity will change the face of caregiving in the future.

Finally, with the proprietary PBHS methodology we understand more clearly the “Burden of Care” profile, and the profound impact it can have on the senior AND the family caregiver. We are able to calibrate, quantify, dignify, and intercept the issues that are now becoming critical when caregiving becomes a family affair. By indexing and aggregating 16 different issues that contribute to burn-out, danger, disruption, and consequences affecting safety at home, this score provides a roadmap for addressing them. What becomes clear is a plan that supports not only for the senior, but the whole family. This scorecard has tremendous ramifications for us all, professionally and personally.

I often tell my parents that, so far, they have been role models for aging in place. I fully

Aging in Place continued on p. 21



Aging with Sass and Class

Get a Life

By Loretta LaRoche

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

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

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

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

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

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

Peg's Picks



The Necklace

Author: Claire McMillan

What do you do when you inherit a valuable heirloom from Great-Aunt LouLou?

Nell soon finds out. Her life takes an unexpected change when her not-so-friendly relatives find the true worth of this ornate necklace from India. The necklace's provenance is not the only a problem. A long-buried family secret also comes back to haunt her. What would a story like this be without a love triangle? The relationships that are built throughout the book will keep you reading well into the night.

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



SOUTH SHORE SENIOR NEWS

Published by

My Generation Media

P.O. Box 202, Hingham, MA 02043

(508) 212-4862

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Publisher/Editor: Patricia Abbate

Business Manager/Owner: Thomas Foye

Copy Editor: Theresa Abbate

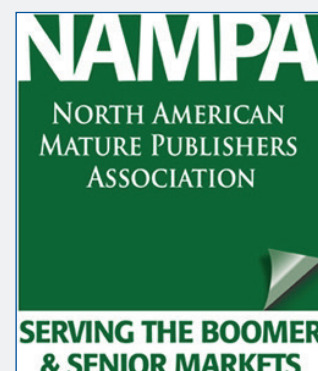
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South Shore Senior News is printed 12 times per year with a deadline of the 15th of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for review and potential print.

The Publishers also publish an Annual Senior Services Directory and host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each podcast can be found at SouthShoreSenior.com and on iTunes.

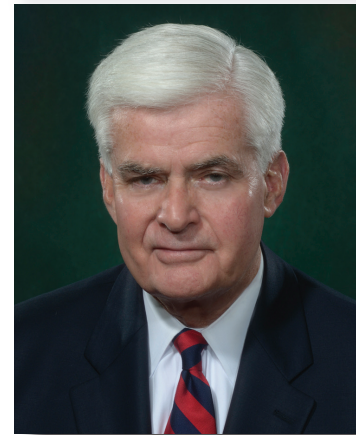


HOME EQUITY WEALTH MANAGEMENT

Got home equity?

New ways it can increase retirement savings to age in place

By George A. Downey



BRAINTREE - If you're in or approaching retirement, own a home (with or without a mortgage), and are uncertain about your financial future, you may be in luck.

The Center for Retirement Research at Boston College, along with other researchers and retirement experts, sounded the alarm that great numbers of aging Americans are at high risk of running out of money in retirement. In fact, it's a documented national emergency.

Old School Solution – 3-Legged Stool

Historically, retirement planning was based on a three-legged stool, including: (1) employer funded pensions, (2) Social Security, and (3) personal savings. That's all changed. Employer-funded pensions, for the most part, are gone and personal savings are at all-time lows. Add to that longer life expectancies and unexpected funding shocks from health, long term care, and other risks a bleak forecast may lie ahead. Retirement security won't be what it used to be. So, what can be done?

New Improved Solution – 4-Legged Stool

Fortunately, senior homeowners may have another resource – home equity (now referred to as housing wealth) could be used to increase income and extend financial security. Until recently, housing wealth has not been a basic consideration in retirement planning, but that too is changing.

Adding housing wealth (the fourth leg) to financial wealth management achieves three key objectives: (1) improved cash flow and liquidity; (2) reduced longevity risks, and (3) protection of assets under management.

Research data shows that seniors with \$100,000 or more in savings, about 90 percent own their home. Those with less savings, about 70 percent are homeowners, still a substantial majority. For most, housing wealth makes up about 50 percent of their total net worth. And, the great majority (over 85 percent) indicate they plan to stay in their homes and age in place.

Options To Using Housing Wealth

Clearly, every situation is different and requires education and analysis by qualified professionals. Depending on individual circumstances and preferences, recommendations to use, or not use, housing wealth require careful consideration.

Considerations include:

Sell the home to downsize or right-size.

At the time of this writing, May, 2018, residential home values are at record levels. Although most seniors want to stay in their homes, is it the right decision for the longer term considering potential health, financial, and other factors. If not, does selling the home now to maximize financial gain make more sense? As we know, home value cycles change, often dramatically.

The best time to sell is when you don't have to, when you are in control, and values are high. Later, if declining health, death of a spouse or unexpected events may force a sale in a less favorable market. Considering declining health and other issues confronting aging homeowners, when is the best time? What are the important considerations? Might the best time be now? Why? Why not?

Borrowing against home equity.

Basically, there are two borrowing options:

1. Traditional mortgage refinancing or a home equity line of credit. Both require meeting financial and credit qualifications for eligibility along with the obligation to make ongoing payments. If the need is short term, or the borrower(s) are more affluent, this might be a good choice. On the other hand, if the borrowers have, or foresee, cash flow or liquidity constraints they should consider the unique benefits of a reverse mortgage.

2. Home Equity Conversion Mortgage (HECM). HECMs are the HUD/FHA insured reverse mortgage program. This program was developed and approved by Congress to provide senior homeowners (62 and older) the ability to remain in their homes indefinitely, without the obligation to make monthly payments, and utilize a portion of their home equity to increase financial resources and extend retirement security.

Unfortunately, too few consumers (and



professional advisers) adequately understand the program, the result of earlier misconceptions, negative press coverage, and a general lack of knowledge. That said, although HECMs can provide additional income and liquidity, they are not a suitable solution for everyone. The program, established in 1989, has undergone numerous changes to improve the benefits and increase consumer protections.

Most seniors that are selling and relocating will purchase the new home for cash to avoid the burden of future monthly payments. However, the HECM can be used for purchase, requiring a down payment of approximately 50 percent. The buyer retains the other 50 percent in their savings account increasing liquidity. The HECM financing enables them to live in the property indefinitely without any obligation to make payments. Their future responsibilities are: to keep property tax and homeowner insurance payment current, perform basic maintenance, and live in the property as their primary residence.

Retirement researchers, academics, and retirement experts are now promoting consideration of the HECM reverse mortgage as a fundamental tool to include housing wealth in the retirement planning process to increase and extend retirement security. For more information, visit our website, www.HarborMortgage.com, or www.reversemortgage.org, the website of the National Reverse Mortgage Lenders Association.

Sale/lease back - keeps the home in the family.

