

The South Shore Senior News recently won four National Awards of Excellence from the North American Mature Publishers Association! Please see page 4 for details!

Cranberry "Super Fruit" always in season

By Patricia Abbate

PLYMOUTH COUNTY - November brings its own special gifts to those of us here on the South Shore. The pungent scent of dried leaves underfoot, a warming mug of hot mulled cider by the hearth, and the tart goodness of our home-grown native fruit, the cranberry, that finds its way onto our Thanksgiving table every year with regularity. It's a comforting month.

Centuries before the first colonists arrived on local shores, the Wompanoag used what they called "sour berries" in their daily lives. Not only did they incorporate the small red berries into their food and drink, they also used cranberries for fabric dye, and as medicine used in traditional healing rituals to treat wounds, fight fever, swelling, and seasickness. Although Native Americans introduced this "super food" to the Europeans upon their arrival, the fruit was only embraced when they sweetened the bitter berry with honey, and an industry was soon formed.

Captain Henry Hall, of Dennis, Massachusetts, began cultivating wild cranberries in 1816. His unique technique of transplanting vines and spreading sand over them caught on quickly. Soon local wetlands all over Cape Cod were converted to bogs. By 1871, an association of cranberry growers was formed to support this new and burgeoning industry.

To standardize the measure with which cranberries are sold, the Cape Cod Cranberry



AARP Foundation Survey Finds Neighborhood **Connections Key to Countering Social Isolation**

By Mike Festa, State Director, AARP Massachusetts

BOSTON - A new survey released by AARP Foundation, "Loneliness and Social Connections: A National Survey of Adults 45 and Older," finds that 1 in 3 U.S. adults age 45 and older are lonely. While the percentage is unchanged from a previous

loneliness study conducted by AARP Research in 2010, approximately five demographic groups and explored the relationship between loneliness and million more midlife and older adults are lonely due to growth in this age life experiences, social connections, health and technology. group among the population.

Over the past several years, both loneliness and isolation have emerged as public health issues that could have serious implications for quality of individuals, and those who self-identify as LGBTQ, are at increased risk life and the U.S. economy if not properly addressed. Medicare spends an estimated \$6.7 billion each year on socially isolated adults. The health risks of prolonged isolation are equivalent to smoking 15 cigarettes a day.

Although social isolation and loneliness are related, they are distinct and can occur independent of one another. Social isolation is objective, with measurable factors like the size of one's social network, while loneliness is more personal and subjective — it's how people perceive their experience and whether they feel they lack the connections, companionship or sense of belonging that humans need to thrive. Through this survey, the Foundation aimed to improve society's understanding of loneliness and its relationship to the factors of social isolation.

Among other findings, the survey identified several risk factors and predictors of loneliness. Notably, populations at increased risk for chronic loneliness include people with low income (less than \$25,000 per year), unpaid caregivers, and those who self-identify as LGBTQ.

Overall, the survey found that increased social connections can reduce social isolation and loneliness. In particular, it revealed a clear relationship between loneliness among midlife and older adults and their connections with their neighbors — which is a new area of focus in 2018. Thirty-three percent of midlife and older adults who have spoken to their neighbors are lonely, compared with 61 percent who have never spoken to a neighbor.

The study also measured the prevalence of loneliness across

Key findings include:

Several populations, including unpaid caregivers, low-income for chronic loneliness. AARP Massachusetts seeks to ease the burden of these groups by advocating for the CARE Act, Family Caregiver Tax credit, and being a part of the LGBT aging commission.

The size of one's social network and being physically isolated are the top predictors of loneliness, but depression, anxiety, overall health, and age are also contributing factors.

The ways in which older adults cope with loneliness vary depending on how frequently they feel lonely. Chronically lonely adults are more likely to turn to isolated activities to cope, such as watching television or surfing the Internet, while those who are not chronically lonely are more likely to talk with a friend or go out with family when feelings of loneliness do occur.

Fewer than 20 percent of people have discussed feelings of loneliness with their health care provider.

To read the full report, visit: www.aarp.org/connections2018 ∞





By Mark Friedman

We hear it every time we get on an airplane, "in the event of a loss of cabin pressure, an air mask will be automatically released. Be sure to secure your own mask before helping others." Why? Because it makes perfect sense to be in a good place ourselves before we take on the burden of caring for someone else, even if that person is right next to us.

been able to learn a lot.

NAVIGATING THE FUTURE



When the burden of caregiving becomes a risky proposition

Our clients are like family. This makes our job both enormously rewarding and incredibly daunting. The "daunting" part is from the personal relationship we have to a family caregiver; a spouse, an adult daughter, or an extended family member who has agreed to take on critical caregiving responsibilities on a part time or full time basis. As we listen to their first hand experiences, we have learned to adjust the many roles they expect us to fulfill and we have

In an incredibly emotional process, the more data and science we can bring to bear - the better equipped we are for the diverse roles as chief comforter, field guide, and care expert. With science, expertise, and a significant network of resources, we can surround clients and their families with a circle of support to help them successfully assume the incredible role they have

Anyone who has been a family caregiver knows all too well it can be an emotional roller coaster. On the one hand it is a clear demonstration of love and bold commitment, and can be a very rewarding personal experience. On the other hand, research has shown it to be enormously stressful, where continuous care demands result in exhaustion and constant worry, with caregivers more prone to weight gain, chronic illness, and high blood pressure. Assuming a caregiver role for parents while simultaneously juggling work and raising children can lead to an increased risk for depression, an overall decline in the quality of life, and financial stress. Citing sleep deprivation and postponing their own medical appointments, it is not uncommon to hear my clients remark, "my husband has Parkinson's but now I'm the one in the hospital!"

Family Caregivers: Endangered Species

The Caregiver Action Organization reports statistics on family caregivers; what makes up this population and where the trends are going.

Here is a snapshot today:

- The typical family caregiver is a 49 year-old woman caring for her widowed 69 year-old mother who does not live with her
- 20 hours per week is the average number of hours spent caregiving
- 23% of family caregivers report health issues
- 72% report not going to a doctor as often
- 40% to 70% have significant symptoms of depression
- 6 in 10 family caregivers are employed, yet 1 in 5 report having to take a leave of absence

One might take away from these statistics that caregiving can be hazardous to your health, and it can. It is only in the last few years that our profession has actually given a definition to all of these statistics. It is called Burden of Care (BOC).

According to Randy Bartosh, Co-Founder of Houston based PBH Solutions and its proprietary Life Profile methodology, "Burden of Care is the physical, psychological, financial and emotional stressors associated with the caregiving experience. Today, it is the single most neglected aspect of healthcare in the over 50,000 patients we studied and its results can be devastating for the quality of life, health and success of the family and the care receiver."

Stated another way, if the family caregiver is NOT prepared and supported for this enormous task, and all the inherent burdens that come with it, both the caregiver AND the senior, are at risk.

When Science Intersects with Common Sense

In previous articles I have addressed the potential risks seniors face when recovering at home. With clear preference, millions of our elders are also choosing to age in place. Their success is challenged by risks which have been defined into broad categories: safety, medication management, and activities of autonomy and independence (include bathing, meal prep, shopping, laundry, and scores of other tasks.) The Life Profile methodology, introduced earlier this year, has become the powerful engine to identify, quantify, and score risks so an appropriate plan of support can be put in place to mitigate them.

In past discussions we have reviewed the S.A.F.E.S.T. analysis, which scores the 144 potential safety risks in the home, and is

central to the Life Profile. More recently we reviewed 13 risk components of Autonomy and Independence. Now, we can we layer in a critical piece that includes the assessment for Burden of Care.

There is a five sentence clinical overview of Burden of Care that drives home the reality of it from a medical perspective. I could confuse you with terms about hypothalamic-pituitaryadrenal (HPA) axis and the adrenergic sympathetic nervous system (SNS), or the release of glucocorticoids from adrenal cortex and the profound effects of stress on our cells and organs. But, the bigger point to be made about the Burden of Care and risk is this: it is critical to understand when, how, and why family caregivers need additional support in their important work and to put a focused plan in place to help them.

When considering Burden of Care there are 16 potential points where a senior may be at risk. Some of these issues seem like nobrainers, and seem to require some common sense and ingenuity to solve. Others are more complicated and require training, education and skilled intervention.

On one end of family caregiver support are more practical issues. How can we simplify or reduce the routines around the senior to lighten the demands on the caregiver? Can we become more systematic or save time in our approach to visits, meals, and other tasks?

Are there ways to increase the "time away" of care duties, giving caregivers respite and space to breathe and refresh themselves? Are there extended family members who can be called upon to augment care in a concerted fashion? Are there ways to optimize durable equipment, assistive technologies and other innovations to reduce where possible the physical stresses and strains of caregiving?

Other caregiver interventions may involve strategies outside the immediate family. Are there community support systems and resources worth exploring, and ways to plan and maximize outings and trips? Then, there is a full spectrum and category for formal and informal counseling, caregiver validation, wellness coaching, and disease education. These curriculums are designed to empower caregivers, provide them a platform to discuss situations of importance, and provide valuable tools for succeeding in their intensely personal

Navigating the Future...continued on p.16

From the Publishers – We walked away with awards!

We are happy to tell you that the South Shore Senior News won four national awards for excellence in design and editorial categories,

the annual at convention of our trade association, the North Mature American Publishers Association, last month in Orlando, FL. Publications were judged by professionals



from the prestigious Missouri School of Journalism. The convention brought together others who publish newspapers and magazines specifically for the 50 plus demographic from all across the United States. It was a great exchange of ideas, best practices, and inspirational workshops on topics that always kept the needs and wants of the reader in sharp focus.

We would especially like to congratulate columnist Phyllis DeLaricheliere. She is a

National Award of Excellence Winner in the category of Senior Issues, for her monthly column, Ask the Hippie. Please make it a point to read her column every month, as she offers innovative and creative advice for caregivers through her unique "hippie" message. See page 20 for her latest column.

