



SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

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Vol. 14 Issue 11

Illuminate Thanksgiving

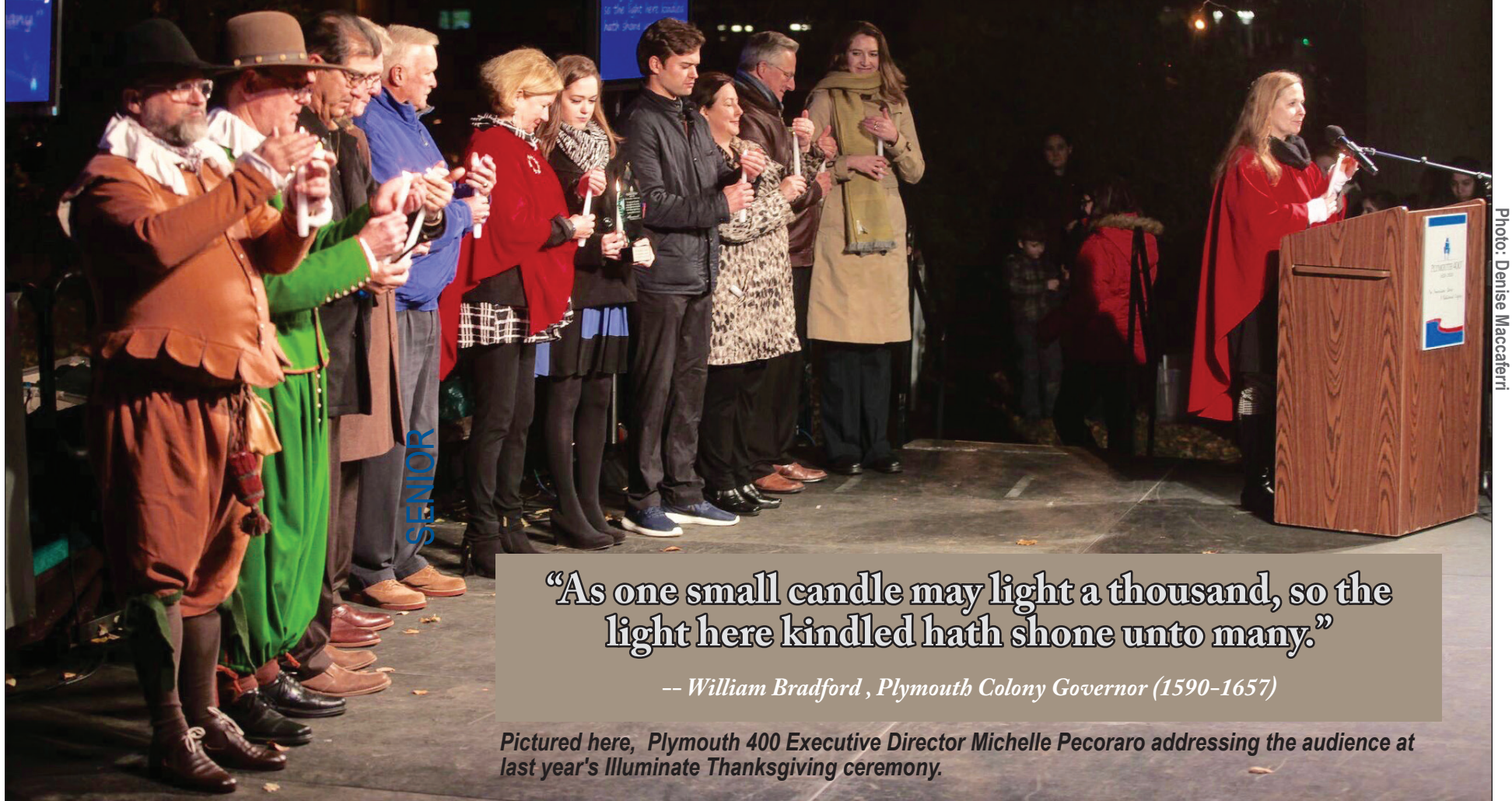


Photo: Denise Maccacari

"As one small candle may light a thousand, so the light here kindled hath shone unto many."

— William Bradford, Plymouth Colony Governor (1590-1657)

Pictured here, Plymouth 400 Executive Director Michelle Pecoraro addressing the audience at last year's Illuminate Thanksgiving ceremony.

South Shore Senior News recipient of national publishing award

CHICAGO - The South Shore Senior News earned a "Winner of Excellence Award" at the recent annual convention of the North American Mature Publishers Association (NAMPA) held in Chicago in late September. The School of Journalism of the University of Missouri in Columbia judged the entries submitted by the magazines and newspapers.



The South Shore Senior News competed in the A Division, which represents publications with a circulation less than 25,000.

Publication owners Patricia Abbate and Thomas Foye were thrilled to be recognized in their first year of owning and publishing the paper. "We have returned from the convention with lots of ideas to implement over the coming months and years, and are honored to

be part of a group of award-winning recipients," said Abbate.

NAMPA is the non-profit international association for publishers of local/regional senior and boomer publications. Members represent more than 95 publications with a combined circulation of more than 4 million in the United States and Canada. ■



A time for gratitude and giving

PLYMOUTH - The above famous quote by William Bradford will be brought to life at Plymouth 400's fourth annual Illuminate Thanksgiving event, an inspirational evening promoting gratitude and giving. This year, Illuminate Thanksgiving, presented

by Goldman Sachs Gives and Newfield House Inc., will take place in downtown Plymouth from 4 to 5:15 p.m., Saturday, Nov. 18. The event is free and open to the public.

The hour-long program, with a focus on youth, will feature music, dance, entertainment and a candle-lighting ceremony with a powerful moment of giving thanks and giving back. Northern Lights A Capella, a co-ed group from Plymouth North High School, will perform at the Illuminate Thanksgiving event, and other performers will be announced.

The recipient of the One Small Candle Award, which honors an individual or organization that has truly personified Bradford's words and made a positive impact on others, will be announced at the event. It is a reminder that just one thoughtful act can inspire many more.

"Bradford's quote says that just one small candle may light a thousand, and

Illuminate Thanksgiving, continued on page 7



Creative Arts Therapies: Enriching our lives at any age, at any ability

By Eve Montague

HINGHAM AND DUXBURY - The arts are truly for everyone. In my years as a musician and a therapist, I have discovered that each of us responds to certain songs and visuals with a memory flash, or a toe-tap, or a story about what we were doing when we first heard that song or saw that piece of art. In recent years, research has explored the benefits of structured arts engagement in the areas of health and wellness, especially with the aging population.

Wellness – it is not merely the absence of illness, disease, or infirmity. Wellness is a lifelong process of becoming aware and making choices toward a more balanced and fulfilling life. Research affirms that engagement in structured, community-based arts programs has the power to increase feelings of wellbeing, while decreasing feelings of loneliness, anxiety, and pain.

In 2006, a landmark study by geriatric psychiatrist Dr. Gene D. Cohen of George Washington University, showed that people 65 and older who engaged in structured community-based arts programs, had fewer trips to the doctor, used fewer medicines, fell less, expressed less loneliness, and were more active than the control group. Dr. Oliver Sacks, well known for his studies of music and the brain, strongly advocated for music and music therapy interventions with patients significantly withdrawn from dementia and Alzheimer's. "Music is no luxury to [these patients], but a necessity, and can have a power beyond anything else to restore them to themselves, and to others, at least for a while," concluded Dr. Sacks in *Musophilia: Tales of Music and the Brain*.



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Coming in December, our new

Holiday Shopping Guide!

music and the impact it has had on families.

I vividly remember a moment, just four years ago, that provided me with a moment of awe, even after doing this for 30 years. The husband of one of my group members attended every session with his wife, hoping to glimpse just a bit of the woman he knew was still inside. Her disease had progressed to where she no longer spoke and barely engaged in physical activity. One day I asked them to share a drum while we sang and I played a 1950's style tune. Both began to play and as the music continued, the wife looked at her husband and said, "Hello Sam, how good to see you." They continued to converse for some time and they left the group hand in hand. The music provided 'Sam' with a gift that helped ease his pain and loneliness.

Here at South Shore Conservatory (SSC), we use the creative arts to work with older adults, some of whom are facing physical

Creative Arts, continued on page 15



Navigating the Future

By Mark Friedman

If we keep seniors front and center, all we can do is right

October was Patient-Centered Care Month. This resonated with me because I often talk about seniors being the center of OUR universe here at Senior Helpers Boston and South Shore, and I was more than curious as to how our approach to caregiving aligned with the "patient-centered care" model popularized in the broader healthcare system.

What's the scorecard? How do we measure up? Who's keeping track? Why does it matter?

The term "patient-centered care" was originally coined back in 2007, a result of scores of focus groups, national telephone interviews of patients and families that created the "Picker" survey instrument. This measured the patient's experience across eight dimensions of care, which became the Picker/Commonwealth Dimensions.

Once I discovered the involvement of the Commonwealth Fund in patient-centered care, I knew I (and you) should take notice. The Commonwealth Fund is a world class research institute and grant maker that funds domestic and international health care surveys, and national, state and local health care scorecards. It follows and influences policies and politics, and contributes to developing and reforming existing policies. Let's just say it is the "go to" authority on this topic of patient care.

The Survey focuses on 8 key questions:

1. Do You Respect My Values, Preferences and Expressed Needs?
2. Can You Coordinate and Integrate My Care?
3. Can You Keep Me Informed & Educated?
4. Do You Understand My Need for Physical Comfort?
5. Do You Understand My Need for Emotional Support to Alleviate Fear and Anxiety?
6. Do you Understand My Need for Involvement of Family and Friends?
7. Can you Help Me with Continuity and Transition?
8. Can You Help with Access to Care?

When I set out to establish the highest standard of care for service for seniors in our care at Senior Helpers Boston and South Shore, I was unaware of the specifics of Picker/Commonwealth. Now, I do. The point is, The answers to these questions are important because in Massachusetts there is NO LICENSING OF HOME CARE AGENCIES so you must be your own regulatory body. But, you must make your own decisions to apply the standards for your choices in care providers. I can respond on behalf of my agency. You should obtain similar detail as you make your care choices.

1. Do You Respect My Values, Preferences and Expressed Needs?

This seems like such a no-brainer, but it is not. Learning to be a great listener is often an acquired skill. Understanding cultural differences and values requires training, sensitivity, practice

and openness.

Often we first meet our seniors in their homes. We might spend an hour "Getting to Know You," talking about favorite memories, meals, family trips and keepsakes around the living room. We do this to learn as much as we can about personal histories, priorities, and interests.

