

# South Shore News **METRO WEST**

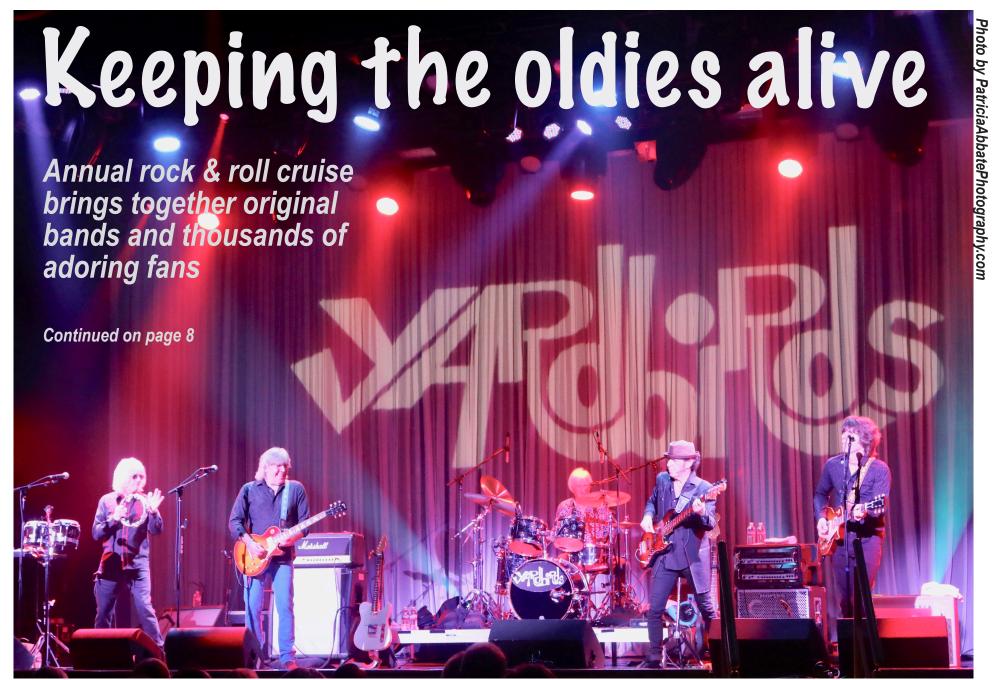
For Boomers and Beyond

**MARCH 2020** 

Distributed FREE to Boston's South Shore communities since 2002

Vol. 18 Issue 03

Distributed to 45 towns including Dedham, Dorchester, Norwood, Westwood, and Needham, Massachusetts



A performance by The Yardbirds, known for their hits including For Your Love and Heart Full of Soul, did not disappoint more than 900 audience members aboard the Regal Princess this past January on the 27th annual Concerts at Sea rock & roll cruise. Members of the band are, from left: Myke Scavone, Godfrey Townsend, Jim McCarty, Kenny Aaronson, and John Idan.

### Senior Real Estate Specialists offer expertise and TLC

Selling a home that has been the center of your family life for generations can be daunting, both physically and emotionally. Realtor Sandra Smith of RE/MAX Spectrum of Plymouth and Pembroke understands

> that better than most. She is a certified Senior Residential Specialist, uniquely trained by the National Association of Realtors to serve the needs of homebuyers and sellers, aged 55 and

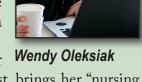
"I earned my SRES credential in 2005 because I was working with so many older clients, and I wanted to serve them in the best possible way," said Smith. "My background is in non-medical home care, and 75 percent of my business is from seniors. So, I understand what people are going through when it comes time to

vide it." Smith's senior clients are happy to do business with a Realtor who has been specifically trained to serve them. "San-

a little extra handholding during this transition, it's my privilege to pro-

dra is completely in tune with senior folks who are downsizing," said recent home seller and buyer Linda Boggier, 67. "I liked how proactive she was and how she was always a step ahead of all the nuances of a real estate transaction during a very challenging time for me. Her focus and clarity helped make my move much easier. As a single senior, I really valued her dedication to achieving a great outcome."

Wendy Oleksiak of Compass Realty is a former Wendy Oleksiak RN, who, although not a certified senior specialist, brings her "nursing



close a very long chapter of their lives and start a new one. If they need

Sandra Smith

Senior Real Estate Specialists... continued on p.19

### **AARP Community Challenge Grant Program Now Accepting 2020 Applications**

The program funds quick-action projects that help make communities better for all ages; Application Deadline is April 1, 2020



#### **Bv Mike Festa** State Director, AARP Massachusetts

We know that it takes time to build great communities. But, we also believe that quick action can spark longer-term progress. AARP launched the AARP Community Challenge in 2017 to fund projects that build momentum to improve livability for all. We are excited to announce the program is back in 2020 for its fourth year and is currently accepting applications through the April 1st

The Community Challenge is open to 501(c)(3), 501(c)(4) and 501(c)(6) nonprofits and government entities. Other types of organizations will be considered on a case-by-case basis. Grants can range from several hundred dollars for small, short-term activities to several thousand or tens of thousands for larger projects.

The program will accept applications for projects in the following categories:

- \*New in 2020\* Increase civic engagement with innovative and tangible **projects** that bring residents and local leaders together to address challenges and facilitate a greater sense of community inclusion and diversity;
- Create vibrant public places through permanent or temporary solutions that activate open spaces, improve parks and enhance access to amenities;
- Deliver a range of transportation and mobility options through permanent or temporary solutions that increase walkability, bikeability, wayfinding, access to transportation options, and roadway improvements;

- Support the availability of a range of housing through permanent or temporary solutions that increase accessible and affordable housing options;
- Demonstrate the tangible value of "Smart Cities" by developing and implementing innovative programs that engage residents in accessing, understanding and using data and participating in decision-making to increase quality of life for all;
- Other innovative projects to improve the community.

Since 2017, the AARP Community Challenge has funded 376 projects nationwide, including right here in Massachusetts. All eligible organizations are encouraged to apply. We have seen tangible results from the AARP Community Challenge grant program supporting communities in Massachusetts as they make quick changes and inspire long-term progress.

- Here are the 2019 AARP Community Challenge winners:
- The Town of Belchertown was granted \$10,000 to install wayfinding signage and a kiosk with information in braille for the Lake Wallace
- The City of Chelsea was awarded \$8,750 for the Division Street Alley Project to create a safe corridor to connect pedestrians and cyclists to the library, senior center, a bus stop, and a grocery store.
- The City of Boston was granted \$10,000 to install three to five benches along Main Streets in 20 neighborhoods.
- Beyond the Walls, Inc. of Lynn was granted \$16,000 for the installation of four parklets and public art installations for their annual art festival. The application deadline for 2020 AARP Community Challenge

grants is Wednesday, April 1, 2020, 11:59 p.m. ET. All projects must be completed by Monday, November 9, 2020.

For more information or to apply, visit AARP.org/CommunityChallenge. ∞



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# Elder Law & Estate Planning

### A guide for elderly parent care



By Patrick J. Kelleher, Esq. ElderLawCare.com

HANOVER AND QUINCY – Aging is something you cannot escape, and it affects all family systems. It can be challenging for adult children to imagine their parents as seniors and to understand and respond to the reality that each parent will age differently. Even if you are in the fortunate circumstance where your aging parents can go it alone for a long time, there will come a day when assistance

or long-term care will be needed. There are things to consider as you help your parents live their best possible aging scenario. Managing their welfare takes time, research, and planning.

Your parents and their abilities to remain independent are most easily defined by activities of daily living and instrumental activities of daily living (ADLs and IADLs). Activities of daily living address functional mobility, like getting in and out of bed or a chair, self-feeding, bathing and personal hygiene, the ability to use the toilet, and the ability to get dressed. These are essential daily living requirements that promote dignity and physical, as well as emotional, wellbeing for your elderly parents. If your parents are having difficulty managing these ADLs, it is an appropriate time to find help for them, whether it is from you or another qualified caregiver.

IADLs include all ADL activities and more. The additions are grocery shopping and cooking, medication management, laundry, and other housework, bill paying and finance management, using a telephone, and driving or using public transportation. Recognizing your parent's limitations in any of these categories is a sign that you need to develop a care plan that provides appropriate assistance. The degree of change, or sometimes multiple changes, is an indication that staying at home may no longer be appropriate and safe for your parent. If you require assistance in determining suitable care needs, you can set up a comprehensive geriatric assessment by a medical professional. Take an honest look at the stage of life your parent is experiencing and then find the support and help they require.