One aspect of the conference included a panel discussion on the how to produce a successful radio show to complement a newspaper geared to the 50 plus audience. And yes, we were invited to be panelists, as we just celebrated our second anniversary of hosting a weekly radio show, My Generation, broadcast on Sunday night, from 7-8:00 PM, on 95.9 WATD-FM. We hope that we offered some valuable insight from our broadcast experience to others.

In the months ahead, we plan to incorporate many of the new and innovative ideas that we took back with us. It's our mission to continue to provide vital information from experts, trusted resources, and noted professionals, so that our readers can not only stay current and make informed decisions, but have fun doing it. Please bring your suggestions our way, as we love hearing from you!

This November, we hope you have lots to be thankful for. We sure do!

Patti Abbate & Tom Foye ∞



Aging with Sass & Class Savor the small stuff

By Loretta LaRoche

very time I teach a workshop I am **⊿** confronted with ndividuals who seem to want to spend an inordinate amount of

time focusing on what's wrong in their lives.

They are usually the types that have spent years rehashing the same old stuff because they have become accustomed to seeing the world through a negative lens.

Our brains are trained to be on the alert for danger and to make sure that we get what we need to survive, i.e. food, shelter, clothing. This model was incredibly useful a million or so years ago since we could become a meal any minute for a hungry behemoth. Our ancestors survived harsh conditions through a negative bias. In other words, they learned from bad experiences, not necessarily good ones.

Unfortunately, we are still at the mercy of some of that training, which makes it difficult to learn how to install beneficial experiences. Oh, we can read lots of books on how to be more positive, see a therapist or coach, but taking action is what creates new neural pathways that can help change our behavior. Even more importantly is the practice of those actions. We learn through practice whether it's negative or positive.

Our chaotic, driven culture adds to the problem. Most people have become hostages to their schedules and their attachment to getting as much done as possible. They don't realize that within that framework lies precious moments that can be utilized to change the brain for the

better. I don't know how many times I have heard individuals tell me they don't have the time to change a certain behavior.

"Someday they will," they say. But when will "someday" come? Unfortunately, the longer we submit to feeling negative, the harder it is to change.

So what can we do? Believe it or not, most of us have experiences in our daily lives that can help reframe situations for the better. Developing the ability to stay with those experiences for a few moments throughout the day helps cultivate inner strengths that can help us cope with life. Life is not easy. No one has been promised a journey without ups and downs. But it can be made easier by growing the seeds of appreciation, gratitude, love, altruism, and humor.

Take time to savor what might even be fleeting moments of joy. A cup of coffee, a smile from a loved one or a colleague at work, someone who lets you into a line of traffic, a blue sky, a call from a friend that checks in to see how you are, a pet that looks up at you with adoring eyes. Don't just let these go, before you take the time to "savor them." Even a few minutes throughout the day will begin to make a difference, not only in your life, but in the lives of those around you.

About the Author: Loretta LaRoche is an internationally acclaimed stress expert, humorist, author, speaker, and star of seven one-woman television specials airing on 80 PBS stations across the country. She believes and lives her message, "Life is not a stress rehearsal!" Learn more at her website: www.LorettaLaRoche.com. ∞



My Generation Media P.O. Box 202, Hingham, MA 02043 (508) 212-4862

www.southshoresenior.com info@southshoresenior.com www.facebook.com/SouthShoreSeniorNews

Publisher/Editor: Patricia Abbate Business Manager/Owner: Thomas Foye Copy Editor: Theresa Abbate Typesetting/Design: Cheryl Killion

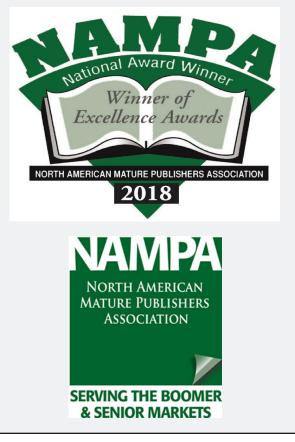
We have been serving the towns and communities south of Boston in more than 30 cities and towns since 2002. Published every month and available free to more than 100,000 seniors (the over 50 population) via controlled circulation. My Generation Media, publisher of South Shore Senior News, assumes no responsibility for errors, but will reprint in a subsequent edition corrections to that portion of an adverisement or article in which an error occurs.

All advertisements are run at the discretion of the publisher. Reproduction of the contents of South Shore Senior News is prohibited, without the permission of the Publisher. Reprints are available. All editorial and advertisements within this newspaper are provided for general information only and should not be treated as a substitute for the medical advice of your doctor or other health professionals or licensed legal or financial advisors.

The Publisher is not liable for the contents of any external Internet sites listed, nor does it endorse any product or service mentioned or advised on any of the sites. Always consult your doctor if you are in any way concerned about your health. Advertising and articles appearing in *South Shore Senior News* do not necessarily carry the endorsement of the paper

South Shore Senior News is printed 12 times per year with a deadline of the 15th of the 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.





By George A. Downey

BRAINTREE – Today, reverse mortgages still head the list of "most misunderstood" mortgage programs, and are generally perceived negatively. However, consumers and financial advisors are quickly changing this status as they learn of recent reverse mortgage program improvements and new insights from academics and retirement researchers. The reverse mortgage is now recognized, not only as an important resource for seniors in need, but also as a unique and valuable financial and estate planning tool for more affluent seniors.

Homeowners



Often there are problems associated with a complete lower denture. If a patient loses all their lower teeth, a complete denture is usually fabricated. This type of denture is less stable than an upper complete denture because the lower jaw is smaller than upper one, and the cheeks and tongue move the lower denture of the jaw easily. The implants or remaining teeth can help to stabilize the lower denture. Here's how.

Let's imagine that a patient has only two lower canine teeth remaining, and these teeth are not in good condition and have broken crowns. It is still possible to use them in fabricating a denture, because the canines have long roots that can



HOME EQUITY WEALTH MANAGEMENT

Reverse mortgages – good for some, not for all

Commonly seen as "loans of last resort" the often maligned reverse mortgage has gained new respect and acceptance among prominent retirement experts and financial advisors.

Program Improvements That Make **Reverse Mortgages a Better Option for Senior**

The dominant reverse mortgage program is the HUD/FHA insured Home Equity Conversion Mortgage (HECM), which accounts for more than 95 percent of all reverse mortgages nationally. Since the Great Recession (2008 -

2013) the FHA has implemented a number of program changes that have increased consumer protections, limited costs, and improved terms to make the HECM program a more sustainable resource for seniors who want to remain in their home and age in place.

Academic and Research Endorsements

The recent Great Recession impacted seniors most severely, causing the average senior to lose 40 percent of their savings through market losses along with broad-based declines in home values, which significantly reduced retirement nest eggs. Further, the baby-boom generation has entered their retirement years and now 10,000 boomers turn 65 every day - the great majority without sufficient retirement savings or pensions. Moreover, this trend is projected to continue each year through 2030.

This alarming reality moved retirement and academic researchers to declare a retirement crisis is now present and growing. In response,

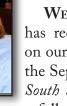
the search for solutions has focused renewed attention on using home equity to strengthen seniors' financial resources. Customary methods of extracting home equity relied primarily on traditional mortgage refinancing, or sale of the home. However, the unique terms and provisions of the HECM reverse mortgage provide different and more suitable solutions unmatched by any of the alternatives. These observations have resulted in an in-depth investigation and a series of research reports, which have documented the value and need for the HECM reverse mortgage, especially among seniors with limited income and savings.

Researchers have highlighted the unique guaranteed and growing line of credit of the HECM reverse mortgage, among other features, which makes it possible to monetize home equity and add a new dimension to financial planning strategies for more affluent seniors. Termed a

Wealth Management...continued on p.22

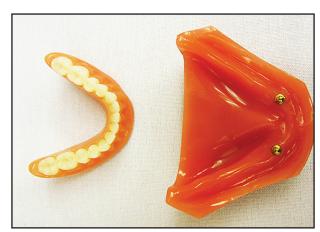
Dentures: How to keep the lower denture stable in the mouth

By Dr. Olga Kraeva



WEYMOUTH – My office has received great feedback on our last article, printed in the September edition of the South Shore Senior News. As

a follow up to that column, here I'm continuing to explain the procedures used to stabilize lower dentures.



Model of the lower jaw with abutments placed on canine tooth areas

hold the denture in place while preserving jaw resorption. For this reason, the approach is to retain the roots of the natural teeth with finished roots canals beneath a complete denture. This type of denture is called an overdenture and this approach needs to be carefully considered. If the root is in good condition and root canals have been done, the root can be covered by a small crown or cover. The denture will be fabricated with all steps that were outlined in my previous article.

Another, more popular option to retain the lower denture today is an implant. If an implant is placed before loss of the jaw bone structure, the implant may serve to maintain the jaw. Also, the advantage of the implant is that it carries resistance as compared with the natural root.

For more stability, four implants can be placed in the lower jaw. Ideally, four placed implants that are distributed far from each other would provide four points of contact upon which denture support will be ideal.

Unfortunately, cost considerations or bone resorption can interfere with the ability to place four implants. Two implants also can be placed in the canine tooth area of the lower jaw to create stability of the denture. Moreover, for implant placement it is important to have enough bone.

Dentures...continued on p.22



Senior Fitness



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

QUINCY - You have probably heard that seniors should perform regular muscle-building exercise. But why?

The reason is because men and women lose 5 to 7 pounds of muscle tissue every decade of life, beginning at about age 25. In other words, regardless of bodyweight, a 65 year-old who has not done strength training has 20 to 28 pounds less muscle than desirable. Because muscle loss leads to bone loss, lower metabolism and less strength, this situation should be changed as quickly as possible. But how?

The best way to replace muscle lost through the aging process is a basic program of strength



The South Shore Senior News is looking for advertising sales representatives. Please contact us if you have:

- Great communications skills.
- A good telephone manner.
- Persuasive abilities.
- Confidence and an outgoing personality.
- · The ability to build relationships with customers.
- Diplomacy and patience.
- · A facility for numbers.
- Determination. Great prospecting skills.
- Proven sales ability.