This arrangement enables parents to sell the home to an adult child or a trust designed for the long-term benefit of selected family members, and then lease the property back. It's an interesting solution for the right situation. It can enable parents struggling with cash flow issues to remain in their home, and preserves the home as a legacy.

The parents get the benefit of receiving tax-free cash, elimination of any mortgage debt or liens, and the ability to remain in their home. The buyers get rental income that may be offset by related business expenses for tax purposes, and the benefit of any future appreciation in value.

Rent a Spare room, or Airbnb

With apartment rents so high today, renting a spare room can make a lot of sense to the right renter and to the homeowner. For example, depending on location and amenities, monthly rents of \$300 to \$500 seem reasonable. Annually, that translates to an extra \$3,600 to \$6,000, found money.

Got Equity? *Continued on page 9*

Senior Fitness



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

30-Minute outdoor obstacle course for active adults

QUINCY - Spring is in the air, and you feel like it's the perfect time to start with something fresh and new. But, like many exercise buffs, you may typically exercise behind closed doors, at the gym or in your living room. Why not take your workouts outside to make each exercise experience much more enjoyable? Besides soaking up a little sunshine and vitamin D, which is beneficial for bone health and metabolic function, training outdoors can be both exciting and fun. And, did you know that you can actually challenge your body while on a beach, local park, or recreation area without the use of free weights or other resistance tools? Consider giving our outdoor obstacle course a go, where you can alternate walking or easy jogging with bodyweight movements, then end your exercise session with a relaxing and rejuvenating stretch routine.

Preparation Tips - To avoid overheating and overexposure to ultraviolet rays, be sure to apply sunscreen, use sunglasses, dress in light-colored and breathable workout apparel, and wear walking, running, or cross-training shoes. Also, bring a watch in order to time your workouts.

Posture Guidelines - To prevent low back stress, as well as avoiding a trip or fall on the trail, maintain an erect posture and keep your head up and eyes on the terrain ahead throughout your walk or jog.

Warm-Up - Begin your workout by walking at a leisurely pace for about 3 minutes. You should be able to breathe and speak easily at this relatively slow speed. Gradually increase this easy pace to a slightly higher intensity for another 3 minutes. You are now ready to intersperse our recommended resistance exercises, while enjoying the warm weather and outdoor scenery.

Lower Body Exercise #1 – Standing Calf Raise

Let's start with a simple calf raise. Along the way you may have come across a tree, light or flag pole. Face and stand about 6 inches away from the structure and hold it for support. Slowly rise up on to the balls of your feet, by contracting your calf muscles, pause briefly, and slowly lower your heels back to the ground. Repeat for 10-15 repetitions. You may intensify this exercise by training one calf at a time. Just shift your weight onto your left leg and hook your right foot around your left ankle. Lift and lower 10-15 times, then repeat with the other leg.

Walk or Jog

It is time to rev up your walking speed to moderately easy for 3 minutes. At this pace, your breathing should increase but you can speak comfortably with little effort.

Upper Body Exercise #2 – Bench Dip

The bench dip strengthens your back arm muscles (triceps), as well as your chest and shoulders. This exercise can be performed on a park-bench, beach wall, or bottom of a step. Sit on the park-bench (wall or bottom step) with your knees bent and



repetitions. When you can complete 15 repetitions, make the exercise a little more challenging by straightening both legs with heels only on the ground.

Walk or Jog

Walk or jog at a moderate intensity for another 3 minutes. At this level, you are breathing a little bit harder and your conversation requires a little more effort.



Lower Body Exercise #3 – Bench Squat

Squats work the front thigh, rear thigh, and buttocks muscles, and can be safely performed using a park-bench. Stand about 10-15 inches in front of the bench (facing away) with your feet shoulder-width apart. Keep your weight in your heels as you slowly lower your hips towards the bench. Keep your head up, back straight, and abdominals contracted throughout the downward movement. When your hips lightly contact the bench, return to standing position. If it makes it easier for you, you may sit on the bench briefly after each repetition. To help with balance and coordination, extend both arms in front as you descend and bring arms back down by your sides as you ascend. Begin with 5-10 good squats, then progress to 15 controlled repetitions.

Walk or Jog

Walk or jog at a moderate intensity for another 3 minutes. At this level, you are breathing a little bit harder and your conversation requires a little more effort. If you want to challenge yourself, you may increase the pace to a level that requires shorter speaking periods.

Upper Body Exercise #3 - Wall Push-Up

Push-ups work your chest, shoulders, and triceps muscles. Regular push-ups (on the ground) are pretty difficult for most older adults to do properly. Fortunately, beach walls and benches provide an effective means for making this beneficial exercise easier to perform. Place your hands wider than shoulder-width apart on the wall or bench top, and extend both legs behind you with toes on the ground. Slowly bend your elbows and lower your body towards the wall or bench. Keep your torso, back, and legs straight throughout the lowering movement. When your chest gently touches the wall or bench top, slowly straighten your elbows and return to start position. Repeat this exercise 10-15 times. To make this exercise more challenging, use a lower wall or place your hands on the bench seat rather than on the bench top.



Obstacle course continued on page 7

Obstacle course continued from page 6

Walk or Jog

Gradually lower your exercise intensity as you walk or jog at a relatively easy pace for about 3 minutes.



Mid-Section Exercise #4 – Bench Midsection Exercise

A bench is all you need to perform this exercise for your abdominal and hip flexor muscles. Sit upright with fingertips lightly resting on each

side of your head, elbows out to sides. Bring left knee up and try to touch with right elbow, then bring right knee up and try to touch with left elbow. Repeat the cycle of touching opposite elbows and knees for 5-10 times, gradually increasing to 15 repetitions each side.

Cool-Down

It's time to wind down so we recommend that you walk (not jog) at an easy pace for approximately 3 minutes.

Stretching Exercises

Take 5 minutes to perform a few relaxing stretches for the muscles you have just worked. Be sure to ease into each stretch slowly, hold the stretch momentarily at the point of mild muscle tension, relax, and repeat if you desire. Be sure to breathe throughout each stretch, and avoid stretching to the point of discomfort.

Calf Stretch

This exercise stretches the muscles in the back of your lower leg. Lean against the tree, light or flag pole with your hands resting against the support. Bend your left leg toward the support with your right leg straight, keeping your right foot flat and pointing straight ahead. You should feel the stretch in your right calf muscles.



Hold this stretch for 15-30 seconds, and switch leg positions.

Quadriceps Stretch

To stretch these front thigh muscles, stand upright, hold on to the side of the bench and extend your left foot behind you as you place the top of your left foot on the seat. Move your left hip forward very slowly, until you feel mild tension in your left quadriceps. Maintain the stretched position for 15-30 seconds, then switch legs.



Hamstring Stretch

To stretch the back of your thighs, sit upright on a bench, left leg bent and right leg straight with right heel touching the ground. Slowly bend forward from your hips toward your straight leg. Breathe continuously as you hold the stretched position for 15-30 seconds, then repeat with the right leg bent and the left leg straight.