Why? In order to make the best match of caregivers. This is not a random pairing, but a coordinated connection: part art, part science. We know our caregivers are also life-givers and often become deep family friends and boon companions. We work hard to create these potential connections.

Being good listeners, matters. HOWEVER, being good listeners does not translate to "blind following." We will all – providers and those in care – face trade offs between needs, desires, right, wrong, costs, etc. What we want may not be what we need or even be appropriate. Your providers must be trusted partners in care to help you make informed choices – even the ones you may not want to make.

2. Can You Coordinate and Integrate My Care?

"This is NOT what I expected for Mom's companion." We get that a lot.

As an increasingly viable option for aging in place, home care must respond to the complex physical considerations in which many seniors find themselves. Well trained caregivers are needed for seniors in different stages of Alzheimer's, Dementia and Parkinson's diseases. There are too many moving parts where these diagnoses are concerned; from coordination of diets, activities, exercise and medication regimens, to engaging family support. These require foresight and insight, a thoughtful approach to care management, and above all, a philosophy of care that is dynamic and inclusive.

At Senior Helpers Boston and South Shore we have built all of the above and work hard to bring these aspects of care and case management to our clients. Within our client-centric approach to care, every senior has a customized plan of care; a blueprint and road-map. It begins with a nurse led intake and evaluation. Each caregiver has two full days of supervised orientation and disease-specific training before being deemed "client ready".

3. Can You Keep Me Informed & Educated?

"The single biggest problem in communication is the illusion that it has taken place."

--George Bernard Shaw

You would think in this information age the healthcare system would have an unparalleled communications superhighway. Well, not quite.

While the concept of the Accountable Care Organization looked great in theory, its veracity is being tested every day because people are human and it takes humans to communicate, integrate, and coordinate.

Our proprietary "Going Home Safe" is a great example of information and education at work. A multi-dimensional program allowing seniors to recover safely at home, we play a significantly increased role in the chain of providers when it comes to preventing readmission.

We understand that discharge really starts at admission and we have a part to play when important decisions about recovery at home are being made while a senior is in the hospital or recovering in short term rehabilitation.

This is why we begin with client and or family education about home and exactly what the environment, care profile, nutrition, therapy, medication and follow-up medical care mean as it translates to a schedule and plan of care.

This enables the complete understanding of both the macro and the micro aspects of care critical to a successful recovery. It is also why we have a comprehensive Family Work Book to engage loved ones fully in the recovery-at-home process.

4. Do You Understand my Need for Physical Comfort?

Without comfort, there IS no care.

A sense of well being gives seniors their best days. We understand this comfort means being able to do the most they are capable of: from simple acts of bathing, dressing, and cooking, to things they simply enjoy doing. We empower seniors to do all they can because we know from deep experience the small and big activities that make them happy. This is our Positive Approach to care.

Keep Seniors front & Center
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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 **Dare to Be Thankful!**

NORTH QUINCY - When people say things as simple as "be thankful" and "be happy" it's actually a huge pressure-filled task if you think seriously about it. Nevertheless, November's issue I am calling Dare to be Thankful. For the obvious reason that Thanksgiving falls in this month but for another more personal reason I am sticking with it. I am focusing my thoughts on being thankful since I found out I need to get a divorce. So, I have reminded myself once again to be thankful for the good in my life instead of useless worrying over anything negative. And that can apply to your home situation.

Really, no matter what situation you're in, you can choose to focus on what it is about that place that makes you thankful. Do you have a roof over your head? Do you have running water? Do you have electricity? If you can answer yes to those three questions you are in a very good place, my friend. There are thousands of people, even in AMERICA, that are homeless. Now I know some reasons are due to do mental illness and some have to do with the recent crazy weather & fires and some are just plain tired veterans. I've heard lots of these folks on the radio and TV and guess what? They're still thankful they're alive and thankful for the help they're getting! I'm sure you can think of 11 reasons right now that you're thankful. I sure can!

Why did I choose 11? Just because November is the 11th month. :) While driving down your Life's Road, it's normal to accidentally go down a path not intended. Remember you're in charge...you're the driver. Get back on track even if that means backing up for a bit. It's ok to use the reverse! Be thankful that you can! There is a very popular country song called Thank God for Unanswered Prayers. If you took a wrong turn, maybe there was a lesson there. And if you didn't downsize to that ultimate place...maybe there was a good reason. See, we can choose to be thankful no matter what. (ha, and we should be thankful that we can make that choice!)

Downsizing can certainly feel like a storm cloud. But remember, storm clouds have a silver lining and a rainbow just waiting to shine through. Choose to focus on your silver lining and look for the rainbows! I believe you'll be thankful that you did!
~ Happy Thanksgiving~

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. ■

Social Security Update



Social Security to increase benefits by 2 percent in 2018

By Delia DeMello

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 66 million Americans will increase 2.0 percent in 2018, the Social Security Administration recently announced.

The 2.0 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 61 million Social Security beneficiaries in January 2018. Increased payments to more than 8 million SSI beneficiaries will begin on December 29, 2017. (Note: some people receive both Social Security and SSI benefits.) The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$128,700 from \$127,200. Of the estimated 175 million workers who will pay Social Security taxes in 2018, about 12 million will pay more because of the increase in the taxable maximum. Information about Medicare changes for 2018, when announced, will be available at www.medicare.gov. The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.

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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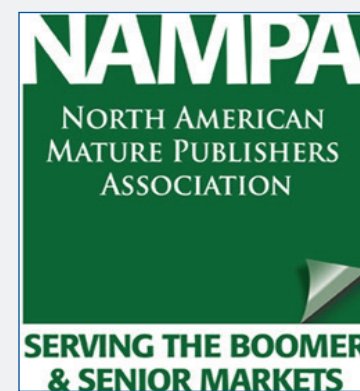
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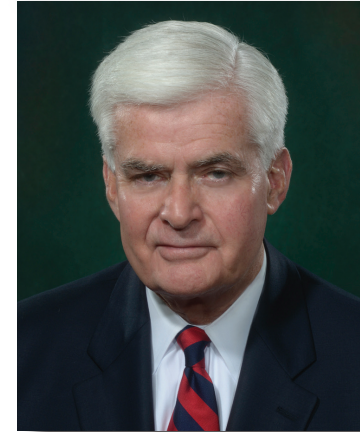
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South Shore Senior News is printed 12 times per year with a deadline of the 15th of preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for review and potential print.

The Publishers also publish an Annual Senior Services Directory and host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each podcast can be found at SouthShoreSenior.com and on iTunes.



HOME EQUITY WEALTH MANAGEMENT



Record home prices are changing retirement planning

Senior homeowners urged to consider utilization of housing wealth to increase and extend retirement security while favorable conditions prevail. Home price record surge and low interest rates create strategic opportunity for senior homeowners

By George A. Downey

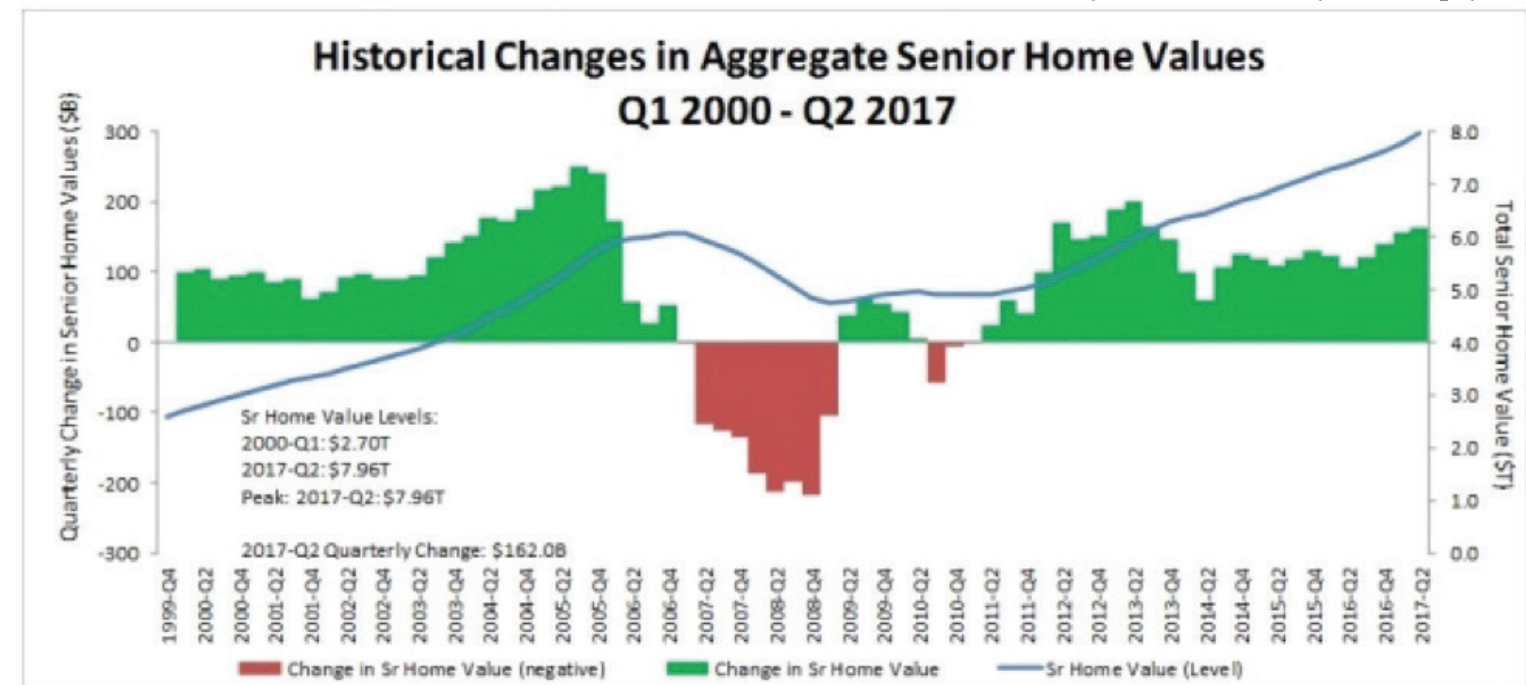
Braintree - Until recently, home equity (housing wealth) has been a largely overlooked financial resource in traditional financial and retirement planning practices. However, much has changed as retirement experts sounded the alarm that most people near, or in retirement, are seriously exposed to longevity risks (will run out of money) due to diminished retirement income, inadequate savings, medical and unexpected expenses, and longer life expectancies.

