

Non-contact boxing inspired classes reverse, reduce, and delay Parkinson's symptoms

By Patricia Abbate

ROCKLAND - Brett Miller has taken the fight against Parkinson's to the boxing ring. As owner and head coach of 110 Fitness and Rock Steady South Shore, his reputation as a passionate and energetic champion for optimum health and fitness is growing by leaps and bounds.

Rock Steady Boxing is a physical therapy based, non-contact, intense boxing fitness program designed to improve function, quality of life, strength, flexibility, and balance while reducing, reversing, and delaying the symptoms of Parkinson's disease (PD).

Rock Steady is the only medically and clinically proven exercise program to reduce, reverse, and delay the symptoms of PD. As a

boxer in college, and with 25 years as a successful physical therapist, Miller was inspired by the research that found that those with PD could actually "fight back" with a boxing program. Two years ago he became certified as a Rock Steady trainer and recently celebrated the twoyear anniversary of his gym with a successful fundraiser.

An extension of Rock Steady South Shore, Miller opened 110 Fitness, a full-service gym and wellness facility for those with developmental and physical disabilities, within a 10,000 square foot building in Rockland. As a special operations combat medic in the Army for eight years, Miller named his gym after his division. "We all gave it 110 percent, and that's what we do here, every day" he says.

In a scant two years, Miller's boxing programs have grown to include 105 boxers. The Rock Steady boxing classes take place every day, except on Friday. Programs take place in a state-of-the-art facility that Brett built himself in three months. "Rock Steady is a non-contact boxing program. Our boxers hit heavy bags, pull sleds, flip tires, climb ropes and ladders, skip around cones, lift medicine

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By Mike Festa, State Director, AARP Massachusetts

BOSTON – The 2018 midterm elections are shaping up to be incredibly important. And there's one clear deciding factor that can make all the difference: Us. Critical issues like Medicare, Medicaid, Social Security, Caregiving, and the rising cost of prescription drugs are all important to AARP members nationwide.

Americans 50 and over are the nation's most powerful voting bloc. In fact, more than 60 million of us

voted in 2016. And if we all turn out for this election, you can be sure that we will make our voices heard. AARP has launched a campaign called "Be the Difference. Vote" to encourage all individuals to exercise their right to vote. Those age 50 and older are the most reliable group of voters in the country, and it's important we stay that way. We need to get involved and ask candidates questions on everything we care about – where they stand on Social Security, how they'll strengthen Medicare and preserve Medicaid, how they plan to help family caregivers, or how they'll bring down the high cost of prescription drugs.

You can learn more about AARP's campaign at www.AARP.org/vote. On the website, you can pledge to vote in the election, sign up to receive up-to-date voting information in Massachusetts, and learn more about the key issues that matter most to the 50+, such as:

Social Security: Americans work hard and pay into Social Security with every paycheck. We must keep social security strong so current and future generations can get the benefits they have earned.

Medicare and Medicaid: Medicare provides affordable health care for 60 million Americans, who have worked hard and paid in their entire lives. It's a deal that must not be broken. Medicaid helps more than 17.4 million vulnerable seniors, children, and adults with disabilities who rely on it for health care and the services they need to live in their homes and communities. Medicare and Medicaid are lifelines for America's seniors, yet many in Washington are debating cutting these vital programs.

Prescription Drugs: There is no reason Americans should continue to pay the highest prescription drug prices in the world. More and more families are struggling to pay for the medicines they need, especially older Americans. Some are even forced to choose between paying for medicine, food, and other necessities. One of the main reasons drug prices are so high is that pharmaceutical companies are allowed to set prices with no transparency.

Caregiving: More than 40 million Americans care for older parents, spouses, children and adults with disabilities and other loved ones, helping them to live independently in their homes and communities - where they want to be. These family caregivers are the backbone of America's care system, yet they continue to face physical, emotional and financial challenges; caregiving families deserve better support.

AARP has a proud 32 year history of nonpartisan voter engagement. We encourage all candidates to share their positions on issues of importance to the 50+.

This November, have your say. Pledge to vote in this year's elections! ∞



GOVERNMENT IS BROKEN. Politicians are more focused on delivering insults rather than results. And Medicare, Social Security, support for family caregivers, and prescription drug costs are all on the line.

BUT THE ELECTION IS COMING. We can make our voices heard.

AMERICANS 50-PLUS ARE THE NATION'S MOST POWERFUL VOTING BLOC. And there's only one way politicians will work on the issues that really metter to us: We have to make them do it.





By Mark Friedman, Owner

Place"

One of the great things about being in senior care is being in the parallel universe of new technology like those just purchased by these huge conglomerates. With sites like "Aging in Place Technology Watch" and links to Silicon Valley startups, my industry is an incubator for technologies being developed to address both real and perceived needs of seniors. Professionally, I am drawn to those that focus on Aging in Place - two in particular: solutions that enable seniors to live longer and healthier lives at home, and innovations that address the risks that prevent them from doing so successfully. As a result, I am always eager to know what's

delivery services."



Navigating the Future **Calculating Our Independence** The power of profiling the risks in the things we do every day

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

Recently there have been seismic shifts in my world of Home Care. Amazon announced the purchase of upstart PillPack for \$1 billion. Best Buy purchased GreatCall for \$800 million. These bring both full swing into the "older adult market". Best Buy acquired a series of apps and services and access into MedCoach, CheckIn Calls, Urgent Care, Wellness Calls and others. All these companies have gained access to millions of customers, at the same time banking on seniors with needs for "support" that are only going to accelerate in the future.

going on. Ken Dychwald, CEO of Age Wave, recently declared in the Wall Street Journal that "we're going to have to look to nontraditional care. Older adults may have to take in boarders, who can help with shopping and repairs, or [we may have to] rely more on monitoring and

There is no dearth of ideas and wellintentioned entrepreneurs when it comes to providing alerts and monitoring devices for seniors. Many are under development and the market is filled with options, including significant attempts from Amazon and Google. But, have they solved it with Alexa devices, reminders, notifications and drop-in calls? There has been the in-home robot, Jibo, whose dual mission was socialization and reminders. After spending \$73 million, it collapsed.

The fact is, is any <u>one</u> of these solutions

enough? Or even the right answer? Can an expensive alert system prevent a fall, or will it just report there has been one and notify the right people? Will a robot predict a situation before it becomes a problem? Will a signal that Mom has successfully opened the refrigerator every 6 hours also show there is spoiled food in it? More importantly, that she did not eat any? Will a monitor in every room reveal that a loved one hasn't paid the heating or cable bills? Or that the laundry piled up for weeks in a hamper?

This is by no means to disparage technology, there is great technology that is already available and visionary work in the pipeline. It is to say we must be smart about how we leverage it and understand how it supplements hands-on care. Rather than seeking a technological panacea, perhaps we should be applying science and human logic.

The Science in Everyday Things

In previous articles I have discussed the power of the new Life Profile methodology. I have referenced it because of its ability to score potential safety risks in the home on more than 225 key dimensions that can sabotage a senior's wellbeing at home. Today, this same science is also being applied to scoring Autonomy and Independence. Simply put, these are tasks, routine activities, household chores and events that we take for granted most of our lives. As we age, these ordinary and typical actions become key determinants to a senior's ability to live and thrive independently in place.

13 Things and A Score that Matters

In the Autonomy Profile Score, there are 13 tasks we are now able to calibrate for risk. They include what most of us consider mundane, but are activities that add up to a safe, satisfying, secure and **self-reliant life at home** for a senior. They embrace the basic ADL's (activities of daily living), like dressing, toileting and bathing, and simple acts of mobility around the house, using the phone and paying bills. They include shopping for groceries and meal preparation, getting the laundry done, the house cleaned, and the garbage out. Most importantly, the score includes being able to manage medications and other conditions, including getting to doctor appointments and other necessary places. We know that if an individual scores above a certain base score, there will be a high probability for successful independent living.

Here is the tricky thing about any of these activities – there is embedded risk that must be managed: Getting the trash out of the house and to the curb could mean a fall. Making a bed in a tight area can result in a painful or awkward turn, leading to a sprain and demobilization. If Mom or Dad cannot manage the use of the phone, who will they call for help? If the bills are not being paid to Comcast, the cable and connection to the outside world is shut down - that cutting edge technology will no longer be connected. Every single activity and task of independence and autonomy has a unique consequence for a senior.

The great news about the science, and being able to profile and score these activities is this: we can now clearly calculate where additional support and help is needed. In uncovering where the potential risks are in these routine, daily activities, the well-informed conversation about outsourcing can constructively begin. Said differently, we can be surgical in our structure of care instead of broad and general. This should translate to better care plans and the right care at the right time.

The Great News about our Out-Sourced World

This is where I come back full-circle to Dychwald's comment in the Wall Street Journal. Thankfully we are in an age of out-sourcing, and supporting the needs of seniors in the areas of Autonomy and Independence comes in many forms. The fact is, there is not much in our world today that we cannot manage to find support for, and get done.

