

November 2016

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FRFF

Supporting our Wounded Warriors

By Delia De Mello

Every Veterans Day, the nation honors the brave men and women who risk their lives to protect our country and the freedoms we cherish. Social Security honors veterans and active duty members of the military every day by giving them the support they deserve. A vital part of that is administering the Social Security disability program.

For those who return home with injuries, Social Security is a resource they can turn to for disability benefits. Social Security's Wounded Warriors website is at www.socialsecurity.gov/woundedwarriors.

The Wounded Warriors website has answers to many commonly asked questions, and shares other useful information about disability benefits, including how veterans can receive expedited processing of disability claims. Benefits available through Social Security are different from those available from the Department of Veterans Affairs and require a separate application. The expedited process is available to military service members who become disabled while on active military service on or after October 1, 2001, regardless of

Wounded Warriors continued on page 4

Publishers launch radio show with familiar Senior News contributor as first guest



SOUND CHECK. South Shore Senior News owners Thomas Foye and Patricia Abbate welcome Dr. Wayne Westcott (right) as the first guest on their radio show, *My Generation*, broadcast from the WATD-FM 95.9 studios in Marshfield on Sunday nights, 7-8:00 PM.

Marshfield - South Shore Senior *News* publishers and owners Patricia Abbate and Thomas Foye just began broadcasting a live radio show from the studios of WATD-FM 95.9 in Marshfield. The show, My Generation, airs Sunday nights from 7 to 8:00 pm. A talk format, broadcasts feature a conversation with an expert guest. Topics cover the spectrum - healthcare to finances to travel - and everything in between. According to Abbate, "We will cover topics that are important and of interest to those over 50 living on the South Shore, so just about everything!" Their

Radio show continued on page 14



Seven benefits for Veterans you may not know about

By Alexis Levitt

Norwell - Good news! The VA has several programs designed to assist elderly and/or disabled veterans who want to stay at home for as long as

possible. Listed below are some of these programs. They each have different eligibility tests regarding income and assets, minimum age, level of disability, service-connected rating, and geography. If you are interested in any specific program, talk to the outpatient

social worker at the VA clinic that you use.

1. Home Health Aides - three hours of

- home health aides per week.
- **2. Skilled Care** in your own home.
- **3.** Adult Day Health the VA has contracts with many local adult day health programs.

Veteran Benefits continued on page 4









Do I have to "improve" to keep getting home health care therapy and benefits?

By Diana DiGiorgi

No. One of the biggest mistakes that nursing facilities, rehabilitation centers and home health agencies make is telling people covered by Medicare that they can't get skilled nursing, home health care, or physical therapy because they have "reached a plateau," or "failed to improve." The courts have ruled that "improvement" is not a requirement for Medicare therapy or home health benefits. A federal judge recently ordered Medicare to do a better job of informing health care providers that the so-called "improvement standard" was no longer in effect.

Older patients with chronic and progressive diseases like Alzheimer's, Parkinson's, or congestive heart failure are unlikely to "improve" over time, but they can still get physical therapy or home health care. Rehabilitation therapy helps prevent declines in walking, eating, speaking, dressing and bathing. Denying someone access to these treatments can worsen their disability, threaten their independence and result in more expensive health care needs.

People on Medicare might get confused reading their Medicare & You booklet, which describes on page 50 that home health is "part-time or intermittent." That does not mean it has to be short-term. It is true that a doctor must approve your care, and you must be "homebound," which is defined as having trouble leaving your home without help, and that leaving your home is a major effort. But you cannot be denied care because you are not "improving."

OCES is your resource for information, advice and

solutions about aging and disability issues.

In a 2013 court decision in Vermont, Medicare was ordered to pay for home health services to prevent a deterioration in a patient's condition. The "stability presumption" was found to be unlawful. The Judge wrote: "A patient's chronic or stable condition does not provide a basis for automatically denying coverage for skilled services. The determination of whether a patient needs skilled nursing care should be based solely upon the patient's unique condition and individual needs, without regard to whether the illness or injury is acute, chronic, terminal, or expected to extend over a long period of time. In addition, skilled care may, depending on the unique condition of the patient, continue to be necessary for patients whose condition is stable."

The fact that skilled care in a nursing facility or at home has stabilized a person's health, does not render that level of care unnecessary. A person need not risk deterioration of his or her fragile health to validate the continuing requirement for skilled care. Your "failure

to improve" cannot be used as a reason to deny you Medicare therapies or home health services. Your care cannot be cut off because you "exhibit a decline in functional status."

If you are on traditional Medicare or Medicare Advantage, and are receiving services from a nursing facility, rehab facility or home health agency, and

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you think your covered services are ending too soon, you can ask for a fast appeal; this is referred to as an "expedited determination." Your provider will give you a notice, before your services end, that will tell you how to appeal. For more information or assistance, call 1-800-323-3205 and ask for the Medicare Advocacy Project.

About the Author

Diana DiGiorgi is the Executive Director of Old Colony Elder Services (OCES). Founded in 1974, OCES serves greater Plymouth County and surrounding communities. OCES is a private, non-profit organization headquartered in Brockton with an office in Plymouth. The agency has 245 employees and operates more than 15 programs serving older adults, individuals with disabilities, their families and caregivers. Call

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Ten questions children should know the answers to when it comes to their parents' finances

By Kurt Kazanowski

As the years go by and mom and dad age, life can become complicated. Certain things are practically impossible to prepare for, while others, like finances, can and should be organized and taken care of early on. What do you need to know about your parents' finances? Children should know the answers to these 10 questions when it comes to their parents' finances.

1. Have they named a durable power of attorney to manage their finances?

The first step is to find out if they have named a Durable Power of Attorney (POA). Without a POA in place, you'll have to go to court to get guardianship of your parents in order to access accounts on their behalf.

2. Where do they keep their financial records?

Whether they keep their money and documents in a bank, a safe or under the bed,

you need to know where to find records when you need them. Also find out the location of keys or codes to lock boxes or safes.

3. What are their bank account numbers and names of their financial institutions?

You need specifics on all account numbers. What banks and mortgage company do they use? Do they have an investment firm? How many credit card accounts do they have and where do they keep their statements?

4. What are their monthly expenses?

Gather information on their mortgage, car payment, credit card debt, electric bills and other expenses.