Consequently, retirement researchers and academics have united and are promoting more comprehensive planning to include housing wealth to achieve greater results. Since housing wealth is the largest asset of most seniors, it may be used to enhance and extend retirement security.

Senior Housing Wealth--Highest on Record

The National Reverse Mortgage Lenders Association (NRMLA/ RiskSpan Reverse Mortgage Market Index) report issued, 9/29/17, reported housing wealth of homeowners 62 and older increased to \$6.42 trillion nationally - the highest value since tracking began in 2000.

This chart, adapted from the National Reverse Mortgage Lender report, illustrates the range and volatility of senior owned home values in recent years.



Change is Inevitable--Action Essential

Clearly, the best time to make change is when conditions are most favorable. At the time of this writing, October, 2017, senior home values are achieving record highs and interest rates near historic lows. These are ideal conditions for planners and seniors to pause and consider if/how housing wealth might be used to enhance near and long term retirement planning objectives. If appropriate, assessment and action is needed before conditions decline, as surely they will at some point.

Planning Considerations

The planning process should begin with a realistic assessment of individual needs, circumstances, and preferences. The best time to address these issues is before something happens when clear thinking and sound judgments can be made. When a significant or unexpected event occurs: overwhelm

clouds judgement; choices become limited; and, timing control is lost. Basic considerations include:

Sale. Could this be the right time to sell the house? If not now, when? Why? Why not? Think long term - what would the decision be if/when someone dies, becomes disabled, or an unexpected financial shock occurs? Selling and relocating involves a number of financial, lifestyle, and emotional factors. Planning is best accomplished when you control the terms and the timing - when financial and health conditions are favorable. Certainly, long before a crisis or unexpected event occurs that may force decisions and actions that may not be desirable.

Refinance. For those that do not want to sell, but remain at home and age in place, refinancing to a reverse mortgage may be a sound choice. The HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage was designed specifically for this purpose. HECMs enable senior homeowners 62 and older to monetize a portion of their home equity with unique terms, including: (1) voluntary payments - monthly payments are optional, not required; (2) establishes a guaranteed and growing line of credit; (3) pays off current mortgage and lien obligations; (4) non-recourse loan - no personal liability; (5) no maturity date - payoff not required until no borrower resides in the property; and (6) FHA insurance protection guarantees loan balance owed will never exceed home value at time of repayment.

While reverse mortgage terms are exceptionally well suited for senior homeowners, they are not a good fit for all. Suitability is determined by consideration of each individual's needs and circumstances along with complete understanding of the HECM program. Unfortunately, a few bad actors, early program weaknesses, and inaccurate media reporting created numerous misconceptions and negative assumptions. Collectively, these perceptions provoked broad based mistrust and doubt that discouraged many from further investigation, and continues to this day.

Fortunately, numerous program and regulatory changes have strengthened and improved the HECM program along with increased consumer protections. The HECM reverse mortgage has become a key resource facilitating the integration of housing wealth management into financial wealth management. Properly managed, a reverse mortgage adds to financial resources providing: (1) additional cash flow and liquidity; (2) reduction of longevity and other risks; and, (3) protection of financial assets under management.

Home Equity Wealth continued on page 21

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By **Melissa Weidman**

Hospice services are often called the best kept secret in health care. The Medicare Hospice Benefit was established in 1983 to provide Medicare beneficiaries with access to high-quality patient-centered care for people facing a life-limiting illness. It covers hospice care in all fifty states for the

“Hospice services are often called the best kept secret in health care...why is it that this unique service is not being utilized by those who need it most? ”

physical, emotional and spiritual needs of patients and families experiencing the impact of serious illness and loss. Eligibility is determined by doctors agreeing that there is a likely prognosis of six months or less, although it can be extended for as long as that likelihood exists. However, out of the nearly two million people who receive hospice care each year, half of them only receive care for three days or less.

Why is it that this unique service is not being utilized to its fullest by those who need it most? To those who work in the field, it's because they hear so many misperceptions from both medical professionals and consumers. Ellen McCabe is director of professional education for Hope Hospice, a non-profit organization that has pioneered in providing hospice services in southeastern Massachusetts for over 35 years. She says, “We partner with doctors, nurses and discharge planners to educate them on how much we can be of help to their patients and families. And that the sooner we are brought in, the more we can do to enhance quality of life and care for all involved. Once they realize the full range of the benefit, they count on us as part of their continuum of care.”

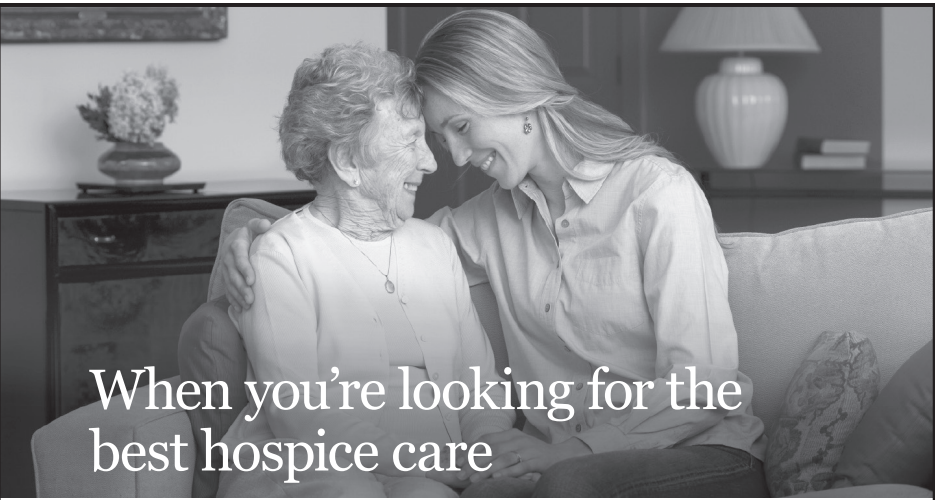
Here are some of the most common myths Ellen and her colleagues hear, each followed by the facts that address that myth:

MYTH #1: Hospice care runs out after six months.
Hospice Medicare guidelines state that a hospice patient must be certified by doctors as having six months or less to live. At the end of that time, patients may continue care as long as they still meet the medical criteria and can be recertified on a regular basis.

MYTH #2: To be eligible for hospice, I have to be in the final stages of dying.
Hospice patients and families receive care for an unlimited amount of time, depending upon the course of the illness. Patients may continue to receive hospice services, as long as they are certified as eligible. Recent studies show that many patients receiving hospice care may live longer than those receiving standard care based on a more curative model.

MYTH #3: I have to wait until my doctor says I am eligible for hospice.
Anyone can call anytime to inquire about eligibility for hospice services. No need to wait for the doctor to bring it up. In fact, the best time to get information is before there is a crisis.

MYTH #4: If I choose hospice care, I have to leave my home.
Hospice care is provided wherever the patient may be: in their own or a family member's home, nursing home, hospital or assisted living community.



Look to Hope.
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A family member usually handles routine care, with hospice staff coming in for regular visits and on call to patients and families 24 hours a day, 7 days a week.

MYTH #5: Hospice means giving up hope.
In fact, hospice brings hope by providing medical, social and spiritual support. This helps patients to live pain-free and helps caregivers enjoy the time they have with their loved ones.

About the Author

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

Illuminate Thanksgiving, continued from p. 1
that's a great message for all of us, especially children. It tells them that one person can make a difference in the lives of many," Michele Pecoraro, Executive Director of Plymouth 400 Inc., said. "For two years, the award has been given to young people and their families who have done just that. The candle-lighting ceremony will encourage others to take a moment to reflect on the gifts that we have and how we can share them with others."

Following the program, businesses and restaurants in the Plymouth Bay Cultural District will illuminate their storefronts with festive displays as part of the #IlluminatePlymouthCulture contest. Individuals can vote for their favorite illuminated display by sharing a photo of the display using the #IlluminatePlymouthCulture hashtag on Facebook, Twitter or Instagram.

For more information, visit Plymouth-400Inc.org/illuminate-thanksgiving. In the event of inclement weather, an alternate location will be announced on Plymouth 400's website and social media channels (Facebook, Instagram and Twitter).

About Plymouth 400
Plymouth 400 Inc. is a not-for-profit organization in Plymouth, MA, formed to lead the planning and execution of programs and events commemorating the 400th anniversary of the Mayflower voyage and the founding of Plymouth Colony in 2020. The Plymouth 400 Anniversary will highlight the cultural contributions and American traditions that began with the interaction of the Wampanoag and English peoples, a story that significantly shaped the building of America.■



Plymouth's Hometown Thanksgiving: Friday, Nov. 17 - Sunday, Nov.19

PLYMOUTH - Join the excitement this year at one of the TOP 20 Massachusetts USA Events & Festivals! Featuring Patriotic Concerts, Crafters Village, The New England Food Festival & Waterfront Activities, and The Annual Thanksgiving Parade, which takes place on Saturday morning at 11am.

Festivities begin on Friday with Pilgrim-guided waterfront tours starting at 2pm at Plymouth Rock, followed by the PIDC (Plymouth Industrial Development Corporation) Patriotic Concert in Plymouth Memorial Hall. Concert doors open at 6:30pm, concert begins at 7pm.

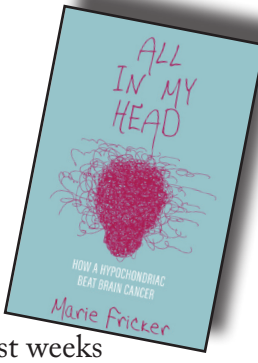
Illuminate 2017 takes place Saturday at 4pm at the Hedge House Museum, 126 Water Street. Following the program, downtown Plymouth shops and restaurants will illuminate their windows with festive displays and offer special entertainment, programming and more! Join us in downtown Plymouth, Massachusetts for an inspiring evening!

For more information visit <https://www.facebook.com/usathanksgiving>. ■



All in My Head: How a hypochondriac beat brain cancer

By Marie Fricker



SCITUATE - When I was diagnosed with a brain tumor just weeks after my first grandchild Benjamin was born, I prayed to God to give me a second chance, did what the doctors told me, but NEVER believed that I would live to see the baby take his first steps. My tumors went into remission after several months of chemo treatments but I was given only a 20% chance of surviving five years without a recurrence.