For us at Senior Helpers Boston and South Shore, knowing the risk profile of our seniors in these 13 key dimensions enables us to construct a laser focused program of in-home support that picks up exactly where their scores fall short. Our customized plans of care, with insights from the Life Profile, are designed to get clients to the scores they need to successfully Age in Place. From medication management, to personal care, to safety, Autonomy and Independence, we mitigate the risks in these important activities and create safe and successful spaces and places for our seniors.

By applying the science of the Life Profile methodology, we are not waiting for the next technological gizmo or widget to come on the market. Nor does it mean we will not incorporate and add them to the mix when it makes sense to do so. By using the science baked into nearly two decades of data and thousands of case studies, combined with a solid strategy

Navigating the Future continued on p.16



Aging with Sass and Class Don't get bent out of shape

By Loretta LaRoche

My career has taken me on many adventures which have involved different modes of travel. On one such occasion I was asked to speak on Captiva Island in Florida. I traveled with a friend of mine, first by air and then we rented a car to get to the Island. Sandy is somewhat of a control freak and so she wanted to drive. I was fine with that since I really don't care if I drive or not, and so we set out in our rented convertible which we felt would make the trip even more enjoyable. The day was exquisite and the scenery was beautiful. However, I could tell Sandy was uptight.

I asked her if she was alright and she answered rather tersely that she had to pay attention to the road and the signs so she wouldn't make any mistakes getting us to our destination. The word "mistake" is not an option for my friend.

As we headed down a curving stretch of the road, she spotted a sign that said: TOLL BRIDGE, THREE MILES, THREE DOLLARS. Urgently, Sandy asked if I had any money. I replied, "I don't know. Don't worry. We've got plenty of time before we get to the toll to find it." In my mind, three miles is three years away. "I need to know if you have three one dollar bills," Sandy said. "Why? Won't a five do?" I replied. "No." Sandy was starting to get irritated. "That will take too much time. Just look in your purse, will you?"

Well, now we were in trouble. My purse is not just a purse. It's an abyss. It's a large leather object that weighs about fifteen pounds. I have enough stuff in it to do electrolysis, open heart surgery, and cook a pizza. Attempts to hastily retrieve any particular item quickly is a joke. But since Sandy's face was turning purple, I dug in, looking for the elusive three one dollar bills.

"Well, do you have them?" she asked. At that moment, my fingers touched bottom and slid around a trove of coins. "I've got lots of change," I said happily.

Sandy groaned. "We can't give them that much change"! "What are we going to do?" Her inability to go with the flow was about to give her a stroke. I casually responded that we could pitch a tent and wait for someone to give us the three one dollar bills, or just pull a Thelma and Louise to end it all. She was not amused. However, she finally lightened up enough for us to enjoy our time together. The toll person could have cared less what I gave her, and Sandy finally lightened up!

Ultimately, we can control nothing. Learn to be flexible. Flexibility is the ability to not get bent out of shape!

About Loretta LaRoche

Loretta LaRoche is an internationally acclaimed stress expert, humorist, author, speaker, and star of seven one-woman television specials airing on 80 PBS stations across the country. She has spoken internationally to widely diverse clients such as NASA, The New York Times, Microsoft, and a host of other Fortune 500 companies, hospitals and organizations. She has shared the stage with former Presidents Bill Clinton and George Bush, Arianna Huffington, Anthony Robbins, Gloria Steinem, Laura Bush, Mia Farrow and more, before thousands of participants. She is author of seven books, including "Life is Short, Wear Your Party Pants." Her career path has also included many one-woman shows across the country, and her passion for singing has led her to record and produce a jazz album. , Loretta will be on a stadium tour, The Power of Success, in Canada with Tony Robbins. She believes and lives her message, "Life is not a stress rehearsal!" Learn more at her website: www.LorettaLaRoche.com. ∞



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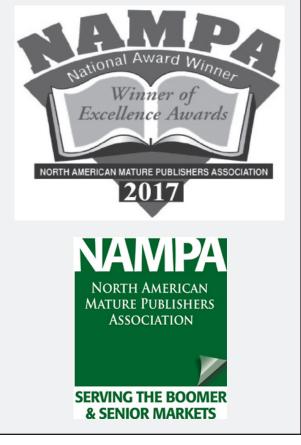
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By George A. Downey

Good investments enable the owner ready access to the funds to meet cash flow or liquidity needs. Generally, this means providing access to all or a portion of the value as may be needed. Clearly, selling the home provides access to the entire value, but the majority of seniors surveyed (more than 80 percent) don't want to sell. They want to stay at home and age in place. They only need access to a portion of the value. This is the problem as the rules for borrowing have changed. Before the Great Recession (2008 – 2013), borrowing on home equity was easy. In fact, too easy as the wave of sub-prime and indiscriminate mortgage lending created the recession that crippled the U.S. economy. Since then, the rules governing lending have changed. Regulators and lenders across the country tightened up on borrowing requirements. The new rules impose more rigid income and credit qualifications, thus eliminating or restricting borrowing capabilities for some.

Retirees living on fixed and limited incomes may not qualify for loans that were easily obtained only a few years ago. Unfortunately, many don't realize these changes have occurred, and assume they will be able to borrow in the future as before. These restrictions apply to virtually all mortgage lending including traditional first and second mortgages, home equity lines of credit (HELOCs), and the FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage.

NEW EQUITY RELEASE PRODUCTS

HOME EQUITYLINES OF CREDIT (HELOC)

HELOCs, in recent years have been the most widely used loan program to borrow on home equity. They featured low upfront costs and minimum interest only payments during the draw period (usually 7 to 10 years). While

HOME EQUITY WEALTH MANAGEMENT



BRAINTREE – The home, long thought of as "a great investment", needs a second look. Why? How can this be, considering that property values in many regions have risen to record levels, further increasing the value of home equity now referred to as "housing wealth"? In fact, for most senior homeowners, housing wealth is by far their largest asset. So, what's the problem?

Responding to the growing needs of retirees to monetize home equity without selling, new solutions are coming to market, including: saleleaseback agreements; real estate equity option agreements; home sharing arrangements, and other innovations that enable homeowners the ability to generate funds without selling the

Think your home is a good investment? Think again

Home equity can be a valuable retirement resource if properly planned

the draw period is open, funds can be borrowed up to the loan limit and repaid as the borrower choses. When the draw period ends, the credit line is closed and monthly payments are increased (amortized) to repay the loan balance by the maturity date.

The abrupt end to low interest only payments and ongoing access to additional funds catches some borrowers off guard, as they were unaware, or simply forgot this provision. Consequently, the new income and credit rule restrictions many prevent them from refinancing, and leave them stuck with the shock of higher payments.

REVERSE MORTGAGES

The FHA insured Home Equity Conversion Mortgage (HECM) is the dominant program in the U.S. constituting more than 95 percent of all reverse mortgages, and the only reverse mortgage program available in Massachusetts at this time. New proprietary (jumbo) programs are being reviewed by the Division of Banks and are expected to be available in the near future.

The HECM reverse mortgage, developed by HUD/FHA, enables senior homeowners (62 and older) the ability to utilize a portion of accumulated home equity to increase and extend financial security. The terms are tailored to the needs and circumstances of aging homeowners with limited resources. Features include: no monthly payment obligations (payments are optional), no personal liability, no maturity date (repayment not due until no borrower resides in

the home), a growing line of credit, and more. Borrower obligations are limited to: (1) keeping home owner insurance and real estate taxes current; (2) performing basic maintenance; and (3) residing in the home as a primary residence.

The HECM program provides unique provisions that fit the needs of many seniors, but not all. The program is not well understood by most consumers and financial professionals, and has been plagued by earlier deficiencies as well as misconceptions. In recent years, the program has undergone a series of modifications by FHA and industry leaders. These changes instituted a number of improvements to consumer protections as well as increasing program benefits.

CONCLUSION

The value and importance of housing wealth should not be overlooked in retirement planning. Properly utilized, it may significantly increase and extend financial security. The key is education and planning. Successful planning is based on each individual's circumstances, objectives, and understanding of the various choices available to meet those objectives.

Retirement planning is best accomplished with the guidance of a Registered Investment Advisor (RIA) or Chartered Financial Planner (CFP). You are welcome to call us for the names of financial professionals in Massachusetts that include housing wealth in their financial wealth management practices.

To learn more about the various options and programs to utilize housing wealth, please feel free to contact us for more information.

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



Senior Fitness



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

QUINCY – In just a few weeks the leaves will be turning their traditional fall colors which definitely makes October the best time for taking some beautiful hikes in the local hills and the mountains of northern New England. To fully experience and enjoy your Fall foliage hikes, I recommend some specific preparation activities during the month of September. My first suggestion is a 4-day-a-week walking program, using the following training protocol as a guideline.

