



# SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

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Distributed FREE to Boston's South Shore communities since 2002

Vol. 17 Issue 03

## CELTIC SOJOURN

Ireland's storied Dunlacc Castle sits dramatically atop a headland, plunging straight into the sea. It is one of hundreds of such medieval fortresses dotting the lush and wild landscape of the Emerald Isle. Read about our editor's visit to the auld sod and plans for an exclusive "Celtic Sojourn" tour next spring.

Cover story p. 22

Photo: Courtesy of Tourism Ireland; Photographed by William Hill



27<sup>th</sup> Annual

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# AARP Massachusetts 2019 Legislative Priorities

By Mike Festa,  
State Director, AARP Massachusetts

As we enter a new legislative session, AARP Massachusetts is hard at work fighting for our 800,000 members in the Bay State. This session, AARP has submitted new bills to the Legislature to help workers to save for retirement and to support family caregivers through a tax credit.

**House Docket #1405/Senate Docket #786 - An Act to Establish the Family Caregiving Tax Credit** – *Sponsored by Representative David Rogers (D-24<sup>th</sup> Middlesex) and Senator Jason Lewis (D-5<sup>th</sup> Middlesex)*

This bill, which made it to the end of the legislative process last year without a vote, would establish a tax credit that reimburses caregivers for a portion of what they spend to care for a loved one at home.

A recent study by the AARP Public Policy Institute shows that the average family caregiver spends almost \$7,000 a year out-of-pocket to help care for their loved ones, which amounts to, on average, 20% of their total income. An Act to Establish the Family Caregiver Tax Credit would establish a tax credit, capped at \$1,500 per year, which reimburses family members for a portion of qualified expenses related to caring for adult family members who need assistance with activities of daily living.

Massachusetts family caregivers provided 786 million hours of unpaid care, valued at about \$11.6 billion, in 2015. Most people who receive assistance at home rely exclusively on unpaid family caregivers for help. Some 69% of Massachusetts adults report feeling stressed while trying to balance a job and their caregiving responsibilities. More than half (55%) of family

caregivers report being overwhelmed by the amount of care their family member needs.

**House Docket #2958/Senate Docket #1902 - An Act to Establish the Massachusetts Secure Choice Retirement Program and Expand the Massachusetts CORE Plan to All Employers** – *Sponsored by Representative Tram Nguyen (D-18<sup>th</sup> Essex) and Senator Pat Jehlen (D-2<sup>nd</sup> Middlesex)*

Nearly half of workers in Massachusetts have no access to a retirement savings plan through their employers. A secure retirement is out of reach for over one million Massachusetts residents, especially those who work for themselves or small businesses. While Social Security is a critical piece of the puzzle, it is not enough to depend on. Many future retirees will not be able to handle the rising cost of basic needs and health care.

An Act to Establish the Massachusetts Secure Choice Retirement Program and Expand the Massachusetts CORE Plan to All Employers, (HD. 2958/SD.1902) would expand the existing “Connecting Organizations to Retirement” (CORE) plan so that all employers could participate. The Act would also create the Massachusetts Secure Choice Retirement Program. Secure Choice makes it easier for businesses to offer employees a way to save for retirement out of their regular paycheck, and it is an easy, stress-free way to grow retirement savings so you can take control of your future.

Each of these bills will improve the lives of older residents of Massachusetts, whether by helping workers save for retirement, or by supporting the Commonwealth’s 844,000 family caregivers.

We could use your help in advancing this legislation. If you would like to advocate for the passage of these bills, please call your elected representatives at the State House at (617) 722-2000 and ask them for their support. If you would like to become a volunteer advocate for AARP Massachusetts, please contact Austin Hodge at [ahodge@aarp.org](mailto:ahodge@aarp.org). ∞



## NAVIGATING THE FUTURE

# Stability in the Face of Uncertainty

## How Home Care Steps In and Steps Up in Unpredictable Times

By Mark Friedman, Owner

When our stability is at risk, we all are fearful. For seniors, this can be particularly unsettling. Emotions run the gamut from: Who is to blame? When will stability be regained? Why did it happen? Is it my fault? What can I do to prevent it from happening again? I can’t go on, should I give up? These mixed emotions make navigating the process of aging even more complex. The source can be economic, weather, family, public assistance and a myriad of “other.”

People have asked me if the recent shutdown affected what we do. The short answer is not directly, but it did affect our clients for all the reasons noted above.

To my team at Senior Helpers Boston and South Shore the impact of the shutdown came from clients worried about postponed visits from family because of air travel concerns. Accurate or not, clients were worried about Social Security, Medicare payments, and more. They wanted to cut back on care and skip important appointments. Meaningful activities and engagements our clients feel deeply about were suddenly thrown out of whack. These are not incidental pursuits for elders, but essential to quality of life.

All of this highlights the role a home care agency plays in being a source of certainty and confidence for our clients – as are all providers. We have to adapt to changing conditions and learn from each “disruption” to better support our seniors during these periods.

### THE UNEXPECTED SILVER LINING

We are always prepared at Senior Helpers Boston and South Shore – even more so in the winter. This year, we felt even more prepared. This is not from a big “ah ha” moment, but the confidence from executing and knowing how to tweak detailed care plans developed from our proprietary LiFE Profile. As the comfortable footings of our clients seemed to shift, we realized we had a solid baseline and plan from which we could pivot or change. While individualized, nurse defined care plans have always been a foundation of our care. The detail afforded us by the LiFE Profile created an even greater source of stability and flexibility. It gave us the detailed view to manage weather, outside circumstances posing potential threats, essential needs, and points of risk across all five critical success factors for successful aging.

With this science behind us, we had an arsenal of data to support good sense and flexibility when needed.

**1 Our game plans include floor plans.** When data shows 144 potential safety risks can undermine success at home it makes sense to inventory the environment of elders. This part of the LiFE Profile enables small changes to make big differences. For each client we have a clear understanding of what “home” looks like and how they manage and maneuver within it. We’ve mitigated and removed risks together and know what has to adjust if conditions change.

**2 We know that routines rule.** As seniors age with more complex diagnoses, their compliance to treatments, appointments, and medication regimes have become more complicated and at the same time more critical. Home care plans like those informed by the LiFE Profile, are data driven, task oriented, and laser focused. Care plans should provide a 360° view. First, through the lens of the experienced caregiver, then through conversations, reminders around medications, chats about food, chores and laundry, naps, and talks about general wellbeing. This, supported with shift notes and case management visits, provides a continuity of insight for our supervising nurses for case management.

**3 Turning fear into fearlessness.** Whether 77 or 97-years-old, seniors passionately want to hold onto basic activities associated with autonomy and independence. We take most of these for granted. Many seniors feel threatened at the prospect of losing control of the tasks they consider essential to their independence.

From the LiFE Profile, we know the 13 everyday activities and the potential risks involved. Each can be identified and specifically scored. Our plans of care identify which tasks may require additional bracing for unforeseen circumstances. It is easy to revisit plans of care and focus resources in strategic ways during uncertainty.

**4 Living large when days seem small.** Uncertainty often leads to “hunkering down.” Near zero-degree weather can shut people off from engaging in life, even if temporarily. When seniors are “engaged” in activities that matter to them, they simply live happier and more fulfilling lives. This “engagement” is different for every senior. Protecting our clients’ lives from becoming “smaller” and as a result, more stressful, is a key byproduct we provide.

Because the LiFE Profile scores and qualifies issues surrounding quality of life, our plan

for engagement in life activities looks like a giant game board with interchangeable pieces. Even with an unplanned shut-in due to extreme weather, we understand the meaning behind the engagements on that board. We understand the right way to make alternative plans. The fact is, anything is possible when you know what is important.

### THE EYE-OPENER FOR HOME CARE

In a macro-sense, periods of acute uncertainty tests the resiliency of home care and all providers.

As a provider of critical support, we navigate these periods of uncertainty with our eyes on many details and have contingency plans within easy reach. It is our job to make sure “home” is more than just viable, but is also a platform for stability.

Here are three helpful tips for you as you navigate, or advise others on, the journey of aging:

**1 Understand your risks for aging in place.** For us, and our clients, the LiFE Profile assesses and helps us mitigate risks. When intelligently interpreted and applied, the result is a strategically focused care plan in which tradeoffs can be made quickly with full information.

**2 Make every dollar count.** Understanding how to use your resources to manage the real risks for the right way make you best equipped for avoiding potential potholes on your journey – big ones, permanent ones and temporary ones. It ensures that every dollar invested in home care works harder, smarter, and longer to keep you safe secure, engaged and successful.

**3 Make sure your risk assessment and plan of care have “what-if” components.** These could include short-term weather or longer-term changing economic or medical resources. Make sure your providers have contingency plans. Will they guarantee services? How do they stand behind them operationally? Up front discussions on these concerns are very reasonable conversations to have.

There is no doubt, with plans and preparations, the journey of aging can weather the unpredictable.

**About the Author:** Mark Friedman is the Owner of Senior Helpers Boston and South Shore. He is passionate about senior’s ability to age in place. 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 through highly trained caregivers and case managers. He served as the national Chair of the Senior Helpers Owners Council for six years. Please visit [www.SeniorHelpers.com/SouthShoreMA](http://www.SeniorHelpers.com/SouthShoreMA) or call: 781-421-3123 for more information. ∞



## DISCOVER REAL POSSIBILITIES IN MASSACHUSETTS.

AARP is in Massachusetts creating real, meaningful change. We’re proud to help all our communities become the best they can be. Like providing family caregivers with tips to take care of loved ones, helping to make our communities more livable and hosting fun, informative events all across the state.

If you don’t think *Real Possibilities* when you think AARP, then you don’t know “aarp.”

Get to know us at [aarp.org/ma](http://aarp.org/ma).

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# Aging with Sass & Class

## Change Your Thinking, Change Your Life

By Loretta LaRoche

We are all bound to have negative thoughts. It's just part of what makes us human. However, there's a point where increasing the intensity of a situation when it's clearly not that important can make your life a living hell. Our lives are somewhat akin to a movie and we are the directors. You can opt to have a script that leaves you feeling frightened, disillusioned, and lacking in energy, or you can encourage yourself to become more involved in optimistic explanatory style.