Chest Stretch

Step forward about 6-12 inches away from a beach wall or back of a park bench. Reach behind, place your hands palms-down on the wall or bench, and extend your chest forward. Keep your midsection tight, as you feel the stretch though your chest and shoulders. Hold the stretched position for 15- 30 seconds.

Summary

Occasionally, we all need to revitalize and recharge our standard fitness routine to maintain motivation and effectiveness. We hope that you try all or parts of the outdoor obstacle course program, and find that a new setting and fresh approach enhances both your exercise experience and training results.

Many thanks to fitness models and senior members of the Quincy College Health & Fitness Center, Paul L. Loud (age 67) and Jeannine Foster (age 68), for demonstrating the exercises to accompany this article. Photo credit: Rita La Rosa Loud, B.S.

About the Authors

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

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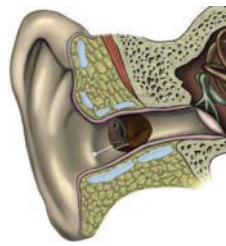
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Alzheimer's Partnership Offers Care Assistance Program

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

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

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

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

Got Equity? Continued from page 5

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

To Learn More:

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

About the Author

George Downey is the CEO of Harbor Mortgage Solutions. As a family-owned and operated firm, Harbor Mortgage understands how mortgage financing and refinancing can affect your family's future. Founded more than 25 years ago, Harbor Mortgage remains committed to providing exceptional mortgage services to families in Massachusetts and Rhode Island. Let us help you find the right solution when you're considering refinancing your current home, or purchasing a new one. And, if you're a senior (62 or older, or are assisting one) and want information on reverse mortgages, you definitely should contact us...this is our specialty.

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Social Security Update

Protect yourself from fraud

New resource available from SSA

By Delia DeMello



Social Security is committed to protecting the information and resources entrusted to us, including your personal information and investment.

However, scam artists might try to trick you into sharing your personal information or money. We're here to help you identify and report these kinds of schemes.

The Office of the Inspector General (OIG) has a new web page <https://oig.ssa.gov/newsroom/scam-awareness> with tips on how to protect yourself from theft schemes, how to report scams, and recent fraud advisories. This is in response to an ongoing phone scheme, where individuals receive a call with a recorded message claiming to be from the Social Security Administration.

The message states the individual's Social Security account, Social Security number, and/or benefits are suspended, and that they should call a non-Social Security phone number to resolve the issue.

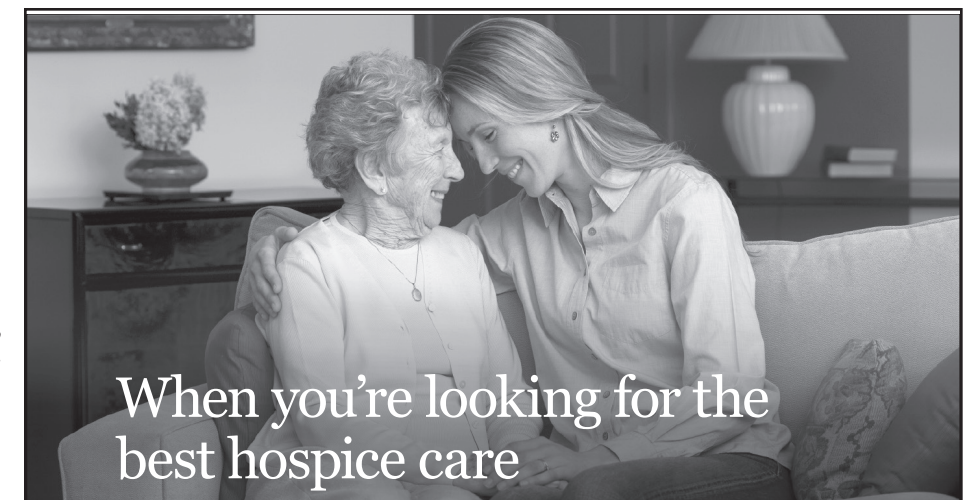
When the individual calls this number, an unknown person pressures them into providing money or gift cards to resolve a fabricated issue, such as a warrant for the individuals' arrest. Social Security does not solicit your personal information over the phone or by email, or request advance fees for services in the form of wire transfers or gift cards. If anyone pressures you to provide personal information or money over the phone, just hang up.

If you suspect fraud, report it to the OIG on their website at <https://oig.ssa.gov/report> or by calling the Fraud Hotline at 1-800-269-0271.

For more than 80 years, Social Security has secured today and tomorrow by protecting what's important to you. You can learn more about the tools we use to identify, prevent, and fight fraud at <https://www.ssa.gov/antifraudfacts/>

About the Author

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



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"The Wicked Smart Investor" Protecting investors is a very tall order

By Chris Hanson

HANOVER - “The best laid plans of mice and men often go awry,” is a paraphrased stanza of the Robert Burns poem “To a Mouse.” It’s a timeless warning that no matter how well a project is planned, something may still go wrong. One local example of this quandary is the almost disastrous construction of the Hancock Tower. In the financial world, it could apply to the Department of Labor’s ill-fated fiduciary standard for brokers that provide recommendations for retirement accounts.

Let’s consider the construction of the 60-story building originally named for its main tenant, the John Hancock Insurance Company. Big problems emerged early on in its construction. In 1972, the heavy glass windows started to fall off the building during high winds. For the safety of pedestrians, the sidewalks around the construction site were closed. As a temporary fix, the builders installed plywood in the empty window frames. Smart Aleck locals dubbed the construction catastrophe the “Plywood Palace.” I’m sure this was not in the architect’s plans!

I bet the leaders of the DOL can relate after suffering a crippling setback regarding its well-intended fiduciary rule. For those of you unfamiliar with legal mumbo jumbo, in the investing world a fiduciary is entrusted with managing money for the benefit of another. A fiduciary has a legal obligation to put the clients’ interest ahead of their own. That sounds great, but the regulation is quite lengthy and highly controversial. Also, the Fifth Circuit Court of Appeals ruled the DOL overstepped its bounds and now the regulation has an uncertain future.

That’s too bad because it could have aided investors in this common scenario, rolling over their 401(k)s into an IRA. Traditionally, if the investor was working with a representative from a broker-deal, the broker was held to the suitability standard. The broker or consultant only had to recommend investments that were suitable at the time of the investment. But we all know this life can be a bumpy ride and our financial situations far from stagnant. Thus, ongoing oversight of investments makes sense. Under a fiduciary standard, the broker would have to continually monitor the investments and act in the client’s best interests. Another benefit of the rule would be that the representative must provide transparency

regarding the cost of advice and investment products offered. In many ways the regulation was just as beautiful as the Hancock Tower!

