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# South Senior



# Shore News

OCTOBER 2017

Helping Seniors Age Well  
And Enjoy Themselves While Doing It!

## Ladies who lunch

*Studies show friendships help you live better, longer lives*

Cover story:  
Ladies who Lunch page 10



**Bon Appetit! Marshfield friends gather twice a month for lunch at various South Shore restaurants. Here they share a meal and friendly banter at the Fairview Inn from their oceanside table on a warm fall afternoon. Pictured are (from left), Marie Mahoney, Mary Counihan, Anne Melia, Pat Pink, Marie Fahey, Margaret Broshnahan, and sisters Jeaneann Bowers, and Elinor Bowers.**

Photos: PatriciaAbbatePhotography.com

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Liz Bruce,  
General Manager at the  
newly re-opened  
Fairview Inn, has big  
plans for the iconic  
seaside inn and  
restaurant.

"It's great to see it come  
to life again!"

Continued on page 14



Liz Bruce on the restaurant's outside deck overlooking Cape Cod Bay.





# As you wish! A concert series made to order

## South Shore Conservatory's Adult Learning Initiative starts its second year

By Anne Smith

**HINGHAM AND DUXBURY** - South Shore Conservatory (SSC) is one year into its new Adult Learning initiative. Before we could implement our initiative, we needed to ask some important questions and listen carefully to the answers. We asked what kind of arts experiences are adults on the South Shore looking for? What kind of creative experiences do they crave? How can we remove barriers to participation for the largest segment of our population?

The answers emphasized what research about adult learners (and especially senior learners) shows. Adults are hungry for social connection. We want opportunities to learn and grow. We want to be challenged. And as we age, we seek places and events that meet our needs.

Understanding this, SSC decided to create a new format for a concert series: something informal and conversational, with a diverse program of excellent live music, offering opportunities for learning and socializing. The Coffee Break Concert Series was born. Now, late morning on the last Tuesday of each month, groups gather at the Ellison Center for the Arts, pour a cup of coffee, make a plate of fruit and maybe a muffin, and find themselves a place at a table to sit and chat while they wait for the concert to start.

The performances themselves are made to order. Running just under an hour, from 11 am to 12 noon, they feature SSC's vastly talented team of teaching artists doing what they do best, from blues to Beethoven and from swing to Chopin. The musicians are eager to discuss the music they play and share what inspires them about each piece. Concertgoers

are active participants, listening and learning together.

Best of all, these concerts are free thanks to a sponsorship by The Village at Duxbury. No tickets are required. The response has been immediate and overwhelmingly positive. Every month, we reserve tables for Senior Centers. Along with buses from Pembroke and Duxbury, one dedicated group from the Marshfield COA comes to every concert. We look forward to seeing them each time. There are always seats for walk-ins.

**Coffee Break Concert Series:  
Fall - Spring Schedule**  
This October marks our second year of Coffee Break Concerts. Upcoming concerts:

- October 31, 2017:** *Wind and Wood: American Songs*, featuring songs from Appalachia
- November 28, 2017:** *Blue Tuesday*, showcasing blues and jazz
- December 12, 2017:** *Holiday Favorites*
- February 27, 2018:** *The Elan Mehler Trio*
- March 27, 2018:** *Old Timey Swing Songs*
- April 24, 2018:** *Around the World in Song*

Last year's Coffee Break Concerts were often standing-room-only, so audience members are encouraged to arrive at 10:30 am for 11 am concerts. Performances are one hour in length without intermission. After the performance, audience members are invited to stay, meet the performers and enjoy complimentary coffee, tea and breakfast treats. If they prefer, concertgoers may bring their own bag lunch.

South Shore Conservatory



# Navigating the Future

By Mark Friedman



## Training the Angels: Finding those to do the amazing

As Owner of Senior Helpers Boston and South Shore, no one needs to give me a primer on the impact of professional caregivers. In my opinion it is one of the hardest jobs in the world. I know this because it's my job to find, recruit, develop, train and empower a broad team of talent to caregive for a diverse group of clients I have the privilege of serving in more than 75 communities in and around Greater Boston. They are both my and your angels.

Right now we have a scary shortage of them (data shows a range of 25-40% labor shortage). It is even more worrisome when experts from the Department of Labor and Bureau of Statistics suggest that between now and 2024 the demand for home care workers will need to add more jobs than any other single occupation. Where, I ask, do I look to find these angels?

Recently, WorkingNation, a national group that uses multimedia to address work and employment changes, partnered up with PHI, a research and consulting non-profit, and its #60CaregiverIssues.org initiative, to launch a multi-year campaign to raise awareness for the shortage of home care workers. It calls attention to the importance of caregiving as a career, and makes the case for advanced training and improved wages.

Backed by significant data, this is a bold and ambitious undertaking for both organizations. It has stunning promise for hundreds of thousands of caregivers. It has the potential for impacting the nature of work, the image of the care, and the lives of the care providers, their clients and families. It will surely cast caregiving in a whole new light. If the campaign fulfills its objective, caregiving will be fittingly honored and given its due. It will be appreciated as one of the most difficult and respected positions one can discharge. It will be front-burnered as a potential career for college students seeking training, benefits, mentoring, fast-tracking and immediate feedback. More importantly, it will call attention to the urgent crisis we have, right now, for well trained, certified, and empowered caregivers.

Robert Espinoza, VP of Policy for PHI, originally reported in the Huffington Post on the "8 Signs the Shortage in Paid Caregivers is Getting Worse." This set the stage for his

campaign strategy, which was declared in "How Training and Multimedia Can Fix the Home Care Shortage."

Espinoza and his WorkingNation partner, founded by venture capitalist Art Bilger, are heavily invested in this two-year, national campaign. They want to change minds, hearts, attitudes and, ultimately, the future of long term care. Their media blitzkrieg will be about a lot of things: facts, trends, quality jobs, pay, employment respectability and the undisputed need for advanced training for home care workers. This compelling campaign will resonate because it will convey the power of caregiving, by the story of one caregiver at a time. How provocative.

As part of this effort, Livia Gerson of WorkingNation reported on "Reimagining Masculine Work in a Post-Industrial Future." Here she comments on and totally legitimizes the emerging role of the "emotional labor force" as men consider and fully enter jobs thought to be more feminine, like caregiving seniors in their homes.

The campaign is adventurous, imperative, and intrepid. A YouTube video thrusts caregiving in a whole new light, presenting Home Care as a game-changing opportunity for women looking to make a difference. "Do Something Awesome" is a fresh, smart, and real insight into how home care is a valuable and valued employment option.

I love what Working Nation, 60CareGiverIssues.org, and PHI are doing, and we all have a huge stake in the success of this campaign.

I am by no means a bystander in all of this. Their efforts are catapulting Senior Helpers Boston and South Shore not only to engage with the campaign, but to supercharge and lead efforts, whenever, and however, we are able.

Here's how.

Our considerable footprint in the New

England region enables us to recruit from a significant pool of caregivers, and we are constantly looking for the best and brightest. We need talent fresh out of nursing aide school, and seasoned veterans with particular skills in areas like complex care, Alzheimer's and dementia, Parkinson's and end-of-life. Because we have such a clear understanding of seniors and aging, we grasp not only the crisis in caregiving, but our role in mitigating it.


Our caregivers are essential to our ability to deliver innovative services and unparalleled care, so we are absolutely rigorous in our hiring practices. We have a multi-step selection process, and full background and reference checks. The on-boarding process is serious because my angels are embarking on serious work.

At Senior Helpers Boston and South Shore, our philosophy of care begins with our approach to caregiving. Meaningful work means caregiver readiness. This translates into intensive training and orientation for every caregiver we bring on board. This includes full days of tests, exercises, evaluations and skill development around topics ranging from fall risks, blood-born pathogens, meals, nutrition, ADL evaluation, medication administration to legal policies and procedures, elder abuse and more.

We also have certification and competency training around our nationally approved Alzheimer's training program, Senior Gems®. Several years ago we introduced formal caregiver and care management training in Parkinson's Disease as part of our exclusive home care partnership with the Michael J. Fox Foundation.

In these two complex care areas we are unique in our market and distinguished

*Training the angels continued on page 4*

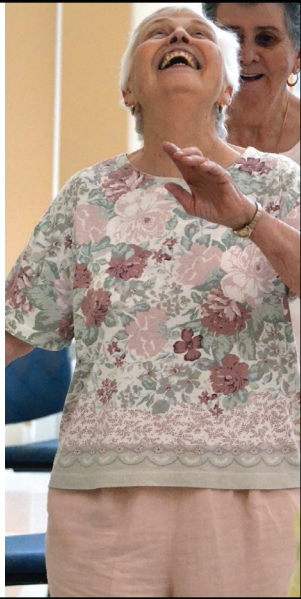


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## Dare to Downsize!



