

South Shore Senior News



OCTOBER 2016

FREE

HELPING SENIORS AGE WELL AND ENJOY THEMSELVES WHILE DOING IT!



ON THE RADIO. Marshfield-based Talking Information Center's (TIC) Executive Director Jim Bunnell (top right) and Music Director/Public Service Director John Shea welcome *South Shore Senior News* owners Tom Foye and Patricia Abbate before their guest appearance on the "Mission Possible" radio broadcast on September 19.

Are Elders at Greater Risk of Housing Improvement Scams?

By Diana DiGiorgi

BROCKTON - Yes. Older adults are targeted because they often own a home outright, and have good credit. They are considered less likely to report a scam, may feel ashamed to file a report, or are unsure of how to file a report on a scam artist.

Here is a typical scam: A contractor tells an elder her entire roof needs replacing, and gives her a cost estimate that includes a "senior discount." He promises to arrange for the financing. He then removes most of the roof, and gives the elder a contract at a much higher cost, saying that the damage is much more extensive than originally expected. The homeowner is afraid that if she does not sign the contract, the contractor will abandon the project, and the loan company will put a lien on her house. The repairs are so shoddy that the roof leaks. The elder stops making loan payments, and the loan company serves her with foreclosure papers to scare her into payment.

Home improvement scams can jeopardize your independence by costing you thousands



Home Scams continued on page 9

Radio Reading Service Brings the Written Word to Visually Impaired 24/7

By Patricia Abbate

MARSHFIELD - It was my pleasure to recently meet and work with professionals and volunteers from a non-profit organization that continues to make a difference for thousands who are visually impaired and otherwise disabled since its inception nearly 40 years ago. The organization, Talking Information Center (TIC), has had its studios in the building that also houses WATD FM, 95.9 since its formation in 1978.

Today, TIC reaches an audience of 40-50 thousand listeners throughout Massachusetts along with a substantial audience of web listeners around the world. According to TIC Executive Director Jim Bunnell, the station is "almost 100 percent volunteer driven, with only four full time employees and more than 600 volunteers that read and support the organization." Bunnell stresses an interesting fact that "90 percent of the volunteers are seniors and over 80 percent of our listeners are seniors (over the age of 62), so we are one of

Radio Reading continued on page 18



Resistance Training for Women Over 50

By Wayne Westcott and Rita La Rosa Loud

QUINCY - It is not unusual for older women to avoid exercising, particularly resistance training at home or at a gym. Most are fearful they will injure themselves, build bulky muscles, or feel it is an activity better-suited for younger generation exercise enthusiasts. Because

Woman over 50 continued on page 2

Senior Fitness

Women over 50 *continued from page 1*

many women are intimidated by the whole notion of strength training, the purpose of this article is to validate why women over 50 should definitely do safe and sensible resistance exercise.

Resistance Training for Women

A woman's muscular condition plays a vital role on her physical health, especially after age 50. Although all adults who do not strength train lose muscle and bone on a continuing basis, post-menopausal women may experience a 10 pound muscle reduction and a 20 percent bone loss each decade. The muscle loss is known as sarcopenia and the bone loss is called osteopenia. The good news is that resistance training can replace muscle into the 90s and rebuild bone into one's 80s. Essentially, older adults can strengthen our musculoskeletal system and reverse many of the undesirable effects of inactive aging.

Older women frequently tell us that they can't lose weight, because their metabolism has slowed down drastically. This is true, because muscle loss always results in metabolic decrease. Fortunately, regular strength training increases muscle metabolism by 50 percent (from 6 calories

per pound every day to 9 calories per pound everyday). In addition, resistance exercise burns lots of calories during each training

"A woman's muscular condition plays a vital role on her physical health, especially after age 50...resistance exercise increases lean weight, decreases fat weight, and reduces belly fat in older women"

session. Generally speaking, strength training raises our resting metabolic rate by more than 100 calories per day, or about 3,000 calories per month (equivalent to almost one pound of fat). When combined with a sensible diet plan, women who perform regular resistance exercise typically add about 2 pounds of muscle and lose at least 7 pounds of fat after 10 weeks of training.

Many studies have shown resistance exercise increases lean weight, decreases fat weight, and reduces belly fat in older

women and men, which significantly reduces the risk of Type 2 diabetes,

cardiovascular disease, and some types of cancer. Strength training, therefore, is recommended for the prevention and management of these diseases. Research has also revealed that resistance exercise is associated with significant reductions in resting blood pressure and important improvements in blood lipid profiles (triglycerides, LDL cholesterol, HDL cholesterol).

Now let's look at functionality. Do you find yourself walking slower, shuffling, or unsteady on your feet? Are you staying indoors rather than venturing out for fear that you might fall, especially during cold weather? More and more older women are experiencing functional issues related to balance, range of motion, muscle weakness, and general coordination. Research clearly demonstrates that resistance exercise may slow or reverse many degenerative processes associated with inactive aging such as muscle loss, movement control, functional abilities, physical performance, and walking speed.

If you are not comfortable starting strength training on your own, we recommend that you join a well-instructed and carefully-supervised program of resistance exercise at a local YMCA, health club, fitness facility,

Women over 50 *continued on page 13*



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Social Security is Here to Stay

It's healthy to be skeptical in a world of uncertainties. Major news networks sometimes broadcast conflicting facts that require a bit of research to verify. There's even a day in October dedicated to skeptics. So, this is the perfect time to tell all the skeptics that there's no reason to think Social Security won't be here for you well into the future.

Recently, the Social Security Board of Trustees released its 76th annual report to Congress presenting the financial status of the Social Security trust funds for the short term and over the next 75 years. We're pleased that legislation signed into law by President Obama last November averted a near-term shortfall in the Disability Insurance (DI) trust fund that was detailed in a previous report.