Your aging parents' geographical location is critical to consider as a family. Families are fortunate when one adult child lives nearby and can ensure their parent's wellbeing. Video chat, either online or through a phone application, is one way to daily check on a parent. A friend may live close by and can do wellness checks and provide information about behavioral or health changes. If none of these options are viable, it may be time to discuss the idea of your parent(s) downsizing into another more supportive location and living arrangement.

Having this discussion is best before a parent's adverse health event. Making residential changes without a previous plan in place can negatively impact on the parent, especially when experiencing a health care crisis. When aging at home cannot be appropriately managed, it is time to consider the alternatives. These alternatives may include independent living communities, assisted living communities, nursing homes, or living with a trustworthy and capable relative or family member.

All of these assessments and changes in your parents' lives impact their financial outlook. Making necessary residential changes can often be very costly, and your parent may need additional financial support from government or community programs to offset the difference in expenses. It is critical to take advantage of all possible financial help. As an adult child, you may have to begin managing their finances and retirement funds more actively. There are various federal, state, and non-profit groups that provide free tax assistance for seniors.

Some of the better organizations to help you navigate what is available

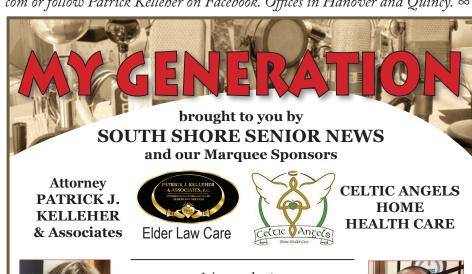
are online and include Benefits.gov, Area Agency on Aging, and Benefitscheckup.org. These groups can help you assess the best strategies for housing, healthcare, financial assistance, legal aid, transportation, in-home services, prescription drugs, energy and utility support, and nutrition. BenefitsCheckUp is part of the National Council on Aging and is considered the nation's most comprehensive online service for seniors with limited income and resources. The information available canvases all 50 states and the District of Columbia.

Caring for your aging parents should not be the job of one family member. The commitment should not be a burden, and responsibilities should be shared. Look for caregiver support organizations and forums, and involve all family members. Everyone should do their part. The goal is to find the best blend of options and resources to allow your parents to age happily and well. Your parents' health changes require that programs and opportunities change too. Caring for your aging parent is a dynamic process that must be retooled as their needs change.

We help families who are trying to navigate the maze of long-term care, either for themselves, or for an aging parent. Please give us a call so we can discuss your particular needs.

To learn more, attend our next free educational estate planning and elder law workshop. Contact our friendly elder law care team at 781-871-7526 or email pat@elderlawcare.com to register for the next workshop, as we fill up quickly.

About the Author: Patrick J. Kelleher is an Estate Planning & Elder Law attorney and founder of the Elder Law Care Learning Center in Hanover, Massachusetts. He has been teaching free educational workshops for over 10 years at his learning center and in surrounding communities. Learn more at elderlawcare. com or follow Patrick Kelleher on Facebook. Offices in Hanover and Quincy. ∞





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# Aging with Sass & Class Don't have a fit getting fit

By Loretta LaRoche

For some reason, as we grow older, the idea of movement as a way of life and keeping physically fit seems to become steeped in suffering. When we're children, we're taught a repertoire of movements. We learn to stand, sit, crouch, and roll over, jump, twirl, skip, and a complex variety of those combinations. Kids love doing somersaults and cartwheels, and seem to have no end of interesting ways to move.

Most adults have to be coaxed into moving, and it has been found that most view "exercise to be similar to an exorcism."

It seems that as we age, we lose the magical connection that comes with understanding how joyful it is to move. Many of us use only a few variations of more than 2,000 movements that a human being is capable of. What needs to be encouraged is a return to a childlike enthusiasm for movement and the energy it gives us to feel fully alive. The following are some ways that could help us realize that we can "get fit, without having one!"

- 1. Integrate fun, laughter, and joy into every interaction.
- 2. Step outside of the box with music. Explore opera, children's songs, marches, Broadway tunes, or anything unusual. Changing it up can actually help some peoples' medical conditions. Research has shown that Parkinson's patients walk better when they hear a John Philip
- 3. Try to foster the idea that getting fit has a global impact. It is not just about "me." You become a role model for others. They want your energy and aliveness and, therefore, you become contagious.
- 4. Try some eccentricity! Buy some costumes and wear them occasionally. Allowing people to laugh and feel playful is integral to compliance.
- Share the notion of an altruistic model of losing weight and getting in shape. Contribute a dollar amount for every pound lost to an organization for the hungry, so that as they lose,
- 6. Remember to have fun yourself. Nothing is more of a turn off than an instructor from hell.
- 7. Try to include family and friends as exercise partners.
- Physical exercise has been shown to not only improve physical function, but mental awareness as well. It has been called "miracle growth for the brain."
- 9. Go for a walk without your headphones. Allow yourself to be immersed in the sounds of nature, unless the sounds are intrusive.
- 10. Try to look like you're enjoying yourself. A pinched face gives your body mixed messages. Just remember what you knew instinctively as a child—It's joyful to move!

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



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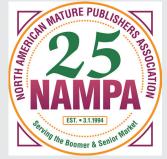
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### SENIOR FITNESS

## Can You Handle Your Body?





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

QUINCY – I frequently address the advantages of progressive resistance exercise for developing and maintaining a strong musculoskeletal system. It is indeed hard to beat a sensible strength training program for increasing muscle function and fitness.

However, I would also encourage people over age 60 to attain the ability to handle their own bodyweight in a few classic exercises. So, in addition to training on exercise machines and/or with free-weights, I recommend the following progressions for performing push-ups, trunk toners, and chair dips. Stay with each phase of these exercises until you can comfortably and correctly perform 10 repetitions; then move to the next (more challenging) phase.

#### Push-Ups (Chest, Shoulders, Arms)

Begin by performing wall push-ups. Place your feet about a yard from the wall with your hands equally spaced, just below shoulder level. Keeping your body straight, bring your chest slowly to the wall, then push back until your arms are fully-extended. When you can complete 10 wall push-ups, you are ready to do table push-ups.

To do table push-ups, place your hands about a yard apart on the edge of the kitchen or dining room table. Keeping your body straight, bring your chest slowly to the table, then push back until your arms are fully-extended. When you can complete 10 table push-ups, you are ready to do chair push-ups.

The key to chair push-ups are two sturdy kitchen or dining room chairs placed firmly against a wall and touching each other. Place one hand on each chair seat. Keeping your body straight, bring your chest slowly to the chairs, then push back until your arms are fully-extended. When you can complete 10 table pushups, you are ready to try regular floor push-ups.

Floor push-ups are best performed by placing your hands about a yard apart on the carpet, slightly below shoulder level. Keeping your body straight, with either your feet or knees on the floor, lower your chest slowly to the floor, then push your body up until your arms are fully-extended. When you can complete 10 floor push-ups, try doing a second set following a 2-minute recovery/rest.

#### Trunk Toners

The initial trunk toner exercise is **basic trunk curls**, using your chest, upper back, and head as resistance for your abdominal muscles. Simply lie on your back, support your head with your hands to maintain a neutral neck position, and curl your upper back off the floor while pressing your lower back against the floor. When you can complete 10 basic trunk curls, you are ready to do one-knee trunk curls.

One-knee trunk curls are identical to basic trunk curls with the addition of some lower body resistance. As you curl your upper back off the floor, bring your left leg back to touch (or almost touch) your left knee to your left elbow. On your next trunk curl repetition, bring your right leg back to touch (or almost touch) your right knee to your right elbow. When you can complete 10 one-knee trunk curls, you are ready to try two-knee trunk curls.

> Two-knee trunk **curls** add resistance from both legs, making this a more challenging midsection workout. With knees bent and

feet on the floor, curl your upper back off the floor while bringing both knees to both elbows. Return to the starting position; then continue for a total of 10 repetitions. When you can complete 10 two-knee trunk curls, try doing a second set following a 2-minute recovery/rest.

Chair Dips (Chest, Upper Back, Shoulders, Arms)

The first phase of chair dips is to place both hands on the front edge of a sturdy kitchen or dining room chair, with the heels of your hands on the top of the seat and your fingers wrapped around and underneath it. Begin with bent-leg chair dips. With your hands in place and your arms straight, move your hips forward until they are off the chair seat. With your knees at a right angle, slowly lower your hips toward the floor, then push back up until your arms are fully-extended. When you can complete 10 bent leg chair dips, you are ready to do straight leg chair dips.

