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page 12

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INSIDE THIS ISSUE:

Understanding your Drug Plan page 2 Aromatherapy: Part III...page 3 The Wicked Smart Investor...page 4 Senior Fitness: Cross Training...page 5 Spring Gardening...page 6 Will Medicare Pay for Rehab?...page 7 Flower Power....page 8 Know What's Under the Hood...page 9 Redefining Retirement...page 10 Life Insurance for Catholics....page 13 Crossword Puzzle Corner...page 14 Social Security Update...page 15 Community Calendar...pages 16-17 Dare to Downsize: Label it!...page 18



It may be a Medicare Part D plan, or a

Medicare Advantage Plan (Part C), but

you can save money and avoid medication

mistakes by understanding your benefits.

According to the National Association of

Area Agencies on Aging (n4a), as many

as 88% of Medicare recipients have not

chosen the lowest possible total plan cost for their Medicare prescription drug coverage.

These people could save money by choosing

a plan that has a lower premium and the

lowest possible out-of-pocket costs. N4a

and Walgreens have teamed up to provide older adults and people with disabilities the

education and programs they need to help

maximize their Medicare pharmacy benefits.

Proper medication adherence is one of

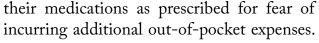
the keys to maintaining good health.

Too many older adults may not have

enough information about how to take

Is there more to using a drug plan than just selecting one?

By Nicole Long, MSW, LICSW



Here are some tips for getting the BROCKTON AND PLYMOUTH - Yes. Many most out of your drug benefits, and people select a drug plan and then forget for lowering your out-of-pocket costs: about it. But older adults report that medication costs and not understanding their Every prescription drug plan has a list of covered drugs called a "formulary." This list drug benefits are major challenges. Older is divided into "tiers," which vary by plan. adults want easy to understand information Typically, a drug in a lower tier will generally on cost, coverage and provider networks cost you less than a drug in a higher tier. Ask to get the most out of their drug benefits. your doctor or pharmacist if there are lowercost options, such as lower-cost brands or People on Medicare are receiving their generic substitutes on your plan's formulary, new prescription drug plan materials.

> Many prescription drug plans have a "preferred pharmacy" network. If your plan has preferred pharmacies, you may save money and pay lower prescription copays if you use the preferred pharmacy.

> or even over-the-counter options that can

properly treat your medical condition.

Some plans offer mail order pharmacy that may offer lower drug prices. This may be a cost-effective and convenient way to fill prescriptions.

Whether you are using a generic alter-native, or are using a lower-cost brand alternative,

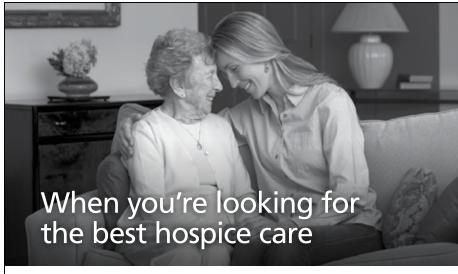
their medications as prescribed for fear of if you are taking maintenance drugs, incurring additional out-of-pocket expenses. ask if you can get a less expensive 90day supply instead of 30-day supply.

> At least once a year, ask your doctor or pharmacist to evaluate changes in your health and prescription needs, and about ways you may be able to reduce your medication costs.

> If you take medications for more than one medical condition, ask your doctor if you qualify for medication management therapy (MTM) from a pharmacist or other health professionals to ensure that your medications are working well together.

> Ask your doctor or pharmacist to review your prescriptions for falls risk. Some medications can interact together

> > **Drug plan** continued on page 19



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Integrated Health Therapies



Aromatherapy: Part III Search for the highest quality

By Carol Corio

In Part I, we offered an introductory to what is aromatherapy, a little bit of history, and what are essential oils extracted from live plant parts. In Part 2, we talked about the sense of smell and using the oils safely. In Part 3, we are discussing the difference between synthetically created fragrances and therapeutic aromatherapy extracted from live plants and where the plants come from.

So Many Countries...

All the countries of the world are needed to provide essential oils—truly a global therapy. The purest essential oils are from controlled organic cultivation and wild grown plants found in a variety of climatic and geographic name a few... The finest lavender in the world comes from France. Tea Tree comes from

Australia. Sandalwood comes from India. Peppermint comes from England and the United States. Sweet Orange comes from the United States. Eucalyptus comes from Madagascar. Cinnamon comes from Sri Lanka (formerly known as Ceylon). The finest quality rose comes from Bulgaria and Turkey. Jasmine comes from Egypt and India. Morocco is recognized for its fine Blue Chamomile. Frankincense and Myrrh come from Somalia. It is the farmers in these faraway locations that use controlled organic farming to certify that there is no use of herbicides, fertilizers, or pesticides.

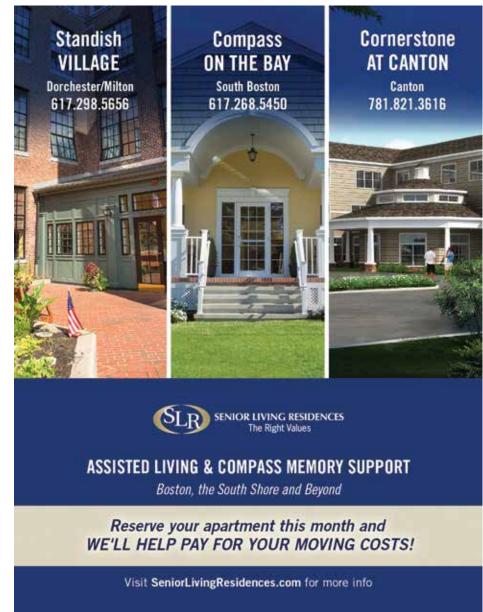
So Many Parts of the Plant...

Essential oils are extracted from so many parts of living plants. Examples to share that shows this diversity: blossoms, flowering

tops, leaves, needles, cones, rind, peel, seeds, herbs, trunk, twigs, bark, wood, roots. Below is an insightful correlation and affinity between the specific part of the plant from which each essential oil is extracted and the most common benefits.