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

By Randy Veraguas **Dare to Be aware!**

**NORTH QUINCY** - Aren't some Halloween decorations just the cutest things ever? I don't think Halloween is a scary holiday anymore. Of course, I did when I was little and I hadn't experienced many Halloweens. Now that I'm older I realize there's a totally fun side to Halloween. I think the same can be said about downsizing. At first it might sound scary. Although you're going to a smaller place, it can be a BIG change. What we don't know can be really terrifying! So the more we learn about it and prepare for it and talk to others who have downsized, the more we eliminate our own fear of the unknown. Downsizing can be really fun! Just like a good Halloween party! But be Aware!!!

Dare to Be Aware (I'm serious, even though it is Sarcastic Month! Hahaha. I'm never sarcastic. wink wink.) It's also Awareness month. And the first week of October is officially titled Get Organized. (I know! How hard is it to get some day, week or month officially labeled? These articles will be so popular some day when it's officially Dare to Downsize week! Ha.) But I digress.

Have you started looking for a smaller home? There seems to be a lot of information out there regarding the actual move, the physical downsizing part, but finding the right place can be the biggest

chore. Want some help? Are you using any professionals? Don't fear hiring a professional. They work FOR YOU. Be aware of the costs involved with or without professionals. For real estate professionals, look for friendly folks who have the Senior Realtor Estate Specialist insignia, SRES. They are trained to understand older people's particular situations and needs. They also make reliable referral sources if you need some extra help. Don't be afraid to ask for help.

So many choices are out there! What are you looking for in a town? A reputation, a coastal feel, public transportation, does it need its own hospital? What about those neighborhoods? Get close to senior centers. Get near a bus route. Does it have a bike path or walking trail? What's important to you? Think about those front stairs or upstairs bathrooms. Will that be scary some day? A good school might not matter to you, but think about resale value. If you're renting, you might get your security deposit back faster if the next family moves in immediately. ... thinking about all this and planning ahead could potentially save you thousands! And there's nothing scary about savings.

If it sounds too good, buy it! No no no, I was being sarcastic! If it sounds too good, then call a friend or the local senior center to help you avoid a scam. Be aware of scams...those are scary!

Remember this move is in your hands. Be aware of opportunities and choose to have fun. Make a plan and keep notes. With the right knowledge, some helpful guidance and a creative well fitting Halloween costume, you'll be ready to downsize!

Oh yeah...the costume is a must! (Insert Sarcastic tone. Muhahaha!)

### 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](http://www.daretodownsize.weebly.com). You can reach Randy at 781-635-5414. ■

### Training the angels continued from page 3

for our abilities to make a profound difference in the lives of the elders in our care. Our intensive training and certification for caregivers only adds to the advanced understanding our angels have around these diagnoses. The fact is, our reputation for trainings is so highly regarded that we are often asked to professionally coach and advance the internal staffs at residential communities on dementia and Parkinson's.

In addition to initial training, caregivers are assigned monthly trainings either in person or online. We have a comprehensive

course library, fully equipped training room for learning new exercises and techniques, demonstrations, re-fresher courses and certifications. I am particularly delighted when families use both our staff and facilities for acquiring tips for caregiving family members at home.

This Fall, we are preparing to open our own Home Health Aide training program. We will be creating opportunities for those who want to become professional caregivers to acquire the depth and breadth of formal training that, I believe, should be the minimum standard to help those in need. As our "Going Home Safe" program continues to grow, we are going to evidence a

sea change in how people view recovery at home, and manage the risk of readmission to hospitals and acute care. This program alone requires specific case management and caregiving – which in turn demands specialized training. "Going Home Safe" is supported with a full training curriculum for professionals, families and caregivers because, if a senior is going to safely recover at home, their (family's) engagement is required even before discharge from the hospital or rehab.

One of the big themes of the Working

**Training the angels continued on page 22**

## South Shore Senior News

**My Generation Media, Inc.**

**South Shore Senior News**

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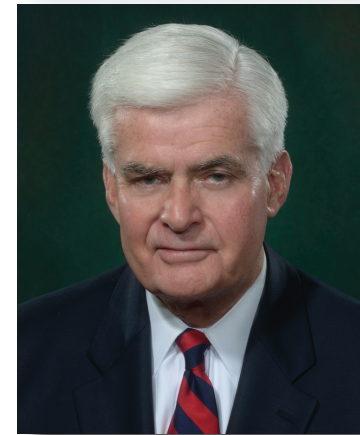
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## Home Equity Wealth Management



## Savvy financial planners capture home value boom (bubble) to aid seniors

### Home values, like trees, don't grow to the sky, and bubbles will burst

By George A. Downey

**Braintree** - Since the Great Recession (2008 – 2013) many regions of Massachusetts, especially the Greater Boston area and surrounding communities, have experienced extraordinary increases in real estate values. Fueled by the upsurge in economic recovery, business growth, low interest rates, and a scarcity of homes for sale, housing prices have spiked in many areas to near and record highs. How long this trend will continue is unknown, but one thing is certain – it will peak and values will change as economic and business cycles evolve and world events dictate. Most likely, when least expected.

### Housing Wealth: New tool for Retirement Planning

Astute financial planners and advisors are upgrading retirement plans now to include housing wealth to increase financial resources and extend retirement security. Housing wealth (accumulated home equity) has not played a significant role in traditional financial planning. However, new studies conclusively demonstrate its value mitigating two vital retirement

concerns: (1) longevity risk – running out of money; and (2) sequence of return risk – erosion of financial assets in down market cycles. Today, unfortunately, these professionals are a minority, but ongoing research and professional education is bringing enlightenment and change.

Retirement researchers including the Boston College Center for Retirement Research along with distinguished academics and retirement industry experts conclude: the utilization of accumulated home equity must become a fundamental consideration in the financial planning

**“Home equity is the most underutilized asset in retirement financial planning”**

process. Effectively, home equity management can enable three objectives: (1) improve cash flow and liquidity; (2) protect assets under management, and; (3) reduce or eliminate longevity and other retirement risks.

### Opportunity for Financial Planners

According to the Boston College Center for Retirement Research analyst, Stephen A. Saas, home equity is the most underutilized asset in retirement financial planning. In an academic brief published in March 2017, Sass explains the foundational issues why it is not commonly used, and advises that downsizing and/or a reverse mortgage provide optimal solutions for making better use of home equity for retirement security. The brief's key findings are:

1. Home equity, the largest asset for most households entering retirement, and can be best used by downsizing or by taking out a reverse mortgage.
2. Few households currently use either option due to: (a) behavioral and informational barriers; (b) preference to stay in one's home; and, (c) high transaction costs.
3. Behavioral and informational barriers are the primary causes that impede downsizing or using a reverse mortgage.
4. An open question is whether more retirees will overcome those impediments and tap home equity in response to growing financial pressures.

### Housing Wealth Management Strategies

Managing housing wealth requires careful consideration of each client's circumstances, preferences and objectives, including: (a) financial, (b) estate/legal, (c) long term care, (d) lifestyle, and (e) legacy considerations.

*Home Equity Wealth continued on page 21*

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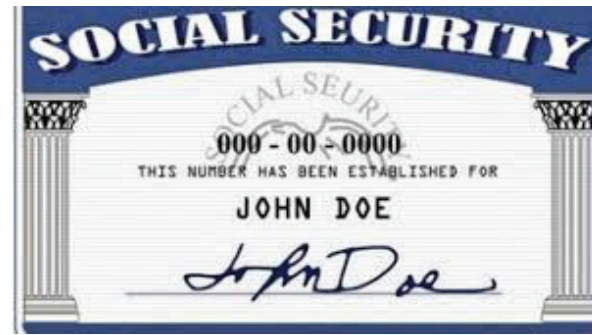


## Social Security Update



# 13 Fearless things to know about your Social Security Number

By Delia DeMello



While many of us look forward to Friday, with its end-of-the-work week designation and our weekend plans, certain cultures consider it an unlucky day. Some people, suffering from triskaidekaphobia, are truly terrified of the number 13. Combine the two factors and it's not surprising that many believe that Friday the 13th is a frightening day.

While superstitions play an important part in the Friday the 13th jitters, we offer a different approach to this "unlucky" day with 13 fearless things to know about your Social Security number and card.

1. Your Social Security number is your link to Retirement or Disability benefits since we use it to record your wages and earnings.
2. There is no charge to obtain a Social Security number and card. This service is free.
3. We keep your records confidential and don't disclose your number to anyone, except when the law requires, or when your information connects you with other government health or social services programs.
4. To prevent identity theft, keep your Social Security card in a safe place with your other important papers and be careful about sharing your number. If asked for your number, find out why your number is needed, how it will be used, and what happens if you refuse to provide it.
5. While you need a Social Security number to get a job or for other services, you often don't need to show your Social Security card. Many organizations can verify your Social Security number directly with us.
6. If your Social Security card is lost, you can replace it up to three times a year with a lifetime limit of 10 replacement cards. Legal name changes and other exceptions will not count toward these limits.