Academic qualifications are less important than attitude, ability, and assertiveness There are no minimum requirements. Position is commission-based with generous incentives. A great position for the right person!

Please send along a letter of interest to Tom at Tom@southshoresenior.com. or give him a call at 508-212-4862. We'd love to hear from YOU!

South Shore Senior News The Award-Winning publication for Boomers and Beyond P.O. Box 202, Hingham, MA 02043

The Big 5: Strength exercises for seniors

exercise. The rules are simple: (1) Use weights that you can lift at least eight times but not more than 12 times in succession; (2) When you can perform 12 good repetitions, increase the resistance by about five percent; (3) Use controlled lifting movements (about three seconds each) and lowering movements (about three seconds each); (4) Exhale during lifting movements and inhale during lowering movements; (5) Train two or three non-consecutive days a week; (6) Perform one set each of a few exercises that address the major muscle groups.

So what exercises should be included in a sensible senior strength-training program?

Based on our 25 years of research with older adults, including the landmark study with elderly nursing home residents, I recommend a highly effective and time-efficient workout called the Big Five Strength Exercises for Seniors. These five exercises condition most of the major muscles of the body, and are easily accessible at almost all YMCAs, JCCs, fitness centers, and health clubs. Although qualified fitness professionals will assist you in properly performing these exercises, here are the basic instructions.

BIG FIVE STRENGTH EXERCISES FOR SENIORS

• Leg Press: This comprehensive lower body exercise concurrently works the front thigh, rear thigh and hip muscles. Place your feet hipwidth apart on the panel and adjust the seat so that your knees form a 90-degree angle. Hold the handgrips and exhale as you push the panel forward until the knees are almost fully extended. Return slowly to the starting position, and repeat for eight to 12 repetitions.

• Chest Press: The chest press strengthens the chest, front shoulder and rear arm muscles. Begin with the handles at mid-chest level, and exhale as

you push them forward until the elbows are almost fully extended. Return slowly to the starting position, and repeat for eight to 12 repetitions.

• Seated Row: The seated row addresses the upper back, rear shoulder and front arm muscles simultaneously. Sit with your chest against the pad, grip the handles with your arms parallel to the floor, and exhale as you pull the hands backward to your chest. Return slowly to the starting position, and repeat for eight to 12 repetitions.

• Low Back Extension: Without question the most important exercise for seniors, the low back extension strengthens the lower back muscles. Adjust the seat so that the back pad contacts the thickest section of your upper back, and adjust the feet platform so that your knees are about an inch above the seat. Secure both seat belts to maintain a stable lower body during performance of the exercise, and cross your arms over your chest. Extend your torso backward as far as comfortable while exhaling. Return slowly to the forward-flexed starting position, and repeat for eight to 12 repetitions.

• Abdominal Curl: This machine works the midsection muscles much more effectively than any of the sit-up type exercises. Adjust the seat so that the back pad contacts the thickest section of your upper back, place your elbows on the arm pads and grip the handles. Curl your torso downward as far as comfortable while exhaling. Return slowly to the backwardextended starting position, and repeat for eight to 12 repetitions.

Although it should require only 10 minutes to complete this strength-training program, these five exercises address the major muscles of the legs, midsection, upper body and arms. Doing essentially the same five exercises, the 90-year old nursing home patients in our research study added four pounds of muscle, lost three pounds of fat, and increased their overall strength by 60 percent after just 14 weeks of twice a week training. Younger seniors should experience even better results, so give it a try. You can't make a better health and fitness investment than 10 minutes of strength training, two or three days a week.

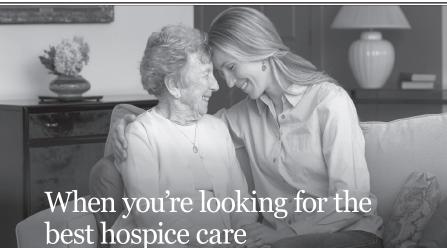
About the Authors: Wayne L. Westcott, Ph.D., teaches exercise science at Quincy College and consults for the South Shore YMCA. He has authored 28 books on strength training. Rita La Rosa Loud, B.S., directs the Health & Fitness Center located at Quincy College and is a Master Fitness Trainer.∞





By Chris Hanson

HANOVER – The outgoing governor, international press, and local mucky-mucks all sat silently as the historical time capsule was opened at the Museum of Fine Arts. Originally placed in a cornerstone of the Massachusetts statehouse by our forefathers, the contents could provide more clues to our colonial past. The crowd was transfixed, what was in the box? The possibilities seemed endless that January, 2015 night.





"The Wicked Smart Investor"

Make mine a treasure chest

Well, while historically significant, the artifacts left some people disappointed. Our colonial fathers did not make much so they did not have much to leave us. Observers hoping for a miniature swan boat, a prototype Jordan Marsh blueberry muffin, or maybe a coveted invitation to Kathryn Whites' birthday party were in the wrong place at the wrong time. What the time capsule held were coins, old

newspapers and a silver plate. Only the history buffs were fascinated.

What does your time capsule hold? Before you say you don't have one, let me explain. Your time capsule is the box or desk drawer holding all your mutual fund statements that you never review. The may be IRA's', 401k's, 403B's etc. that you have not looked at because you think everything is just fine. But is that what you want to settle for, "just fine?" Take the advice of legendary money manager Peter Lynch: "You have to know what you own and why you own it" and you will likely do better than "just fine"

The Wicked Smart Investor has unearthed many surprises when reviewing people's dust covered investment statements. I don't even have to lie on a wooden plank and chip away at stone like MFA conservator Pam Hatchfield did to remove the colonial time capsule. While some of the investments surprises I find have



come out of left field, most of my discoveries usually involve three critical issues.

First, a frequent discovery is the investments are not proper for the investor's risk tolerance. The investments could be too risky; conversely the investments are not risky enough. The only way investors earn a return in the stock market is to take risks, but if the risk level is too high and causing lost sleep, it's not worthwhile. It's prudent for investors to assess their risk level first then select proper investments.

Next, a robust analysis proves investors are not as diversified as they think. You may own several mutual funds with glitzy names from Greek mythology or space age buzz words and think

"The Wicked Smart Investor"...continued on p.15

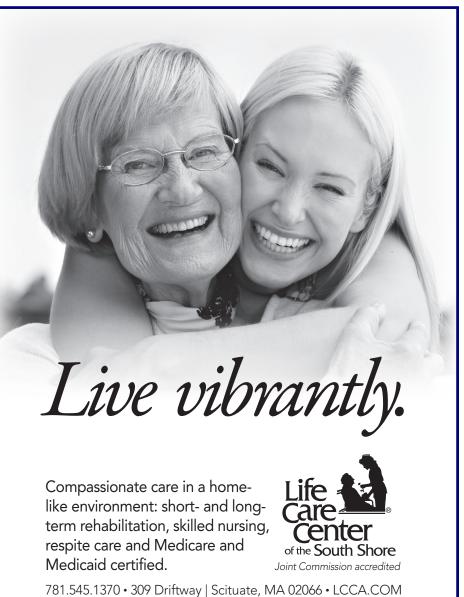
Look to Hope.

Hope Hospice has provided care and support for those facing serious illness for over 35 years. Our dedication, respect and compassion help provide the best quality of life possible. That's why so many families look to Hope for hospice care.

To learn more, call 508.957.0200 or visit HopeHospiceMA.org.



Part of the HopeHealth family of services Hope Hospice | Hope Care For Kids Hope Dementia & Alzheimer's Services | Hope Academy



STAYING HOME SAFE The Path to Aging in Place Successfully

Five years ago Senior Helpers Boston and South Shore began work on an ambitious home care program for seniors and families "Going Home Safe". At its heart was a deep concern for our seniors who seemed to be earning frequent flyer miles between their homes, hospitals and short term rehabs.

This concern strains the entire medical eco-system - 1 in 5 seniors are re-admitted to acute care after discharge to home. This derails plans to wellness and often sabotages their ability to age in place.

Since embarking on this journey, we have sought to do more than simply raise awareness across the entire care continuum -- but have worked to impact the discharge process, influence our partners and help educate our local, complex industry.

Home Care has not typically been part of these conversations but the medical system is beginning to understand how impactful our care can be in the quest to age successfully in place.

Our "Going Home Safe" program makes recovering at home a more confident option for seniors through an approach and philosophy of client-centric, nurse led and managed care.

Our most significant advancement occurred this summer (2018) when we introduced The Life Profile, a proprietary methodology that is combining science, common sense, and laser focused plans of care to make Going Home and Staving Home a reality.

THE GUIDING PREMISE



They say that if you don't know where you're going, any road will take you there.

In short we start "Going Home Safe" with the answer. We seek to remove whatever it is that can get in the way of our client's ability to succeed at home and age in place!

Understanding the risks that can get in the way enables us to achieve an overwhelming success rate that dwarfs the current system.

Because the objectives are clear, the road to success becomes a straight one

THE FIRST PIECE

With The Life Profile: The Engine that Roars

In 2018 Senior Helpers Boston and South Shore announced its strategic alliance with Houston based PBHS, a clinical research management firm. PBHS followed more than 75,000 patient case studies over 18 years in research projects across 22 states with 200 participating organizations.

This evidentiary-based methodology identifies, assesses and scores a senior's individual risk profile across more than 225 issues

This proprietary "engine" can change the course of success for a senior recovering at home. Why? Because it can assess and score the potential risks that a senior faces, enabling the family to put a STRATEGY in place to mitigate them

Senior Helpers Boston and South Shore is the only home care agency in New England that uti-lizes The Life Profile. Our nurses are trained in understanding how to interpret and leverage its value in constructing a plan of care and support that makes the most sense for seniors.

THE SECOND PIECE

The second piece of "Going Home Safe" is the

This is the creation of the customized client-specific care plan. It focuses on continued recovery. It is an informed approach to doing or changing

things at home to enable short, mid and long term success for seniors.