Flowers/Blossoms: Affinity with sedating, calming, relaxing, euphoric, intoxicating, spirituality. Examples: rose petals or jasmine buds. Flowers/Plants: Affinity with stimulating, energizing, refreshing. Examples: spearmint or lavender plant. Leaves/Needles: Affinity with breathing, opening, cleansing. Examples of leaves: eucalyptus or tea tree leaves; Examples of needles: fir or pine needles. Fruit/Peel/Rind: Affinity with heart-opening, well-being, warming, uplifting. Examples: grapefruit, lemon, or orange. Fruit/Seed: Affinity with balancing, grounding, revitalizing. Examples of essential oils: caraway, carrot, cumin, black pepper. Wood/Resin: Affinity with energy support, inner strength, centering, grounding, balancing. Examples of wood: cedar or sandalwood. Examples of resin: frankincense

Aromatheraphy continued on page 12





2 • MARCH• 2017



"The Wicked Smart Investor"

Employ the wisdom of cover bands

By Chris Hanson



EASTON - It's normal to feel vulnerable when hiring an investment advisor. You may get a nagging feeling you're not getting good advice. This pain is easy to avoid; hire someone who acts like a cover band and borrows heavily from the masters.

To explore this suggestion I trudged out to see my buddy Clarkey's band, The Section 8's. Frankly, I'm surprised that Clarkey has a band at all since he was one of the principal disruptors of Mr. Binney's seventh grade music class. But I give Clarkey credit since the last time I sang karaoke the audience was actually throwing wet cocktail napkins

When I enter Clarkey's venue du jour, I get a much better reception. "Christopher sit over here," he calls from the stage and I dutifully study his showmanship with a Would Be Wamp style of affection. My OFD buddy's act is an amalgamation of rock legends; he's got some goofy moves of Aerosmith's Steven Tyler, a harmonica sound like J. Geil's Magic Dick, and the musical breadth of The Car's Ben Orr. I don't know what explains the Engelbert Humperdinck haircut, but to each their own. When he finishes the set with Tom Jones' "She's a Lady" I chuckle. Clarkey thinks he's just as smooth with the ladies as Tom - ain't that a joke. What isn't a joke is the skilled musicians are well rehearsed and their deep song repertoire doesn't disappoint.

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Seeing a Section 8 show is a great night out. Clarkey's show is entertaining because he doesn't try to reinvent the rock and roll wheel. He imitates legends that have sold millions of records and scored huge hits. The crowd loves it. If your advisor adopts the same approach and mimics the maestros of investing you'll likely improve your results.

So, who are these financial whiz kids and why are they so wonderful? They are researchers that you probably never heard of because they work for think tanks and universities, not some out of tune brokerage firm with a huge advertising budget. Please bear with me as I have to use some highfalutin language as I detail some of their works. There is Harry Markowitz, who developed the Modern Portfolio Theory, a framework for building a portfolio. His colleague William Sharpe developed a tool for risk adjusted investment performance analysis, the Sharpe Ratio. Also adhering to the evidence-based investing school of thought is Eugene Fama. He is credited with the Efficient-Market Hypothesis. What makes this research so valuable is that it has no inherent bias, proven results and a long track record. All of these eggheads have won Nobel Prizes for their work.

If you have the patience to review this peer reviewed research, it is real good stuff. I must warn you: it's very dry to most people.

But the essence of the research is giving it to you straight like Clarke would. He just delivers the facts in a far less polished, far more hot headed manner. (Sorry Bro)

If your advisor adheres to the philosophy of evidence based investing, it should be music to your ears. Your investment choices aren't based on a hunch or an opinion but on actual science. There is no room for last year's star money manager as he is probably a One Hit Wonder. Sticking with this approach will likely give you more good years than bad.

I could go on about Clarkey but I am bound by a somewhat sacred agreement among us local celebrities. Besides, The Wicked Smart Investor isn't giving it up for free. I'll wait until VH1's "Behind the Music" comes

knocking with checkbook in hand.

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.

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VOLUME 14 ISSUE 3

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Senior Fitness

Cross-training: Best of both worlds

Boost health and fitness with cardio training and aerobic exercise

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

QUINCY - Even with the recent emphasis on exercise, the United States Public Health Service informs us that approximately 90 percent of Americans are essentially sedentary. In fact, most do so little physical activity they could almost be reclassified as statues. Although two of every three adults is presently following a low-calorie diet plan, only one of every 20 adults (and only one in 40 older adults) is performing regular exercise. While dieting is effective for reducing bodyweight, low-calorie eating plans result in muscle loss and metabolic slow-down which are undesirable consequences, especially for older adults.

To maintain muscle tissue and metabolic function, diet programs should be accompanied by exercise programs. Strength training is most important because it actually increases muscle tissue and resting metabolic rate, which concurrently improves physical fitness and enhances fat loss.

The other type of exercise that should be performed for weight loss and health benefits is aerobic training. Endurance activities such as walking, jogging, cycling, stepping, and rowing burn lots of calories and provide cardiovascular conditioning in the process. Regular aerobic exercise strengthens your heart muscle, expands your capillary beds, and makes your blood a better oxygen transportation system, all of which are highly desirable for older adults.

Most people approach endurance exercise in the traditional manner, starting with five minutes of low-effort warm-up, followed by 20 to 30 minutes of moderate-effort continuous movement, and concluding with five minutes of low-effort cool-down. This is an excellent training model with one exception. Performing the same type of exercise movements for relatively long training durations can lead to physiological problems, such as overuse injuries, and psychological concerns, such as boredom/burnout.

Older adults, in particular, should consider a cross-training program for increasing the health/fitness benefits and for reducing the injury risks associated with endurance exercise. Cross-training is easily accommodated at most fitness facilities due to the wide variety of aerobic equipment readily available (e.g. upright cycles, recumbent cycles, treadmills, stepping machines, stair climbing machines, elliptical trainers, rowing machines, walking tracks and swimming pools). Even home gyms can be outfitted at a reasonable cost to enable more varied aerobic activity (e.g. cycle, stepper, rower, etc.).

The two equally important objectives of a cross-training workout are: (1) to provide 20 to 30 minutes of more or less continuous endurance training for effective cardiovascular conditioning; and (2) to use two or more modes of aerobic exercise to emphasis different muscle groups for reduced risk of overuse injuries. For example, instead of 30 minutes walking on the treadmill you may substitute 10 minutes of treadmill walking, 10 minutes of upright cycling, and 10 minutes of rowing. This cross-training workout provides 30 minutes of cardiovascular exercise but emphasizes a variety of major muscle groups. Physiologically it enables you to train harder due to less muscle fatigue, with less likelihood of experiencing overuse injuries. Psychologically, it offers a more interesting workout with periodic changes in movement patterns and motor skills.