Tuesdays and Thursdays, walk 2 to 3 miles at a moderate pace (18-20 minutes per mile), which should take between 35 to 60 minutes. These week day walks should be performed on relatively flat terrain, using sidewalks as much as possible. Your exercise effort should be medium.

Saturdays, walk a similar distance at a similar pace (18-20 minutes per mile), but choose a course that includes a considerable amount of hilly terrain. To maintain a good pace on the uphill sections, your exercise effort level will be higher than you experience on your weekday walks. These hikes can be performed at places such as Wompatuck State Park on macadam surfaces or at places such as the Blue Hills Reservation on dirt trails.

Sundays should serve as active recovery days during which you may walk longer distances at slower speeds. For example, you may perform a 3 to 4 mile hike at a pace of 21-23 minutes per mile. This would be a lower effort walk, requiring between 60 minutes and 1 hour 30 minutes for completion. Your Sunday recovery walks should be performed on relatively flat terrain.

My second suggestion is a 2-day-a-week strength training program to enhance your musculoskeletal fitness. Stronger muscles, especially in the hips and legs, will help you with both the uphill and downhill segments of your hikes. The steeper the uphill, the more muscle strength is needed to overcome the force of gravity as you ascend. Likewise the steeper the downhill, the more muscle strength is required to attenuate the force of gravity as you descend. It is actually the downhill sections that cause



he greatest stress to the muscles, sometimes resulting in soreness the following day.

To prepare your muscles to function most effectively for both aspects of hiking (uphill and downhill), I recommend controlled repetitions that are performed in 6 seconds each. Take 3 full seconds to lift the resistance and 3 full seconds to lower the resistance. Do 10 repetitions of each exercise which will provide about 60 seconds of continuous tension for the target muscles. I recommend the following two exercises with hand held dumbbells (or bodyweight).

Dumbbell Squat: Hold a dumbbell in each hand and stand with feet shoulder-width apart. Lower your hips downward and backward until your thighs are approximately parallel to the floor. Raise your hips upward and forward to a standing position. If you want to use a chair for security, lower your hips until they touch the seat, and return to the starting position. Take 3 seconds for each downward movement and 3 seconds for each upward movement. Try to keep your knees over your toes as you perform this exercise (rather than letting them jut forward). After performing 1 set of 10 good repetitions, rest for 2 minutes and perform a second set. As your muscles become better conditioned, you may add a third set of dumbbell squats.

Dumbbell Step-Up: Hold a dumbbell in your right hand and hold the railing of your stairs with your left hand. Place your right foot completely on the first step (your right knee will be flexed). Lift your body upward and place your left foot on the first step (next to your right foot). Lower your body downward in 3 seconds to place your left foot back on the floor. Perform this action for 10 good repetitions, then reverse feet positions (left foot on the first step) and repeat for another 10 repetitions. As your leg muscles become better conditioned you may add a second and third set of this two-phase exercise.

You should find this relatively brief leg strengthening program highly effective for enhancing your hiking performance. Additionally, please consider the following preparations for a safe, successful and satisfying foliage hike:

- Purchase a well-fitted pair of hiking shoes that provide foot support, ankle stability and excellent traction.
- Buy clothes that facilitate hiking up and down hills and through the woods, (athletic

wear and warm-up suits should meet this objective).

- Bring a lightweight backpack to hold extra clothing, water, snacks, first aid supplies, camera, cell phone, maps and other items that you may want to have available. Don't take more than you need, but be sure you can carry all of the essential materials in a comfortable backpack.
- Dress in layers, so that you can remove a layer if your temperature increases or add a layer if the weather changes, the wind picks up, or the air becomes cooler as you ascend to higher levels.
- Share your foliage hikes with one or more family members and friends so that you are not hiking by yourself.
- After you have parked your car, do a few minutes of warm-up activity (easy walking, knee bends, knee lifts, etc.) including some gentle dynamic stretches (arm circles, arm scissors, trunk twists, etc.).
- Once you begin your hike, stop every 15 to 20 minutes to rest your locomotor muscles, perform a few comfortable stretches, enjoy the beautiful scenery, and even take some photographs, if feasible.
- Pace yourself on the uphill sections (more challenging with respect to effort), and be careful on the downhill sections (more risky with respect to falls).
- Have a wonderful woods experience, and keep in mind that it is better to say, "I wish I had chosen a longer trail" than "I wish I had selected a shorter trail."

If you are not presently participating in an exercise program and would like to do so, please consider joining our older adults' fitness program at the Quincy College Community Health and Fitness Center. Our highly supervised small group classes include sensible strength and stretching exercises for musculoskeletal conditioning, and appropriate aerobic activity for cardiovascular health/fitness. Simply call Wayne or Rita at 617-984-1716 to try out this well-researched exercise program.

About the Authors: Wayne L. Westcott, Ph.D., teaches exercise science at Quincy College and consults with the South Shore YMCA. He has authored 28 books on physical fitness. Rita La Rosa Loud, B.S., directs the Community Health & Fitness Center at Quincy College. ∞



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"The Wicked Smart Investor" Tangible property and a macabre legacy

By Chris Hanson

Hanover – We spend a lifetime accumulating possessions, but many of us

don't plan for the transfer of prized items after we pass. This could cause a lot of family turmoil after your death, however, drafting a proper will can assure your treasures will smoothly go to the

As Halloween is approaching, let's consider the famous, albeit gruesome, case of James Allen. In the 1800's this goon robbed people on Boston highways. Spending most of his time collecting other people's possessions on horseback, he dubbed himself the Highwayman. Reportedly, thieves on horseback had more social status than thieves on foot. Who kept that social register? Anyway, the Highwayman spent a lot of time in jail. Once he was released, he went right back to his old tricks.

One day, this ruffian finally met his match. When attempting to rob John Fenno of Springfield, the Highwayman was quite surprised when Fenno refused to hand over his wallet, and Fenno clocked the Highwayman upside the head instead. The two men fell to the ground and wrestled each other. The Highwayman pulled out a gun and fired at Fenno's midsection. A buckle on Fenno's suspender deflected the bullet and he continued pummeling the Highwayman. Despite Fenno's Killer Kowalski like grappling moves, the Highwayman managed to escape. Apprehended by authorities a couple of days later, the Highwayman returned to Charlestown State Prison. As my grandfather would say "The mills of the Gods grind exceedingly slow, but they grind exceedingly fine."

The Highwayman immediately fell ill in the slammer. He decided to dictate a self- titled memoir of his criminal activity to his jailer, who had the book published, and posthumously created a special edition created for a brave man he deeply respected, John Fenno . This book was bound in the author's own skin which was treated to resemble gray deer skin. Gross! An old Halloween song comes to mind "Have you seen the ghost of John, all white bones with the flesh all gone." I could be wrong, but I'm guessing that no one was really clamoring for such a bequest and the transfer to Fenno went smoothly.

If you do not have a will with a tangible property memorandum, it is almost guaranteed that the transfer of your personal treasures will NOT go smoothly. In fact, it is likely that the absence of clear instruction will cause some conflict within your family. Things could also get ugly and family members may stop speaking to each other.

Let's consider this example. The Wicked Smart Investor has scrimshaw made with real ivory. It was my grandfather's, and it was purchased when items made from whale's teeth were not taboo. The small piece would not be extremely valuable on the open market, but it certainly has a lot of sentimental value as my grandfather is pictured wearing the tie tack to my parents' wedding. It is probably one of the few luxury items he had. I have 8 nephews that might be interested in it, and who's to say only men are interesting in this? So, I put this in the tangible memorandum in my will and

Wicked Smart Investor continued on p.16

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of information out there, and sometimes it's difficult to tell what sources are credible. With millions of people relying on Social Security, scammers target audiences who are looking for program and benefit information.



begin to turn vibrant shades of crimson and gold, we wine drinkers also tend to swap the crisp and refreshing rosé and Sauvignon Blanc for varietals that are a bit more warming and weightier, like Cabernet Sauvignon and Malbec. Wine tends to be seasonal, much like food choices. I see it quite often in my experience as a wine consultant, and I am pleasantly guilty myself. There's just something comforting about a big glass of red wine blanketed in notes of warm baking spice and sweet oak.

It seems the moment August rolls around, we New Englanders tend to begin the hunt for all things pumpkin spice. You can't imagine the look of delight on the faces of my clients when I teach them how to pair pumpkin bread with wine! There are quite a few fuller bodied white varietals that display beautiful baking spice notes, such as nutmeg, clove, and cinnamon. One of my favorites is Viognier. A Rhone Valley grape, the fruity yet spicy wines this grape becomes is the perfect pairing for all things pumpkin and gingerbread flavored. Imagine a nice butternut squash ravioli smothered in a cream sauce paired with the perfect fuller bodied white wine that will smooth the acidity yet allow the spice to pop – that is Viognier, a true autumn delight, and the perfect alternative to Chardonnay. In fact every Thanksgiving table should have a bottle of Viognier to dazzle the

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Home

Social Security Update



Don't be Misled by False Medicare or Social Security Ads

By Delia De Mello

Online and otherwise, there's a lot

The law that addresses misleading Social Security and Medicare advertising prohibits people or non-government businesses from using words or emblems that mislead others.

