

South Shore & News

MAY 2018

Distributed FREE to Boston's South Shore communities since 2002

Vol. 16 Issue 5





PULL-OUT SECTION PAGES 13-16

EXHIBITOR LIST - SEMINAR SCHEDULE HEALTH SCREENINGS - ENTERTAINMENT SCHEDULE **EXPO SPONSORS**

Tuesday, MAY 22

Lombardo's, Randolph, 9 am - 2 pm

A FREE LIFESTYLE & HEALTH EXPO FOR OLDER ADULTS AND CAREGIVERS

Entertainment - Information - Health Screenings - Seminars - Raffles Refreshments - 50+ Vendors

> PULL-OUT PAGES 13-16 FOR DETAILS! SAVE THE DATE!

FREE AND OPEN TO THE PUBLIC - NO RESERVATIONS NEEDED!

36th Annual Quincy Senior Olympics registration is now open! Games begin on Monday, May 14 and conclude on Thursday, May 24. Open to all age 55 and older! See page 10 for details.



2 • May • 2018

Operation Stop Scams

By Mike Festa, State Director, AARP Massachusetts

BOSTON - As AARP launches its second annual "Operation: Stop Scams" -- a five-week-long series of more than 150 free document-shredding events and fraud education activities in communities coast-to-coast – a new AARP survey finds that almost half of consumers ignore experts' recommendations to regularly shred their sensitive financial records.

In AARP's recent poll on tax fraud and identity theft issues, 80 percent of respondents agreed that shredding paperwork that contains Social Security numbers, birth dates and financial account numbers is "very" or "extremely" important. Yet, 34 percent admitted that they shred just "rarely" or "sometimes." Twelve percent said they have never shredded such documents.

The anti-fraud activities, sponsored by AARP's local offices in more than 35 states, include: paper-shredding events, fraud education programs – popularly referred to as "scam jams," AARP Fraud Watch Network background presentations, tele-town halls and phone bank call-out sessions to warn consumers of the latest scams. Consumers can find their closest local event at www.aarp.org/OperationStopScams.

AARP Massachusetts will hold a free document shredding event on Friday, May 11 from 11 a.m. to 3 p.m. at the Barnstable Senior Center, 825 Falmouth Rd., Hyannis, MA 02601. No RSVP necessary. There is a limit of three boxes per person, please. If you have questions, please call

866-926-8300.

Our AARP Massachusetts shred event is one of more than 150 free document-shredding events and fraud-fighting programs being held in communities coast-to-coast as part of AARP's second annual "Operation: Stop Scams."

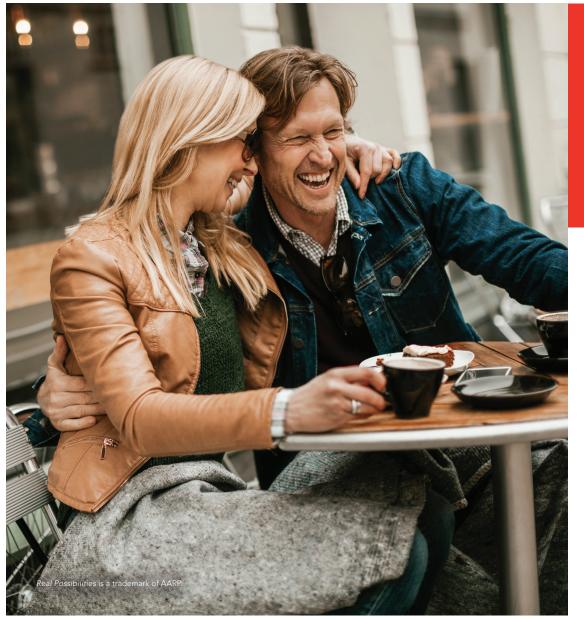
Massachusetts residents reported 6,016 cases of identity theft to the Federal Trade Commission during 2017, yet a new AARP survey finds that almost half of consumers ignore experts' recommendations to regularly shred their sensitive financial records.

Now that tax-filing season is over, we're reminding our members and others that it's a great time to clear out and discard their obsolete financial documents.

Nationwide, AARP paper-shredding events through May total more than 100. More than one million pounds of sensitive documents were destroyed during "Operation Stop Scams" in 2017.

The AARP Fraud Watch Network launched in 2013 as a free resource for people of all ages. The FWN website provides information about fraud and scams, prevention tips from experts, an interactive scam-tracking map, fun educational quizzes, and video presentations featuring Fraud Watch Network Ambassador Frank Abagnale. Users may sign up for "Watchdog Alert" emails that deliver breaking scam information, or call a free helpline at 877-908-3360 to speak with volunteers trained in fraud counseling.

Abagnale, the renowned fraud expert whose personal story was depicted in the hit movie "Catch Me If You Can," is also host of a new AARP weekly podcast series, "The Perfect Scam," that launched this



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Navigating the Future

By Mark Friedman

When being excellent is no longer good enough

Anybody who Senior Helpers,

knows I have a passion for aging in place. I have always advocated for excellence - licensing standards for our wholly unregulated industry in Massachusetts, standards of care, of case management and caregiver certifications. I think we do an excellent job at this – but the more I learn, the more I realize that while we may be excellent – we are not excellent enough when it comes to supporting seniors in their desires to remain safe and independent in their homes.

In recent months I have been exposed to a body of research so compelling, it has caused me to radically realign my thinking about what it takes to age in place successfully and how to deliver the highest standard of care to ensure our clients are the most advantaged in their journey to age in place.

This research I refer to was conducted over the course of several years by Houston-based Performance Based Healthcare SolutionsTM. It engaged more than 32,000 subjects over 18 years, representing a nationally-based sample, involving scores of health-care providers and thousands of data points. Its findings are both complex and profoundly simple. As much as I like digging into the charts and tables, I also like simplicity.

This study did an outstanding job reaffirming much of what we already know, including the specific issues that seniors have to navigate and manage on a daily basis in order to safely remain in their homes:

- They must manage more than 144 safety factors ranging from materials and minutiae like thresholds and area rugs, to tub support bars. If more than 40 of these factors exist in a home, it is not a question of "if" an incident will happen, but "when". A slip or fall is like hitting a pothole in the
- They must manage their "medical status": medical conditions, prescription reconciliation, refills, reminders, nutrition oversight, and dietary limitations, and have the right if this then do this guidelines in place. A failure to get all this right is like hitting black ice at 50 mph.
- They must reconcile the "burden of care." Seniors at home must honestly determine if a spouse or family member is up to the tasks of caregiving. An exhausted partner is incapable of providing the requisite care day in and day out. A fatigued spouse is finding the hidden sink hole that puts everyone at risk.

- We must have candid quality-of-life conversations. Seniors together with families and their support systems must have honest dialogues around engagement in life, and what that looks like at the fivethousand-foot level, and day to day.
- Lastly, we must have an honest assessment of our ability to manage personal needs for daily living on both good days and bad. This must include the support available part of the time versus all of the time.

"If aging in place is to be the desired outcome, what is now required is a Life Plan."

This massive and ongoing project did an outstanding job of assessing the risk factors that send seniors into or back to acute care.

One of my "ah ha!" moments interpreting the research is this: the very things that help a loved one recover and age in place are the same things we must support that can minimize the risk of having the incident in the first place. We must be able to do this at home – wherever home is.

To do this successfully, however, requires a very different conversation. It must start with a rigorous and comprehensive assessment of risk. I used to think if we gave our clients a great Care Plan, they would safely and successfully

age in place. This research has convinced me that t A Care Plan is necessary but not sufficient. It is not comprehensive enough. Not bold enough. Not complete enough. As a result, we at Senior Helpers Boston and South Shore are raising the bar for all of our clients. We are upgrading all of our Care Plans to Life Plans.
Using the PBHSTM Methodology, we

will establish a risk profile for each of our clients. We will then reconcile and integrate it with you and your "partners" in care and support system, which may include primary and secondary physicians, extended family members, specialists, professionals like us, and others. This profile crystallizes, defines, and refines needed support and engagement at home and in the community. This is a holistic view that guides and modifies your support system and team, including Senior Helpers. It will modify what we do, provide, how much, how often, when,

and how. It will serve as a nimble road map for

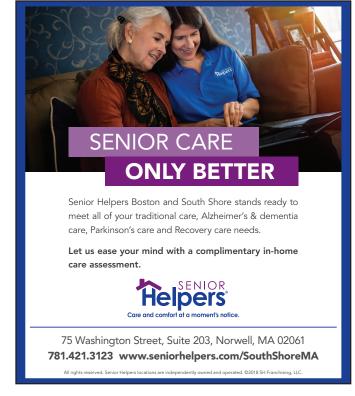
engaging others in your Life Plan.
Senior Helpers is now part of the PBHS™ Outcomes Alliance, which means we will be leveraging its methodology to direct and transform our own practices and approach to aging in place. It means we have a seat at the table in helping to raise the bar for aging in place, and establish new bars. As a Research Fellow for the PBHS Outcomes Alliance, I can be part of this process and deliver education programs for professional colleagues and families in our communities. These teaching opportunities are instrumental in driving new ways of thinking. They are absolutely critical to me as I continue to advocate for aging in place; not only for our clients, but seniors across our region.