If the DOL fiduciary rule is completely struck down, all is not lost. Investors can find advisors held to a fiduciary standard that are an Investment Advisory Representative (IAR) and work at a Registered Investment Advisory (RIA) firm. Since an IAR is defined as a fiduciary, the eventual fate of the DOL fiduciary rule is inconsequential to their clients.

The Securities and Exchange Commission has proposed an alternative investment advice rule that could be more comprehensive than the DOL fiduciary rule, but it is not intended as a uniform fiduciary standard for brokers and investment advisors. Brokers might be held to a “Best Interest” standard, but exceptions would be allowed. The Wicked Smart Investor strongly encourages investors to work with advisors that are fiduciaries that will continually monitor their investments.

There is good news regarding the Hancock Tower as well. The windows were finally fixed and the architect, Henry N. Cobb, won a prestigious award from the American Institute of Architects. Now a Boston icon, the building also provides great reflections of the other architectural gems in the area. Of course, the Smart Alecks are still around. Technically, the building is now 200 Clarendon Street, but Bostonians love tradition. I’ll keep calling it the Hancock.

About the Author

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



OCES leads marches during Elder Abuse Awareness Month

BROCKTON AND PLYMOUTH- June is Elder Abuse Awareness Month and Old Colony Elder Services (OCES), the non-profit agency proudly serving older adults and individuals with disabilities throughout greater Plymouth County and surrounding communities, will be leading two marches in an effort to raise awareness of elder abuse.

OCES invites the public, civic leaders, health workers and community supporters to join them in "March Against Elder Abuse" walks, which will be held in Brockton and Plymouth in June (rain or shine).

Brockton March: June 14

On June 14, 2018, OCES and the Brockton Council on Aging (COA) will hold a March Against Elder Abuse beginning at 12 p.m. at the Brockton COA, 10 Father Kenney Way. Participants will march down Main Street to OCES' office and return to the COA for a special lunch with guest speakers. RSVP to Jasmine Ramirez, 508-584-1561 ext. 338 or to the Brockton COA 508-580-7811 by June 7th.

Plymouth March: June 21

On June 21, 2018, OCES and the Center for Active Living (formerly known as Plymouth Council on Aging) will hold a March Against Elder Abuse in Plymouth. The march begins at 11 a.m. at the Center for Active Living, 44 Nook Road. Participants will be transported to the Plymouth waterfront to march, then will be transported back to the center for a lunch with guest speakers. RSVP to Jasmine Ramirez, 508-584-1561 ext. 338 or to the Center for Active Living 508-830-4230 by June 14th.

"In fiscal year 2017, the Executive Office of Elder Affairs received 30,739 reports state-wide," said Teresa Kourtz, OCES' Protective Services Director. "We encourage the community to march with us as we strive to raise awareness and work together to help prevent elder abuse."

Last June, more than 175 participants joined OCES, the Brockton COA, and Plymouth Center for Active Living in two marches during Elder Abuse Awareness Month. This year's March Against Elder Abuse events are sponsored by HarborOne Bank, Plymouth County District Attorney Timothy J. Cruz, Roche Bros., Shaw's, The Rotary Club of Brockton, Papa Gino's, Brockton Police, Plymouth Police Relief Association (PPRA), the Mary Cruise Kennedy Senior Center, and the Plymouth Center for Active Living.

Raising Awareness

Elder abuse includes financial exploitation, emotional, physical, and sexual abuse or neglect. According to the National Center on Elder Abuse, family members comprise the majority of abusers. Additionally, research indicates that individuals with dementia are at even greater risk for elder abuse.

"OCES helps elders who have been victims of neglect or harm from a caregiver. When there is a report made to the Elder Abuse Hotline, an OCES Protective Services Worker is assigned to investigate the report, provide support, and if needed, share information about resources such as medical, legal, psychological, financial and housing assistance," explained Kourtz.

According to the U.S. Department of Health and Human Services' Administration for Community Living, an estimated five million, or one in 10 older Americans are victims of elder abuse, neglect, or exploitation every year. Elder Abuse Hotline: 1-800-922-2275.



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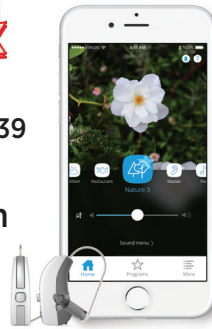
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Dare to Downsize!



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

By Randy Veraguas

NORTH QUINCY - We made it through to summer! I know in the midst of our long winter it was hard to imagine summertime fun. I'm looking forward to my beach on Nantasket, to feel the hot sand and the warm winds and the soothing cool waves and to smell the sunscreen mixed with BBQ smoke, and to hear the big families with their Boston accents and loads of children laughing. Ahhhh. That's summertime. It's soooo good! That's



how I feel about downsizing. There are seasons to downsizing, and I think being settled in your smaller home feels like summertime. Planning for downsizing and thinking about it and getting excited about it to me is like the fall. Packing and organizing it all is like the wintertime... for me that's not the fun part. And I think unpacking in your new smaller home and putting things in their new place and getting settled is just like the springtime. So... summertime is like being

settled in your smaller home. See the similarities? ;) Why do I feel this way? I have downsized lots of times! I've gone from a house to a dorm room. I've gone from a house to a boat. I've gone from a giant house to a bedroom in a house. I've actually gone from a huge 75' yacht to a small studio, too. So believe me, I know. My point though, is that once you're settled in your new home, it's really wonderful. It's the reason why I started the TV show Dare to Downsize. That's why I write this article, Dare to Downsize! Downsize is not a bad word. People say right-size all the time for fear that the word downsize has negative connotations. It only does if you give it to the word. I have loved the freedom from downsizing, the financial benefits, and the extra time I get from having less maintenance.

So I leave you with these thoughts and I hope you have a wonderful summer and get to celebrate the summer solstice this month! No matter where you are living, I hope you have big time fun. We made it through to summer!

About the Author

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

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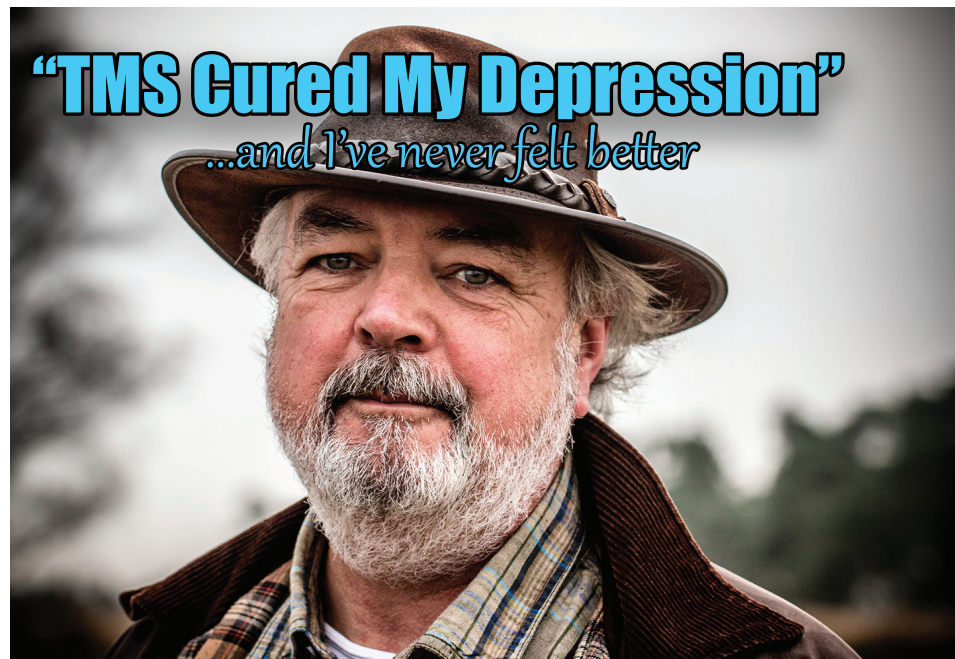
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Loretta is back with us on the radio June 17