7. You can request a replacement Social Security card with the ease and convenience of our online services if you have a my Social Security account and meet our qualifications. Visit [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).
8. If you suspect someone is using your number for work purposes, contact us to report the problem so we can review your earnings and verify that our records are correct. You also may view your annual earnings by accessing your Social Security Statement, one of the many services available with a my Social Security account.
9. If you suspect someone is misusing your number to create credit or other problems for you, report the identify theft with the Federal Trade Commission (FTC) at [www.identitytheft.gov](http://www.identitytheft.gov) or by calling 1-877-IDTHEFT. We also recommend that you contact the Internal Revenue Service (IRS) if fraudulent tax refunds or reporting is involved, quickly file a complaint with the Internet Crime Complaint Center (IC3) at [www.ic3.gov](http://www.ic3.gov), and monitor your credit reports.
10. The nine-digit Social Security number was initiated in 1936 for tracking workers' earnings over the course of their lifetimes for benefits, not with the intent of personal identification. Since 1936, we have issued over 30 different versions of the Social Security number card.
11. Until June 2011, the first three digits of a Social Security number were determined by the geographical region in which the person lived. Numbers were assigned beginning in the northeast and moving westward. Residents on the east coast often have lower numbers than those on the west coast. Any number beginning with 000 will never be a valid Social Security number.
12. Beginning in June 2011, we assigned Social Security numbers randomly, which protects the integrity of the Social Security number, eliminates the geographical significance of the first three digits of the Social Security number, and extends the longevity of the nine-digit Social Security number.
13. Since November 1936, we have issued 453.7 million different numbers and there are approximately 420 million numbers available for future assignments. We assign about 5.5 million new numbers a year.
14. Fear not, if you properly protect your Social Security number and card. Information about applying for a Social Security card, name changes, identity theft, and other answers to frequently asked questions is available at [www.socialsecurity.gov](http://www.socialsecurity.gov), or by calling us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

### About the Author

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

## Home safe Home



By Susan Sheehan



**Weymouth** - As our older adult population increases, home has taken on many forms, and the consumer has endless choice. As

I have watched the changes in residential opportunities over the last few decades, it is clear that being an informed consumer and planning ahead is an important part of having the situation you want when the time comes for support and care.

Many people I meet would like to stay in the place they call home for as long as possible. The state and federal government agencies continue to provide opportunities for people to live and "age in place" in a variety of ways. Home health agencies, meals on wheels, and other "at home" services can support many living situations. However, with children out of state and a spouse that has already passed away, this is not always possible. Sometime the care needs of someone at home require more than a few hours of physical support and meal preparation. There are several steps I would recommend taking as you face these situations in the future.

### Primarily, consider safety as a top priority

Being sure that safety is first can prevent illness or injury. Medical setbacks can cause a person to need additional care and become more dependent. Not taking medication, eating properly or getting to the doctor could ultimately cause a person to have medical issues that may have been prevented. If the home is set up with safety precautions and adaptive equipment

it is likely that a person will be successful in that environment for a longer period of time.

### Socialization is key

Isolation and lack of social activity can cause depression and decreased cognitive function. The Alzheimer's Association created a program several years ago that listed ways of increasing and maintaining cognitive abilities. The program listed recommended activities like dancing, playing games (cards, puzzles etc.) and attending social events where people are likely to have meaningful conversation. Being able to provide this type of activity where someone lives is key to success!

### Physical activity should be ongoing

"Use it or lose it" is the phrase we continue to hear. As people age the tendency is to become less active. Regular exercise and continuing normal daily activities keeps us getting up and moving each day. Even when things get harder to do, don't be afraid to ask for help, but know when your physical changes can be addressed. In our assisted living community, many of our residents will be seen by a physical or occupational therapist to evaluate changes in abilities. These visits often result in a suggested exercise routine and adaptive equipment that may allow the person to return to a state of better physical independence.

### Making Changes

Change is not easy for anyone. Living independently is what we all strive for. Adding services at home, utilizing local agencies, or considering a new residence can sometimes be the key to creating a safer and better environment. Using

resources like your local Aging Service Access Point (ASAP), can often point you in the direction of services that you may not know about. You could also be eligible for services that could come to you free of charge or for a minimal expense based on your income.

Planning ahead is the key to keeping ahead of crisis. If you know that you have a medical condition that may cause you to be more dependent in the future, start looking now to see how you may want to receive care. Tour assisted living communities and nursing facilities that may be able to accommodate these needs. Talking to the people in these types of residential settings may also help you in other ways to prepare, even if you never need them.

### About the Author

Susan Sheehan is the Executive Director at Windrose at Weymouth, a memory care assisted living. She has over 20 years of experience in healthcare and has been working with the elders in the South Shore communities for most of her professional years. She runs caregiver support groups, participates in Alzheimer's disease advocacy, and has been an Alzheimer's coach. Involved in research studies, she has learned innovative ways to care for people with memory impairment, and enjoys sharing her knowledge with caregivers in many settings. Please visit <https://www.windroseweymouth.com> or call 781-331-5555 for more information about Windrose at Weymouth. ■

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## Elder Law - Estate Planning



### HIPAA-dee-doo-dah, HIPAA-dee-ay

By Robert E. Romano

**QUINCY** - It starts out as a typical Tuesday. Lou has gotten up and the coffee is ready. He has the Wheaties with raisins set for Betty and a nice blueberry muffin for him. They have plans to go to church and then visit with friends. They've been retired for almost 10 years, and besides the typical ailments, they are doing fine. They are still in their South Shore home, but their three kids, Mary Beth, David and Mark, have settled elsewhere.

It starts out as a typical Tuesday for Mary Beth, too. Her husband has left for work. She gets the kids breakfast, packs their lunches and drops them off at school on her way to work. Mary Beth calls her parents frequently to "check in." Being in Virginia was a great move for the family, but she wishes she lived closer to her parents.

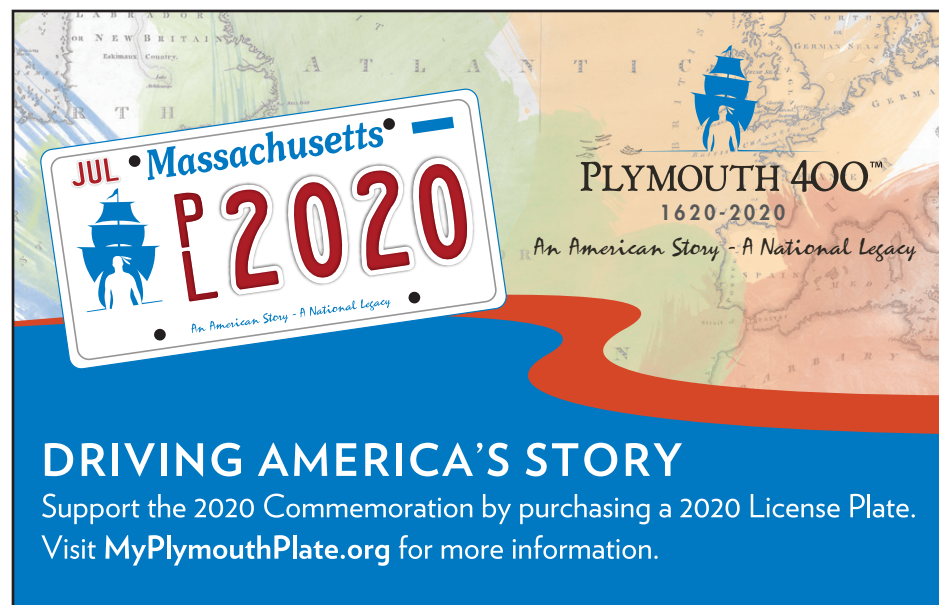
The day for Lou, Betty, and Mary Beth turn out to be anything but typical. Mary Beth gets the call from Dad that Mom has fallen. She is on her way to the hospital. Dad is upset and overwhelmed. Their worlds have come to a screeching halt. Mary Beth assures her Dad she will call the hospital and get an update. If Mary Beth was your daughter, would the hospital give her information on your condition?

Since Lou and Betty had a HIPAA (Health Insurance Portability and Accountability Act of 1996) form designating each other and their three children as their HIPAA agents, the hospital would be able to share information with them. This form authorizes the HIPAA agent(s) to get information relating to their medical condition. Without it, the hospital can't release any patient information. Mary Beth just emailed a copy to the admitting desk and was able to get an update for Dad. Mom broke her arm and was bruised. She was OK and would be released in a couple hours. "Plenty of sunshine heading their way."

If the unexpected happens, are you prepared? The HIPAA authorization is just one of several estate planning documents that once completed can give you peace of mind. If you're prepared, then you too can have a "Wonderful feeling, Wonderful day!"