Forging a Life Plan can be rigorous, but it can start in the comfort of home using critical risk assessments. We now have firm familiarity with these tools. What follows from there becomes highly customized. No matter who you use to support your care – go beyond just a Care Plan. If we can help, let us know!

Last month I wrote about the national study "The Value of Home Care." In that article, I cited how we should be measured in part through our ability to innovate and adopt vibrant solutions. I am resolute in my passion for aging in place, and now I am embracing this powerful and provocative research instrument to innovate our approach. My goal is always to push the envelope in senior care and to master high-touch impact in the lives of seniors and for professionals who have the honor of caring for them.

About the Author

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



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Aging with Sass and Class

Too much is too much

By Loretta LaRoche

We live in a society that seems to love extremes. I grew up in a family and an era that valued moderation. My grandparents and my parents lived through the depression and World War II. The value they held most dear was frugality. They saved everything no matter how small. Every meal had leftovers since overeating was viewed as a cardinal sin. Closets were small and contained minimal amounts of clothing. I often watch HGTV and find myself cracking up at the fact that many of the negative comments revolve around closet size. They are often viewed as "too small." One woman had more than one hundred pairs of shoes that she said needed their own space. Did she think the shoes would get lonely if there were only a few? The ultimate irony is that our culture has segued into bigger and bigger homes and most people end up not using all of them. Eventually the children leave and you end up being alone in your big space and move to an assisted living because you're lonely.

The home I was born in was the residence for the entire family. It was a three-story and my grandparents, aunts, and uncles lived there as well as a couple of boarders, the ultimate assisted living. Rooms were not designated for a specific purpose. There was no mud room, play room, man cave, or en suite. I have never understood the need for a "mud room," unless you're coming in from planting corn in the North Forty. I played in the kitchen with pots and pans, rolling pins, and pieces of dough my grandparents gave me when they were making bread. A lot of kids today have so many toys that they could open their own store. Their imagination is being occluded by the fact that toys now do what we used to imagine doing. Things sing, dance, and repeat themselves over and over until you feel like a lobotomy would be preferable. My in-laws once gave one of my kids a talking bunny. It relentlessly said "Hi, there, my name is Bugs Bunny and I love carrots." I finally buried it in the back yard. But it must have been programmed by someone who wanted to drive parents insane. In the spring our dog uncovered the rabbit from hell and it was still repeating its mantra.

We all used to go for a walk after dinner, now you need your Fitbit or pedometer to tell you how many steps you've taken, and a drink to replace your electrolytes in case you get depleted. Your footwear needs to be commensurate to your activity. If you have to jump over a puddle in the middle of your walk, you should have a pair of "puddle jumping sneakers."

Do I sound like a dinosaur? Perhaps, but I am hoping that in some small way I can sound the alarm of excessiveness that has permeated our society through the lens of absurdity. Too much of a good thing may just be too much!

About Loretta LaRoche

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. She believes and lives her message, "Life is not a stress rehearsal!" Learn more at her website: www.LorettaLaRoche.com.

Grief and loss support group meets: May 1 - June 5

ROCKLAND - Beacon Hospice is offering a support group for anyone experiencing grief and loss because of the death of a loved one. Pathways through Grief is a grief support group that meets once a week, for 6 weeks. The group will meet on Tuesdays from 2 – 3:30 pm at the Rockland Council on Aging, 317 Plain St., Rockland, starting on May 1, 2018 through June 5, 2018. This weekly group will offer a safe and supportive place to share your experience of loss with others and move toward healing and hope in a confidential and supportive environment. For more information and to register, please contact the Council on Aging at 781-871-1266 or Terri Henshaw at Beacon Hospice 508-747-7222.



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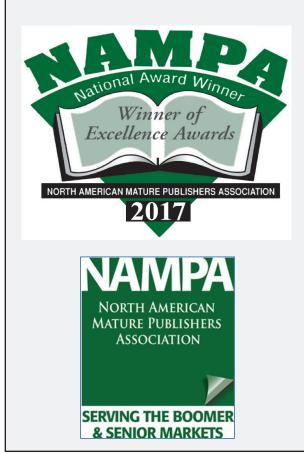
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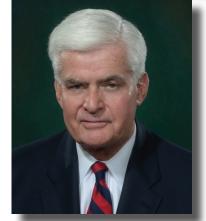
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Home Equity Wealth Management



Housing wealth is too large an asset to be left out of the retirement planning process

Retirement researchers, prominent academics, and planning experts are united in recommending that home equity and reverse mortgages be a fundamental consideration in retirement planning practices

By George A. Downey

BRAINTREE - Financial advisors, including Registered Investment Advisors (RIAs) and their financial planning counterparts (CFPs among other designations), were soundly criticized in a recent article, *Financial Advisers Should Avoid Error by Omission and Consider Reverse Mortgages*, by Jamie Hopkins (Investment News, January 22, 2018).

Jamie Hopkins is a professor of tax at The American College's Retirement Income Certified Professional program and a nationally respected retirement planning expert. This article criticizes trusted retirement professionals for failing to recognize the value and importance home equity (housing wealth) may provide to senior homeowners and basic retirement planning practices. Specifically, he stated "The vast majority of financial services professionals still fail to incorporate home equity planning or reverse mortgages into their practices. This is a failure. In my opinion, not including home equity and reverse mortgages in the financial planning process is the largest failure of the financial services profession at

This rebuke is stern notice to financial professionals to change—become informed and educate clients on the intrinsic value housing wealth and reverse mortgages may provide to their retirement plans. Further, learn what reverse mortgages really are, how they operate, and dispel common misconceptions, such as "the lender will own the house." They don't. Unfortunately, though, too many advisers are uninformed, or misinformed, which is a disservice to their clients.

Housing wealth is too large an asset to be ignored in the planning process, especially when considering retirement income and cash flow. For example, replacing current mortgage debt (requiring monthly payments) with a reverse mortgage could significantly improve cash flow. Reverse mortgage payments are optional – not mandatory. Or, using a reverse mortgage to eliminate other debt, fund health and long-term care costs, or simply create a growing standby line of credit for future needs. The options are numerous.

The dominant reverse mortgage is the HUD/FHA-insured Home Equity Conversion Mortgage (HECM). HECMs constitute over 95% of all reverse mortgages nationally. This

government-insured program was designed exclusively for senior homeowners (62 and older) to enable them to monetize a portion of their housing wealth to supplement

"Not including home equity and reverse mortgages in the financial planning process is the largest failure of the financial services profession."

other savings and increase financial security. HECMs provide unique terms including: (1) no mandatory payments - repayments are optional; (2) no maturity date - loan never comes due until no borrower resides in the property, regardless of age; (3) non-recourse loan – neither borrower(s) nor their heirs incur personal liability; and (4) borrower obligations are limited to keeping property obligations (real estate taxes and hazard insurance) current, performing basic maintenance, and continuing to live in the property as their primary residence. That's it, and as long as the loan remains in good standing, it can never be called – even if property values decline or the bank fails. HECM terms are guaranteed by the HUD/FHA insurance fund independent of the lender.

Succinctly, reverse mortgages facilitate fulfillment of three key planning objectives: (1) improve cash flow; (2) mitigate retirement risks including sequence of return, health, and long-term care risks; and (3) protect assets under management.

Advisers who believe they serve the best interests of their clients and make their lives better need to include housing wealth and reverse mortgages in their practices. A best-interest standard requires advisers to consider all factors that might reasonably impact any recommendation. Clearly, the home and its financing arrangements need deliberation when reviewing any client's financial plan.

Most commonly, advisers review current mortgages and may recommend traditional refinancing to lower interest costs, reduce maturity dates, or access additional cash. However, few recommend (or even consider) the unique benefits a reverse mortgage may provide. This could be a serious omission.

Hopkin's article challenges financial advisers with two questions: (1) Is it reasonable to ignore the client's largest asset when developing a financial plan?, and (2) Is it reasonable to ignore a government-insured mortgage product that could substantially improve the client's situation? Most likely the answer to both questions is no. Further, the client may be placed in a worse situation, the result of an error of omission. A failure to prudently plan, or a failure to consider an important option could lead to liability.