When brain cancer was wreaking havoc in my thalamus and right frontal lobe, my mind was muddled and my spirits crushed. I couldn't concentrate enough to read a magazine or even watch TV. But as the chemo began to do its thing, I started reading books – a slew of them – all on the same topic—coping with cancer. Some of them helped, and some made me pull the covers over my head and cry. One of my favorites was Kris Carr's Crazy Sexy Cancer Survivor, which actually gave me a laugh or two, something I thought was impossible at the time.

My book, *All in My Head: How a hypochondriac beat brain cancer*, chronicles my story with humor but also authenticity. I was not a positive thinker and I didn't “stand up to cancer” — I cowered from it, most of the time in the fetal position. But I found a hero – Dr. Andrew Norden of the Dana-Farber Cancer Institute, and...SPOILER ALERT... I survived.

During my illness, I learned some lessons, and I share them with my readers. Simple things like “Don't wear a Johnny – it'll make you look sick,” or “Keep the curtain closed between you and your roommate until you know if she plans to kill you.” Or, in all seriousness, “Find a support group. These people will help you, and you will help them.”

My name is Marie (Gallishaw) Fricker. I am an editor and head writer for the marketing department of a multi-office real estate company in the Greater Boston area. I live in Scituate, Massachusetts where I spend my spare time dodging babysitting duties for the five happy hellions who are my grandchildren— Ben, Will, Christian, Olivia, and Sam.

I believe my story will give other cancer patients – either newly diagnosed or in the trenches of the battle – hope, coping strategies, and maybe even a laugh or two. The book will also appeal to anyone who wants to read about surviving against the odds— even from the fetal position.

Editor's note: Marie Fricker's book will have you crying and laughing, often simultaneously! I urge you to get a copy for yourself and one for a friend. Her authentic and candid prose will resonate if you or a loved one have ever experienced a very serious illness. Check out her website for lots more, including upcoming personal appearances and her lively blog: www.MarieFricker.com. Marie was a guest on our radio show, My Generation, last month. Listen to the show by clicking the audio link on our website, www.SouthShoreSenior.com, in the "Listen Here" tab, and you'll soon agree that Marie Fricker is an inspiration as well as a very talented author.



"My Generation" Radio: November guests

MARSHFIELD - My Generation, the weekly radio show heard on Sunday evening from 7-8:00 pm, has some exciting guests booked for November. Sponsored by the *South Shore Senior News*, and hosted by owners Patti Abbate and Tom Foye, each week the show explores timely and interesting topics with noted experts. The show is broadcast on 95.9 WATD-FM, and can also be streamed live at www.959WATD.com. This month, guests and topics scheduled include:

Nov. 5: Job Search Tips for the 60+ population. Texas author Toby Haberkorn will discuss strategies from her book, *Best Job Search Tips for Age 60-Plus: A Practical Work Options Resource for Baby Boomers*.

Nov. 12: Retirement Forum: New Estate Planning Strategies. Mortgage professional George Downey, Elder Law attorney John Laine, and financial planning professional Janine Bouchard discuss this timely topic from a fresh, informative and objective perspective. The information they will share is especially vital for those already retired and those nearing retirement. Don't miss this special panel discussion with the experts!

Nov. 19: Broadway veteran and professional singer, Dianne Legro. Dianne's singing voice will delight! She is heading up a group class in voice, American Songbook, at the South Shore Conservatory this season, and is also conducting a Voice Masterclass. Join us for a lively discussion on how the arts--and especially music and song-- can enhance your life at any age.

Nov. 26. Debbie Lyn Toomey, RN. A noted Health and Happiness Specialist, Debbie will discuss the keys to unlocking your true potential to become the person you've always wanted to be. Anything is possible when you achieve true happiness.

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Elder Law - Estate Planning



Giving your money away doesn't protect you

By Robert E. Romano

QUINCY - At my "Estate Planning Essentials" workshops I usually get asked, "Why can't I just give my money away to my kids or my grandkids? Then, I can go on Medicaid." Unfortunately, many folks think this will work. However, Medicaid views money given away as an attempt to avoid paying your fair share of your nursing home costs. When applying for Medicaid or Mass Health, as it is known in Massachusetts, there's a five year look back period. That means that the Mass Health agency looks back five years to see if an applicant has given away any money or made any "uncompensated transfers." They require financial documentation, including your bank statements, investment statements, and insurance policies. Then someone might ask, "What if I just don't give them all of my accounts?" I'll tell them, no problem, the government will provide you a room, three square meals a day, and monitored activities. As long as you don't mind living in a cell, you're all set!

By planning ahead, there are legal ways to protect your assets and qualify for Medicaid! If you haven't pre-planned, there are still ways to protect some of your money. It is best to consult an elder law attorney to discuss your family's situation and possible strategies to avoid nursing home poverty.

About the Author

Attorney Romano practices Estate Planning and Medicaid Planning in Quincy. For more information, please call his office at 617-769-9843. Visit his website www.RobertRomanoLaw.com for a list of his FREE upcoming "Estate Planning Essentials" workshops. ■



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WEYMOUTH - Olga Kraeva, DMD, has recently opened her dental clinic, Dental Aid 1, in Weymouth and is now accepting new patients. For the past 30 years Dr. Kraeva has provided professional dental services to hundreds of patients in her native St. Petersburg, Russia, and most recently at Tufts Dental School. Her dental office is located in the Lakeview Medical Building, 884 Washington St., (Rt. 53), Weymouth, situated one block from Walmart and Shaw's Plaza. Please call her at 781-340-5361 or visit her web-site: <http://www.dentalaid1.com> to learn more.

Correction: last month's edition included an incorrect phone number for Dental Aid 1. The correct number is 781-340-5361.

WHY YOU SHOULDN'T TRANSFER YOUR ASSETS

Has someone told you, you need to give your assets away to protect them?

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- ❑ Risk losing them to your children's bankruptcy, lawsuits, or to your children's spouses in divorce.
- ❑ Lose significant tax advantages.
- ❑ Risk becoming ineligible for Medicaid for 60 months or more.

Asset protection planning includes many complex laws, including tax law, trust law, Medicaid law, probate law and contract law.

Make sure your attorney is qualified to protect you.

Learn about asset protection trusts that:

- ❑ Allow you to control your assets until death.
- ❑ Allow you to retain all income from your assets.
- ❑ Enable you to protect your assets from the nursing home.
- ❑ Ensure you qualify for Medicaid, in the shortest period of time.

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Senior Fitness



What to look for in a Personal Trainer

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



QUINCY - You may be at a point where you would like to begin an exercise program but, are not sure who to see for professional guidance. For many people, especially older adults, personal trainers provide a professional service that is essential for them to exercise safely, effectively and regularly.

Qualified personal trainers provide a high level of education and motivation for their clients. They also ensure proper and productive exercise performance of the strength training, flexibility exercises, and aerobic activities.

Certified personal trainers can also perform fitness assessments, set realistic training goals and develop appropriate exercise programs for their clients. They can establish gradual training progressions that maximize fitness improvement and minimize injury risk.

Although personal trainers must stay within their scope of practice, they can frequently consult with medical professionals and registered dietitians to provide pertinent information in these areas. Good personal trainers typically have an excellent network of health care providers to assist you with an overall wellness program.

Given that personal trainers can be the difference between exercising regularly or remaining sedentary for many seniors (especially those who may be overweight, physically frail, non-exercisers, time-pressured, or post-rehabilitation), what should you look for in an ideal personal trainer? Some very basic decisions depend on your personal preferences.

Do you feel more comfortable with a male or a female trainer? Do you relate better to a younger or an older trainer? Do you prefer to train at home or in a fitness facility? Do you want a trainer to supervise all of your sessions or periodically check in on you?

Once you make these decisions, you should carefully examine the professional characteristics of a potential trainer. In our opinion, the starting point should be a nationally recognized personal trainer certification. Although Boston has some excellent local certifying agencies, the two top levels of national certifications are as follows:

Most Prestigious: National Strength and Conditioning Association (NSCA); American College of Sports Medicine (ACSM); American Council on Exercise (ACE); Cooper's Institute.

Highly Respected: International Fitness Professionals Association (IFPA); National Strength Professionals Association (NSPA); National Academy of Sports Medicine (NASM); and Aerobics and Fitness Association of American (AFAA).

Regardless of educational background and experience, first class personal trainers make the time and effort to pass a nationally recognized




personal trainer qualifying examination. On the other hand, educational background and experience are the most valuable personal training attributes. Personal trainers who have completed at least a one year exercise science/ personal training certificate program or a related college degree are likely to be better prepared in the areas of exercise physiology, performance bio-mechanics, motor learning, injury prevention, cardiovascular conditioning, musculoskeletal development, and exercise modalities than those who have not had formal academic training in the fitness field.

Of course, training experience may be just as important as book learning. Most people don't want to be a surgeon's first patient and most exercisers don't want to be a trainer's first client. Ideally, your personal trainer should score high in all three areas: (1) current national trainer certification; (2) formal fitness education; and (3) several years of practical training experience.

After establishing these benchmarks, the next step is to obtain recommendations from a few of the trainer's present or previous clients. Ask specific questions to determine the depth of the trainer's knowledge base, personality characteristics, professionalism, and program individualization based on client needs and abilities. Find out what clients like

Personal Trainer continued on page 16



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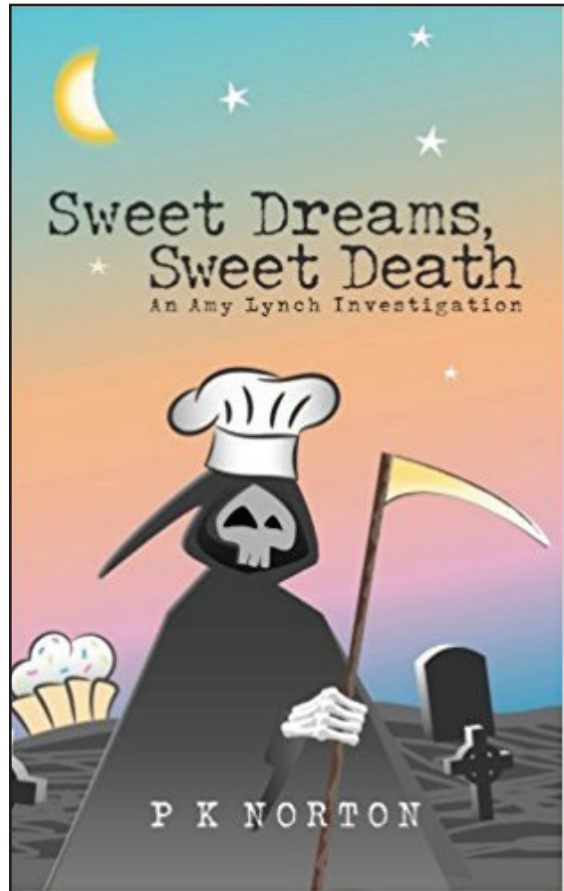
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Paula PK Norton

Local author introduces new heroine, new thriller series: *Sweet Dreams, Sweet Death*

EASTON - Amy Lynch was conceived in a restaurant in Nantucket where local author, PK Norton, and her husband were sipping cocktails and discussing various ways to kill people. After another round of drinks and a bit more conversation, Amy became the protagonist in a mystery series embroiling her in mayhem and murder.