Straight-leg chair dips are executed in exactly the same manner as bent leg chair dips, with one exception. As you move your hips forward off the chair seat move your heels forward on the floor to maintain a straight leg position. This will provide more body resistance as you slowly lower your hips towards the floor and push back to the arms-extended position. When you can complete 10 straight leg chair dips, you are ready to try parallel leg chair dips.

To perform parallel-leg chair dips, place your heels on a second chair, so that your body is supported by the heels of your hands and the heels of your feet, with your hips in front of the chair and your legs parallel to the floor. Slowly lower your hips toward the floor; then push back up until your arms are fully-extended. When you can complete 10 parallel leg chair dips, try doing a second set after a 2-minute recovery/rest.

It really feels great to perform these basic muscle conditioning exercises using your own body weight. Just be sure to check with your personal physician, and to follow the exercise progressions to reduce the risk of doing too

About the Authors: Wayne L. Westcott, Ph.D., directs the Exercise Science Program, and Rita la Rosa Loud, B.S., directs the Adult Fitness Program at Quincy College. They may be reached at 671-984-1716. ∞

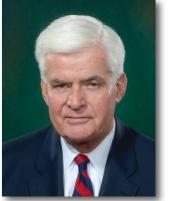
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# HOME EQUITY WEALTH MANAGEMENT



### What Financial Advisors Don't Know About Reverse **Mortgages Short-Changes Clients' Best Interests**

Ignorance and misconceptions about reverse mortgages and their ability to improve retirement security is a common flaw among financial advisors.

By George Downey

Braintree - Ask most financial professionals what they think about reverse mortgages, and most likely you'll be told they don't like them. Or, they are loans for the desperate and should be avoided. What a shame. If they only knew that a reverse mortgage might provide a practical and valuable solution to client cash flow and liquidity needs. Moreover, reverse mortgages may address the growing fear among aging Americans today fear of running out of money in retirement.

#### The Problem – Outdated Thinking

The problem emanates from old-school financial planning practices that focus principally on investment and insurance products to solve clients near and longer term financial needs. In short, they concentrate on managing financial wealth, excluding consideration of home equity (housing wealth) in the planning process. However, when housing wealth is included in the planning process, the results can be radically different.

The Solution - Comprehensive Planning Including Housing Wealth

The movement toward utilizing housing wealth gained momentum after the Great Recession (2008-2013) when retirement think-tank experts and academic researchers documented the retirement income crisis in America today. This national emergency affects large and growing numbers of not only low, but middle and upper income Americans as well.

Simply stated, people have not saved enough to fund retirement. Clearly, there are no quick-fixes, but the experts agree that housing wealth has been an overlooked resource that may provide a solution to improving and extending financial security.

More specifically, their directive is that housing wealth considerations, including reverse mortgages and other equity release options, be included in financial planning protocols. Properly implemented, including the monetized value of housing wealth, along with financial and insurance resources, may well improve and enable the plan to achieve greater success. Financial Planners – Limited Awareness and New Opportunity

Don Graves, respected author, educator and one of the nation's leading experts on housing wealth and reverse mortgages summarized his experience interviewing financial advisors across the country with these questions:

- 1. What percent of your clients at or near retirement could use a newly constructed reverse mortgage? Answer – 5% to 10%
- 2. What percent of your clients are 100 percent confident they will have a great retirement—not what you feel, but what they feel? Answer – very few
- 3. If there were a resource that would: (1) Increase their cash flow; (2) Reduce the risk of running out of money; (3) Improve their liquidity, or provide access to additional funds, and (4) Reduce sequence of return risks – What percent of your clients would want you to tell them about it? Answer – 100%
- 4. You said five to ten percent might need a reverse mortgage, but one hundred percent would want you to tell them about the newly constructed reverse mortgage.

To be fair, the ranks of financial advisors incorporating housing wealth and reverse mortgage considerations in their planning practices are growing. However, there is a long way to go to achieve mainstream acceptance. Without question, the great majority of certified financial planners and advisors are knowledgeable, ethical professionals committed to serving the best interests of their clients. The issue at hand is lack of knowledge and adherence to outdated ways.

To paraphrase, Mark Twain, It ain't what they know or don't know, it's what they absolutely know for sure... that just ain't so. In a real sense, that's the way it is with old-school advisors. Well intended as they may be, they just don't realize how their lack of knowledge and limited perspective may be short-changing their clients best interests.

#### The HUD/FHA Insured HECM Reverse Mortgage

Accounting for over 95% of all reverse mortgages, the dominant program is the HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage. In a nutshell, the HECM reverse mortgages is an innovative solution enabling senior homeowners (62 and older) the ability to convert a portion of their home equity to cash without giving up title ownership, selling the home, or taking on the burden of monthly payments. The FHA federal insurance guarantees they can live in the home as long as they want with no maturity date, can sell at any time, and never have to repay more than the property value at the time of sale.

To keep the loan in good standing, borrower obligations are limited to: (1) keeping real estate taxes and homeowner insurance current, (2) performing basic maintenance, and (3) continuing to live in the home as their primary residence.

#### BREAKING NEWS-Jumbo Reverse Mortgages Now Available in Massachusetts

At the time of this writing, February 2020, The MA Division of Banks and Executive Office of Elder Affairs announced approval of new proprietary or jumbo reverse mortgage programs in addition to the HUD/FHA insured HECM reverse mortgage. The introduction of these programs provides Massachusetts home and condominium owners access to greater funding amounts, more choices, and fewer eligibility limitations.

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

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# Keeping the oldies alive

By Patricia Abbate

Tom Foye and I recently returned from our first "Concerts at Sea" experience. As owners of this newspaper and producers and hosts of My Generation, the radio show broadcast every Sunday night from 7-8 p.m. on 95.9 WATD, we were thrilled to be a part of this great musical adventure at sea.

Over the past year our friend and WATD colleague, DJ of the Stars Jimmy Jay, arranged for some of his legendary friends to join us as radio guests. Perhaps you were lucky enough to hear us speak with some of these classic performers including Gary Pucket, Peter Rivera, Tom Garrett, Ron Foos, Dusty Hanvey, Ron Dante, and Rock and Roll Hall of Fame member Terry Johnson. We also had the pleasure of speaking with Tammy Selee, the producer of these great events for the past 28 years.

Tom and I thank Jimmy Jay for introducing us to this great group of performers and fans with whom we sailed onboard the Regal Princess for a week at sea. Not only did the stars entertain us with songs we fondly remember, the cruise was also a great time to get to know the artists on a personal level, meet and become friends with other travelers, and all while crusing the beautiful waters of the Caribbean and visiting St. Thomas, St. Maarten and a private island in the Bahamas along the way.

Next year's cruise is already filling up. It will be held January 30-February 6, 2021, departing from Ft. Lauderdale, FL, and will make stops at Grand Cayman: Costa Maya and Cozumel, Mexico; and Roatan, Honduras. The star-filled lined up includes Herman's Hermits starring Peter Noone, BJ Thomas, Paul Revere's Raiders, and The 5th Dimension... along with Tom Garrett (lead singer of The Classics IV), Jackson Haney (former member of Bill Haley's Original Comets), J.R. & The Stingrays (a great house band), Master of Ceremonies Jay Michaels, and of course, Jimmy Jay. This year Jimmy's Sock Hop was a huge hit and Jimmy Jay's Feud (a version of the popular tv show), brought the stars and fans together for a morning of good-natured fun and lots

For more information about next year's cruise, please visit www.ConcertsatSea.com. We hope to see you there! ∞



Peter Rivera of Rare Earth sings Get Ready.



### "THE WICKED SMART INVESTOR"



### **Pick One Restaurant but 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 is fierce. If a chef doesn't make mouth-watering entrees, customers can easily flock to the highly rated place next door. This sets the culinary bar astronomically high. While you can only choose one restaurant for a meal, 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 coraggio (courage) to say so. Imagine if the owners of Mike's Pastry shifted focus to selling Kellogg's Pop-Tarts. Holy Cannoli, would there be a stampede to Bova's on Salem Street! Mike's probably would alienate their customers for life. There goes the profits and the stock appreciation.