With that small, temporary reallocation of the Social Security contribution rate, the DI fund will now be able to pay full benefits until 2023, and the retirement fund will be adequate into 2035. It is important that members of Congress act well before 2023 in order to strengthen the finances of the program. As a whole, Social Security is fully funded until 2034, and after that it is about three-quarters financed.

Many people wonder if Social Security will be there for them. Here's a fact that will relieve any skepticism you might have: the increased cost of providing Social Security benefits for Baby Boomers is less than the nation's increase in spending was for public education when the baby boomers were children.



Social Security Update

DELIA DE MELLO

Put your skepticism aside and rest assured that Social Security is with you today and will be with you tomorrow.

You can read the entire report at www.socialsecurity.gov/OACT/TR/2016.

About The Author

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

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End of Life Care Wishes: What are Yours?



ALEXIS
LEVITT

NORWELL - What I have to say on the topic of end of life care is pretty simple:

Read *Being Mortal: Medicine and What Matters in the End* by local author and surgeon Atul Gawande.

This is required reading for anyone who is living and breathing.

He states in the beginning that he doesn't have the answers for how to fix end of life care, but he takes you through a range of stories showing how some people have figured out how to live out life on their terms, and how most of us have not.

Read it. It will get you thinking about what your own wishes are and making sure your family and closest friends know them.

About The Author

Alexis practices elder law, special needs planning, estate planning, and Veteran's benefits. She sits on the board of the Massachusetts chapter of the National Academy of Elder Law Attorneys. Her office is in Norwell, and she frequently meets with clients in their homes. You may reach Alexis at (781) 740-7269 or visit her website and blog for more information at www.alexislevitt.com.



What is Palliative Care?

By Melissa Weidman

Palliative care – it's a term few of us know or understand until we may need it. Then we're likely to have many questions. It's often heard in tandem with the word hospice, as in hospice and palliative care. What are the similarities and differences between the two, and how do we know which to ask for?

To palliate means to make comfortable by treating a person's symptoms resulting from a serious illness. Hospice is a form of palliative care. Both hospice and palliative care focus on comfort by addressing issues

Palliative Care continued on page 5

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(508) 212-4862
www.southshoresenior.com
www.facebook.com/SouthShoreSeniorNews
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Publisher: Patricia Abbate
Business Manager: Thomas Foye
Advisor: Greg Porell

VOLUME 13 ISSUE 10

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Palliative Care continued from page 4
that can cause physical or emotional pain. The goals of palliative care are to improve the quality of a seriously ill person's life and to support that person and their family during and after treatment.

Palliative care is for anyone at any stage of a serious illness. As it is not dependent on prognosis, it may be received any time from diagnosis on. Under palliative care, a patient may continue with curative treatments being provided by his or her doctor.

When illness progresses, hospice is a specialized form of palliative care that brings together a team to provide intensive support to patients who are in the terminal stages of a serious illness and their family members. The focus becomes comfort and easing of symptoms and ramping up spiritual and social support for family caregivers. Usually, hospice is limited to those who have chosen to stop receiving disease-directed therapies like chemotherapy, radiation and dialysis.

Palliative care may be right for you if you are experiencing symptoms due to a serious illness such as pain, nausea, fatigue, shortness of breath and stress. What does palliative care do?

Pain and symptom management: Your palliative care team will identify your sources of pain and discomfort. They will provide treatment that will offer relief.

Communication and coordination: Palliative care teams put great importance on communication between you, your family and your doctors in order to ensure your needs are fully met.

Palliative Care continued on page 9

Reverse Mortgage or Home Equity Credit Line?



By George Downey

BRAINTREE -Seniors in, or nearing, retirement are confronted with a dilemma – most have failed to save enough for a secure

retirement. Moreover, since the baby-boom generation (born after 1946) entered retirement years, ten to twelve thousand are retiring every day. Predictably, this trend will continue another fourteen years through 2030. Retirement experts identify this to be an individual and a national emergency.

Understandably, great numbers of seniors and their advisors are exploring ways to extend savings by using home equity wealth in combination with financial wealth to meet current and future needs. Further, the great majority of seniors state strong preferences to remain in their homes and age in place. So, short of selling the home, the options are limited with most opting to borrow through a traditional home equity line of credit (HELOC) or a reverse mortgage. The dominant reverse mortgage program (over 95%) is the HUD/FHA insured Home Equity Conversion Mortgage (HECM).

Industry records reveal HELOCs are selected 9 out of 10 times over HECMs. Why? The answers are not surprising considering what most know (or think they know) and don't know about reverse mortgages:

1. LACK OF KNOWLEDGE
Homeowners, especially seniors, are familiar with

and understand traditional (forward) mortgages. HELOCs offer a low or no cost option that provides ready access to funds when needed, are easy to obtain, and require minimum interest only monthly payments. HECMs, on the other hand, are not well understood and generally viewed in a negative or questionable light as being more expensive, complicated, difficult to get, and promoted by self-serving lenders.

2. MISCONCEPTIONS AND MYTHS
Misunderstandings of reverse mortgages prevalent and, unfortunately, serve to discourage examination at the outset. Common misleading notions include: the lender takes ownership of the house; nothing will be left for the kids; someone told me a reverse mortgage was not a good idea, or it should only be used as a last resort. These and other misconceptions have deterred many from learning more.