Amy – whom author Hallie Ephron described as “smart, spunky and funny” -- is a claim investigator for an insurance company based in Boston. This is the only boring thing about her, and it turns out to be not boring at all. It is amazing to what lengths people will go to collect an insurance claim check.

In *Sweet Dreams, Sweet Death*, the first in the Amy Lynch Investigations series, our protagonist finds herself in Key West investigating the deaths of four guests at a hotel wedding reception—apparently from ingesting tainted key lime petit fours.

Her investigation is beset with problems from the start. Hotel management pushes for a quick settlement regardless of fault.

Local police call the incident a tragic accident. Potential witnesses are missing or deceased. Amy fends off pressures from all sides and encounters death everywhere. The health inspector dies in an accident; the local reporter turns up drowned; a homeless woman Amy befriends is found dead and deceased wildlife frequently crosses her path.

As she forges on in the face of these obstacles, Amy keeps us laughing and wondering. The one thing we are sure of is that hotel “Beaux Reves” proffers more than just “sweet dreams.”

Author Jeremiah Healy commented: “Norton weaves realistic professional procedure and unexpected emotional jolts into the otherwise erotic flavor of Key West, creating a debut that will seriously contend for all the “Best First” awards.”

Future adventures will bring Amy to Paris, Cape Cod and other mystery-ridden locales.

Paula PK Norton had no idea that what she did for a living would prove so significant until Amy Lynch, Insurance Investigator, was born. Like mother, like offspring/heroine. Paula’s passions also surface in *Sweet Dreams, Sweet Death* and future books in her series. Interests like archeology, The Association of Former Intelligence Officers –yes, she is a card-carrying member – Paris, Key West and fencing.

But the affection that figured most in her life and her writing was for husband, Jack. Together, over cocktails and dinner during their international travels, Paula and Jack concocted unique ways to kill people. There are many of these – enough to fill at least four books in the Amy Lynch Mystery Series.

When she is not plotting and writing, Paula is, well, plotting and writing with Sisters in Crime and the Cape Cod Writers Center.

Paula was born and raised in Abington, MA where she taught at the public schools, lived in Brockton and resides now in Easton, MA. You can keep up with Paula on her Facebook page <https://www.facebook.com/PaulaNortonAuthor/> and learn about her upcoming personal appearances and book signings. Her book is available for purchase at Amazon.com.

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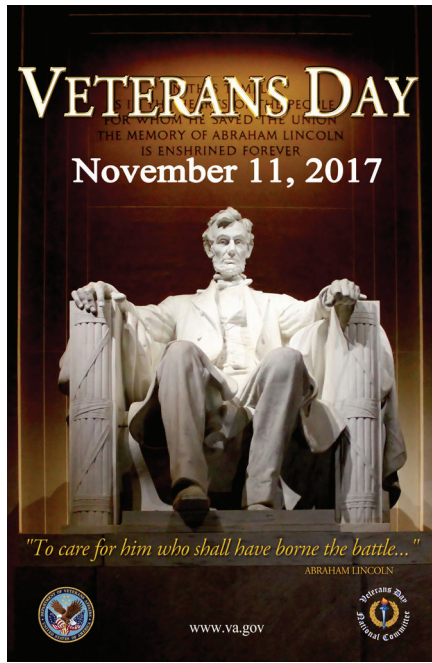
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National Veterans Day Poster Contest Winner

Each year the Department of Veterans Affairs’ (VA) National Veterans Outreach Office, in conjunction with the Veterans Day National Committee, publishes a commemorative Veterans Day poster. The poster is selected from artwork submitted by artists nationwide and is distributed to VA facilities, military installations around the world across cities and town in our nation. It also serves as the cover of the official program for the Veterans Day Observance at Arlington National Cemetery. A photo of the winning design is at left.

Over the years these posters have illustrated the rich history of our country's service men and women. The poster clearly reflects our pride and patriotism in saluting Veterans while providing the thematic artistry for the year. The Veterans Day National Ceremony is held each year on November 11th at Arlington National Cemetery. The ceremony commences precisely at 11:00 a.m. with a wreath laying at the Tomb of the Unknowns and continues inside the Memorial Amphitheater with a parade of colors by veterans' organizations and remarks from dignitaries. The ceremony is intended to honor and thank all who served in the United States Armed Forces.*


History of Veterans Day

World War I – known at the time as “The Great War” – officially ended when the Treaty of Versailles was signed on June 28, 1919, in the Palace of Versailles outside the town of Versailles, France. However, fighting ceased seven months earlier when an armistice, or temporary cessation of hostilities, between the Allied nations and Germany went into effect on the eleventh hour of the eleventh day of the eleventh month. For that reason, November 11, 1918, is generally regarded as the end of “the war to end all wars.”

In November 1919, President Wilson proclaimed November 11 as the first commemoration of Armistice Day with the following words: "To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations..."

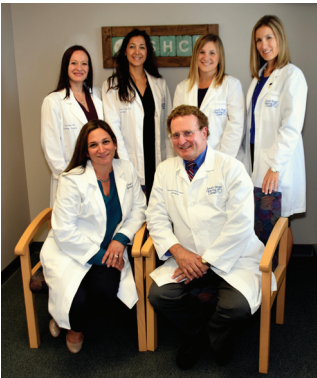
The original concept for the celebration was for a day observed with parades and public meetings and a brief suspension of business beginning at 11:00 a.m. Veterans Day became a national holiday beginning in 1938.

* Information provided by the US Department of Veterans



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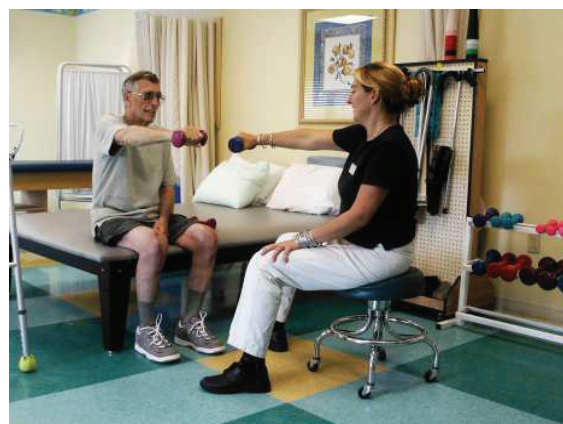
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Creative Arts, continued from page 2

or cognitive challenges. While we work with a variety of abilities, our focus is on wellness, maintenance of skill, and quality of life. We know that engagement, access, and enjoyment are the building blocks for arts integration in our maturing lives. Within our Creative Arts Therapies department, we offer music, art, dance, and yoga. We are able to tailor the arts to meet the need of each person, meeting them where they are on that day.

Mindfulness, relaxation, breathing, exploration of creativity, reduction of stress and increase in self-expression, enhancement of memory, and improved communication – all these can be reinforced through the creative arts. Creative Arts Therapies at SSC begins with wellness and supports individuals on this ever-changing journey of life.

About the Author

Eve Montague, MT-BC, is Director of Creative Arts Therapies for the South Shore Conservatory (SSC). You can reach her at 781-934-2731, x20 or e.montague@sscmusic.org. SSC has been providing access to and enriching the lives of South Shore residents through music and the arts for over 45 years. Recognized as a national model for arts education by the National Guild for Community Arts Education, SSC is the largest, not-for-profit, community school for the arts in Massachusetts, serving over 3500 students of all ages and abilities at its two campuses and in partnership with schools, and social service and community agencies throughout the South Shore. SSC's campuses: One Conservatory Drive, Hingham, (781-749-7565) and 64 St. George Street, Duxbury (781-934-2731). Follow them on Facebook, Twitter, Pinterest or Instagram, or visit www.sscmusic.org.

South Shore Conservatory upcoming free concerts

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November 28, 11 am -- Blue Tuesday

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December 12, 11 am -- Holiday Favorites

Featuring husband and wife piano duo Mark Goodman and Jennifer Cope Goodman. Songs of the season by piano four hands with discussion of the "ins and outs" of piano four hands playing.

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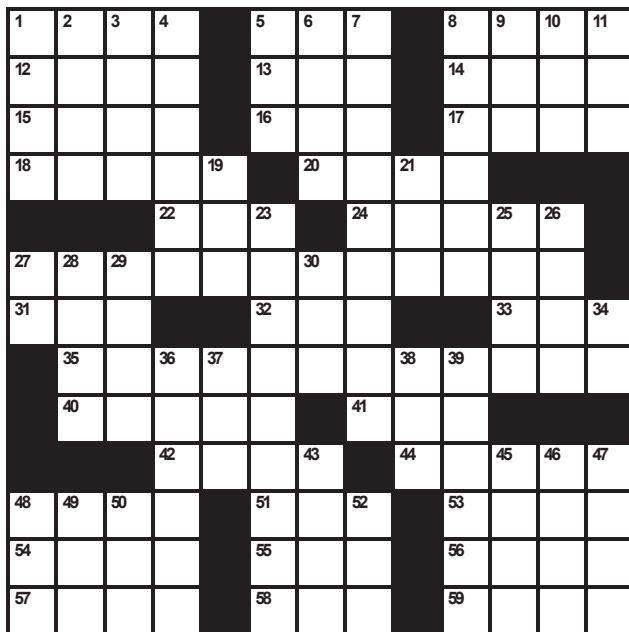
answers on page 22

Across

- 1 "Troy" actor, Brad
- 5 Idea of oneself
- 8 Not up
- 12 Light beige
- 13 Hasty escape
- 14 Humdinger
- 15 Base for sauces
- 16 Back again
- 17 Reverse
- 18 Prepare to be knighted
- 20 Canned meat
- 22 Watery film
- 24 Adherent of an Indian religion
- 27 80 year old
- 31 Fraternity letter
- 32 Daybook
- 33 Pen part
- 35 Tender
- 40 As a result of (2 words)
- 41 Street abbr.
- 42 Unpleasant guy
- 44 Birch family tree
- 48 Toward dawn
- 51 U.N. arm, for short
- 53 Fountain order
- 54 Dog pest
- 55 Not a thing
- 56 Bookie's quote
- 57 Greenish blue
- 58 Word on a quarter
- 59 Wyle of "ER"

Down

- 1 Benefit
- 2 Desktop symbol
- 3 Real
- 4 Promgoer's rental
- 5 Imp
- 6 Needlefishes
- 7 The eating of raw food
- 8 College graduates
- 9 Hair style
- 10 Vulcan's mind m___ in "Star Trek"
- 11 Two singers
- 19 Part of a relay race



- 21 Balloon filler
- 23 Very cordial
- 25 ___ Point, California
- 26 Troop group
- 27 Connective word
- 28 Neighbor of Libya
- 29 Vegetarian staple
- 30 "___ so fast!"
- 34 To stay the same
- 36 Merry
- 37 Old verb ending
- 38 Fertility clinic stock
- 39 English admiral in history
- 43 Assortment
- 45 Unfashionably dressed person
- 46 Icelandic poem collection
- 47 Precipitate
- 48 Bank method of funds transfer, for short
- 49 Pub pint
- 50 Large quantity
- 52 Long used



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Personal Trainer continued from page 9

most and like least about their trainer and the exercise programs. If possible, observe the trainer working with a couple of different clients. Try to evaluate the entire training session from start to finish, especially in terms of personal attention and positive interactions. Watching a trainer in action is perhaps the best gauge of your compatibility in a trainer/client relationship.