#### About the Author

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



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## Senior Fitness

### Begin a Fitness Walking Program

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



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

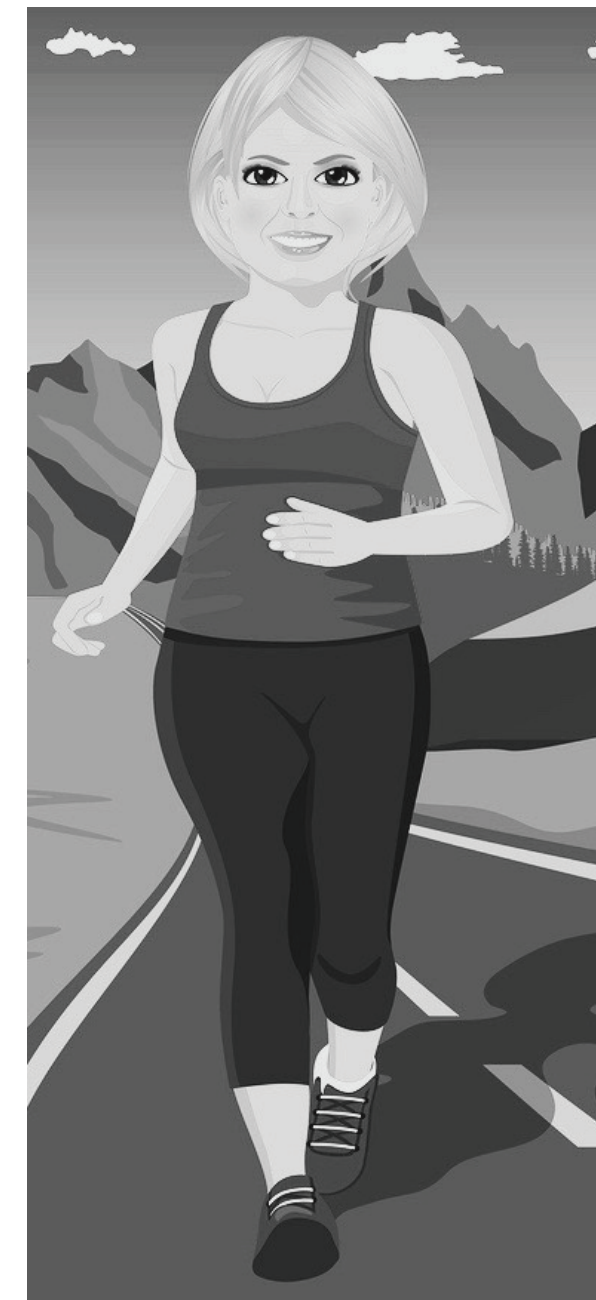
However, in spite of the healthful benefits to the cardiovascular system, jogging was responsible for a large number of musculoskeletal injuries. Two out of every three runners experienced foot problems, knee problems, hip problems, back problems or other running-related injuries. Many of

these injuries were the result of the constant pounding and shock absorption inherent in running. For example, every time your foot hits the ground, your leg is subjected to about three times your body weight in landing forces.

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

Planned and progressive walking for the purpose of enhancing physical capacity is most often referred to as fitness walking. Please don't confuse fitness walking with taking your dog to the park, playing 18 holes of golf, shopping at the mall or a strolling around the neighborhood. All of these represent healthful physical activities that use energy, burn calories, and cause a degree of fatigue. Unfortunately, they are generally not vigorous enough or continuous enough to have a major impact on your fitness level.

For physical conditioning, you must walk at a pretty good pace without interruptions for a period of about 20-40 minutes. Of course, how fast and how far you walk depends on your current fitness ability. Ideally, your heart rate should reach about 70 percent of maximum, which is approximately 100-120 heart beats per minute for our age group. Please check with your physician with respect to your recommended level

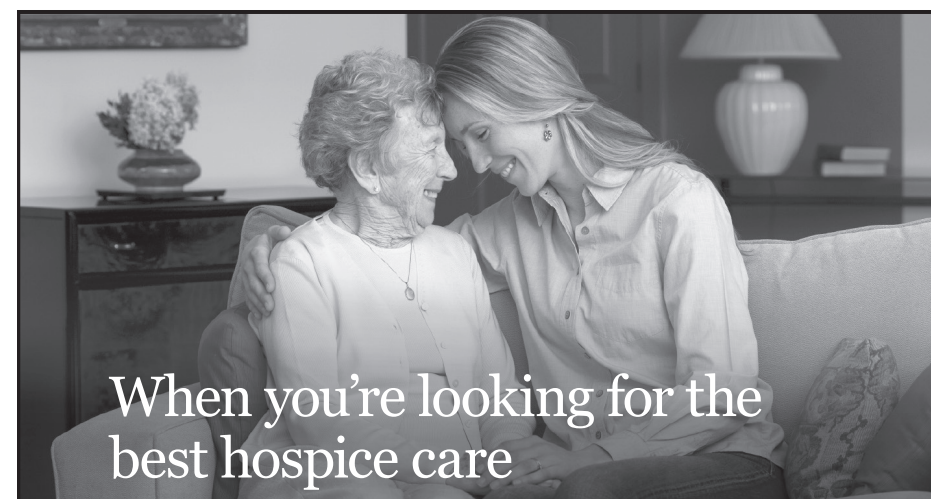


of exercise intensity.

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

1. Walk three to six days per week.
2. Begin and conclude each walking session with a few bending and stretching exercises.
3. Do not walk immediately after a large meal.
4. Wear loose fitting and non-restrictive clothing.
5. Wear appropriately designed walking or jogging shoes.
6. If possible, vary your walking courses

**Fitness Walking continued on page 16**



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Cover Story

# Ladies who Lunch

Friends enrich our life in many ways



Studies show that strong friendships not only boost brain power but contribute to longer, healthier lives. Just ask lunch buddies (from left) Maire Mahoney, Mary Counihan or Ann Melia.

By Patricia Abbate

**MARSHFIELD** - During an early autumn afternoon, eight women gathered for their twice-a-month scheduled ladies lunch. On this particular Wednesday, they chose to dine at the newly re-opened Fairview Inn in Marshfield. Beginning their friendship while meeting as parishioners at Our Lady of the Assumption Church in Marshfield, they are now a strong and cohesive group. According to Mary Counihan, "we call ourselves the God Squad, because we pray for everybody," she says with a twinkle in her eye. Dining around Marshfield keeps the group active and looking forward to trying the next place. A spirited conversation paired with a chef-inspired meal always satisfies the appetite—both physically and emotionally. They are looking forward to their next two planned lunches, as the spots are already written down in their date books.

According to numerous studies, these woman are doing all the right things to increase their happiness and longevity—they enjoy positive friendships. A 10-year Australian study of aging found that those with solid groups of friends are 22 percent more likely to live longer than those with fewer friends. And in 2008, Harvard researchers found that strong social ties can boost brain health as we age. These strong social networks directly bring intellectual stimulation to our lives and foster cognitive vitality. Virginia Tech Professor Karen Roberto finds that "people with stronger friendship networks feel like there is someone they can turn to. Friendship is an undervalued resource. The consistent message of these studies is that friends make your life better."

Many of us seeking to live longer, healthier, happier lives turn to the medical world, self-help books and alternative therapies. However, research shows that strong social ties can promote cognitive health as we age. University of North Carolina, Greensboro professor of Sociology, Rebecca G. Adams, notes that there is "scads of stuff on families and marriage, but very little on friendship. It baffles me. Friendship has a bigger impact on our psychological well-being than family relationships."

A Michigan State University scholar William Chopik found that friendships are a stronger predictor of health and happiness than relationships with family members. He says, "friendships become even more important as we age. Keeping a few really good friends around can make a world of difference for our health and well-being. So it's smart to invest in the friendships that make you happiest."


Members of the "God Squad" must surely agree with these findings.

If you'd like to increase your circle of friends, consider visiting your local council on aging; take a class offered by many local schools, colleges, and art organizations; join a fraternal club or organization; get involved in town politics or sit on committees; or perhaps volunteer at one of the many nonprofit organizations on the South Shore for a rewarding experience. Friends are just strangers you haven't met, and there are plenty of avenues available to connect with others in the community in a meaningful way. ■

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## Dr. Kraeva opens Dental Aid 1 in Weymouth



Weymouth - Olga Kraeva, DMD, has recently opened her dental clinic, Dental Aid 1, in Weymouth, and is now accepting new patients. For the past 30 years Dr. Kraeva has provided professional dental services to hundreds of patients. Her dental office is located in the Lakeview Medical Building, 884 Washington St., (Rt. 53), Weymouth, situated one block from Walmart and Shaw's Plaza.

Dr. Olga Kraeva emigrated from Russia 12 years ago, and graduated Boston University Dental School. She says, "I always wanted to improve my dental skills. When I got the opportunity to move to the US, I was excited to learn more about dentistry. I started to work at Tufts Dental School and also at other private dental offices. It was a great life experience to start over, like you get a chance to live a second life."