It is predicated on a keen understanding of the risk profile and what it will take for a senior to manage those risks to be successful. It will require making changes, modifying behaviors, recognizing when

more help is needed, and being willing to ask for it and put it in place.





TWO GIFTS WORTH GIVING & GETTING



THE IMPACT OF THIS MATTERS TO BOTH THIS GENERATION AND THE NEXT

We are proud to be a leader in using The Life Profile and be the first to offer a program as extensive and comprehensive as our "Going Home Safe" program.

The tentacles of our program are now reaching into the community: We have an approved continuing education series for nurses and social workers, and seminars and tools to help our clients.

The seniors and families who use The Life Profile will provide invaluable feedback that will ultimately impact the advancement of this methodology.



This is important work today and into the next generation. Defining how we care for ourselves and those we love by managing risk to guide how we age is our focus.

Contact us today so we can help you.

SENIOR HELPERS BOSTON & SOUTH SHORE 246 Walnut Street, Suite C, Newtonville, MA 02460

617.500.6999 75 Washington Street, Suite 203, Norwell, MA 02061 781.421.3123





condiment to enhance our food. Wine evokes all five of our senses, and when paired with the proper food choices, leaves a lasting impression on both our palates and our minds.



There are trained Medicare experts in the community. The SHINE program (Serving the Health Needs of Everyone) has counselors across Massachusetts who offer free assistance for people with Medicare. They will help guide you to the right Medicare plan. Meetings typically last about an hour. To meet with a SHINE counselor at Old Colony Elder Services (OCES) call 508-584-1561 and ask for the Information and Referral Department.



A twist on the traditional



By Missa Capozzo

Sharon – A perfectly paired wine will have dinner guests talking long after the dinner itself.

Wine creates memories, it brings family and friends together, and it the ultimate is

Thanksgiving is filled with tradition, both cultural and family. Warm and inviting side dishes, casseroles, and homemade pies are just a few of the food traditions we honor. The wine options can often get lost in that tradition, and we might tend to grab random bottles of Chardonnay and Merlot just to have fairly acceptable whites and reds available.

Imagine stepping outside that traditional box for just a moment and providing your guests with wine selections that will dazzle their palates and bring out the absolute best flavors and textures of every dish on that table.

Typically speaking, any given Thanksgiving offers a myriad of flavors, from cranberry to sweet potato, pumpkin, and squash, to green beans and Brussels sprouts, corn dressing and sausage stuffing. The possibilities are endless. So how does one offer a great wine selection that will pair well with each of these foods? That is indeed the challenge for many, but it doesn't have to be.

It is my belief every celebration should begin with bubbly of some sort, but that does not limit you to Champagne. Prosecco is Italy's go-to bubbly, and offers a lighter, fresher, fruitier flavor than many Champagnes. Spain brings us Cava, which can be a tad drier than Prosecco, but not as complex as Champagne.

When selecting white wines, I suggest considering wines with an aromatic quality and a medium to heavy body, such as Vourvray (the Chenin Blanc grape from the Loire Valley of France) and Condrieu (the Viognier grape from the Northern Rhone of France). Both regions produce wines of varying degrees of dryness/sweetness, so whichever your palate desires, you can thoroughly enjoy. You can also go the non-aromatic variety route with a Pinot Gris from either Oregon or Alsace, France.

Each will offer a bit more weight and creaminess than a Pinot Grigio (same grape, different name) from Italy, but without the aromatics of the aforementioned grapes.

When choosing your red wines, you want to make sure they are not too overpowering for the dishes they will be served with so you create a nice balance of both flavor and weight. I suggest varieties with lighter tannins and more pronounced fruit, such as Pinot Noir in the form of red Burgundy, or Gamay in the form of Cru Beaujolais. You can find delicious Pinot Noirs outside of Burgundy, France as well. Russian River Valley in California is producing stellar Pinot Noirs that will leave lasting mpressions.

Wine can enhance a dinner so much, it is truly worth a little extra effort to make a warm tradition such as Thanksgiving an exceptional experience. Cheers!

About the Author: Missa Capozzo, WSET3, FWS, BWSEd. Missa holds various positions in the wine industry, each of which brings her incredible fulfillment. She teaches students of all levels of experience and interest in classes and leads wine dinners at Boston Wine School, located at VINOvations in Sharon, MA. Missa also works to spread the love for local Massachusetts wines at Hardwick Vineyard & Winery in Hardwick, MA, and is the Director of Sommology at Traveling Vineyard's corporate office in Ipswich, MA, where she leads the wine and food education program for over 5,000 Wine Guides nationwide. When not fully immersed in the world of wine, Missa is a self proclaimed "obsessed dog mom" to her Boston Terrier, Peyton. http://winedowntastings.com http://www.facebook.com/winedowntastings $bostonwineschool.org \infty$

When is Medicare open enrollment for 2019?



By Nicole Long, MSW, LICSW

open enrollment starts on October 15, 2018 and ends on December 7, 2018. During Open Enrollment, you can purchase a new health plan or make changes to an existing plan. Medicare plans cover hospital, doctor visits and prescription drugs. Open enrollment is a perfect time to review your Medicare benefits.

Even if you don't make changes to your current Medicare plan, insurance providers often make changes. These changes may

not impact you now, but they may in the future. Finding the right health insurance plan that covers your needs can be overwhelming. It is important that you understand the differences in coverage and how specific benefits might impact you financially. Being smart about choosing your health insurance plan can save you money.

This is the first year with new Medicare cards. These cards were mailed starting in April 2018. Instead of your Social Security Number, your new card has a Medicare Number that is unique to you. This will help protect your identity. If you have not received your card, please call the Massachusetts Senior Medicare Patrol (SMP) Program at 800-892-0890.

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



501 Cordwainer Drive, Norwell, MA 02061 TEL: 781.982.7450 • FAX: 781.982.7451

Cover Storv Cranberries: "Super Fruit" for all seasons

Cranberries..continued from p. 1

in 1888. As one of the country's oldest farmers' says, "There are more than 60,000 acres of organizations, the CCCGA represents about open space as a direct result of cranberry farms, 330 growers throughout Massachusetts. Based including bogs and surrounding land. Many in Plymouth, the organization helps growers animals live there, including endangered, rare and with regulatory compliance and professional threatened species, so the industry helps preserve development. It also holds the Massachusetts Cranberry Harvest Festival each October and are preserved, maintained, and controlled via the has invested more than \$500,000 in cranberry research to help improve the efficiency and environmental compatibility of cranberry farms. actively managed by the growers and helps with A key mission of the CCCGA is to ensure that flooding events and storm damage." cranberry farming can survive urbanization and that open space and clean water, vital to cranberry cultivation, is preserved.

The South Shore and Cape are steeped in more than 200 years of cranberry cultivation. Many families have been farming these berries for generations. Traditions abound throughout our region, as many families grew up on area bogs. For example, three generations of Rickers have been in the business for more than 100 years. Currently, Earle B. Ricker, who took over the bogs and bought them from his father in 1971, has about 15 acres in Duxbury. And Will and Willie Stearns, of Southers Marsh, with bogs in Plymouth and Carver, expanded their fourth generation cranberry business to include a golf course in 2001-Southers Marsh Golf Club. Both businesses are a family affair for the Stearns.

CCCGA, explains how the cranberry industry is seriously. It's comforting to know that our vitally important to the economic and ecological health of Massachusetts, and in particular, the tradition that began right here, many years ago. southeastern part of the state, Cape Cod, and Happy Thanksgiving! ~

Nantucket, where commercial bogs are located. He notes, "The industry provides nearly 6,900 jobs which includes both direct on-farm and manufacturing jobs, and also the businesses that help support the industry with goods and services." Along with the reliance on jobs, the Growers' Association (CCCGA) was formed industry is also vital to our environment. Wick our wildlife." Wick also says that water resources industry. "Because of the farms, water in and around bogs, swamps, reservoirs, and ponds, is

Wick notes that the cranberry industry has been a mainstay here in the Bay State, where it began, for more than 200 years. As a super fruit that is native to this area, the humble cranberry has grown to be more than just a Thanksgiving table side dish, as it has found its way into mainstream consumer food products and is exported throughout the world.

For more information on the cranberry industry, visit the CCCGA website, www. cranberries.org. You'll find it packed with information including the history of the industry, facts about the fruit, delicious recipes, interesting statistics, news about local events and how to visit a bog, and stories about local cranberry growers. You'll also find interesting videos of local growers talking about the economic, environmental, and social sustainability of the industry. Growers Brian Wick, Executive Director for the take their role as stewards of the environment local cranberry growers are preserving the rich

Commonly asked questions about cranberries

Q. How many cranberries are there in a pound?

It depends on the variety of cranberry, but in the most common variety in Massachusetts, Early Black, there are about 440 cranberries.

Q. How many cranberries in a gallon of juice?

There are about 4,400 cranberries in one gallon of a typical cranberry juice product.

Q. Are cranberries grown in water?

No, commercial cranberry bogs are actually dry. Cranberries require supplemental water from in-ground irrigation systems during the growing season if there is not enough natural rainfall.

Q. Can cranberries grow anywhere?

Cranberries are a unique fruit. They can only grow and survive under a very special combination of factors. Cranberries grow on low-running vines in impermeable beds layered with sand, peat, gravel, and § clay. They require an acidic, peat soil, and adequate fresh water supply, sand, and dormancy period in the winter months that provides an extended chilling period, necessary to mature fruiting buds.

Q. What is the process for wet harvesting a cranberry bog?

Typically, it's a 3-day process. On the first day, water is released onto the bog, flooding it with enough water to just cover the vine tips. On the second day, water reels are driven onto to bog, knocking the fruit from a the vines. On the third day, the fruit is corralled and taken off the bogs with pumps or conveyors into waiting δ δ trucks. The trucks then proceeds to the receiving station for cleaning and eventual processing. Source: Cranberries.org

HARVEST RECIPES

Whole Cranberry Sauce Ingredients

3 Cups cranberries

1¹/₂ cups sugar

³/₄ cups water

Simmer cranberries and water together. While simmering, mash with potato masher. Add sugar; simmer for 10 more minutes, sirring occasionally. Put into container and refrigerate.