The above sentence sounds rather ponderous, but it is merely a model that was invented by Dr. Martin Seligman to help people feel more hopeful about their lives. He points to the fact that pessimists use the three P's to explain themselves: personalization ("It always happens to me!"), pervasiveness ("It happens to me every day in every way!"), and permanence ("It will never end!").

This practically guarantees a life that contains a feeling of hopelessness and suffering. It also contributes to a sense of inner worthlessness and a lack of self-control. The more we think we are a certain way, the more we become that way. Our thinking is also predicated on our biology, and those of us who have a brain that is skewed more towards anxiety and depression will have to work harder at changing their thinking patterns.

If we go around believing that we're a failure, then before long, no matter what we do, we fail, for our intention is to not succeed. My mother had a hugely pessimistic side. When my career was humming along and I had gotten my first book deal, instead of encouragement and pride at my accomplishments, she cornered me one day and said, "What do you think you're going to do when people don't laugh anymore?" I was dumbfounded, but realized that she had spent her life hedging her bets. She had practiced thinking the worst so that if something horrific happened she wouldn't be disappointed.

If it's one thing I know for sure after thirty years of teaching stress management is that changing our behavior is very difficult, because behavior follows our thoughts. There are a plethora of techniques on how to change our thinking so that we can feel healthier, happier, and more successful, but how many people are willing to take the time to do them?

If you are, I suggest you start slowly, by simply recalling those times in your life when you overcame adversity. What did you do to survive them and go on? The fact that you made it speaks to resiliency. You are able to bounce back from life's inevitable ups and downs. In other words, you have survived your life.

**About the Author:** *Loretta LaRoche is an internationally acclaimed stress expert, humorist, author, speaker, and star of seven, one-woman television specials airing on 80 PBS stations across the country. She has spoken internationally to widely diverse clients such as NASA, The New York Times, Microsoft, and a host of other Fortune 500 companies, hospitals and organizations. She has shared the stage with former Presidents Bill Clinton and George Bush, Arianna Huffington, Anthony Robbins, Gloria Steinem, Laura Bush, Mia Farrow and more, before thousands of participants. She is author of seven books, including "Life is Short, Wear Your Party Pants." She believes and lives her message, "Life is not a stress rehearsal!" Learn more at her website: [www.LorettaLaRoche.com](http://www.LorettaLaRoche.com). ∞*



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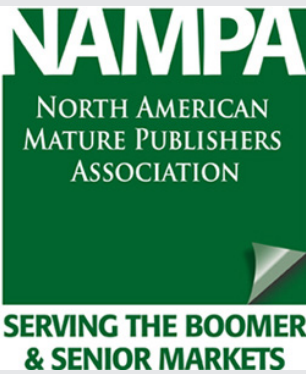
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# Smooth transitions: Knowing where to begin

By Wendy Oleksiak

Let's face it, transitions can be stressful, especially when leaving a house that's been a home for many years. Whether downsizing or rightsizing, moving is a high-stress life event. There are many tasks that need to be accomplished along the way – organizing, packing, discarding, cleaning, paperwork to tend to – not to mention dealing with emotional ups and downs.

Last month I discussed some tips to help you plan ahead. Advance planning is by far the best investment of your time you can make before your move. I suggest these plans are started six months or even a year prior to moving, as this is not too early to begin the process. Once you've checked off those planning tasks—decluttering, sorting and packing plans, finding and securing important documents, and getting your children's stored items out of your house—you'll be able to start the process in earnest.

Here are a few tips to help you begin the process of getting started.

### Where to Start

- Make lists: Begin a separate notebook just for the move. Keep it with you, and whenever you think of something—anything at all related to the move—write it down. Include to-do lists, a calendar/timeline, things you're likely to forget, questions about the new residence, floor plans. Even anecdotes or historical notes about possessions, or offhand remarks like "Oh, Aunt Judy would love this tea set." Although the notebook may not be particularly orderly, at least you'll know where to find the information.

- Find and get estimates from moving companies. Some fees may be negotiable if you plan ahead and schedule the move for non-peak times.

- Set a firm date for the move.

- Make a floor plan or template of the new home, whether it's one room or something larger. Be sure measurements are accurate, and reflect placement of doors, windows, appliances, built-in shelves, linen storage,

heater vents, etc. You now know precisely how much space you will have; you don't need to guess.

- Make a preliminary plan of where major furniture will go in the new place—bed, couch, table and chairs, TV, bookshelf, dresser, and desk, for example. Again, measure carefully. If pieces can serve more than one purpose, all the better.

- If finances allow, think about hiring an organizer. This person can help with all or part of:

- sorting and decision-making
- packing
- arranging the move
- arranging for charity pick up, garage sale, estate sale or consignment shops
- unpacking boxes and arranging new home.

- If pets are involved, be sure to have a plan for them to be moved and accommodated in the new home.

- If needed, change providers for utilities such as gas and electricity.

- Refill prescriptions in advance.

It may be easier said than done, but try to stay as relaxed and comfortable as possible as you get started on this journey. Take breaks and reward yourself with a favorite beverage or snack. Listen to music, take a walk, read a book. Make sure *you* take care of *you* during this process.

Next month, I'll address important paper work that needs to be completed before the move and a logical approach to sorting through all your belongings.

**About the Author:** *As a former Registered Nurse, Wendy Oleksiak understands the importance of trust and accountability in creating a successful partnership. Honesty, hard work, and professionalism paved the road to Wendy becoming the top selling agent at her previous firm. Wendy made the move to Compass to utilize cutting edge technology and state-of-the-art marketing that provides her clients with the competitive advantage.*

*You can count on clear communication, efficiency, and integrity when you work with Wendy. Most importantly, she strives to keep the stress level to a minimum for all involved. You can be sure that your best interests will always be well represented throughout your transaction. You can reach Wendy at 781-267-0400. ∞*

## Why Wendy Oleksiak?

As a former Registered Nurse, Wendy Oleksiak understands the importance of trust and accountability in creating a successful partnership. Prior to her real estate career, Wendy worked at MGH as a nurse in the cardiac and transplant intensive care units. She also worked as a visiting nurse, assisting clients with their medical needs so that they could remain independent in their homes. Wendy continues to utilize these same core skills of open communication, trust, compassion and advocating for her clients in the real estate transaction.

Honesty, hard work and professionalism paved the road to Wendy becoming a top selling South Shore agent.

### What do you love most about working with Downsizers?

I've always enjoyed caring for people, and working with clients who are planning to downsize creates relationships that I find to be very rewarding. Being able to step in at the planning phase to create a timeline that is both manageable and most profitable for my clients makes a huge difference in peoples lives. Typically a home is the largest single asset that we have and one that we often depend on to finance our senior years. My clients know that they can pick up the phone anytime for any need and I am there to problem solve.

**WO**

**Wendy Oleksiak**  
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"Wendy not only 'held my hand' throughout the process, she even helped rake leaves! She was always immediately available and responsive both before and after the sale. In my mind, that is more than enough reason for future clients to put their faith in her."

— Dawn R.

WENDY OLEKSIK IS A REAL ESTATE BROKER AFFILIATED WITH COMPASS, A LICENSED REAL ESTATE BROKER AND ABIDES BY EQUAL HOUSING OPPORTUNITY LAWS.





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

**QUINCY** - Whether you frequent a gym or not, can we agree that during the winter and chilly spring months many older adults tend to stay indoors, steering clear of any measure of physical activity? We tell ourselves, it's just too cold outside, and at our age we don't want to risk falling or slipping on black ice! Although we have good intentions to exercise, and we know that it is good for us for many reasons, we wait until the weather is better outside, rather than going for walks at the mall, joining a senior exercise class at a local health club, or participating in various fitness programs at a senior community center. What if we told you that we can get you in shape in the confines of your home during these bitter cold days using rubberized and/or elastic resistance bands?

But first, it may interest you to know that we conducted an 8-week study with seniors evaluating the effectiveness of resistance band and machine-based exercises. To briefly summarize, the first group of over 55-year-old men and women trained at a nearby 55 plus housing facility using bands, while the second group of over 55-year-old men and women trained at our health and fitness center on resistance-machines. Both groups (33 participants) trained twice weekly, supervised by nationally-certified fitness instructors. Each group performed a similar number of comparable resistance exercises. The resistance band group progressed to stronger bands, while the machine-based group stepped up the resistance by five pounds at a time. All participants were measured for various health parameters at the onset and conclusion of the study. We discovered that while the machines were more efficient than the bands, the use of resistance bands were shown to be equally effective for developing muscular strength. That's good news for stay-at-home seniors!

**Other Benefits of Resistance Exercise**  
Many research studies, including our own, have shown that resistance exercise offers several significant physical and mental benefits, such as:

- Improved body composition
- Increased muscle mass
- Decreased fat weight
- Decreased hip and waist girth

# Get on the Resistance Bandwagon

- Increased metabolism
- Increased bone mineral density
- Decreased arthritic joint pain
- Improved blood pressure, blood lipids, and blood sugar
- Reduced feelings of depression

### What You Need To Get Started

Based on your fitness level, purchase a set of color-coded resistance bands (preferably with handles) and elastic bands via a fitness catalog, an on-line website, or at a sporting goods store (Yellow for beginner; Green for Beginner/Intermediate; Red Intermediate/Advanced; Blue Advanced). The good news is, these bands are not only versatile and affordable, they are lightweight and can be used anywhere!

### Band Placement Guidelines

Band placement will depend on your strength level. A standard stance would be with feet hip-width apart.