This is far-fetched, but much bigger blunders have been made. Do you remember the MBTA management spending money on public relations, trying to convince Bostonians that service and safety would quickly improve? Yeah, right, we weren't buying it. They would have had an easier

Event Risk: The snow drought in Boston this year is a strong reminder that Mama Nature is still in charge of the planet. Imagine if this drought was extremely widespread and very prolonged. Little ground water could 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

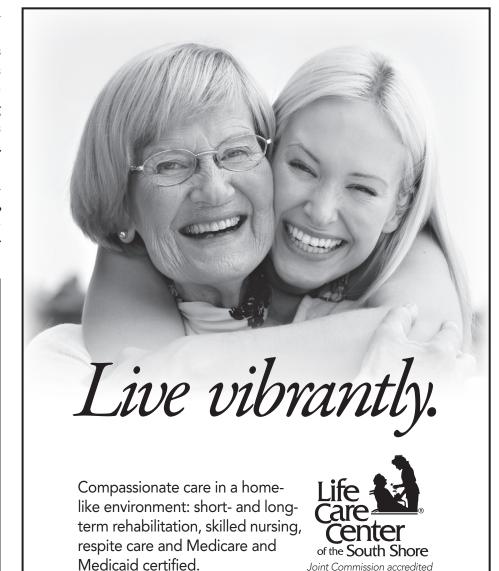
out of business, shareholders would likely get nothing in the liquidation.

time selling Totino's frozen pizza outside of Umberto Galleria.

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 him or her for the additional risk. You stand a better chance of getting a parking spot on Hanover Street during the St. Agrippina di Mineo Feast.

Speak to a qualified advisor about diversifying your portfolio, then treat yourself to some delizioso Italian pastries.

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 Adivisors in Hanover. He earned his BBA at the Isenberg School of Management University of Massachusetts and an MBA at Babson College's F. W. Olin Graduate School of Business. He may be reached at (978) 888 - 5395 and you can read his blog at wickedsmartinvestor.blogspot.com. ∞



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### SSC hosts Ukulele Festival

Multigenerational play-in at Laura's Center for the Arts

HINGHAM, HANOVER AND DUXBURY - South Shore Conservatory (SSC) invites ukulele players of all ages and levels to grab their ukes and sing along at their second annual South Shore Ukulele Festival, on Sunday, March 22, from 1-3 p.m. at Laura's Center for the Arts at the South Shore YMCA, 97 Mill Street, Hanover.

"SSC has been offering ukulele lessons at its partner locations for a number of years: from elementary schools to senior centers. Everyone loves this instrument," explains Senior Director of Community Engagement Anne Smith. "Last year, we brought all the players together for a huge multigenerational jam session and opened it up to the community. Over 70 players, from kids to seniors, came out. It was a blast!"

SSC Ukulele teacher, Juli Finn, teaches the chords and leads participants from the stage. Music is projected on a screen so everyone can follow along. Finn runs ukulele classes at the Hingham and Norwell Senior Centers. In addition to private lessons at its two campuses in Hingham and Duxbury, South Shore Conservatory also offers group classes at the Marshfield COA and through after-school programs at the Accord School and the Algonquin Heights Affordable Housing Complex.

Beginner through experienced ukulele players are welcome to participate. The cost is \$10 per person or \$25 per family, payable online at www. events, visit sscmusic.org or find South Shore Conservatory on Facebook. ∞



sscmusic.org/uke or at the door the day of the festival. For those who would like to see the charts ahead of time, PDFs of the music are available for download at www.sscmusic.org/uke. For more information, contact Anne Smith-White at a.smithwhite@sscmusic.org or (781)421-6162

For more information about South Shore Conservatory programs and

### Crossword Puzzle Corner answers on page 22

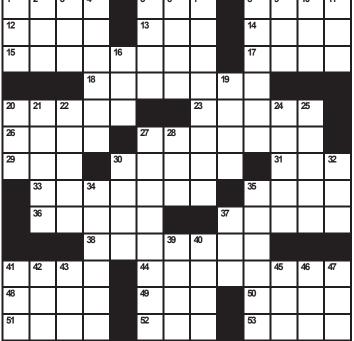
#### Across

- Whip
- Intl. finance fund, for short
- Kennedy and Turner
- Mishmash
- Skater, Babilonia
- Far East maid
- Chatterboxes
- Classic art subject
- Lapel ID (2 words)
- Big internet news site
- W.W. II ship
- Egyptian for one
- Keyboard instrument
- Thrill
- Upright
- Sphere
- Weekend education
- 35 Bring play
- Proclamation
- Verse
- Djokovic's nationality
- Mentor
- Veteran (2 words)
- Metals to mine
- Commit perjury

- Off the wall
  - Pony up
- 52 Pool locale
- European girl's name

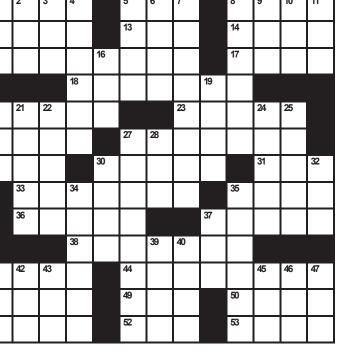
#### Down

- High ball
- Mode or king
- Family member
- Associate
- Part of a list
- Filly's mother
- Hollow and tube-shaped in medicine
- Latin dances
- 9 Large bird
- Your father
- 11 Lady
- Thai people 16
- Cain's victim
- Deviate from stable flight altitude
- Resulted (from)
- Hemmed and
- Repent
- 25 Sweet little pies



- Piece of history
- 30 Mickey and Minnie

- 39 Electronic sound
- 40 Brainchild
- 41 Indian province
- Retired, for short
- 45 Harebrained
- Colorful rug

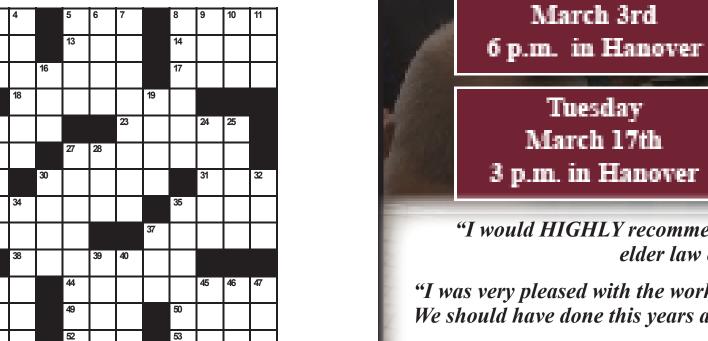


### Commands

- 32 "Whew!"
- 34 Treat badly 35
- Charge
- 37 on the back; good job!

- Final resting place

- Wind up 46



Friday, March 13th 11 a.m. in Jamaica Plain Detectives Union Workshop

The Four Headed Monster of Elder Law

And why you need to avoid it!

Thursday, March 5th 6 p.m. in Quincy [at the Quincy Elks]

"death" tax

Nursing

Homes

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How to Avoid the messes and stresses of:

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**Financial** 

**Creditors** 

& Predators

Thursday, March 19th 3 p.m. in Plymouth [at Studio G]

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### The skinny on diets: Mediterranean vs. Keto



By Tamara Luck, LDN, RDN

NEEDHAM - Diets, diets, diets! My weight loss patients often ask about the differences between two of them—ketogenic (keto) and Mediterranean. Though keto is known for producing more weight loss than other regimens (Medical News Today), speed alone should not tip the scales.

What's most important is developing lifetime habits to help you feel your best.

Here's the skinny on

how they stack up-for short-term weight loss, and long-term wellness gains!

#### Eat Fat to Lose Fat?

The keto diet seems counterintuitive; we eat fat to lose it. Every day, 70-80 percent of our calories on this plan come from fat, 20-25 percent from protein, and five to 10 percent from carbohydrates.

The plan "re-trains" our bodies to burn fat, rather than sugar, for energy – which is thought to be what our ancestors experienced. Not brought up with sugary cereals and unlimited brands of cookies, they lived on unprocessed food, including animal/plant-based sources. When they were hungry, they would go into ketosis (burning their fat stores), while their muscles were protected.

Fast forward to 2020, and we can mimic these conditions and avoid the extreme highs/lows in energy that come from diets high in carbs. But enthusiasts should proceed with caution:

- Watch the steak and cheese as fat sources: Choose many "healthy fats" with omega-3s and monounsaturated fats too, like salmon, avocado and extra virgin olive oil.
- For protein, look at chicken without skin, or fish, like cod or haddock.
- Load up on cruciferous and dark green leafy vegetables; they will add important vitamins, minerals and antioxidants.
- Be aware that achieving the right ratios is difficult and painstaking.
- · As a proactive measure, consider daily multivitamins, or "green powder smoothies" with electrolytes.
- Consult a physician on any health conditions (like high cholesterol) that might make this plan less suitable for you.
- This is not a lifestyle diet; once you have met your goals, you will need guidance to maintain your new weight in a more balanced way.