MARSHFIELD - We are happy to report that Loretta LaRoche will be our guest on Father's Day, June 17. She and her partner, Kenny Wenzel, were guests on *My Generation*, broadcast on 95.9 WATD-FM, last month. We had such positive feedback that we've invited them both back for another show this month on June 17.



June 3, Cindy Campbell, Communications Director, AARP Massachusetts is our guest.

Tune in for the latest information about scams--how to spot them, and how to stop them, from one of our most popular guests, Cindy

Campbell.



June 24, Kristen Arute is our guest.

Kristen will be giving us an update on elder abuse issues. Well versed in elder affairs, she will draw on her professional and personal experiences to bring attention to the serious challenges facing our seniors today, especially financial fraud.

Tune in for great information and entertainment, every Sunday night from 7-8:00 PM, on 95.9 WATD (or stream live via www.959WATD.com). You can also enjoy past shows on our website, www.southshoresenior.com, by clicking the "My Generation Listen Here" button in the right column, with an image of a microphone.

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

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



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

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

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

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

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

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

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

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

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

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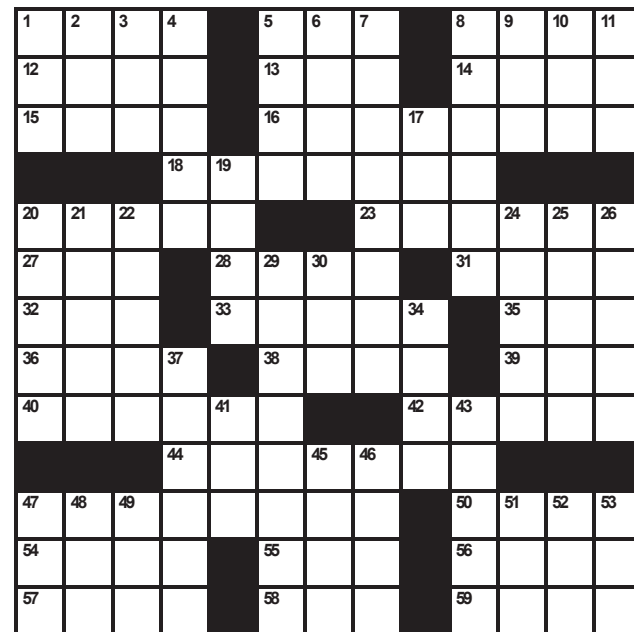
answers on page 22

Across

- 1 Convention group
- 5 Between
- 8 Dotty
- 12 Belgian currency
- 13 Actress McGraw
- 14 Love god
- 15 Business V.I.P.
- 16 Rice dishes
- 18 Root of a sweet flag plant
- 20 Pertaining to the sense of smell
- 23 Fit for farming
- 27 United Nations agency for workers, for short
- 28 Questionable
- 31 Ballerina's pivot points
- 32 Fate
- 33 Ventured
- 35 ___ and downs
- 36 Kind of proportions
- 38 Was a passenger
- 39 Air, land and ___
- 40 Misshape
- 42 "___ Heartbeat" (Amy Grant hit)
- 44 Natural springs
- 47 Yankees' sport
- 50 Computer symbol
- 54 Baking chamber
- 55 Most talked about drink in "Pirates..."
- 56 Mike Myers, for love
- 57 Student's book
- 58 Parched
- 59 ___ Lake, Minn.

Down

- 1 Pollinator
- 2 Unit of illumination
- 3 Mining discovery
- 4 Spherical bacteria
- 5 Fertilizer
- 6 Lt ____, character from "Star Trek" in the 1979 film
- 7 Appalled
- 8 Bothers a lot (2 words)
- 9 Borghese patronized it



- 10 Slime
- 11 Donkey
- 17 "___ House" (Crosby, Stills, Nash & Young hit)
- 19 Kind of rock
- 20 Lubricated
- 21 Hill incline
- 22 Theme
- 24 Haul with a tackle
- 25 Social outcast
- 26 Blue-book filler
- 29 An area adjacent to animal pens
- 30 Moving to and ___
- 34 Hunter's quarry
- 37 Penetrating
- 41 Confederate soldier
- 43 A sign (for victory)
- 45 Slander
- 46 Abounding with specific trees
- 47 "I Ro__" movie
- 48 Old greeting
- 49 Census datum
- 51 Prompt
- 52 Table scrap
- 53 Almond, for one



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Brockton Knocks Down Diabetes: June 9-15

BROCKTON - Brockton Knocks Down Diabetes week, celebrating its seventh year, will be held from Saturday, June 9th through Friday, June 15th. The June 9th kickoff event at Massasoit Community College includes the annual Leo MacNeil Family Fun Walk and Signature Healthcare's Health and Wellness Expo. The week will offer FREE events, workshops, health screenings, and seminars all throughout Brockton with opportunities for attendees to win great prizes. Prizes include a Fitbit, one week at an Old Colony YMCA summer camp, an Old Colony YMCA 3-month membership, Brockton Rox baseball tickets, and more!

With the support of over 40 areas businesses and organizations, Brockton Knocks Down Diabetes seeks to raise awareness and provide resources for the prevention, identification, and management of diabetes in our community.

Brockton Knocks Down Diabetes 2018 was made possible by HarborOne Bank, The Goddard Foundation, W.B. Mason, and Boston Medical Center HealthNet Plan.

For more information, please visit <http://for-healthychommunities.com/bkdd> or "like" Brockton Knocks Down Diabetes on Facebook.

An Evening for Seniors and Caregivers: June 13

MIDDLEBORO - Learn, enjoy, relax, and treat yourself to a night out. The Middleboro Council on Aging, 558 Plymouth St., Middleboro, is holding an Evening for Seniors and Caregivers, from 6-8:30 PM, on Wednesday, June 13. Along with a light supper, you can join workshops every 20 minutes to learn more about acupuncture, Reiki, chair massage, aromatherapy, guided meditation, art therapy, and Qui Chong. The event is sponsored by the SHINE Program, serving health information needs of everyone. RSVP by June 6 to help with planning. Call the COA at 508-946-2490 or email aprst@middleborough.com.