### Alignment Guidelines

- Whether seated or standing, maintain erect position
- Position head and neck in neutral position
- Keep eyes focused ahead away from band
- Keep shoulders in a relaxed position
- Contract abdominals to support spine
- Maintain natural curve in low back

### How to Handle the Resistance Bands

- Secure band beneath arch of one foot or both feet prior to performing exercises
- Use control, e.g., take 3 seconds to lengthen band, and 3 seconds to shorten band
- Keep band taut in all positions
- Keep wrist in line with forearm throughout each exercise
- Work opposing muscles: biceps/triceps, inner/outer thigh, front/rear thigh (refer to Sample Resistance Band Exercises)

Do 1 set 10-15 repetitions. If you are unable to do 8 continuous repetitions, use a lighter color band or lengthen band for a lighter resistance. If you are able to do 15 or more repetitions, use a darker color band or shorten band length for heavier resistance.

Remember to breathe throughout the resistance band workout, for example, inhale as you lengthen the band and exhale as you shorten the band)

We recommend the following five sample upper and lower body exercises using resistance

bands. Before adding the bands, be sure you are able to perform the exercise in proper form using your own body weight.

### 5 SAMPLE RESISTANCE BAND EXERCISES

**Biceps Curl (front arms):** Seated or standing, place band under one or both feet, abdominals contracted. Keep arms and elbows by sides, palms facing up. Curl band up towards shoulders. Pause, and slowly release to start position. Perform 10-15 times.

**Triceps Extension (rear arms):** Stand and place one end of band under one foot or both feet, arms extended overhead, close to ears, elbows pointing forward. Hold

one or both ends of band (or clasp handles) behind head. Slowly bend then straighten elbows. Perform 10-15 times.

**Hip Adduction (inner thigh):** Stand, and wrap band around right foot and create a loop. Step inside loop with left foot to secure band and widen stance. Hold handle with left hand; move right foot across body (back

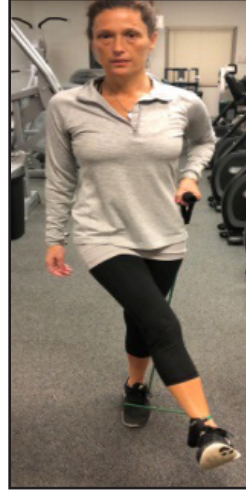
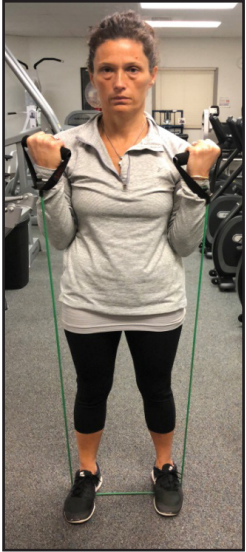
and forth). Perform 10-15 times. Repeat left leg with band around left foot. You may hold on to stable surface for support.

**Hip Abduction (outer thigh):** Stand and step on band with both feet. Hold handles at shoulder level, or clasped in front of chest, abdominals contracted. Press right leg outward,

toes facing forward. Return to start position. Perform 10-15 times with right leg. Repeat sequence with left leg. You may alternate legs, or place band around mid thighs.

**Squat (front/back thighs, hips, buttocks):** Place a chair behind you. Stand on band, feet hip-width apart, toes

*Senior Fitness...continued on p.15*



## "The Wicked Smart Investor" Pick One Restaurant and Many Stocks

By Chris Hanson

**HANOVER** – Diners in Boston's beloved North End are almost guaranteed a great meal. There are so many places to choose from and the competition among restaurants and the abundance of choice reduces the risk your palate will be disappointed.

When it comes to investing, though, choosing only one stock for all your money increases your risk of a disappointing return. In the financial markets, taking advantage of the diversity of choice and buying some of everything will increase your chances of winning. Let's examine the additional risk you take when concentrating all your risk in one company. For this exercise, imagine all the places in the North End are publicly traded companies.

### INDUSTRY RISK

Good economic times bring more visits, and profits, to establishments like Giacomo's Ristorante. If this is the only stock you're holding, the good times are sweet. But in a broad economic downturn, it could be difficult for the management to maintain a profit. During recessions, consumers eat out less, but the management still has to pay the rent. Any decline in earnings would negatively impact the stock price. Alternatively, a disruptive technology could come along that renders the chicken piccata expert obsolete. It is not out of the question that a brainiac at MIT could invent a technology that prepares chef-quality meals at home. Investing in a variety of stocks spreads your risks among recession resistant companies and high growth potential start ups.

### MANAGEMENT RISK

The history of commerce is filled with poor business decisions. Many of us have been in meetings where everyone knows management is making a mistake, but no one has the caraggio (courage) to say so. Imagine if the owners of Mike's Pastry shifted focus to selling Kellogg's Pop tarts. Holy Cannoli would there a stampede to Bova's on Salem Street. Mike's probably would alienate their customers for life. There go the profits and the stock appreciation. This is far-fetched, but much bigger blunders have been made. Do you remember the people buying all sorts of public relations to convince Bostonians we wouldn't pay a cent for the 2024 Olympics? We weren't buying it. They would have had an easier time selling Totino's frozen pizza outside of Umberto Galleria.

### EVENT RISK

The drought in Boston past years is a strong reminder that Mama Nature is still in charge of the planet. Imagine this drought was extremely widespread and very prolonged. Those conditions would destroy the wheat crop sending pasta prices soaring. A lot of customers would become unable and unwilling to afford the Linguine alla Diavolo at Lucca. Wednesday would no longer be Prince Spaghetti day and we would sorely miss the echoes of Mrs. Martignetti calling "Anthony, Anthony!!" If the management of Lucca could not convince diners to switch to potato-based gnocchi, it is possible the business could not survive. If they went out of business, shareholders would likely get nothing in the liquidation.

The risks related to committing all your assets to a single stock are greatly reduced by purchasing widely diversified mutual funds. With any investments there are always risks, but Wicked Smart Investors only take compensated risk. It is possible, but highly unlikely, that an individual investor would select a single stock that will beat the market over the long term and fairly compensate them for the additional risk. You stand a better chance of getting a parking spot on Hanover Street during the Feast of St. Anthony. Speak to a qualified advisor about diversifying your portfolio then treat yourself to some tiramisu.

**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](http://wickedsmartinvestor.blogspot.com). ∞



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Ask the Rehab Experts:

CHRONIC BACK PAIN  
Q & A with Joseph Condon, M.D.



Your spine is an amazing, complex, and dynamic structure that needs a little TLC to function well. Too often, our daily routines don't support a strong and healthy back. While it's true that the spine is subject to wear and tear as we age, we can reduce our risk for back pain – and the rate at which our spine ages – by decisions we make every day.

**Q What are common types of back pain?**  
Back pain will affect an estimated 80% of adults at some point in their lives. Muscles are one structure in our backs that can cause pain after a strain or sprain. The pain often resolves with conservative treatment. Other common diagnoses are: bulging, herniated, or thinning discs; spinal stenosis, or narrowing of the spinal canal; sciatica, or pinching of the lumbar nerve roots which then form the sciatic nerve. Sciatica can cause pain from the buttocks to the feet. A more acute type of back pain can be caused by compression fractures, fractures of the bones which make up the spinal column called vertebrae. These fractures can be due to osteoporosis or thinning of the bone due to leaching of calcium out of the bone.

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**Q If it's so common, can back pain really be prevented?**  
Many of our treatment strategies are prophylactic in nature, that is, they reduce the chance of getting severe back pain. A life-style that includes core-strengthening exercise, a healthy diet, and plenty of sleep reduces your risk for many debilitating conditions, including chronic back pain. Likewise, addressing lifestyle factors should be part of any treatment plan for chronic back pain.

**Q Why is exercise important?**  
There is extensive evidence that exercise is both a powerful preventative strategy and an important medicine in treating chronic pain. Exercise naturally stimulates the body's healing process. An ideal exercise program will include both strengthening and aerobic components. Your 29 core muscles of the abdominal wall, back, pelvis, hips and diaphragm all work together to stabilize your trunk. Exercises to strengthen your core will help support and protect your spine and avoid cumulative damage due to poor posture.

Yoga, tai chi, and Pilates are great for strengthening the core, improving posture, and developing flexibility. They also improve breathing, reduce stress, and encourage a mindful approach to living. The wellness programs at Spaulding Cape Cod include yoga for back pain, gentle chair yoga, and tai chi, all of which promote a healthy spine. Swimming, walking, or using a stationary bike or elliptical are low-impact aerobic exercises that build endurance and support cardiovascular health. If you're not exercising, check with your doctor before getting started. Exercising for a few minutes at a time may be easier to work into your day. For example, you can stretch your leg muscles while sitting by extending one leg in front of you, flexing the foot, holding for 10 seconds, then repeating on the other side.

**Q What else can I do to prevent back pain?**  
Being overweight or obese is a major risk factor for many diseases, including spine disease. Exercising and eating a low-inflammatory diet, such as the Mediterranean diet, can keep your weight within a normal range.

- Don't smoke, and limit consumption of alcohol.
- Use proper body mechanics when lifting.
- Avoid lifting heavy objects.
- Avoid situations with high risk for trauma, such as motorcycles,

step ladders, and icy walkways.

- Eliminate fall hazards at home. Scatter rugs, clutter, poorly lit hallways and entrances, steps/stairs without handrails, and pet toys, etc. are all potential fall hazards.

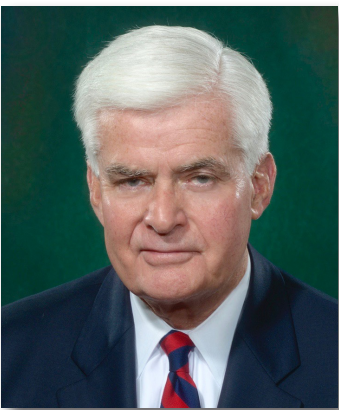
**Q How is chronic back pain treated?**  
Pain is a natural process that signals injury, but chronic pain can be a disease process in itself, which we are trying to understand better through research. Though we have many treatments for back pain, we can't always eliminate it. But we can reduce pain, minimize its impact, empower the patient to function effectively, and reduce the risk for future episodes. A comprehensive approach may include a combination of treatments noted below plus psychological treatment to address any ongoing issues and integrative medicine strategies, such as stress reduction, yoga, meditation, or other wellness programs, which can complement and enhance traditional interventions.