Consider the following aerobic activities that may be interchanged during your endurance training sessions, noting the major muscular emphasis of each exercise.

Upright cycling supports your bodyweight and puts more stress on your front thigh (quadriceps) muscles.

Recumbent cycling also supports your bodyweight, but places emphasis on your



rear thigh (hamstrings) and hip (gluteal)

Treadmill walking/running, which uses your bodyweight resistance, places more emphasis on your rear thigh (hamstrings) muscles at slower speeds and more emphasis on your front thigh (quadriceps) muscles at faster speeds.

Stepping and stair climbing both use your bodyweight resistance and put more stress your front thigh (quadriceps) and lower leg (calf) muscles.

Elliptical training machines use your bodyweight resistance and produce a movement pattern that resembles a combination of running, cycling and stepping, which places more equal emphasis on all of the lower body muscles.

Rowing machines involve both external resistance and body movement. Unlike the other endurance exercises, rowing involves both your upper body and lower body muscles, with greatest stress on the pushing muscles of the legs (front thighs, rear thighs and buttocks) and the pulling muscles of the torso/arms (upper back, lower back, biceps).

Cross training continued on page 6

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How does your garden grow?

By David Kelman

Last month Punxsutawney Phil predicted six more weeks of winter ahead. Although we can never be sure if his prediction will come true, Groundhog Day always prompts me to begin planning for the garden, as I refer to my seed and flower catalogs for inspiration despite the weather. My general selections are based on what plants worked out well last year and what might be nice additions to occupy empty spaces in my flower and vegetable beds.

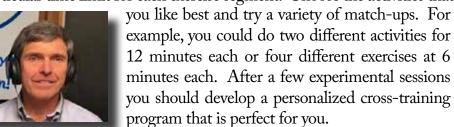
Many of the choices will be based on how much sun and water is available in my yard and what I find attractive.

Your garden grows continued on page 15

Cross training continued from page 5

Swimming is similar to rowing in that you use both upper body and lower body muscles, with emphasis on those that pull your body through the water (chest, upper back and arms). Of course rowing and swimming are excellent cross-training activities when integrated with leg emphasis exercises such as cycling, running and stepping.

There is no specific pattern of cross-training combinations and no particular time limit for each exercise segment. Choose the activities that



cott Ah



Rita La Rosa Lou

About the Authors

Wayne L. Westcott, Ph.D., teaches exercise science at Quincy College and consults for the South Shore YMCA. He has written 28 books on strength training and physical fitness. Rita La Rosa Loud, B.S., directs the Community Health and Fitness Center at Quincy College. ■



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Will Medicare pay for your rehab stay? It depends

By Alexis Levitt

NORWELL - Medicare and your supplement (ex. Blue Cross / Blue Shield, Tufts, etc.) will pay for your stay – up to 100 days – in a rehab or skilled nursing facility (SNF) if <u>both</u> of the following are true:

- **1.** You are actively pursuing rehab (speech, occupational, or physical) or you need skilled nursing care in order to improve or to not decline. Skilled nursing care can be things like wound management, helping you through a transition to new medications, etc.
- **2.** Just prior to the transfer to rehab or SNF, you were in the hospital for at least three midnights as an *inpatient*.

Did you catch that word "inpatient?" That's an important one. It is common for hospitals to label patients as "under observation." You are in a hospital bed, wearing that itchy johnny, nurses are coming and going... you feel like you are an inpatient – but you might not be!

Because of billing pressures on hospitals, it can be safer for them to err on the side of coding patients as "under observation" rather than as "inpatient." But if you think you will be going to a rehab or SNF from the hospital, you want to try to get coded as inpatient. Remember – Medicare and your supplement pay for rehab and SNF only if you were coded as a hospital inpatient for at least three midnights.

So how do you get coded as "inpatient?" If you are in the hospital and think you may go to rehab or SNF afterwards, then as soon as possible, maybe even during the admissions

process, *start asking*. Ask to be admitted as an inpatient. Talk to your attending doctor, talk to case management, call your PCP and ask her to call your attending and see what they can do together. Maybe even hire a private nurse consultant who can review your chart and history and go to bat for you with the doctor. Remember that *the hospital is not your enemy* – your medical providers are under intense billing pressure from Medicare – so work with your care providers as a team.

If that doesn't work and you need some rehab or skilled nursing care, then you have some choices to make:

- Can you receive your skilled care and/or therapies safely at home? Medicare will pay for services at home, despite an observation status classification in the hospital.
- Can you privately pay for the rehab or SNF stay?
- Can you qualify for MassHealth?

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So the next time you or a loved one is in the hospital, if you think you will need rehab or skilled nursing care afterwards, remember – right away, start asking what your status is. Advocate for yourself, and work with your medical team to do your best to be classified as "inpatient."

For more information, visit the Center for Medicare Advocacy at http://www.medicareadvocay.org/medicare-info/observation-status/.

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. \blacksquare

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series in March at the Norwell Public Library See page 17 for details.



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6 • March• 2017



Flower Power

Brightening lives one petal at a time

By Melissa Weidman

SANDWICH - We've all heard the proverb, "One man's trash is another man's treasure." Here's evidence that it may in fact be true: every week, Hope Hospice volunteer Ian Nowak shows up at several local grocery stores to pick up some of their flower scraps. She magically transforms them into gold to brighten the day of many in need of brightening.

The items she collects are out of date and discarded flowers that the stores can no longer sell. Jan fills her car with buckets of the donated floral rejects and hauls them to her storage room workshop in the basement of McCarthy Care Center in Sandwich. The center, operated by Hope Hospice, is a licensed hospice inpatient unit, with ten private rooms dedicated to symptom management and stabilization. Hope Hospice is a non-profit organization which has provided these services throughout southeastern Massachusetts for more than 35 years.

With the help of another volunteer, Jan separates each of the blossoms and reworks

the still usable ones into artful bouquets themed for every possible holiday. She places them in each private room, the dining area, living room, reception desk and chapel. The impact on patients is immediate.

The hospice model of care emphasizes the importance of caring for the spiritual and emotional needs of both patients and their families, in addition to expert physical care and medical pain management. McCarthy Care Center chaplain Gary German says, "I have seen over and over how patients brighten up as soon as they see these flowers. For some, their world has narrowed to only be able to focus on their room. For these people, flowers can be everything. Flowers touch their soul and are often counted among their significant

Despite the fact that the buckets are heavy and the work involves hours of standing, Jan considers it a miracle. "Some days I wonder if there will be enough flowers, and somehow, it always miraculously comes to pass," she says.