5. How do they pay their bills?

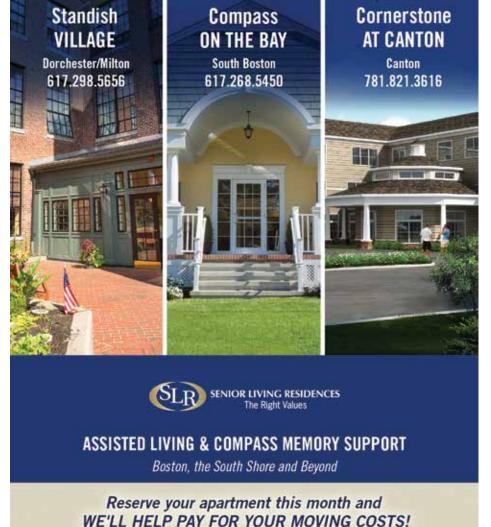
If there are automatic deductions being taken out of a checking account, you need to know about them. Do they use online banking/bill pay or only paper checks?

6. How much is their annual income and where does it come from?

Do your parents receive monthly pension checks or have dividends coming in from investments? Do they get money for a disability or alimony?

7. Do they receive Medicare, Medicaid or Social Security?

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Social Security Update

> Delia De Mello

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where the disability occurs.

Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt of military pay doesn't necessarily prevent payment of Social Security disability benefits. Although a person can't receive Social Security disability benefits while engaging in substantial work for pay or profit, receipt of military payments should never stop someone from applying for disability benefits from Social Security.

Learn more by visiting www.socialsecurity. gov/woundedwarriors.

With over 80 years of experience and compassionate service, Social Security is proud to support our veterans and active duty members of the military. Let these heroes know they can count on us when they need to take advantage of their earned benefits, today and tomorrow.

About the Author

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

Veteran Benefits continued from page 1

- 4. TeleHealth a computer in your home permits a remote nurse to monitor basic health indicators on a daily
- 5. Home-Based Primary Care for the truly homebound, veterans can receive home visits from a team consisting of the PCP, occupational therapist, physical therapist, social worker, and more.



- **6. Veterans Independence Plus Program (VIPP)** provides a budget for a veteran to bring in the care he needs to stay at home, including home health aides, grocery delivery, snow shoveling, visiting nurses, etc.
- 7. Respite Care the caregiver can take a break while the veteran stays at the Brockton Community Living Center for 9, 16, 23, or 30 days.

These programs are available only to the veteran. If the spouse or widow of a veteran needs help staying at home, she should look into Aid & Attendance. A&A is a cash assistance program that provides qualifying widows and spouses, as well as veterans, a direct deposit every month to be used for the applicant's care.

To see if you or your spouse may be eligible for any of these programs, start with a phone call to the outpatient social worker at your local VA clinic.

About The Author

Alexis Levitt practices elder law, special needs planning, estate planning, and Veteran's benefits. She sits on the board of the Massachusetts chapter of the National Academy of Elder

Law Attorneys. Her office is in Norwell, and she frequently meets with clients in their homes. You may reach Alexis at (781) 740-7269 or visit her website and blog for more information at www.alexislevitt.



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Senior Fitness

Raking leaves safely and successfully this season



QUINCY - Unlike snowfalls, which are highly unpredictable in occurrence and amount, leaves fall off Massachusetts trees in a fairly even and consistent manner every October and November. If you are an optimist or a fitness enthusiast, this provides excellent outdoor exercise opportunities for at least a few weekends. Leaf raking can be a good overall workout, with emphasis on the upper body and midsection muscles. If you look forward to leaf raking sessions every fall, be sure to use proper biomechanics and raking technique to increase your effectiveness and to decrease your injury risk. You may also want to do some muscle strengthening exercises that will help you perform a variety of physical indoor and outdoor activities.

Raking Mechanics

Like most physical activities there is a right way and a risky way to perform raking actions. Correct raking requires a relatively wide foot stance (about shoulder-width apart) and a relatively straight (erect) body posture. A narrow foot stance reduces your base of support and stability. Leaning forward or backward places unnecessary stress on your low back structures and may cause discomfort or lead to injury. To prevent shoulder problems, keep the raking actions within a reasonable range of movement. That is, don't reach too far forward or pull too far backward, but keep your upper arms somewhat close to your upper body. Elongated and exaggerated raking movements are both unnatural and risky from an injury perspective.

Although we all have a preferred side, it is

advisable to alternate raking on your left and on your right every five to ten pulls. This provides a more balanced muscular response and reduces the risk of overuse injuries. Another consideration for best results is relatively brief periods of leaf raking interspersed with leaf collecting. This is easily accomplished by raking a small section of leaves into a small pile, then placing the leaves into an appropriate container for disposal. By so doing, you frequently change body positions and emphasize different muscle groups, which is always advantageous for injury avoidance.

When bending down to collect, lift, and deposit leaves, be sure to flex your knees rather than bend your back. The old adage, lift with your legs instead of you back, is good advice. A relatively erect torso is always an advantage when raking, hoeing, snow shoveling, or lifting bundles of leaves.

By the way, small bundles of leaves are much easier to haul across the yard than large bundles that become cumbersome to handle. In fact, it may be advisable to place leaf bags

on a child's wagon rather than dragging or carrying them.

Another aspect of leaf raking is how much to do at one time. Unlike snow shoveling, that requires the entire driveway to be cleaned before you can use your car, leaf raking is largely for aesthetics. You don't have to clear the whole yard in a single session. Spend about 40 to 60 minutes tending to the leaves, and leave the remaining leaves for another day's exercise session. Doing too much of any activity is inadvisable, and the unique characteristics of leaf raking place this activity high on the list of things to do in moderation.

Raking Leaves continued on page 6



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Investing realities of the elite social club



By Christopher Hanson

EASTON - I've always wanted to dispel the common investment myth that we all thy people have an automatic advantage

in the stock market. So, I thought joining a Boston Brahmin social club would be the best way to explore this topic.

Things did not turn out the way I expected, but the process reinforced some very basic life lessons along with investing realities.

The architecturally stunning club has a posh Beacon Hill address and its wealthy members have Boston pedigrees dating back hundreds of years. In the mid to late 1800s clubs like these were founded as a way to preserve the power of old-moneyed families when the Irish starting taking over municipal offices. With their beaucoup bucks and tight control over city philanthropy, the society members would

quietly pull power plays behind the scenes. That's all true, but I wanted to find out what happens in the present day. Are there really fancy-pants brokers roaming the halls dispensing hot stocks tips while dropping their "R's" as the local folklore conveys?