3. UNINFORMED ADVISORS
Seniors generally have experienced long and comfortable relationships with their bank and other advisors, and typically look to them first for advice and recommendations. Most banks aggressively promote their in-house HELOC program; don't offer HECMs; and are not well versed on their attributes

Reverse Mortgage or Equity Line? continued on page 14

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Visiting a Memory Cafe

QUINCY - I attended a Memory Café today at the Westwood Council of Aging. Although I had heard of Memory Café, I didn't know what to expect. Would those with dementia look lost in the milieu? Would their care partners be responsible to engage them in the activities? What kind of activity would there be?



*Matters of
the Mind*

**BEVERLY
MOORE, RN, CS**

I learned that most of the members today were people with memory loss seeking a place to meet new people. Some came with spouses, others with caregivers. After a brief introduction of the sponsors of this monthly offering a light luncheon of sandwiches and chips along with huge cookies was served up. Each person introduced himself and shared a positive memory of the fall season; foliage, flying turkeys, vistas from mountain tops were among some shared.

About 15 attended not including some guests like me and the servers. There was music; a lively talented couple sang oldies from the 40s, 50s and 60s. All were encouraged to join in or get up and dance. Some did. I wanted to but let others take the stage. (My husband would have been impressed with my restraint; I am a ham at times.)

I am curious how other Memory Cafés are held. Are there any in the south shore? It is a lovely way to pass time in a positive setting. Being of an age to appreciate the music of my era, I was transported back to times of joy, like when they sang The Tennessee Waltz. I had to be the male counterpart in a performance in the 6th grade waltzing to that song. I hope others in the group had such positive memories from the music. Music is remembered differently from facts and events; it is stored in the emotional memory of the amygdala and those memories that are not lost, just need to be tapped.

About the Author

Beverly Moore is owner of StilMee, an Alzheimer caregiver service based in Quincy and serving Massachusetts and southern parts of New Hampshire and Maine. She is author of two books on Alzheimer caregiving, Matters of the Mind...and the Heart and New Trends in Alzheimer Care; Finding the Spirit Within. Both books are available on Amazon.com, Strategic Publishing Company and www.StilMee.com. Visit Berverly's blog at www.StilMee.com. Beverly can be reached at StilMee@comcast.net. Learning To Care: StilMee Alzheimer's Coaching Services facilitates support groups for those providing care to a loved one with Alzheimer's. Education on how to better understand interactions with the loved one and support provided. Beverly holds support groups for family caregivers twice a month at Carney Hospital on the 2nd and 4th Wednesday evenings and in Mansfield at Willow's Crossing Assisted Living on the 3rd Saturday of each month and at Sunrise in Norwood on the 2nd Saturday of each month, both at 10 a.m.

“The Wicked Smart Investor”

Choose One Restaurant and Many Stocks

By Christopher Hanson

EASTON - Diners in Boston's beloved North End are almost guaranteed a great meal. There are so many places to choose from and the competition among restaurants is fierce. If a chef doesn't make mouth-watering entrées, customers can easily flock to the highly rated place next door. The customer can also stay in the suburbs and dine at places like Campanales in Braintree or Mezzo Mare in Hull. This sets the culinary bar astronomically high. While you can only choose one restaurant for a meal, the abundance of choice reduces the risk your palate will be disappointed.

When it comes to investing, though, choosing only one stock for all your money increases your risk of a disappointing return. In the financial markets, taking advantage of the diversity of choice and buying some of everything will increase your chances of winning. Let's examine the additional risk you take when concentrating all your risk in one company. For this exercise, imagine all the places in the North End are publicly traded companies.

Industry Risk

Good economic times bring more visits, and profits, to establishments like Giacomo's Ristorante. If this is the only stock you're holding the good times are sweet, but in a broad economic downturn it could be difficult for the management to maintain a profit. During recessions, consumers eat out less but the management still has to pay the rent. Any decline in earnings would negatively impact the stock price. Alternatively, a disruptive technology could come along that renders the Chicken Piccata expert obsolete. It is not out of the question that a brainiac at MIT could invent a technology that prepares chef quality meals at home. Investing in a variety of stocks spreads your risks among recession resistant companies and high growth potential start ups.

Management Risk

The history of commerce is filled with

poor business decisions. Many of us have been in meetings where everyone knows management is making a mistake, but no has the coraggio (courage) to say so. Imagine if the owners of Mike's Pastry shifted focus to selling Kellogg's Pop tarts. Holy Cannoli would there a stampede to Bova's on Salem Street. Mike's probably would alienate their customers for life. There goes the profits and the stock appreciation. This is far-fetched, but much bigger blunders have been made. Do you remember the people buying all sorts of public relations to convince Bostonians we wouldn't pay a cent for the 2024 Olympics? We weren't buying it. They would have had an easier time selling Totino's frozen pizza outside of Galleria Umberto.

Event Risk

The drought in Boston this year is a strong reminder that Mama Nature is still in charge of the planet. Imagine this drought was extremely widespread and very prolonged. Those conditions would destroy the wheat crop sending pasta prices soaring. A lot of customers would become unable and unwilling to afford the Linguine a la Diavlo at Lucca. Wednesday would no longer be Prince Spaghetti day and we would sorely miss the echoes of Mrs. Martignetti calling “Anthony, Anthony!” If the management of Lucca could not convince diners to switch to potato based gnocci it is possible the business could not survive. If they went out of business, shareholders using get nothing in the liquidation. The risks related to committing all your assets to a single stock are

greatly reduced by purchasing widely diversified mutual funds. With any investments there are always risks, but Wicked Smart Investors only take compensated risk. It is possible, but highly unlikely an individual investor would select a single stock that will beat the market over the long term and fairly compensate them for the additional risk. You stand a better chance of getting a parking spot on Hanover Street during the Feast of St. Anthony.