The article concludes: "There are a number of reasons why advisers do not incorporate home equity planning and reverse mortgages into their practices, including compensation models, a lack of education, and specific compliance policies. However, if advisers are truly committed to doing what is in the best interest of their clients, this needs to change. The financial advisory world needs to embrace home equity and reverse mortgages. Anything else is not reasonable."

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. You can reach George by phone at (781) 843-5553 or via email at gdowney@harbormortgage.com.

Senior Fitness





Put a spring in your step this spring!

Start a walking program this season and boost your fitness level while having fun and enjoying the outdoors

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

Quincy - Due to the jogging phenomenon, there was a tremendous increase in adult exercise participation during the 1970s. Men and women of all ages were encouraged to run within their own ability range and to race within their own age category. Friendly fun runs along scenic courses followed by picnics and awards distributions motivated thousands of previously sedentary adults to engage in purposeful physical activity.

However, in spite of the healthful benefits to the cardiovascular system, jogging was responsible for a large number of musculoskeletal injuries. Two out of every three runners experienced foot problems, knee problems, hip problems, back problems, or other running-related injuries. Many of these injuries were the result of the constant pounding and shock absorption inherent in running. For example, every time your foot hits the ground, your leg is subjected to about three times your body weight in landing forces.

Therein lies the major advantage of walking, and the main reason that walking has become the most popular fitness activity of the 21st century. Walkers always have one foot in contact with the ground, which significantly reduces landing forces, shock absorption and injury occurrence. In fact, regular and serious walkers have a very low incidence of injuries and a surprisingly high level of cardiovascular fitness

Planned and progressive walking for the purpose of enhancing physical capacity is most often referred to as fitness walking. Please don't confuse fitness walking with a leisurely walk through the park, 18 holes of golf, a day at the shopping mall or a stroll around the neighborhood. All of these activities use energy, burn calories and cause a degree of fatigue. Unfortunately, they are neither vigorous enough nor continuous enough to have a major impact on your fitness level.

For physical conditioning, you must walk at a good pace without interruptions for a period of about 20-40 minutes. Of course, how fast and how far you walk depends on your current fitness ability. Ideally, your heart rate should reach about 70 percent of maximum, which is approximately 100-115 heart beats per minute.

As a general guideline for beginning a walking program, consider starting with just 10 minutes of steady walking at a moderate effort. Progressively increase your walking pace and distance. We suggest adding 5 minutes of fitness walking every week, with a goal of walking two miles in 40 minutes within two months of regular training. For best results try to follow these general training recommendations:

- 1. Walk three to six days per week.
- 2. Begin and conclude each walking session with a few bending and stretching exercises.
- 3. Do not walk immediately after a large meal.
- 4. Wear loose fitting and non-restrictive clothing.



- 5. Wear appropriately designed walking or jogging shoes.
- 6. If possible, vary your walking courses and walk with a friend.
- 7. Be sure to drink plenty of water before and after your walking

If you would like a more advanced training protocol, consider an interval walking program. It is best to use a watch for timed intervals of 2 minutes each. After a 5-minute warm-up, alternate 2 minutes at a more challenging, faster walking pace, with 2 minutes of a more relaxing, slower walking pace. We recommend between 12 and 20 minutes of interval walking, followed by a 5 minute cooldown walk. At the end of this walking session, you may want to do a few flexibility exercises such as a calf stretch, a hamstring stretch, and a lower back stretch.

Like any popular fitness activity, walking has its own sport-specific footwear. Specially designed walking shoes are attractive, durable and add an extra measure of protection with regards to injury prevention. However, it is probably no t necessary to purchase the most expensive pair of walking shoes unless you are walking long distances on varied terrains.

Although walking is the most natural physical activity, it is always a good idea to check with your personal physician before embarking on any new exercise program. Be assured that fitness walking, when performed properly, progressively and regularly, is an excellent exercise activity.

About the Authors

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

Peg's Picks



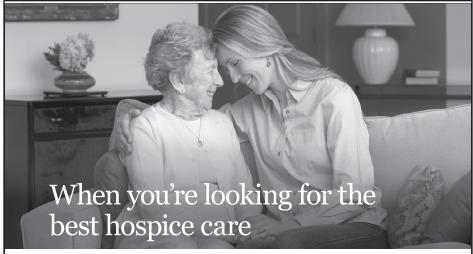
Little Fires Everywhere Author: Celeste Ng

"Little Fires Everywhere"...What looks perfect never is.

Celeste Ng narrates the life of the Richardson family living in the orderly but unrealistic Shaker Heights community in today's complex world. Every household looks perfectly blissful on the outside but shares the struggles and complexities of modern family life, including the Richardsons. Added to the setting are the assorted characters who struggle to realize that doing the 'right thing' and making the 'right choices' sometimes robs them of who they really are and what they really want. Elena, mother to four teenagers, is confronted with curiosity and challenges when she rents an apartment to the creative and free spirit artist, Mia, and her daughter, Pearl. Mia's influence reaches beyond the bounds of conformities forcing Elena's perfect world and altruistic actions to unravel her steadfast rules.

Ng keeps the reader at a steady pace of ups and downs in this fascinating tale of love, heartbreak and the complexity of friendship and family.

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



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Integrative Health Therapies



The growing trend of Alternative Health Therapies

By Cora Fonner-Schrader

The demand for Complementary Alternative Medicine (CAM) therapies, such as chiropractic, acupuncture, osteopathy,

homeopathy, medical herbalism, and naturopathy is exploding.

According to key findings in the 2012 National Health Interview Survey conducted by the National Center for Health Statistics (NCHS), "About 59 million Americans spend money out-of-pocket on complementary health approaches, and their total spending adds up to

\$30.2 billion a year."

As explained in a blog on *Psychology Today*, results from various studies reported that there are a number of reasons patients choose complementary alternative medicine. Patients may be disappointed in orthodox medicine and/or they may be looking to utilize all of their health care options, including alternative therapies. They may be seeking relief from chronic illnesses/conditions, and looking for pain-and side-effect-free options. Or, they want to learn more about wellness, fitness, and prevention, which are the elements of self-care.²

Essentially, pain is the number one reason consumers seek complementary alternative medicine.

Since pain is subjective, it is difficult to "measure." In health care, we are taught that "pain is what the patient states it is." This is why doctors, hospitals, and medical centers "measure" patient pain levels on a scale of 0-10 (0 being no pain and 10 being the severe). We also observe a patient's tolerance of pain and ability to function through exercise, motion, and balance.

For example, individuals suffering from musculoskeletal pain and injuries or living with chronic diseases may opt for integrative medicine modalities such as acupuncture, chiropractic, massage, Reiki, reflexology, and meditation to help alleviate pain, reduce stress, and promote feelings of well-being. These complementary alternative therapies not only promote wellness of the body, but also of the mind and spirit.

According to The Bravewell Collaborative, integrative medicine

According to The Bravewell Collaborative, integrative medicine addresses the many influences on a person's health, from physical and mental to social, environmental, emotional, and spiritual.³

Presently, we're all more cognizant of how we live, move, and eat, as each day plays a significant role in our overall well-being. Each and every one of us has the power, capacity, wisdom, and drive to transform our health, wellness, personal growth and development. The choice is ours and complementary alternative medicine is front and center.

About the Author

Cora Fonner-Schrader is co-founder of CamCare, an innovative Member Benefit Reimbursement Program that works as a supplement to healthcare insurance plans for Complementary Alternative Medicine (CAM) and holistic approaches. CamCare is committed to providing consumers with the choices, access, and affordability to Complementary Alternative Care. Learn more at CamCare.org.

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Cover Story

Swingin' with Chet At 93, a self-described "lucky" man

By Patricia Abbate

ROCKLAND - A community that's come to know, admire, and love Abington's Chester "Chet" Marsh, turned out in force last month to raise funds so that their friend's smile could return in all its brilliance. The event, highlighted by performances from some of the best blues bands and musicians in the area, took place at Players Sports Bar and Grille in Rockland. Chet's well-wishers traveled from far and wide to share food, enjoy dancing, and compete for great raffle prizes, all while raising the funds necessary to ensure that Chet's smile would keep beaming. The extensive and complex dental work that Chet endured over the past year was only partially covered by his insurance, but proceeds from this fundraising party covered the rest.

Days after the party, Chet is still overcome with emotion, and finds it difficult to describe his feelings. "It was an awesome day! I am truly humbled. I am a very lucky man...and I can enjoy a good steak again!" he says with true feeling. "I am still a little overwhelmed. It's great to have friends.'