On my bean pot stationary, I crafted a letter to the membership committee. My family has only been in Boston a hundred years so I had to be thorough. I wrote that my grandparents went to Milton Academy, but left out the part about them being domestic servants at the school. I bragged about appearing on the society page in 1970, omitting that the newspaper was the now defunct Braintree Observer. My last boast was having tea at the Boston Athenaeum with the Earl of Harewood, then 52^{nd} in line to the British throne.

Even with these impressive credentials I still thought my Brahmin street cred was a little lacking. So, I stretched the truth a bit and told them I was a local celebrity. I am The Wicked Smart Investor after all and I can act snooty with the best of them. "What, you've

never heard of me?" in a condescending tone.

Their answer was no, with no explanation. Just no.

Like game 6 of the

'86 World Series, it hurt. I've dealt with snobs and cliques before but this really stung. I turned to my fellow scribes for comfort.

First was local poet and anti-bullying activist Lila Dooley. In her book, Each Step I Take, the teenager reminds us of the cruel social pecking order of high school. The lowest rung on the social ladder are "the weird kids who are used to make the popular kids feel good about themselves." If the chosen few are really so wonderful in their own right, why do they need to pick on good natured eccentrics? Why does the social club have to exclude people based on a trickle of old Boston blood? The answer is, these people are no better than the rest of us and they take

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Conditioning Exercises

Leaf raking is essentially a pulling activity, similar to paddling a canoe, but from a standing position. One of the best exercises to strengthen the upper body pulling muscles is the compound row machine, standard in most fitness facilities.

Due to the inherent trunk rotation involved in raking movements it is equally important to strengthen the midsection muscles, especially the oblique muscles that turn the torso. The rotary torso machine is specifically designed to strengthen the external and internal oblique muscles, and works the lower back and abdominal muscles as well.

Because your legs provide support and stability for your raking actions, be sure to perform some strengthening exercises for you quadriceps and hamstring muscles. We recommend the leg extension, leg curl, and leg press weight-stack machines that are available in almost all fitness centers.

With a little preparation, attention to technique, and common sense, a few weekends of leaf raking could provide effective and enjoyable exercise sessions to supplement your regular fitness activities.

About the Authors

Wayne L. Westcott, Ph.D., and Rita La Rosa Loud direct the Community health and Fitness Center at Quincy College. Dr. Westcott consults for the South Shore YMCA and has authored 28 books on physical fitness.



Dr. Wayne Westcott



Rita La Rosa Loud

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great strides not to admit this simple truth.

Next, the staff of Investopedia cheered me up. Reminding me, "many market advisors claim to be able to call the markets every turn. The fact is that almost every study on this topic has proven these claims are

false." So, the society curmudgeons really are not getting inherently better stock market information than the rest of us. I always shudder when I hear of investors thinking they "have arrived," because huge investment mistakes usually follow.

I like the fact that a plumber, waitress and mail carrier can get the same percentage return as the

Boston Brahmins when they're properly invested. "Society members" may have more investable assets, but everyday people can get the same return on investment. So I never needed to join the hoity-toity club. Besides, I successfully manage Yankee money that is even older than the members' money. Maybe if they're good I'll let them join my club.

About the Author

Chris Hanson is the author of The Wicked Smart Investor blog and a CPA who specializes in financial planning. 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 read his blog at wickedsmartinvestor.bogspot.com.

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Navigating the Future

By Mark Friedman

When aging is a journey, how do you insure the quality of the ride?

Being in the business of providing care in the home, I believe in the concept of aging in place. For my agencies, Senior Helpers South Shore and Senior Helpers Boston, it means meeting our elder clients' needs wherever that place happens to be; their home, an assisted living community or any other setting they call "home." Our seniors today are living longer, healthier and stronger lives. As they age in place these patriarchs and matriarchs will require care, personal support, companionship and help along the way. Our mission is to provide great care and to encourage and be a source for education so they can navigate what I refer to as The Elder Continuum of Care. We are all going to need support as we age. It's not a matter of if, it's a matter of when.

In this first of several articles I will be doing on this topic, I encourage you to think about four major questions you need to ask as you evaluate decisions about your future care. It is a starting point. You may not be able to answer all the questions successfully (or get your aging parents to!), but it will give you the framework for conversations that will help you make important decisions down the road for yourself or for your loved one(s).

- 1. What type of care do or may be needed? Is it a short term need (recovery) or long term? Do I need professional care or can my family support my needs? What types of professional providers have what I need and what's the difference between them? Will my needs require major lifestyle choices from those I will depend on?
- What are my options for living? At home, community based living (Independent, Assisted, Continuous Care) Skilled long term care, and combinations of these options are all different. What does each represent in service and care? What are the options for aging in place? What if spouses have different care needs? What then?
- 3. What do these options cost? What is my time horizon? Short, medium, long term? What is included? Do I have insurance? How do I protect assets for both my parents?

4. What do my resources allow and what public resources can I access and how? What are the application processes and forms? Who is licensed to help me and how can I validate their credentials? Is there a waiting list or qualification standards? Does access vary by state or town?

More than ever, it's important to start having these conversations with each other, or your loved ones. In my own family I've been personally successful with some of



these issues, less so with others! What is important is to start the discussion before you are forced to make decisions in a crisis.

In my next article I will cover the importance of exploring resources in the Elder Care Continuum. Finding the right expertise to guide you in some of these areas can make a world of difference. Lining up the right questions to ask of the right people in the appropriate organizations can save so much frustration down the road.

These are both highly emotional and seriously practical decisions you will be making. Having the opportunity to quietly distill and absorb the information you have assembled, as a family, is a great blessing. Making these important decisions in crisis mode, after a major fall, stroke, or from a hospital room, is not.

My goal is to get you thinking about ways

to approach navigating the Continuum of Elder Care that keeps you informed, educated, and motivated to take charge of the journey, at whatever stage of it you are in. Start these important conversations. Get the game plan together that gives you, and your loved one, maximum preparedness.

I am reminded of a slogan from a completely unrelated industry. Remember Sy Syms, the discount clothing giant? For years, he said it best, "an educated consumer is our best customer."