Speak to a qualified advisor about diversifying your portfolio then treat yourself some tiramisu

About The Author

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



Chris Hanson

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Home Improvement Scams *continued from page 1*



Diana DiGiorgi

of dollars, reducing your home equity, or even leaving you without a safe place to live. Scam artists sometimes pose as building inspectors or other officials, and use high-pressure tactics to demand immediate repairs to a roof, sidewalk, or driveway. They charge inflated prices and deliver sub-standard work.

Scam artists often go door-to-door saying they are working on other homes in the neighborhood. They pressure the homeowner for an immediate decision, and say they only accept cash, and want the full amount up front or they often say they have a lender they work with who will loan you the money. They usually have no license to work in Massachusetts.

To protect yourself from scams, before you hire any home contractor, the National Association of Area Agencies on Aging recommends that you be sure to:

Palliative Care *continued from page 5*

Emotional support: Palliative care focuses on the entire person, not just the illness. Team members address any social, psychological, emotional or spiritual needs you may have.

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Will my insurance cover palliative care?

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Palliative Care continued on page 15

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Rolling on the River: Don't Miss the Boat!

By Ed McCourt

Modern river cruising - available along Europe's Rhine, Danube, Rhone/Saone, Seine and Douro rivers and on selected river ways of Asia, Africa and the U.S. - has enhanced the escorted tour concept. The numbers reflect the popularity of this 21st Century approach to touring. Last year, industry heavy-hitter

unpack-pack again experience of the once mighty escorted motor coach tour. Unpacking and packing are done only once on a 7-day itinerary. Sailing the Danube River, river cruisers disembark right where the action is in Budapest, Bratislava, Vienna, Passau and Nuremberg. They visit these destinations on walking itineraries tailored to the physical abilities of



Modern river cruising is becoming a popular choice for today's traveler.

Viking River Cruises reported a seven-fold increase in the numbers of North Americans on European rivers between 2001 and 2015.

River cruises avoid the continuous pack-

passengers. Traveling from port to port aboard a river ship is an unbeatable experience, at once peaceful and breathtakingly beautiful.

On average, today's river ships accommodate between 100 and 200-passengers. In spite of the dimensions of these vessels (average 400' by 40'), even the smallest cabins are of adequate size for most cruisers. Certainly,

there is nothing modest about on-board dining. Meals generally exceed the banquet experience at first class hotels, and, at lunch and dinner times, wines and beers are complimentary. Also built into the cost of each sailing is a daily shore excursion. Generally not included in the pricing are port taxes, gratuities, optional shore excursions and airfare/transfers. Even



Imagine taking a "selfie" from an exotic port of call like this couple on a cruise ship with Barcelona, Spain in the background.

so, many river cruise companies do negotiate favorable airfare rates that include, as well, the cost of round-trip transfers.

A few river cruise operators clearly recognize that their biggest market, the baby-boomers, can be turned off by escorted programs that are perceived as confining and focused on the sedentary. Taking the lead in responding to this is another industry leader, AmaWaterways. For several years, AmaWaterways has made available to river cruisers in Europe, on a complimentary basis, bicycles and safety helmets. These allow passengers the freedom to venture out solo to explore riverside bikeways. Other riders use the equipment to participate in complimentary guided bicycle tours provided by the cruise line.

River Cruising continued on page 11

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Martin Barre in Concert

SCITUATE - The chance to experience Jethro Tull lead guitarist and Grammy Award winner Martin Barre's musical talents in an intimate setting awaits. **The River Club Music Hall**, 78 Border St., Scituate, is the venue for a performance by Barre on Friday, Oct. 14, at 8 pm. For more information and tickets contact www.theriverclubmusicall.com.

Sink Your Teeth into Dracula



781-871-2787 or buy online at <http://companytheatre.com>.

NORWELL - Celebrate the season with flying bats, howling wolves and magical effects while taking in a stage production of Dracula at **The Company Theatre**, 30 Accord Park, Norwell. The pages of Bram Stoker's novel as translated by the pen of playwright Hamilton Dean transforms a wonderfully eerie horror classic into an experience that you will not soon forget. The show runs from Oct. 14-30. For tickets call

13th Annual Cranberry Harvest Celebration in Wareham



Bus Association. Held at **A.D. Makepeace Company Headquarters** at Tihonet Village, 158 Tihonet Rd., Wareham, Oct. 8 & 9, 10 am - 4pm each day, rain or shine. Senior admission \$5. For more information visit <http://cranberries.org>.

River Cruising continued from page 10

More recently, AmaWaterways has developed a partnership with Backroads, an American leader in immersive, expert-curated biking, hiking and walking tours. These new programs join top quality cruising with land-based adventures at every port. Yes, high value, escorted tour products are very much alive today. Get on board!

About the Author



Ed McCourt, CTC, has been active as a travel consultant for more than 40-years. His special interests include small ship and river ship cruising and travel through Celtic and Nordic lands. He is affiliated with The Travel Collaborative/Tzell Travel in Cambridge.

You can reach Ed at edmcourt@travelcollaborative.com or 781-325-2553.

Mass Audubon Presents:

Birding by Van



MARSHFIELD - Enjoy birding but prefer not to walk long distances? Travel to local hot spots in the comfort of a van. There will be occasional stops to take short walks on level ground, but no need need for hiking boots. Monday, November 14, 9-11:30. Preregistration is required and can be completed at <http://massaudubon.org/southshore> or by calling 781-837-9400. Meet at the **North River Wildlife Sanctuary**, 2000 Main St., Marshfield.

Atlantic Symphony Orchestra Opens for the Season



BRAINTREE - The Atlantic Symphony Orchestra's 20th season opens with a program that will move you to your feet with bold and powerful works from Beethoven and Tchaikovsky. Opening night is Saturday, Oct. 22 at 7:30 pm, at the **Center for the Arts, Thayer Academy**, 745 Washington

St., Braintree. For tickets visit <http://atlanticsymphony.org>.