FLOWER GIRL Every week Jan Nowak tranforms discarded floral scraps into significant blessings for those in hospice care.

Flower Power continued on page 14

Like many of the more than 150 volunteers who donate their time and skills to Hope Hospice, Jan has a long history of volunteering. She started as a candystriper in high school, went door-to-door raising funds for various charities, helped feed young patients who couldn't feed themselves at a local hospital, and helped organize hospice fund-raising events. With a successful 37-year career in real estate, the Centerville resident could be taking it

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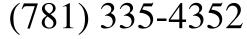






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Navigating the Future

By Mark Friedman

Know what's under the hood

Be an educated consumer when hiring home care

The last decade has seen a proliferation of companies offering home care, in large part because there are no standards or certifications required in Massachusetts. Let me say that again:

There is no licensing process for home care agencies in the state of Massachusetts.

In the Greater Boston area alone, there are more than 125 organizations serving seniors with various definitions of "home care." This makes for a lot of noise in the marketplace. A lot of confusion. A lot of unknowns. So, while it is easy to compare companies based on price, there are many more important issues to consider!

I believe in standards of practices because I believe they are essential for protecting consumers, and for protecting the reputation of our industry. I serve on the Private Duty Advisory Committee for the Home Care Alliance of Massachusetts (HCA). The HCA has had an accreditation process in place and while a start - so much more is needed.

With a group of other concerned agency owners, I have worked to establish a Home Care Association of America chapter in Massachusetts. Our first issue is licensing standards. We strongly believe in the need for a high bar for consumer protection consisting of:

- **Professional Case Management** by a nurse or social worker trained in the issues of care in the home
- Training standards for aides both minimum to work in the industry, and ongoing training to maintain currency
- An Employment-Only model to protect consumers in terms of employment liability, and employees so they are treated fairly, and,
- A meaningful **Client Bill of Rights.**

You May Not Know What You Think You

Not all agencies are the same. The result? Too many professionals and families believe that price is the only real differentiator between agencies. This is simply not true.

This is why I urge everyone to know what is "under the hood."

How do you look "under the hood?" By asking questions in four key areas. You will be a smarter consumer and may possibly avoid days or weeks of frustration - or worse, questionable care!

How Will My Case Be Managed?

- Who supervises the cases and manages the care? There are significant implications to nurse case-managed home care. Right out of the box, nurse oversight distinguishes a high level of care.
- How frequently do they make supervisory visits?

Who Are the Caregivers? Are they Certified/ Formally trained?

- What are hiring criteria for caregivers? (Including required certification training AND experience)
- How are the skills of new aides tested?
- What is the annual training requirement for caregivers?

What are the Specialized Caregiver or Family Training Programs?

• Does the company have a formal approach to prepare caregivers to serve your specific needs? For example: Traditional care, Live-in Care, Dementia Care, Parkinson's Care, End-of-Life Care. What about Recovery Care? How do you help clients manage their risk of readmission?

What is the Company's Business Model?

- Are the caregivers fully employed by the
- How are the operational policies and insurance coverages designed to protect the family?
- What is the company's Service Satisfaction Guarantee? How does the company specifically back up its promises to families and loved ones?



Just because you hire an "agency" does not mean that it meets a standard that is relevant or credible

Why do answers to all these questions matter? Well, with the fastest growing demographic being seniors over 85 years of age, home care companies are as present as coffee shops. They represent a range of business models including private hire agencies, referral agencies, registries and employment based agencies.

- The lack of defined standards allow agencies to hire anyone as long as they pass a background check.
- There is no assurance to the consumer of training or certification.
- There is no assurance of a skilled pair of eyes, or supervision by a nurse or social

Home care has come a long way in the last decade, thanks to competition, smarter consumers, pressure for licensing and standardized practices, and a much more sophisticated approach to caregiving. But, you have to know the right questions to ask to ensure you are getting the service you need and should expect. This is why hiring a home care agency is trickier and more challenging

As professionals focused on helping seniors and families navigate through increasingly complex waters when it comes to health and healthcare, we all have skin in the game when it comes to doing the right thing and being the best we can be.

Now more than ever we owe it to our seniors and families to help them navigate the continuum of care. You owe it to yourself, or to those for whom you are navigating care, to be an educated consumer. Look under the

> **Educated Consumer** continued on page 11

Rehabilitation

ssociates

Cover Story

Redefining retirement

By Patricia Abbate

SOUTH WEYMOUTH -- A mirrored wall captures the exuberance of the dancers as they follow group leader Phyllis DeLaricheliere through a series of rhythmic moves as the driving beat of the Bruno Mars hit, Uptown Funk, fills the room. For those who think today's popular music and the ability to "bust a move" is only for the pre-retirement crowd, take to heart this popular song's lyrical hook, as any member of the "Enchanted Women" will tell you, "Don't believe me, just watch!"

laughing, the women cool down and fall into easy conversation. strong sense of community, and fun for these women, all residents of Fairing Way. All are residents at the new over 55 housing option for active

Glowing after a morning of twirling, swaying, emoting, and FINDING THEIR GROOVE. Dance class inspires artistic expression while fostering health, a

adults, Fairing Way. Built within a massive planned community, Union Point, the property is located on the former site of the South Weymouth Naval Base. DeLaricheliere has been overseeing the project since its inception, and just last October welcomed the first residents to the 104-unit facility. Having been "in and out of dozens of properties" during her 30-year career in senior property management, DeLaricheliere enthuses that, "this place is different. I've been doing this a long time and have never seen a group of people with such a

strong community conscience. They are out and active. They inspire me."