Art on the Green: June 16

PLYMOUTH -The 14th Annual Art on the Green will feature 80+ local and regional artists showcasing their paintings, wood and glass art, photography, sculptures, ecelctic jewelry, wearable art, and more! This is an outdoor festival on The Village Green at The Pinehills. The event runs from 10 am to 4 pm on Saturday, June 16, and will also feature live steel drum music and food trucks. Take Route 3 to Exit 3 in Plymouth, MA, and follow the signs to The Pinehills. PineHills.com. Rain date: Sunday, June 17.





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George Downey
Founder and CEO



Celebrate the Summer Solstice, June 21



The term “solstice” is derived from the Latin words sol (sun) and sistere (to stand still), because the sun’s relative position in the sky at noon does not appear to change much during the solstice and its surrounding days. The rest of the year, the Earth’s tilt on its axis—roughly 23.5 degrees—causes the sun’s path in the sky to rise and fall from one day to the next. This year, from 5 - 9 PM, you are invited to celebrate the longest day of the year and mark the beginning of the summer season at the **Harvard Museums of Science & Culture, Cambridge**. Enjoy free admission to four museums and access to special performances, make flower crowns and other sun-inspired crafts, and learn about the astronomical significance of the solstice. Visit <https://hm.sc.harvard.edu/summer-solstice> for complete details. Happy Summer!



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What is the Protective Services Program?

By Nicole Long, MSW, LICSW

BROCKTON AND PLYMOUTH - 22 Aging Services Access Point (ASAP) agencies have been designated by the Executive Office of Elder Affairs to operate the Protective Services (PS) program throughout Massachusetts. PS staff from these local agencies respond to reports of abuse and neglect of people age 60 and older living in the community. Staff investigate allegations of neglect, physical, sexual, and emotional abuse, as well as financial exploitation of older residents. During state fiscal year 2017, 30,739 reports of abuse and neglect were received, of which 9,799 cases were confirmed.

Elder Abuse Reports can be filed 24 hours a day by phone at (800) 922-2275. For more information visit <https://www.mass.gov/report-elder-abuse>.

To report abuse of a person with a disability under the age of 60, call the Disabled Persons Protection Commission (DPPC) at (800) 426-9009. To report abuse of a person in a nursing facility or hospital, call the Department of Public Health (DPH) at (800) 462-5540. For any age or setting, call 911 or local police if you have an emergency or life-threatening situation.

Limited conservatorship and guardianship services are available for older residents who require assistance in managing their financial and/or personal affairs, and who are at risk of further abuse without a guardian. Through local ASAP/PS agencies, trained staff and volunteers operate the Money Management Program to help older adults who need assistance managing their finances.

About the Author

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



Photo: Patricia Abbate

JD, Billy & Ken bring the oldies back to Plymouth this summer

By Patricia Abbate

PLYMOUTH - For the past 12 years, Boston's original oldies band, JD, Billy & Ken, have been performing in front of a capacity crowd of adoring, dancing fans on the Plymouth waterfront every Sunday afternoon. With picturesque Plymouth Harbor at their backs, their stage from 3 pm until 7 pm is the expansive outside patio of the East Bay Grille. They kick off their 13th summer season this month, and weather permitting, will be entertaining crowds here every Sunday throughout the rest of the season.

For more than four decades, the trio has been delighting a loyal and growing audience with hit songs from the 50s and 60s, from Boston to the Cape and far beyond.

According to the band's founder, lead vocalist and guitar man, Jon "JD" Aldrich, their fans have followed them around for decades and a younger crowd has started to show up as well. "Back in the day we played lots of Boston and area clubs...the Olde Forge Tavern, Brandie's, Great Scott's, the Scotch & Sirloin, the Winery, the Pier, the Improper Bostonian, the Swampfox...and lots more." He admits that there are fewer places to play today, but the band is still busy with private and corporate events.

JD tells the story of the band's founding. "In 1973, Ken Spagnuolo (bass player) and I played The Day's End in Revere. That first night, Billy approached us with his sticks and asked to join in. We hit it off, our show caught on and the crowds grew." Although illness forced Billy to leave the band 18 years ago, and sadly, passed away this year, Russ Brough has been drumming with the trio since then, never missing a beat. "We started playing the songs we knew, about 150 oldies, and now we have a very long list to play from," JD says.

According to JD, the band has never once had a formal rehearsal, yet when they get together and play, the magic just happens. They also don't use a set list, but rely on requests. JD says, "I learned a long time ago that most musicians play for themselves, but we play what our customers want. If I learn a song that a person requests, I'll play it when I see them walk in and they love it."

Last year the band was featured in *Kings of Cape Cod, The Story of the Cape Cod Happy Hours of the 1970's and '80's*, a documentary featuring interviews with all the "Kings" as well as period video from Pufferbellies, The Mill Hill Club, and the Improper Bostonian. A DVD of the one-hour film can be purchased for \$20 at the website www.kingsofcapecod.com.

The East Bay Grille is located at 178 Water St., Plymouth, MA. If you arrive early, you'll be able to grab a stage-front table, enjoy some great food, and sing along with the band! See you there on Sunday!

Editor's Note: One of our most popular *My Generation* radio shows (95.9 WATD-FM), is with guest Jon "JD" Aldrich, airing on August 17, 2017. You can listen to this show via our website, www.SouthShoreSenior.com. Just click the side LISTEN HERE button, scroll to the show, and enjoy! ■



South Shore Happenings



Free Big Y nutrition services events this summer

All events will be presented by Registered Dietitian, Kathy Jordan

June 19

Nutrition for Eye & Brain Health
Hanover Library 7-8 PM

June 21

Nutrition for Eye & Brain Health
Hull Senior Center 10:30-11:30 AM

July 11

Nutrition, Lifestyle and Eating Behavior Management for Successful Weight Loss
Hingham Library 6:30-8 PM.

August 8

Topic to be determined
Hingham Library 1-2 PM

August 9

Dietary Choices to Reduce Inflammation and Reduce Risk for diseases
Hingham Council on Aging. 1-2 PM

Kathy Jordan is a registered dietitian and a consulting dietitian for Big Y World Class Markets in Eastern, MA. To learn more about free nutrition events or to register contact: kathyjordanmsrd@gmail.com 508-272-2417. In-store events are posted at <https://www.bigy.com/LivingWell/GetSocial>

Senior Services Professionals CEU Programs

CEU: Non-opioid treatment of pain: June 5

EASTON - In the current opioid abuse climate, the DPH and FDA are working with the Medical Community to seek alternative first line measures to manage both acute and chronic pain. In this presentation Aedan P. Ford, Area Director of Rehab Services for Caretenders Home Health Services of MA and NH, will discuss several pain control alternatives with a concentration on physical therapy and the psychological aspects of pain. One CEU is provided for nurses and social workers. A continental breakfast and refreshments included. The event will be held at The Residence at Five Corners, 678 Depot St., Easton, MA. Call 508-535-2202 for more information.