Medications, injections, physical and occupational therapy, acupuncture, and chiropractic may be appropriate for acute or chronic back pain depending on the diagnosis and severity of pain. Physical therapy, for pain relief and for strengthening muscles that support the spine, may be prescribed in conjunction with medication and injections.

Other non-surgical interventions, including epidural, steroid, trigger point and Botox injections, and radiofrequency ablation, can reduce or eliminate pain and inflammation and improve function. Plasma rich protein (PRP) injections and implanted neurostimulators may be effective for certain patients. Surgery may be considered if these conservative treatments don't bring relief. However, it's important to note that a person experiencing sudden or rapidly worsening neurologic symptoms, such as numbness, weakness, or loss of bowel or bladder function, should be evaluated as surgery may be necessary.

In my experience, patients who do well have a partnership with a physician who takes a wholistic approach to relieving pain and restoring function. Treatment includes a plan to reduce contributing risk factors, often incorporating lifestyle changes and wellness strategies. Dr. Condon will speak about current treatments for chronic back pain on Monday, March 18 at 1 p.m. at Laurelwood at the Pinehills. To preregister, contact Deb Hyson at Laurelwood, 508.927-6346.

**About the Author:** Dr. Joseph Condon is board-certified in Physical Medicine and Rehabilitation (PM&R) and Pain Medicine. He has extensive experience in orthopedic rehabilitation, particularly chronic back and joint pain, and interventional (non-operative) pain management. A graduate of New York Medical College, he completed his PM&R residency at New York Hospital-Cornell Medical Center and his Pain Medicine fellowship at University of California at Davis. Dr. Condon sees patients at Spaulding's outpatient centers in Plymouth, Sandwich and Orleans. ∞



HOME EQUITY WEALTH MANAGEMENT

The overlooked asset that is changing retirement planning

By George Downey

**BRAINTREE** - A recent Forbes article, *Retirees Uncertain about Tapping Home Equity but Want to Age in Place*, highlighted conclusions from research conducted by The American College of Financial Services. Their report, *The Home Equity and Retirement Income Planning Survey*, upholds the findings of other senior surveys confirming the great majority (83%), nearing or in retirement, want to stay in their homes and age in place. The financial resources needed to age in place, however, become increasingly stressed as life events occur and conditions change. Ongoing funding challenges to Social Security and Medicaid, uncertain market conditions, and skyrocketing medical costs are but a few of the head-winds confronting seniors, especially those living on limited savings and fixed income. Researchers further warn this problem extends far beyond the less affluent to affecting more well-to-do retirees, principally due to lack of knowledge, inadequate planning, and failure to take appropriate early action.

Achieving the goal of aging-in-place with financial security requires: (1) knowledge and effective planning with well-informed decisions at every turn, and; (2) consideration of utilizing home equity wealth with financial wealth to generate more income and liquidity to meet expected and unexpected needs.

Home Equity Wealth Utilization

The decision to utilize home equity wealth should be made after consideration of available choices. This is especially important for seniors as this decision will most likely be final. Clearly, every situation is different and each contains a myriad of factual as well as emotional issues. There is no one-size-fits-all solution. The right choice requires an understanding of the individuals, their circumstances and desires, available options, and scrutiny of the solutions that best meet their needs. Examples include:

1. **Sale.** Sell property to downsize, upsize, or relocate to be near family or move to different property type or location, and to increase savings.
2. **Sale-leaseback.** Sale to a family member, or other buyer, willing to lease back the property to the senior seller. Provides upfront cash to the senior seller avoiding the need to move by renting for an agreed period of time.
3. **Partial Sale reserving a life estate.** Sale, usually to a family member or heir, that conveys partial title to another owner(s) (called remainder men) for monetary consideration, or not, as agreed. Generally, the remainder men are responsible for property obligations and maintenance. The senior seller retains the right to reside in the property for life. This technique is most commonly used in conjunction with formal estate and/or financial planning.
4. **Conventional mortgage.** Traditional single purpose loan provides lump sum cash and requires income, asset, and credit underwriting approval, and the obligation to make monthly payments.
5. **Home Equity Line of Credit (HELOC).** A line of credit up to an approved limit requires monthly payments (commonly interest only minimum payments during the initial period). Funds can be drawn and repaid during the initial period, usually up to 10 years. After the initial term, access to funds is closed and fully amortizing payments are required for the remaining term.
6. **Reverse Mortgage.** Home Equity Conversion Mortgage (HECM) is the HUD/FHA insured reverse mortgage developed exclusively for senior homeowners (62 and older) who want to remain in their home and utilize home equity wealth to increase financial security. Features include special and unique provisions including a guaranteed and growing line of credit and optional monthly payments to name a few. Requirements include mandatory consumer counseling and comply-

ing with FHA financial assessment guidelines.

7. **Home Sharing.** Renting one or more rooms to boarders, or participating in the recently developed AirBnB lodging service to generate additional income.

The American College of Financial Services also noted that, although 83% of respondents indicated a strong preference to age-in-place, only 44% ever considered using home equity in retirement, and only 25% felt comfortable using home equity as a retirement income tool. Additionally:

1. Only 14% had reviewed a reverse mortgage as a potential retirement tool.
2. 49% of all respondents had a comprehensive written retirement plan in place.
3. 40% of respondents that had financial advisors did not have a comprehensive written plan.

Their report concludes: "A good comprehensive retirement income plan should take into account where the retiree wants to live in retirement and should also discuss home equity as either an income or legacy tool, depending on the individual client's goals, desires, and needs. Doing some homework on the potential advantages of using home equity wealth in retirement would benefit retirees and their advisors, especially if aging in place is the desired outcome."

Conclusion

Retirement planning and preparation is not a good idea – it is a necessity. However, the data tells us that too few appear to be aware or understand this reality, or the potential they have to fortify financial security with home equity wealth. The only certainty now is that our retirement will be dramatically different than previous generations experienced. To retire successfully with financial security and dignity requires effective planning and action – including making the right decisions on when to retire, when to start collecting Social Security, how to manage savings, and how to manage and use home equity wealth.

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

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## March is Social Work Month

By Nicole Long, MSW, LICSW

BROCKTON & PLYMOUTH – The National Association of Social Workers (NASW) has declared that the theme for National Professional Social Work Month in March 2019 is “Elevate Social Work.” **The NASW states that** “Every day, the nation’s 680,000 social workers work to empower and elevate millions of people, including some of the most vulnerable in our society.”

The “social work profession” in my mind is very broad as it is symbolic of individuals who are licensed and formally educated in the social work profession as well as others who engage and utilize social work skills and are in the “helping profession.”

At Old Colony Elder Services (OCES), it is our mission to support the independence and dignity of elders and individuals with disabilities by providing essential information and services that promote healthy and safe living.

We are proud to be an agency that provides independent, conflict-free assessments, care coordination, and administrative support for in-home and community-based long-term services throughout many different programs.

## Buying furniture to fit your life



By Natalie Ahern

If you are thinking about downsizing or want to update your current home to make it more “aging friendly,” you may be considering purchasing some new furniture. Before you begin shopping, think about the pieces you will want to take with you and those that no longer work for you. If your sofa is too saggy and low for you to get out of comfortably, or if your dining room set that seats 16 is no longer practical, it may be time to purchase some new furnishings.

The goal for new furniture should be comfort, safety, and ease of use. (No one wants to struggle out of a sofa with grunts, groans, and two grandchildren pulling you up!). You will also want to take careful measurements of what will fit. Here are some easy to use criteria for buying new furniture.

**Sofa and upholstered chairs:** Look for a shallow seat. The deeper the seat, the more difficult it is to get up and out. Your feet should rest comfortably on the floor while your back rests on the back cushion. Your feet shouldn’t dangle! Look for firm, foam seats. It should be comfortable but not too “squishy.”

**Coffee tables:** Avoid glass, which is more difficult to see as we age. A sturdy table with rounded edges is a better bet. One of my most frequent suggestions is using ottoman “cubes.” I like the ones with a flip top that is soft on one side and has a tray on the other side. These ottomans are great for elevating feet, provide storage for throws and other items, and offer additional seating in a pinch. Use one cube with a chair or two with a sofa.

**Dining sets:** Look for a sturdy table that you can lean on if you need to. Most smaller dining sets do not include chairs with arms, so being able to put your weight on the table to get up is important. I like a drop leaf table for most of my clients as this is easier to fit into a tinier space and open up for more seating as needed. Chairs should feel solid...no wobbly legs!

**Some other items you may need:** Tall bookshelves are great for maximizing storage for books and mementos. Use the top shelves for your least

We acknowledge and recognize that all of our staff - from Care Managers and Protective Services Workers to administrative staff - as well as our extensive network of providers and their Direct Service Workers who work in the homes of the older adults and individuals with disabilities that we serve, contribute to the social work profession.

Simply put, social work is a profession where we come to the table to help our neighbor in need. Yet, this statement is true of so many people in the world today. As a society, we need to recognize and appreciate people who help their neighbors in need, who engage in purposeful acts of kindness and who are dedicated to making a positive difference in the lives of others.

I thank all of the social work professionals and informal caregivers of this world for the countless acts of kindness that you show in working to improve the lives of individuals and families. Every small act of kindness accumulates into something powerful and we can impact the lives of many to support a better tomorrow.

**About the Author:** *Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 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. For more information call 508-584-1561 or visit [www.ocesma.org](http://www.ocesma.org)* ∞

used or decorative items. Whenever possible, secure your bookshelves to the wall.

Your bed should be a comfortable height to get in and out of. I like a headboard to rest against to read or watch TV. Make sure your bed frame doesn’t have any jutting edges to avoid bruised shins.

A reputable furniture store will offer guidance on long-lasting comfort and best value for your money. Ask as many questions as you can about how the furniture is manufactured and if it is warrantied. Inquire about easiest to clean fabrics and durability. Take your time with your purchases and visit two stores so you can comparison shop. If possible, take pictures of your new furnishings and ask if you can keep swatches of fabric. You may want to purchase new pillows or artwork to coordinate.