Although the non-profit Fairing Way sets itself apart from others in the area with state-of-the art modern amenities such as a two-story clubhouse, fitness center, game room, library, art studio, and access to many resident driven clubs and activities, DeLaricheliere believes the real difference is not so much the place as it is the people. She loves her work and it shows. Leading the "Enchanted Women" each Saturday is something that comes naturally, as she brings a level of experienced professionalism

theatre buff, she's no stranger of the Milton Players. She WEIGHING HER OPTIONS. Diane Sargent moved to Fairing Way last fall. She rents out Journey: Knowing your Inner her Scituate home and enjoys her new digs Hippie" presentation.

the commuter rail, luxury amenities, as much a close and welcoming community. After Phase II of the project for a working in the elder care field for 33 years, 2018 opening of 104 units, she knew, "It was time to take my own advice

to her fluid choreography. A to the community theatre circuit not only as an actor/ singer, but as a board member also lectures frequently with her popular "Embracing the

or as little activity as she wants, security, and Now actively leasing out

Redefining retirement continued on page 19

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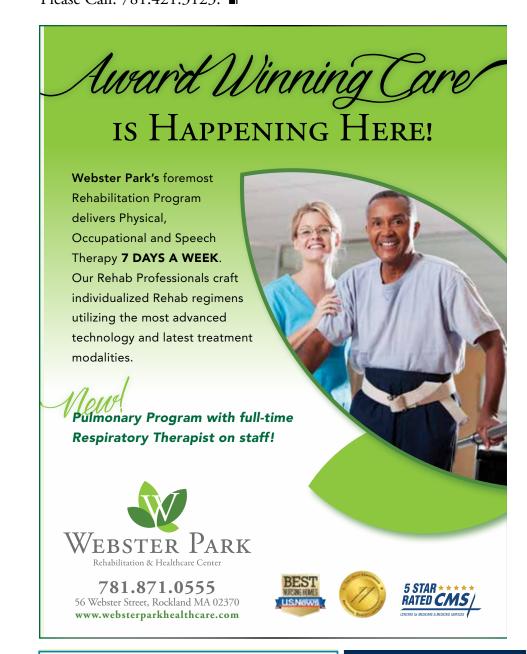
Stetson Medical Center 541 Main Street, Suite 418 Weymouth, MA 02190

Educated Consumer continued from page 9

At Senior Helpers Boston and South Shore, I continue to forge relationships with industry leaders who understand that by partnering we can do more than if we try to go it alone. I hope you find this information insightful and helpful for yourself or your loved ones. In the coming months I will be covering topics that include: Finding Resources: The Difference Between Experience 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. You can contact me at: MFriedman@ SeniorHelpersBoston.com

About the Author

Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts. First by delivering an exceptional home care experience in a combination of highly trained and high-touch caregivers. And secondly by becoming a significant connection for elders to resources and services in the 100 communities his company serves. www.SeniorHelpers.com/SouthShoreMA Please Call: 781.421.3123. ■





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Arromatheraphy continued from page 3



or myrrh. Examples of bark: cinnamon. **Root**: Affinity with grounding and connecting to Mother Earth. Examples: angelica root or ginger.

Why Essential Oils Are So Special

Pure essential oils, like precious jewelry or fine wine, are the gems of nature—the "quintessential" life force of natural, organic substances, carefully and gently extracted from the essences of naturally aromatic plant parts. Those who truly appreciate the special qualities of pure essential oils consider each drop a precious jewel to be savored, enjoyed, and protected. You have to experience pure essential oils to "appreciate the difference" between therapeutic aromatherapy (extracted from live plants) and drug store aromatherapy (liquid aromas synthetically created in a laboratory). Due to the highly concentrated nature of essential oils, most applications require "drops" rather than ounces. The tiny molecular structure of each oil permeates into the skin's surface or through the olfactory nerves of the nose.

Natural Versus Synthetic

Synthetics are inorganic substances that do not contain any "life force." We can synthesize chemicals but we cannot structure them to be organic. No synthetic process can fully reconstruct a natural product. It is important to understand the difference between synthetic oils (made possible by advances in chemistry) and pure essential oils. Synthetic substances and artificial fragrances may duplicate the smell of the pure botanical, but they cannot duplicate the therapeutic and true aromatic qualities of essential oils. It is the complex chemical components of each essential oil created in nature that determine its therapeutic and true aromatic qualities.

Not All Oils Are Created Equal

Pure essential oils may not be of interest to everyone and not all essential oils are created equal. They cost more than potpourri, synthetic fragrance, or laboratory created oils. Because there are no regulations for the manufacture of products that contain what are described on the label as "100% pure essential oils," it is difficult to know what is real and what is a diluted version of the real thing.

Ways To Know If Essential Oils Are Top Quality

It is not always easy to know if you are choosing pure essential oils. There are so many more important criteria to consider than price when choosing pure essential oils--the common name and the exact Latin botanical name of the original plant, the country of origin, any indication of subspecies (also known as chemotype), the extraction method (distillation, cold press, absolute through enfleurage), the quality of the cultivation methods (controlled organic, selected farming, certified organic, wild, wild/organic, etc), the actual part of the part used, and the reputation of the company providing the oils. In fact, the top quality essential oil companies have what is affectionately called "the nose behind the company." The "nose" is the person who has the trusted relationships with the many farmers from all over the world who provide the assurance of the quality of the oils. The "nose" also can discern the quality of each batch received. There are not many "noses" compared to the proliferation of so many essential oil providers. The quality vendors provide the information from our list of criteria readily. The more items provided on this list that you have, the better assurance of quality you can enjoy. To be continued, Part IV in coming months.

About the Author

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



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Life insurance benefits helping Catholics since 1879 Affordable programs available for seniors

Braintree - For nearly 140 years a fraternal insurance benefits society has been available to Catholics in the Greater Boston area and throughout most of the country.

The Catholic Association of Foresters, (CAOF) a not-for-profit organization, located in Braintree, has more than 3,700 members living in and around the communities south of Boston. According to Association spokesperson Phil McNiff, "we are the best kept secret in the insurance industry!"

The Association is actively seeking out those who wish to find the most

Of Foresters

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affordable and competitive life insurance rates available—including supplemental coverage for as little as \$1,000 in coverage. He emphasizes that, "We offer something no one really has, even though our rates are extremely competitive, even with the giants, our limited payments for whole life plans are payable for just 20 years."

To qualify for this plan you must be a Catholic (or married to or children of). Over the years the CAOF has had a many members of note in its ranks, including Boston Mayer James Michael Curley (1874-1958).

Many policy-holders have relied on these programs to:

- Protect loved ones from financial catastrophe or a reduced lifestyle in the event of death by replacing their income and/ or paying off their mortgage.
- Pay final expenses, such as burial costs, estate planning and administration costs, debts and medical expenses, so that family members will not be unexpectedly burdened by these costs.
- Provide an inheritance for heirs.
- Pay estate taxes.
- Pay for education or fund their retirement if the policy allows you to build cash value, which can be withdrawn or borrowed against.
- Make planned charitable gifts.