Annual CEU Networking Conference: Sept.13

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

South Shore Health System supports Home Care at June 14 event

SOUTH WEYMOUTH - Providing care in the comfort and familiarity of one's home for a variety of medical needs is why South Shore Health System's Luminaria has become such an important annual event. On Thursday, June 14, 2018 at Granite Links Golf Club in Quincy, Mass., tribute will be paid to exceptional individuals who have made an impact on Home Care within the community. This year, Robert and Donna Pineau and the South Shore VNA Parent Child Health Team will be honored.

Home Care is part of a movement to lower health care costs, minimize complications, avoid hospital re-admissions, and reach recovery goals – all while improving a person's overall quality of life. Medical professionals know the comforts of one's home, along with education and patient-care-giver partnerships to promote healing, is fast replacing the standard practice of treating illness in the hospital.

South Shore Health System will celebrate Duxbury, MA residents Bob and Donna Pineau at its June 14, 2018 Luminaria. Bob is the President & CEO of Electro Switch Corp., a company that has been a consistent and generous supporter and one of our longest standing President's Circle members. Bob serves on the System Board and is Chair of the Finance Committee. Donna has had a nursing career of over 40 years with a number of years serving in varied roles in home care. Donna truly understands the value of home care as the best environment for the patient's healing and wellness.


For more information on event sponsorship or to purchase tickets to the event, visit: <http://giving.southshorehealth.org/site/Calendar?view=-Detail&id=100242>. If you have questions, please contact Angela Floro, Manager, Special Events at South Shore Health System Foundation, (781) 624-8142 or afloro@southshorehealth.org.

MBTA offers \$10 weekend train passes

BOSTON - In an effort to encourage use of the commuter rail on the weekends, the Massachusetts Department of Transportation will offer a \$10 pass that allow riders to take unlimited trips on Saturdays and Sundays through the summer.

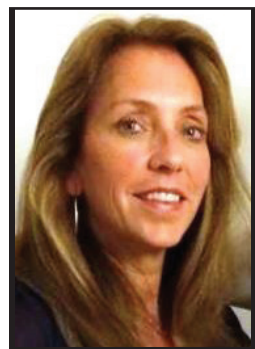
The new pass is part of a pilot program that will run every weekend from June 9 through Sept. 2. The special fare will be valid on all zones from the first scheduled Saturday trip through the last scheduled Sunday trip, and applies to riders age 12 and older. Each paying adult will be able to bring two children 11 and younger for free.

Officials want to encourage ridership at times when the trains are underused, receive customer feedback, and use it to evaluate overall commuter rail operations. In July 2012, the MBTA discontinued weekend service on the Greenbush and Plymouth/Kingston branches to help address an expected shortfall in the agency's operating budget. Weekend service returned in December 2014 after South Shore legislators secured funding for it in the fiscal 2015 state budget.



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ASK THE HIPPIE

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

By Phyllis DeLaricheliere, MS

WEYMOUTH - CHAPTER 3: SOCIALIZATION: "CAN WE TALK?"

No one likes to be alone all the time. I'm not questioning that peace is not bliss, but isolation is not good for our health. As a matter of fact, by nature, we are social beings. Elizabeth Bemis, MA, author of "The Importance of Socialization at Senior Living Communities," states that "human nature leads us to crave fulfilling relationships with other people." However, some circumstances of life may lead to isolation and finding ourselves alone.

Loneliness can lead to depression and anxiety; two negative impacts on our physiological health and wellbeing. As our country's population continues to grow, by default, we are seeing and will continue to observe changes in our economy and social shifts within our society. The majority of our current group of seniors grew up, got married, and have been living in the same house in the same area for 40 to 50 years. This means that over this time, their neighborhood

have changed and evolved. However, for some of them – life stands still. Since we are all living longer and healthier lives, this growing group of seniors are witnessing more friends passing away, including family, and their children. Many find that their nucleus, their inner sanctuary, dissolves, and isolation sets in.

As important as it is for children to have positive interactions and social engagements, it holds the same critical weight for seniors. With social supports and experiences, research shows a reduction in stress, increased physical health, and a substantial decrease in psychological issues such as depression and anxiety.

Here is the best part! Talk is cheap! It costs nothing. It can be as simple as saying hello to someone and asking how their day is going. By initiating a social interaction, we are feeding our self-awareness and creating for ourselves positive feelings. We need to stay connected with other human beings. This also stands true when dealing with a loved one with dementia. Caregivers might find themselves starved for conversation if their loved one no longer speaks. What can you do? Remember caregivers, you must place the oxygen on yourself first before you can help others. In other words, get out



there and talk to someone. Find a support group, or go out with a friend. Make the time like you were making an appointment at the doctor's. It's just as important!! Now you are getting oxygen, you are strong enough to help your loved one on their journey with dementia. Even if they have lost the ability to speak or no longer understand your words, they can still find fulfillment. Like a newborn that recognizes their mother's voice, the sound of your voice will bring them comfort. It will feel familiar. And the topic of conversation truly does not carry as much weight. Because having the connection with them and giving your loved one the dignity and respect they deserve will bring the same health benefits and alleviate some of the depression and isolation dementia can bring.

So get chatting! We have so many ways to communicate now, there really is no reason why you can't reach out and talk to someone. The power of human connection is strong medicine. And it doesn't need a prescription, insurance doesn't need to approve it, and the benefits far outweigh the risk.

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

About the Author

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

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Local author hits the lecture circuit

SOUTH YARMOUTH, MARSHFIELD, BOURNE – Local author and cancer survivor, Marie Fricker, will talk candidly about her brain cancer battle and will offer lessons learned and practical coping strategies for other people with cancer when she hits the lecture circuit this summer.



Fricker's inspirational and spirited story of surviving against the odds is chronicled in her acclaimed book, *All in My Head: How a Hypochondriac Beat Brain Cancer*. Fricker is scheduled to appear at the South Yarmouth Public Library, 312 Old Main St., from 7-8:00 PM on June 28. On July 31, she is part of a local author's panel at the Marshfield Public Library, Library Plaza, from 2-3:30 PM, and on July 31, she will be presenting an Author Talk at the Bourne Public Library, 19 Sandwich Rd., from 6:30-7:30 PM. For more information about Marie Fricker, to purchase her book, or for booking information, visit her website: www.MarieFricker.com.

Aging in Place continued from page 3

intend they master the art of it. I feel lucky to be in a position to help them do so with more than words and encouragement, but with concrete support I can deliver to them that is both data driven and dear.

At Senior Helpers Boston and South Shore we have baked in a philosophy around risk, which began with the launch of our "Going Home Safe" program. That journey, I believe, will be further shaped and sharpened with the science of PBHS to impact all of our care. Outside support such as home care, coordinated family care can be a well-crafted "surgical" response to risk rather than broad generic support based.