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UMass Osher Lifelong Learning Institute Opens in Braintree

BRAINTREE - Looking for interesting, thought-provoking, fun activities to enhance your life?

If so, then you should consider joining the UMass Boston Osher Lifelong Learning Institute (OLLI). The program will add to your life in many ways: Meet new people who share similar interests (OLLI

has more than 1,000 members), develop new skills, exercise your body and mind, and expand your horizons. OLLI at UMass Boston is part of a national network of 119 similar organizations in each of the 50 states; the program enriches the intellectual, social, and cultural lives of adults age 50 and older, without the pressures of the typical university environment. No academic or other credentials are required. There are no tests, no papers, no homework, and no degrees...just learning for the sheer joy of it!

OLLI at UMass Boston, in collaboration with the Thayer Public Library in Braintree, is opening a new satellite location this fall. This site is in addition to the on-campus location at UMass Boston and OLLI's other satellite location in Hingham, MA. Classes meet once a week during the day (9:30 a.m.—3:30 p.m.) for up to 2 hours and last anywhere from 4 to 10 weeks.



The 70 fall course offerings range from entry-level "Getting Started in Genealogy" to more specialized "Ireland on Fire" and "Stress Management," to name a few. Besides courses, you will have access to lots of other great OLLI programs and events

Programs and events including the following:

- Brown bag lectures
- Theater outings
- Boston walking tours
- Boston Harbor tours
- Day excursions
- Overnight trips
- Domestic & international travel
- Social activities
- Special interest groups

To learn more about OLLI, please visit the website at www.lli.umb.edu.

To request the current OLLI catalog or to ask any questions about the program, email ollireg@gmail.com or call 617.287.7312.

Take a Hike! Southeastern Mass Adult Waking Club

PLYMOUTH, CANTON, MILTON, RANDOLPH -The Department of Conservation and Recreation (DCR) Southeastern Mass. Adult Walking Club meets each weekend on either a Saturday or Sunday at 10:00am or 1:00 pm for recreational walks. The club is open to those 16 years of age and older, and there is no fee to join. Walks average 2 to 5 miles. New walkers are encouraged to participate. The terrain varies: from easy (mostly level terrain), to moderate (hilly), to difficult (strenuous and steep).

Walks are led by a park ranger or a Walking Club volunteer leader. The Club meets at a variety of state parks. Note some DCR sites charge a parking fee. Wear hiking boots and bring drinking water on all hikes. Call (781) 624-4367 for more information or to register.

October Schedule

Saturday, October 1 1:00 pm

Blue Hills Reservation
Moderate walk, some hills. Walk a 4 mile loop around Ponkapoag Pond. Meet at the Ponkapoag Golf Course parking lot at 2167 Washington St. in Canton.

Saturday, October 8 1:00 pm

Myles Standish State Forest
Moderate walk, 4 miles. Hike along the Bentley Loop. Meets at Parking Lot 2 on Upper College Pond Road in Plymouth.

Saturday, October 15 1:00 pm

Blue Hills Reservation
Moderate walk, some hills, 4 miles. Old Rte. 128 to Beech Hollow and Doe Hollow. Return via the green dot trail. Meet at the Houghton's Pond main parking lot at 840 Hillside St. in Milton.

Saturday, October 29 1:00 pm

Blue Hills Reservation
Moderate walk, some hilly terrain, 3 miles. Walk from the Donovan School to Ponkapoag Trail and return via Madden Road. Meet at the Donovan School on 123 Reed St. in Randolph.

Senior Fitness

Women Over 50 *continued from page 2*

community center, or college fitness center that employs nationally exercise certified instructors and/or personal trainers. An appropriate exercise facility should provide a medical history questionnaire, a basic fitness assessment, an easy to use workout card, and individualized instructional sessions.


Although resistance training is recommended for adults of all ages, it is an essential physical activity for women over 50 years of age. Older women who do not strength train experience relatively rapid muscle loss that can lead to a number of health issues such as bone loss, metabolic rate reduction, fat gain, diabetes, metabolic syndrome, and heart disease.

Research clearly demonstrates that resistance training adds muscle, increases bone, raises metabolism, decreases fat, reduces blood pressure, improves blood lipids, and enhances physical function. With your physician's approval, make an effort to begin a safe, sensible and sustainable program of resistance exercise with appropriate instruction and supervision.

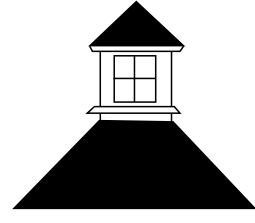


About the authors

Wayne L. Westcott, Ph.D., and Rita La Rosa Loud, B.S., (pictured above) direct the Community Health & Fitness Center at Quincy College. Dr. Westcott has authored 25 books on physical fitness and strength training.



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Reverse Mortgage or Equity Line?
continued from page 5

or suitability for seniors. As well, friends and other advisors are equally uninformed about reverse mortgages and default to recommending a HELOC, which they are more familiar with.

Making the right choice between a HELOC and a HECM is considerably more important than most realize. The right decision requires thoughtful considerations of individual needs and circumstances as well as integration with near and longer term objectives. Both programs have their place and, like most things in life, have pros and cons, costs, and responsibilities. Which one is the best fit should be evaluated on its suitability for each individual.

The chart shown here compares some of the main points that distinguish HECMs from HELOCs

Financial and retirement planning protocols must change. Accomplishing this, however, challenges traditional “old school” thinking of both seniors and advisors.