At 93, Chet's friends are, in most instances, decades younger than he, but that doesn't stop him from being the life of the party--or better yet, the other at Players Sports Bar and Grille in Rockland before the music begins. dance floor. When asked how he got to know so many area folks who care Tobias' eponymous band was one of several groups performing at the event. so much about him, he offers, "I dance at the Page (The Next Page Cafe, E. Tobias is also owner of Tobias Hearing Aids, Inc., Quincy.

Weymouth), here at Players, Maggy's (Maggy's Lounge, Quincy), and maybe the Great Chow (Quincy) two or three nights a week. At my age, I'm very lucky I can still get out and dance like that so often. I'm in good shape and have lots of energy."

He follows blues bands all over the South Shore and especially loves Soul Box, Willie J. Laws, and the Steve Tobias band. "Steve plays a great guitar," he enthuses. Chet meets eager dance partners everywhere he goes and appreciates their friendship. "I love these ladies and they know I love them...but not romantically." Chet yearns for a romantic partner and misses the day-to-day companionship of a woman. He lost his second wife several years ago, and says he'd "do anything to turn back the clock and have my first wife back with me. But that's the way life is, one of you has to go first." Chet says it's difficult to find a suitable partner, as most

women his age can't keep up with him on the dance floor, or anywhere else. He also has some advice for women who constantly work to disguise or hide wrinkles. "Wrinkles are naturally beautiful and reflect years of good living accomplishment. Don't hide them, they are beautiful!" he says.

As a WWII veteran, Chet never would talk about his war experience or the for Bronze Stars he was decorated with for fighting in four of the five major battles taking place in the

> Swingin' with Chet continued on page 9





Dancing the night away. Chet Marsh cuts a rug with a favorite dance partner, Cathy Stone, of Brockton, during his party at Players. "I love him like a father. Chet is a wonderful man," she enthuses.



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Swingin' with Chet continued from page 8

European Theatre, including the Normandy Invasion... until recently. "I talk about it now, for the kids that didn't come back. I love to raise the awareness, as kids today don't know about Normandy and what happened there. All the kids that died. I wasn't alone over there. So many never came home. I want people to remember them. If they can be remembered through me, that's great," he says with a catch in his throat.

"On Christmas Day, 1943, I turned 18. On January 15, I was in Basic Training in Paris, Texas. Then we went overseas. I was stationed in Wales for a while until the June 6 invasion. There were five major battles, and I was in four of the five battles. Normandy was the first one, when I was 19. It was a throw of the dice or an act of God, but I am lucky to have lived through it all," he reflects.

Last year Chet's Electrical Workers Union, IBEW Local 104, wanted to fly him to Normandy, France, to participate in a remembrance ceremony, but he turned down the offer. "I cannot go back there. It's more than I can deal with," he says emphatically, "So I hang on, and keep going."

Considering his good fortune of enjoying a strong and healthy life for so many years, Chet muses that it might be attributed to drinking scotch and not beer. He became an electrical lineman after the War and remained active and fit right up to retirement. "I became a lineman after the war, before bucket trucks, and you had to climb a pole on hooks. I climbed a pole and got paid for it when I was 72," he boasts. "I put my tools on and hiked up the pole. I'm fortunate enough to have been able to do that. The only difference between me and the other lineman is that they drank beer and I drink scotch. Might not have anything to do with it, but they are dropping like flies. Yes, I'm a lucky guy.'

Chet lives by himself in senior housing. He cooks, cleans, and fends mostly for himself, but credits his daughter, Lois Marsh Fagan, with being "more than my right arm. She is wonderful in so many ways."

Looking towards the future, Chet muses about his ideal woman. "She's got to love to dance, be physically active, and must have wrinkles," he says with a broad smile.

If you're lucky, you may run into Chet at a South Shore club or restaurant where musicians are playing the blues. You'll recognize Chet, as he'll be the guy twirling a partner around on the dance floor, and he'll be wearing a very big smile that will light up the room. ■

Social Security Update



Social Security honors the nation's heroes on **Memorial Day**

On Memorial Day, we honor service members who have given their lives for our nation. Social Security acknowledges the heroism and courage of our military service members, and we remember those who have given their lives to protect our country. Part of how we honor

these heroes is the way we provide Social Security benefits.

The loss of a family member i difficult for anyone. Social Security helps by providing benefits to protect service members' dependents. Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. You can learn more about Social Security survivors benefits at www.socialsecurity.gov/survivors.



It's also important to recognize those service members who are still with us, especially those who have been wounded. Just as they served us, we have the obligation to serve them. Social Security has benefits to protect veterans when an injury prevents them from returning to active duty or performing other work.

Wounded military service members can also receive expedited processing of their Social Security disability claims. For example, Social Security will provide expedited processing of disability claims filed by veterans who have a U.S. Department of Veterans Affairs (VA) Compensation rating of 100 percent Permanent & Total (P&T). The VA and Social Security each have disability programs. You may find that you qualify for disability benefits through one program but not the other, or that you qualify for both. Depending on the situation, some family members of military personnel, including dependent children and, in some cases, spouses, may be eligible to receive Social Security benefits. You can get answers to commonly asked questions and find useful information about the application process at www. socialsecurity.gov/woundedwarriors.

Service members can also receive Social Security in addition to military retirement benefits. The good news is that your military retirement benefit generally does not reduce your Social Security retirement benefit. Learn more about Social

Security retirement benefits at www.socialsecurity.gov/retirement. You may also want to visit the Military Service page of our Retirement Planner, available at www.socialsecurity.gov/planners/retire/ veterans.html.

Service members are also eligible for Medicare at age 65. If you have health insurance from the VA or under the TRICARE or CHAMPVA programs, your health benefits may change, or end, when you become eligible for Medicare. Learn more about Medicare benefits at www.socialsecurity.gov/medicare.

In acknowledgment of those who died for our country, those who served, and those who serve today, we at Social Security honor and thank you.

About the Author

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

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"The Wicked Smart Investor" Gift of The Gipper is gone

By Chris Hanson

HANOVER - "This can't be real," Aunt Betty thought as the presidential motorcade passed her on Gallivan

Boulevard. She was making her way to Purity Supreme to buy some bargain-priced pork chops on that January, 1983 afternoon. When the limousine stopped at the Eire Pub, pork chops were the last thing on her mind. Ronald Reagan, a man she was absolutely ga-ga about, was visiting Adams Corner. She practically flew down there.

It all started when Betty saw the movie Dark Victory starring a feisty actress from Lowell, Bette Davis. Ronald Reagan only had a small part; but cupid's arrow whooshed out of the screen and struck Aunt Betty. For weeks, all she babbled about is how handsome Reagan was. Things reached a boiling point when she saw Reagan on Boston Common during World War II. He was leading a war bonds rally alongside his first wife, Academy Award winner, Jane Wyman. While her wedding day and the birth of her children were the happiest days of her life, that day was certainly in the top ten for Aunt Betty.

Now don't anyone tell her, but Reagan did not come to Dorchester to visit Aunt Betty. His visit was part of a meticulously orchestrated strategy to gain support for his Republican agenda in heavily Democratic Massachusetts. A moribund economy with double digit inflation had working people understandably frustrated and Reagan was willing to take some chances to win them over.

Alas, downing a pint at the "Gentlemen's Prestige Bar" was a huge success, maybe because Reagan had some manly street cred. He famously played George Gipp, a Notre Dame football player, in the film, Knute Rockne. This role earned Reagan the nickname "The Gipper." Also, in one of the darkest hours of US history, Reagan survived an assassination attempt partly due to v his impressive physique. He even managed to look every bit the movie star as he was shoved in the limousine with a bullet wound to his chest. He was tough as nails but charming at the same time.

Reagan famously channeled both qualities to work with political

adversary, but personal friend, House Speaker Tip O'Neil. One of his biggest victories was the passage of the Tax Reform Act of '86. An overhaul of the monstrous tax code, one of its chief tenets was the reduction of income tax rates and the elimination of some itemized deductions. One eliminated deduction was consumer interest. Taxpayers could no longer deduct the interest on a loan to buy a fancy sports car. What would we do during a midlife crisis? Reagan sympathized with us and gave us a gift. We could still take out a home equity loan, use the proceeds to buy the sports car, and deduct

Unfortunately, the tax reducing work-around has been eliminated under the Trump administration's tax bill. Earlier this year, the IRS issued guidance stating that "interest on a home equity loan used to build an addition to an existing home is typically deductible, while interest on the same loan used to pay personal living expenses, such as credit card debts, is not." The Wicked Smart Investor hates to be the bearer of bad news, but it just got harder to use your home equity to fuel conspicuous consumption. Carefully consider the impact of the new tax law when shopping for luxuries.

Aunt Betty's 90th birthday is approaching and she asked for no gifts. I'm relieved I don't have to take out a home equity line of credit to buy her precious jewels. I will, however, spring for some DVDs of Reagan's movies and some mouthwatering pork chops.