In her new practice, Dr. Kraeva provides general dentistry services as well as dentures, crowns, bridges, root canal treatment, ultrasonic cleaning, tooth cosmetic filling, tooth extraction, dental implants, teeth whitening, and periodontal disease maintenance.

Most insurance plans as well as MassHealth are accepted, and a convenient payment plan is offered for patients without insurance.

Dr. Kraeva says, "I am passionate about providing excellent dental care to people of all ages, from children to their parents and their grandparents. I look forward to creating warm and professional relationships with my patients and invite you to schedule a visit soon. At the time of your first appointment, we will listen closely to your concerns and conduct a thorough, comprehensive examination. We will take the time to give you the personal attention you deserve. Before any treatment begins, we will sit down with you and advise you of your options so you can make an informed choice regarding the best course of treatment for your specific needs. We also offered emergency dental care with flexible hours."

Dr. Kraeva is experienced in working with patients with multiple disabilities and limitations, and is a member of the Massachusetts Dental Society and the Massachusetts Hispanic Dental Association. Dr. Kraeva is active in community service programs and recently participated in the "Give Kids a Smile" program in Boston. Dr. Olga Kraeva lives in Milton with her husband and two daughters. To make an appointment or for more information call 781-430-5361 or visit www.DentalAid1.com. ■



## The God Box, A Daughter's Story: October 13

HINGHAM - On October 13, at 7 pm, St. Mary of the Assumption Parish in Hull will present "The God Box, A Daughter's Story," a one woman play to benefit the parish.

Due to the professional production requirements, it will be performed at Cardinal Cushing Theatre at Notre Dame Academy in Hingham. It's based on the New York Times bestseller "The God Box," the story of a woman's discovery of her late mother's "God Boxes" filled with hundreds of private petitions. It's an international non-denominational play about faith, love, and letting go. Tickets are \$25 and are available at their website: www.StMaryHull.com, or by calling 781-925-0680. Get your tickets soon, as this production is sure to be a sell-out.

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Cover Story

# Fairview Inn open for business

By Patricia Abbate

MARSHFIELD - The gracious inn and restaurant with a spectacular seaside setting is open again for business. After being closed for a year, the popular and much beloved Fairview



The massive fieldstone double-faced fireplace is a focal point of the Fairview Inn's restaurant and tavern area and a great place to spend a fall or winter afternoon.

In the restaurant, Bruce says, "we do classic really well. We are classy and fun, but not pretentious. I'm excited about our autumn drink list and new menu creations." Bruce notes that the building is handicapped accessible, so that getting into and around the restaurant and a first floor guest room is not a concern. "We have eight newly remodeled guest rooms, seven upstairs and one down, and five balconies. Spectacular ocean views are everywhere." And to complement the refreshed spaces Bruce is working with two South Shore artists, Linda Pedersen and Sharon DeCastro, who have adorned the walls with their original photography depicting the local area with a chic nautical flavor and artist's perspective. Their work is also available for purchase.

Bruce is now booking into 2019 as the inn and restaurant are being sought out for weddings,

Inn is now being managed by veteran hospitality and lodging professional, Liz Bruce. "This is a great, iconic building, with a killer view, and I'm so happy to see it come to life again," she enthuses.

Fresh on the heels of overseeing high-end and high-profile events on the islands of Martha's Vineyard and Nantucket, including personally tending to the hospitality requirements of United States presidents and other dignitaries, Bruce is eager to make her mark here on the South Shore.

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family gatherings and other social events well in advance. Private parties in the dining room and tavern space around the fireplace are also being booked throughout the year as well.

After a busy summer, Bruce is looking forward to crisp fall days when she can stoke the double-sided fireplace for a cozy atmosphere. Her first delivery of fire wood arrived in late September. Bruce also has a passion for giving back to the community. She plans to partner with local non-profits and host fund raisers in the dining room where wines can be paired with "awesome" food, and proceeds going back to the charity. As the months roll on, you'll see subtle yet significant changes taking shape that will serve to improve the dining and lodging experience at the Fairview Inn as Bruce puts her plans into action. Please visit their website for more information and to learn about the rich and storied history of this iconic Marshfield establishment, <https://www.thefairviewinn.com>. ■

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### Irish eyes were smiling, dancing, and having a grand "ould" time at the South Shore Irish Festival

**A Lucky Day.** The annual South Shore Irish Festival took place last month (Sept. 9-10) on the grounds of the Marshfield Fairgrounds, and attracted thousands who enjoyed the two-day festival under clear blue skies. Kathleen (McCarthy) and John Sadowski traveled from Worcester to take advantage of the 20 Irish bands performing throughout the weekend to kick up their heels on multiple dance floors. Here the couple spins and twirls to the traditional Irish tunes of the Falmouth-based band, Rare Ould Times. Kathleen's family hails from County Cork, Ireland.

### Aging Mastery Program Helps Adults (55+) Lead More Fulfilling Lives

**DUXBURY** - Interested in being the best you can be? The Aging Mastery Program (AMP), sponsored by National Council on Aging (NCOA) helps millions of older adults take key steps to improve their well being and add stability to their lives.

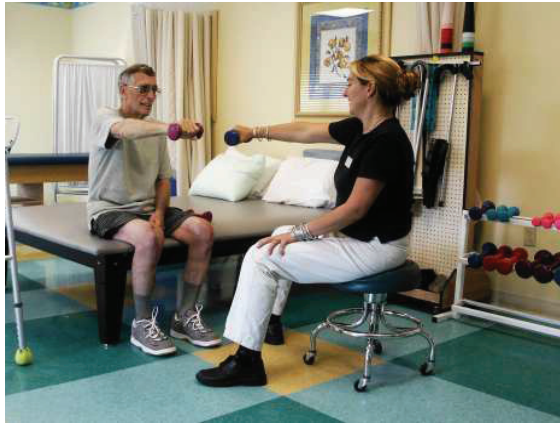
The Duxbury Senior Center, one of the original creators of this informative and useful program, is offering the 10-week, free educational program to help older adults and baby boomers (55+) make the most of this next phase in their lives.

Classes are led by expert speakers who help participants gain the skills and tools they need to manage their health, remain economically secure, and contribute actively in society. The goal of the 10 core classes is to provide an overview of the challenges encountered while navigating life in this stage and offer support to master new skills. The Aging Mastery program is about feeling better today and staying healthy for the future.

**AMP classes begin Monday, October 16** and will meet for 10 consecutive Mondays from 8:30-10:30. A light, complimentary breakfast is included.

The Duxbury Senior Center hopes to recruit a wide range of participants from all communities. If this program piques your interest, stop by the Senior Center or call Program Manager Angela Sinnott by October 9th (781-934-5774, ext. 5710).

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# Crossword Puzzle Corner

answers on page 22

## Across

1. Legal eagle org.
4. Small amount
7. Dance steps
10. Name
11. Babies' food collectors
12. Scarf material
13. "\_\_\_ Robinson" - song from "The Graduate"
14. Celtic language
15. "Coyote \_\_\_" movie
16. Concept of self
17. Much
18. Pager alarm
19. Negative alternative
20. Slippery road hazard
21. Lady Macbeth, e.g.
22. Protest
24. Get in shape
25. Piano keys
27. British general in America
29. Con
32. Youths
33. Mushroom
34. Helpful connections
36. Poet Pound
37. Wear down
38. Horror writer
39. Catty remark
40. Bowlers
41. Sports contest
42. Oriental belts
43. "I'm working \_\_\_!" (2 words)
44. Formerly
45. "\_\_\_ a chance"
46. George Washington's dream
47. Biblically yours

## Down

1. Billboard designers
2. Porridge made of rolled oats
3. Soak up
4. African wind
5. They deliver babies
6. Puts to work
7. Bird common in cities
8. Cause of hereditary variation
9. Internet phone company
11. Have faith in
12. Secretly (2 words)
23. Puzzles
24. A \_\_\_ in a teapot
26. Inactivity
27. Park feature
28. Clever
30. Game with a piece of wood
31. "\_\_\_ already!"
32. Goes with iced tea
35. Former Indian soldier
37. Holier-than-\_\_\_



## GOT NEWS TO SHARE?

Send it over! Email: [info@southshoresenior.com](mailto:info@southshoresenior.com) or mail:  
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## Frank Sinatra 100<sup>th</sup> Dance Party!

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Ron Della Chiesa

## Fitness Walking continued from page 9

physical activity, be assured that fitness walking, when performed properly, progressively and regularly, is an excellent exercise option that provides many health benefits. Do observe and enjoy the beautiful foliage this month.