Today, if we could all look forward to our journey of aging in place, asking the right questions about the travel arrangements seems like a very wise thing to do.

In the coming months I will be covering topics that include: Selecting Resources: The Difference Between Experience and Expertise, Going Home Safe (Managing your own recovery care), When Home is Not the Best Place to Be, Respite Alternatives for Stressed Out Caregivers, How to Stay Informed and Prepared, Data vs Information: How to Make Smart Decisions, Being an Educated Consumer When Hiring a Home Care Agency. You can contact me at: MFriedman@ SeniorHelpers.com

About the Author

Mark Friedman is the Owner of Senior Helpers Boston and South Shore. He is passionate about seniors ability to age in place. The goal of his agency is to set a new standard in home care in Massachusetts first by delivering an exceptional home care experience through highly trained caregivers and case managers; secondly by becoming a significant connection for elders to resources and services in the 75 communities his company serves. Friedman writes and leads continuous education with NASW. ANCC and EAB credits. He has taught in the Lasell College ELDER certificate program, guest lectured at the Tepper School of Business, Harvard Business School Executive Education, Emerson University and others. He is a member of the Private Duty Advisory Committee of the Home Care Alliance of MA and a founding member and Vice Chair of the Home Care Association of America Massachusetts Chapter. He has also served as the national Chair of the Senior Helpers Owners Council for over

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Rehabilitation

ssociates

November is National Alzheimer's Disease Awareness Month

Tips for a positive, life-enriching caregiving experience

In 1983, President Ronald Reagan declared November as National Alzheimer's Disease Awareness Month to help Americans unite in the fight against this chronic brain condition that progressively affects thinking, memory and behavior. Almost a decade after designating a month each year to encourage public responsiveness to Alzheimer's, President Reagan announced his own diagnosis with the life-altering cognitive disorder.

Alzheimer's disease is the most common form of dementia, an overall term that describes a group of symptoms associated with mental decline severe enough to reduce a person's ability to perform everyday activities. Of the 5.4 million people in the United States with Alzheimer's disease, an estimated 5.2 million of them are age 65 and older. Women comprise about 66 percent of all reported cases. Without breakthrough medical prevention and a cure, the number of older adults with Alzheimer's is expected to almost triple to a staggering 13.8 million by 2050. By the middle of this century, it is projected

that every 33 seconds, one more person in the United States will develop Alzheimer's. According to the Alzheimer's Association, "Alzheimer's is the only disease among the

"Alzheimer's is the only disease among the top 10 causes of death in America that cannot be prevented, cured, or even slowed."

top 10 causes of death in America that cannot be prevented, cured or even slowed." While worldwide research advancements continue for better treatment and prevention of Alzheimer's and other dementia, presently medications and brain health supplements are largely ineffective.

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"Alzheimer's disease eventually affects a person's ability to dress, bathe, eat and manage other everyday tasks," said Drew Schneeloch, CEO, Right at Home South Shore. "Many family caregivers are not prepared or trained for the specialized dementia care their loved one needs. With knowledgeable care assistance, however, people with Alzheimer's can continue to live rewarding lives, and live in their own homes, for many years after diagnosis."

Schneeloch notes that two-thirds of family caregivers for Alzheimer's patients are women and a third

of all Azheimer's family caregivers are age 65 and older. In 2015, nearly 16 million family and friend caregivers provided an estimated 18.1 billion hours of unpaid care to loved ones with Alzheimer's and other dementia. Caring for a loved one with Alzheimer's can create a toll on family members' physical health, emotional well-being and financial stability. Almost 60 percent of Alzheimer's and dementia caregivers consider themselves as highly stressed emotionally.

Schneeloch recommends the following tips to help ensure home caregiving is a lifeenriching, positive experience for family members and their ill loved one:

Be aware of your own emotional challenges as your loved one mentally changes. As Alzheimer's progresses, family caregivers face a jumble of sadness, fear and uncertainty. Recognizing the ups and downs of dementia caregiving is essential to sustained health for those extending care.

Rely regularly on a team of helpers. From medical professionals to home healthcare providers, Alzheimer's caregivers benefit from enlisting the support of dementia-care

Safeguard your need for breaks. Planned respite care keeps you refreshed and ready to serve your loved one with greater patience and compassion.

Make use of Alzheimer's home therapies including pets, visual and creative arts (e.g., adult coloring, painting, drawing, etc.), and aromatherapy.

Encourage your loved one to socialize by helping them participate in community, social and church events, since societal withdrawal increases the likelihood for depression in people with Alzheimer's disease.

Focus on the individual and not the disease or disability. Extending dignity and improving the quality of life is important in assisting Alzheimer's patients. It may help to verbalize to your loved one, "This disease is not your fault and I am here for you as we walk through this together."

Alzheimer's Awareness

continued on page 12

Travel, Entertainment, the Arts



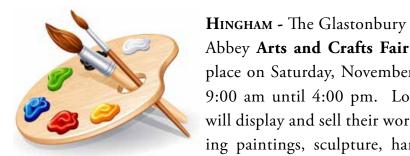
PLYMOUTH - The weekend of festivities has become a beloved holiday occasion as well as an important link to our nation's history and heritage. For 20 years, hundreds of thousands of people from all walks of life have traveled to the historic Plymouth Harbor and Waterfront to experience a bounty of authentic Americana. The celebration of Thanksgiving becomes history-brought-to-life as Pilgrims, Native Americans, Soldiers, Patriots, and Pioneers proudly climb out of the history books and onto the streets of Plymouth.

Enjoy the Friday afternoon walk along the waterfront as Pilgrim tour guides bring the statues to life telling stories from the founders of America's Hometown. Enjoy Friday night events including an illumination ceremony and festival in the streets and waterfront area of downtown Plymouth. The signature kick off concert is a free Veterans Memorial Concert that is given to honor all who have served in our Armed Forces. Not only is there entertainment from the best groups in the nation, the streets will be bustling with activities and excitement for what is to come!

Saturday features the highlight of the weekend and the treasured gem of America's Hometown Thanksgiving Celebration, The Historic Parade. Opening Ceremonies include live entertainment and will open with a symbolic candle lighting that portrays the faith and fortitude of the Pilgrims. The parade features a chronological walk through the history of our great nation via custom built floats, equestrian groups, fife and drum and renowned drum corps.