#### A Mediterranean Plan for Better Health

US News & World Report recently ranked the Mediterranean Diet best overall, because of its help with health/wellness as well as weight loss. It emphasizes fruits, vegetables, legumes, fish, extra virgin olive oil, and whole grains, and may protect against cardiovascular events, stave off cancer and more.

The diet is rich in vitamins, minerals, antioxidants, and those healthier oils again. By filling half of a plate with fruits and vegetables regularly, and watching portions of other foods, we can feel our best and shed some pounds at the same time. Moreover, this long-term eating style is more sustainable. It's in line with my favorite food author, Michael Pollan, who advises, "Eat food, not too much, mostly plants."

Which diet is best for you—keto or Mediterranean? Approached the right way, and for the right duration, either can set the foundation for a healthier lifestyle for years to come.

About the Author: Tamara Luck, RDN, LDN is an integrative and functional dietitian with Bird's Hill Compounding Pharmacy of Needham, which follows a holistic approach to health/medicine. More information is available at birdshillpharmacy.com or 781-449-0550. ∞

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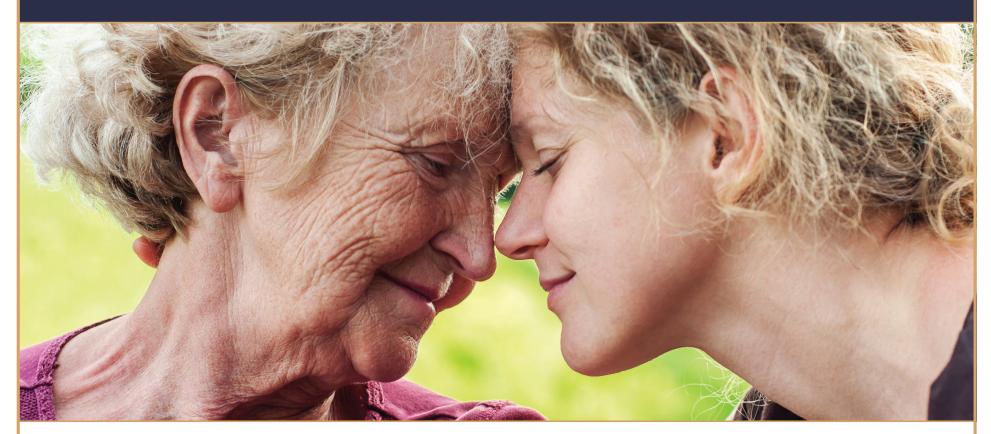
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- Recovery

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# SK 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.

### The Ostrich Effect

By Phyllis DeLaricheliere, MS

"Life is what happens while you are busy making other plans." Isn't that the truth! Ev-

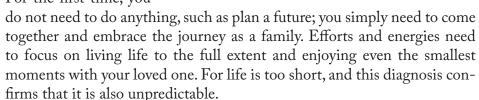
ery day we go about our business, getting our tasks done, meeting our responsibilities, planning our futures, and feeling confident we know what tomorrow will bring. Then life throws a wrench in our plans; a loved one has been diagnosed with Alzheimer's/dementia.

Now the house of cards reveals itself and the various family responses show the variety of players in the deck. There will be some in the family that will step up and take on the role of the "Ace" – aka the medical liaison who will act immediately, want to be in the know, and take charge of the doctor appointments. Then the King feels dethroned and wonders, "Why does this have to happen to me?" Perhaps you will have a Joker in your deck that will find the lighter side of the situation, and a Jack that wants to be there to help, but can only offer virtual help as he or she is not local. Finally, the Queen, who is in complete denial, thinks that there must be a mistake and accuses the others of overreacting. She claims, "I just don't see it."

I refer to this act of denial, and/or refusing to accept the truth as the Ostrich effect. The Queen, in this case, will bury her head in the sand, and not want to accept reality. If you have a Queen in your family, the deck of cards will come crashing down. The support, love, and strength that your deck offers when it's unified is now disconnected, disjointed, and no longer able to function as one deck, where all the cards are needed. It's hard; I get it. But hiding from what is, will not change what will be.

In our lives, we might have experienced a difficult situation, and you may recognize some of the players in your own deck of cards. However, all that is needed right now is love, support for one another, and simply "be-

ing in the moment." For the first time, you



A diagnosis is simply just that. According to Merriam-Webster, the definition of a diagnosis is, "the art or act of identifying a disease from its signs and symptoms." Therefore, it's not a rule book or a medical map; it's a means to identify what you may have been experiencing or witnessing. Having this knowledge and understanding is the best thing for everyone involved. Acceptance is the first step towards solutions. Does this mean that someone in the deck will not "ostrich" out of fear, sadness, or anger? Of course not. But staying buried in the sand for too long will not allow the family to move forward. Being in the know is a good place to be. It empowers you, for knowledge is power. It will allow the family to share with each other, support one another, and most of all, embrace the NOW moments your loved one can offer you. Perhaps we should all take notice of the Joker in our deck of cards and realize it's ok to not always have a plan, for every moment is precious.

**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 whom 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. ∞

## Reduce Your Risk of Flu, Cold, and Viruses this Spring



By Maria Burke, RN Owner - Celtic Angels Home Health Care

Seniors are more prone to contract a cold, flu or other serious virus because of a weaker immune system. Here are my Top

10 tips to help reduce the risk for infection:

- 1. Make sure you get the flu vaccine.
- 2. Drink at least eight full glasses of water each day.
- 3. Wash your hands throughout the day.
- 4. Avoid touching your eyes, nose and
- 5. Get lots of sleep every night.
- 6. Clean and sanitize your computer, iPad and cell phone.
- 7. Avoid large crowds, keeping your distance from anyone who is coughing or

- risibly sick.
- 8. Wear gloves in public places to avoid touching doorknobs, railings, and other public areas.
- 9. Eat healthy foods with plenty of protein, vitamins and nutrients.
- 10. Exercise regularly to keep up a healthy heart, mind and body.

If you focus on keeping your environment clean and manage the germs, you will help yourself to avoid getting sick, or, at the very least, minimize the severity of a cold, flu or other virus. Your goal is to boost your immune system and reduce your exposure to germs.

If you start to feel sick, seek proper medical attention as soon as possible. You can enjoy this transitional season and all the indoor and outdoor activities it brings without getting sick by taking these simple precautions. Happy spring!



About the Author: Maria Burke, RN, Owner, Celtic Angels Home Health Care. Maria Burke was born in Midleton, 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 services hundreds of elderly people across Massachusetts with a variety of services including skilled nursing, homemaking services and home health aide and CNA care services. ∞

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# **Celebrating Social Work Month**

By Nicole Long, MSW, LICSW

March is Social Work Month. This year, the National Association of Social Workers (NASW) has declared the theme "Social Workers: Generations Strong," which honors social workers' positive contributions over generations. The theme creates awareness of the

lives to their fullest potential and shape society for the better.

Did you know? The social work profession is very broad, and social workers can be found working in many different settings. In addition to health care facilities and social services agencies, social workers work in mental health facilities, schools, corporations, and government.

Social work supports "the whole person." Social workers focus on a person's overall wellbeing, not just on one particular area of need at that moment. Social workers are there every step of the way. At Old Colony Elder Services (OCES), our social workers not only coordinate services, they provide resources and guidance to prevent issues, while presenting options for the future.

OCES provides programs that offer significant life-supporting care, which contributes to an individual's ability to live within the community, as independently as possible, for as long as possible, while preserving dignity and quality of life.

All of OCES' staff - from licensed social workers to care managers, protective services workers and administrative staff, who engage and utilize social work skills - contribute to the social work profession. OCES' extensive network of providers and their Direct Service Workers, who work in the homes of older adults and individuals with disabilities whom we serve, also contribute to the social work profession.

OCES is proud to be an agency that provides independent, conflictfree assessments, care coordination, and administrative support for in-home and community-based long-term services throughout many different programs. For example, OCES' home care staff can assist in the development of a care plan that best fits an individual's needs for homebased services. Many people do not realize the range of in-home services and care management that may be available to assist with short-term needs, or for ongoing daily support.

Another example is OCES' Protective Services Program. Through this 700,000+ social workers across the nation who help individuals live their program, OCES works with older adults or their designees to prevent, eliminate or remedy situations involving emotional, physical or sexual abuse, neglect by a caregiver, financial exploitation and/or self-neglect.