Cranberry Bread Ingredients ¹∕₂ C. Butter 1 Tbs. Grated Orange Peel 3 Large Eggs, Beaten

2 ½ C. Flour

1 Tsp. Baking Soda 2 C. Fresh or Frozen Cranberries,

Chopped 1 C. Sugar 1Tsp. Vanilla ³⁄₄ C. Buttermilk

1/4 Tsp. Salt ³/₄ C. Pecans, Chopped

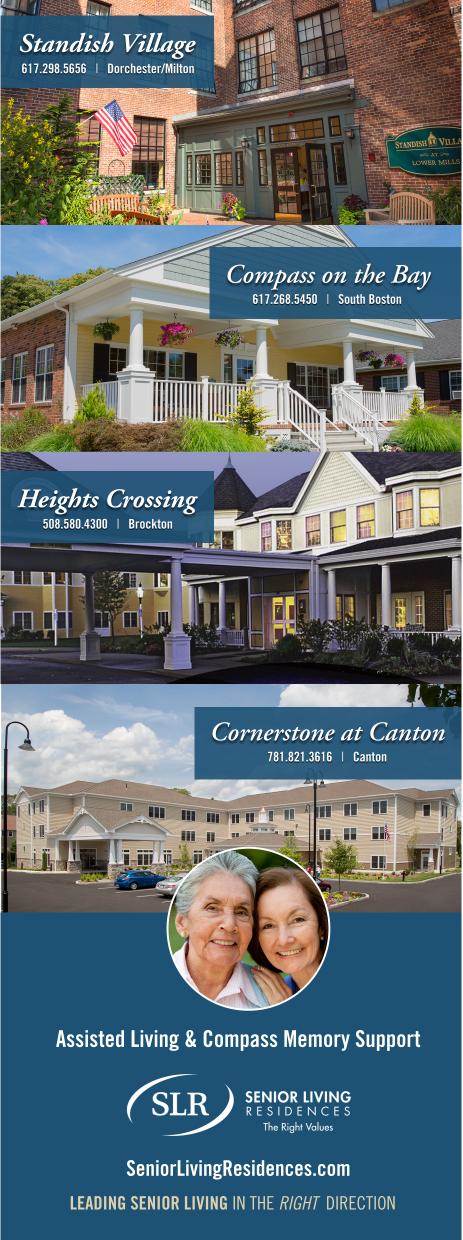
Preheat oven to 350°. Spray bottom only of 9" X 5" loaf pan with cooking spray. Beat butter, sugar, orange peel and vanilla in a large bowl until light and fluffy. Add eggs, mixing well. Combine flour, baking soda and salt, add to creamed mixture alternately with buttermilk, beating at low speed just until blended. Fold cranberries and nuts into batter. Turn into prepared pan, spreading evenly. Bake until wooden pick inserted in center comes out clean, about 50 to 60 minutes. Cool slightly in pan. Remove from pan and cool completely on wire rack.



Source: Cape Cod Cranberry Growers' Association. For more delicious recipes, visit: www.Cranberries.org







WHY YOU SHOULDN'T TRANSFER **YOUR ASSETS**

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

- If you transfer your assets, you will:
- E Lose control of them forever.
- Be dependent on those you transfer them to.
- I Create additional taxes to those you transfer to.
- Risk losing them to your children's bankruptcy, lawsuits, or to your children's spouses in divorce.
- E 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 gualified 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 gualify for Medicaid, in the shortest period of time.

UPCOMING **WORKSHOPS**

"ESTATE PLANNING ESSENTIALS"

Quincy Council on Aging (Kennedy Center) 440 E. Squantum Street, Quincy, MA Tuesday, November 27, 10 a.m. to noon

Thayer Public Library

798 Washington Street, Braintree, MA Friday, November 30, 10 a.m. to noon

Reservations Required Seating Limited to 20 Seats Per Session No Cost or Obligation • Refreshments Served

Call 617-769-9843 to reserve your seat *today*.

Law Office of Robert E. Romano Estate Planning, Medicaid Planning, Asset Protection, Elder Law 21 Franklin Street, Quincy, MA Robert E. Romano, Esquire, CFP

www.RobertRomanoLaw.com

"This book will arm you with the information you need to make an informed choice for a loved one. For anyone considering nursing home admission, this is an excellent guide."

For a free copy of this book*, please contact Diana Guarino, dguarino@dwyerhome.org or 781-660-5035.

*Book will be sent to you in electronic (PDF) format

AT DWYER HOME YOU WILL FIND...

- Short term rehabilitation and long term care services available.
- Temperature-controlled private and semi-private suites with private full bath and shower.
- Fresh, home cooked meals offered.

25 Stonehaven Drive

South Weymouth, MA 02190

• Generous, comfortable outdoor living spaces.

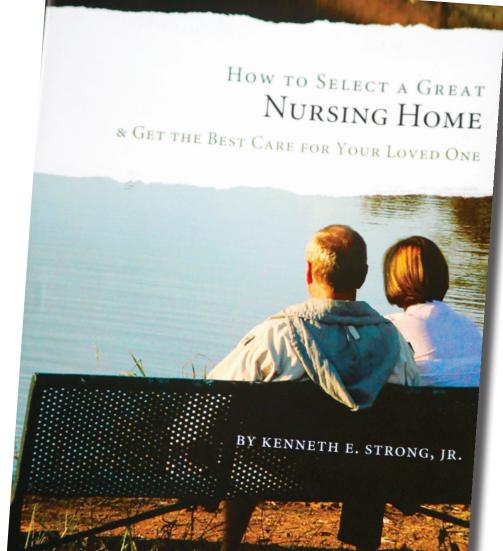
Dwyer Home knows how important it is to remain connected with family, friends and the community. The residentdriven philosophy that guides Dwyer Home influences not just the design of our neighborhoods and common spaces but daily life.

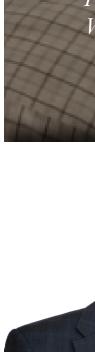
Schedule a private tour and see for yourself that Dwyer Home is providing innovative senior care for a new generation.

WYER HOME

at Fairing Way







1.871.89LW



The Four Headed Monster of Elder Law And why you need to avoid it!

CALL NOW!

to register for one of our free, educational Estate Planning and Elder Law Care workshops because seating is limited and we fill up quickly!

781-871-7526 (PLAN) or email

ashley@elderlawcare.com

Topics Include: • als

How to Avoid the messes and stresses of:



Tuesday November 6th, 2018 6-7 PM

Tuesday November 20th, 2018 3-4 PM

"I would HIGHLY recommend working with this team to any potential client who requires Elder law care services. You guys are all AMAZING!"

"I was very pleased with the workshop. We should have done this years ago."

"Patrick was very knowledgeable about the law and made me feel I could trust him."

This educational Estate Planning & Elder Law workshop is designed to educate you on how to protect your assets and family from the Four Headed Monster of estate planning!





Never Miss an Issue!

Subcribe to the South Shore Senior News!

imply send us your name and mailing address, along with a check for \$28 (to cover postage and handling fees) and we'll mail you a copy of the South Shore Senior News every month! Send your information to us at the following address: South Shore Senior News, P.O. Box 202, Hingham, MA 02043



Incontinence Products, Aids to Daily Living, Urology Supplies, Nutritionals, Compression Stockings and more **Insurance Processing Available** 33 Riverside Drive, Pembroke, MA 02359 T: 877-942-4276, F: 888-977-1947 www.charmmedical.com

Pope Rehabilitation & Skilled Nursing Center



Exceptional Post-Acute Rehab & Skilled Nursing Care! • On Call Physicians Post Surgical Rehab Alzheimer's Residents Welcome ◆ 24 Hr Nursing Coverage ◆ Respite Stays Welcome ◆ Hospice & Support Services (781) 335-4352 140 Webb Street, Weymouth, MA 02188 E S www.rehabassociates.com/pope



workshops to the public.

heard that before.

of remarriages or divorces.

Your will does not provide any of these protections! All your will does is say who's in charge of your stuff after you die called your "personal representative" and who gets your stuff when you're gone. A will plan almost certainly guarantees that your beneficiaries will get less because Probate Court can be costly with legal fees.





Rehabilitation

ssociates

Elder Law & Estate Planning



Your will is your admission ticket to probate court!

By Patrick Kelleher

HANOVER – This is ne the most common misconceptions in

estate planning and Elder law. I frequently hear this question when I'm teaching my educational

Folks believe that their will is going to protect them and keep their affairs out of the probate court when they die. Unfortunately, this is not the case. Often times attendees at my workshop hear me say "Your will is your admission ticket to Probate Court." I'll look around the room and I'll see puzzled faces because people never

Like most folks, they understood they needed to create an estate plan so they purchased a will thinking it would provide them and their family with protections after they're gone.

The truth is, a will does not provide much protection. Some folks want more protection. They want protection from the Probate Court, they want protection from the estate "death" tax. They want to create asset protection for their surviving spouse and their children in the event

If you have a taxable estate the taxman will take their share. If there are any lawsuits in the family they may get their share. If you end up incapacitated before you die, the nursing home

or Medicaid will get their share. The end result is your family, your loved ones, get the leftovers because your will-centered estate plan provided little to no protection.

A will plan can be referred to as a "probate plan" or "government plan."

If you are looking for protections from these things I strongly recommend that you work with a qualified estate planning or Elder Law Attorney.

It is also critical to work with an attorney who is going to assist you with "trust funding" or the asset titling of your assets into your trust. The transfer of your assets from your name as an individual to your name as a trustee of your trust is extremely important because that's where all the magic happens, and that's where you get the protections from the Probate Court, the taxman, asset protection, as well as, nursing home protection.

You may be thinking, it all sounds good Patrick, but how much does it cost? Another common question. The question the consumer ought to ask themselves is how much will it cost me if I do not plan correctly? How much will it cost me if I create a will-centered estate plan or government plan and all my stuff goes off to the Probate Court when I die? What is the value of your estate? That's the question you should be asking yourself and that's how much it could cost if you fail to plan properly.