Events continue on Saturday and Sunday of the weekend and include a food festival, crafter's village, live entertainment, an outdoor living history village, farmers market, food vendors a drum corps concert and more. There is truly something for everyone here in America's Hometown. For more information visit www.usathanksgiving.com

Glastonbury Abbey Fair



Abbey Arts and Crafts Fair will take place on Saturday, November 19 from 9:00 am until 4:00 pm. Local artists

will display and sell their work, including paintings, sculpture, hand-carved birds, gourd art, jewelery, photogra-

phy and hand knits. Admission is free. Held at Glastonbury Abbey's Morcone Conference Center, 20 Hull St., Hingham. For more information visit www.glastonburyabbey.org or call 781-749-2155 ext. 300.

Scrooge and spirits await



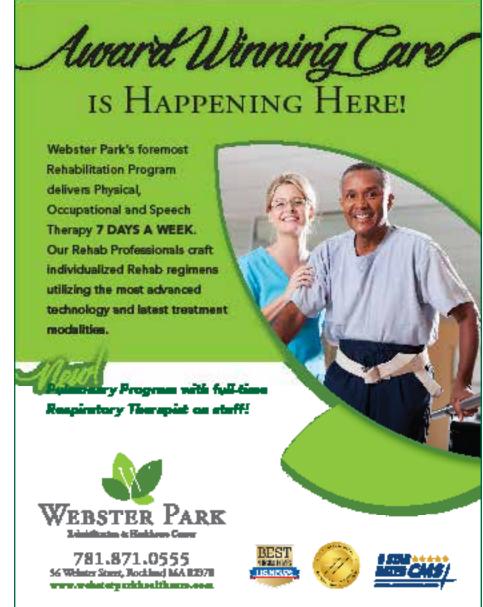
Norwell - On Christmas Eve three spirits visit the world's most famous miser, Ebenezer Scrooge, and take him on an unforgettable journey through childhood memories and glimpses of the future. The Company Theatre, 30 Accord Park, Norwell, presents this popular production November 25-December 18. This timeless classic has become a joyous holiday tradition with its charming storybook sets, special

effects and beautiful holiday music. Always a sell-out, get your tickets early! Call 781-871-2787 or buy online at http://companytheatre.com.

Holiday shopping at the beach

HULL - The Sunday after Thanksgiving, Nov. 27 take a ride to the ocean, leave the malls behind and shop local. The Nantasket Beach Resort, 45 Hull Shore Drive, is the setting for the **Hull Nantasket** Chamber of Commerce Holiday Showcase. Shop local businesses, artists, and artisans in a festive seaside atmosphere. Free parking and admission, you'll enjoy a great day of shopping for unique and

one-of-a-kind items at the beach. Hours are 12 noon until 4:00 pm. Visit www.hullchamber.com for more information.



Alzheimer's Awareness

continued from page 10

Learn to respond rather than react. Be attuned to your loved one's emotional state and body language. Engage in the moment and listen with empathy. Simplify communication by rephrasing responses using an even tone and cadence. Use short, simple words and sentences, and ask questions one at a time. For example, "Mom, which of these two cereals would you like?"

Educate yourself on managing dementia behavior problems. To encourage less resistance, agitation and withdrawal, help your loved one feel as normal and familiar with the home setting as possible. Look for ways to eliminate distractions and confusing situations. If wandering is an issue, try to understand why your loved one wants to roam (such as to hunt for an object) and restrict outside access and install safety alarms if needed. Overall, it's important to help those with Alzheimer's sense little is changing in his or her life.

A strong support network and learning the specialized needs of Alzheimer's disease patients can improve the day-to-day quality of life for Alzheimer's patients and family caregivers during each stage of the disease. For information on Alzheimer's support groups, programs and resources, contact the Alzheimer's Association at alz.org or 1-800-272-3900, or the Alzheimer's division of the U.S. Department of Health & Human Services at <u>alzheimers.acl.gov</u> or 1-877-696-6775.

About Right at Home

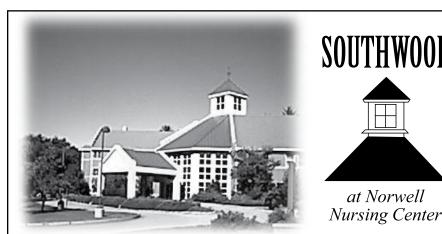
Founded in 1995, Right at Home offers in-home companionship and personal care and assistance to seniors and disabled adults who want to continue to live independently. Local Right at Home offices are independently owned and operated and directly employ and supervise all caregiving staff, each of whom is thoroughly screened, trained, and bonded/insured prior to entering a client's home. For more information on Right at Home, visit About Right at Home at http://www.rightathome.net/about-us or read the Right at Home caregiving blog at http://www.rightathome. net/blog. To sign up for Right at Home's free adult caregiving e-newsletter, Caring Right at Home, visit http://caringnews.com.

About Right at Home of South Shore Boston, MA

The South Shore office of Right at Home is a locally owned and operated franchise office of Right at Home, Inc., serving the communities of Abington, Braintree, Bridgewater, Carver,

Cohasset, Duxbury, East Bridgewater, East Brockton, Hanover, Hanson, Hingham, Holbrook, Hull, Kingston, Marshfield, Middleboro, Milton, Norwell, Pembroke, Plympton, Plymouth, Randolph, Rockland, Scituate, Wareham, Weymouth, and Whitman.

For more information, contact Right at Home of South Shore at: http://www.rightathome.net/south-shore, and phone is 781-681-3545, or by email at info@rah-southshore.com



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Old Colony Hospice holds 8th Annual Educational Symposium

RANDOLPH - Old Colony Hospice & Palliative Care will hold its Annual Educational Symposium on Thursday, November 3, at Lombardo's in Randolph from 4:30-8:00 pm.

The evening includes an inspirational presentation, dinner, a continuing education credit, and a vendor fair with networking with professional colleagues. The event is the foundation of the organization's Outreach Program. Proceeds support the educational offerings throughout the year to community partners, staff, and volunteers.

To learn more pleasse email Michael Cruza at mcruza@oldcolonyhospice.com or Carol Corio at ccorio@oldcolonyhospice.com.