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. ■



36th Annual Quincy Senior Olympics kicks-off with torch lighting Opening Ceremony: May 14

QUINCY - The 36th Annual Quincy Senior Olympics is kicking off 10 days of competitive games beginning Monday, May 14, and will conclude on Thursday, May 24. The events are open to all men and women age 55 and older. Since the event began in 1982, the number and variety of Games have increased. This year's games are played for 10 days and culminate in an Awards Night, where gold, silver, and bronze med-

als are handed out. Games include volleyball, bowling, swimming, darts, billiards/8 ball, bocce, rotation events (horseshoe pitching and basketball free throw), Track and Field events (runs/walks, softball throw, standing long jump, javelin throw, shot put, discus, and golf putting), and gold and pickleball tournaments. According to Barry Welch, Director of the Quincy Recreation Department, the largest single amateur athletic event in the world is the National Senior Olympic Games, and it's growing in popularity as the population ages while staying more healthy and fit than ever. Last year's Games attracted more than 100 competitors from all over the South Shore region.

The Opening Ceremony, complete with a ceremonial torch lighting, takes place on Monday, May 14, at the Kennedy Center, 440 E. Squantum St., Quincy, at 6:45 pm, just after the completion of the first event of the Games, the One Mile Walk (an event for men and women).

Registration is \$20 per person for all events (additional fees apply for bowling and golf) and includes an official 2018 Olympic tee-shirt, entrance to the Sportsmanship Luncheon, and The Awards Collation.

Competition will be judged by age categories in 5-year increments (55-59, 60-64, 65-69, and so on). The event is produced and administered by the Quincy Council on Aging, Department of Elder Service, and the Quincy Recreation Department. The event is presented by The City of Quincy and sponsored by Linden Ponds and Brookdale Quincy Bay. For additional information please contact the Quincy Council on Aging at 617-376-1506, or the Quincy Recreation Department at 617-376-1394. You can also download a brochure and registration form online at www.QuincyMa.myrec.com, and you may also pick up brochures and registration forms at the Kennedy Center.

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Special Expo Guide Pull-Out Section! **26th Annual** SENIOR

A FREE HEALTH & LIFESTYLE EXPO for SENIORS and CAREGIVERS

Tuesday, May 22, 2018 9 am - 2 pm Lombardo's, Randolph, MA

Welcome to the 26th Annual Senior Celebration!

Use this handy Exhibit Guide & Program to navigate all of the fun, educational, and healthy activities at this year's blockbuster event! Visit with more than 50 exhibiting companies and get ready to potentially win door prizes given away every hour!

This 2018 Senior Celebration features free health screenings for cholesterol, blood pressure and body fat, along with vascular screenings provided by the Signature Healthcare Vascular team! Live entertainment kicks off at 9:00 a.m. with Remember When DJ Joe Martini. A fun and interactive Zumba demonstration mid-morning will be followed by the jazzy vibes of PBS star and international stress management guru, Loretta LaRoche and her incredible band, the I'm Not Dead Yet Quartet. Educational seminars start at 9:00 am, so plan your time accordingly!

95.9 WATD-FM's morning team, Rob & Lisa, will be broadcasting live from the exhibit floor and would love to meet you! The event is free of charge and all are welcome! No reservations needed, just show up at the door!

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SCHEDULE OF EVENTS

A detailed Schedule of Events will be posted on our website, www.SouthShoreSenior.com, the week before the Expo, and will be posted at various locations throughout Lombardo's the day of the event. The information here will give you a glimpse of what you will experience at the 26th Annual Senior Celebration!

ENTERTAINMENT ALL DAY LONG!

As you visit with our Exhibitors, please enjoy the entertainment on the Healthcare Express Stage! For your comfort, we have provided a stage area with two banks of chairs so that you can enjoy the entertainment! A detailed schedule will be posted on our website, www.SouthShoreSenior.com, the week before the Expo and will be posted at various locations throughout Lombardo's the day of the event. Many thanks to our Entertainment Sponsor, Healthcare Express!



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Live Zumba Demonstration!

Loretta LaRoche sings with her Jazz Band, the I'm Not Dead Yet Quartet!

EDUCATIONAL SEMINARS

Our Seminars are presented by professional experts. Seminars will be held all day long and will take place in the Ambassador Room (second floor, elevator accessible). A detailed schedule of seminars will be listed on our website, www.SouthShoreSenior.com, the week before the Expo and will be posted at various locations throughout Lombardo's the day of the event. We hope that you will plan to attend many of our informative seminars on topics of interest to you! Here are some seminars already scheduled:

Trusts: How They Work and Why You Need Them

Presented by Attorney Rob Romano, Owner, Law Office of Robert E. Romano

Today's Top 5 Opportunities for Aging in Place

Presented by Mark Friedman, Owner, Senior Helpers Boston and South Shore

Latest Advances in Joint Pain Relief

Does your knee or hip hurt when you stand? Do you have pain when you walk? Presented by Signature Healthcare's Joint Care Coordinator, Tracy Pearson You'll have the opportunity to ask questions and learn more about Total Joint Replacement.

Housing Wealth and Your Retirement

Presented by George Downey, Owner, Harbor Mortgage Solutions

Boosting Brain Health by Eating Well
Presented by Julie Platz, Director, Community Relations, Standish Village, Dorchester

The Latest on Cancer Research

Presented by Dr. Lisa Manera, Medical Oncology, The Greene Cancer Center at Signature Healthcare

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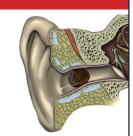
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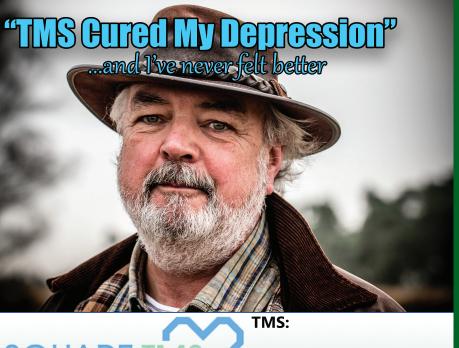
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Is there life after retirement?

By Nicole Long

BROCKTON AND PLYMOUTH - Retirement is becoming an active phase of life with many older adults devoting at least some of their time to causes and interests that have previously taken a backseat to careers or family obligations.

With many charities and non-profits in need of help, there is no shortage of volunteer opportunities for those willing to donate their time and efforts during retirement. If you are not sure where to begin, start small; try short stints, maybe an hour per week reading to children in the hospital, or 2 hours in a food pantry, or one afternoon in a library.

You can also capitalize on your background. When you meet with an organization, mention the skills you used in your career. Some opportunities may require extra education that may simply be viewing a training video or a short training session with experienced volunteers.

There are many benefits to volunteering. Studies have connected volunteering with reduced depression and higher brain activity; it is even correlated with living longer. Volunteering keeps the brain active, which contributes to a person's cognitive health. The National Institute on Aging reported that participating in activities that are meaningful and productive may lower the risk of dementia and other health problems in older adults.

Giving back to society is making a difference in the lives of others. Helping others is a significant source of happiness. Retirees who are active in charities also have a strong sense of purpose and higher self-esteem. Volunteering is also another opportunity to meet people and to make new

OCES' Volunteer page, https://www.ocesma.org/volunteer/, provides more information on volunteering and includes links to volunteer opportunities. You could become a mentor, coach or companion to people in need, or contribute your job skills and expertise to community projects. All OCES volunteers receive guidance and training to make a contribution that suits their talents, interests and

Volunteering is best when you are doing something you enjoy. It is never too late to get started. Whether you just retired or are in your later years, there is an opportunity out there for you.

About the Author

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

5 Tips to start your own **RV** Adventure



(Family Features) If you're looking for a way to get away without the hassle of

planes, hotels and an exorbitant travel budget, a recreation vehicle may be just the an-

Whether you're traveling with family, your significant other or several generations of family and friends, these tips from world-renowned auto travel expert Alan Taylor can get you on your way to an unforgettable RV vacation adventure.

- **1. Put style first.** The first step to planning an RV getaway is deciding what works best for you: a motorhome or trailer. Motorhomes are built on a motorized chassis and are designed as temporary living quarters for camping, travel or seasonal use. Towable RVs or trailer RVs are towed by another vehicle to be moved from place to place. Many are designed to be lightweight, so even family vehicles like minivans or
- 2. Take time to plan ahead. Beyond the type of RV you need, think about how you'll use it to understand what features you'll want. What types of trips will you take? Who will be traveling with you? What's your budget? There are hundreds of models, so how you answer these questions will guide your purchase.
- 3. Try it before you buy it. There's no better way to try before you buy than by renting an RV. Many people rent RVs simply for a change of pace by taking a trip to a special event or destination. You can rent near home and journey to your final destination or fly and pick up your RV at the other end. More than 460 national chain outlets and local RV dealerships rent RVs, including state-of-the-art, late-model-year units. A growing number of campgrounds offer on-site RV rentals, as well.