Once you identify one or more trainers you would like to work with, two critical questions remain. These are time availability and financial affordability. Matching schedules can sometimes be problematic, particularly with top personal trainers who typically have fewer openings. Then there is the cost factor. Some of the best Boston trainers charge well over \$100 an hour for their services, and they may be well worth every penny. At the other end of the price scale, many YMCA and fitness club trainers charge closer to \$40 an hour to facility members. Of course, this is a personal matter, and a consideration that should be addressed after identifying the right trainer. If price is a barrier to getting the trainer you want, consider that one or two personal training sessions a week with the ideal trainer might be better than three sessions a week with a less motivating mentor.

You may also partner up with a workout buddy or two who can share the expense of small group personal training. Another solution is to communicate with a trainer on-line between sessions for updates of workout regimens.

Keep in mind that you may not need a personal trainer indefinitely. However, for the time that you do need guidance and support, we advise you to enlist the best personal trainer available.

About the Authors

Wayne L. Westcott, Ph.D., is professor of Exercise Science at Quincy College, Quincy, MA, and author of 28 books on strength training. Rita La Rosa Loud, B.S., helps direct the Community Health & Fitness Research Center at Quincy College. ■

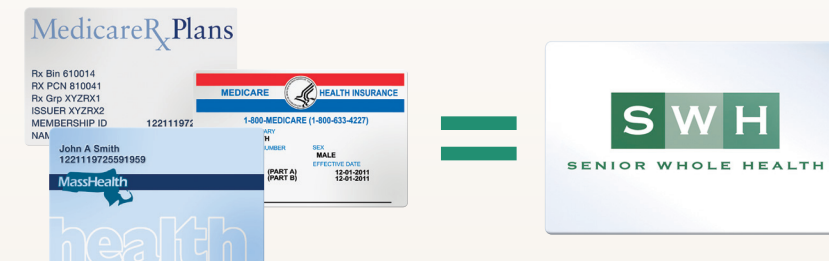
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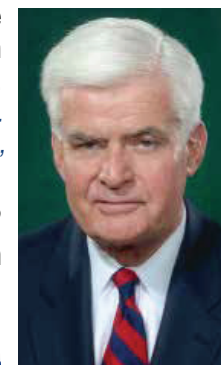
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Do elders or seriously ill have protections against utility shut-offs?

By Nicole Long, MSW, LICSW

BROCKTON AND PLYMOUTH - Yes. Households in Massachusetts in which all adult members are age 65 or older, whether there is a financial hardship or not, are protected against utility and phone shut-offs. "Utility" refers to the gas or electric service to your home, or your landline telephone. Cell phones and heating oil is not covered by utility law. Most oil companies require payment at delivery time. Be sure to ask all fuel companies if they offer a "senior citizen discount."

Every year from November 15 to March 15, gas and electric companies cannot shut off your service if you are unable to pay your utility bills and if the service is used to heat your house. This moratorium does not apply if service was shut off for non-payment before November 15.

When all adult members of the household are age 65 or older, it is difficult for a company to shut off your utility service. To protect yourself, make sure that everyone 65 or older in your household has provided your utility companies with written information about their age.

If all the members of your household are not 65 or older but your child, or someone else in your household has been diagnosed as having a "serious" or "chronic" condition and you cannot afford to pay your bills because of financial hardship, the utility companies cannot shut off your service. The illness or condition must be verified by a medical doctor, nurse practitioner, or physician's assistant. If a shut-off threat is on very short notice, your utility company has to accept a phone call from a doctor, but a follow up written letter will be needed within 7 days of the call. The utility company must keep service on for three months once learning that a customer is "seriously ill." If your illness is "chronic," you can receive six months protection. Ask your doctor's office to fax their letter directly to the utility company, and to give you a receipt, as you may need proof to show your utility months later.

If you cannot afford to pay your utility bill and there is an infant under the age of one living in your house, the utility companies cannot shut off your service. To get this protection, you must

submit a financial hardship form (obtained from the utility company) and provide proof of your child's age, through a birth certificate, letter, or official document from a physician, hospital, government agency, clergyman, or religious institution.

The law also protects grandparent-headed households, as long as the only people under age 65, living in the household, are minors (under age 18).

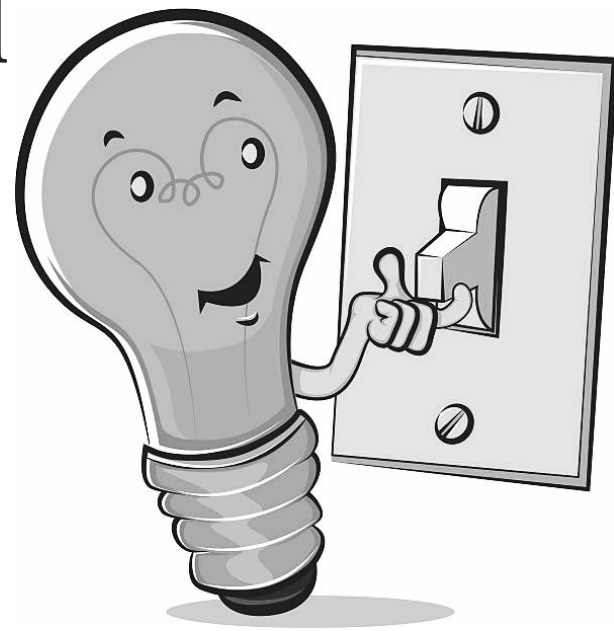
The Department of Public Utilities (DPU) is unlikely to approve a shut-off, especially if you are trying to make a good faith repayment effort. But if you own your home, a utility might try to put a "lien" or "attachment" on your home, to collect what is owed when your home is sold.

For phone land lines, the same "over 65" protections apply, as well as the "serious" illness protections. For phone service, only a doctor or clinician in a doctor's office can certify illnesses. The same phone call from a doctor rule applies if a shut-off is imminent, with a follow up written illness letter within seven days. A doctor's letter can be renewed two times, totaling 90-days protection.

The phone company will not shut-off service if the customer asks for "personal emergency protection," demonstrates that he or she cannot pay the bill, and that phone service is necessary to protect the health or safety of a member of the household. An elder with an emergency alert button for example, could ask for personal emergency protection. If the phone company denies the protection, the customer can appeal to the Department of Telecommunications and Energy (DTE). Ask your gas, electric or phone company to send you an elder household protection form, or a serious illness/chronic condition, or personal emergency protection form.

Even with these shut-off protections, you are still responsible for paying off your bill, and you will be charged interest for late payments.

If you are facing a utility shut-off, contact the Attorney General's



Consumer Hotline at (617) 727-8400. To read more on your shut off rights, go to: <http://www.masslegalhelp.org/special-protections-against-shut-offs>.

About the Author

Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES proudly serves greater Plymouth County and surrounding communities. OCES is a private, non-profit organization headquartered in Brockton with a second office in Plymouth. OCES is designated as one of 26 Aging Services Access Points (ASAPs) in 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 has 245 employees and operates more than 15 programs serving older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org.

DISCLAIMER: This information is not intended to diagnose health problems or to take the place of medical advice or care you receive from your physician or other healthcare providers. Always consult your healthcare provider about your medications, symptoms, and health problems. Any websites listed are external websites that are not maintained or endorsed by Old Colony Elder Services (OCES). A link does not constitute an endorsement of content, viewpoint, policies, products or services of that website. Once you link to another website not maintained by OCES, you are subject to the terms and conditions of that website, including but not limited to its privacy policy.■

OCES is your resource for information, advice and solutions about aging and disability issues.

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Old Colony Elder Services
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South Shore Happenings

Fairing Way Fall events

SOUTH WEYMOUTH- Fairing Way, the premier 55+ community in Weymouth's Union Point is hosting a Fall Brunch and Tour on Thurs., November 9th, from 10:30am-12:00pm, and on Wed., Nov., 29, a Pie and Presentation event from 2:00 - 3:30pm, followed by a Holiday Craft Fair from 4-7:00pm. Every Thursday, from 10:00am-12:00pm an open house is held where you can meet residents and take a tour of the facility. Please RSVP to 781-660-5021, and visit www.Fairing-Way.org/Events for information.

Volunteers needed!

MARSHFIELD - The Marshfield Council on Aging is looking for a few volunteers this season. Opportunities are available for the following: snow shovellers, Meals on Wheels drivers, volunteers to distribute the newsletter in town, Income tax greeter, Activities hostess with food service experience, gift shop volunteers, computer room assistants, bus escorts, congregate dining services, medical drivers...and more. Consider donating a few hours weekly here at the Marshfield Council on Aging. We also provide mileage reimbursement for Medical and Meals On Wheels Drivers.

For more details, contact the Senior Center/Council on Aging, 230 Webster Street, Marshfield, MA 02050. Ask for Donna Weinberg, Project Coordinator for Volunteers, (781) 834-5581, X 20. You may visit the Town of Marshfield website, www.townofmarshfield.org under the Volunteer section. We look forward to hearing from you.