Their advertising can't lead people to believe that they represent, are somehow affiliated with, or endorsed or approved by Social Security or the Centers for Medicare & Medicaid Services (Medicare).

People are often misled by advertisers who use the terms "Social Security" or "Medicare". Often, these companies offer Social Security services for a fee, even though the same services are available directly from Social Security free of charge. These services include getting:

• A corrected Social Security card showing a person's married name;

• A Social Security card to replace a lost card;

- A Social Security Statement; and
- A Social Security number for a child.

If you receive misleading information about Social Security, send the complete ad, including the envelope, to:

Office of the Inspector General Fraud Hotline Social Security Administration

P.O. Box 17768

Baltimore, MD 21235

You can learn more about how we combat fraudulent advertisers by reading our publication, What You Need to Know About Misleading Advertising, at www.socialsecurity.gov/pubs/ EN-05-10005.pdf.

You can also report Social Security fraud to the Office of the Inspector General at oig.ssa. gov.

About the Author: Delia DeMello, metropolitan public affairs specialist, has been wit the Social Security Administration sice 1986. For information, call 800-772-1213 or visit www.socialsecurity. gov/report.∞

Pumpkin spice & everything...wine?

By Missa Capozzo

SHARON – It's that time of year again when we swap the ACs for big fluffy blankets and cuddle up in front of the fire. As the leaves

The seasonality of your wine drinking doesn't need to stop with what is in your glass. The food pairing you choose to accompany your wine creates a complete experience, and some of the perfect combinations might surprise you.

white wine lovers with a varietal not so typical, but oh so delicious.

With autumn comes the comfort foods such as beef stew and mac and cheese. These heftier dishes require a wine with a full enough body to stand up to the dish without being overwhelmed. These are the foods that shine brightly when paired with your fuller bodied Cabernet Sauvignon, Merlot, and Malbec. But why stick with what you know? Wine is an adventure, so I suggest going a little outside the box and trying a varietal you might not be familiar with, such as a Pinotage from South Africa, or Argentina's second-only-to-Malbec red grape, Bonarda.

I find as the seasons begin to change, I'm stuck somewhere in between the

big whites and big reds, and often enjoy going to my old friend Pinot Noir. This lighter bodied red with smooth tannins, ripe red fruit, and often hints of baking spice and earth make the perfect pairing for lean cuts of meat and risotto dishes. Try a Pinot Noir from Oregon, and you'll have an all new love and respect for the wines of the Pacific Northwest. Cheers to autumn in New England!

About the Author

Missa Capozzo, WSET3, FWS, BWSEd. Missa holds various positions in the wine industry, each of which brings her incredible fulfillment. She teaches students of all levels of experience and interest in classes and leads wine dinners at Boston Wine School, located at VINOvations in Sharon, MA. Missa also works to spread the love for local Massachusetts wines at Hardwick Vineyard &Winery in Hardwick, MA, and is the Director of Sommology

at Traveling Vineyard's corporate office in Ipswich, MA, where she leads the wine and food education program for over 5,000 Wine Guides nationwide. She is a certified French Wine Scholar (FWS), certified with the Wine and Spirits Trust, Levels 2 and 3 (WSET), and a certified educator with Boston Wine School (BWSEd). Her unique combination of talent allows her to translate the nuances of wine for the everyday wine drinker in an accessible and fun way. Demystifying wine and removing the intimidation is her passion when sharing wine with others. When not fully immersed in the world of wine, Missa is a self proclaimed "obsessed dog mom" to her Boston Terrier, Peyton. http://winedowntastings.com http://www.facebook.com/winedowntastings bostonwineschool.org ∞



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What is domestic violence?

By Nicole Long, MSW, LICSW

BROCKTON AND PLYMOUTH – Domestic violence is when one partner in any relationship abuses the other. The abuse can be physical, sexual, emotional/psychological or a combination of all three. Domestic violence can happen at any age, and in all sorts of relationships. It can happen between married and unmarried people, by a man against a woman, by a woman against a man or in gay or lesbian relationships.

Some examples of domestic violence include:

Physical violence – aggressive acts when a person hurts or tries to hurt a partner by hitting, kicking, shoving or using another type of physical force. Physical abuse may also include denying someone medical treatment or forcing drug or alcohol use on someone.

- **Sexual violence** any unwanted or forced sexual activity
- Emotional or psychological abuse the abuser constantly humiliates and puts down the victim. This may include threats, unfounded accusations of infidelity, control of economic decisions and social isolation.
- Stalking a pattern of repeated, unwanted attention and contact by a partner that causes fear or concern for one's own safety or the safety of someone close to the victim. Some examples of stalking may include excessive phone calls, following the person, monitoring daily activities, using technology to track a person's location or showing up at a person's home or workplace.
- Cyberstalking refers to online actions such as repeated emailing or texting that inflicts substantial emotional distress.
- Financial abuse withholding money, ruining credit, stopping a partner from getting or keeping a job.

Domestic abuse often escalates from threats and verbal abuse to violence. While physical injury may be the most obvious danger, the emotional and psychological consequences of domestic abuse are also severe. Children in homes where there is domestic violence are more likely to be abused and or neglected. Even if a child is not physically harmed, they may have emotional and behavioral problems.

Emotionally abusive relationships can destroy a person's self-worth, lead to anxiety and depression, and make a person feel helpless and alone.

An important step in preventing or stopping domestic violence, to help yourself or someone you know, is recognizing the warning signs. Some common signs a partner is being abusive in a relationship may include:

- Keeps you from seeing or contacting your family and friends
- Controls your money, including refusing to give you money or how you can spend it
- Insults, shames you
- Controls all aspects of your life, including what you do, what you wear, and where you go
- Has unrealistic expectations, such as a partner has to be available at all times
- Threatens to take away or hurt your children
- Denies abuse is happening or downplays it as a problem
- Destroys property
- Intimidates you with guns, knives, or other weapons
- Threatens to commit suicide

For anonymous, confidential help that is available 24/7, call the National Domestic Violence Hotline at 1-800-799-7233 (SAFE) or 1-800-787-3224 (TTY), or visit www.thehotline.org. If you are in immediate danger, call 911.

The frequency and severity of domestic violence can vary dramatically.

One constant component of domestic violence is one partner's consistent efforts to maintain power and control over the other. Abusive behavior should never be accepted or tolerated. Everyone deserves to feel valued, respected, and safe.

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



The changing face of marriage

By Teresa A. Brady

Officiating at marriages throughout New England and beyond, since 2006, has afforded me a front row seat at the changing

preferences of couples planning wedding celebrations.

Traditions, religious backgrounds, family dynamics, venues, menus, musical selections, number of participants, and readings are as varied as the couples choosing them. And pets are now often included in planning.

For me, an 'in person' meeting with the participants is an advantage when preparing a ceremony. It is a perfect opportunity to listen to unique preferences to ensure that the final ceremony is exactly the right fit for the couple.

Often, requests are made for a personal way to acknowledge a specific anniversary. A vow renewal is a heartfelt way to celebrate years of devotion with family and loved ones. Occasionally, renewals have been planned to coincide with the original date of marriage or the nuptials of children or grandchildren.

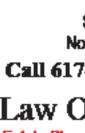
Only three ingredients are absolutely required for a wedding ceremony to occur: a license, a couple, and an officiant.

Simple or spectacular, my goal is to delight clients with the custom service I have prepared for them.

About the Author: Teresa A. Brady is a Justice of the Peace, an Interfaith Minister, and Notary Public. Based on the South Shore, she travels throughout the region to officiate at personal ceremonies including weddings, vow renewals, baptisms, and funerals. For more information contact her at 781-773-1240, teresabrady42@hotmail.com, or visit her website, teresabrady-jp.com∞



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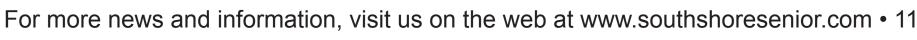
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Preserving your legacy...

By Lisa Dooley

COHASSET – Memories and experiences, not things. Memories and experiences are really what your family will remember from growing up. So, are you preserving those memories in a way that is sustainable?

Most people have a collection of photos that they just don't know what to do with. Maybe we've inherited these photos from family members and they now sit in a box or bin, unseen and unappreciated. We are now the legacy keeper for our family and we want to care for these photos in the right way. With prints, it's critical to store them in a dry, cool place away from heat and moisture. Gather your prints into one place and purge, purge, purge! Throw out the blurry, cut off and simply *bad* photos. If you have photos in the old style albums with sticky pages and plastic covers, remove them *immediately*. Because the glue on these pages is highly acidic, it is eating away at your photos which is why they appear yellowed. Save only the best photos and let go of the rest.