Most RV rental companies offer housekeeping packages (dishes, pots, pans, bed linens, etc.) for a fee, or you can bring your own. Even if you're driving or towing an RV for the first time, features like automatic transmissions, power steering, large external mirrors and rearview cameras make it easy for inexperienced drivers to adjust to the difference in size, height and weight.

- 4. Do your research. You'll find plenty of information online, but another source of knowledge is any person who owns an RV or regularly rents one. One way to get the scoop and gather tips from experienced owners is to stay at a local campground and talk to your neighbors about their RVs. Ask questions about the space, key features, expenses, tricks they've learned and so on. Also be sure to ask about any problems they've encountered or any decisions they'd make differently if they could.
- 5. Get practical. Unless you're planning to make RVing a way of life, when the vacation is over and the real world beckons, you'll have to do something with the RV. Before you buy, be sure you have plans for storage, be it a campground, in your garage or at a storage facility. Learn what's involved in safely storing your investment while it's not in use and take those needs into account when considering what type of RV

As you work your way through the preparations, visit GoRVing.com to learn more about the different types of RVs, get ideas about what to do and find a wealth of information, including dealers near you, as well as campgrounds, manufacturers and rental companies.



"My Generation" May guests

Marshfield - We have some great topics and expert guests scheduled for My Generation, broadcast every Sunday, 7-8:00 PM, from the studios at 95.9 WATD-FM. You can dial your radio to 95.9 or stream live on your phone, tablet, or computer at www.959watd.com.



May 6 - Michael Osacky

Vintage sports memorabilia collector, Michael Osacky, named the Dean of Cracker Jack Baseball Cards by Forbes Magazine, will be our guest. Got a questions for Michael? Please call the studio during this fascinating show! Visit his website:ww.

baseballintheattic.com.



May 13 - Loretta LaRoche

We are fortunate to have PBS star and international stress management expert, Loretta LaRoche, as our special guest on our Mother's Day show. She'll be joined in the studio with her partner and worldclass jazz musician, Kenny Wenzel. Loretta's unique

sence of humor is bound to entertain you, and we'll also be treated to a song or two from the duo. Don't miss this great show!



May 20 - Barbara Cannon

Looking for information about services on the South Shore and beyond? Listen to our conversation with guest Barbara Cannon, founder and owner of Answers for Elders, on this informative show.

Barbara is a Licensed Social Worker, Certified Geriatric Care Manager, and Healthcare Consultant. Visit her website: www.answers-

MY GENERATION!

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TOWN WIDE Stem to Stern Yard **Sale: May 19,20**

6th Annual Stem to Stern Town-Wide Yard Sale will take place over the entire weekend of May 19-20, 2018, from 9:00am to 3:00pm each day.

100 individual yard sales were to be found all over the Hull peninsula held 20 Scusset Beach Road, Sandwich, MA. by residents, local businesses, and organizations. Hundreds of visitors came Date/Time Information: May 6, 2018, rain or shine. Registration opens at to bargain hunt from one end of Hull from to the other. While here, they shopped in our stores, ate at their restaurants, took in our spectacular views, and most importantly—learned that Hull is much more than just Nantasket Beach. Visit www.hullchamber.com for more information.

HopeHealth's 26th Annual Walk for Alzheimer's: May 6

HULL - The Hull Nantasket Chamber of SANDWICH - Do you know someone battling Alzheimer's disease, or someone Commerce is pleased to announce that the caring for them? You can make a difference in their lives and others affected by the disease by joining us at 10:00 a.m. on May 6 for the 26th HopeHealth Walk for Alzheimer's at DCR Scusset State Beach. When you participate in our three mile long walk, you help many in our region receive essential care and support services - free of charge - provided by our experts at Hope Dementia and Alzheimer's Services. Programs include: family care planning, caregiver education, During Stem to Stern 2017, more than support groups, respite grants, and more. Location: DCR Scusset State Beach:

9:00 a.m. and the walk begins at 10:00 a.m.

Contact Information: For questions about the HopeHealth Walk for Alzheimer's, please contact (508) 957-0282 or walk@hopehealthco.org Fees/Admission: No fees to walk, donation suggested.

Crossword Puzzle Corner answers on page 25

Shred Event: May 11

HYANNIS - AARP Massachusetts will hold a free document shredding event on Friday,

May 11 from 11 a.m. to 3 p.m. at the Barnsta-

ble Senior Center, 825 Falmouth Rd., Hyan-

nis, MA 02601. No RSVP necessary. There is

a limit of three boxes per person, please. If you

have questions, please call 866-926-8300.

Marshfield Health Fair: May 8

MARSHFIELD - The Marshfield COA is holding its 8th

Annual Health Fair on Tuesday, May 8, from 9:30 am

until 12:30 pm, at the Marshfield Council on Aging,

230 Webster St., Marshfield. The event will feature

vendor booths, raffles, and health screenings. For

more information please contact Marilee Comerford,

Activities Coordinator, at 781-834-5581, ext. 12, or

QUINCY - Have you identified a Health Care Agent

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decisions yourself, even for a short while. Not sure

what to do? Then join us for a free Pizza and Proxy

event at Atria Marina Place on Tuesday, May 8, from

11:30 -1:30, and learn how to choose a Health Care

This event will be held at Atria Marina Place, 4 Seaport

Dr., Quincy. Please RSVP to Randy. Veraguas@

AtriaSeniorLiving.com, or call the receptionist at

SOUTH WEYMOUTH - PBS star and interna-

tionally known stress coach and humorist, Lo-

retta LaRoche, will be performing on Thursday,

May 17, 6:00 PM, at Fairing Way, 25 Stone-

haven Dr., South Weymouth. Her heartwarm-

ing and hilarious insights on life have made her

a favorite. Don't miss this opportunity to expe-

rience Loretta's unique take on life! Tickets are

\$40. For tickets and more information please

contact Christine at 781-660-5025 or cnash @

Lighten up with Loretta

Agent in a Health Care Proxy.

LaRoche: May 17

coaactivitiescoord@townofmarshfield.org.

Pizza and Proxy: May 8

Across

- 1 ___ Baez, 60s folk singer
- 8 Crusted dessert
- 11 Back then
- 12 Fifth, e.g. abbr 13 Loot
- 14 Hot pot
- 15 Pen point
- 16 Chickpea stew
- 17 The New Yorker cartoonist Edward
- 19 Off-color
- 21 Go out with
- 23 Aviary sound
- **26** Acknowledgement from a crowd
- 30 FYI part
- 31 Churchill's "so few," (abbr.)
- 32 Capitol Hill vote
- **34** Barbecue offering
- 36 Flower with a bulb
- 39 Action of inventing a word or phrase
- 42 Civil War side
- 44 US Open start
- 45 Those in favo
- 47 Chart anew
- 51 Abrupt
- 54 So untrue! **56** "Bird on a " Goldie Hawn movie
- 57 Braveheart hillside
- 58 US medical research branch, for short
- 59 Charity money
- 60 Rocky actor's nickname
- 61 Barley brew
- **62** Cellist to friends

- 1 Kind of stick
- 2 Above
- 3 Tennis serving whiz
- 4 Just out 5 Ludwig's middle name
- 6 Rotten
- 7 Boat 8 Mate
- 9 Third guy with the same name 10 Nigerian

- 13 Cowbov activity
- 18 Floral necklace
- 20 Reason to be found
- 22 Span of many moons 24 Mark's successo
- 25 Bluenose
- 26 Alternative maker
- 27 Puffed up
- 28 60s haircut
- 29 One of the Bobbsey twins
- 33 "Are we there?"
- 35 Stand ___ me
- 37 Ticked off
- 38 Pig's home
- 40 Over, poetically 41 Latitude
- 43 Reddish-brown
- 46 Earth
- 48 Da Vinci painting ending
- 49 Military group
- 50 Tijuana coin
- 51 "The Early Show" network
- 52 Modern address
- 53 TV chef
- 55 Everyday article

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South Shore Happenings

Duxbury Senior Center offers "My Life, My Health Program," May 9 - June 13

DUXBURY - Chronic disease takes an enormous toll on peoples' lives. It causes pain, disability, decreased physical activity, and poor emotional health, which can seriously compromise the quality of daily life.

Fortunately, the Duxbury Senior Center, partnering with the Healthy Living Center of Excellence is offering a free six-week workshop that can help people learn how to manage symptoms and maintain active and fulfilling lives. The sessions will be held on Wednesdays beginning May 9 through June 13 from 10:00 AM-12:30 PM.