Although open to Catholics of all nationalities, it is interesting to note the Association's history. Founded in 1879 to foster the financial security and assimilation of struggling Irish Catholic immigrants, the Catholic Association of Foresters has brought financial security to thousands of families over the years and has supported communities through fraternal outreach.

If you are exploring retirement options and would like to plan for future generations, consider learning more about the options that CAOF offers. For more information please call Phil McNiff at 800-282-2263. You can also find more details at the organization's website: www.catholicforesters.org.



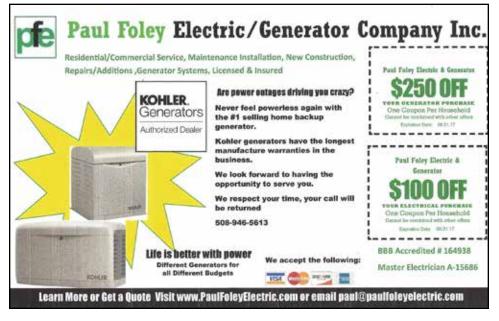
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Crossword Puzzle Corner answers on page 19

- 1. Victoria Secret offering
- 4. Mint
- 8. Pronoun
- 11. Tiny particle
- 12. Not sawn
- 14. Your and my
- 15. Kicks
- 16. Honey farme
- 18. Lawyers' charge
- 20. Green vegetable
- 21. In the lead 24. " lost!"
- 27. Putting on
- **30.** 60s songwriter
- 32. Crumbled
- 33. Actor Robert
- **34.** Fundamental principle
- **35.** Temporary
- **36.** Southern general in the Civil War
- **37.** Dish
- 38. Good shot
- **40.** Stir up
- 44. Timely
- 49. High card
- 50. Magical
- 51. Ruhr River city
- **52.** "Help!"
- 53. Kind of number
- **54.** Evergreens with red berries
- 55. Cable station

Down

- 1. Punch
- 2. Gigolo
- 3. Green Gables girl
- 4. Chicago bear?
- 5. Together
- 6. First-aid item
- 7. Microwave
- 8. Uncooked french toast
- 9. Shade
- 10. Do wrong

- 13. Ice
- 17. Mechanical and design expert
- 19. West coast city
- 22. Goes quickly
- 23. Close
- 25. Islamic potentate
- 26. Actress. Spelling
- 27. Girl coming into womanhood
- 28. Examination type
- 29. Barely beat, with "out"
- 30. Badger's tunnel
- **31.** de plume (pen name)
- 33. Evidence piece
- 35. Treat unjustly (2 words)
- **37.** Fall guy
- 39. Exploration target
- 41. Hop dryer
- 42. Desktop object
- 43. For fear
- 44. Out of sync
- 45. Green color 46. Eucharist vessel
- 47. Novel
- 48. Coast Guard officer abbr

GOT NEWS TO SHARE? Send it along!

Have news of interest for our readers? Send it over! Email: info@southshoresenior.com or mail: South Shore Senior News, P.O. Box 202, Hingham MA

Patricia Bloom-McDonald, Attorney at Law 1017 Turnpike Street, Suite 23, Canton, MA 02021; and 1105 State Road, P.O. Box 858, Westport, MA 02790 Phone: (781) 713 - 4709 or (508) 636 - 6097 web: www.McBloomLaw.com Estate Planning, including Wills, Special Needs Trusts; NAELA Probate, including Guardianships and Conservatorships; Real Estate, including Reverse Mortgages; Refinances; Purchase & Sales; Elder Law, including Medicaid Planning and Application Assistance

Flower Power continued from page 8

easy in her own golden years. Instead she is deeply inspired by her past experience with friends in hospice care.

"While you may be in need, someone else is in need too," says Jan. "Whatever you do for others, the joy you may give to them comes back to you. I always get more out of this than I give."

Making bouquets is one example of the many varied roles hospice volunteers can fulfill. Patient care and family support is the primary function of most Hope Hospice volunteers. They provide emotional and social support and companionship in the patient's home or facility, assisting with light transportation, as well as respite care so that caregivers may take a break.

Volunteers help with veteran patients and their families. They also provide administrative support such as answering phones, preparing mailings, hosting booths at health fairs and community events, or assisting with fund raisers.

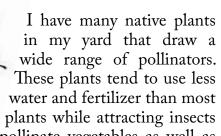
Some volunteers provide professional services for which they are licensed or certified such as hairdressing or therapies such as massage, reiki, pet or music therapy. All must be screened, CORI checked, drug tested and have references. They must take the required initial Hope Hospice volunteer training which covers a range of topics, including: what is hospice; infection control and safety; pain management; confidentiality; communication; spirituality; and grief and loss. Throughout the year trainings and workshops are offered on a variety of other topics like dementia and Alzheimer's disease, music therapy and end-of-life religious traditions and rituals.

Surrounded by a riot of blossoms, the "flower girl," as the McCarthy Care Center staff call her, is in her element in her underground florist shop. "Tell me, how do you feel when you look at a flower?" Jan asks, lifting up a lovely apricot-hued rose. "It's like getting manna from heaven. It helps to brighten up the mood and send a strong message that someone truly cares for you."

About the Author

Melissa Weidman is Director of Community Relations and Outreach for HopeHealth. She can be reached at (800) 642-2423 or MWeidman@ HopeHealthCo.org. ■





pollinate vegetables as well as plants and fruit trees in my neighbor's yards. Birds are also charmed by these plants as they feed on the seeds produced by coreopsis, cone flowers, and dogwood trees.

This year, many herbs such as chives, mint, thyme, oregano, and fennel will become part of my herb garden and placed among the flowers. Many of these herbs produce flowers for the pollinators, lend texture and beauty, help control insects and will eventually be harvested for use in my kitchen. There is plenty of room for existing plants while leaving some room for trying something new. Get inspired to garden!

About the Author

David Kelman is a Realtor with Keller Williams Realty Showcase properties. An avid gardener, he maintains a small yard featuring a wide variety of native plants and two bee hives. Reach David at 617-388-0793, or at dkelman@kw.com. ■

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Social Security Urdate DELIA DE MELLO

Social Security is constantly evolving to make your life easier. If you are currently receiving benefits from the U.S. Department of Housing and Urban Development (HUD), and are reapplying for benefits, or are assisting someone with their application, a trip to the Social Security office is probably not necessary even if verification of Social Security benefits is needed.