Once you have all of your photos together, store them in a plastic tub or box to protect them. Ultimately, you have many options on what to do with print photos. Prints can be scanned to digital, put into photo safe photo albums and added to frames. Avoid your attic and basement for storing these items unless it is temperature controlled and water proof! Don't let the elements make your decisions for you. Once the best photos are all together, scanning them is a great option. Once scanned, you can share these photos with multiple family members and use and reuse the images. I highly recommend redundancy in storing your digital photo files. Hard drives fail so store your photos on an external drive designed for this as well as cloud storage if possible. Add any digital photo files from your camera, smartphone and your computer to your now scanned photos.

Once you get a handle on your print photos, what about your video "legacy"? Is your basement or family room full of VHS tapes with the kids' first steps, school plays, graduations and other memorable events? The lifespan of VHS tapes is *ten years* before that medium starts to break down so convert these tapes to digital files today. VHS to DVD was the standard just a couple of years ago but again, iCloud storage of these video files is now the ideal. Convert those slides, reel to reel, VHS, and DVDs to downloadable digital files. There are lots of online companies that specialize in this – and check Groupon for deals.

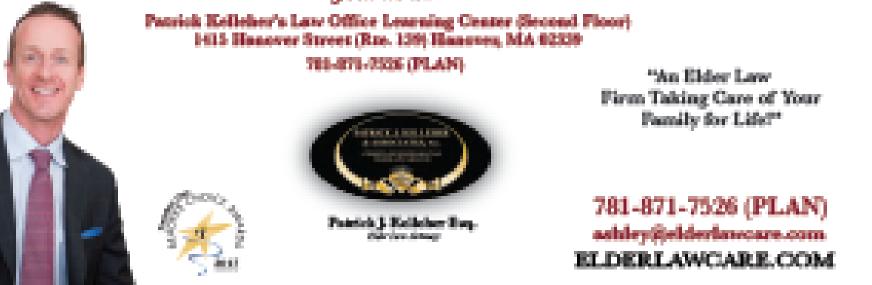
Photo memorabilia projects have incredible value for you and your family. If this is a project you need assistance with, find a professional who can help. Go to the website for the National Association of Productivity and Organizing Professionals at www.napo.net and search for a specialist in your area that specializes in memorabilia and photo management.

Every person has a legacy. While the younger generations may have a solid digital legacy – for good *and* bad – preserving your family's legacy is so important. I am passionate about this subject as I have seen too many clients devastated by photos and memorabilia that have been ruined by heat, moisture and neglect. The good news is that today we have the best means to preserve them for the future. I know this can seem like an overwhelming task – memorabilia has that effect on people. But get started – your future self will thank you....

About the Author: Lisa Dooley of Your Organized Life is an organizing coach based in Cohasset, MA and has been working with clients on the South Shore for almost 10 years. You can read more on this topic and other organizing projects on her website at www.yourorganizedlife.biz. ~



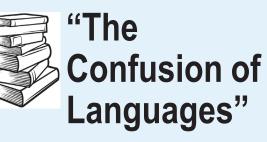












Author: Siobhan Fallon

Two very different women, and unlikely

CONFUSION

LANGUAGES

SIOBHAN FALLO

friends, Cassie and Margaret, find themselves thrown together at the U.S. Embassy in Jordan, where their Army husbands are stationed. The differences

between the two women are striking, as are

the differences between the military and civilian worlds, all set against the backdrop of the Middle East during the Arab Spring. Fascinating dynamics erupt as the wives and husbands explore their friendship, their marriages, and the cultural barriers they must navigate. This book provides more than a few long nights of mesmerizing, gripping reading.

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As you may know, the trustee manager of an estate plan is in charge of overseeing and following the terms and conditions that you spelled We asked David Smith, the Chief Investment Officer of Rockland Trust investment management group, what his thoughts were on the value out in your trust-centered estate plan. If your trustee does not follow the instructions you left for them properly, there is a good chance that the plan of a professional trustee. David said, "a Trustee often is tasked with making difficult decisions. A family member acting as trustee may be required to will fail. The role of trustee manager becomes particularly important when make trying choices with little experience, the results of which may have a the plan has terms and instructions to assist minor beneficiaries, an adult with mental health or addiction issues, or a special needs person. material impact on their family member. Professional trustees often come A concern arose recently when a client informed us that they had an with years of experience making these difficult decisions and they are able adult child who was receiving government benefits for a disability. They to make determinations without the same level of emotion, which can were concerned because they did not feel that any member of their family cloud judgement."

About the Author: Patrick Kelleher is an estate planning and Elder Law put the inheritance at risk. Because of this concern, more and more of our clients are considering attorney and founder of the Elder Law Care Learning Center in Hanover Massachusetts. Patrick has been teaching free educational workshops for more a professional trustee to serve as the trustee manager because of the protections, benefits, and peace of mind only a professional trustee can than 10 years at his Learning Center. Learn more at elderlawcare.com ~

By Susan Griffin

On November 6th, voters will consider Question 1, which would require every Massachusetts hospital to adopt rigid, one-sizefits-all Registered Nurse-to-patient ratios at all times. South Shore Health System (SSHS), along with nurses from across the state and the Coalition to Protect Patient Safety, is in strong opposition to Question 1. If the proposal -- put forth by a union which represents less than 25% of nurses statewide -- were to become law, it would change everything.

Massachusetts families and healthcare services across the Commonwealth will suffer a significant negative impact if this proposal were to pass. The costly implementation of this unfunded, government-mandate will severely impact the South Shore community and its healthcare providers, including South Shore Health System. Community programs and free care, which are supported through the payment of state and local taxes, are also at risk. The proposal would lead to a state-wide reduction of 1,000 behavioral health beds, increase emergency room boarding for health patients and decrease access to recovery services statewide, according to a study by the Massachusetts Association of Behavioral Health Systems

Elder Law & Estate Planning

Can you trust your trustee?

By Patrick J. Kelleher

HANOVER - Clients will ask me and our elder aw team, "who should we pick as the trustee manager of our trust?" This is a very important question because who you pick as your trustee professional trustee is wise and prudent.

manager will often determine whether your estate plan will actually work after you become disabled or pass away.

could be strong enough to say "no" to this individual when they demanded money. I advised the client that it is critically important to pick the right trustee who can say the magic word "no." If monies are dispersed incorrectly it will disqualify the beneficiary from receiving government benefits and

provide. Per my experience, professional trustees such as a bank trustee officer can emotionally detach themselves from the family drama and follow the terms and conditions of the trust. They can easily say no to the beneficiary demanding funds. That not only ensures the success of your estate plan but also protects the beneficiary from losing their government benefits and inheritance. It also protects the beneficiary from themselves.

Clients are sometimes hesitant to appoint a professional trustee due to cost. I ask them to consider, what would the cost be to you and your family if your trustee did not manage your estate plan properly? The client will think about the value of the estate and how much money they are passing on to their loved ones. It could be hundreds of thousands of dollars or in some cases millions at risk. This conversation will often lead the client to their own conclusion that the choice and investment of choosing a

We recommend working with a professional trustee that has the training, experience, and reputation to handle such matters. It also helps if it is an institution that has been around for a long time.

To learn more, attend our next free educational estate planning and elder law workshop because you will learn a lot. Contact our elder law team at 781-871-7526 or contact pat@elderlawcare.com to register for the next workshop as spots fill up quickly.

Question 1: Who does it hurt?

In order to comply with Question 1, and avoid the \$25,000 per instance of non-compliance fine, hospitals will need to hire large numbers of nurses. We already face a nurse vacancy rate of at least 1,200 statewide. Where will these nurses come from? Some will be recruited away from providers that serve elders, people with disabilities and those with behavioral health or substance abuse needs. The trickledown effect could cause services such as addiction treatment, home care, and skilled nursing facilities, to close. We'll all be forced to wait for long periods of time to gain access to critical support.

Massachusetts has some of the best hospitals in the country; it is ranked the second healthiest state in the nation. In California, the only state that has imposed mandated ratios, there is no evidence it has improved the quality of care and in fact, it has resulted in cuts to clinical services and poorer emergency room performance.

The Massachusetts Health and Hospital Association (MHA) estimates the proposed law will cost \$1.3 billion to implement. South Shore Health System is estimated to face over \$33 million in implementation costs in the first year alone. Hospitals will have no choice but to make hard decisions on reducing or eliminating services and programs. Some will face closure.



Chambers of Commerce from across the state have voiced their opposition to this illconceived proposal. A bipartisan group of mayors has asked their counterparts across Massachusetts to oppose ratios, including Mayor Robert Hedlund of Weymouth. The group warns that Question 1 comes with a staggering price tag" that would "force some of our most vulnerable community hospitals to close" and strain municipal services.

In the long run, Massachusetts businesses and families will pay for this unfunded measure through higher insurance copays, premiums, and deductibles, tax hikes and the loss of programs and services. It is very important for voters to become educated and informed about Question 1 before November 6th. Visit the Coalition to Protect Patient Safety's website -www. protectpatientsafety.com- for more information.