Candlelight tours this month at Old Ordinary House

HINGHAM - The Hingham Historical Society will offer candlelight tours of the historic Old Ordinary House this November. Guests will be able to experience the hardships and simple pleasures of a New England winter in colonial days- all while in the warm glow of candle light.

The Old Ordinary dates back to the 17th Century, when it was both a private home and a stopping place for travelers between Boston and Plymouth.

Unlike the Society's summer tours of the house, which feature art, furniture and toys once owned by Hingham's first families, the Candlelight Tours focus on what life was like for New England families during long, cold, dark New England winters. The 40-minute tours address heat, lighting, domestic chores, and family life in an environmental very different from what we enjoy today.

The historic house museum on Lincoln Street will be open November 3, 4, 10, and 11. Tours are prices at \$10 for members and \$12 for non-members. Children of members are admitted free; all others pay \$5.00. Reservations required. Call 781.749.7721 or email info@hinghamhistorical.org for information.



Meet Author Beverly Moore: November 14

Complimentary books presented to first 20 attendees

WEYMOUTH - Meet author Beverly Moore at Windrose at Weymouth, 670 Main St., South Weymouth, on Tuesday, Nov. 14, at 4:30 pm. The first 20 attendees to arrive will receive a signed copy of the author's book, *Matters of the Mind...and the Heart, Meeting the Challenges of Alzheimer Care*. The book addresses the daily challenges of care through true stories from her practice as a StilMee Dementia Coach. Beverly Moore practices personalized dementia caregiver coaching in the home. Her background is in psychiatric nursing, community based family therapy and since 2000 has served major parts of Massachusetts through the state funded agencies. Books will also be available for purchase for a special event price of \$12. For more information and to RSVP, please contact Windrose Executive Director Susan Sheehan, at 781-331-5555.

A Hometown Christmas concert: December 2, 3

PLYMOUTH - Pilgrim Festival Chorus (PFC), the region's principal community chorus, presents its holiday season concert, A Hometown Christmas, on Saturday, December 2 at 7:30 pm, and Sunday December 3 at 4:00 pm, at St. Bonaventure Parish, 803 State Road, Plymouth. The chorus is conducted by Music Director William B. Richter and accompanied by Assistant Director Elizabeth Chapman Reilly.

A Hometown Christmas offers favorite carols and seasonal music drawn from previous PFC winter concert programs, set in three sections: Anticipation, Night of Wonder, and Christmas. The performance begins with a chorus procession to the medieval carol, *Nowell sing we*, both all and some, followed by works on themes of Advent, including Philip Dietrich's arrangement of *People, look east*, the tender Polish carol, *Infant holy, infant lowly*, John Gardiner's rambunctious arrangement of *Tomorrow shall be my dancing day*, carols by composers as Mendelssohn, Vaughan Williams, and Rutter, ending with the up-beat Gospel tune, *Go where I send thee*. <https://ssl.gstatic.com/ui/v1/icons/mail/images/cleardot.gif>

Tickets are \$20 for adults, \$18 for senior citizens and \$15 for students over 14. Children age 14 and under are admitted for free. Advance tickets may be purchased online at www.pilgrimfestivalchorus.org; and from PFC members. For tickets, please call Gail at (781) 826-8416. For more information, visit www.pilgrimfestivalchorus.org, or follow Pilgrim Festival Chorus on Facebook.



Festa San Martino: Saturday, Nov. 11

BRAINTREE - The Italian American Cultural Organization, of Braintree, is hosting their second Feast of San Martino with specially paired samples of Italian wines, honoring the fall harvest and the patron saint of winemaking, St. Martin. The event takes place on Saturday, Nov., 11, beginning with a cocktail reception at 6:00pm, followed by dinner by Fasano's Catering, a silent auction, and entertainment by the band Seabreeze. The event will be held at the Braintree Town Hall, 1 John F. Kennedy Memorial Drive. To purchase tickets (\$55 per person), contact John Ventresco at 508-269-0551 or Richard Leccese at 781-843-5095, or online at IACOFestaSanMartino.EventBrite.com. Proceeds will benefit, promote and preserve the Italian American heritage in our communities, fund scholarships, and give back through donations to worthy causes.

Beacon Hospice Support Group begins Nov. 7

PLYMOUTH - 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, starting November 7, 2017, from 3 p.m. - 4:30 p.m. The group will meet at the Plymouth Council on Aging, 44 Nook Rd., Plymouth. 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. Pre-registration is preferred. Please call the COA or Terri Henshaw, Bereavement Coordinator, at 508-747-7222 to register.

Hull Holiday Showcase: Nov. 26

HULL - For more than a decade, the Hull Nantasket Chamber of Commerce has sponsored this popular event the weekend after Thanksgiving. Local businesses, artists, and artisans are featured in a festive shopping atmosphere. Shoppers are bound to find unique gifts that don't come from the big box stores during Small Business Weekend. You'll find lots of free parking, free admission, a great day shopping at the beach instead of fighting the hassles of traffic and parking at the mall. The event takes place on Sunday, Nov., 26, from 12 noon until 4:00 pm, in the ballrooms of the Nantasket Beach Resort, 45 Hull Shore Dr., Hull. Why not enjoy an early dinner by the ocean after the Showcase? Hull has many wonderful restaurants to choose from, all year long. Visit: www.HullChamber.com for more information.



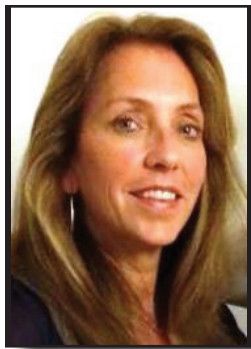
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ASK THE HIPPIE

The journey that caregivers are on when caring for someone with Alzheimer's/ Dementia is full of mystery, self-doubt, and loneliness. This column offers a chance to reach out, seek new ideas and by reading about the experiences of others, learn that you are never alone.

By Phyllis DeLaricheliere, MS

Dear Phyllis,
Thank you for your concept on HIPPIE philosophy. I am finding it enlightening. I have a simple question; What is the difference between vascular dementia and Alzheimer's? My father was diagnosed with Vascular dementia and I'm told it's the same as Alzheimer's.
--Sherri, Braintree, MA.

Hi Sherri,
Great question. Thank you for following. Let's talk about the word dementia. Dementia I think of as an umbrella word, meaning it's a heading that various forms fall under. There are several types of dementia. The word dementia is defined as "a usually progressive condition marked by the development of multiple cognitive deficits (such as memory impairment, aphasia, and the inability to plan and initiate complex behavior). Dementia is diagnosed only when both memory and another cognitive function are each affected severely enough to interfere with a person's ability to carry out routine daily activities."* Under this umbrella, one can find Vascular dementia, Frontal temporal, Lewy-body dementia and Alzheimer's. All of them have similar foundations but each have unique characteristics that were created from pre-existing conditions. Alzheimer's, however, is the only dementia that is formally classified as a disease. Unfortunately, all of these types of dementias have the same result and there is still no cure. I hope this helps.

*The Journal of the American Medical Association; "Dementia." Merriam-Webster.com. Merriam-Webster, n.d. Web. 16 Oct. 2017.



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Pie and Presentation

When: Wednesday, November 29th 2:00-3:30pm
Where: 25 Stonehaven Drive, South Weymouth
RSVP: 781-660-5021 or visit www.FairingWay.org/Events

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When: Wednesday, November 29th 4:00-7:00pm
Where: 25 Stonehaven Drive, South Weymouth

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Dear Phyllis,
My uncle lived with Alzheimer's for seven years. I was curious as to how long it normally lasts, is there a common length of time?
--Nicholas, Centerville, MA

Hello Nicholas,
Alzheimer's, like any other disease, has no rules. It can at times take years to truly recognize persistent symptoms and this can be for a variety of reasons. Therefore, the patient may go undiagnosed for a period of time. Another variable, is it can vary on how long someone can manage on the journey with the disease based on pre-existing medical conditions. These may have an effect on life expectancy. But at some point, at least for the now, the disease will win.
Let's think about our brain as a MAIN FRAME COMPUTER. It functions both consciously and subconsciously. It allows us to learn, create, love, and breathe, walk, talk and digest. As with any computer, if it gets a virus, the functionality of the computer begins to be compromised. Therefore, it could at some point forget to do the most rudimentary functions that can have a negative outcome. For example, forget to fight off an infection, not remember how to clear out one's lungs if they have pneumonia, or lose the ability to swallow. If this happens and the computer loses these learned skills that are stored in its database, the main frame could shut down and the virus will take over.

There are things, however, once diagnosed, we can still do to assist the body in functioning even when a virus is present. Exercise, diet and artistic expression is what my research is showing will assist the HIPPIE side of us to dominate and give one the ability to lead a better quality of life and continue to stimulate the brain as opposed to giving in and becoming dormant.

We all need to find our HIPPIE SIDE!

Do you have a question or comment for the Hippie? Send your comments and questions to Phyllis: knowyourhippie@gmail.com

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. ■



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Integrated Health Therapies

The mind-body connection to blood pressure



By Denise Jezewski, RN

BROCKTON - Many of us go for our yearly physical. While at the office, do you recall becoming progressively more nervous the longer you wait? Then when you are finally called into the exam room the nurse checks your blood pressure only to find it to be exceptionally high? You respond by saying it was not that high when I checked it at the mall last week. This phenomenon is called white coat hypertension and can affect 15-30% of people according to Dr. Herbert Benson of the Mind Body Institute in Boston.

There are several types of hypertension which we will not discuss here. The purpose of this article is to shed light on the mind body connection to manage our blood pressure. From an alternative medicine approach, high blood pressure can represent the stress, anxiety, and resentments, that go unexpressed over a long period of time. This results in 'pressure' building up internally until it spills over as high blood pressure. Research according to the American Heart Association suggests a possible link between meditation and lowering blood pressure. They will not definitively state that there is a true connection due to the inconclusive nature of past research methods.

Dr. Benson began his research into the mind body connection in the 1960s. We are hard wired for a 'flight or fight' response since

the beginning of time. During a time of stress our bodies secrete hormones such as adrenaline to increase our heart rate and blood pressure in order to combat the attack. The problem is when our body cannot resume our relaxation phase because of constant stress over time. Learning how to relax should be easy, however, our fast paced lifestyle with a need for instant gratification prevents this from occurring. As we age we assume life would become less stressful, however many are caring for grandchildren, we worry about who will care for us, we worry about the cost of our own healthcare and so it goes on.