What is your vision for your family when you are gone? What is your "dream snapshot" for your family after you're gone? When you're up on your cloud looking down, do you want a family that's happy and still gets along or do you want a family that is angry with one another and fighting over money because it's tied up at the

Probate Court or in the Taxman's hands or in the nursing home?

If you would like to learn more, please contact our office and register for our next free educational estate planning and elder law workshop at 781-871-7526 or email pat@ elderlawcare.com because you will learn a lot!

About the Author: Patrick Kelleher is an estate planning and elder law attorney and founder of the Elder Law Care Learning Center in Hanover. Learn more at elderlawcare.com∞

"The Wicked Smart Investor...continued from p.7

you are diversified, but you're not. Managers at the larger funds frequently purchase the same stocks because the companies are deemed "hot stocks." Many times, the "hot stocks" don't live up to the hype. By not diversifying, you likely are missing out on the stocks that usually give the best performance over the long run.

Finally, a qualified advisor may point out that you are paying too much in expenses. Quick, without looking at anything, how much are you paying in expenses? Most investors have no idea, but the more you pay to the mutual fund company, the less goes into your time capsule. Over time, what seems like small dollars adds up due the compounding math. I'm sure you agree that the money would look much better in your account.

It's all your choice. You can place your investment statements in a time vault and maybe do "just fine," or review your portfolio with a qualified advisor and maybe build a jammed packed treasure chest. Getting your financial house in order doesn't take the effort of an archaeological dig and it may be the best gift you leave for your future self.

About the Author: Chris Hanson is the author of The Wicked Smart Investor blog and a CPA who specializes in financial planning at Lindner Capital Adivisors in Hanover. He earned his BBA at the Isenberg School of Management University of Massachusetts and an MBA at Babson College's F. W. Olin Graduate School of Business. He may be reached at (978) 888 - 5395 and you can read his blog at wickedsmartinvestor.blogspot.com. ∞

Crossword Puzzle Corner answers on page 18

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

- 40

 - 9 Hair style
 - **10** Vulcan's mind m in "Star Trek"

 - **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

Navigating the Future...continued from p.3

journeys of care. Each of these 16 intervention modalities represents a focused level of support and delivers proven techniques that help mitigate caregiver isolation and promote emotional equilibrium and comfort.

This is another example of how the Life Profile methodology seeks to marry science with common sense. There is no one-size-fits-all approach to Burden of Care because no two family dynamics are the same. Therefore, the risks to a family caregiver and a senior in the home are intensely personal and the solutions are customized.

Ten years ago we could only intuit the stresses and strains that make up the issue called Burden of Care. Now, thanks to two decades of research and thousands of case studies, we know its name, and its challenging implications. Once risk is assessed, available resources applied in a specific manner, we can discuss the remaining needs - the risks left unmanaged. This gives the family caregiver a clear picture of what is reasonable to expect of themselves and where to enlist outside support from agencies like Senior Helpers. More importantly, it gives them confidence they are using their resources wisely to support their loved one AND themselves.

November is National Family Caregivers Month. There is so much to consider when deciding to become a family caregiver. With the Life Profile methodology and the Burden of Care assessment, Senior Helpers Boston and South Shore is here to help. As one of the most important journeys you will ever make lies before you, be buoyed, heartened, comforted, and confident from this exciting and proven combination of science and common sense.

This is Part Four of a series on how Science and Art are combining to make recovering from acute care possible at home, while at the same time redefining the role of Home Care in what it means to "Age in Place."

About Mark Friedman: Mark Friedman is the Owner of Senior Helpers Boston and South Shore. He is passionate about senior's ability to age in place. The goal of his agency is to set a new standard in home care in Massachusetts first by delivering an exceptional home care experience in through highly trained caregivers and case managers; secondly by becoming a significant connection for elders to resources and services in the 75 communities his company serves. He has developed protocols for care adopted nationally by the Senior Helpers Franchise System. 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 past 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 served as the national Chair of the Senior Helpers Owners Council for six years.

November is National Family **Caregivers Month** Caregivers are Superheroes!









delivers Physical, modalities.

OIN



16 • NOVEMBER • 2018

- 8 College graduates

 - 11 Two singers

First Choice for Hearing Healthcare on the South Shore

Over 30 years in practice providing exceptional patient care Call us now for a free consultation 781-337-6860

> **Diagnostic Hearing Evaluations Balance Evaluations Tinnitus Evaluations &** Management Latest Hearing Aid Technology with Wireless Connectivity

> > Hearing Aid Purchases include a 60 Day money back guarantee

South Shore Education of a provider Hearing

makes a difference! Our Doctoral level Audiologists and caring staff will go above and beyond to ensure we are a provider you can trust.

Trusted Credentials | Innovative Solutions Personalized Care

Stetson Medical Center 541 Main Street, Suite 418 Weymouth, MA 02190



Webster Park's foremost **Rehabilitation Program** Occupational and Speech Therapy **7 DAYS A WEEK**. Our Rehab Professionals craft individualized Rehab regimens utilizing the most advanced technology and latest treatment

Pulmonary Program with full-time **Respiratory Therapist on staff!**



5 STAR RATED <u>CMS/</u>

EASY AS 1-2-3

WIDEX BEYOND

LIFE WITHOUT LIMITS

The specially designed interface makes the **BEYOND** app easy to use and navigate.

FREE **Hearing Evaluation**

Battery Program Servicing of your hearing aids

> PLUS \$300 OFF (2) **BEYOND** Premium **Hearing Aids** Offer expires 11/30/18

GET CONNECTED GO BEYOND

Connected hearing has never sounded better.

Widex BEYOND brings you the best sound technology available, Bluetooth connectivity and control of your hearing aids via your iPhone® or Android™ so you stay connected to your world.

Nith 35 years of experience and owner of my own office, I can offer you:



Significant savings on the purchase of new, state-of-the-art digital hearing aids. Hearing aid services and repairs on ALL MAKES!

- First floor handicap accessibility
- Provider for: all State GIC plans and various Unions who offer hearing aid
- benefits

• Ask about Free Batteries for the life of your Hearing Aids.

Gary R. Rachins, BC-HIS Licensed & Board Certified Hear Instrument Specialist - Lic # 53

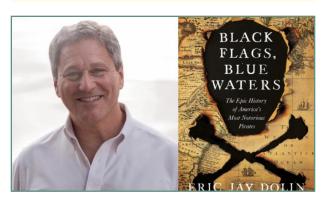


App Store Google Play ndroid. Google Play and the Google Play logo are trademarks of Google.

South Shore Happenings



The South Shore Senior News is now available at several locations in Wareham, including Stop & Shop. We recently caught up with Carol Widner, from Hingham, at the store. We've also added stops in Bourne as well!



Black Flags, Blue Waters: The Epic History of America's **Most Notorious Pirates**

Eric Jay Dolin Tuesday, Nov. 13, 2018, 7 pm Nantasket Beach Resort Free (Donation is most welcome!)

HULL - Set against the backdrop of the Age of Exploration, Black Flags, Blue Waters reveals the dramatic and surprising history of American piracy's "Golden Age" spanning the late 1600s through the early 1700s, when lawless pirates plied the coastal waters of North America and beyond.

The Nantasket Beach Lecture Series is copresented monthly by the Hull Lifesaving Museum, the Friends of the Hull Public Library, and the Department of Conservation and Recreation in partnership with the Nantasket Beach Resort.∞

Got News to share? Send it over! info@southshoresenior.com South Shore Senior News P.O. Box 202, Hingham, MA 02043

Annual coat drive has begun!

Gently used coats needed to provide warmth for the winter!

The Annual Coat Drive sponsored by Keohane Funeral Home is underway!

Help provide warmth to the needy during the seventh annual coat drive, underway now through the end of November. Help us meet our goal to collect 250 COATS THIS WINTER!

Please join the cause to provide warmth and comfort this year for

those less fortunate. Because of your generosity, we have already provided more than 1,500 gently used coats to our neighbors in need – let's keep the tradition going!

Most of us take for granted the ability to pull on our warm coats when the winds start to blow and the temperatures drop, but others in our community are not so lucky. Please take a look through your closets and consider donating gently used fall and winter coats to our Quincy, Weymouth, and Hingham locations now through November 30.

Our annual Coat Drive started back in 2012, and we were amazed to exceed our goal of collecting 250 coats during our first-ever drive. Because of the remarkable success of the event, we began collecting coats each fall in order to have the coats ready for the winter season.

Supporters wishing to donate are asked to bring gently-used adult or children's coats to the lobby of these Keohane locations:

- Keohane Funeral Home at 785 Hancock Street in Quincy;
- McDonald Keohane Funeral Home at 809 Main Street in South Weymouth;
- Pyne Keohane Funeral Home at 21 Emerald Street in Hingham ∞

Cohasset library Sunday Author talks series kicks off

COHASSET - The Paul Pratt Memorial Library, 35 Ripley Road, Cohasset opens their 2018-19 Sunday Author Talks season on Sunday, November 4, at 4 p.m. with author Martin Puchner.