Old Colony Hospice has been providing caring, compassionate hospice care for over 30 years and serve 45 Massachusetts cities and towns. The organization is a free-standing, non-profit, Medicare certified, accredited health care organization that provides the following services through a core staff of registered nurses, social workers, counselors, volunteers and hospice aides and nutritional consultants: hospice services, palliative care, grief support services and spiritual support. For more information visit www.oldcolonyhospice.org.

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Hank Phillippi Ryan guest speaker at Kingston COA

KINGSTON - Hank Phillippi Ryan, the on-air investigative reporter for Boston's NBC affiliate and recipient of 33 Emmy awards, recently spoke at the Kingston Council on Aging. Ryan's also an award-winner in her second profession, bestselling author of nine mysteries. Her new thriller, SAY NO MORE, debuted on November 1. As a reporter for 40 years, Ms. Ryan started her writing career at age 55. As she shared with the audience, it's never too late to follow your dreams.

Pictured above are (at left) Tammy Murray, Director of Elder Affairs for the Town of Kingston, and Sia Stewart, Kingston Library Director, flanking Ms. Ryan. The Kingston Public Library's fall Author Talks program sponsored the event.



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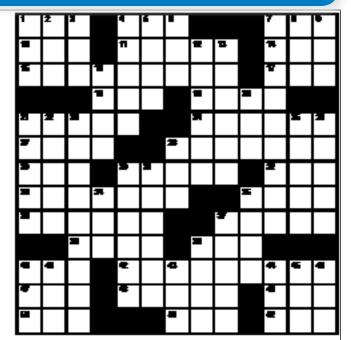
Crossword Puzzle Corner answers on page 19

Across

- Drop
- 4. Previously Visited
- 10. French way
- 11. Black color
- 14. C.E.O.'s degree
- 15. Dependence
- 17. Musician's asset
- 18. 1973 Supreme Court decision name
- 19. Matinee hero
- 21. Home
- 24. Nonstick par
- 27. Farm team 28. Greenery
- 29. "Yes, !
- 30. Bake eggs
- 32. Tear
- 33. One who leaves prison without permission
- 35. Sparkling wine
- 36. Daze
- 37. Monopoly purchase
- 38. Formal accessory
- 39. Hilo garland
- 40. "O.K."
- 42. In between liquid and solid
- 47. " Maria"
- 48. Decree
- 49. Protein source 50 Fuse
- 51. ESPN sportscaster
- 52. Compass direction

Down

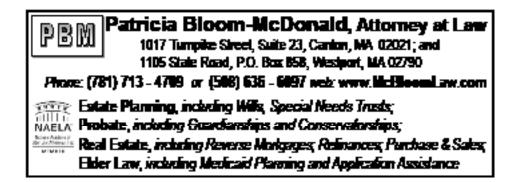
- 1. Great time
- 2. Larry __ Melman
- 3. Growing area
- 4. Necktie
- 5. Entry point 6. Kimono sash
- 7. Be suspicious (3 words)
- 8. Lawyer's org. for short
- 9. Combat



- 12. Stand about idly
- 13. Make lovable
- 16. Clothes presser
- 20. Not edible any more
- 21. Medical quantities
- 22. Subsist
- 23. Tapped firmly
- 25. Pointed arch
- 26. Kathmandu's land
- 28. Story
- 30. Partner
- 31. Crowded
- 34. Likely
- 35. Spring
- 37. Trash bag, brand name
- 39. Human parasites
- 40. Pilot's problem
- 41. Apple picker
- 43. "Thanks a !" 44. Bring to bear
- 45. Kind of chamber
- 46. Salon job

GOT NEWS TO SHARE? Send it along!

Have news of interest for our readers? Send it over! Email: info@southshoresenior.com or mail: South Shore Senior News, P.O. Box 202, Hingham MA 02043



10 Questions continued from page 3

If your parents have become incapacitated, you may have to investigate the status and eligibility of government assistance.

8. What kind of medical health insurance do they have in addition to Medicare?

Do they have health insurance provided by an employer? If they are retired, are health benefits included as part of a pension?

9. Do they have long-term care insurance?

A "regular" health insurance plan does not cover the cost of assisted living or a nursing home. Did they purchase a long-term care insurance policy to cover the cost of those residences? If not, and they can no longer live on their own, what can they afford in terms of housing?

10. Do they have an accountant or financial

Who is it and how do you contact them? Have they done any estate planning? Ask if you can meet with their financial professional.

About the Author

Kurt Kazanowski is a Consultant, Speaker, Author and Coach for Hospice and Home Care Organizations. He is a native of Detroit Michigan, has over three decades of experience in the field of Health Care, and is author of the new book, A Son's Journey: Taking Care of Mon and Dad. For more information visit these web sites:

http://thehomecareexpert.com/ http://asonsjourney.com/

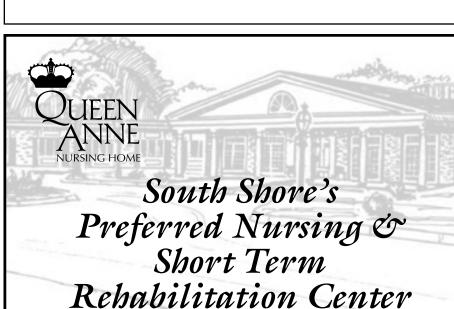
Radio show continued from page 1

first show aired on October 2 and they reached out to a well-known expert on senior health and fitness, Dr. Wayne Westcott. As an editorial contributer for the South Shore Senior News since its founding more than 15 years ago, Westcott was the obvious choice as their premier guest. "It was a pleasure to have Dr. Westcott on our first show. He is a consummate professional and is a font of knowledge in the field of exercise science. He made the transition from print to broadcast an easy one," says Foye.

Since then the show has featured a number of guests including Executive Director Jim Bunnell of the Talking Information Center, best selling author, motivational speaker, and business consultant Neil

Radio show continued on page 15





50 Recreation Park Drive Hingham, MA 02043 TEL: (781) 749-4982 FAX: (781) 740-4283

Radio show continued from page 14

Wood, Senior Helpers South Shore owner, Mark Friedman, and Emmy-winning investigative reporter and mystery novelist Hank Phillippi Ryan. Topics have covered fitness after 50, online dating for seniors, aging in place care considerations, and the benefits of fulfilling personal dreams at mid-life and beyond.

If you or someone you know may be interested in being a guest on the show, please contact the publishers at info@southshoresenior. com or call 508-212-4862. Sponsorship opportunities are also available for this program.