Susan Griffin is Manager of News and Information for South Shore Health System. ∞

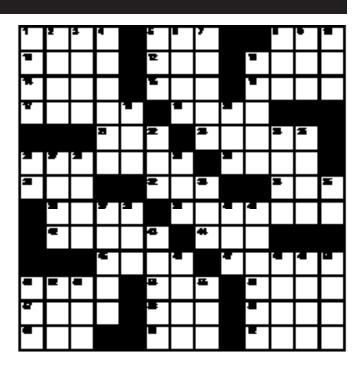
Crossword Puzzle Corner answers on page 21

Across

- 1 Links hazard
- 5 Santa's little helper
- 8 Grande, in the Starbucks world
- 11 Northern Japanese people
- 12 Bor___, big island
- 13 Sin , honest
- 14 Spouse
- 15 Strategic Air Command, for short
- 16 Famous office
- 17 Academy freshman
- 19 Stage in the life cycle of a moth
- 21 In prescriptions, milk
- 23 Half human half horse deity
- 26 Nutty
- 30 In of (replacing)
- 31 Winter wear
- 32 Chinese condiment
- 34 Silver-gray color
- 36 Piper
- 39 Wailer
- 42 Fragrant compound
- 44 Congratulations, of a sort
- 45 The U of "Law & Order: SVU"
- 47 Triangular road sign
- 51 Gravitate
- 54 Band booking
- 56 Overcast
- 57 A fit of fever
- 58 Human resources people, abbr.
- 59 Sulk
- 60 Boiling equipment
- 61 Earl Grey is an example of this drink
- 62 Small vipers

Down

- 1 Press down
- 2 Saudi Arabian coin



- 3 Poker bet
- 4 South west Indian village
- 5 Naval rank: abbr.
- 6 Ballet move
- 7 Ford model
- 8 Martin Luther King's title: abbr.
- 9 Several periods
- 10 Gooey stuff
- 13 Cousin of a raccoon
- 18 Finish off
- 20 Pay___, online bank
- 22 Group of former Soviet republics, abbreviation
- 24 Casual affirmation
- 25 Con
- 26 Provided that
- 27 Fool
- 28 Camera part
- 29 Corn holder
- 33 Chatter
- 35 Comic character: man
- 37 Chopin piece
- 38 Place for a DVD player
- 40 Opponent's vote
- 41 Mark of disgrace
- 43 Directly
- 46 Exhaust

- 48 Winged figure
- 49 Reindeer herder
- 50 Colors one's hair
- 51 Rap on a window
- 52 Concept of self
- 53 Pecan, for example
- 55 Girls youth org.

Navigating the Future...cont. from p.3

and laser-focused plan of in-home support and care, I just happen to believe aging in place just got more independent and more self-reliant than ever.

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

Wicked Smart Investor...cont. from p.7

my instructions are legally binding. You would probably give your family the shirt, not the skin, off your back. Give them another gift, a few hours of you time and draft a proper will.

As far as the skin-covered book goes, Fenno's daughter later donated the book to the Boston Athenaeum, a private library at 101/2 Beacon Street. It's still there if you want to see it. But if you want to see my tie tack, you'll have to invite me to a special occasion.

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





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South Shore Happenings

Martin Barre plays the River Club Music Hall

Martin Barre of Jethro Tull on Weds. Oct.10 at 7 pm.

Martin Barre has been the guitarist of Jethro Tull for 43 years, his sound and playing having been a major factor in their success. Album sales have exceeded 60 million units and they continue to be played worldwide, representing an important part of classic rock history.

Martin's guitar playing has earned him a high level of respect and recognition; he was voted 25th best solo ever in the USA and 20th best solo ever in the UK for his playing on 'Aqualung'.

His playing on the album 'Crest of a Knave' Hall is located at 78 Border St., Scituate, Ma. earned him a Grammy award in 1988.

As well as numerous Jethro Tull albums, website at www.theriverclubmusichall.com ∞

The River Club Music Hall 78 Border Martin has worked with many other artists St., Scituate, Ma. is proud to bring to its stage including Paul McCartney, Phil Collins,



Gary Moore, Jo Bonamassa and Chris Thompson and has shared a stage with such legends as Hendrix, Fleetwood Mac, Pink Floyd and Led Zeppelin.

As Jethro Tull are taking a long break from touring, Martin has put together a band to play the «classic» music from the Tull catalogue. His band is a total commitment to give the Tull fans and a broader audience the chance to hear tracks not performed for many years. The band includes top musicians from a similar background.

The River Club Music For ticket info call 339-236-6786 or visit our

Active older adult health fair to take place at South Shore YMCA

The South Shore YMCA's Emilson Branch in Hanover will host its 12th annual Active Older Adult Health Fair. The event, which will be held from 10 a.m. to 1 p.m. in the main lobby, is free and open to the public.

At the fair, participants will receive the most up-to-date information about our local community's healthcare options, join

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HANOVER - On Wednesday, October 24, in interactive demonstrations and health screenings, and enter to win raffle prizes. Flu shots will also be available on-site, and light refreshments will be served.

"Older adults are more active than ever, and the Y wants to help them maintain that higher quality of life," said Kristen Noonan, Active Older Adult Liaison, South Shore YMCA, Emilson Branch. "Through senior fitness

classes, group social events, and important health and medical wellness education opportunities such as this fair, we are committed to helping seniors enjoy living life to the fullest."

For more information about the Active Older Adult Health Fair. please contact Kristen Noonan at 781-829ext. 8300 or 8585 knoonan@ e-mail

About the South Shore YMCA: The South Shore YMCA is a not-for-profit association of individuals dedicated to improving the quality of life for all through programs that promote healthy spirit, mind, and body. Serving the communities of Quincy, Randolph, Holbrook, Weymouth, Braintree, Milton, Hingham, Hull, Cohasset, Scituate, Norwell, Hanover and beyond, the South Shore Y provides the opportunity to grow, learn, and thrive through its services and programs. Financial Assistance is a Y community benefit available to all families in need, applicable to all Y programs and services. To learn more about the South Shore YMCA, visit www.ssymca.org. The South Shore YMCA. The Better You Belongs Here. ∞

Duxbury Maritime Festival: Saturday, October 13

DUXBURY - Glorious Duxbury Bay has been at the heart of the community for generations. Celebrate our coastal heritage with the Duxbury Rural & Historical Society and partners, on the lawn of the Nathaniel Winsor, Jr. House, featuring waterfront views of historic Duxbury Bay. The Maritme Festival features a full schedule of events, perfect for all audiences. Here's a sample of what's on tap for the day:

- · Food Trucks: Cape Verdean, Seafood, Cupcakes & More!
- Boat Building Demos & Hands On Activities with members of Jones River Landing
- Historic Tours of Shipbuilding District with Tony Kelso, Town Historian
- Animal Agriculture, petting zoo with Soule Homestead Educational Center of Middleborough
- Maritime Tunes with the New Bedford Sea Chantey Chorus
- Children's Activities & Games: fishing derby, get your sailing papers & more!
- Historical Performances: Life Aboard a Whaling Ship with Anne Barrett as Mary Chipman Lawrence and "How King Caesar Got His Nickname" lively Duxbury Town Meeting Re-enactment
- Historic House Tours: new DRHS exhibitions on Duxbury's Women at Sea & King Caesar's Counting Rooms.
- Tavern Night: Irish Music by The Lindsays, Whist card games with Taunton Whist Club, Raw Bar by Island Creek Oysters. Sponsored by Foodie's Market and Boston Beer Company (Sam Adams). Tickets for Tavern Night sold separately.

More details are available on their website: http:// duxburyhistory.org/events/duxbury-maritime-festival/. Event details subject to change. ∞

The Annual Oak Point Fall/Holiday Craft Show

Middleboro, MA 02347

There will be over 50 tables of handmade items, such as jewelry, quilted items, photography, wreaths, ornaments, chocolates and more! Admission to the Craft Show and is FREE! There is a waiting list of vendors!

Questions? Contact the Oak Point Social Director, Marybeth MacKay at 508-947-5406 or email mmackay@hometownamerica.net ∞

Nantasket Beach **Lecture Series**

Preserving New England's Historic Homes Suzanne Buchanan Historic New England Thursday, October 11, 7 p.m. Nantasket Beach Resort, Hull Free, Donations Welcome Suzanne Buchanan is the Senior Preservation

Resources Manager for Historic New England. The Preservation Easement Program, in which Historic New England works with homeowners and communities to protect buildings and landscapes, is a national model for preservation of privately owned homes.