"You will learn new strategies for keeping depression and pain at bay, ways to relax your mind and body, and eye-opening ideas for exercise that you can do to help," says Duxbury Senior Center program coordinator and class facilitator and Andrea Brandeis who was trained, along with other senior center staff by, the Stanford University Chronic Disease Self-Management Program.

Don't let chronic disease, pain and discomfort limit the activities you enjoy! Join the My Life My Health Workshop and start to live again! For more information or to register, call 781-934-5774, ext. 5716 or email andreabrandeis@duxburycoa.com.

Derby Day at the Paragon Carousel: May 4

HULL - The historic Paragon Carousel's signature annual event, the Carousel Derby, will be held on Friday, May 4, from 7-10 pm.

The event features five carousel horse races where you can "play the ponies" by purchasing raffle tickets.. After each race, all tickets for the winning horse are entered into a Race Raffle for one of the five "big" prizes. You may also sponsor a horse in the race with a donation. All proceeds directly benefit the ongoing restoration efforts of the antique amusement, now celebrating its 90th year on the shores of Nantasket Beach.

The evening also features Kentucky-inspired hors d'oeuvres from Catering by Michael Aprea, a silent auction, a Kentucky Derby Hat Parade with prizes, and a cash bar with authentic Mint Juleps. Tickets are \$35 per person in advance and \$40 at the door. To purchase tickets online please visit paragoncarousel.com.



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MAY 19-20, 2018 10AM-5PM

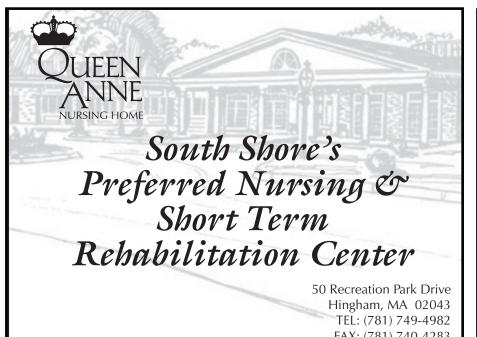
Atria Senior Living | 4 Seaport Dr. Quincy, MA 02171

Join us at Atria Senior Living for an event to honor our mother's and the stories they've lived. In partnership with Memento Life Stories, we will be recording the stories of our mother's lives so that they may be preserved and cherished forever. Email mementolifestories@gmail.com to schedule your reservation or call 339-788-0345 to schedule.

Reservation comes with two free meal tickets in the Atria dining room, as well as a tour of the facility. Interview is custom edited into a collection of audio stories and saved to a USB drive for easy sharing.









OCES is your resource for information, advice and

South Shore Happenings

Spring Wellness Programs at South Shore Health System Upcoming Calendar Listings

CENTER FOR PHYSICAL WELLNESS PROGRAMS 51 Performance Drive, Weymouth, Entry two, 3rd Floor

Programs begin May 1, 2018 with ongoing enrollment

Core and More

This program is designed for individuals who would like the attention of a personal training visit in a group setting to strengthen muscles and improve endurance. Mondays and Wednesdays, 4:00-5:00 p.m. or 5:00-5:45 p.m.

Fit for You

Program for individuals who would like to improve their activity level, body composition, and cardiovascular endurance with the guidance of an exercise therapist. Tuesdays and Thursdays, 3:00 p.m.-4:00 p.m.

Functional Fitness Post-Stroke

Program for individuals who have had a stroke and want to improve function, balance, and strength. Tuesdays and Thursdays, 12:30-1:15 p.m.

Intermediate Exercise for 55+

Exercise program for anyone over 55, this moderate resistance training and aerobic program focuses on improving strength, flexibility, and balance. Mondays, Wednesdays, and Fridays 9:00-10:00 a.m. or 10:00-11:00 a.m., Tuesdays and Thursdays 11:00 a.m.-12:00p.m.

Men's Exercise

Circuit-based exercise program designed for men over 55 who want to increase strength, flexibility, and endurance.

Mondays and Wednesdays, 3:00-4:00p.m. Fridays, 8:00-9:00 a.m.

Yoga for Beginners and Intermediate

Yoga provides relaxation and gentle stretching to relieve stress and improve well-being. All skill levels are welcome. Tuesdays, 4:45-5:30 p.m. Cost is \$48 for six weeks

Better Your Balance

These workouts focus on training and improving your balance skills. Whether you are a busy senior or an athlete-in-training, the benefits of these balance classes will carry over into your other workouts and many areas of your life. Tuesdays and Thursdays, 9:00-10:00 a.m.

AQUATIC PROGRAMS
Outpatient Rehabilitation Center Pools
55 Fogg Road, South Weymouth

Aquatic Conditioning

Exercises include cardiovascular activities and strengthening exercises in the 92-degree pool. Ideal for those looking for an after work pool program. Tuesdays and Thursdays, 6:30 – 7:15 p.m.

AQUATIC AND WELLNESS CENTER PROGRAM

Movement and Balance Program

A gym-and pool-based program helps improve flexibility, strength, and balance. Beneficial for patients with Parkinson's, post-stroke, arthritis, and balance issues. Mondays and Wednesdays, 2:00-3:00 p.m. (gym) and Thursdays 1:00 -2:00 p.m. (pool)

PRICING AND CONTACT INFORMATION

Programs run in month-long sessions throughout the calendar year. One-hour, twice per week programs are \$60 and 45-minute programs are \$55 the month. One time per week classes are \$35. Three times per week classes are \$70. All programs are instructed by exercise therapists. Employees, volunteers, and members of The Friends of South Shore Hospital receive a 10 percent discount. For more information call (781) 624-4367 or email ilogan@southshorehealth.org.

Barbra & Frank at Company Theatre: May 12

NORWELL - The Company Theatre's 2018 Special Events series presents two performances of Barbra & Frank: The Concert That Never Was, a tribute concert of the beloved music of Barbra Streisand and Frank Sinatra, on Saturday, May 12 at 4 pm and 8 pm, at The Company Theatre Center for the Arts, 30 Accord Park Drive, Norwell.

Barbra & Frank Experience Ol' Blue Eyes and Babs sharing the stage in one memorable concert, *Barbra & Frank*. World-class performers Sharon Owens and Sebastian Anzaldo pay tribute to the legendary Frank Sinatra and Barbra Streisand accompanied by a first-class band. Enjoy show stopping performances of Don't Rain on My Parade, New York, New York and more classic tunes you know and love. This is one glamorous, heart-warming, and spectacular show. Full cash bar provided by Cocktails.

Tickets for Barbra & Frank are \$34, and make an excellent Mother's Day gift. To order tickets, or for more information, visit www.companytheatre. com, call the box office at 781-871-2787, or email boxoffice@companytheatre.com. The box office is open Monday to Friday from 11 am to 6 pm, and during all performances.

Senior Services Professionals CEU Programs

"Successful Transitions" CEU Workshop: May 8

NORTH QUINCY - A CEU workshop for social workers and nurses is being presented by Senior Helpers Boston & South Shore, on Tuesday, May 8, from 4-6:00 PM. The workshop will be held at Atria Marina Place, 4 Seaport Dr., North Quincy., Workshop instructor, Mark Friedman, owner of Senior Helpers, says, "Education must be our first priority in preparing elders and families for the challenges of aging. We must be prepared to make critical decisions." Learning objectives: Understand critical demographic trends of seniors; Understand the Elder Care Continuum; Review a model of how to be informed and how to be prepared. RSVP by May 4 to Randy at 781-635-5414, or Randy. Veraguas@AtriaSeniorLiving.com.

Elder Law CEU Workshop: May 10, 17

WEYMOUTH - Active Day of Hingham and Active Home Care of Hingham are co-hosting a two-part workshop for nurses and social workers presented by elder law attorney Alexis B. Levitt. Earn a total of 3.0 CE hours* for this free two-day program. Refreshments will be served.

Two-Part CE Workshop
Elder Law 101: The Legal & Financial Tools
to Help Your Patients Age in Place

Part 1: Thurs., May 10, 5-6:30 PM; Part II: Thurs., May 17, 5-6:30 PM Location: Active Day of Hingham, 370 Libby Industrial Parkway #800,

Veymouth, MA
his program is appropriate for all levels of learners. Please

This program is appropriate for all levels of learners. Please RSVP to Doreen Campbell at the Law Office of Alexis B. Levitt.

* Must attend both sessions to earn 3.0 CE hours.