The Recovery **Journey** A caregiver's perspective



By Tom Quirk

In 2000 we abruptly entered the world of ruptured brain aneurysms. neuro-surgery, rehabilitative therapy and 275 inpatient days passed before my wife returned home.



The unexpected serious illness of my wife was the worst experience - no one was prepared. Despite the wisdom and skills of researchers and medical advances, many unknowns existed, and no one could predict the course and duration of

Her recovery was a challenging journey and hard work, for the both of us. We found that a positive outlook, strong family and mutual support doesn't guarantee a complete recovery, but it improves the odds! During my wife's recovery journey, I came to recognize that caregivers are survivors too. Women show vulnerability and open up, which is very therapeutic. Men don't even ask for directions when driving! Everyone needs a special confidant to help them adjust to their new reality.

My new reality as a caregiver to my wife had me assuming a much different role in our family with more expansive responsibilities. While maintaining some old routines, I took on the household duties, caregiving, decision-making, family finances and planning. Humans have innate survival instincts to handle a sudden and unforeseen danger, but this is a fast response to a crisis, not a long-term coping mechanism. Long-term caregivers must stay healthy, strategize and develop coping skills, not just appear strong, but be strong! I learned that only by caring for myself could I meet the challenges of caring for another.

Like any seriously ill person, my wife required a lot of attention. It took me a while to adjust to the concept that it's not selfish to rest, relax and take care of myself, but prudent. Only when unstressed and rested, can we provide the care and attention our loved one requires, to move effectively along the recovery path. "The human heart takes oxygen from the blood for itself first, to pump its own arteries. If it didn't do that, the heart wouldn't be able to support the rest of the body." Similarly, if caregivers don't care for themselves, they cannot care for an ailing loved one!

As a caregiver, we spend hours in hospitals, doctor offices and in repetitive tending to our loved one's needs. Brain aneurysms disrupt a family's good life. The emotional and physical toll exacted can sometimes lead to feelings of resentment, but one shouldn't be ashamed because it is a natural emotion. Perhaps best confided to a trusted family member, friend or clergy member for resolution. I found strength from within my

Recovery Journey continued on page 19

South Shore Community Calendar



THINGS TO DO, PLACES TO GO

Holiday Gift Show: Sunday, Nov. 13, the 20th Annual Hanover Club Holiday Gift Show, will be held from 10am - 2pmat the Hanover High School. The Holiday Gift Show is a fundraiser for the club that benefits their community service efforts and scholarships. Raffles and door prizes. \$1 senior admission.

Annual Weekend Holiday Fair: The South Congregational Church, Braintree, will hold their annual Holiday Fair on Nov. 4, 5:30-8 PM, and Nov, 5, 9 AM - 3 PM. Crafts, house plants, jewelry, collectibles, baked goods, and more. 1075 Washington St... Braintree.

Monthly Senior Dance: Join the Friends of the Norwood Seniors at their monthly dance, held the third Friday of every month from 7 - 10 p.m. at the Norwood Senior Center, 275 Prospect Street in Norwood. Tickets are \$10/person at the door which includes refreshments and a raffle. Call Anne at (781) 762 - 5625.

Walk To Wellness: The Home Care Division of South Shore Hospital sponsors a Walk to Wellness program at the Hanover Mall (Hanover) and South Shore Plaza (Braintree) seven days a week before shoppers arrive (8 - 10 a.m. Monday through Saturday and 10 a.m. to 12 noon Sundays). All are welcome. No fee and registration forms are available at the Mall's Public Safety Center (Hanover) and Guest Services Desk (Braintree). Call Kelly at (781) 624 - 7423.

Men's Fitness Class: South Shore Hospital men's only exercise program to increase cardiovascular endurance, strength and flexibility. Meets Mondays and Wednesdays from 3 - 4 p.m. and Fridays 8 - 9 a.m. at the 780 Main Street gym in South Weymouth. Call (781) 624 - 4367 for details.

Pembroke Dull Men's Club: If

you are feeling house bound or stuck in a routine, expand your horizons with laughter, foolishness and sometimes serious discussion at the Pembroke Dull Men's Club every Wednesday morning, 10 - 11 a.m. at the Pembroke Council on Aging. All are welcome.

Golden Bee Stamp Club: Meets at the Ventress Memorial Library in Marshfield on the 2nd and 4th Wednesday each month from 5:30 - 8 p.m. New stamp currents available at each meeting. For more information, call John at (781) 834 - 8157



SUPPORT GROUPS

Caregiver Support Group: The Avon Council on Aging hosts a support group

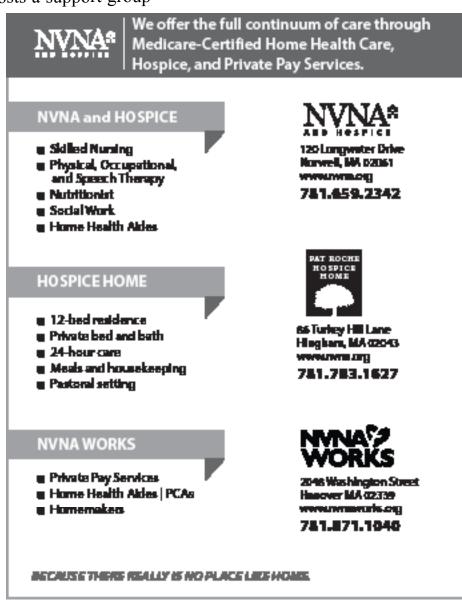
for people caring for a parent, relative, spouse or close friend with Alzheimer's disease or dementia symptoms. All are welcome to attend on the second Thursday of every month from 5:30 - 7 p.m. at the Avon Senior Center, 65 East Main Street. Contact Louise at (508) 559 - 0060 for more information.

Grandparent's Raising Grandchildren: Groups for grandparents

raising grandchildren. Open to all. Information, resources and group support. The Plymouth Council on Aging host a meeting at the Plymouth COA every Thursday from 10 - 11:30 am. Contact Conni at (508) 830-4230. Weymouth area residents are welcome to join the grandparents support group held at the Fogg Library, 1 Columbian Street in South Weymouth on Monday nights from 7 - 8:45 p.m. Call Judy at (781) 706 - 7535 for more information.