## About the Authors

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

## Caregiver support group and Dementia Friendly Worship Service at All Saints Church

WHITMAN - A caregiver support group is offered the last Sunday of the month, from 11:30 am - 12:45 pm, at the All Saints Episcopal Church, 44 Park Ave., Whitman. This is an interfaith setting, open to anyone of any (or no) church affiliation.

All Saints Episcopal Church also holds a Dementia Friendly Worship Service for those with Alzheimer's or Dementia, the third Thursday of the month, from 10 am - 12 noon. Loved ones may be dropped off or may attend with their family member or caregiver. A Home Health Aide professional will be on staff for any personal care needs. Members of All Saints are trained in Dementia care. Event includes a worship service of prayers and songs, followed by an activity and snack.

Call Rev. Colette Wood at 781-447-6106 for more information or visit their website, [www.allsaintswhitman.com](http://www.allsaintswhitman.com).

# \$0 co-pays

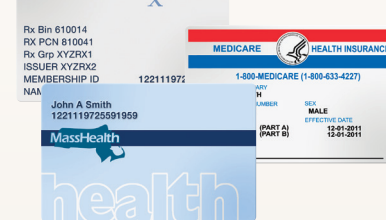
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Senior Whole Health (HMO SNP) and Senior Whole Health NHC (HMO SNP) are Coordinated Care Plans with a Medicare Advantage contract and a contract with the Commonwealth of Massachusetts/EOHHS MassHealth program. Enrollment is voluntary and depends on annual contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits and/or co-payments may change on January 1 of each year. Co-payments may vary based on the level of Extra Help you receive. Please contact the plan for further details. This plan is available to anyone 65 or older who has both Medical Assistance from the State and Medicare. H2224\_2017\_134 Accepted 11/25/2016

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# What are the major lung conditions elders should know about?

By Nicole Long, MSW, LICSW

**BROCKTON AND PLYMOUTH** - Most Diseases of the lung are almost as common as breathing air. Lung problems that are common among older adults include: chronic obstructive pulmonary disease (COPD), pneumonia, lung cancer, and asthma.

Lung cancer is the leading cause of cancer death in the U.S. and the second most common cancer among both men and women. Almost 15.7 million people have been diagnosed with COPD, which is the third leading cause of death. The Centers for Disease Control estimates that 18.4 million American adults currently have asthma. The American Lung Association estimates that in 2016 there were 555,374 adults in Massachusetts diagnosed with asthma, 307,924 people with COPD and 4,302 people with lung disease.

**COPD** is a disease that makes it hard to breathe. It can be caused by smoking, secondhand smoke, air pollution, chemical fumes, or even dust. There are two types of COPD: emphysema and chronic bronchitis. Shortness of breath is one of the most common symptoms of COPD and may even occur when you are resting. People who have COPD may feel like their chest is so tight that they cannot breathe and they may cough a lot. COPD can also cause wheezing. COPD develops slowly and worsens over time. COPD can lead to strain on the heart, which can result in swollen ankles, feet, or legs. In advanced stages of COPD, people can have blue lips because they do not have enough oxygen in their blood. In older adults, COPD can sometimes be confused with asthma.

Although there is no cure for COPD, there are measures you can take to help you feel better. If you are a smoker who quits, you may breathe more easily and add years to your life. Your doctor might prescribe an inhaler, a special exercise program, breathing techniques, or extra oxygen. People with COPD should protect themselves by getting shots to prevent the flu and pneumonia.

**Pneumonia** is an infection of one or both of your lungs and people with pneumonia may have a fever, chills, trouble breathing, and a cough with mucus. Pneumonia can make you feel very tired, or sick to your stomach. For some older adults, pneumonia can be a serious problem that takes 3 weeks or longer to overcome. Pneumonia is most common in the winter months. It is caused by germs like bacteria, viruses, and fungi. If you smoke or drink a lot of alcohol, your chance of getting pneumonia increases. You can come in contact with germs that cause

pneumonia during a hospital stay or in a nursing facility. To test for pneumonia, your doctor can do a physical exam, take a chest x-ray, or analyze a blood sample. Mild pneumonia can sometimes be treated at home with medications to fight the infection. Sometimes pneumonia must be treated in the hospital. To prevent pneumonia, don't smoke, get a shot for the flu and pneumonia, wash your hands often with soap and water, and cover your nose and mouth when you sneeze or cough.

**Lung Cancer** - Some common signs of lung cancer include:

- A cough that does not go away and gets worse over time
- Constant chest pain
- Coughing up blood
- Problems with breathing, wheezing, or hoarseness
- Repeated problems with pneumonia
- Swelling of the neck and face
- Loss of appetite or weight loss

These symptoms may be caused by lung cancer or other health problems. Do not wait until you feel pain. See your doctor right away. Studies show that starting treatment for lung cancer early leads to better results. Treatment for lung cancer is based on the type of lung cancer and whether or not it has spread to other parts of the body. It also depends on the individual's general health.

**Asthma** is a condition in which your airways narrow and swell and extra mucus is produced. This can make breathing difficult and trigger coughing, wheezing and shortness of breath. For some people, asthma is a minor nuisance. For others, it can be a major problem that interferes with daily activities and may lead to a life-threatening asthma attack. Asthma cannot be cured, but its symptoms can be controlled. Many people live long, healthy lives with asthma. Some blood pressure medications, like beta-blockers or aspirin, can interfere with your asthma treatment or make asthma worse. Your doctor can help you develop a plan to manage your asthma.



For tips to keep your lungs healthy, go to <http://www.lung.org/lung-health-and-diseases/protecting-your-lungs/>

## About the Author

Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES proudly serves greater Plymouth County and surrounding communities. OCES is a private, non-profit organization headquartered in Brockton with a second office in Plymouth. OCES is designated as one of 26 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of elders and people with disabilities by providing essential information and services that promote healthy and safe living. The agency has 245 employees and operates more than 15 programs serving older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit [www.ocesma.org](http://www.ocesma.org)

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

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# South Shore Happenings



## 1<sup>st</sup> Anniversary events at Fairing Way

**SOUTH WEYMOUTH-**

Fairing Way, the premier 55+ community in Weymouth's Union Point is celebrating their first anniversary with two special events in October.

On Thursday, October 12, a lunch and facility tour, from 11:30 until 1:00 pm is being offered. On Tuesday, October 24, Jen Haggerty, of Moving in the Right Direction, will be giving a talk on downsizing tips from 2:00-3:30 pm. Please RSVP to 781-660-5021, and visit [www.Fairing-Way.org/Events](http://www.Fairing-Way.org/Events) for more information.

## 31<sup>st</sup> Head of the Weir River Race: Sat., Oct. 21

**HULL** - The Hull Lifesaving Museum's 31st



Annual Head of the Weir River Race is a celebration of the estuary at the height of its fall beauty and the fabulous array of the region's open water rowers. As many as 60 boats jockey for position racing out from the narrow estuary and onto open water, traveling from West Corner (on the Hingham/ Hull/ Cohasset line), past Bumpkin Island, across Hull Bay, to the museum's Windmill Point Boathouse at Hull Gut. A highly-contested 5 1/2 miler, the Weir draws coxed youth and adult rowers in gigs, single and double livery and workboats, currachs, and ocean shells, as well as experienced kayakers. In the "head of the river" format, boats kick-off the starting line at closely-timed intervals, and times are collated at the finish to determine the race winners. The Weir is an exceptionally exciting race and a great spectator event, featuring over 150 of the region's finest rowers from all over New England and New York. Visit [www.HullLifesavingMuseum.org](http://www.HullLifesavingMuseum.org) for details.



## Glastonbury Abbey Blessing of the Animals: October 7

**HINGHAM** - Come to Glastonbury Abbey where animals, great and small, will be blessed. Gather at the arbor in front of the Abbey Bookstore, from 10:30 -11:00 am, at the Glastonbury Abbey, 16 Hull St., Hingham. For more information, call 781-749-2155 ext. 300, or visit [www.Glastonbury-abbey.org](http://www.Glastonbury-abbey.org) for more information.

## Powerful tools for caregivers: Oct. 5 - Nov. 9



**COHASSET** - Are you a family caregiver or know of someone who is spending time taking care of family members? This free series of classes could help you deal with the unique challenges of that important role.

Powerful Tools for Caregivers is an educational series for family caregivers. This program helps caregivers reduce stress, improve self-confidence, communicate feelings better, increase their ability to make tough decisions, and locate helpful resources. The course

is focused on "you" the caregiver so you have the tools needed to provide your family member with the best possible care.

The classes are all free of charge and offered by trained staff of The Duxbury Senior Center and the Cohasset Elder Affairs.

Classes meet on Thursdays, beginning on October 5th and run six weeks through November 9th from 1:00---2:30 at Cohasset Elder Affairs at 91 Sohier Street in Cohasset.

To register call Contact Donna Ciappina, LSW at 781-934-5774 ext. 5730 or [DonnaCiappina@duxburycoa.com](mailto:DonnaCiappina@duxburycoa.com), or Nancy LaFAuce, Cohasset Elder Affairs, at 781-383-9112. Space is limited and prior registration is necessary.