The HECM reverse mortgage unique design was developed specifically to meet this challenge. However, it is but one solution, among others, that should be considered including sale of the home to downsize or relocate.

When refinancing is the choice – today 9 of 10 seniors choose HELOCs. Considering the factors discussed above, have they made the right decision? Somehow, I doubt many really understood the differences, and what it would mean to them near and longer term.

Home equity is the largest asset most people have and, properly used, can substantially increase and extend retirement resources.

About the Author

George Downey is the CEO of Harbor Mortgage Solutions located at 100 Grandview Road, Suite 105, Braintree, MA 02184. He can be reached at (781) 843-5553 or gdowney@harbormortgage.com.

	Reverse Mortgage - Home Equity Conversion Mortgage (HECM)		Traditional Home Equity Line of Credit (HELOC)	
MONTHLY PAYMENTS	NONE	No monthly payments are required for the life of the loan	YES	Monthly payments are required usually interest only for an initial drawn down period then increase to amortize the loan balance to the maturity date
UPFRONT CLOSING COSTS	VARIABLE	Closing costs include a premium for FHA insurance based on the amount of the initial disbursement. Total costs vary depending on individual factors including program and rate options. Individual quotes are need for accurate estimates. Costs are typically paid from loan proceeds, and may include no cost options depending on origination source and individual circumstances.	VARIABLE	Not FHA insured, so no premium required. Upfront costs vary by lender, but generally feature low or no costs depending on individual lender promotions and borrower circumstances.
CREDIT LINE GROWTH GUARANTEED	YES	Undrawn credit line balance grows (compounds monthly) at the same rate (interest + FHA insurance premium) charged on balance owed. Credit line growth is guaranteed and could potentially exceed future property value. Effectively, providing a hedge against property value declines and interest rate increases.	NO	Credit line amount does not grow
MANDATORY PAYOFF DATE (MATURITY)	NONE	No maturity date - repayment not required as long as any borrower continues to reside in the property, and loan remains in good standing.	YES	Maturity date usually 30 years, or less. First 7 to 10 years only provide access to funds. In the remaining years - no access to funds. Payments are reset and increased to pay the balance off by the maturity date.
LIMITATION ON ACCESS TO FUNDS	NONE	Funds can be accessed any time for the life of the loan as long as the loan remains in good standing	YES	Access to funds is limited to the initial drawn down period normally the first 7 to 10 years only.
LENDER OPTION TO FREEZE FUNDS	NONE	Lender cannot freeze access to funds for loans in good standing for the life of the loan	YES	Most HELOCs enable lenders to freeze access to funds with notice
PERSONAL LIABILITY	NONE	<u>Non-recourse loan</u> - neither borrower(s) nor heirs have any personal liability. Balance owed can never exceed property value at time of repayment	YES	Borrower(s) are personally liable for any deficiency plus legal and collection costs
LENDER FAILURE ELIMINATES FUNDING	NO	If the lender fails, or goes out of business - access to funds and servicing of the loan is <u>not</u> interrupted - FHA will assume responsibility for continued performance	YES	If lender fails, or goes out of business, access to further funding will cease – unless or until another lender assumes responsibility
REAL ESTATE TAX DEFERRAL PERMITTED MASSACHUSETTS ONLY	YES	Age and income eligible senior homeowners may defer payment of real estate taxes <u>and</u> have a reverse mortgage	NO	Real estate tax deferral liens have a priority over traditional mortgage or HELOC liens and not permitted by lenders.

Maritime History Symposium Oct. 15: Boston Light 1716-2016



HULL - Don't miss the opportunity to learn more about the rich maritime history of the south shore.

On Saturday, October 15, from 9 am until 3 pm, the Hull Lifesaving Museum will hold a Maritime History Symposium with a focus on one of our most iconic local landmarks, the 100-year-old Boston Light. Registration fee is \$10.

Here is a tentative schedule of events:

- 8:30 Registration & Coffee (Idlers may perform, beginning at 9:00 am)
- 9:30 Welcoming Remarks & Performance by the Idlers (USCG Academy Shanty Singers)
- 10:00 Eric Jay Dolin, Brilliant Beacons (overview of US Lighthouse History)
- 10:30 Sally Snowman, Keeper, Boston Light, Boston Light 1716 - 2016)
- 11:15 Jeremy D'Entremont, Family Life at Boston Light
- 12:00 - 1:30 Lunch on your Own
- 1:45 Tim Dring, Lighthouse Tenders
- 2:15 Victoria Stevens, Shipwrecks of Boston Light

Visit www.lifesavingmuseum.org for more information.

Palliative Care continued from page 9



palliative care treatment you receive, just as with other hospital and medical services. This is also true of Medicare and Medicaid.

Do I have to give up my own doctor?

The palliative care team provides enhanced support, working in partnership with your primary doctor. He or she will continue to direct your care and play an active role in your treatment.

About the Author

Melissa Weidman is Director of Community Relations and Outreach for HopeHealth. She can be reached at (508) 957-0200 or via email at Mweidman@HopeHealthCo.org.

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South Shore Community Calendar



THINGS TO DO, PLACES TO GO

Women's Guild 18th Annual Crafts Fair: St. Joseph's Mater Dei Women's Guild Craft Fair, Saturday, Oct. 22nd 9 am - 3pm (rain or shine). Held indoors at 270 Main St., Kingston. In Our Lady's Hall. More than 30 crafters, lots of parking, free admission, raffles, baked goods, handicap accessible. Coffee & lunches available until 2 pm. Contact: Dina Furlong, 339-309-9189

Weekly Senior Dance: South Shore Widow/Widowers & Associates. Every Tuesday 7:30 -11:00 p.m. (doors open at 6:30 p.m.). Viking Club, 410 Quincy Ave., Braintree, Tickets \$10 per person at the door. Membership is \$10 per year. Fee waived for two (2) weeks. If you enjoy the dance, you may then pay this annual fee of \$10. Dance fee includes raffle. A bar is available. Call Jerry at (781) 335-3171 ext. 82. All welcome.