When your new furniture arrives, invite a friend or two over to celebrate your “new look!”

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

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By Missa Capozzo

## Celebrating Mardi Gras with Wine



**SHARON** - Back in 1993 at the age of 18, my family and I moved from Massachusetts to Louisiana. You can imagine the culture shock this Yankee was in for, having been born and raised in New England. Being a foodie for all of my life, spending time in Louisiana was nothing short of one delicious adventure after another. I soon learned what the incredible appeal was about visiting cities like New Orleans and Baton Rouge, between the culture, the history, the music, and of course the food. Although New Orleans is known more for its mixed drinks such as daiquiris and hurricanes, I find wine to be the ultimate complement to the local cuisine.

Whenever I make a trip to Louisiana to visit family, the very first thing on my list is stopping for a shrimp po’boy. The shrimp are fried to juicy perfection and dressed with just the right amount of toppings. Whether fried fish, fried oysters, or fried shrimp, the meal simply isn’t complete without being paired with a dry, crisp white wine, such as Sauvignon Blanc, Pinot Grigio/Gris, Grüner Veltliner, or perhaps a nice dry rosé.

Another seafood favorite of mine is boiled crawfish. Picture a giant pot of seasoned crawfish, corn on the cob, and potatoes dumped on a giant table covered in brown paper. An experience everyone should enjoy at least once! A crawfish boil begs for several bottles of Chardonnay on the table, from unoaked versions to oaked versions. It is simply a pairing made in heaven.

No trip to Louisiana is complete without enjoying some authentic gumbo and homemade jambalaya. I’ve found the little hole-in-the-wall food stands and take out restaurants have the best jambalaya and gumbo in the state. Not only is an individual portion of jambalaya here enough to eat for about three days, but the giant seasoned chunks of chicken and sausage can’t be beat. I absolutely love pairing these spicier dishes with an off dry white, such as Vouvray or German Riesling, or even a light to medium bodied red with softer tannins,

such as a Pinot Noir or Gamay.

We cannot forget about the endless amount of delicious desserts Louisiana offers, from the traditional Mardi Gras dessert King Cake, to creamy Louisiana pralines. Any trip to New Orleans requires visiting Café du Monde in the French Quarter to enjoy their famous beignets. The light, fluffy, French donuts are fried to perfection and smothered in powdered sugar. Any of these delectable, sweet desserts will pair perfectly with an off dry white, a semi sweet white, or even a sweet dessert or ice wine.

At one time I saved my Louisiana cuisine for when I would visit, but those days are long gone. I regularly cook Louisiana style cuisine so I can enjoy that unique taste of the Deep South paired with the perfect wine in the comfort of my Massachusetts home, especially on Mardi Gras. Cheers!

**About the Author:** *Missa Capozzo, WSET3, FWS, BWSEd, holds various positions in the wine industry. She teaches students of all levels of experience and interest in classes and leads wine dinners at Boston Wine School, in Sharon, MA. She is the Director of Sommology at Traveling Vineyard’s corporate office in Ipswich, MA, where she leads the wine and food education program for over 5,000 Wine Guides nationwide. <http://winedowntastings.com> <http://www.facebook.com/winedowntastings>, [bostonwineschool.org](http://www.facebook.com/bostonwineschool.org)* ∞

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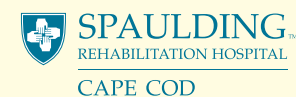
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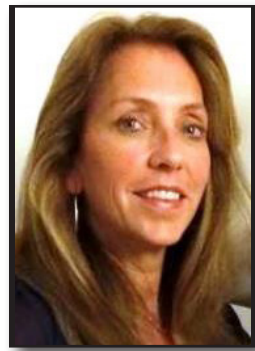
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## ASK THE HIPPIE

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

## TWO BRAINS

Did you know that you have two brains? Well you do! Two separate hemispheres that perform different functions connected by a communication channel called the Corpus Collosum. I guess it gives new meaning to the phrase, "two heads are better than one."

This column is based on my book upcoming book, *Embracing the Journey: Knowing your Inner Hippie*, where I explore the world of Alzheimer's/ dementia from a completely different perspective. I'm on a mission to educate and support the caregiver who faces the diagnosis and is not packed for the journey that lies ahead. Let's take a look at these two brains and how they can help us understand dementia.

Let me first introduce you to your Left Brain. I refer to this side of the brain as the "Judge." The Judge is where your intellect resides, our "right from wrong" mentality, fight or flight, our politically correct button, our victims, our drama queens - or kings. Speech and memory live here.

Many of us lead with our left brains, going through life looking at things with a judgment approach. When someone is diagnosed with dementia, I believe their Judge retires... and we are introduced to the Right Brain that I refer to as our "Hippie."

The Hippie is our imaginative side, our free flowing, no-filter spirit, our gift finder, our creative side, our explorer. Some of us do lead our daily lives with our right brain but the Judges refer to these folks as "Eccentric."

There is a Hippie in all of us, and has been there since we were young, playing make believe, creating dreams that we wanted to achieve, coloring, painting, playing an instrument, learning to dance. Our parents fed that side and as we grew, our intellect, logic and experiences developed the Judge.



When you start to understand this philosophy, then you will soon realize that a person diagnosed with dementia is not gone, it's not the longest goodbye but a chance to say hello to the other side that is in all of us, that now has permission to lead us in our journey of life. It perhaps is a chance to fall in love all over again with a person you have already loved for years. It can be a gift.

### LEARN TO LIVE, LAUGH, LOVE AGAIN

So many times when I meet caregivers that are dealing with their loved ones on the journey of dementia, they become sad, frustrated, exhausted, angry, and feel so alone. It doesn't have to be this way.

My mission is to teach them how to find their Hippie and to learn how to enjoy the journey and not mourn the path.

There are three fundamentals to help the caregiver and their loved one. It's the Three E's: Encouragement, Engagement and Enrichment. There are creative ways to communicate with your loved one, exercises to find the laughter, and new understandings to help the caregiver take a deep breath and embrace the journey.

With the right tools, your Hippie side engaged, and love in your heart, a caregiver can walk the path side by side with their loved one facing the diagnosis and finding the gifts along the way.

**About the Author:** Phyllis A. DeLaricheliere, MS is a sought after speaker/educator and is getting ready to publish her book, "Embracing the Journey: Knowing your Inner Hippie."

Her passion for finding solutions to the Dementia epidemic has turned into a crusade and she is humbled to be able to touch so many caregivers out there that she respects so much. To book her for a lecture or get on her pre-published waitlist for her book, email her at [knowyourhippie@gmail.com](mailto:knowyourhippie@gmail.com) or call 802-999-7503. ∞



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## Elder Law & Estate Planning



### WATCH OUT – Medicaid & gift giving is a double-edged sword

By Patrick J. Kelleher, Esq.

HANOVER – Mabel's children were concerned that Mabel would need long-term nursing-home care in the near future. It was the holidays, and Mabel always got a lot of joy out of being generous. But her children had heard that people in Mabel's circumstances should not give gifts as it could jeopardize their eligibility for Medicaid benefits.

The concern is real. For Medicaid to cover the huge expense of nursing-home care, Mabel would have to demonstrate that she owned nothing more than around \$2,000. And she must also show that she had not given away money or assets over the prior five years (2.5 years in California). That Medicaid rule – the "look-back period" or the "transfer penalty" – would charge Mabel dearly for her generosity.

Depending on the size and number of the gifts, the penalty could be substantial. I often refer to gift-giving as a "double edge sword" when teaching my educational elder law workshops.

Many mistakenly think there is no penalty for gifts of up to around \$15,000 annually. That misunderstanding confuses tax law with Medicaid law (and it also misstates tax law, but that's another subject). The Medicaid rules are entirely different from the tax rules. In the Medicaid context, gifts of any amount that are given during the look-back period can be penalized.

There are exceptions. These include gifts to spouses and siblings under certain circumstances, disabled children, and children who are caregivers and who live at home with the elder for a span of time. But overall, gifts and Medicaid do not go together. The Medicaid rules are complicated and the consequences for mistakes can be very costly. There are a number of options to protect assets and still qualify for benefits, but

these options must be weighed with great care. This is why it's best to consult elder law attorneys who, like our team, are qualified by experience and expertise in Medicaid law.

There is one harmless deception Mabel's children might consider to keep Mabel happy and still satisfy the Medicaid rules. The children might help Mabel fill out checks for all the gifts she'd like to give, together with a greeting card for each gift. Everybody could thank Mabel, tear up the check later, and tell her what they "bought" with that amount. It may be that that little device would be worth it, so Mabel could enjoy the holidays too.

Contact us now as our caring Elder Law Team is here to help you get started with the process of protecting what you have for the people you love the most!

Next steps: Attend our FREE educational Estate Planning & Elder Law workshop by calling 781-871-7526 or email [pat@elderlawcare.com](mailto:pat@elderlawcare.com) because seating is limited and our Learning Center fills up quickly!

**About the Author:** *Patrick's mission in life is to help his clients and their families in a meaningful way with Estate Planning, Elder Law, Veterans and Special Needs Planning! For more information visit [www.elderlawcare.com](http://www.elderlawcare.com) or call (781) 871-7526. ∞*

### Don't do Divorce alone

Divorce workshop offers support and practical direction

By Frances T. Spillane



QUINCY – It's impossible to understand how painful divorce is, if you haven't been through it.

The newly formed Divorce Support Group provides a safe, welcoming place to work through your feelings with other people facing similar challenges.

Together, we explore denial, fear, loneliness, friendships, guilt/rejection, grief, anger, and whatever else arises. We will also discuss practical ways to take care of yourself.

The workshop is scheduled for eight Thursdays, 6pm – 7:30 p.m. March 7 and includes March 7, March 14, March 21, March 28, April 4, April 18, May 2 and May 9 at the Maverick Wellness, 67 Coddington Street, #209, Quincy MA 02169. Cost is \$240 for the 8-week session. Group support works best when members can commit to attending all the sessions. Participants are encouraged to sign up only if they believe they will be able to attend all the sessions.