## Talking Information Center Network's 25th Annual Wine Dinner Fundraiser: November 2

**SCITUATE** - The TIC Network's 25th Annual Wine Dinner Fundraiser will be held on Thursday, November 2, 2017 at The Barker Tavern in Scituate. Attendees will enjoy a five course meal created especially for this event by The Barker Tavern to complement the wines served. The event also features a live and silent auction.

There are many wonderful and exciting sponsorship opportunities available. For more information please contact Anna Dunbar at 781-834-4400 ext. 203 or at [adunbar@ticnetwork.org](mailto:adunbar@ticnetwork.org).

Tickets and sponsorships can be purchased via credit card via their website: [www.TICnetwork.org](http://www.TICnetwork.org), by sending cash or check to TIC Network.

Talking Information Center (TIC) is a non-profit reading service that broadcasts newspapers, magazines, books, and special consumer information 24 hours a day, 7 days a week, to visually impaired and print impaired listeners.



## South Shore Dancers Octoberfest: Oct. 14



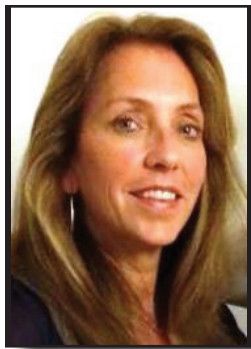
**NORWELL** - The South Shore Dancers presents Octoberfest II, on Saturday, Oct. 14, at the Cushing Center, 673 Main St. (Rt. 123), Norwell. Swing lessons begin at 7:30 pm and dancing from 8-11:00 pm. Admission is \$10 for members and \$12 for non-members. The evening includes free snacks, sweets and coffee, ice and water pitchers are provided or bring your own. The event is alcohol and smoke free. Singles are welcome. Dances include "ladies' choices," line dances and mixers. Only 100 tickets printed. Dress suggestion is informal or Biergarten attire. For tickets and more information call Tom at 781-659-4703 or visit their website: [www.SouthShoreDancers.org](http://www.SouthShoreDancers.org).

## Beacon Hospice Support Group begins October 12

**PLYMOUTH** - Beacon Hospice is offering a support group for anyone experiencing grief and loss because of the death of a loved one. Pathways through Grief is a grief support group that meets once a week, for 6 weeks, starting October 12, 2017 at 2 p.m. - 3:30 p.m. The group will meet at Beacon Hospice 32 Resnik Rd. Suite 3 Plymouth. This weekly group will offer a safe and supportive place to share your experience of loss with others and move toward healing and hope in a confidential and supportive environment. Pre-registration is preferred. Please call Terri Henshaw, Bereavement Coordinator at 508-747-7222 to register.







# ASK THE HIPPIE

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

By Phyllis DeLaricheliere, MS

**Dear Phyllis,**  
*I have been a CNA for about a year now and I am working with dementia patients. There was training at the beginning before I was put on the floor but I feel like there is still so much to learn. I see families crying when they come into the unit to visit, and at times it feels like a funeral home. Sorry if that sounds disrespectful. But I'm just not sure how to help the families, they seem so lost. I guess my question is what do you think is the biggest misconception about Alzheimer's?*  
-- Gayel C., Plymouth MA

**Hello Gayel,**  
First "thank you" for what you do each and every day. I appreciate you sharing your feelings and your question is one that is asked often. As you have expressed so well, some family members are not sure how to behave around their loved one with Alzheimer's. You may hear them say "they are gone," or "I miss them." I guess that can feel like they are describing someone that has passed away. Yet you and I both know they are still here, living their life, experiencing a moment and doing the best they can with the tools they have on their journey. First we must believe that we are prisms with many sides and dimensions. Further, if we can learn to accept that we have two brains, as I teach -- the JUDGE and the HIPPIE -- caring for a memory-impaired loved one can be easier. When dealing with Dementia/Alzheimer's, the HIPPIE is in the driver's seat. Knowing this, perhaps we can be open to accept that our loved ones are NOT gone and it's NOT the longest goodbye. I believe it's a chance to say HELLO and to be introduced to another side of ourselves. Perhaps to fall in love all over again, with our HIPPIE side.

**Dear Phyllis,**  
*I read your article about the two brains and your hippie side. I appreciate the new view and I really liked your take on it. But I'm struggling with how to approach my dad from what you said from my "hippie side." He is doing things that are embarrassing and when I ask him not to, he gets really upset and at times very angry with me. The biggest thing lately is he dips his eyeglasses into his soup, cereal, anything liquid in a bowl. I tell him not to and offer to wash his glasses if they are dirty. That's when he gets very upset with me. How do I get him to not put his glasses in his soup?*  
--Sara M., Hanover, MA

**Hello Sara,**  
Thank you for writing. If I may, I want to first answer with a question for you to think about. You said he is doing things that are embarrassing. Is that embarrassing to him or you? Remember we approach things from our left brain -- our JUDGE. He is now living on his HIPPIE side. So let's have you switch to the other side of your brain. Another question to think about; your JUDGE says he is dipping his eyeglasses in his soup or cereal...but what if I said to you he is NOT dipping his glasses into the soup? Use your HIPPIE -- if that is not a pair of glasses he is dipping into the soup, what is it? Use your imagination. Those are not glasses but he thinks they are spoons and he is trying to get twice the bite! Your father is so brilliant and pretty hungry. So good for him! Smile and appreciate the amazing ability he has to adapt with what he has. Hope this helps.



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

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

\*\*\*\*\* UPCOMING SEMINAR \*\*\*\*\*  
**Embracing the Journey: Knowing Our Inner Hippie**  
Presented by Phyllis DeLaricheliere

**Wednesday October 18, 2017**  
10:00am--11:00am, Center for Active Living, 44 Nook Rd. Plymouth MA  
RSVP: Alzheimer's Association Help Line: 1-800-272-3900

The Alzheimer's Partnership of the South Shore is hosting this interactive session to discuss new positive approaches for working with those on the journey of Alzheimer's/Dementia.



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### October Lunch and Tour

**When:** Thursday, October 12th 11:30am to 1:00pm  
**Where:** 25 Stonehaven Drive, South Weymouth  
**RSVP:** 781-660-5021 or visit [www.FairingWay.org/Events](http://www.FairingWay.org/Events)

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\*Pricing subject to change without notice.



# I am a "Lucky WW II Veteran"

Part II (continued from first installment in August 2017 edition)

Photos courtesy of George Weir

By George Weir

**ABINGTON-** I was born in Cambridge, Massachusetts on July 26, 1923. I was 18 years old when I enlisted in the U.S. Army. I began my service at Fort Devens, Mass., in May of 1942. After two months of Basic Training at Fort Knox, Kentucky, I joined the newly

formed 3rd Armored Division located in the Mojave Desert. I was assigned to a Tank Crew as the Assistant Driver, Bow Gunner in G Company, 32nd Armored Regiment, Third Armored Division. The Third was the first armored division to land in Normandy after D-Day. We landed in mid-June.

As I write this, I'm in my 94th year. I am a veteran of World War II, having served 1942

*Home Equity Wealth continued from page 5*

## Primary Strategies

**Sale of the home.** Most commonly done to downsize, reduce debt, increase liquidity, move to a new area or property type, and fund divorce or separation agreements.

**Reverse Mortgage.** For those who do not want to sell near term. The Home Equity Conversion Mortgage (HECM) is the HUD/FHA insured reverse mortgage. HECMs are designed for senior homeowners (62 or older) and provide distinctive features to facilitate long term senior needs:

- A guaranteed and growing line of credit not affected by future property value declines.
- No effect on Social Security or Medicare benefits.
- Withdrawals are not taxable as income.
- Optional payment obligations -- none are required, but may be made in any amount, if desired without penalty. Further, the credit line amount is subsequently increased dollar for dollar when/if the balance owed is reduced by voluntary payments.
- No maturity date -- loan repayment due only when no borrower resides in the property.
- Non-recourse loan -- neither borrowers nor heirs incur personal liability.
- Loan can never be called, or the credit line canceled, as long as the terms remain in good standing -- property tax and insurance obligations are kept current, basic maintenance is performed, and at least one borrower resides in the home.
- Loan repayment obligation can never exceed property value at the time of sale or maturity. Lenders and borrowers are protected against any deficiency by FHA insurance.

## Traditional home mortgage refinance or Home Equity Line of Credit (HELOC)

- HELOCs are generally available at lower cost and easier to obtain, and most suitable for short term needs.
- Credit line available for a limited time, usually ten years.
- Monthly payments required -- usually interest only during initial draw period, and then increased to fully amortize repayment by maturity date.
- Borrowers must meet traditional lender financial and credit qualification requirements.