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

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

Men's Fitness Class: South Shore Hospital men's only exercise program to increase cardiovascular endurance, strength and flexibility. Meets Mondays and Wednesdays from 3 - 4 p.m. and Fridays 8 - 9 a.m.

at the 780 Main Street gym in South Weymouth. Call (781) 624 - 4367 for details.

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

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



SUPPORT GROUPS

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

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

Is Someone Hurting You: The South Shore Women's Resource Center's Older Women's Program provides domes-

tic violence services for women 55 years of age and older. Emergency safe home; 24/7 toll free support line (888) 746 - 2664; counseling; advocacy; information; referrals. Free and confidential. Call (508) 746 - 2664.

New Saturday Alzheimer's Caregiver Support Group: For those caring for a loved one with dementia and may feel overwhelmed or depressed managing their loved ones changing behaviors. Meets first Saturday of the month at Monarch Homes in Weymouth at 10 a.m. The group is free and all are welcome. Refreshments are served. Call (781) 331 - 5555.

Men's Support Group: Group provides men the opportunity to explore specific issues and concerns about their cancer experience with other men. Discussion topics include the impact of cancer on work and relationships. Group meets every first and third Tuesday of the month at the Cancer Support Community MA South Shore in Norwell from 6 - 8 p.m. Call (781) 610 - 1490.

Caregiver Discussion Group: The Duxbury Senior Center offers a Caregiver Discussion Group on the first Tuesday of the month from 2 - 3 p.m. at the senior center located on Mayflower Street. Contact Donna Ciappina at (781) 934 - 5774, ext 5730 for more information.

Learning To Care: StilMee Alzheimer's Coaching Services facilitates support groups for those providing care to a loved one with Alzheimer's. Education on how to better understand interactions with the loved one and support provided. Beverly Moore leads group at Carney Hospital the second Wednesday of each month from 6:30 - 8 p.m. Call (617) 328 - 3440 for details.

Loss Support Group: The Duxbury Senior Center offers a Loss Support Group the first Monday of the month from 1 - 2 p.m. Call Ellen Gillis at (781) 934 - 5774 ext. 5731 for more information.



INFORMATION SEMINARS

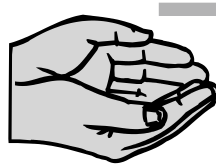
3rd Annual Diabetes Expo-Living Well with Diabetes: Saturday, October 15, 8:30 am - 1:30 pm, held at Lombardo's, Randolph. This free Expo will give you a better understanding of the complexities, treatment options, tools and resources available. Put on by the South Shore Hospital's Diabetes Self-Management Education Program, free screenings will be offered including blood pressure, blood glucose, monofilament/foot sensation and vascular/circulation. Reservations are encouraged. Please call (781)-624-6673 or visit southshorehospital.org/classes-and-events.

Continuing Education Series: The Marshfield Council on Aging wants to remind everyone that its Life Long Learning

classes will continue through the summer. Some classes still available include Herbs and Spices; History of Farming in Marshfield; Inner Balance Workshop, Irish in Boston, History of the Marshfield Beaches and Summer Salads. For more information call Karen at (781) 834 - 5581 ext. 13.

Writing Your Memoirs: Join in on the creativity every Monday morning at the Rockland Council on Aging's Memoir Writing Program. The group meets every Monday morning from 10 a.m. - 12 p.m., and all area residents are invited to participate. The program is free of charge. Call Peggy at (781) 871 - 1266 .

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



VOLUNTEERING OPPORTUNITIES

Help Feed Your Neighbor: South Shore Elder Services, Old Colony Elder Services and Hessco Elder Services need your help to prepare or deliver meals to area residents age 60 and over. The Meals on Wheels and Nutrition programs are critical to those unable to get out or prepare meals. Opportunities in all communities. Call South Shore at (781) 848-3910 ext. 430; Old Colony at (508) 584-1561 or Hessco at (781) 784-4944, ext. 204. If you call one of the agencies and they don't represent your city or town, they can tell you which agency does.

Got News?

Email it to info@southshoresenior.com
South Shore Senior News
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We Connect You With Local Resources

Check the company or companies you would like to have send you free, no obligation information. Your request will not be used to contact you for any other reason. Mail your completed form to us at: South Shore Senior News, P.O. Box 202, Hingham, MA 02043

Adult Day Health Centers

- ☐ CarePro Health Services
- ☐ CareWell Adult Day Wellness Center

Alzheimer's Coaching Services

- ☐ StilMee - The Leader in Alzheimer's Coaching

Caption Telephones ☐ Clear Captions

Home Care Services

- ☐ Bayada Nurses
- ☐ CarePro Health Services
- ☐ Home Care Partners
- ☐ HopeHealth
- ☐ Norwell Visiting Nurse Association
- ☐ Right At Home
- ☐ South Shore Visiting Nurse Association
- ☐ Senior Helpers

Hospice

- ☐ Hospice of the South Shore
- ☐ Norwell VNA & Hospice

Independent and Assisted Living

- ☐ Compass on the Bay
- ☐ Standish Village
- ☐ Stafford Hill
- ☐ Holbrook Apartments

Legal Services

- ☐ Attorney Robert Romano
- ☐ Patricia Bloom-McDonald, Attorney at Law

Local Elder Service Agencies

- ☐ Hessco Elder Services
- ☐ Old Colony Elder Services
- ☐ South Shore Elder Services

Medical Services

- ☐ King Optical Company
- ☐ South Shore Hearing Center
- ☐ Suburban Hearing Aid Services

Memory Impaired Assisted Living

- ☐ Compass on the Bay
- ☐ Standish Village

Physician Groups

- ☐ Harbor Medical Associates

Relocation Services

- ☐ Weir Moving

Skilled Nursing & Rehabilitation

- ☐ John Adams HealthCare Center
- ☐ Life Care Center of the South Shore
- ☐ Queen Anne Nursing Home

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- ☒ Be dependent on those you transfer them to.
- ☒ 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.
- ☒ Lose significant tax advantages.
- ☒ Risk becoming ineligible for Medicaid for 60 months or more.