This small support group (limit is 6-8 members) will provide a safe, accepting space to discuss the emotional challenges of your divorce, talk with people who "get it," and learn from each other.

Specifically, the workshop explores practical ways to take care of yourself, cope with stress, how to talk with your children, meeting with

your lawyer, ways to co-parent with your ex, feelings around the family home, personal belongings and more.

The workshop was developed and will be led by Frances T. Spillane, a divorced mother of two children and recently remarried. She is an LMHC and Life Coach who supports clients in creating meaningful, fulfilling lives.

"When I look back at my divorce, I often wonder 'What was wrong with me?'" She added, "Why did I try to do it all alone? Why didn't I ask for more help? Why didn't I do more to help myself? Why didn't I find more support? What was I thinking? Having survived

that gauntlet, I developed this workshop."

**About the Author:** *Fran is on her third career. Prior to becoming a therapist, she was a tax accountant, then a stay-at-home mom. Her own journeys through transition give her a deep sense of empathy and compassion, as well as the knowledge that change provides the opportunity to create a more joyful life. Her authentic and unconditional positive regard for clients supports their honest exploration of their most important issues. Fran practices in Attleboro and Quincy, MA. She earned her M.A. at Bridgewater State University, and her B.A. at University of Notre Dame. ∞*

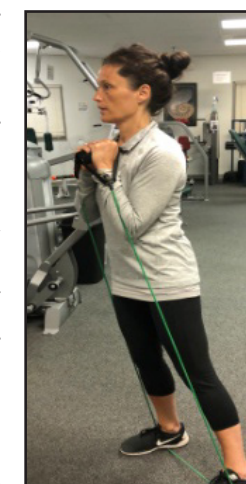
### Senior Fitness... continued from p.6

pointing slightly outward, abdominals contracted. Hold handles by hips; keep weight in heels. Sit back and lower hips towards edge of seat or just above parallel to floor. Keep knees aligned with toes then slowly straighten legs. Perform 10-15 times.

#### Summary

Research has shown that resistance bands and elastic bands are safe, effective tools for increasing strength in older adults. Resistance bands provide resistance in every position rather than just upwards against gravity, as with dumbbells and barbells.

They also enable you to perform a wide variety of exercises without changing weights or equipment modalities. Resistance band exercises are easy to learn and typically natural to perform.



If you would like to review the resistance band exercises in this article or to learn additional band exercises, we invite you to participate in a free Resistance Band practical.

*You're invited!*

**Resistance Band Practical**  
**Quincy College Community Health and Fitness Center**  
**Friday, March 22<sup>nd</sup>**  
**1:00-2:00 PM, Room 019N.**

We are located at Presidents Place, 1250 Hancock Street, Quincy, MA. Take the North Tower elevator to the Ground Level and when the elevator doors open, you will be facing our fitness center. To confirm your attendance, please call Wayne or Rita at 617.984.1716.

**About the Authors:** *Wayne Westcott, Ph.D., heads the Exercise Science Department at Quincy College and co-directs the Community Health & Fitness Center with Rita La Rosa Loud. Demonstrating the exercises in this article is fitness instructor, Pam Hurley. ∞*



The Outreach of Art



By Julie Quinn, CTRS

Art is used in so many ways. Many of us doodle to pass the time, take pictures to share a memory, or paint a picture to hang and admire. Art makes us feel good, relaxed, and creative.

Art can also be therapeutic. Art can help with hand/eye coordination as we mold the clay. It can give strength to our fingers as we hold the pencil and sketch. It can tell a great story as we reminisce about days gone by. Art surrounds us with social opportunities like gallery walks, sitting around a table at a paint class, and even engaging in social media posts. Art is something we encounter everyday. We can experience art as a group and also as individuals. Art gives us the ability to express who we are and what we would like to say. But for many, expressing these feelings can be very difficult, so it's great that through art – paint, brushes, clay, picture

collage, color, and more – a person's mood, behavior, pain, and what they are thinking and feeling can be revealed and expressed. To be able to create, splatter, use your own imagination, and be given the permission to be yourself is a wonderful thing. Art fosters this ability, and can take us to many different places, allowing our individuality to shine through.

Art can also foster confidence. When we are allowed to express who we are and what we want to say about ourselves and the world around us, it's empowering! The pride our students take in their art brings so much enrichment to their lives. When their artwork is admired by others, put on display, or given as a gift, it boosts their confidence and develops the courage to continue their artistic endeavors. That increased level of confidence has positive effects on many aspects of their lives.

At Sing Explore Create, we constantly witness how art directly enhances and enriches the lives of our students. Recently, a group of students with memory issues engaged in a lively conversation about their childhoods, sparked by a student choosing a picture to paint that reminded her of her mother's farm. Two other students are now confidently painting family portraits, and we had a great time helping them achieve this next step

in their talent development. By creating adaptive art tools, we enabled a student with lower mobility in her arms to paint a beautiful tree. With the implementation of many different types of mediums in our program, another student learned to weave and crafted a stylish scarf for his mom. I was invited by another student to visit her residence in a nursing facility so she could show me oil paintings that she created throughout her life. She is very happy that she can continue her love of painting with us.

Sing Explore Create, LLC provides an environment for all to enjoy art by being creative and having fun. Our classes and lessons help individuals use art as an instrument to be successful across the lifespan.

About the Author: Julie Quinn, CTRS, co-founder and Art Director of Sing, Explore, Create, LLC, is a local artist, educator, and Certified Therapeutic Recreation Specialist. She credits her strong commitment and dedication to sharing the arts with her students to her son, Sean, who has autism. Sean inspires Julie's work with special needs children and adults, as she understands how difficult it can be to find extracurricular activities that are fun, supportive, and safe. Julie is excited to be offering therapeutic recreation, art classes, and lessons as a part of the Sing Explore Create team. You can reach Julie at 781-803-2117, ext. 5, and learn more at www.singexplorecreate.com. ∞

Crossword Puzzle Corner answers on page 22

Across

- 1 Mushrooms
- 5 College degree
- 8 Floral arrangement
- 12 Related by blood
- 13 ESPN sportscaster, Bob
- 14 Slender instrument
- 15 Test
- 16 Fire starter
- 18 At last
- 20 Small intestine section
- 23 They are worked out by analysis
- 27 Unhappy
- 28 Acme
- 31 \_\_\_ deck
- 32 Summer month, abbr.
- 33 Rate
- 35 Leave dumbstruck
- 36 Middle east dweller
- 38 St. Louis landmark
- 39 Crime investigator (abbr.)
- 40 Sign of affection
- 42 Mideast leaders
- 44 “The Descendants” star, George
- 47 Trifling
- 50 Spin

54 Egg

- 55 Student-focused org., for short
- 56 Stir
- 57 Harp-family instrument
- 58 Juicer
- 59 Attractive guy

Down

- 1 Taxi
- 2 Barely make, with “out”
- 3 Set (against)
- 4 Screw-up
- 5 Scheme
- 6 Zeus’s mate
- 7 Having trouble with words
- 8 Pay (2 words)
- 9 Eastern sash
- 10 Cry for assistance
- 11 Furthermore
- 17 Time-tested
- 19 Shi’ite leader
- 20 Stern with a bow
- 21 Mrs. Bush
- 22 First name in mystery
- 24 Ring-tailed animal
- 25 \_\_\_ of strength
- 26 Guidelines

1	2	3	4		5	6	7		8	9	10	11
12					13				14			
15					16			17				
			18	19								
20	21	22					23			24	25	26
27				28	29	30			31			
32				33				34		35		
36			37		38					39		
40				41				42	43			
			44			45	46					
47	48	49							50	51	52	53
54					55				56			
57					58				59			

- 29 Green appetizers (2 words)
- 30 Mess up
- 34 “Shall I compare \_\_\_...”
- 37 Turned into
- 41 Underhanded
- 43 Perfume ingredient
- 45 Able to see right through
- 46 Spic and span
- 47 Government figure, for short
- 48 Brown, e.g.
- 49 Unfriendly dog
- 51 Chit
- 52 Hullabaloo
- 53 Yellowstone creature

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# A proper plan to take away your elderly loved one's car keys

By Maria Burke, RN

WEYMOUTH AND NEEDHAM – Taking away a set of car keys from your loved one because driving for them has become concerning or even hazardous to them and others on the road, is a sensitive and often difficult situation.

Here are some insights and tips on how to transition them from driving a car to other options with a minimal amount of heartache, family drama, and resentments.

### Big Red Flags

First, keep a close eye on unexplained dents and scratches on the car. Monitor their parking tickets to see if they are receiving an increased number of them. Do they sometimes get lost while enroute to places they’ve been driving to for years? For example, if your loved one has been shopping at the same local grocery store for years and now it takes them twice as long to get there or from there to home. Are they getting more confused with simple driving directions? Has their ability to remember how to get to any location that they have otherwise been driving to for a long time become very challenging? These are sure signs that it’s time to take

their keys away.

### Next Steps

Because this is typically a challenging situation, try not to manage this on your own.

Consider having a family meeting if there are other siblings or family members that are closely involved with your loved one’s day-to-day activities and their life in general. You don’t want to necessarily bring in family members or friends that haven’t been involved so as to complicate the situation. This is really a decision you can best make because every family dynamic is unique.

First, talk to your loved one. Tell them how you care about them and want them to go on living a healthy, happy, and active lifestyle. Let them know that you’ve noticed some concerning issues with their car, such as scratches and dents. Tell them that you think it might be wise to give their car keys to you and you’ve arranged some alternative transportation for them. They may very well become angry, resentful, or belligerent.

### Bring in the “Authority”

At this point, you’ll want to bring in a ‘respected source’ such as their primary care physician (PCP). Set up an appointment for a physi-



cal and schedule an eye exam for your loved one. Have their PCP review all medications; particularly any new medications as they can cause side effects. Then ask the PCP to write a prescription stating NO DRIVING.

Make sure to enlist the support of other family members, physicians, even your local policemen. As a last resort, you can always call the Department of Motor Vehicles and report that your loved one has become an unsafe driver and request they notify your loved one that it’s time for a written exam and driving test.