> In addition to home and protective services, other areas of support offered by OCES include nutrition, healthy living (in the management or prevention of chronic health conditions), caregiver support, housing options, and money management.

> Essentially, social workers can provide assistance and guidance with a wide range of life changes and challenges, from physical and mental health issues to housing issues, financial hardship and much more. Thank you to all who contribute to the social work profession, striving to improve the lives of individuals and families for generations to come!

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

# SOCIAL SECURITY UPDATE



### Who do I contact – Social Security or Medicare?

By Delia DeMello

Social Security ofers retirement, disability, and survivors' Medicare provides health insur-

ance. Because these services are often related, you may not know which agency to contact for help. The list below can help you quickly figure out where to go

You can do much of your Medicare business with Social Security online.

How do I report a death?

Contact your local Social Security office or call 1-800-772-1213 (TTY 1-800-325-0778). How can I check Medicare eligibility?

www.socialsecurity.gov/benefits/medicare How do I sign up for Hospital Insurance? (Part A) www.socialsecurity.gov/benefits/medicare How do I sign up for Medical Insurance? (Part B) www.socialsecurity.gov/benefits/medicare
How do I apply for Extra Help with Medicare Prescription drug coverage? (Part D)

www.socialsecurity.gov/benefits/medicare/ prescriptionhelp

How do I appeal an income-related monthly adjustment amount decision? (For people who pay a higher Part B or D premium, if their income is over a certain amount.)

www.socialsecurity.gov/benefits/disability/ appeal.html

How can I request a replacement Medicare card

www.socialsecurity.gov/myaccount

If I already get benefits or have Medicare, how do I report a change of address or phone number? www.socialsecurity.gov/myaccount

Where do I find publications about Medicare? www.ssa.gov/pubs/?topic=Medicare or

www.medicare.gov/publications

Medicare also offers many online services where you can find answers to questions, such

What does Medicare cover?

www.medicare.gov/what-medicare-covers How can I check the status of Medicare Part A or B claims?

www.mymedicare.gov

Where do I find forms for filing a Medicare appeal or letting someone speak with Medicare on my www.medicare.gov/claims-appeals/how-do-

What do Medicare health and prescription drug plans in my area cost, and what services do they

www.medicare.gov/plan-compare Which doctors, health care providers, and suppliers participate in Medicare?

www.medicare.gov/forms-help-resources/ find-compare-doctors-hospitals-other-provid-

Where can I find out more about a Medicare prescription drug plan (Part D) and enroll?

www.medicare.gov/drug-coverage-part-d/ how-to-get-prescription-drug-coverage Where can I find a Medicare Supplement Insur-

ance (Medigap) policy in my area? www.medicare.gov/medigap-supplemen-

tal-insurance-plans Please keep this list on hand and share it with your family and friends!

About the Author:  $Delia\ DeMello,\ metropolitan$ public affairs specialist, has been wit the Social Security Administration sice 1986. For information, call 800-772-1213 or visit www.socialsecurity.gov ∞

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# JRAPEV NE Cheers to St. Patrick's Day



By Missa Capozzo

We New Englanders love to celebrate St. Patrick's Day. Spring is within throwing distance, baseball season is quickly approachng, and after a long winter, we're looking for a reason to celebrate something, any-

thing! So, why not the famous parades, beers-aplenty, and, of course, all things green.

When we think of traditional St. Patrick's Day foods, we think corned beef and cabbage and Irish soda bread. In addition to those, let's think outside the box a bit and add some green to the traditional. Some of my favorite greenthemed foods and their wine counterparts can make for a fun, non-traditional spread.

Guacamole is a white wine's best friend, especially a Torrontés from Argentina. Torrontés is Argentina's signature white grape and offers beautiful aromatics, floral aromas, and notes of peach on the palate. Usually dry in style and also delicious alongside Indian and Asian fare, I've never met a Torrontés/guacamole partnership I didn't find incredibly delicious.

Pesto may have originated in Genoa, Italy, but that doesn't mean its delicious green "herbaceousness" can't be celebrated on the day we celebrate the Irish. Both green in color and in flavor, a wine with a natural green character is what shines alongside this dish, such as a Sau-

vignon Blanc from the Loire Valley (France), Fume Blanc (California), or Roero Arneis (It-

Shepherd's Pie is technically made with lamb rather than beef, although you might see it offered both ways. In either event, look for a wine with noticeable earthiness, a touch of black pepper, and lively acidity. Notable red selections include Rioja (Spain), Bordeaux (France), Côtes-du-Rhône Villages (France) containing

a good amount of Syrah in the blend, or a rich earthly Zinfandel.

Corned beef and cabbage is the staple celebratory St. Patrick's Day meal, but it is also most commonly paired with beer. Wine lovers can find delight in serving this dish alongside a white wine with enough acidity to cut through the heaviness of the meat, or a red with smooth tannins and decent acidity. I thoroughly enjoy a dry or

off-dry Riesling in my glass, which is sky high in acidity, yet offers beautiful aromatics and a touch of residual sugar (in the off-dry version) that will complement the saltiness of the dish. As for a red wine, I'm reaching for something smooth in tannins but generous in fruit, perhaps a Grenache-based blend, such as a Châteauneuf-du-Pape (France) or Priorat (Spain).

On the dessert table, offer a dark chocolate mint delight, such as Andes Chocolate Mint Cake, perhaps grasshopper brownies, or crème de menthe truffles. My absolute favorite wines to pair with any of these desserts are Cabernet Sauvignon and Syrah, both from a region in the New World. These wines can often lend a menthol eucalyptus feel to the nasal passages, and complement mint flavors to perfection.

About the Author: Missa Capozzo, CSW, WSET3, FWS, BWSEd is the EVP of Product Development and Sommelier at Worcester's first and only urban winery, Sail to Trail WineWorks. Throughout her career, she has taught students of all levels of experience and interest in classes, wine din-

> ners, and lifestyle experiences. She is a Certified Specialist of Wine (CSW) with the Society of Wine Educators, a certified French Wine Scholar (FWS), certified with the Wine and Spirits Trust, Level 3 Advanced (WSET), and a certified educator with Boston Wine School (BWSEd). Her unique combination of talent allows her to translate the nuances of wine for the everyday wine drinker in an accessible and fun way. Demystifying wine and removing the intimida-

tion is her passion when sharing wine with others. When not fully immersed in the world of wine, Missa is a self-proclaimed "obsessed dog mom" to her Boston Terrier, Peyton. http://winedowntastings.com http://www.facebook.com/winedowntastings http://sailtotrail.com ∞



### The Emergency Move



By Natalie Ahern, Owner of All the Right Moves www.alltherightmovesboston.com

Time after time it happens; I get a call from an adult child who needs an emergency move for a parent who has fallen or otherwise developed a health concern that prohibits the parent from living safely at home. As the owner of a Senior Move Management and Downsizing Company, I quickly send in a team to pack up belongings and create a new home.

My crew of compassionate women pulls together furniture, linens, kitchen goods and accessories to make a lovely new residence for the client. Sometimes, we have the guidance of harried, but loving children, who help us with decision making, but many times we must try to discern the most important pieces of a senior's life for someone we may have never met. Our goal is to recreate the home as best we can. These are heart wrenching projects for us, as we want to make the new house feel like home.

At the risk of sounding like a broken record (I do write a lot of articles

about planning for the future!), I encourage you to make a plan. If you are an older adult, make a list of the things that mean the most to you. It doesn't have to be elaborate, but you want your children or caregiver to know what makes your house a home. Is it your Nana's afghan, the coffee mugs with your college logo, the slightly worn, but super comfy rocking chair that makes you happy? Most adult children are amazed at the items their parents choose to take with them when given the chance to make the decisions themselves. The children will look at us and say "She wants THAT bedspread?" or "Why does he want that metal filing cabinet?" The explanations are often so simple and make perfect sense when the senior explains his or her reasoning.

A little bit of pre-planning on your part will make an emergency transition so much easier for you and the people who care for you.