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

Make sure your attorney is qualified to protect you.

Learn about asset protection trusts that:

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

UPCOMING WORKSHOPS

"ESTATE PLANNING ESSENTIALS"

Thayer Public Library
798 Washington Street, Braintree, MA
Friday, October 21, 2016
10:00a.m. - 12:00p.m.

**Quincy Council on Aging
(Kennedy Center)**
440 E. Squantum Street, Quincy, MA
Thursday, October 27, 2016
10:00a.m. - 12:00p.m.

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Radio Reading *continued from page 1*

those unique organizations where seniors are volunteering for seniors."

The Executive Office of Elder Affairs and the Massachusetts Commission for the Blind oversee TIC. One of the top initiatives of Elder Affairs is to keep retired seniors engaged through volunteering. "Not only do we keep volunteers active, we also share other volunteer opportunities with seniors," state Bunnell.

With a strong cadre of committed and dedicated volunteers, Bunnell marvels at the energy of Lea Cotton who "is in her 90s, drives herself to the studio every Friday and reads the Christian Science Monitor; it makes your heart melt." She has been reading for more than 20 years.

Bunnell welcomes all those interested to stop by for a tour of the studios. You'll find small rooms staffed with volunteers reading books, newspapers, supermarket circulars, and other print works into studio microphones with headsets firmly in place, in their best radio voice. It's a beehive of activity as these singular, friendly, personal voices reach the eager ears of thousands of listeners all day, every day, bringing the written word to life and the voice of a friend into homes.

TIC relies on grants and donations to keep their reading services going. To that end, their 24th annual Wine Dinner Fundraiser will be held on November 3 at the Barker Tavern, Scituate. Bunnell notes that the "people who attend totally understand our mission. Our strategic plan is focused on widening our listening audience, and we have some very dedicated, long time supporters from the business community who partner with us to move our mission forward."

For more information about TIC's Wine Dinner or general information, please call 781-834-4400 or visit www.ticnetwork.com.

**"90 percent of
our volunteers
are seniors, and
80 percent of our
listeners are seniors"**

Local News



Cohasset Elder Affairs Joins Duxbury Senior Center: Powerful Tools for Caregivers Program

DUXBURY - Powerful Tools for Caregivers is an educational series designed to provide caregivers with the tools needed to care for themselves. This program helps family caregivers reduce stress, improve self-confidence, communicate feelings better, balance their lives, increase their ability to make tough decisions and locate helpful resources. This free workshop will be held on Wednesdays, October 5 - November, from 2:00-3:00 pm, at Duxbury Senior Center, 10 Mayflower St, Duxbury. To register, call Donna Ciappina, Duxbury Senior Center at 781-934-5774 Ex. 5730, or Nancy Lafauce, Cohasset Elder Affairs at 781-383-9112. Assistance in coordinating respite care for your loved one is available, if needed. A \$10.00 fee will be charged for the Caregiver Handbook. For more information contact: Cohasset Elder Affairs at 781-383-9112

MY GENERATION!

A New Radio Talk Show Brought to you by
South Shore Senior News



Tune in to 95.9 WATD-FM
Sunday evenings 7-8 pm

*Local health & wellness,
financial planning, elder law,
entertainment! Informative guests!*

Free Dental Screening Clinic

NORWOOD - A free dental screening for seniors will be held in Norwood on Saturday, October 15 from 8:45 am until 1 pm at the Norwood Senior Center. To schedule your free appointment call the Norwood Senior Center at 781-762-120.

The screening is open to any adult over 60, from any town. The free dental clinic includes a screening exam and oral cancer screening. Dentists from the area, including Dr. Mark Stone, have volunteers to examine patients for problems with their teeth, gums, and dentures. Participants have the opportunity to receive free denture cleaning and labeling, performed by student from the Massasoit Community College's Dental Assisting program, under the supervision of their faculty.



Friends Trips

Motor Coach Transportation
for All Trips Leaving from Whipple Senior Center
182 Green Street, N. Weymouth, 02191
(Rear Parking Lot - Departure Times To Be announced)



Foxwoods
Casino & Resort
Tuesday, October 25, 2016
\$30 per person - due upon registration.

Trip includes: Deluxe Yankee Line transportation

Casino Bonus: \$10.00 food coupon or free buffet and \$10.00 slot play (photo ID required for bonus)

NOTE: Take advantage of the Casino's Tuesday "Young & Fun for guest 55 plus) Discounts on dining, drinks, shopping and Spa (for details visit any Foxwoods Rewards location at the Casino)

Bus departs at 8:00 am and returns at approximately 6:00 pm from rear parking lot of the Whipple Senior Center, 182 Green St., North Weymouth, MA 02191

To reserve your seat, please call Sandy at (781) 337-5756.

Space reservation confirmed upon payment.

Checks Payable to: FCOA

Mail To:

FCOA, P.O. Box 890221, East Weymouth, MA 02189

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