Harbor Haunts

Harbor Haunts & Ghost Tour Storytelling Waling Tour \$10 suggested donation

Join the talented cast from Hull Performing Arts for dramatic storytelling of Boston Harbor legends made famous by author Edward Rowe Snow. This, year, Hull Performing Arts is partnering with the Hull Lifesaving Museum to offer two performances: Thursday's performance will be presented indoors, with the audience

www.homecarepartnetaina.com

South Shore Happenings

The annual Oak Point Fall/Holiday Craft Show will take place on Saturday November 3rd from 9am to 2pm in the Oak Point Clubhouse, Grand Ballroom and Gym. The Oak Point Clubhouse is located at 200 Oak Point Drive in



Harbor Haunts with Hull Performing Arts

Storytelling Performance at Museum Thursday, October 25th, 7:30 pm \$5 suggested donation

Sunday, October 28th, 7:30 pm

seated in the museum's boatroom. Sunday's performance will be a walking tour led Lisa Griffin, Hull history buff and lifesavers' descendant. Lisa will guide a walk from the Hull Lifesaving



Museum to Hull Village. Along the way, we will encounter "Ghosts" performing Harbor Haunts legends. For more information, call 781-925-5433 or email victoria@hulllifesavingmuseum. org. Walking tour reservations recommended.∞

DCR Southeastern Massachusetts Adult Walking Club

Autumn Walks 2018

The Southeastern Massachusetts Adult Walking Club meets each weekend on either a Saturday or Sunday for social recreational walks.

Meeting times may vary. Please see descriptions. This club is open to people of 16 years of age and older, and there is no fee to join. Walks average 2 to 5 miles and terrain is

varied. New walkers are always welcome. The terrain can vary:

- \blacktriangle EASY (mostly level terrain)
- ▲▲ MODERATE (hilly terrain)
- ▲ ▲ DIFFICULT (strenuous & steep)

Walks will be led by DCR park staff or a Walking Club volunteer leader.

The Walking Club meets at DCR sites across Southeastern Massachusetts. Some DCR sites charge a parking fee. For more info, visit: http:// www.mass.gov/eea/agencies/dcr/massparks/ passes-and-fees/parking-fees.html

The rangers recommend wearing hiking boots, dressing in layers and bringing drinking water on all hikes.

October Saturday, October 6, 6 a.m. - 7:30 a.m. Borderland State Park Sunrise Walk

Enjoy a special early morning holiday walk. It's Columbus Day Weekend... Discover Borderland! Moderate, 3 mile walk followed by coffee at the visitor center. All ages welcome on this special sunrise stroll. Meet at the Visitor Center at Borderland State Park located at 259 Massapoag Ave. in North Easton. Parking fees apply. For info, 508- 238-6566 for more info. Saturday, October 13, 2 p. m.- 3:30 p.m. Nickerson State Park

Moderate 4 mile hike, with some small hills, to Higgins Pond at Nickerson State Park. Enter at the main gate at 3488 Main Street, Route 6A in Brewster

Follow the park road 3.5 miles to Area 7 Day Use parking lot at the end of Nook Road. For info, call 508-896-3491.

Sunday, October 21, 10:30 a.m.- 12:30 p.m. Pilgrim Memorial State Park

Walk through historic downtown Plymouth and see some of the historic sites including Plymouth Rock, Burial Hill, and the National Monument to the Forefathers.

2.75 miles, paved but hilly terrain. Meet at Pilgrim Memorial State Park near the bathroom building. Paid on-street parking nearby. For info, call 508- 208-0675.

Sunday, October 28, 1 p.m.- 3 p.m. Wompatuck State Park

Moderate hike, 5 miles. Four Waters Hike through the southern end of Wompatuck over mostly unpaved trails with a stop at Mt. Blue Spring. Meet at the Transfer Station, on the left side of Union St, 1.6 miles from the visitor center and before Mount Blue Spring. For info, call 617-895-8245.

Things to know

- Wear sturdy footgear & carry drinking water.
- Sunscreen and bug spray recommended.
- We will hike unless the weather creates unsafe conditions.

If weather conditions are questionable, please call 617-727-4573, ext. 4 for a recorded line. ∞



Ask the Pros: **Oct. 30**

BRAINTREE - Resources to Remember, a cooperative of independently operated and trusted service providers, is holding a free public workshop on Tuesday, October 30, to be held at the Braintree Department of Elder Affairs, 71 Cleveland St., Braintree, from 5-7 PM. Topics covered will include learning about resources that are available for each step of the aging process; the differences between Assisted Living and Skilled Nursing Facilities; estate planning considerations including the differences between a Trust and a Will; current information on reverse mortgages; the benefits of getting a home health aide to visit a couple of times a week...and more. A light dinner will be provided. Please RSVP to 781-848-1963, and visit the Resource to Remember website for much more information: ResourcesToRemember.com.∞



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

Understanding Emotions and Communication

AT UNION POINT

WEYMOUTH – Communication breakdown in any situation leads to misunderstandings, misinterpretations, and emotional disconnect. Think of a time when you were not understood, when your audience took your emotions and interpreted them the exact opposite of what you were feeling and trying to express. Your frustration because of this situation also further fuels the breakdown. Now imagine you have dementia and everyone around you speaks from their JUDGE (their left brain) and you speak HIPPIE (from your right brain).

The Language of Judge: Your Judge is rational, analytical, linear, explicit, sequential, verbal, concrete. And 80% of our society is Left brain led. It's our right versus wrong, fight or flight. The Judge tends to speak at a pace that even other Judges sometimes can't keep up with.

The Language of your Hippie: Your Hippie is emotional, nonverbal, visual, intuitive, spontaneous, artistic, symbolic, and holistic. It's

where your empathy Sage lives and the side of your brain that colors outside of the lines. It was developed when we were young until our Judge was born and took over.

Two foreign languages, two sides of the brain, one person. With dementia, the Judge retires so the only language is Hippie. However, those around them are still speaking the language of the Judge so here starts our first immediate disconnect.

One of the skills when communicating with someone that does not speak your language is using body language, visual aids. With dementia, this works exceptionally well since they only understand 7% of verbal communication - 38% comes from the tone and the majority 55% comes from Non-Verbal communication – also known as body language.

Now, when we add verbal communication with those with dementia, it should be meaningful, slow, and one thought, question, or expression at a time.

> So, this is how to speak to the Hippie side of dementia. For those living with the diagnosis many of them can no longer



express verbally, comprehend the fast pace that evolves around them, nor distinguish between now, yesterday, or tomorrow. This can at times cause our loved ones or patients to experience frustration, fear, and feelings of anxiety. Since they cannot express themselves using their Judge language, the Hippie tends to express these fears and anxiety with physical outbursts, or heightened tones in their voices. Our Judge at quick glance reads this communication as aggression, abusiveness or anger. Consequently, diagnosing these emotions as BEHAVIORAL.

It's unfortunate, because it leads to a complete misunderstanding of emotions and communication, as a loved one is often left with no resolution and is in some situations medicated. They are NOT behavioral - merely communicating through body language, since their words and thoughts are failing them. In addition, this is NOT in their control due to the disease. We have an obligation to try to understand the language they are speaking.

Ironic, as it's a language we don't have to learn, as we already possess it. We only need to learn to tap into it.

I never like to equate our dementia patients with children, however, for those of us that

Ask the Hippie continued on p.23





Mindfulness and injury prevention



Most accidents are preventable. you were not paying attention to what was in front of you?

20 • October • 2018

*Pricing subject to change without noti

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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 get up

NORTH QUINCY – Fall is in the air. Fall is everywhere. I absolutely love the fall and I think it's safe to say at the age of 48 I have a favorite season. It's fall! And if you've been reading my articles I love a play on words and I'm quite the optimist. So check this out...sometimes downsizing can feel like a fall, like a setback. You're thinking that's negative. I know, I can hear you. It's close to Halloween and I am honing in on my 6th sense. ;) But think about it. You're living in less space than you're used to. It's probably a bit crowded at first...a little discombobulating. Where did you shove that notebook with all your numbers in it? Where did your Pumpkin carving kit go? Did you give that one away or stash it in attic? Believe me I get it because by the time you are reading this I will be in the throes of moving to a home one third the size I have been in for the last 8 years.

I have learned through the years that it's sometimes necessary to take two steps back to go three steps forward. See, it's positive after all! I liken downsizing to one of those kinds of falls. Well, more like a stumble. You stumble back a little bit but then it moves you forward so much more. You might not realize it while you're stumbling and trying to catch your balance. But in the end you are ahead! You have more freedom. More time to spend on yourself. You hopefully have more money. You have less chores- you have less headache -you have less maintenance- you have less clean up -you have less junk that you don't need. That's moving ahead and Yes if we're throwing it out it's junk. Yes your junk maybe somebody else's treasure and let's hope so but don't hang on to junk.

I say dare to get up! Don't let a downsize pull you down emotionally. Let the downsize be purely physical. You can control your emotions. Yes you can! Think of something that you physically do when you are happy and repeat that movement when you start to feel the funk come on. Pretty soon you will be sincerely happy. Yes, even in your new little space. If you drive past my home in November I will be dancing around my pumpkins, holding a hot cup of Tang and I'll have all the lights on! That makes me happy. I will dare to get up after this downsizing stumble. The actual move is never any fun but I'm looking forward to reaping the reward of this move. Nothing scary about that even though I plan to move in... on Halloween! Muhahahaha!