About the Author: Natalie 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 with calm efficiency. Her favorite part of the job is the lasting relationships she forms with her clients. "When you spend time going through a lifetime of personal belongings, you really get to know a person. It's a gift to be able to share so many memories with my clients." Natalie is a member of the National Association of Senior Move Managers, the leading membership organization for senior move managers. ∞

## DARE TO DOWNSIZE



By Randy Veraguas

You might say I "wrote the book" on downsizing, since I did it so many times in my life. Soon I'll be able to say that both figuratively and literally. My friend, Patti Abbate, who is the owner/publisher of the South Shore Senior News, planted the seed in my brain to compile all of my monthly articles about the trials and tribulations of downsizing into a book. She is the reason I started writing "Dare to

Downsize" columns in the South Shore Senior News in the first place.

I was working in a local assisted living facility as a sales director. Having downsized multiple times myself, I not only experienced the pain and frustration of planning to move, but felt the physical pain and the mental drain of the actual downsizing. Once completed though, I was always happily able to experience the exhilaration and feeling of freedom I got from divesting myself of cumbersome material things that had accumulated over the years. I found that these experiences gave me a lot in common with the seniors I met when I started marketing in the healthcare field for the elderly. For years, seniors I met said they either loved the fact that they had made their lives easier by downsizing, or that they were worried and often frozen with fear over the thought needing to downsize.

Downsizing had such an onslaught of feelings associated with it. It was a hot topic everywhere I went, so, naturally, it was my common thread with the people I met. However, the happily downsized folks had no means of communicating with the people who were afraid of the unknown world of downsizing. I longed to make that connection for them and to help those who were considering the move see that there is a silver lining to this downsize cloud.

My education is in marketing and theater arts. It made sense to me to create a TV show on the topic of downsizing, since I had never been one to shy away from the camera, and I thought I could reach more people that way. The show, "Dare to Downsize," turned into a couple of pilots, and although I really enjoyed that medium, it cost thousands of dollars to do it right. After I pitched it to HGTV and WGBH, I realized that without thousands of dollars to sustain each episode, it couldn't come to fruition the way I envisioned it.

Patti brought to my attention that I could simply write about this common thread I had (spinning a yarn now, if I may say so) and it would cost me nothing. Bingo! Nothing was something I could definitely afford! All



# Exceeding Expectations in Healthcare

501 Cordwainer Drive, Norwell, MA 02061 TEL: 781.982.7450 • FAX: 781.982.7451 it took was a little effort at the computer keys and voila! My message would get into the hands of the exact market I was aiming to help. (Ha... downsizing the medium if you will!) Thus, the monthly column, "Dare to Downsize," was born.

I wrote monthly articles for about two years straight when I was struck once more with an unanticipated need to downsize. My writing went on the back burner for about a year through that transition. Ultimately, and not surprisingly, I find that I am happier in my smaller home, and I have found the freedom and time to focus on putting my articles together for the book. This is a very exciting challenge, because I am allowing myself to not only go through the old columns, but also to add current, relevant notes after each article, in the hopes of sharing even more wisdom/anecdotes with my readers. If you don't learn anything new, at least my attempt at entertainment will hopefully not be for naught.

If you get a smile on your face, I have succeeded. Whether you are planning to downsize, already have, or have absolutely no intention of making a change, I hope this will pique your interest into a simpler world. May you enjoy my breezy casual perspective on what can be such a dark, cloudy, transitional period. Let's shine up that silver lining!

So, thanks again to Patti, who kept all my articles and encouraged me to sew them together into my book, Dare to Downsize, which should be ready by May. If you would like to share an experience, make a comment, ask a question, request a book, or invite me to speak to a group or do a book signing, please reach out to me via email, which I always "plan" to check daily. Randy. Veraguas@hotmail.com

About the Author: Randy Veraguas is the Creative Producer of the TV Pilot, Dare to Downsize, www.daretodownsize.weebly.com. You can reach Randy at

### Senior Real Estate Specialists cont. from p.1

skills, listening, problem solving, compassion, and patience" to her senior home buyers and sellers. "When I'm showing homes to older clients, I'm looking at safety issues the entire time," said Oleksiak. "Sometimes I suggest they install a grab bar inside the shower. They may not need it now, but they might later. Some of my elderly sellers don't have anyone else to turn to during this stressful time in their lives, so I'm happy to do things that are kind of out of the scope of real estate, because they need them. I love working with seniors. They are always so grateful."

At Norwell-based Jack Conway & Co., Realtors, a cadre of 80 Conway Senior Specialists have been trained by their company to assist home buyers and sellers, aged 55 and over, in making their

next move a smooth one.



"Our Conway Senior Specialists (CSS) are highly prepared, and motivated to assist their clients," said Susan Babb, Conway's Director of Corporate Services. "You can't teach someone patience or empathy—these traits come from within—but our CSS agents are very special, and very dedicated to their clients. Whether seniors are relocating to another state, buying a smaller home or condo, or moving into an independent or assisted living facility, their needs will be met

by a certified Conway Senior Specialist every step of the way."

Conway Scituate agent Helen Jablonski, a senior herself, and a former geriatric nurse, is a longtime CSS. "Many older people are living in homes they can't afford because of increased property taxes, or they may need to downsize to one-floor living for mobility reasons," said Jablonski. "When they see that I'm a senior too, they know I understand their problems and will work very hard to help them reach their goals. They can count on it."

If you're planning to buy or sell a house now or in the future, do your "home" work. Find a Realtor who specializes in you! ∞





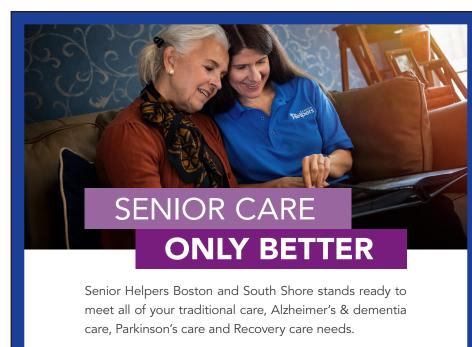
- Join us for store tours, cooking demos, in-store events and more.
- Receive answers to your nutrition questions.
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Kathy Jordan is a registered dietitian available in a handful of Big Y locations in Eastern Massachusetts to provide workshops and supermarket tours to shoppers and community groups for **FREE**.

Kathy Jordan, MS, RDN, CPT KathyJordanMSRD@gmail.com

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# 2<sup>nd</sup> Annual Parkinson's Disease Symposium: March 20

**DORCHESTER** - 110 Fitness of Rockland, in collaboration with St. Elizabeth's Medical Center's Department of Neurology, will host the 2nd Annual Parkinson's Disease Symposium for Veterans, First Responders, and Caregivers on Friday, March 20th, from 8 a.m.- 1:00 p.m., at Florian Hall in Dorchester, This event is free and open to the public—all are welcome! Seating is limited. RSVP by visiting semc-parkinsonsevent.eventbrite. com or by calling Keith J. Ciccone, BS, LPN, Nurse Specialist, Department of Neurology, St. Elizabeth's Medical Center at 617-789-3320.

The 2nd Annual Parkinson's Disease Symposium for Veterans, First Responders, and Caregivers will focus on the connection between Parkinson's Disease, military service, first responders, and the frequency in which we see veterans and first responders diagnosed with PD. Attendees will be provided with an abundance of information, as well as resources available to help them live their best lives with Parkinson's Disease.

The symposium will feature presentations by prominent members in the Parkinson's healthcare community, as well as noteworthy members of the military. Attendees will hear from: Secretary Francisco Urena, Secretary of Veterans Affairs for the Commonwealth of Massachusetts, Veteran, United States Marine Corps; Okeanis Vaou, MD, Movement Disorder Specialist, Director, Movement Disorders and DBS, Steward Medical Group/St. Elizabeth's Medical Center; Brett Miller, Physical Therapist, Owner, 110 Fitness, Retired US Army Combat Medic; Anna DePold Hohler, MD, FAAN, Movement Disorder Specialist, Chair, Steward Medical Group, St. Elizabeth's Medical Center, Former Major, Madigan Army Medical Center, Tacoma, WA; Irene Piryatinsky, Ph.D. Clinical Neuropsychologist, St. Elizabeth's Medical Center Affiliated Neuropsychological Assessment Clinic; Chip Maury, retired US Navy Diver and Parachutist.

Attendees will enjoy a singing of the national anthem as well as a presentation of the colors by a color guard. A complimentary breakfast will be provided, and participants will have a chance to visit vendor tables to learn about important resources available to them.

The 2nd Annual Parkinson's Disease Symposium for Veterans, First Responders, and Caregivers is currently sponsored by Strongbridge Biopharma and Medtronic.

Brett Miller, owner of 110 Fitness, physical therapist, and retired US Army combat medic, understands the importance of hosting a symposium specifically addressing the needs of veterans and first responders with Parkinson's Disease.