Mr. Puchner's talk about his book "The Written Word" will be followed by a book signing. Admission is free. Space is limited. For more information, contact the library at 781-383-1348.∞



Young at Heart Dance

Norwood – The Norwood Council on Aging hosts a monthly "Young at Heart" dance for active seniors (age 60+), the third Friday of every month, from 7-10:30 PM, at the Norwood Senior Center, 275 Prospect St., Norwood. The next dance is scheduled for Friday, November 16. Each dance features live entertainment, a variety of dances (including line, swing, ballroom), and refreshments. Entry fee is \$10. For more information, please call Ann at 781-762-5625.∞

COOSSWODD DUTTI E ANSWERS FROM PAGE 16

CRUSSWORD PUZZLE ANSWERS FROM PAGE 16												
¹ P	²	³ T	⁴ T		⁵E	⁶ G	⁷ O		⁸ A	°В	¹⁰ E	¹¹ D
¹² E	С	R	U		¹³ L	Α	Μ		¹⁴ L	U	L	U
¹⁵ R	0	U	Х		¹⁶ F	R	0		¹⁷ U	Ν	D	0
¹⁸ K	Ν	Е	Ε	¹⁹ L		²⁰ S	Ρ	²¹ A	Μ			
			²² D	Ε	²³ W		²⁴ H	Ι	Ν	²⁵ D	²⁶ U	
²⁷ 0	²⁸ C	²⁹ T	0	G	Ε	³⁰ N	Α	R	I	Α	Ν	
³¹ R	Н	0			³² L	0	G			³³ N	Ι	³⁴ B
	³⁵ A	F	³⁶ F	³⁷ E	С	Т		³⁸ O	39		-	Е
		-	-					0	³⁹ N	Α	Т	
	⁴⁰ D	U	E	т	0		41 A	V	E	A		
	D			т	0	⁴³ O	⁴¹ A	V 44	E	⁴⁵ D		
⁴⁸ E	D		E	т	0 M ⁵¹ I	⁴³ O	41	V 44	E L ⁵³S	⁴⁵ D		⊔ ⁴⁷ R A
⁴⁸ E ⁵⁴ F ⁵⁷ T	D ⁴⁹ A L	50	Е ⁴² S	т	0 M	⁴³ O	⁴¹ A	V 44	E	⁴⁵ D	⁴⁶ E	47 R

Arts Preview: Holiday Cultural Events 2018

South Shore Conservatory www.sscmusic.org

receptions.

SSC Debuts Sunday, November 11, 4 pm South Shore Conservatory,

Coffee Break Concert Series

Casual, 'come as you are' atmosphere, free morning performances, refreshments and snacks. After the performance, stay and meet the performers. Seating begins at 10:30 a.m., limited to venue capacity

Contact Beth MacLeod Largent at 781-421-6162, ext. 204 or b.macleodlargent@ssc music.org to guarantee a seat.



South Shore Happenings

Conservatory Concert Series

Concerts in 60 minutes or less, comfortable dress, meet the performers, free post-concert

Outstanding Conservatory faculty in concerts, advancing SSC's mission of expanding access to arts education and performance.

One Conservatory Drive in Hingham

Admission: \$5 per person, students admitted for free SSC Debuts features SSC's newest faculty members performing the music they most love to play. Performers include soprano Laura Swartz, jazz pianist Jeff Williams, oboist Mary Cicconetti, classical pianist Victoria Suchodolski, and tenor Jason Dyer. Joining the performers, is guest pianist Leah Kosch. The concert's repertoire is as varied as a Mozart piano sonata and Benjamin Britten's Cabaret Songs.

The Company Theatre www.companytheatre.com Oliver! the Musical November 23 through December 16, *matinee and evening performances* The Company Theatre Center for the Arts, 30 Accord Park Drive, Norwell Tickets: Thursdays: \$41,

Fridays, Saturdays & Sundays: \$43 Attending a holiday season performance at The Company Theatre is a treasured South Shore tradition. The cobblestone streets and backroads of Dicken's London have been recreated by Ryan Barrow and enhanced with detailed and antique props. Costume Designer Kathryn Ridder has supplemented The Company Theatre's existing vintage wardrobe with her own creations for the cast, which ranges in age from 7 to 80. **Blue Tuesday**

Tuesday, November 27, 11 am, seating opens at 10:30 am SSC's Ellison Center for the Arts, 64 St. George Street, Duxbury

Another Blue Tuesday features blues powerhouses Anthony Geraci on piano, Chris Rathbun on bass, and Ed Sorrentino on drums. Geraci discusses the essence of blues, the genre's roots, and his travels with Grammy award-winning Sugar Ray and The Bluetones. This concert's chamber music small hall setting augments the electricity of these musicians' onthe-spot improvisation, tight harmonies, and virtuosic playing.

Pulling from life in its expression, blues explores the human condition. Sometimes it speaks of heartache, other times explores shoes, family or even Monday. Its organic beat promises to keep audience member's toes tapping and hands clapping. ∞

Peg's Picks

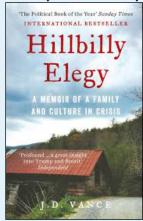


Hillbilly Elegy J.D. Vance

thought-provoking А and memorable read, this memoir chronicles the author's upbringing in rural Kentucky and Ohio,

where he discloses, "Poverty is the family

tradition." The son of a drug-addicted mother and absent father, J.D. is raised by his grandparents and half-sister. His retelling of many formative events from his youth will have you lauging out loud and crying as well. He joins the



Marine Corps right out of high school, rising above poverty and hopelessness. While in the service, he realizes that he may not have control over his family or where he was born, but he does control the choices that will impact his future. He later goes on to Ohio State and to Yale Law School.

This is one amazing story. A must-read.

About the Author: Peg is a member of a longstanding book club on the South Shore. ∞



Owner, Tobias Hearing Center 382 Quincy Ave., Quincy, MA • TobiasHearing.com • 617-770-3395

Q. How did you get into the hearing aid business?

A. I actually grew up in the business. I'd work for my Dad on Saturday mornings filing customer cards, making tubings for hearing aids, and stamping battery envelopes.

Q. Where did you get your professional training?

A. I studied Communication Disorders at UMass Amherst. Dad hired me right after I graduated in 1978. He trained me as an apprentice and then I was certified as a hearing aid specialist. After my Dad passed in 1982, I opened my own business in Quincy and have been here for 36 years.

I manufactured my own FDA-registered Tobias model hearing aids for 14 years. Some are still out there! I love my work. It's very rewarding and I've met some incredible people.

Q. After 40 years in business, what's next?

A. It's an exciting time, as new technological advances in the field are helping so many more people experience better hearing, and I'm keeping up with the times. Hearing health keeps us living better, longer, and more comfortable and happy lives. The services I offer change lives for the better, and that's what keeps me going.

Steve is also active in community leadership, as he serves on the Boards of Union Towers, Weymouth, and the Woodward School for Girls. He is also a member of the Lions Club, Rotary Club, and was Finance Chair for the Union Congregational Church for two terms. Did you know? Tobias Hearing Aids was voted Best Hearing Aid Center, 2018, by BestofSurveys.com. ∞

Join Steve and his staff for a 40th Anniversary Celebration on November 28 (see page 23 for details).



How You Live starts with Where You Live

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

Fall Information Sessions: 1:00-2:30pm

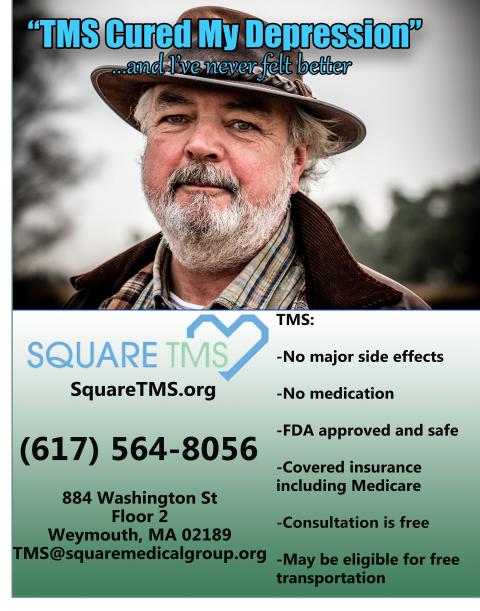
Wednesday, November 7th Tuesday, November 27th

Wreath Relief Silent Auction & Holiday Open House

Thursday, December 6th 4:00-7:00pm Join us for a festive fundraiser auctioning off decorated holiday wreaths, to benefit the Dwyer Home Resident Activity Fund.

Call 781-660-5021 to RSVP-today!







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

WEYMOUTH - ACT[©] which stands for Artistically Compassionate Therapy is the HIPPIE holistic approach to supporting someone with dementia/Alzheimer's. This therapy that I developed supports the right brain and its hidden treasures. It supports the findings of US Neurologists that "damage to



a particular part of the brain can trigger artistic talent." So here lies the mystery; does dementia allow an artist to develop our HIPPIE side of our brain or does it release a sleeping talent? Either way, with the JUDGE (left brain) retired, the HIPPIE is free to be encouraged, engaged and enriched.

Utilizing arts is not a new concept when planning activities for those with dementia. Unfortunately, way too often it's presented as giving them something to do. Keeping them busy. But busy is not engaged, and not structuring, so it's productive but is not an enriching program. It's said that "the real personal enrichment of the arts often comes in the moment, why should it be any different for people with dementia?" (P.Ball, March 2017)

We are wired to be creative, we all started off with our HIPPIE leading us, absorbing the world around us. We explored without fear and we danced like no one was watching. But with dementia/Alzheimer's, many deficits associated with one or several mental abilities present themselves. Here's the good news!!! Our brain is amazing at coping, improving, reinventing, and circumventing challenges or difficulties. Therefore, it's not surprising to believe that when our HIPPIE is now introduced, we also see new interests, capabilities, and aspects of a personality that have been dormant. As family members are met with the HIPPIE side of

Ask the Hippie...continued on p.21





wasn't going home.

Conrad and I were laughing our heads off in the dining room of ATRIA Ask the Hippie...continued from p.20 Marina Place as I was "interviewing" him for this article. I chose to ask him questions about downsizing for two main reasons. One, he's a veteran their loved one, they might be puzzled or even saddened by the change from the Air Force (was trained as a jet mechanic) and with November in them. But I encourage them to look at it differently, their loved one is 11th being Veterans Day I wanted to honor him this way. Two, because he NOT gone, they are witnessing another side of them, a creative side. is an actual friend of mine and I like any reason to hang out with him. He's So with the HIPPIE now awakened, ACT[©] could perhaps open new done a 180. Ok, there are three... also because he has (take a wild guess communicative pathways. Music could help a nonverbal dementia patient to sing. It's here that the philosophy of ACT^{\odot} is important. It's not just here!) downsized!

forming dark cloud!