Is Someone Hurting You:

The South Shore Women's Resource Center's Older Women's Program provides domestic violence services for women 55 years of age and older. Emergency safe home; 24/7 toll free support line (888) 746 - 2664; counseling; advocacy; information; referrals. Free and confidential. Call (508)



South Shore Community Calendar



INFORMATION **S**EMINARS

Continuing Education Series: The Marshfield Council on Aging wants to remind everyone that its Life Long Learning classes will continue through the fall. Some Classed offered in November include a Genealogy Workshop, a Pub Chat, Stories from the Shadows and the History of Land Use in Marshfield during the Revolutionary War For more information call (781) 834 - 5581.

Calling all Pen Pals: The Rockland Council on Aging is starting its Intergenerational Pen Pal Program with Memorial Park 4th grade classes. There will be a special Meet Your Pen Pal Day in Jun. Please see Eleanor or call her at 781-871-1266 by November 22.

Gentlemen's Breakfast Club: The Chanticleers, a group of retired businessmen, tradesmen, and military men to enjoy good food and conversation every Wednesday at The Red Parrot at Nantasket Beach. Speakers featured. Call Lloyd at (781) 544 - 3626.



We Connect You With Local Resources

pack the company or companies you would li		ation. Your request will not be used to contact you
	to us at: South Shore Senior News, P.O. Box 2	
Adult Day Health Centers	Legal Services	Skilled Nursing & Rehabilitation
CarePro Health Services Active Day Center	Attomey Robert Romano Patricia Bloom-McDonald, Attorney at Law	John Adams HealthCare Center Life Care Center of the South Shore
Alzheimer's Coaching Services StilMee - The Leader in Alzheimer's Coaching	Local Elder Service Agencies	Queen Anne Nursing Home Southwood at Norwell Nursing Center
Caption Telephones Clear Captions	Hessco Elder ServicesOld Colony Elder ServicesSouth Shore Elder Services	Please mail my free, no
Home Care Services		obligation information to:
Bayada Nurses	Medical Services	•
CarePro Health Services Home Care Partners HopeHealth Norwell Visiting Nurse Association	King Optical CompanySouth Shore Hearing CenterSuburban Hearing Aid Services	Name:
Right At Home	Memory Impaired Assisted Living	City:
_South Shore Visiting Nurse Association _Senior Helpers	Compass on the Bay Standish Village	State:
Hospice Hospice of the South Shore Norwell VNA & Hospice	Physician Groups Harbor Medical Associates	ZIP: Tel (optional):
Independent and Assisted Living	Relocation Services	rei (optional).
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3RD ANNUAL SENIOR SERVICES DIRECTORY 2017

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Recovery Journey

continued from page page 15

circle of family and friends.

Illness can be isolating for both patient and caregiver. The enormous amount of time and energy required during the recovery journey can keep us from the social interactions that often support us during difficult times. Having someone with whom we can discuss our pain connects us with others and helps us to think through and resolve our issues. Learning what renews you emotionally and spiritually can restore your spirit.

Time is a precious commodity, because there never seems to be enough! We learn from the past, plan for the future, but we live in the moment...the present...because this simply is who we are right now! The indefinite future can be very challenging for a recovering brain aneurysm survivor, and the caregiver.

With 15,000 new brain aneurysm survivors in the recovery process every year, there is great need for information and support. It is available from medical, nursing, and therapy professionals, in written and visual materials, and within the personal and caring environment of mutual encouragement found in brain aneurysm support groups. The support group allows survivors and

caregivers to connect with others and to learn from those who have faced these challenges and prevailed. We are all different now; more attentive to other's needs than before. It is within the support group that this sharing of information and inspiration can move the caregiver experience forward.

The Brain Aneurysm Foundation's early awareness, education and research resources, and ever expanding outreach and mutual support efforts over my sixteen-year experience timeline has provided enormous benefit to our family and resulted in an outstanding recovery outcome. The founders and leadership remain in a hands-on capacity and are tireless in their dedication to the mission. As an appreciative beneficiary of the Foundation's many services, I am proud to support their mission objectives and to serve as a dedicated brain aneurysm advocate.

About The Author

For more information, you may contact Tom Quirk via email at tfquirk@aol.com. For more information about brain aneurysms, please visit the Brain Aneurysm Foundation's web site at www.bafound.org.

A Matter of Balance: **OCES** program at The Pinehills

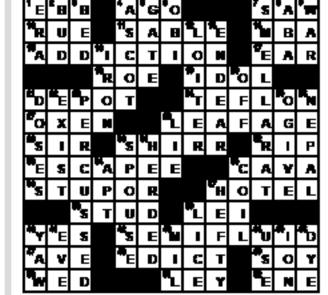
BROCKTON AND PLYMOUTH - Many older adults experience concerns about falling and as a result restrict their activities. In response, Old Colony Elder Services (OCES), the non-profit agency serving older adults and individuals with disabilities throughout greater Plymouth County and surrounding communities, recently presented "A Matter of Balance", an awardwinning program at The Pinehills in Plymouth.

Donna-Marie Forand, Healthy Living Coordinator at OCES organized A Matter of Balance, an eight-session program designed to help participants minimize the impact of falls and increase activity levels, at the Pinehills. OCES' Matter of Balance coaches, Chrisline Denis and Primma-Latise Murry led the wellreceived program.

A Matter of Balance program emphasizes practical strategies to manage falls. Older adults participating in the program learned how to view falls as controllable, set goals for increasing activity, make changes to reduce fall risks at home, and exercise to increase strength and balance.

To learn more about A Matter of Balance programs, including how you can schedule a presentation for your organization, visit www. ocesma.org or contact OCES at 508-584-1561.

Crossword Puzzle Corner answers



6

American **Roots Music** Concert

KINGSTON - The Kingston Council on Aging and the historic Adams Center present the Sunday Music Series with "Headin' Home.'

A father/daughter duo, Christine and Dan Hedden of the South Shore Conservatory of Music will perform American Roots Music on Sunday, November 6th at 4pm. As part of the larger mission of lifelong learning for Kingstonians and other surrounding communities, the Sunday Music Series will continue in the spring 2017.

Tickets are \$12 for general Admission, \$10 for seniors, and \$15 at the door. Light food and beverages are included. The Adams Center is located at 33 Summer Street in Kingston. Email for tickets at www. kingstonrec.com-"adamscenter" or call 781.585.0511. All music events are funded by the Sampson Fund.

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