Annual CEU Networking Conference: Sept.13

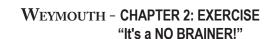
RANDOLPH- SAVE THE DATE! The annual Senior Services Networking Conference is scheduled for Thursday, September 13, and will be held at Lombardo's, Randolph. This one-day professional conference includes accredited CE programs, informative exhibits, a delicious lunch, networking with peers and industry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



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



We all have great intentions to get fit and/ or keep fit. We even make New Year's resolutions around it. Exercise! The word can excite, frighten, or even frustrate us. However, physical activity should be a major component of your life. It's a necessary commitment to taking care of your body, mind and spirit. Like committing to feeding our bodies with better nutrition, we need to add exercise as an important protective factor. Once again, GOOD NEWS...it's never too late to start.

Exercise helps us feel better, helps reduce the risks of chronic disease, disability, anxiety and depression. Not to mention it has few side effects, can be inexpensive and enjoyable. Invest in yourself, you have nothing to lose and everything to gain. Physical fitness does NOT have to hurt or push you to discouragement. MOVEMENT

Regular physical activity may have benefits that can assist in the fight against Alzheimer's/Dementia. Last month we learned nutritionally that a healthy heart diet feeds your brain as well. This applies to exercise as well. It reduces risks of falling by improving strength and balance which also can support keeping up with our activities of daily living (ADL). It improves cardiac efficiency and benefits brain cells by increasing blood and oxygen flow to the brain. This includes feeding our hippocampus (our memory bank). As important it influences brain metabolism leading to protecting brain cells further setting up prevention or defense against dementia.

Physical fitness is something a caregiver can share with someone who has dementia.

It will help cope with disease by exercising the body, which in turn supports their brain's health. Studies are starting to show that it can ease progression and symptoms. It will release endorphins providing positive feelings to be captured and felt. Exercising together will allow you to bond over perhaps a new activity. Most caregivers can't find time to exercise because of the responsibilities they take on with their loved one with dementia. So no more excuses..... do it together. If they can't safely walk, there are so many "chair" exercises that will allow both of you to still get a satisfying

and feel good. So, pick what makes you move.

work out, keep strong



Walking is a safe and amazing way to stay fit, healthy and get introduced or reintroduced to physical fitness and your body's abilities. While cardio is important so is maintaining muscles and bones. You can achieve this through strengthening your body using weights, taking Tai Chi, or even Yoga.

Things to remember: Listen to your body, if it doesn't feel good STOP! Consult your physician if medical conditions are a concern, and STAYING ACTIVE MEANS STAYING SHARP!

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

About the Author

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

May 30 is National Senior Health and **Fitness Day!**

100,000 older adults will participate in activities at more than 1,000 locations throughout the U.S. on Wednesday, May 30, 2018, as the 25th Anniversary of National Senior Health & Fitness Day is celebrated.

The common goal for this day: to help keep older Americans healthy and fit. Always held the last Wednesday in May, National Senior Health & Fitness Day is the nation's largest annual health and wellness event for older adults. Now that's something to celebrate!



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CROSSWORD PUZZLE ANSWERS FROM PAGE 20

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We Are Redefining Retirement Every Day

This unique new community, located in Union Point, offers countless opportunities to come together with friends and neighbors and enjoy an active retirement lifestyle. Fairing Way, the best 55+ independent living community on the South Shore!

Join us for a Presentation & Tour in May!

LUNCH **BRUNCH** Tuesday, May 8th Thursday, May 24th 11:30am-1:00pm 10:30am-12:00pm Space is limited—call 781-660-5021 to RSVP today!

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Dare to Downsize!



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

By Randy Veraguas

NORTH QUINCY - May is Mental Health Awareness month and I can't think of a more mentally healthy person than my friend who just downsized, Barbara Morrissey! She's always ready with a big smile to do whatever it takes to get a job done. She loves the color purple and the 4th of July! Barbara's been a nurse for 50 years and finally has her eye on retirement from ATRIA Marina Place where

Downsizing just seemed like the natural next step for Barbara and her husband Ed. It also made them feel more financially stable with retirement on the horizon. With new illnesses, keeping up with a big house's maintenance was getting physically impossible or financially straining. "Every time we turned around it was something else! The light wasn't working. The rubber seal on the toilet needed replacing! The fence blew down! Always something as a home owner we had to fix or maintain. It was getting harder and harder to just relax at home. Home was becoming more a burden than work," lamented

So about six months to the day, Barbara and Ed dared to downsize, and they did just that! Mentally it was harder for Ed to leave his house. But Barbara was ready enough for the both of them! They left their three bedroom one bath home in Weymouth and purchased a smaller two bedroom mobile home in Carver. And guess what?! They gained an extra bathroom! And wearing her big cheery smile Barbara adds, "with the savings from lower bills all around, we were able to buy brand new black stainless steel appliances!" Giggling with joy she adds, "I've always wanted my own bathroom and new black stainless steel appliances!!" And she's not even 100% settled....

They're heading out to Jordan's Furniture tomorrow to redeem a \$100 off coupon and they hope to get their new "mini" furniture for FREE thanks to the Red Sox this year. Just an FYI here, their son won a whole new bedroom set one year and my sister won a living room set one year because of Jordan's Red Sox event! Go Sox!!!! I'm sure if, ah hem, when, the Red Sox have a no-hitter (Jordan's Furniture is launching its 2018 Red Sox promotion, offering to reimburse after July 17 furniture and mattress purchases made during the regular season if the Red Sox pitch a no hitter during the season) it will certainly help to tip Ed's happiness scale. On a scale of one to ten for Barbara, she jumps and laughs, "It's a TEN!" Then she gets pensive and the smile gets smaller...she follows with a



Ed and Barbara Morrissey's decision to downsize before retiring has them both smiling! Their new home includes a clubhouse, pool, and 500 neighbors.

correction, "actually because of my long drive to Marina Bay now, I have to give it an eight. But I know soon enough I'll be retired and on to a part time career somewhere close. Maybe at the Carver senior center. Then it'll be a ten for sure!

Then she'll also be able to meet her neighbors, all 500 of them! She said everyone at South Meadow Village in Carver is so friendly! "Every day I walk my dog and meet somebody different and just as nice." To people

looking to do the same, Barbara says, "Start decluttering immediately. Don't wait. My Real Estate professional, William D'Entremont from Keller Williams was so helpful and guided me to take out half of my furniture throughout the house! So I gave it away and gifted it and donated some. That was the hardest part- getting the house ready for sale. But it sold so fast thanks to my

> was the second hardest part. Packing was a real big deal. I

couldn't believe all the "stuff" I thought I needed. So the sooner you start decluttering the easier it will be!"

It's been one month that they've been happy in their smaller home now. They're backed up to a cranberry bog, watching the wild birds and foxes in their quiet neighborhood, along with their new 500 friends! I hope she'll have some nice purple flowers coming up in her yard soon and I hope she'll get to have the 4th of July off so she can lounge at their giant pool on her favorite holiday. Life is pretty good for these two who dared to downsize!

About the Author

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

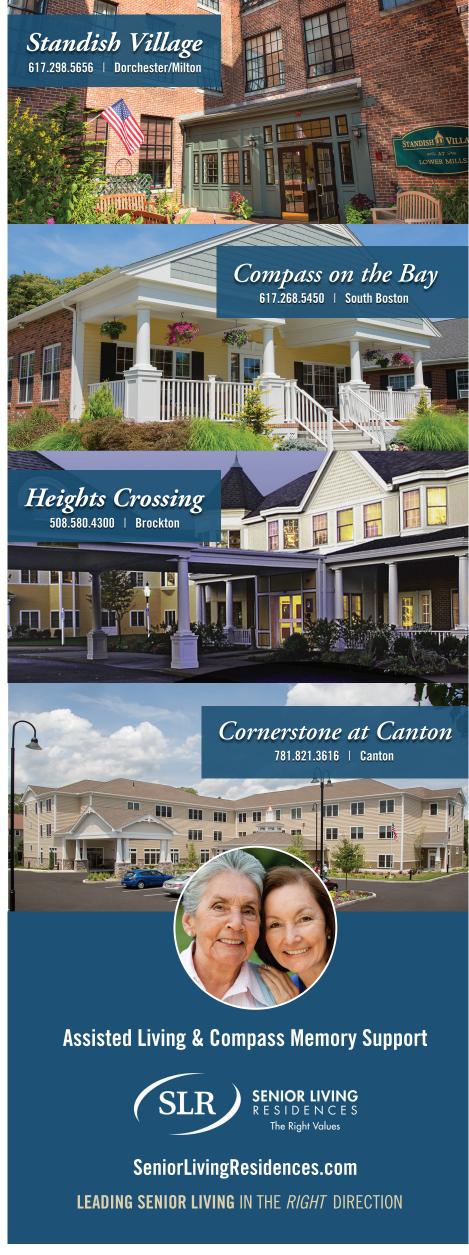


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