ACT[®] encourages the delivery of meaningful activities such as creating These days Conrad wakes up and is still surprised when he looks down, poetry, called "All Words Matter," or arts & crafts called "Patching Thoughts" and but he's not emotionally paralyzed anymore. He's choosing to get used to music called "Name that Tune" or finally painting called " Monet Memories." his condition. He wears a prosthetic right foot and walks around and cracks For information on these activities or other ACT[®] programs, please email me jokes AND is planning on moving out of our assisted living and into his own at: knowyourhippie@gmail.com very independent apartment. At 67 years old he's got a lot of spunk in him and promises me he'll be back later. Ha, much later, he adds. He's healthier About the Author: *Phyllis A. DeLaricheliere*, *MS* than ever now and he's lighter not only in spirit, but in material goods. has made a career working with seniors for over 15 years. Conrad had been in the same house for over 50 years on the Monday She is a sought after speaker/educator/author and excited



20 • NOVEMBER • 2018

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

Sometimes you meet a person and you feel like you've known them your whole life. That's what happened to me when I met Conrad. I'm a sales director at a senior living community in Marina Bay so I meet lots of people. Sometimes those people are in their worst moments. That was the case with Conrad. I eagerly skipped into his hospital room with a gift and he just couldn't accept it... couldn't accept the gift or the idea that he

Fast forward six months!

Is downsizing always light and easy? No. I keep writing about planning for it and making it fun... but sometimes it just happens and it's downright depressing and scary. The good news... there's a silver lining to this quick

When you don't have to plan it, there's nothing to fear, nothing to plan, nothing to pack and nothing to worry about. Sometimes it just happens and you get to choose how to emotionally respond.

> JUEEN ANNE South Shore's Preferred Nursing & Short Term **Rehabilitation** Center 50 Recreation Park Drive

Hingham, MA 02043 TEL: (781) 749-4982 FAX: (781) 740-4283

he went into Braintree Healthsouth for his operation. He had no idea he wasn't going back. His four adult kids sold the house and got rid of all his belongings while he was a patient. Conrad was just too exhausted to fight or care. He reluctantly vet willingly went where they placed him, to my community, with just the shirt on his back.

We have what we in the industry call Respite Apartments. These are turnkey apartments prepared for people in similar situations. They're best used to be temporary, lasting a minimum of a month. Conrad never purchased his own furniture and he never knew how long it would take to get back to a normalcy he preferred. For him, the respite choice really worked. Now he's looking forward to buying new furniture and things for his new place! He's got a smile on his face these days that would melt anyone's heart.

November is filled with lots of reasons to be thankful. Conrad and I both can understand this and are very, very thankful. Luckily for him we have a respite program. Luckily for us, Conrad's family decided to take advantage of it.

Come November 11th we'll be celebrating Veterans Day with all the veterans and their spouses here at ATRIA and we'll all be missing Conrad and wishing him a wonderfully happy long life.

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.∞

turning on any music but personalizing the music that is meaningful to that person to assist them in creating a connection. SO MANY TIMES, loss of language is perceived as a loss of understanding or a loss of desire to verbalize. Creating artistic connections brings to the forefront their awareness is there.

SING, DANCE, LAUGH, LOVE - practice it with your loved one with dementia and enjoy the JOURNEY.

about her new book coming out "Embracing the Journey: Knowing your Inner Hippie". To book her for a lecture or get on her pre-published waitlist for her book, email her at knowyourhippie@gmail.com or call (802) 999-7503 ∞





and confidential assessment to learn how you can hang on to your stars. Limited time offer

Wealth Management...continued from p.5

"standby line of credit", these benefits provide predictably higher levels of sustainable lifetime income, more liquidity, and considerably greater probabilities for success, when integrated into a financial plan.

Who Should Consider a HECM Reverse Mortgage?

There is no quick answer as every situation is different. Understanding that the HECM is *not* "the loan of last resort" is the first step to opening minds to objective examination and evaluation of all alternatives. The recommendation now is that everyone age eligible (62 or older), who own and reside in a qualified property should learn about the HECM program and determine if it may be a fit for their particular circumstances. Bottom line, this should be a fundamental consideration included in all retirement planning procedures, regardless of economic status (affluent or not).

Just as important as knowing if a reverse mortgage would be a good fit for you is knowing if it would not be a good fit and why. The answers to eligibility and suitability questions may lie deeper than a superficial observation may reveal. Research is needed to acquire the understanding needed to make an accurate determination.

A good place to begin research is www. ReverseMortgage.org, the consumer website of the National Reverse Mortgage Lenders Association (NRMLA). NRMLA is the central resource for consumer information and education about reverse mortgages. Next, a consultation with a Certified Reverse Mortgage Professional (CRMP) is recommended to get specific information and guidance relative to the details and suitability for individual situations. CRMPs are the reverse mortgage industry's elite professionals as they have fulfilled demanding requirements including education, experience, exam testing, continuing education, and are pledged to fulfill NRMLAs rigorous Code of Ethics and Professional Responsibility.

Conclusion

The combination of changing times and the new realities confronting retirement security have changed everything. The retirement crisis is real, ongoing, and the scale is staggering. Traditional pensions are all but gone, Social Security is limited and under siege, and individual retirement savings are woefully inadequate. Solutions for today's seniors will not come from government - they will come from each individual who effectively plans and provides for their own destiny.

Since home equity is the largest asset most people have, it only makes sense to thoroughly investigate the best ways to use it, or not to use it. Clearly, each of us is different, but most of us share a common desire – to enjoy our retired years with security and peace of mind. That can be realized knowing that you have investigated all options, consulted competent advisors, and made the best decisions based on your circumstances, resources and objectives. Simply hoping things will work out is not a strategy.

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

Dentures... continued from p.5 That is why the implant placement can be done the same day the teeth are extracted.

The most commonly used material for oral implants is commercially pure titanium, as it has proven to be very biocompatible in numerous experimental studies. Modern implants have been documented for up to 25 years with good outcomes.

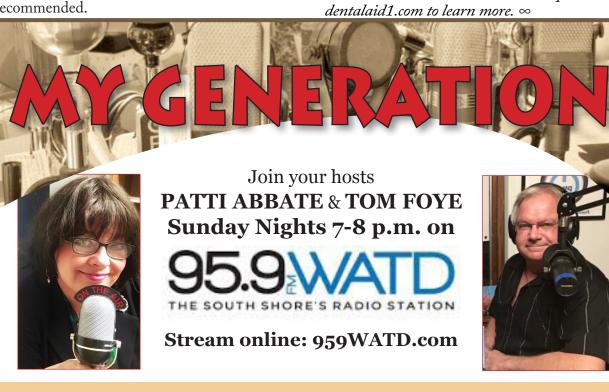
However, smoking has been reported to yield a significantly lower success rate with oral implants. The mechanism behind this fact are unknown, but vasoconstriction may play a role.

Continuing substance abuse also may be a contraindication to implant treatment. Radiation treatment is a relative contraindication for implant placement. A one year delay after irradiation before inserting implants is recommended.

Usually, an implant is placed into a bone and gum sutured back to cover the implant. There is a waiting period of 3 to 6 months to allow bone to grow around the implant. A second small surgical procedure is performed to expose the buried implant and connect to the oral cavity by abutment. The accompanying photo (on page 5) represents the model of the lower jaw with abutments that were placed on canine tooth areas, as the denture needs to be connected with the abutment. Annual check-ups of the implant denture are recommended.

Overall, the implant or root-supported denture improves quality of life and social integration. Some insurance companies cover implant placement with 100% coverage for patients over 65 years old. If you need any consultation about poor fitting lower dentures, please feel free to call my office at 781-340-5361.

About the Author: Olga Kraeva, DMD, maintains her clinic, Dental Aid 1, in Weymouth, located in the Lakeview Medical Building, 884 Washington St., (Rt. 53), situated one block from Walmart and Shaw's Plaza. Please call her at 781-340-5361 or visit https://www.



GREAT GUESTS! INTERESTING TOPICS! LOYAL LISTENERS!

CALL US DURING THE SHOW FOR A CHANCE TO WIN A GIFT CERTIFICATE TO...



GET IN FRONT OF YOUR TARGET AUDIENCE! Be a Guest! - Sponsor a Show! - We Do Live Remotes!

Many thanks to our radio sponsors: South Shore Hearing Center Senior Helpers Boston and South Shore Celtic Angels Home Health Care Attorney Patrick J. Kelleher & Assoc.

All shows archived at www.southshoresenior.com Now on iTunes Call 508 212-4862 for details.















Endnotes

Ow community designed for all stages of memory loss

Ow team of compassionate dementia care experts

Ow all-inclusive monthly fee for peace of mind

Ow promise to improve your loved one's life ... every day



JOIN US FOR AN EVENT & DISCOVER THE POWER OF Ow AT BRIDGES® BY EPOCH

Bridges[®] by EPOCH at Pembroke is the only community your mom or dad will need as dementia progresses – and it's the only one you'll want.

Our simple, all-inclusive pricing is just one more example of how we make the journey with dementia easier for families. No tiers and no unexpected costs - because you deserve one less thing to worry about.

VETERANS DAY CELEBRATION SUNDAY, NOVEMBER 11 • 1 P.M. Patriotic Live Music & Refreshments

MANAGING DEMENTIA'S CHALLENGING BEHAVIORS WEDNESDAY, NOVEMBER 14 • 5:30 P.M. A light dinner will be served.

CAREGIVER SUPPORT GROUP TUESDAY, NOVEMBER 27 • 5:30 P.M. A light dinner will be served.

Bridges **BY EPOCH** MEMORY CARE ASSISTED LIVING **AT PEMBROKE**

Remarkable people. Exceptional care.

Contact Colleen to RSVP or schedule your visit today!

781.679.5354

View Upcoming Events Online: www.BridgesbyEPOCH.com

49 Cross Street | Pembroke, MA 02359

Mass Relay 711

f 🛈 🕹