About the Author: Randy Veraguas is the Sales Director at Atria Marina Place, a senior living community in North Quincy. She is also the Creative Producer of the TV Pilot, Dare to Downsize, www.daretodownsize.weebly. com. You can reach Randy at 781-635-5414.∞



By Debbie Lyn Toomey, RN, Mindfulness Educator and Injury Prevention Coordinator, Tufts Medical Center

What does mindfulness have to do with injury prevention?

Almost everything!

For example, have you ever tripped and fallen because your mind was elsewhere and

Or have you ever closed the door on your finger because you were stressed and overwhelmed from what you have to do?

Or have you ever hit another car "by accident" because you were distracted?

As a Mindfulness practitioner and injury prevention professional, I tripped and fell on my hands and knees recently. It happened during a hike. My husband was pointing out another possible hiking trail to me to and before you know it... BOOM! I was on my hands and knees on the dirt and old fallen leaves. Instead of paying attention to where I was going, I looked away. I should have stopped and looked at what my husband was showing me. Doing this would have allowed me to appreciate the other path while maintaining my footing on the hiking trail. In other words, I should have been more mindful. If I was, I wouldn't have the bruise on my right knee right now.

What is Mindfulness?

Mindfulness is purposely paying attention to whatever it is you are doing, seeing, and feeling without judgement. Some say that it being in the present moment or being in the "now." Mindfulness is a research proven practice that can be taught to both the young and the old.

Why is Mindfulness important when it comes to injury prevention?

Mindfulness, when applied in the workplace setting, can reduce work-related injuries tremendously. When stress goes up, our ability to concentrate goes down. Stress from many factors such as lack of staffing, lack of team support, lack of time, and lack of self-care time impacts concentration that can increase the risk mindless actions that can impact the health and safety of the worker and those around them.

Likewise, mindfulness, when taught to high school athletes, can help reduce sports related injuries, such as traumatic brain injury. When mindfulness is practiced as a daily habit, it has a self-regulatory way of helping the person feel more in control, more centered, and calmer. All traits that are important during any games.

Mindfulness is beneficial to preventing falls by the elderly. According to the CDC, one out of four elderly falls every year. In fact, falls are the leading cause of injury and death for the seniors in the United States. While not all falls are serious, one out of every five falls lead to severe bone or head injury. Mindfulness can help seniors by reminding them to pay full attention to what is going on inside their body and around their environment. Increased awareness and purposeful movements can help

What's a good mindfulness tip for people on the go?

aging adults decrease their risk for any injury.

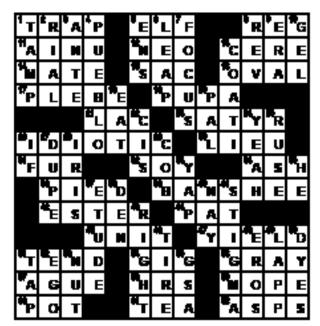
Next time you catch your mind running around like crazy or even jumping around from one thought to another, stop and take 3 slow deep breaths to get back to the present. Reclaiming your sense of presence through breathing is an easy and powerful skill that anyone can develop no matter how old they are.

Need more support?

If you need more information on injury prevention and how to add more mindfulness into your life, call me at 617-636-9195 or email me at dtoomey@tuftsmedicalcenter.org.

Remember to breathe, be mindful, and have fun!∞

CROSSWORD PUZZLE ANSWERS FROM PAGE 16



Cover Story Fighting back against Parkinson's

and slam balls, use dumbbells, and jump ropes, among other things," he says.

His gym offers adaptive classes, adaptive drumming circles, a coffee every month for program development, mindful meditation, cycling, yoga, massage therapy, Reiki, Zumba, arts and crafts workshops, and a speakers program. Miller is personally involved in writing grants to expand his programs. His newest grant will allow him to begin a new program that he's trademarked, Boxing H2O, a boxing class in water. He's collaborating with the Gold Fish Swim Center, located in an adjacent building, for this new program, where there is an Olympic sized pool.

The daily boxing classes are high energy and last for an hour and a half. Miller calls out "orders" as pounding music blares from speakers. In time with the driving, rhythmic music, he is constantly in motion, with a smile on his face, and whistle around his neck. Jumping and sprinting from member to member, Miller sets the intense, energetic pace and the

magic begins. The boxers bob and weave from station to station-first on a heavy bag, then the balance ball, then some rope work, and back to the beginning. Family members take in the action from a mezzanine large platform above the gym. "Corner men" (and women), assist from the sidelines.

It's a well-orchestrated symphony, and it's an inspiration to experience.

Miller remarks that he gets more out of the programs than his members, as it's so rewarding to work with members, their families, and volunteers.

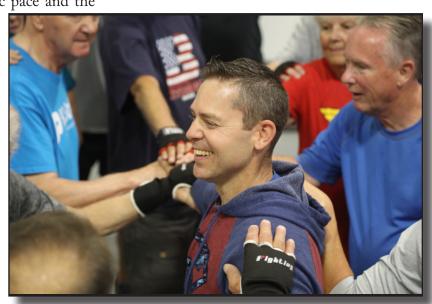
Before experiencing one of these classes, Miller warns, "you'd better bring tissues with you!" And he was right. To observe the agile movements, high spirits, and intense determination of those in this group of all ages, is truly amazing. But what's more amazing are the results

> the boxing program delivers on a daily basis.

Miller notes, "Reflex responses and agility improves, and in some cases, symptoms go away completely. We see changes in attitude, balance, and tremors decrease or disappear. We hope to buy time until there is a cure. Research finds that two days of boxing a week can result in cell structures being preserved instead of deteriorating. It's what



A happy Rock Steady boxer



Brett Miller with Rock Steady boxers

I call the thousand-mile chess game, as there is a whole mind piece going on. As you're trying to move your body through the punch sequences, while moving your feet, you have to hit the bags or mitts in a certain combination called out by punch names or numbers. So when I call out-give me a one, one, two, three--the mind-body connection stimulates pathways moving quickly through the brain to redirect. It's fascinating and the only thing that is known to have this effect."

Miller smiles and says, "Every day we see miracles happen here. We have a motivation board with quotes, there is lots of yelling, and cheering to get our oxygen flowing. And through this program, we've become one big family."

Eighty-five percent of gym members have a movement disorder. Miller gets lots of referrals from visiting nurse organizations as well as physicians. He notes, "Because of the intensity of our program, doctors ask their patients if there is any way they can travel to Rockland."

Miller's facility is also used for clinical studies, as he works with several area colleges on research projects. Referring to the work conducted at 110 Fitness and Rock Steady Boxing South Shore, Miller says, "We're here to make a difference now. We're in the trenches, and it's where I like to be."

To learn more about the Rock Steady program and 110 Fitness, please visit the website 110fitness.org. ∞

Our loved ones and patients on this journey of Alzheimer's/dementia have the respective right to be heard and understood. They did NOT sign up for this. I would be frustrated and sad too if there were times I could not make sense of the world around me, to not remember and feel like no one could see me.

Mychallenge to us all: Take a NEW look at "behaviors" as communication and LEARN to speak/understand Hippie. If you have a question, or want to suggest a topic.... Email me at

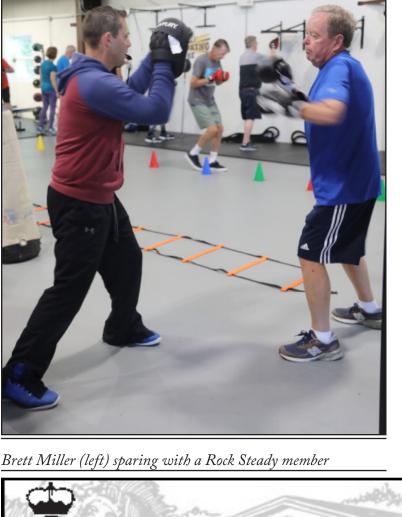
About the Author: Phyllis A. DeLaricheliere, MS is a sought after speaker/ educator and is getting ready to publish her book: "Embracing the Journey: Knowing your Inner Hippie". Her passion for finding solutions to the Dementia epidemic has turned into a crusade and she is humbled to be able to touch so many caregivers out there that she respects so much. To book her for a lecture or get on her pre-published waitlist for her book, email her at knowyourhippie@gmail. *com or call 802-999-7503.* ∞













Ask the Hippie...continued from p.20

have raised them we remember when our two-year-old threw his/her first temper tantrum because they could not express what they wanted and used their body language to accentuate what they were trying to say - we did NOT label them as behavioral nor did we medicate them.

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care agency that has been providing personalized care services for almost 15 years. Owned and managed by Registered Nurse Maria Burke, the company is operated with a particular keen focus on the highest quality medical care and in-home support

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Contact Colleen to RSVP or schedule your visit today! 781.679.5354

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