The key to lowering our blood pressure is to become more aware of the triggers in our life and then learn healthier ways to live. We are capable of unlearning bad habits. It can begin by taking a deep breath. This is something we do every day, but are we really breathing correctly? Yoga principles begin by becoming aware of our breath. Is it shallow? Are we breathing from our diaphragm? Take a moment to listen to calm music, make yourself comfortable and place a hand on your chest and one on your abdomen. Take a breath and see which area rises, if it is the chest, focus on directing your breath to your abdomen. Concentrate and practice this



for several minutes. Notice how you feel when finished. This is the first step to relaxing. We will cover more next time.

Taken from Aggie Casey RN MS and Herbert Benson MD Lowering Your Blood Pressure 2006.

If you would like to know more about the benefits of using a mind body connection to manage blood pressure, you can contact Denise Jezewski at 508-584-3278 or email: dpolskadj@aol.com or visit the webpage for more information: www.happyholisticheart.org. The Healing Hearts Holistically Cardiac Wellness Center is located at 348 N. Pearl Street, Brockton.

About Carol Corio
Integrated Health Therapies Editor

Carol Corio has been studying integrated health therapies for more than 25 years with certifications in aromatherapy, polarity therapy, RYSE, Reiki, and Integrated Energy Therapy (EIT) sharing her long-time passion for integrating the benefits of therapeutic aromatherapy with those served by Old Colony Hospice & Palliative Care, an independent, private, non-profit, Medicare certified CHAP accredited, family centered, dedicated team of professionals providing excellent care services on the South Shore since 1979. In addition to her role as Community Relations Liaison for Old Colony Hospice & Palliative Care, Carol is a Master Trainer for AGE-u-cate LLC, creator of Dementia Live™, a dementia simulation experiential program to educate families and professionals caring for individuals with dementia. For information, call 781-341-4145, visit <http://www.oldcolonyhospice.com>, or email Carol at ccorio@oldcolonyhospice.com ■

Home Equity Wealth continued from page 5

Home Equity Lines of Credit (HELOCs) and traditional mortgage refinancing options may be a consideration, but are usually less favorable for senior homeowners. For the most part, HELOCs and traditional mortgage loans require more rigid financial and credit qualifications, mandatory payments, and provide fewer funding choices. However, depending on borrower qualifications and needs, these programs should be considered, especially if the financial need is short-term, or includes special needs a HECM may not satisfy.

While market conditions may be favorable today, change will come, and most likely, when least expected. Astute planners and seniors will update plans and investigate the potential rewards of including housing wealth as an integral component to improve retirement planning.

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. ■



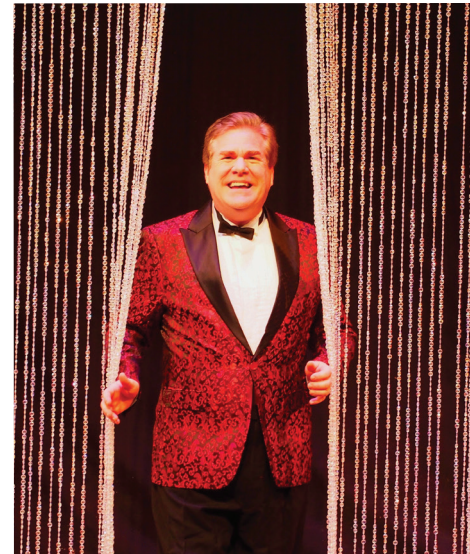
"Company for the Holidays" presented by Company Theatre

NORWELL- The award-winning Company Theatre presents the premiere production of Company for the Holidays, an original theatrical spectacular, from November 24 through December 17, at The Company Theatre Center for the Arts, 30 Accord Park Drive, Norwell. The production is directed by Zoe Bradford and Jordie Saucerman, with music direction and several original arrangements by Steve Bass, and choreography by Sally Ashton Forrest.

A true holiday spectacular in three parts, Company for the Holidays entertains in acting, song and dance. A gifted, large ensemble cast recreates contemporary holiday favorites and reimagines Christmas tune classics, including *It's the Most Wonderful Time of the Year*, *All I Want for Christmas is You*, *Santa Baby*, *White Christmas*, and more.

As scenes change, worlds collide in a whirlwind of activity and holiday mishaps as Boston's North Shore meets the South Shore in an original comedy play *A Child's Christmas* in Bahston by Company Theatre Artistic Director Zoe Bradford. Set in the 1980s, a man recalls when his Cohasset family spent a very memorable Christmas Eve with relatives in Revere. The evening culminates in rockin' rejoice with a Gospel style retelling of the Nativity story to uplift all with the joy and spirit of the Christmas season!

Attending a holiday season performance at The Company Theatre is a South Shore tradition. Company for the Holidays is adorned with The Company Theatre's trademark authentic



Soloist Michael Hammond, a featured actor in Company for the Holidays. Photo: Zoe Bradford

sets and costumes, gifted cast, accompanied by a 13-piece jazz ensemble.

Tickets for Company for the Holidays range from \$41 to \$43. Show times are 7:30 pm

from Thursday through Saturday, with Saturday matinee performances at 4 pm and Sunday matinee performances at 3 pm. Family and Friends Fridays offers the limited quantity purchase of four or more tickets for Friday performances at \$38 per ticket by calling or visiting the box office in person only.

For a complete performance schedule, to order tickets, or for more information, call the box office at 781-871-2787, email boxoffice@companytheatre.com, or visit www.companytheatre.com. The box office is open Monday to Friday from 11 am to 6 pm, and during all performances. Free parking is available on site, and the theatre is handicap accessible. For the latest information on programs and performances, please follow The Company Theatre Center for the Arts on Facebook, Twitter and Instagram.

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Keep Seniors front & Center
continued from p.3

Every senior in our care is initially evaluated and routinely visited and monitored by a nurse. Every caregiver is nurse supervised and the chain of command and communications in our agency is purposely streamlined and lean. This gives us maximum flexibility to adjust to our seniors and what is going on in their home.

When we promise "care and comfort at a moment's notice" we mean it. We are here 24/7/365.

Next month we will continue this conversation about the Eight Dimensions of Care responding to the next four standards you should think about when you make care decisions for yourself or loved ones.

5. Do You Understand my Need for Emotional Support to Alleviate Fear and Anxiety?
6. Do you Understand My Need for Involvement of Family and Friends?
7. Can you Help Me with Continuity and Transition?
8. Can You Help with Access to Care?

About the Author

Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts. First by delivering an exceptional home care experience in a combination of highly trained and high-touch caregivers. And secondly by becoming a significant connection for elders to resources and services in the 100 communities his company serves. www.SeniorHelpers.com/SouthShoreMA Call: 781-421-3123.■



Crossword answers from page 16

1	P	2	I	3	T	4	T	5	E	6	G	7	O	8	A	9	B	10	E	11	D	
12	E	C	R	U	T	13	L	A	M	14	L	U	L	U								
15	R	O	U	X	16	F	R	O	17	U	N	D	O									
18	K	N	E	E	19	L	20	S	P	21	A	M										
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27	O	C	T	O	G	E	N	A	R	I	A	N										
31	R	H	O				32	L	O	G			33	N	I	34	B					
				35	A	F	F	E	C	T	I	O	N	A	T	E						
				40	D	U	E	T	O			41	A	V	E							
							42	S	H	M	43	O		44	A	L	45	D	46	E	47	R
48	E	A	S	T					51	I	L	O		53	S	O	D	A				
54	F	L	E	A					56	N	I	L		56	O	D	D	S				
57	T	E	A	L					58	G	O	D		59	N	O	A	H				

New device stops a cold

New research shows you can stop a cold in its tracks if you take one simple step with a new device when you first feel a cold coming on.

Colds start when cold viruses get in your nose. Viruses multiply fast. If you don't stop them early, they spread and cause misery.

But scientists have found a quick way to kill a virus. Touch it with copper. Researchers at labs and universities worldwide all agree, copper is "antimicrobial." It kills microbes, such as viruses and bacteria, just by touch.



New research: Copper stops colds if used early.

That's why ancient Greeks and Egyptians used copper to purify water and heal wounds. They didn't know about viruses and bacteria, but now we do.

Researchers say a tiny electric charge in microbe cells gets short-circuited by the high conductance of copper. This destroys the cell in seconds.

Tests by the Environmental Protection Agency (EPA) show germs die fast on copper. So some hospitals switched to copper touch surfaces, like faucets and doorknobs. This cut the spread of MRSA and other illnesses by over half, and saved lives.

The strong scientific evidence gave inventor Doug Cornell an idea. When he felt a cold coming on he fashioned a smooth copper probe and rubbed it gently in his nose for 60 seconds.

"It worked!" he exclaimed. "The cold went away completely." It worked again every time he felt a cold coming on. He reports he has never had a cold since.

He asked relatives and friends to try it. They said it worked for them, too, every time. So he patented CopperZap™ and put it on the market.

Soon hundreds of people had tried it and given feedback. Nearly 100 percent said the copper stops their colds if used within 3 hours after the first sign. Even up to 2 days, if they still get the cold it is milder and they feel better.

Users wrote things like, "It stopped my cold right away," and "Is it supposed to work that fast?"

"What a wonderful thing," wrote Physician's Assistant Julie. "Now I have this little magic

wand, no more colds for me!"

Pat McAllister, age 70, received one for Christmas and called it "one of the best presents ever. This little jewel really works."

People often use CopperZap for prevention, before cold signs

appear. Karen Gauci, who flies often for her job, used to get colds after crowded flights. Though skeptical, she tried it several times a day on travel days for 2 months. "Sixteen flights and not a sniffle!" she exclaimed.

Business owner Rosaleen says when people are sick around her she uses CopperZap morning and night. "It saved me last holidays," she said. "The kids had colds going round and round, but not me."

Some users say it also helps with sinus. Attorney Donna Blight had a 2-day sinus headache. She tried CopperZap. "I am shocked!" she said. "My head cleared, no more headache, no more congestion."

Some users say copper stops nighttime stuffiness if they use it just before bed. One man said, "Best sleep I've had in years."

Users also report success in stopping cold sores and warts. It can also prevent infection in wounds, cuts and abrasions.

The handle is sculptured to fit the hand and finely textured to improve contact. Tests show it kills germs on fingers so you don't spread illness to your family.

Copper may even stop flu if used early and for several days. In a lab test, scientists placed 25 million live flu viruses on a CopperZap. No viruses were found still alive soon after.

The EPA says the natural color change of copper does not reduce its ability to kill germs.

CopperZap is made in the U.S. of pure copper. It has a 90-day full money back guarantee and is \$49.95 at CopperZap.com or toll-free 1-888-411-6114.

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