The methodology from PBHS, combined with the power of support and caregiving, is a formidable combustion of science and service. It will redefine the possibilities for seniors at home. It will give them more information and command than ever to make informed decisions over their destinies to age in place safely, securely, and gracefully. Let the data show the what, let the care show the way. As the face of PBHS in New England, we look forward to changing the definition of what it takes to successfully age in place.

About the Author

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



How do you discover or uncover your own Encore (r)Evolution?

By Laura Willis

WEYMOUTH – Are you at that point in life where you're ready to take a step in a new direction, but you don't know what that is? I find that there are two main blocks that get in the way:

1) You're passionate about so many things that you get overwhelmed and don't know which direction to follow.

2) You've been beaten down by life and stuck on the "hamster wheel" for so long, you don't know what you're passionate about and it feels like someone turned off the "passion switch."

If you're in group one, you're in luck! It's a little easier to hone in on what you are most excited to pursue by creating a rating system of sorts. If you're in group two, you have the answers within you, and it might take a little more work, but you can do it!

First you need to Clear the Decks

If you're in a state of frustration, overwhelmed or weighed down, you can't see the possibilities. For me, there was negative self-talk to deal with. I questioned if I was too old to start something new. Plus, I had come through a couple of years of intense loss – almost an entire generation in my family, and then some. My heart felt closed. I realized I had to get myself in a more positive open state. Here are some things you can try:

Learn to meditate – I like guided meditations.

Breathe! – use simple breathing techniques to help calm and focus.

Get out in nature – notice sights, sounds, smells, and feelings of being with nature

Start a daily gratitude journal – write at least one thing down every night before bed, or in the morning or both – the more the better!

Try something new such as a dance class, gentle yoga, an art or craft.

Take a different route to work or the store – get out of your routine.

Spend time with pets or look at happy baby or baby animal videos, as studies show these activities actually boosts "dopamine," the "feel good" chemical in your brain.

Next, Tune In to how your body feels

This might sound weird, but your body can be a gauge to help you know if you are connected to a passion and to identify which direction you are most passionate about. Science has discovered that your heart has more sensory neurons than

your brain does. In addition, your feelings and emotions come from the inner part of the brain called the "limbic" brain, but it's not where your language comes from. So in order to tune-in to what you're most passionate about you have to create an awareness in your body to be your gauge. Try tuning in when you are doing something that's pure fun, or if you're with a person you love, like a child or grandchild. Where do you feel it in your body? For me, my blood pressure goes up, in a good way. I get "excited" butterflies in my stomach. I stand or sit up straighter, and tend to talk faster. My face lights up. Some people feel it in one specific part of their body, and others experience a sense of calm, ease, or flow. Notice, and then document this feeling and what made you feel this way.

Once you clear the decks, and tune in, it's amazing at how the ideas flow! Things around you start to inspire you – magazine articles, something you see on TV, conversations you have with people or an event you attend. One of my clients, Stephanie Woods (thesingingbowllady.com), was inspired by a performance of what are referred to as "singing bowls," and fell in love with learning about their properties, how to play them, and how to help people to go into a deeper state of relaxation to relieve stress and anxiety.

Now you can start to play on "fantasy island"

Encore continued on page 22

Cover story

Health and Lifestyle Expo showcases senior services providers

Hundreds enjoy a day of information exchange, networking, health screenings, camaraderie, and fun!

By Patricia Abbate

RANDOLPH - The 26th Annual Senior Celebration attracted record crowds this year, as hundreds of seniors and caregivers streamed into the free health and lifestyle expo at Lombardo's in Randolph last month. More than 60 exhibitors, six educational seminars, free health screenings, and a performance by PBS star and international stress expert, Loretta LaRoche, highlighted the day-long event. Quincy native and Boston radio legend, Ron Della Chiesa, surprised us all as he joined LaRoche for a spirited rendition of The Lady is a Tramp to the delight of the crowd. Produced by My Generation Media, publishers of the *South Shore Senior News*, the Marquee Sponsor for the event was Signature Healthcare. Contributing sponsors included Tempus Unlimited, South Shore Helpers Boston and South Shore, Senior Living Residences, South Shore Hearing Center, the Law Office of Patrick J. Kelleher & Associates, Rehabilitation Associates, Webster Park Rehabilitation & Healthcare Center, Homecare Express (Entertainment Sponsor), and 95.9. WATD-FM (Media Sponsor). ■




Dr. Jennifer G. Mayer, owner of South Shore Hearing Center, Weymouth, greets Expo attendees Kate McLeod Emery and Lloyd Emery, of Hull.




Cora Fonner-Schrader and Rui Mendes, co-founders of CamCare, Boston, discuss their services with an Expo participant.



Expert Panelists (from left) Attorney John J. O'Connor, Jr., O'Connor & O'Connor, LLC, Braintree; Certified Financial Advisor Douglas Beck, Founder, Tailwind Wealth Management, Hingham; Chris Downey, President, Harbor Mortgage Solutions, Inc., Braintree; and John W. O'Connor, O'Connor & O'Connor, LLC, Braintree, discuss the topic of Using Housing Wealth to Age in Place. Five other seminars were presented on topics including health and wellness, nutrition, legal trusts, and home care.



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(remember that TV show where people went to an island to live out a fantasy?) and make a list of all the things you've ever thought about doing. Nothing held back, no limits, no judgements. When you put on paper as many things as you can, you can see the possibilities. Then go back and start to rank or rate them (1-10) based on the feelings you have about them, vs. overthinking. I use several other exercises with clients and will share some of them here in future articles with stories to illustrate them.

Here's the good news...your passion is inside you! It's been there all along! You just have to reconnect with it so it can guide you in the next phase of your life.

About the Author

Laura Willis is a brand-positioning expert and strategist, who has created award-winning web and print communications to help local, national, and global companies, standing apart from the competition for over 25 years in advertising agencies and mid-to-large corporations in the greater Boston area, as well as in her own business. With the launch of Encore Revolution (www.encorerevolution.com), Laura's speaking engagements, educational programs, and private coaching combine elements of her brand development process with personal growth and awareness work to inspire people to align with their deeper mission or purpose, give it an authentic voice, and position them for greater success. ■

CROSSWORD PUZZLE ANSWERS
FROM PAGE 16

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Encore continued from page 21



Linda Felix, Community Relations Manager, North River Home Care, Norwell, readies her exhibit booth for the Senior Celebration.



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ON PLUTO: INSIDE THE MIND OF ALZHEIMER'S WITH AUTHOR GREG O'BRIEN

Thursday, June 7 | 4:00 p.m.

Location: Black Rock Country Club | 19 Clubhouse Drive | Hingham

Don't miss this inspiring personal story of hope, faith and early-onset Alzheimer's. A book signing and Q&A will follow.

UNDERSTANDING WANDERING

Tuesday, June 12 | 12:00 p.m.

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