### You’re Not Alone. They’re Not Alone.

Millions of seniors have given p their driving privileges and have gone on to live active, exciting lives. With the latest driving services like Uber and Lyft, your loved one doesn’t have to give up any freedom of local travel and can still enjoy all the things they loved to do when they had their own car.

**About the Author:** Maria Burke, owner of Celtic Angels Home Health Care, was born in Middleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from there, launched her own home health care company. Celtic Angels has two offices; Weymouth and Needham and serves hundreds of elderly people across Massachusetts with a variety of services including skilled nursing, homemaking services and home health aide and CNA care services. ∞

# South Shore Happenings

## 40<sup>th</sup> Annual Snow Row Saturday, March 9



HULL – The Hull Lifesaving Museum’s signature-rowing race, the Snow Row, is a celebration of traditional fixed-seat boats and rowers. The race covers a 3.75 mile triangular course starting off the beach at Windmill Point, in Hull, continuing around Sheep Island, past the Peddocks Island day marker, and back to shore. The race is unique for its incredible LeMans-style start and its one-of-a-kind gathering of boats and athletes.

Spectators are encouraged to watch the race either from the Windmill Point Boathouse or the beach. A great spectacle, the event is as much of a thrill for spectators as for participants. It is also a rare opportunity to see a stunning array of wooden pulling boats – peapods, dories, wherries, whitehalls, pilot gigs, captain’s gigs, and Irish currachs. Participants include experienced youth and adult crews and rowers.

Boston Harbor Cruises will also be offering a spectator boat to follow the race in comfort. Tickets are \$20 per person. For more information please visit [www.HullLifesavingMuseum.org](http://www.HullLifesavingMuseum.org). ∞

## Taste of the South Shore

RANDOLPH - The 23<sup>rd</sup> annual Taste of the South Shore will be held on Thurs., March 28, from 6-9 PM, at Lombardo's, 6 Billings St., Randolph. Enjoy an evening of fun, food, auctions, raffles, and more!

The Taste of the South Shore is the signature fundraiser for the South Shore Y, featuring delicious gourmet tastings from the region’s premier restaurants, breweries, and wineries, all coming together to donate their time and raise money for a good cause.

For information, tickets, and sponsorship opportunities, contact Michelle Duggan at 781-264-9416 or [mduggan@ssymca.org](mailto:mduggan@ssymca.org). ∞

## Memory Café

BROCKTON - Enjoy an Irish Step Performance from the Dunleavy Boyle Bremer Academy of Irish Dance on Wed., March 14, 3-4 pm, at 479 Torrey St., Brockton.

The Greater Brockton Area's Memory Café is a safe and comfortable space where caregivers and their loved ones socialize and enjoy activities in the company of others with similar circumstances.

Enjoy free entertainment, fun conversation, and light refreshments every second Wednesday of the month. Please RSVP at [ESPInfo@hhsi.us](mailto:ESPInfo@hhsi.us) or call 617-533-2430. ∞

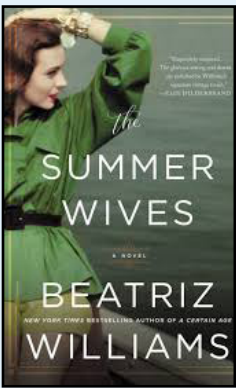
## Peg’s Picks



### The Summer Wives

Author: Beatriz Williams

This love story takes place on a New England resort island where New York elite families spend their summers. The interactions between the working class islanders and summer people sizzle with romance, murder, and a whole lot of history.



The novel spans the years between 1951 and 1969, switching back and forth with ease. The characters in the story connect with each other in some way so there aren’t many secrets except for the BIG ONE which will keep you reading late into the night!

Peg is an avid reader and member of a long-standing South Shore book club. ∞

# South Shore Happenings



## Better hearing takes more than luck!

QUINCY – Atria Maria Place is sponsoring a “Healthy Hearing” presentation on Tuesday, March 19, from 11:30 am – 1:00 pm. Stephen Tobias, owner of Tobias Hearing Center, Quincy, will be presenting *Better Hearing Takes More than Luck*.

The event is free and includes luncheon. All attendees will be entered into an upcoming drawing to win two free ReSound hearing aids. Please RSVP by March 15 to Randy Veraguas at [Randy.Veraguas@atriaseniorliving.com](mailto:Randy.Veraguas@atriaseniorliving.com) to reserve your spot. Atria Marina Place is located at 4 Seaport Dr., Quincy, MA. ∞

## Ask the Pros! Free event March 13

QUINCY – You’re invited to “Ask the Pros” at a free event on Wednesday, March 13, at 11 am at the Kennedy Center (Quincy COA), 440 E. Squantum St., Quincy.

Representatives from Resources to Remember, a group of senior services professionals, will be on hand to discuss and explain a variety of important topics including elder law and estate planning, senior living options, home care options, housing wealth and reverse mortgages, financial planning, real estate, home renovations, downsizing, personal accounting and transportation, and lots more.

Bring your questions, enjoy a light lunch and beverage, and get the information you need to make informed decisions.

To learn more about the professionals at Resources to Remember, visit their website, [www.ResourcestoRemember.com](http://www.ResourcestoRemember.com). Please RSVP to Cheryl at 617-376-1506. ∞



## We love a parade!

SCITUATE - Scituate’s annual St. Patrick’s Day parade is popular among the South Shore and Cape Cod communities. More than 15,000 people come out annually to view this time-honored tradition. The parade steps off at 1 pm on Sunday, March 17, from the Gates Middle School on Parish Road, Scituate, and follows a 2.3 mile route ending at scenic Scituate Harbor.

**St. Patrick’s Day Parades - 2019**  
**Abington:** Sunday, March 17, 1 pm  
**Boston:** Sunday, March 17, 1 pm  
**Cape Cod/Yarmouth:** Saturday, March 9, 11 am  
**Newport, RI:** Saturday, March 16, 11 am  
**Providence, RI:** Saturday, March 9, at noon  
**Worcester:** Sunday, March 10, at noon  
**Dublin, Ireland:** Friday, March 17, at noon ∞

## Parkinson’s Disease Symposium for Veterans and Caregivers: March 15

ROCKLAND – 110 Fitness, in conjunction with St. Elizabeth’s Medical Center, is hosting the 1<sup>st</sup> Annual Parkinson’s Disease Symposium for Veterans and Caregivers, at 110 Fitness, 200 Weymouth St., Rockland, on Friday, March 15, 8 am – noon. This informative and inspirational event is free and open to the public. Speakers include retired Army Colonel Thomas J. Gibbons, Ed.D.; Marcus Ponce de Leon, MD, FAAN Colonel, U.S. Army; Mass. Secretary of Veterans Affairs Francisco Urena; Dr. Anna Hohler, MD, FAAN, a Neurologist and Movement Disorder Specialist from St. Elizabeth’s Medical Center; and retired U.S. Army Sergeant and special forces combat medic, Brett Miller, PT, owner of 110 Fitness, and

certified Rock Steady Boxing Coach.

A light breakfast will be served. Attendees will be provided with information and resources to help them live their best lives at 110% as veterans living with Parkinson’s. Space is strictly limited and reservations are required. Please RSVP to [kimmoore8@comcast.net](mailto:kimmoore8@comcast.net) or 781-760-6860. ∞



Mass Audubon South Shore Sanctuaries presents

## "Tap" Into Nature

Tuesday, March 19, 7-9:30 pm,  
Stellwagen Beer Company  
100 Enterprise Drive, Marshfield

MARSHFIELD - Tap Into Nature and learn about Mass Audubon’s work in the community and enjoy local beer and camaraderie among like-minded individuals while helping to support the organization’s educational programming in South Shore schools.

Featuring live music from Lonesome Jukebox, games for grownups, light appetizers, and a chance to win gift baskets.

Last year Mass Audubon worked with 3,000+ students in 11 local communities, and Tap Into Nature proceeds will help them reach next year’s goal of introducing at least 3,750 schoolchildren to nature on the South Shore!



Preregistration is required due to space limitations and can be completed at [www.massaudubon.org/northriverprograms](http://www.massaudubon.org/northriverprograms) or by calling 781-837-9400.

Tickets are \$40 for Mass Audubon members and \$48 for nonmembers; price includes appetizers, games, and one pour or flight per person. Adults only (ages 21+). ∞

## March Guests on...



Scheduled guests for *My Generation*, broadcast every Sunday, 7-8 pm on 95.9 WATD-FM (or stream live at [www.959watd.com](http://www.959watd.com)), brought to you by the *South Shore Senior News*, with your hosts, Patti Abbate and Tom Foye.  
**March 3** - Julie Quinn and Nicole Craven, Sing, Explore, Create, LLC  
**March 10** - Brett Miller, 110 Fitness and Rock Steady Boxing South Shore  
**March 17** - Maria Burke, RN, Celtic Angels Home Health Care  
**March 24** - Zoe Bradford, The Company Theatre ∞



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Phyllis DeLaricheliere at 781-660-5032



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25 Stonehaven Drive, South Weymouth MA 02190 [www.fairingway.org](http://www.fairingway.org)



## Social Security Update

### Medicare: Rules for those with higher incomes

By Delia De Mello

If you have higher income, the law requires an upward adjustment to your monthly Medicare Part B (medical insurance) and Medicare prescription drug coverage premiums. But, if your income has gone down,

you may use form SSA-44 to request a reduction in your Medicare income-related monthly adjustment amount.

Medicare Part B helps pay for your doctors' services and outpatient care. It also covers other medical services, such as physical and occupational therapy, and some home health care. For most beneficiaries, the government pays a substantial portion — about 75 percent — of the Part B premium, and the beneficiary pays the remaining 25 percent.

If you're a higher-income beneficiary, you'll pay a larger percentage of the total cost of Medicare Part B, based on the income you report to the Internal Revenue Service (IRS). You'll pay monthly Part B premiums equal to 35, 50, 65, 80, or 85 percent of the total cost, depending on the income you report to the IRS.