Because of a data exchange established between Social Security and HUD, most people do not need to contact Social Security for a benefit verification letter. HUD administrators processing a Recertification Application for Housing Assistance can use their Enterprise Income Verification (EIV) System to verify Social Security and Supplemental Security Income benefits.

Public housing agencies, private owners, and management agents administering

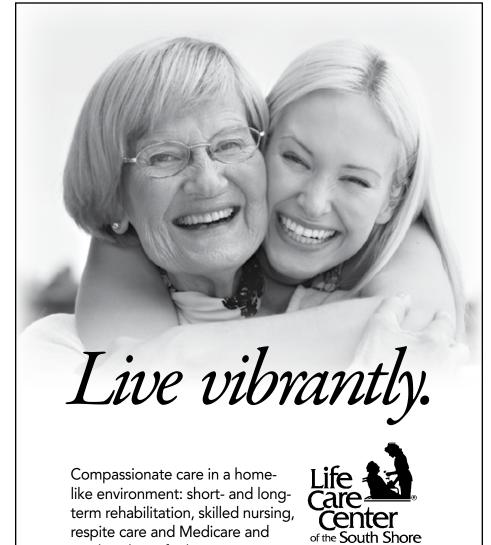
HUD rental assistance programs may get registration information about EIV by logging onto the following websites: go.usa. gov/x97mH or go.usa.gov/x97m6

If you are a new applicant for housing assistance, you can provide your HUD administrator with your Social Security award letter, Cost of Living Adjustment (COLA) notice, SSA-1099, or other SSA benefit document you should have received at the beginning of the calendar year or when you began receiving benefits, whichever is later.

We created these data exchange agreements to help you get the support you need at the first point of contact, even if that's not with Social Security. If you do need to provide proof of Social Security benefits yourself, we have another way to save you a trip to Social Security. You can get an instant benefit verification letter with a personal my Social Security account at www.socialsecurity.gov/ myaccount.

About the Author

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



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South Shore Community Calendar

Locavore Program Series

KINGSTON--The South Shore Locavores series -- a collaboration between the Kingston Public Library and edible South Shore & South Coast magazine -- looks at what it means to eat locally. This year, the series is also hosted by the Kingston Council on Aging and the Kingston Public Library Foundation. Programs are free, but donations will be gratefully accepted to help cover the program costs.

Each program starts at 7:00 p.m. at the Kingston Senior Center, 30 Evergreen Street. Programs for the rest of the season include:

March 16: Pigs, Glorious Pigs with Sam and Amy Hainer April 20: All about Fermentation with Linda Davey May 18: Backyard Grilling with Paula Marcoux

The Library compiles themed resource lists for each Locavores session -- and there are always great door prizes. Attendees are invited to bring a dish to share. There will be time at the break and end of the meeting for munching and mingling.



Hallelujah! Sister Act the Musical is here

NORWELL -- The award-winning Company Theatre presents the smash hit comedy Sister Act the Musical from March 17 through April 9, at The Company Theatre Centre for the Arts, 30 Accord Park Drive, Norwell. The production is directed by Zoe Bradford and Jordie Saucerman, choreographed by Sally Forrest, with music direction by Steve Bass.

For a complete performance schedule, to order tickets, or more information, call 781-871-2787, email boxoffice@companytheatre.com, or visit www.companytheatre.com.

The box office is open Mon. - Fri., 11 am to 6 pm, and during all performances. Free parking on site, and the theatre is handicap accessible.

Sugarin' time at the Blue Hills

CANTON -- Join in the fun as maple syrup is produced in the traditional way at the beautiful DCR Brookwood Farm. Don your boots and flannel shirt and head over to this spring tradition. Ride the free Maple Express

Trolley. Smell the wood smoke as clouds of steam rise from the bubbling sap. Savor the taste of real maple syrup and discover maple sugaring through time. Kids games, warming fire and food trucks. Program admission for adults is \$10 and kids \$5 (cash only). Saturday March 18 and Sunday March 19, 12 noon until 4 pm each day, at Brookwood Farm, 11 Blue Hill River Rd., Canton. Maple Sugar Days is a joint program of the DCR and the Mass. Audubon Trailside Museum. For more information call 617-333-0690.

HESSCO's Annual St. Patrick's 5K



SHARON -- HESSCO's 6th Annual St. Patrick's

5K will be held on March 18 at Mick Morgan's Irish Pub on the Sharon/Walpole line. A beautiful race route, fun venue, awesome long sleeve tech T-shirts and a spirited St. Patrick's Day celebration are just some of the reasons this race has become so popular. All proceeds directly support HESSCO programs and services. Join us on March 18th and help us continue our mission of providing support and services to seniors, individuals living with a disability and their caregivers in South Norfolk County.

Our Annual 5K coincides with the national March for Meals Campaign which mobilizes hundreds of local Meals on Wheels programs across the country to reach out to their communities and build support – a perfect opportunity for us to shed light on HESSCO's Nutrition Program. The race starts at 9:00 am, Mick Morgan's Irish Pub, 973 Providence Highway (Rt. 1), Sharon. For information call Debbie Fradkin, 781-784-4944, or visit www.hessco.org.

Go Green! St. Patrick's Parade will have your eyes smiling-Irish or not!

SCITUATE -- Scituate's Annual St. Patrick's Day Parade steps off at 1:00 PM, Sunday, March 19. Upwards of 15,000 people view this time-honored tradition. The 2.3-mile parade route starts at Gates Middle School on Parish Road and ends at scenic Scituate Harbor. We love a parade!

Bradford House Symposium

Duxbury -- Join scholars and experts from all over the region, as they delve into the Bradford House's history and celebrate the "Re-imagine Bradford" Project. Saturday, March 25, 9am-3:15pm, at the Ellison Room, Duxbury Senior Center, 10 Mayflower St., Duxbury. Tickets are \$35 for members, \$45 for non-members, with \$11 lunch option. Advance registration recommended. Call 781-934-6106 or email colson@duxburyhistory.org.

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South Shore Community Calendar



Free Elder Care Workshop Series at Norwell Library



Getting older? Taking care of someone who is? Come to this three-part series and learn some helpful tips from local Elder Services professionals

1. Wednesday, March 8:

"Who Can Help Me?"