"We have seen the research and data that shows these populations are at an increased risk of Parkinson's Disease," said Miller. "We also see it every day at 110 Fitness as many of our members with Parkinson's are veterans or worked as first responders for many years. We work closely with the Neurology department at St. Elizabeth's Medical Center to ensure veterans, first responders, and their caregivers are equipped with the knowledge and tools to fight back against Parkinson's Disease."

Anna Hohler, MD, Chair of the Neurology Department at St. Elizabeth's Medical Center, and a former Army Neurologist, provides care to numerous veterans and first responders with Parkinson's Disease.

"Understanding the risk that these vets and first responders face from environmental toxins and trauma is crucial in mitigating their factors," said Hohler. "We approach our patients in an individualized way to provide them with holistic care for their motor and non-motor symptoms."

#### **About 110 Fitness**

110 Fitness is an inclusive fitness and wellness center for all people. Easily accessible, located on Weymouth Street in Rockland off exit 14, 110



Fitness offers wellness programs for people with Parkinson's Disease, boxing and cardio fitness programs for adults and children, adaptive boxing programs for children with disabilities, as well as yoga, tai chi, acupuncture, massage, art programs, and craft workshops—all for adults and children—including personal training and conditioning.

110 Fitness is the first-of-its-kind, inclusive wellness center for individuals afflicted with disease and/or a developmental or physical disability. The mission of 110 Fitness is to leave no person behind so that people may reach their full potential physically, mentally, and spiritually by inspiring them to give 110% effort in order to find the greatest balance in their lives. By combining physical exercise with ancillary mindful and wellness programs, our members are provided with all the supports necessary to "Be 110."

#### About St. Elizabeth's Medical Center Department of Neurology

Patient-centered care is a primary focus at St. Elizabeth's Neurology department. Our physicians use the latest clinical examination skills, lab work, and imaging studies to diagnose neurological conditions. Once diagnosed, our patients are provided with advanced medications, surgical procedures, and holistic care to treat their neurological conditions. While we are focused on treatment, we are also interested in prevention, and develop complete care plans.

The neurology department also provides world-class care in movement disorders, stroke, headache, neuromuscular, and epilepsy. In addition, we evaluate and treat patients with dementia, sleep disorders, concussion and head injury, neurotoxin exposures, and autonomic disorders. We are able to manage Deep Brain Stimulator and Vagal Nerve Stimulators and have a Botox clinic.

The neurology providers and staff are dedicated to optimizing the management of a patient's neurological condition, whether that is in the outpatient clinic, in the emergency department, or in the hospital. Twenty-four-hour neurology attending coverage is available. ∞

# South Shore Happenings

#### Brain Healthy Cooking... for one

WEYMOUTH - Join the chefs from Senior

Living Residences for a live demonstration of how to prepare multiple tasty dishes from a short list of healthy staples. This Brain Healthy Cooking Demonstration will help you cut the waste



and stretch your shopping budget when cooking for one. The event takes place on Monday, March 16, at Active Day of Hingham, 370 Liberty Industrial Parkway #800, Weymouth, with networking from 4:30-5 p.m., and the cooking demonstration from 5-6 p.m.

Research points to the important role played by diet, as it relates to the cause, prevention, and management of Alzheimer's disease. Senior Living Residences' Award-Winning Brain Health Cooking Program is based on the well-researched Mediterranean Diet, which provides protective benefits and enhances cognitive function at any age.

The free event is open to the public and is being sponsored by Active Day of Hingham and Senior Living Residences Standish Village and Compass on the Bay.

RSVP to Ron Morganelli at 781-749-1310 or RMorganelli@activeday.com. ∞



# 15th Annual Conference & Caregiver Day: April 29

MIDDLEBORO - The 15th Annual Educational Conference & Caregiver Day, presented by the Alzheimer's Association and The Alzheimer's Partnership, will take place on Wednesday, April 29, 2020, at Oak Point, 200 Oak Point Drive, Middleboro, MA. Admission for the day-long conference is free for family caregivers, and \$25 for professionals. Continuing education units are also available for professionals.

The keynote speaker is Kelly McCarthy, a veteran of the senior health industry for more than 20 year. She is currently the corporate director of Memory Care and Resident Engagement at LCB Senior Living and is the author of Brass Ring Memoirs: Encouraging stories using practical methodologies to help caregiver reach for their goals in Alzheimer's and dementia care.

All proceeds from the conference will benefit

those in need of Care Assistance Grants.

For more information please contact Home Instead, Norwell, at 781-878-2994, and for information about continuing education credit, please visit alzmassnh.org/caregiver-day. ∞



### Hamel-Lydon Chapel's Seminar Series "Breathwork and Relaxation Tips"

Quincy - Hamel-Lydon Chapel & Cremation Service of Massachusetts will offer a free workshop seminar on "Breathwork and Relaxation Tips" at the Kennedy Center, 440 East Squantum Street in North Quincy on Wednesday, March 18, from 1:30 -2:30 p.m. Kristen Keaney is owner and yoga instructor and certified holistic nutritionist of Be Well and Rise. Come join Kristen as she offers breathing and relaxation tips to improve one's health. There have been research studies that show how breathwork can reduce stress, lower blood pressure, prevent pneumonia, and improve respiratory health and sleep. All are welcome. To reserve your spot, please RSVP to the Quincy Council on Aging at (617)376-1506. This seminar is part of the Hamel-Lydon Chapel Community Development Program. ∞

### Monthly Bereavement Support Group at the Kennedy Center, Quincy Council on Aging

**Quincy** - Michelle Lydon, Funeral Director of Hamel-Lydon Chapel & Cremation Service



of Massachusetts will be facilitating a monthly bereavement support group at the Quincy Council on Aging, 440 East Squantum Street in Quincy. The next bereavement support meeting will be held on Tuesday, March 17, from 1-2 p.m. Meetings are held on the third Tuesday of every month. The monthly group provides a space of support and sharing for those who grieve the loss of a loved one. There is no cost to attend and all are welcome. Please call Rose Cristiani Pope at Hamel-Lydon Chapel (617)472-5888 for more information or to RSVP for this event. ∞

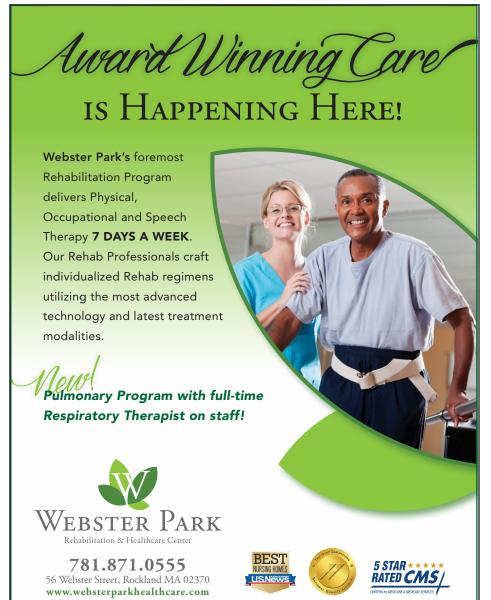


#### 41st Snow Row: March 14

HULL - The Hull Lifesaving Museum's signature-rowing race, the Snow Row, will take place on Saturday, March 14, with a start time of 12 p.m. This annual event 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, continuing around Sheep Island, past the Peddocks Island day marker, and back to shore. The Snow Row is an exciting and color event to experience from the shore or on the spectator boat. Be sure to arrive early at Windmill Point for the best parking, to walk the beach, and to check out the rowing craft and meet participants. For more information and to purchase tickets on the spectator boat, please visit hulllifesavingmuseum.org or call 781- 925-5433. ∞

#### **CROSSWORD PUZZLE ANSWERS FROM PAGE 10**

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### MONTHLY DEMENTIA EDUCATION

**COPING TECHNIQUES FOR CAREGIVERS** TUESDAY, MARCH 10 | 12 P.M.

Location: Bridges® by EPOCH at Pembroke Lunch will be served.

ASK THE EXPERT: CAREGIVER TIPS Q&A WEDNESDAY, MARCH 18 | 12 P.M.

Location: Bridges® by EPOCH at Hingham Lunch will be served.

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PEMBROKE | 49 Cross Street 781.679.5354 | PembrokeMemoryCare.com



Join other area families who have found that the compassionate care, expert support and inspiring programs provided at a Bridges® by EPOCH community restore joy, confidence and meaning to the lives of those in all stages of memory loss.

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