Medicare Part D prescription drug coverage helps pay for your prescription drugs. For most beneficiaries, the government pays a major portion of the total costs for this coverage, and the beneficiary pays the rest. Prescrip-

tion drug plan costs vary depending on the plan, and whether you get Extra Help with your portion of the Medicare prescription drug coverage costs.

If you're a higher-income beneficiary with Medicare prescription drug coverage, you'll pay monthly premiums plus an additional amount, which is also based on the income you report to the IRS. Because individual plan premiums vary, the law specifies that the amount is determined using a base premium. Social Security ties the additional amount you pay to the base beneficiary premium, not your own premium amount. If you're a higher-income beneficiary, we deduct this amount from your monthly Social Security payments regardless of how you usually pay your monthly prescription plan premiums. If the amount is greater than your monthly payment from Social Security, or you don't get monthly payments, you'll get a separate bill from another federal agency, such as the Centers for Medicare & Medicaid Services or the Railroad Retirement Board.

You can find Form SSA-44 online at [www.socialsecurity.gov/forms/ssa-44.pdf](http://www.socialsecurity.gov/forms/ssa-44.pdf). You can also read more in the publication "Medicare Premiums: Rules For Higher-Income Beneficiaries" at: [www.socialsecurity.gov/pubs/EN-05-10536.pdf](http://www.socialsecurity.gov/pubs/EN-05-10536.pdf).

**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](http://www.socialsecurity.gov) ∞

## Dare to Downsize!

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

### Dare to think Green!

By Randy Veraguas

**NORTH QUINCY** – Because it's March, you might be thinking of the Irish, four leaf clovers, and green beer, but I'm referring to leaving behind a smaller footprint (and ha, not from a leprechaun!) Every time I sit down to write this article I get very excited with all the thoughts flowing through my head. Outside activities influence me. The weather influences me. Hot news topics influence me. But the month usually dictates what I write about. Let's enjoy that play on words and think Green in the month of March while contemplating downsizing.

Lately, if you've been reading my column you know I've been living at my parents' house while my new smaller house is being renovated. So we are still on our land yacht! We are still putting things into perspective, too.

We got another opportunity to put things into perspective during a recent three-day freeze! Lucky us. My son and I are now feeling like royalty because we have working indoor plumbing. You see, for three days the pipes in my parents' house were frozen. Nothing like having something that you take for granted taken away! Boy do I get excited now over indoor plumbing! I had to remind myself a few things, #1, when I posted on social media what was happening, there was an outpouring of help offered to us. Please don't ever hesitate to ask for help if you need it. That goes for packing, donating, moving, renovations, etc. It feels good to help somebody so feel free to give that opportunity! #2, it's great to live near a support system. We relied on my sisters' generous hospitality to use their homes to take showers. #3, Consider the location of your move. Maybe the smaller home isn't ideal itself... but the location, the proximity to your support system, can far outweigh any negatives. #4, Indoor plumbing is the bomb! We lost heat a few times last winter in our HUGE house. We had to close in our living quarters to the kitchen and keep a pot of water boiling for heat. After what we just experienced with no water, we hands-down decided that we'd prefer to lose heat any day over losing indoor

plumbing. So guess what, I'm 99.9% certain that your smaller home is going to have indoor plumbing. How cool is that!? Lucky you!

Now, with my parents snow-birding in Florida and my son practicing the piano three hours a day, books and meetings have been keeping me busy. My latest read, *Sapiens*, has my mind spinning. Not only has my recent experience given me a new profound love for indoor plumbing but reading a book about the entire history of mankind also reminds me how remarkable that achievement is and how I should feel very grateful for having running water and working toilets. Who knows what the future will hold for us but at the rate mankind is growing I think what we should be focusing on is natural resources. The author stresses the abundant sunshine and energy we could get from our closest star but he also warns us that if we're not careful everything that we take for granted today could easily be gone.

As a member of Sustainable Greener Hull, we take this issue very seriously. We're trying to plan ways that Hull can be free from relying on fossil fuels. We want to leave behind a smaller footprint and healthier planet, starting from our little seaside town perched on a peninsula just five miles south east of Boston. If you're into downsizing you might be interested in joining a local Sustainable Greener group or starting your own. As a downsizer, you're not only getting more time, more freedom, more savings, but you're leaving a smaller footprint. Here are some other ways, besides living in a smaller place, that you can think Green and help your planet no matter what size home you have:

#### EASY & CHEAP

- Use LED light bulbs & only use when needed
- Set Water Heater to 60 degrees
- Wash laundry in Cold water and Line Dry
- Stop buying plastic bottled water
- Unplug whatever you're not using
- Drink shade-grown coffee with a "Fair Trade" label
- Eat a plant based diet

#### BIG AND \$\$\$, AT FIRST

- Install Solar Panels
- Build a Power wall (to store energy)
- Drive an Electric Car
- Dig for & use Geothermal heat
- Install a tankless water heater
- Buy Energy-efficient appliances

**About the Author:** Randy Veraguas is the Sales Director at Atria Marina Place. She is also the Creative Producer of the TV Pilot, *Dare to Downsize*, [www.daretodownsize.weebly.com](http://www.daretodownsize.weebly.com). You can reach Randy at 781-635-5414. ∞





Cover Story

# Celtic Sojourn

By Patricia Abbate

In 2000, I had the opportunity to visit Ireland with my sister Peggi, my dear Aunt Mimi, and best friend from grade school, Carol. It was a dream trip, and once there, I knew that I'd travel back again one day to further explore the fascinating cities, picturesque countryside, and wild coastline. But during my stay, the "grand tour" I experienced was much more than a sight-seeing trip, it was a chance to visit the land of my heritage—to walk the roads traveled by my ancestors. Some things hadn't changed in centuries I imagined. The metallic clanging of bells swinging from the necks of sprightly spring lambs, the coolness of the morning mist on your face, the heather-scented air of the hills, and the verdant intensity of the lush countryside that extends as far as the eye can see. But above all, I imagined the warmth of the people who welcomed us at each stop had been a constant throughout the ages.

We traveled in March, a month officially designated here in the US as Irish-American Heritage Month. Although our tour ended before we could celebrate St. Patrick's Day on the 17<sup>th</sup> (and my birthday on the 14<sup>th</sup>) while visiting the auld sod, celebrate we did.

Our first stop after our Aer Lingus jet touched down in Shannon was directly to the wind-swept Cliffs of Moher, jutting 700 feet above a turbulent sea. Between the blustery gusts and the dramatic vistas beyond the jagged edges of the cliffs, it was literally breath-taking. The spot is now an official stop along the Wild Atlantic Way, an aptly-named 1600-mile tourism trail on Ireland's scenic west coast. It has been a location for movies, (remember the opening scene of *Ryan's Daughter*, the 1970 epic romantic blockbuster?), television and music videos. It's also the top tourism attraction in Ireland, attracting upwards of 1.5 million visitors annually.

The four of us quickly eased into a touring rhythm with our traveling mates, making our way around most of the island, which we learned is just a bit smaller in square miles than the state of Maine. We toured in a comfortable motor coach while being entertained and educated by a most charming, helpful, and knowledgeable guide. Getting to know our fellow travelers and having large windows overlooking the Irish world around us was a daily treat.

Experiencing a place for the first time can be exhilarating, but to know that you're stand-

ing on the threshold of the home of a family member from generations past adds a deeply profound and personal connection. With a bit of luck and amateur detective work (years before Google might have helped us), we tracked down an establishment still in operation under our family name on my mother's side, Molloy. This was a highlight of the trip for my Aunt.

Nineteen years after this adventure, I still vividly recall the days spent traveling the Irish land. I especially remember the wonderful meals we shared, our night sleeping in a castle - replete with ancient walls, room-sized fireplaces and huge receiving halls - visiting the Book of Kells exhibit (a manuscript dating back to 800 A.D.) at Trinity College, and singing silly songs in two-part harmony with my sister Peggi at a Dublin pub (the appreciative crowd passed a flat tweed cap around and we were able to enjoy another round of Guinness for our performance!). Yes, we celebrated our trip to the Emerald Isle.

## "CELTIC SOJOURN" TOUR OF IRELAND

Spring 2020  
*Travel with South Shore Senior News!*

As I sit here looking at my framed copies of two colorfully-illustrated pages from the Book of Kells, I am happy to know that another "grand tour" of Ireland is in the offing for spring 2020. I still have lots of family names to track down- Molloy, Conley, Houlihan, McCue, Lloyd, and Keating. I am working with friends of mine in the travel industry to create a Celtic Sojourn to offer to others who might want to join me on this trip. My partner, Tom Foye, and I will be leading this group - from Boston to Ireland and back - and we are so excited about it!

With more than 33.5 million US citizens claiming Irish ancestry, it's no wonder that nearly 2 million of us visit the Emerald Isle each year. And Massachusetts is the most Irish of any state in the country, with several towns on Boston's South Shore claiming a large population of those with Irish roots. According to Tourism Ireland, US visitors tend to stay longer and tour more extensively around the country. That's what I want to do with a group next year! In the coming months I will be revealing details about the upcoming trip as plans come together. It will be a small group of only 36 sojourners, and already a few folks have expressed an interest in traveling with us. I can't wait for this next adventure to begin, and I'm looking forward to sharing the news with you.

Erin go bragh!



Opening Doors in Dublin. Aunt Mimi (Mary Elizabeth Molloy Nastopoulos), as her Irish eyes were smiling after finding evidence of her Irish roots on our Celtic Sojourn in 2000. We will be missing her on this next trip, but she'll be with us in spirit, as she always has been since we sadly lost her in July, 2004.

### Caregiver Support Group

AVON - The Avon Council on Aging has a Caregiver Support group meeting for anyone who is caring for someone with memory loss. The group meets at the Avon Senior Center, 65 East Main Street on the First Thursday of every month from 6:00 PM to 7:30 PM. The next meeting is March 7, 2019. If you have any questions, call 508-559-0060. ∞

### CROSSWORD PUZZLE ANSWERS FROM PAGE 16

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