Find out how to access elder services in your community. Presented by Susan Curtin, Director at Norwell Council on Aging.

"Elder Law 101"

Get to know the basics of preparing for your future.

Presented by Attorney Alexis B. Levitt.

2. Wednesday, March 15:

"Learn to Speak Alzheimereze"

Discover tips to work with a person who is changing before your eyes and to learn to speak 'Alzheimereze.'

Presented by Alzheimer's coach Beverly Moore.

3. Wednesday, March 29:

"Hospital to Home"
Understand how to make a successful

transition from hospital to home. Presented by Visiting Angels, Inc. "Do I Need Palliative or Hospice Care?" Learn about the difference in important care choices.

Presented by Norwell VNA and Hospice.

Workshops will be held at the Norwell Public Library from 6:00 – 7:30 p.m. Registration is requested, but not required via email at Doreen@alexislevitt.com or calling 781.740.7269. This series is sponsored by the Law Office of Alexis B. Levitt, the Norwell Council on Aging, and the Norwell Public Library.

We Connect You With Local Resources

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CarePro Health Services	Catholic Association of Forester				
Active Day Center Alzheimer's Coaching Services StillMee - The Leader in Alzheimer's Coaching	Elder Law Services Patricia Bloom-McDonald, Attor Local Elder Service Agence Hessco Elder Services Old Colony Elder Services South Shore Elder Services Medical Services King Optical Company South Shore Hearing Center				
Home Care Services Bayada Nurses CarePro Health Services Celtic Angels Home Care Partners HopeHealth Norwell Visiting Nurse Association Right At Home South Shore Visiting Nurse Association Senior Helpers					
Home Services / Repair / Modification	Suburban Hearing Aid Services				
Paul Foley Electric / Generator Company	Memory Impaired Assisted				
Paul Foley Electric / Generator Company Top Notch Transitional Services	Compass on the Bay				
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Top Notch Transitional Services	Compass on the Bay				
Top Notch Transitional ServicesLift & Care Systems, Inc.	Compass on the Bay Standish Village				
Top Notch Transitional ServicesLift & Care Systems, IncDirty Deeds Done Dirt Cheap	Compass on the Bay Standish Village Physician Groups				
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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 - It's the month of action, right? So I dare you to March through your

home and label things. You can do that. Yes you can. Oh you don't have labels? Make them...repurpose that pile of mail and cut out some paper and grab some tape and start labeling. Why do this, you ask? Well, this is the tiny column about downsizing. I'm trying to help you find that silver lining to the cloud of downsizing. I think when I break down the steps into smaller easier actions, the



This month, dare to "march" through your home and label your belongings.

whole idea of downsizing seems more attainable. And if you're not downsizing, labeling can't hurt. So I dare you all to march through your home and label your things.

What to label, you ask? Oh goodness, what's not to label? My landlord is going to be 90 this August and she's got a big, scratch that, she has three big houses, and everything is labeled. It's good to know what drawer to open when you're looking for, say, some tape...some tape to help stick on the labels!

Actually, you might figure this out yourself, but as you're labeling things, you'll come across a lot of stuff you have doubles of, or triples of, that you only need one of...so go ahead, take a deep breath and toss them in the pile *labeled* Give Away. Hey, it's also the month of **Rainbows** and **Leprechauns** and we're supposed to be feeling lucky, right? How lucky would it be for somebody to get the extra stuff you don't need? Lucky for you getting organized and decluttered and lucky for the receiver who can use your extra!

So let's focus on the silver lining and start labeling. You'll have an easier time when the move comes because you'll know what you have and the exact location of it all. And if people get lucky while you're marching through your home labeling and finding extras...well, that's like sharing the pot of gold, isn't it? I know because when I moved back to the states from Greece where I lost everything, I got lots of lucky nuggets from my label happy landlord. March, march, march!

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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"ESTATE PLANNING ESSENTIALS"

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Quincy Council on Aging (Kennedy Center)

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Drug plan continued from page 2

or affect you in a way that could increase your risk of falling. Talk to your doctor about ALL the medications you take, including over-the-counter (OTC) medications and "nutritional" supplements.

If your prescription drug co-payments are not affordable, ask your doctor if your drug manufacturers have a "patient assistance program" that reduces the cost of your drugs.

The Prescription Advantage program provides financial assistance, based on income, for people with Medicare drug coverage. This program can help pay all or part of your Medicare drug copayments, and can also provide an out-of-pocket spending limit. Once this limit is reached, Prescription Advantage will cover drug co-payments for the remainder of the plan year. Call 1-800-243-4636 and press "2" for details. Choosing a drug plan is just the start. Learning more about your plan could help you save more.

About the Author

Nicole Long, MSW, LICSW, is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES 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 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. For more information call 508-584-1561 or visit www.ocesma.org



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Redefining retirement continued from page 10

DeLaricheliere is excited about the new features planned for the project, especially the addition of a professional theatre, complete with a green room—the perfect venue for lecture series, one act plays, and for residents to explore their inner thespian, she says. Her creative spirit ignites imagining the possibilities.

A Pioneer in Senior Living

Fairing Way's history is steeped in innovation, having been founded in 1936 as the Rice Eventide Home in Quincy, a pioneer in South Shore senior living. Maintaining its visionary role in the communities south of Boston, Fairing Way is still sponsored by Rice Eventide, as it expands its non-profit mission by offering a full array of flexible senior living

amenities tailored to the needs and desires of the over 55 population. Rogerson Communities is the project's developer, also a non-profit, and has been providing senior housing and health care for elders and low-income individuals and families since 1860. Also located in the Union Point area of South Weymouth, adjacent to Fairing Way, is Dwyer Home. This facility features outstanding nursing services including clinical expertise as well as attention to the emotional spiritual, social, psychological and physical needs of the individual. Named after Robert Dwyer, a dedicated board member, Dwyer Home continues the highly-regarded caregiver services of its predecessor, Quincy's Eventide Home.

As the area continues to develop, Fairing Way residents eagerly await future progress. They are quick to point out that two movies were recently filmed in their backyard and that new construction happening all around them will soon be completed and populated with lots of places to shop and dine. Outside events such as the annual Food Truck Rodeo have paved the way for more innovative community-based activities to thrive. As DeLaricheliere is happy to tell you, they are reinventing retirement at Fairing Way. For more information please call her at 781-660-5000 or visit their website http://www.fairingway.org.

Crossword answers from page 14

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