## Other Strategies

- Sale lease-back. Sale of the property to generate liquidity and payoff mortgages or liens with a corresponding agreement to rent or lease the home for a specified term.
- Life Estate. Partial sale of the property reserving a life estate usually to a relative or prospective heir. The sale may include payment of consideration, or not -- most commonly done for estate and/or Medicaid planning.
- Home sharing. Renting excess space to a boarder(s), or participating in new home sharing services like Airbnb.

Home equity is the largest asset most seniors have. Thanks to the ongoing efforts and insights retirement researchers and academics have provided, housing wealth is becoming a fundamental resource to increase retirement security.

## About the Author

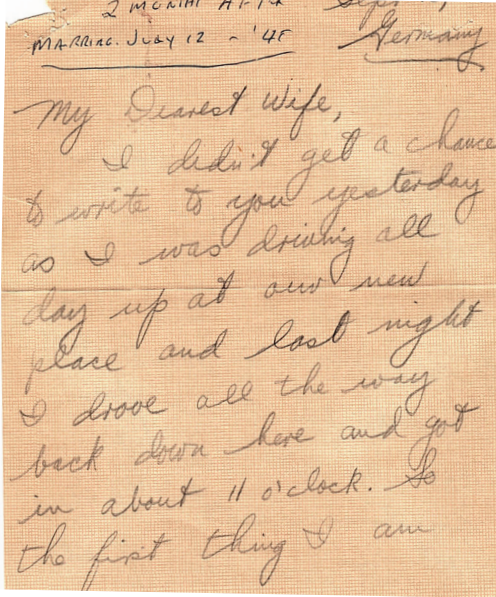
George Downey is the CEO of Harbor Mortgage Solutions. As a family-owned and operated firm, Harbor Mortgage understands how mortgage financing and refinancing can affect your family's future. Founded more than 25 years ago, Harbor Mortgage remains committed to providing exceptional mortgage services to families in Massachusetts and Rhode Island. Let us help you find the right solution when you're considering refinancing your current home, or purchasing a new one. And, if you're a senior (62 or older, or are assisting one) and want information on reverse mortgages, you definitely should contact us...this is our specialty. For information, please visit our website at [harbormortgage.com](http://harbormortgage.com). George can be reached at (781) 843-5553 or [gdowney@harbormortgage.com](mailto:gdowney@harbormortgage.com). ■



*George and Hazel on their wedding day.*

until December 1945. I spent 6 months in combat in Europe, from shortly after D-Day in June, 1944, until November, 1944, when I was flown from the front in Germany to the 192nd General Hospital in England for a few weeks and then to a Recovery Hospital near Oxford. Here I met my future wife, Hazel Collins. We married on July 12, 1945. She soon found herself an English War Bride. Uncle Sam hired a ship to carry these new brides to the United States. We were married for nearly 50 years until her passing.

Here is the first page of a letter I sent her just two months after our marriage--I was back in Germany!



During the war, a summer I won't forget, we were stuck in the Normandy hedgerows. We dug foxholes to protect ourselves. I still have my folding foxhole digger. During this time, I composed the following poem on a beautiful, quiet, sunny day, while sitting on the edge of my foxhole, a hole that was my home for more than 45 days. We broke out after a saturation bombing by 300 US and English planes on July 26, my 21st birthday.

*Lucky Veteran continued on page 22*



FOXHOLE  
June 1944

The night is damp and gloomy  
Dark without a moon  
The wind that's blowing through the trees  
Moans an eerie tune  
You're lying in your foxhole  
Trying not to think  
'Bout war or death or anything  
While bodies near you stink  
An approaching plane drones nearer  
Winging through the night  
Shells exploding, ack ack firing  
Way out to your right  
Hush! What was that sudden sound?  
It seemed your blood to freeze  
Then all is quiet, but still alert

Training the angels continued from page 4

Nation media campaign is the importance of being offered and earning "advanced" training. I absolutely applaud their focus. We need caregivers committed to continuing their education because the health needs of our seniors are becoming more complex. This is another, very critical reason, why this bold media effort must succeed.

As I write this, I have more than 300 angels currently working for Senior Helpers Boston and South Shore as employees. Although I

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You pray 'twas just the breeze  
A shell explodes, your buddy wakes  
How close did THAT one come?  
Trembling, trying to calm his fears  
You say, "Not close as some."  
Your watch is finally ended  
And in your foxhole deep  
You nestle in your bedroll  
For a wet and troubled sleep

Memories from Normandy, France

When I disembarked and landed on Omaha Beach I drove up a long hill. When I reached the top, the first thing I saw was a cemetery full of white headstones in perfect order.

As I drove to our destination through the Normandy farm country, I saw dead, bloated cows. They emanated a sweet odor. It was dark when we neared our assigned hedge-

do not know each of them by name, I DO know each of them for the care they do for the clients in their care. I know each wears a Senior Helpers shirt and badge, and these symbols are more than just a uniform. They are a testimony to the fact that each angel is "client ready," trained, confident and empowered to do what is best, right, and safe for the senior in our care.

As owner of Senior Helpers Boston and South Shore, I have a very strong philosophy about caregivers and caregiving, and I am rooting hard for the Working Nation, 60CareGiverIssues.org, and PHI multi-media campaign, not as a bystander or cheerleader, but as one who is actively giving voice to their endgame and doing what I can to move the ball down the field.

In September we recognized Caregiver Appreciation Month, and honor is due all who give time, talent and treasure to caregiving our seniors. Another reminder that we need every single angel we can recruit, train and empower to care, even if they find us through YouTube.

About the Author

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

Aging is not  
lost youth but  
a new stage of  
opportunity  
and strength.

*-Betty Friedan*

row. We were halted and sat on a side street, waiting. A USA Tank Destroyer had demolished a German truck that was loaded with soldiers.

As I pulled onto the road, I saw a mess of arms and legs, etc., lying on the road.

Eleanor Roosevelt said it all in three words: "War is hell." ■



American Hero George Weir, a member of the Greatest Generation

# Good hearing health is a passion for Steve Tobias

QUINCY - As the owner of Tobias Hearing Aids, Inc., Steve Tobias asserts that he has one primary job, "to solve hearing problems." And for decades he has done just that for hundreds of those living here on the South Shore by helping them enjoy a better quality of life through his work.

His father was highly respected in the field, having begun his Boston hearing aid business in 1959. Steve Tobias began working with his father in 1978 after graduating from college with a degree in Communications Disorders. Then after his father's passing in 1983, Tobias located his business in Quincy, and has been there ever since.

Over the decades, Tobias has seen many improvements in his field, especially advances in technology. He says, "Today's technology has been a big advantage due to microchips having much faster speeds. The faster the microchip, the more speech is improved in noise. People with hearing loss need to know the importance of hearing better. Improved hearing can reduce stress, boost memory, and give you better socializing skills. Television is easier to hear and you will in general, live a more rewarding life." To this end, Tobias urges those with hearing loss to give hearing aids a chance. "People need to be aware that hearing aids can be tried for a week without a deposit or obligation, just to experience what it is like to hear with new technology."

But it's not just about getting the latest and newest hearing aids for his customers. "Often, it only means making necessary adjustments on a person's present hearing aids. People that have hearing aids need to have them programmed every one to two years to make sure they are in optimum condition and programmed to match the hearing loss as it changes over time," he stresses. Tobias, a strong proponent of quality healthcare, also notes that, "sometimes the most important thing is overlooked, and that is the experience level of the professional. It's important to put your trust in a highly qualified and experienced specialist."

Not only does Tobias have a very welcoming office environment, he also makes "house calls," offering on-location services for those who may not be able to make it into his office. Tobias is fully equipped to evaluate hearing, program digital hearing devices, repair and modify shells, and clean and optimize devices for maximum performance, right at your door.

When he's not at the office, Tobias can often be found in the local area playing guitar professionally, or volunteering his time on a non-profit board of directors. He was most recently a member of the board of directors at Union Towers and served as the Union Congregational Church Finance Chairman.

Tobias Hearing Aids, Inc., is located at 382 Quincy Ave., Quincy, MA. You can contact Steve Tobias at 617-770-3395 and visit his website for more information: [www.TobiasHearing.com](http://www.TobiasHearing.com) ■

## Did you know?

- Hearing loss is a major public health issue that is the third most common physical condition after arthritis and heart disease.
- In adults, the most common causes of hearing loss are noise and aging. There is a strong relationship between age and reported hearing loss.
- About 20 percent of Americans, 48 million, report some degree of hearing loss.
- At age 65, one out of three people has a hearing loss.

# The Tobias Family knows you'd like to hear better, especially in difficult surroundings.



Steve Tobias  
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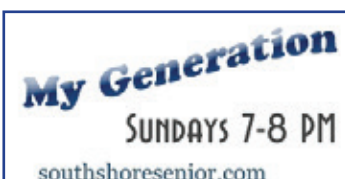
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